



THE FAITHFUL *steward*

JANUARY 2008
WINTER EDITION

FINANCIAL SERVICES TRENDS: The Times They are a Trending

The life insurance industry has spent the last 40 years effectively creating wealth, educating children, protecting loved ones and businesses, and using financial products to manage tax risks. The landscape is changing as wealth distribution and income planning become an important need.

The LIMRA and the Wall Street Journal each have several articles and research studies about changing demographics and their effect on the population, financial advisors and relationships with the public.

Four clear trends are emerging: Wealth transfer, financial security after retirement, long-term care (LTC) planning and, finally, people looking for solutions that match their beliefs, morals and values.

WEALTH TRANSFER

Wealth transfer is the process of transferring assets to heirs or a selected charity in an efficient and tax-wise method. A variety of financial tools are used for transfers. Wills, various types of trusts, limited partnerships-- the list is long. There are two strait-forward wealth transfer approaches available from an insurance company: life insurance and annuities.

Life insurance paid to a named beneficiary is usually transferred to the named beneficiary free of income taxes and probate costs.

Annuities are historically used for the liquida-

tion of wealth. They do transfer to named beneficiaries; however the growth above basis is usually taxable.

FINANCIAL SECURITY AFTER RETIREMENT

Financial security after retirement is becoming more of a concern. People entering the retirement phase of life worry that they will outlive their income. Various solutions have evolved. The simplest method is simply taking an amount smaller than the growth in an individual's spendable assets. There are progressively more complex and restrictive choices. The varying choices provide different levels of income, guarantees and potential income. This concern is changing the face of planning and product design.

LONG-TERM CARE PLANNING

Long-term care planning is being addressed in different ways. Classic health-based products are available and often come to mind first. One of the fastest-growing segments of the industry is asset-based long-term care. Let's consider for a moment how most people plan on paying long-term care costs. The majority do not plan for LTC costs (approximately seven percent own health-based LTC). So how is the rest of the population going to deal with this risk?

(CONTINUED ON PAGE 7)



NATIONAL ASSOCIATION OF
CHRISTIAN FINANCIAL CONSULTANTS

CORPORATE SPONSORS

Kingdom Sponsors are those companies who have made a commitment to see each NACFC member succeed.

Baptist Life

(800) 227-8543

www.baptistlife.org

CAMCO Investors Fund

(800) 727-1007

www.camcofunds.com

Capital Gold Group

(800) 597-1330

www.iragold.com

CFD Investments, Inc.

(800) 745-7776

www.cfconline.com

Chrisitan Community

Credit Union

(800) 347-2228

www.mycccu.com

G.A. Repple and Company

(866) 373-7753

www.garepple.com

National Heritage Foundation

(800) 986-4483

www.nhf.org

NEXT Financial Group

(888) 721-6398

www.nextfinancial.com

OneAmerica Financial Partners, Inc.

(877) 446-4285

www.oneamerica.com

Timothy Plan

(800) 846-7526

www.timothyplan.com

From the President

"CREATING A CULTURE OF STEWARDSHIP"

Your Board of Directors spent the better part of January 9th and 10th together with the purpose of establishing NACFC's vision for 2008 and 2009. Our purpose for meeting was and will be to align our actions with God's calling for the NACFC.

This letter to you is only the beginning in helping you understand that we are united, committed, and extremely excited about the impact we believe that we will have by working together on common initiatives.

The three initiatives are:

1. CREATE A CULTURE OF STEWARDSHIP IN AMERICA.

We are committing to communicate the message that God is blessing America and Americans materially and financially for a purpose. **HIS, NOT OURS.**

2. CREATE A CULTURE OF STEWARDSHIP AT HOME, IN OUR COMMUNITIES, AND WITH OUR CLIENTS.

We are committing to teaching the broader message of stewardship of our time, our energy, our talents, and our very lives to the people that God places in our lives.

3. EMPOWER PASTORS TO CREATE A CULTURE OF STEWARDSHIP WITHIN THEIR CONGREGATIONS.

We are committed to helping pastors embrace and permeate their congregations with the message of stewardship.

Our hearts desire is that you will join us in using our effort to honor God by Creating Cultures of Stewardship. **WILL YOU JOIN WITH US?**

Please participate in the coaching calls on Thursday January 24th and 31st for more on these three initiatives, or contact Wes or Krys to get the playback instructions, if you are unable to join in the calls.

In His Service,



WRITTEN BY:

C. Michael McCormick
President

BenchMark Financial Network
Washington, PA

RETIREMENT: Flee from that 403(b)?

On July 23, 2007, the most far-reaching changes in over forty years were enacted in the 403(b) retirement accounts arena.

As announced, the changes take place in two phases. The first is a requirement for an Information Sharing Agreement (an "ISA") to be in place for rollovers and transfers. That requirement was effective on the 24th day of September, 2007, and the agreement must be between the vendor (which is probably defined as your broker/dealer) and the employer/plan sponsor, which in most cases under the new rules will be one and the same. The second change is a requirement that a written plan document must be provided to 403 participants by their plan employer/sponsor. For most employers, the written plan must be in place no later than Jan 01, 2009. From what we can tell, churches (and Qualified Church-Controlled Organizations) will have an extra year to create and distribute the plan to its employees.

As a business matter, it is important to note the potential liability that is sneaking around the "new 403", because failure to meet the two requirements in a timely fashion might prove to be expensive. In the event a rollover or transfer occurs without an ISA in place, the participant's 403 plan that is being transferred may be disqualified by the IRS, and the entire account may be declared taxable. Since it is the employer/plan sponsor's responsibility to have the ISA, it stands to reason the failure to get the ISA could result in a finding that the tax liability falls to the employer/plan sponsor. Taking that theory one step further, if an employer/plan sponsor fails to create and distribute a plan document to its participants, indications are that the entire 403 plan might be declared ineligible. If that happens ALL the money (contributions and growth) in ALL the various participant accounts may become taxable, and that could be a huge employer/plan sponsor contingent liability.

In a nutshell, the 403 is currently in a state of uncertainty. The goal to transform the 403 from an individually self-administered vehicle to a mirror-image of the relatively tightly controlled 401 is being accomplished, but at the possible expense of smaller churches and employers being forced out of the arena. At this writing we are aware of at least three mutual fund families and two insurance companies, all of which are major players in the 403 markets, which have announced they are permanently discontinuing their 403 programs.

The contingent liability addressed above should be a concern to every registered representative that has a working relationship with 501(c)(3) organizations that have adopted a 403. If, in the past, you have suggested a 403 as the qualified retirement plan of choice, the organizations that took your advice will almost certainly look to you for a solution to the dilemma now facing them (that assumes they even know the changes in the rules have been announced). Representatives that have such a relationship should do two things. The first is to stop transfers and rollovers for your 403 clients until your broker/dealer has an ISA in place with the employer/plan sponsor. The second is to go to your broker/dealer to find out what other steps are being required by the compliance and legal departments.



WRITTEN BY:
Terry W. Covert, Esq.

Timothy Partners, Ltd.
Maitland, FL

DEVOTIONAL THOUGHT

In the parable of the wedding feast (Matthew 22:2-14), it states "For many are called, but few are chosen". Looking at this parable, Jesus speaks of three different types of people.

First are those who were initially invited to the wedding feast, yet chose to ignore this invitation. These are the kletos or the called. Jesus has called them to the Kingdom of God (the wedding feast) and to follow His terms for life, but they ignore His call.

Secondly, we see the group of people invited off the local highways. These are a mixed group, described as both evil and good. While surveying the group, the King addresses a man who has come to the feast inappropriately dressed. This man, as well as the others, are also kletos or called. Jesus called them to the Kingdom of God (the wedding feast) on His terms. The group accepted the call, but the man chose to respond on his own terms, not Christ's. Therefore, he is not chosen, resulting in the treatment that followed.

The third group, the eklektos or chosen (verse 14) were only spoken of but not seen. The chosen are called to the Kingdom of God, having made a conscious decision to accept the Lord's calling and terms. God calls, but we must choose.

Looking at these groups, I challenge you to examine your own Christian service. Are you like the first group who ignored the call? Maybe you have heard the call, but only accepted it on your own terms? I would hope that we can all call ourselves chosen. As we start 2008, I pray that we as Christians will be able to submit to Christ's plan for us, regardless of the sacrifices and tests of faith that come with it.

WRITTEN BY: COURTNEY HAIL

CREATING A NEW VISION

(Cincinnati, Ohio)

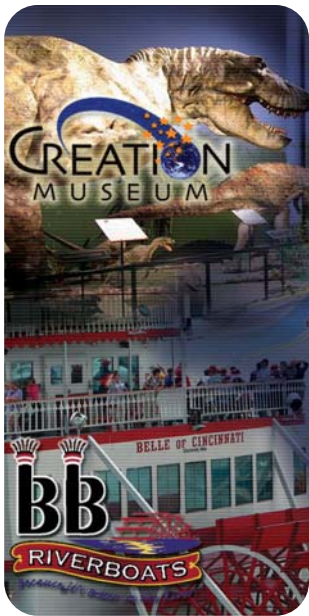
Thursday, July 17th to
Sunday, July 20th, 2008.

REGISTER TODAY!

Send us your application and reserve a room for you and your family. Come a day early (the 16th) and enjoy a day of relaxation or sight seeing.

Don't miss this opportunity for not only an informative conference, but also a wonderful relaxing time of fun and fellowship for you and your family with other Christians from across the country!

Registration form is available at www.nacfc.org.



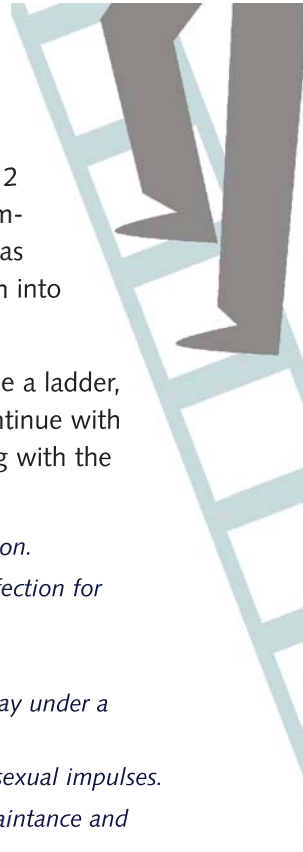
INSIGHT: Maturity as a Ladder

When you think about 2008 and what this year may entail it can almost be intimidating.

But in that intimidation it will help to consider the wisdom of 2 Peter 1: 5-11 as a way to accomplish any new adventure God has planned, by turning intimidation into anticipation.

If you look at 2 Peter 1:5-11 like a ladder, the steps toward obedience continue with each rung of the ladder, starting with the bottom rung of diligence:

- **Love** - *to put supreme value upon.*
- **Kindness** - *a warm personal affection for another.*
- **Godliness** - *God likeness.*
- **Perseverance** - *the ability to stay under a heavy load.*
- **Self-control** - *to control one's sexual impulses.*
- **Knowledge** - *an intimate acquaintance and fellowship with God.*
- **Moral Excellence** - *ethical living.*
- **Faith** - *"Is the assurance of things hoped for, the conviction of things not seen (Heb. 11:1)."*
- **Diligence** - *characterized by steady, earnest, and energetic application and effort.*



Because, with each rung of the ladder you increase the qualities that "render you neither useless nor unfruitful in the true knowledge of our Lord Jesus Christ (v.8)."

But God warns us, "For he who lacks these qualities is blind or short-sighted, having forgotten his purification from his former sins (v.9)."

"Therefore, brethren, be all the more diligent to make certain about His calling and choosing you; for as long as you practice these things, you will never stumble (v.10)."

So learn how to climb the ladder of obedience well, for you must trust that God has great plans for you in 2008.



WRITTEN BY:

Pastor Pat Hail, Jr.
Chaplain

Sola Scriptura Ministries, Inc.
Phoenix, AZ

An advertisement for Tommy Brandt. It features a photograph of Tommy Brandt wearing a white cowboy hat and a light-colored shirt. The text reads: "2004 New Artist of the Year Tommy Brandt GREAT NEWS... Tommy Brandt, our entertainer last year, and Christian Brother was selected ICM Male Vocalist of the Year for 2007. He and his family are real and we all remember and appreciate his moving messages in song during our gathering at the Founders Inn. Congratulations Tommy and thank you for your contribution to a wonderful conference!!!!". In the bottom right corner, there is a logo for "ICM AWARDS" with the tagline "FAITH - FAMILY - COUNTRY".

TESTIMONY: A Seasoned Planner's Road

Except the Lord build the house, they labor in vain that built it: except the Lord keep the city, the watchman wakes but in vain. While the context of Psalm 127 centers upon raising a family, the principle applies to every area of our life. We can't get away from Jesus' instruction in John 15:5, *without me, you can do nothing.*

This is my 32nd year in the financial services industry. I would like to say that my firm has always espoused this principle and I have an unblemished record of being a positive testimony for the Lord Jesus Christ. Unfortunately, this is far from the truth.

I had a great start, my father was in love with the Lord, and it showed. He was a pastor who also sold insurance. As a young boy, I accompanied Him to many clients' homes. Most often, a few minutes were spent on products, while the remainder of the time was spent talking about the Lord.

When I entered the industry, I undervalued this model. I felt dad was somewhat unprofessional and unskilled. While I didn't intentionally disrespect him for those shortcomings, my actions in the early years of my career revealed how I really felt.

During my first 15 years, I became well credentialed. I received an A.S. in Business Administration, from a local community college. Later, I graduated from the University of Illinois with high honors and a B.S. in Finance. During this stretch I developed tax expertise, became a registered CPA, Series 7 & 24 securities licensed, and also a CERTIFIED FINANCIAL PLANNER®. From an industry perspective, I was fully capable of meeting the needs of a vast majority of potential clients.

In many ways, I had become a pragmatic, financial planning Pharisee. The steps that I took were not wrong, but the Lord couldn't use me where I was. I'm reminded of the end of Matthew 23:23, *these ought he to have done, and not to leave the other undone.* This knowledge had puffed me up, and I found myself leaning to my own understanding and doing what was right in my own eyes. All the while, a very faithful wife and the four sons that the Lord had given us were living with an example that was closer to a Lot than an Abraham.

Thankfully, the Lord brought me to the end of myself.

He lovingly, graciously, and mercifully began to show me what was really important. As he began to help me discern the difference between building on rock and building on sand, he then began to teach me the difference between gold, silver and precious stones and wood, hay and stubble. Though I still find myself presuming upon the grace of God from time to time, he's demonstrated that he knows me better than I do myself. Ultimately I felt led to join the 2006-7 CFCA® program.

In October, 2006, I had the privilege of being introduced to seven of the finest Christians I've ever seen within our industry. Over the course of several retreats, many conference calls and quite a few personal contacts, the Lord used them to gently reveal areas of my life and business ministry that needed attention. The ensuing friendships, combined with the study and practical application of the course material, allowed the Lord to begin transforming areas of my life in a manner that I never previously thought possible or necessary.

I've welcomed the opportunity to try to empty myself and be a vessel fit for his use regarding the CFCA® program in 2008. The Lord willing, the details of the next program will have been approved by the time you read this article.

From my perspective there are two types of professionals we hope to hear from. The first group would be those that are still wrestling with the Lord's perfect, directive will for the Ministry of their practice. The second group would include those professionals that the Lord has brought to a point where they can nurture and mentor other committed Christians. Please prayerfully consider whether the Lord is ready to have you take steps in your practice to allow you to use your unique talents and abilities effectively for the glory of God. I look forward to seeing you at our March CFCA® retreat.



WRITTEN BY:

Benjamin Franklin
Board of Directors

Franklin Financial Planning
Urbana, IL

A CALL TO PRAYER



Join our Chaplain Pat Hail, Jr. in prayer, held every 3rd Wednesday at 10:00 am CT.

TO JOIN:

Call 1-888-387-8686,
Enter the room number
8595962 and press #.

Special features:

*6 muted

*7 UN-mutes

*Issues needing prayer will be presented by the members and prayed over at that time. An ongoing prayer challenge will also address those issues of a long duration. This is in response to member requests and obvious needs. The prayer time will not be extensive and members can of course exit if time becomes a factor. We do not want to put a specific time limit in this because there are urgent issues that at times need extended prayer. **We hope you will join us for our monthly "Call to Prayer."***

National Association of
Christian Financial Consultants
1055 Maitland Center Commons
Maitland, Florida 32751

(407) 644-9793 (877) 966-2232
info@nacfc.org
www.nacfc.org



NEWS BYTES FROM THE DIRECTOR

I am excited about what God is doing in NACFC. I pray that your personal ministries will honor Him and be fruitful.

1. | DUES

Annual dues are...yes DUE so return the recently mailed invoice or call/email your credit card information to wes@nacfc.org or Fax to (407) 644-4574.

2. | SAVE \$100

The 2008 Conference deadline for \$100 savings on the conference fee is drawing to a close January 31st so don't delay, send in the reservation sheet and secure your place at this important conference.

3. | GRATITUDE

Due to a glitch in the memory bank... mine, our dedicated and hard working retiring board members were not presented with a plaque commemorating their service to the NACFC. This has been rectified and Alan Siegel, Glenn Repple and Dwight Short have joined our past president, Bob Barber, as recipients of their long overdue plaques. They were sent with our heartfelt thanks for their dedication and insightful contributions to His ministry.

RULES: Deferred Variable Annuities

We work in a highly regulated industry, and the regulatory environment is always in a state of change. One hallmark of the securities industry is the requirement that recommended transactions must be suitable to the client. This requirement, as set forth in FINRA (formerly NASD) Rule 2310, requires that an agent and a broker-dealer look to such factors as the investor's financial status, tax status, and investment objectives. Of course, a firm is free to establish higher standards than are required by the rules, and many firms often look to additional factors in determining whether an investment recommendation is suitable to an investor.

Rule 2310 has general applicability to all investment products. It seems particularly appropriate to have one suitability standard, as the same types of customer information is required in order to determine what is appropriate given the broad range of investment options available to clients. It is under this framework that most brokerage firms have developed their required paperwork. The new account forms and disclosure forms are designed with this and other rules in mind, with the hopes of ensuring that the firm has sufficient information on file to make a determination as to the suitability of a recommendation.

The SEC has recently approved a new FINRA rule relating to suitability of deferred variable annuity products, creating a new suitability requirement beyond the requirements set forth in Rule 2310. When rule 2821 becomes effective in May of 2008, an FA's suitability obligations with respect to recommendations of variable annuity products will be governed by 2821, which incorporates the requirements of Rule 2310 and imposes additional requirements. All brokers that engage in deferred variable annuity transactions need to be prepared for this change.

Implementation of this rule will require updating or creating forms. The brokerage community will need to be ready for these changes. The most significant aspect of the rule is the requirement, in express terms, that the customer be informed of the surrender period, surrender charges, potential tax penalties, and charges, under the contract.

Apparently, delivery of the contract is not enough, and additional disclosures may need to be documented.

Additionally, brokers are explicitly directed to obtain such additional information as customer's age, annual income, financial situation, liquidity needs, intended use of the product, and existing assets, to name simply a few. Though much of this information is already being captured by most brokerage firms, it is expected that many brokerage firms will need to revise their forms to ensure that they are capturing all of the required information.

Regardless of the changes that a broker-dealer must make with respect to this new rule, it is clear that the agent will have several responsibilities, the most important of which will be to document all aspects of the transaction. Incomplete forms not only run the risk of being rejected by the broker-dealer, but may become the central focus of a regulatory action for failing to properly disclose information to a client, or failing to seek appropriate information from a client. Under the context of this new rule, it is imperative that agents complete the forms and that all relevant information about a variable annuity transaction be documented.



WRITTEN BY:
Matthew Bahrenburg, JD

CFD Investments
Kokomo, IN

TRENDS (CONTINUED FROM FRONT PAGE)

The short answer is they will self-insure or rely on government programs for the indigent. There is another solution that is growing in popularity with the population over 65. That solution is asset-based long-term care insurance. This gives the individual with assets a way to lock in a long-term care funding solution for an individual or couple throughout their lifetime.

VALUES-BASED DECISIONS

Finally, all of these solutions can be addressed with products that help the purchaser make funding decisions based on their own moral convictions and values. This is an extremely important choice today.

The next 40 years will still see the financial services industry protecting families, educating children and helping businesses survive. Financial services professionals will continue to help people solve income and long-term care needs. All of these problems can be solved with values-based solutions that have only recently become available, so now is a great time to help people solve those problems.



WELCOME: New Members

Roger Armstrong, CLU, ChFC
Ankeny, IA

Jim Kinney, MBA, CRPC, CCPC
Bridgewater, NJ

Jim Sonnenfeld, LUTCF
Centreville, VA

Bob Anderson, CRPC
Salisbury, MD

Jeff Lillie
Loves Park, IL

Mike Tebo, MBA
Grand Blanc, MI

Michelle Bauer
Neenah, WI

Jeff Lumkes
Dallas, TX

Dale Walker, CSA
Sparta, TN

Tom Best
Casselberry, FL

Joanne Mejia, CRC, PFP, MBA
Covina, CA

Deborah Warringer, CFP®,
CFCA®
Sarasota, FL

John Chupick
Clarks-Summit, PA

David Moore, CFP®, CSEP, GEPC
Little Rock, AR

Tina Williams, CFCA®
Kokomo, IN

Paul Dennis
St George, UT

David Nielsen, AEP, CAP, ChFC,
CSA, LUTCF, CFCA®
Cary, IL

Dale Dominick, CFA
Pittsburgh, PA

Dean Potter
Edmond, OK

Mick Edwards, CIMA, CRPC
Doylestown, PA

Kregg Rooze, CFCA®
Kokomo, IN

Roger Handy, CPA/PFS, CFP®
Virginia Beach, VA

Joseph Singleton
Covina, CA

Elbert Johnson, ChFC
Aurora, CO



OFFICERS

MCCORMICK, C. MICHAEL
(724) 743-7900
mmccormick@financialnetwork.com
PRESIDENT

HART, DAVID
(407) 644-1989
davehart@timothyplan.com
VICE PRESIDENT

HENRY, MARK, JD, JD, CPA
(480) 423-5632
legacyplanning@earthlink.net
SECRETARY

TESITOR, DAVID A., CLU
(719) 738-6830
davidtesitor@walnutstreet.com
TREASURER

DIRECTORS

BARBER, ROBERT N.
(830) 609-6986
robertbarber123@yahoo.com
PAST PRESIDENT

FRANKLIN, BENJAMIN DAVID,
CFP®, CPA, EA, CFCA®
(217) 337-7526
ffp.ben@gmail.com

MINNELLA, MARK A., CFP®, CFS, CFCA®
(314) 212-1404
markcfca@nacfc.org

SMITH, BONNIE, CFCA®
(810) 695-1882
bonnie.smith@cfdinvestments.com

STEPHENS, CLAIR A.
(315) 424-6180
atkm@atministries.org

TEVEBAUGH, MARK L., IAR, CFP®, CFCA®
(321) 777-2990
mark@tevebaughandassociates.com

YOUNG, JOHN T., LUTCF, CFP®, CFCA®
(304) 769-3900
john@wvhs.com

PENNINGTON, WESLEY
(877)966-2232
wes@nacfc.org
EXECUTIVE DIRECTOR

National Association of
Christian Financial Consultants
1055 Maitland Center Commons
Maitland, Florida 32751

(407) 644-9793 (877) 966-2232
info@nacfc.org
www.nacfc.org



SPREAD THE WORD

The NACFC is expanding its reach to include other Christian professionals.

Do you know any Christians in the "financial" industry?

- ✓ Financial Consultants
- ✓ Estate Planners
- ✓ Retirement Planners
- ✓ Elder Planners
- ✓ Attorneys
- ✓ Accountants
- ✓ Tax Advisors
- ✓ Insurance Agents
- ✓ Annuity Specialists



Let them know about the NACFC and save \$50 at next year's conference, for each new member referred by you!

REQUEST A NEW MEMBER KIT TODAY!

(407) 644-9793
(877) 966-2232

info@nacfc.org
www.nacfc.org



National Association of
Christian Financial Consultants
1055 Maitland Center Commons
Maitland, Florida 32751

TRAINING: CFCA® Starts March 13 – 15th

The classes will be held at Simpsonwood Conference and Retreat Center in Atlanta. Classes will be limited to 8 participants; the first 8 to sign-up can start. Training includes participation on Thursday, July 17, 2008 at the annual conference as well as another in person meeting at Simpsonwood in

September or October and another get together at the 2009 conference. Contact Ben Franklin at (217) 337-7526 for details.

SIGN UP NOW!!!

Contact the NACFC office at (877) 966-2232.

STEWARDSHIP: Giving for God's Glory

Many Christians are guided by either a poverty mentality or a prosperity mentality when it comes to money. I submit that both positions are removed from the teachings of Scripture.

The poverty mentality holds that a true Christian life lies in deprivation and self-denial. Yet Scripture teachings suggest otherwise. God wants us to have an enjoyable life on this Earth so we can provide both for our loved ones and ourselves.

Work is a part of God's creation, so when we work and provide work for others, we are serving God. The Parable of the Talents (Matthew 25) demonstrates that God wants us to invest wisely. The third person in the parable buries his money in the ground, and is admonished for doing so. He is not told to give the money to the poor, but to the first person who invests wisely.

The prosperity mentality holds that "God wants you to be rich". While God wants us to prosper, the Scripture categorically rejects wealth used to gratify our own ego and selfish desires, such as self-promotion and to make us look good.

Stewardship, in contrast, puts God and being a disciple for Jesus Christ at the center of attention. Our words, attitudes, conditions of our heart, and how we handle our money, that is all how we bring Glory to God. Giving is a critical ingredient in being a true Christian. Not only does God own everything, but also we have to be good managers with a joyful heart.

We will stand before God, and be held into account for how we used our blessings. God provides resources to honor and glorify Him.

Having resources is a great blessing, but a great responsibility as well. The Scripture considers those who give in to the pull of the money culture as foolish, because they glorify themselves over God.

Many people spend more time planning for their vacations or retirements than they do for eternity. Our wealth should be used to help others and tell people around the world about Jesus Christ. Money is not an end, but a means to glorifying God.

Having a solid investment portfolio is no different than having a productive philanthropic plan. Both require diligence, hard work, and a long-term vision and sticking to it. Most importantly, philanthropy should occur through the eternal perspective. It doesn't work well with individuals who do not have in an eternal perspective.

No matter what percentage we decide to share in the spirit of Christ, God is looking for an obedient will, joyful attitude, and compassionate heart. Whether we give a little bit, or everything we have, it must be done freely and gladly.

Stewardship transcends our own lives. Turning everything over to God makes this stewardship possible.



WRITTEN BY:

C. Michael McCormick
President

BenchMark Financial Network
Washington, PA