

DIVIDENDS

OF CROWN FINANCIAL MINISTRIES

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MISSION

Equipping people worldwide to learn, apply, and teach God's financial principles so they may know Christ more intimately, be free to serve Him, and help fund the Great Commission.



VISION

To see the followers of Christ in every nation faithfully living by God's financial principles in every area of their lives.



DIVIDENDS

The mission and vision expressed through the lives of people changed by God through Crown Financial Ministries.

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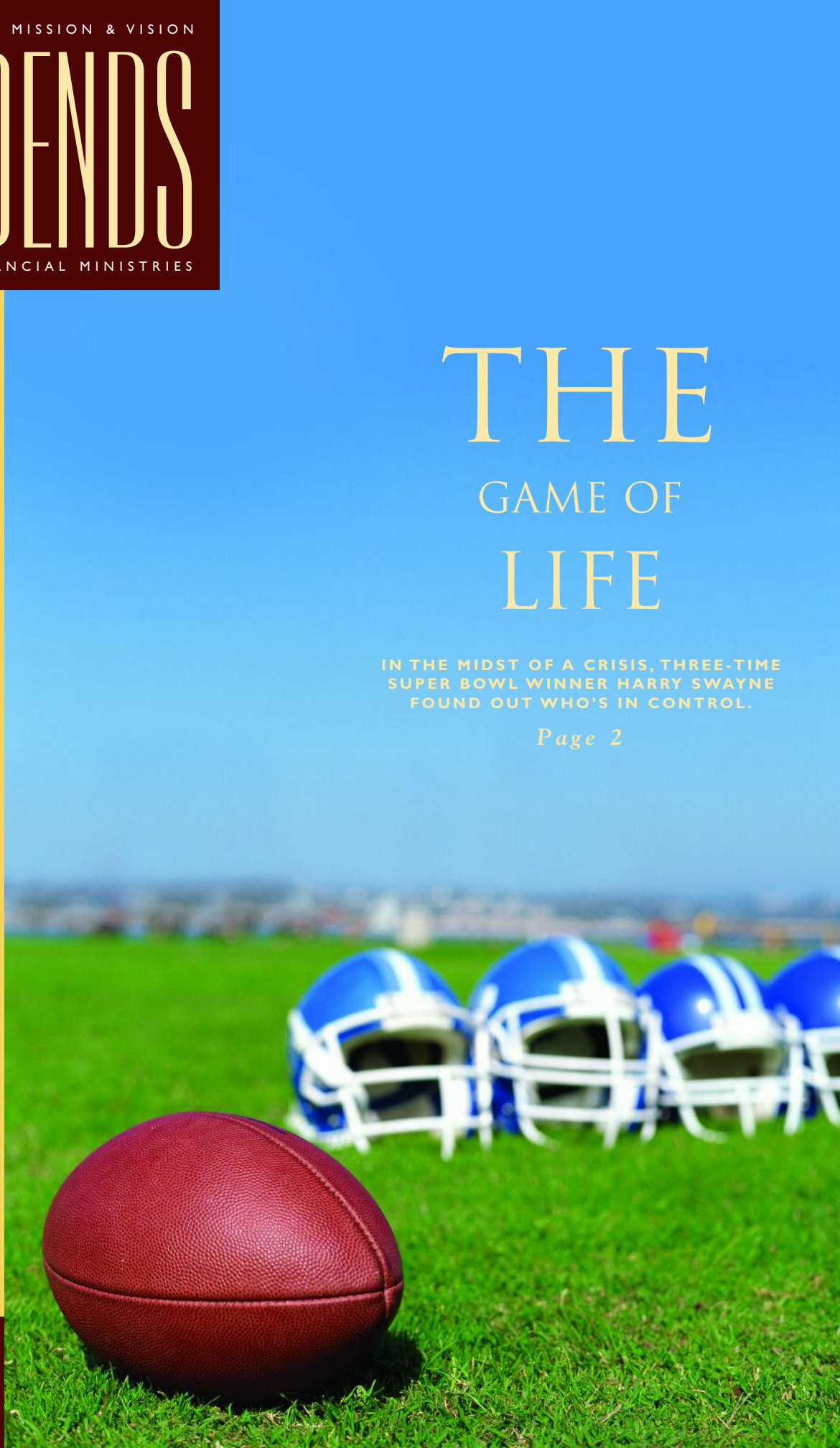
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THE GAME OF LIFE

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In the midst of an IRS audit, Harry and Dawn's Crown group was a source of support.

When Harry and Dawn Swayne entered their first Crown small group study, they were in the unenviable position of going through an IRS audit.

At the time, the Swaynes were attending McLean Bible Church in Vienna, Virginia. And, Harry is thankful that his church was offering the study at this critical time in his and Dawn's lives.

He wanted to attend the study not only because of the audit but in order to learn God's way of handling money.

A MEMORABLE CAREER

Until this point in his life, Harry had been accustomed to being in control. At 6 feet 5 inches tall and 300 pounds, he was an outstanding foot-

ball player at Rutgers University, which has given him an Alumni Achievement Award and inducted him into its Football Hall of Fame.

After college, he played 15 years as an offensive lineman in the National Football League. Some of his most outstanding moments were with the Denver Broncos when they won back-to-back Super Bowls in 1998 and 1999.

He also played for the Baltimore Ravens in their 2001 Super Bowl victory. And, he played for the San Diego Chargers when they finished their season as runner-ups in the 1995 Super Bowl.

FINDING OUT WHO'S IN CHARGE

Harry was playing for the Miami Dolphins when he ended his football

career in the fall of 2001, and it was at this point that he and Dawn signed up for Crown.

"We were having trouble finding a baby sitter to watch our two young children, so I went to the first Crown session by myself," Harry says. "Boy, did I hear it from the other couples. That was the first thing they wanted to pray about, and by the next week, we found a baby sitter."

From the beginning of their time together in the small group study, Harry and Dawn realized that it was about much more than handling money from a biblical perspective. For one thing, they learned just how vital relationships are.

Today, more than five years later, they still maintain friendships with the couples in that class and still remember some of those couples' long-term challenges and goals. From time to time, they call these people to ask them how things are going.

Another aspect of the class that stands out in Harry's mind is memorizing Scripture, particularly 1 Chronicles 29:11-12, the memory verses for Week 2.

The passage begins with, "Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything" (TLB).

"That really sunk home with me," Harry says, "because I was a big control guy. I wanted to have all the answers. I wanted to be able to critique myself so there were no weaknesses. I was pretty successful at being in control of everything on the football field and off the football field...until it came to this audit.

"Audits alone will break you, but there were many other things God was doing in our lives. One thing He showed us is that the people who were handling our money—who we thought were our friends—were not friends at all. He also showed me that He needed to be in control and that I needed to understand what stewardship is about."

MAKING THINGS RIGHT

About three weeks into the study, Harry and Dawn told the other couples about the audit.

The amount they would have to repay was well over a half-million dollars. But by the end of the study, they were anxious to write the check and give back money that had never had belonged to them in the first place.

As always, when Christians make commitments to follow God's will, Satan will try to lead them in the other direction.

Harry is quick to note that he and Dawn were tempted to save themselves from having to pay back so much, but the lessons they learned and the support they received in the Crown class helped them stick to their commitment.

The audit stretched out over one and a half years. And during that time, it wasn't uncommon for Harry to receive almost daily calls from his CPA, who usually was a bearer of bad news.

"We looked at all of this as part of God's plan," Harry says. "It was an amazing experience, and at the end of it all our accountant asked, 'How are you going to pay for this?' Our response to him was the same as it had always been: 'If we have to, we'll sell our house.' That's exactly what we did. But the timing was perfect, because at that time we were already committed to God's call on our lives to go into full-time ministry.

"We sold that big house, we lowered our burdens, and we eliminated all of our debt. At the time we had two children. We started 529 plans for their college education. Since that time, we've had two more children and have done the same thing for them."

MAKING A DIFFERENCE

Harry's move into ministry took him back into familiar territory. He and Dawn joined Athletes in Action, part of Campus Crusade for Christ International, and today he serves as chaplain of the Chicago Bears. Along with all the steps of faith he's had to

take in the past five years, this job requires him to raise his own ministry support.

Each year, right before the holidays, he takes a two-week break from whatever study he's leading his coaches and players through. And during this time, he talks about stewardship.

"I praise God every time I hear a guy say, 'I've never even heard of the word "steward" before,'" Harry says.

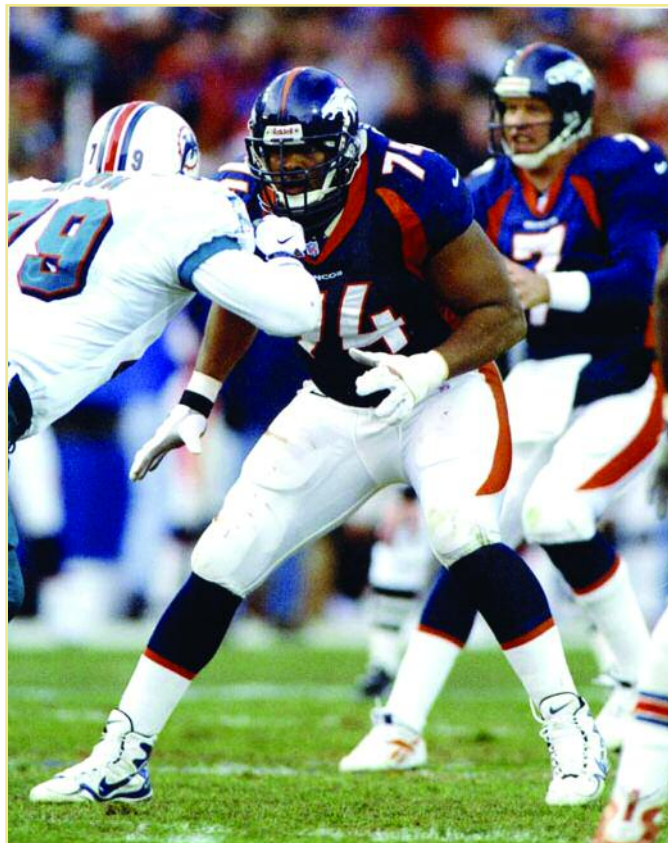
Many of the people he encounters are not aware that this word appears in the Bible. And, it's at this point that he has the honor of showing them what God's word says about money.

As a missionary to the football world, Harry encounters many men who are searching for truth, just as he was at one time. He had grown up in church but had chosen not to accept Christ as Savior.

While playing for the Denver Broncos, he noticed differences in two of his teammates who were Christians.

Amid all the emotional and physical challenges that NFL players face, these two men found strength in Christ to face whatever came their way, and their strength in the midst of trials got Harry's attention.

He had tried to make it in his own strength but had not been successful in handling injuries, family issues, and temptations. Realizing he needed



Harry Swayne (pictured in the center of this photograph) was part of the Denver Broncos team that won two Super Bowls in the late 1990s. Swayne (number 74) protects Denver quarterback John Elway (number 7) from a Miami Dolphin defender. Several years later, Harry would finish his football career with the Dolphins.

something beyond himself, he turned to Christ.

Harry notes that people often view football players as having everything together, but being human, they also have a void in their lives that only God can fill.

As a minister and former player himself, Harry has an opportunity to tell these men about the salvation that God has offered to the entire world through Jesus Christ.

That's why he doesn't look back on the audit, and the Crown class, as an unpleasant memory.

"Crown was so much more than just helping my wife and I get our finances together," he says. "It was a vehicle for us to get our lives together, so we could hear God's call to ministry. Some things had to be broken and put back together. Our Savior may break us down and take us through a crisis, but He will bring us back up, delivered." ■

David and Terri Gray display amazing strength in the face of trials that would threaten to discourage the most optimistic among us.

Many years ago, during a financial crisis, they battled the odds to become debt free. Today, although they're fighting an even greater foe, they have a positive attitude, a determination to press onward, and a desire to encourage others.

For more than two years, Terri has fought a courageous battle against a rare and aggressive form of breast cancer. David, after a heart infection, is no longer able to work. Their daughter, Jennifer, has a severe form of spina bifida. And their son, Christopher, is healthy today but required heart surgery eight years ago.

"We know to cherish each day and make the most of it," Terri says. "We've been practicing that for a very long time."

David and Terri met and married in 1981 while serving in the Army at Fort Sam Houston, in San Antonio, Texas. They were Christians but didn't know what the Bible says about money.

So, for the first seven years of their marriage they spent their paychecks and used their credit cards when they ran out of money in the bank. In the midst of this, their daughter Jennifer was born in 1983 with spina bifida, and within the last 22 years, she has undergone 30 operations.

Jennifer incurred a lot of medical expenses in the early years of her life. And when David was sent to his final duty station in Fort Lewis, Washington, he and Terri were fighting an uphill battle against debt. "The Army pay for an enlisted person barely kept us above the poverty level," Terri says. "We applied for SSI so Jennifer could receive medical coupons to help with her expenses. Just on income alone, we qualified."

FOR THE FIRST SEVEN YEARS OF THEIR MARRIAGE, [DAVID AND TERRI] SPENT THEIR PAYCHECKS AND USED THEIR CREDIT CARDS WHEN THEY RAN OUT OF MONEY IN THE BANK.

In 1986, the couple's trial intensified. David developed severe asthma and ongoing sinusitis, for which he had surgery. Then, his heart became infected, which led to permanent valve damage.

The couple's second child, Christopher, was born in 1987, and David was medically discharged from the Army in April 1988.

"By that time, our finances were in such a mess that we sought counsel from Army Emergency Relief," Terri says. "We were encouraged to file Chapter 13 bankruptcy. David and I were uneasy about this, and we got on our knees together and pled with God for help."

TUNING IN TO HOPE

During the drive from Washington state to California, where they now live, David



After being advised to file bankruptcy, David and Terri took their financial problems to God.

and Terri listened to Crown radio for the first time.

They ordered materials from the ministry and spent the next two years sacrificing in order to repay all of their debts.

In 1991 they trained to become budget

coaches, and they've helped people referred to them by Crown as well as people at First Assembly of God in Lompoc, California, where they attend church.

Recently, they expanded their outreach by serving Crown as *online* Money Map coaches. "We've seen the Lord work in the lives of many who, like us, went from incredible amounts of debt to being debt free," Terri says.

In the midst of teaching other people God's financial principles, David and Terri have not neglected their children.

At age 22, Jennifer has her own apartment and attends a local community college. Christopher, age 18, attends Cal Poly in San Luis Obispo.

Both are living on a budget—something their parents taught them from an early age, when they were homeschooling.

Peace that 'surpasses all understanding'

— PHILIPPIANS 4:7, NKJV

Had they not avoided bankruptcy and become debt free, David and Terry's burden would have been greatly magnified when they faced new and serious health challenges in later years.

Currently, David sees a team of cardiologists at least once every three months because he has an implanted defibrillator. One cardiologist oversees the electrical workings of his heart. The other keeps track of his heart muscle because he may need a valve replacement in the future.

Because the lower chamber of his heart is malfunctioning, his defibrillator has been set to pacemaker function.

"He's taking lots of blood pressure medication," Terri says, "not because he has high blood pressure, but the way to preserve his heart valve is to keep the blood pressure almost below normal.

"We are so grateful because God has sustained him. In June of 2005 he had spinal fusion done at the lower end of his back to repair an old military injury. He had an amazing recovery and didn't need physical therapy. You know that's God's intervention."

The Grays' daughter, Jennifer, maintains a good attitude despite her long battle with spina bifida. Two years ago she had a fourth-month struggle with kidney stones, followed by serious infections. She relies on crutches to get around and uses her wheelchair for long distances.

Jennifer was scheduled for her 31st operation in January but postponed the procedure because of medical trials that her mother was facing.

UNEXPECTED NEWS

It was after her return from a Crown seminar in May 2003 that Terri learned she had breast cancer.

"I never dreamed I would get sick because my family needed me to care for them," she says. "But in the midst of my illness, God showed me this wasn't about me. It was about what He wanted to do through me.

"As I sent out weekly e-mails to update my friends and family about my progress, the Lord started touching lives. Many have committed their lives to Christ after reading my ongoing letters of hope in the midst of hardship."

Four months after her initial diagnosis, Terri was rediagnosed with a rare form of breast cancer called Inflammatory Breast Cancer, which spread to her lungs and liver. She was given only 18 months to live, but February 2006 marked her 32nd month of chemotherapy treatment.

At one point, her insurance company began denying payment for that treatment. The couple trusted that God would

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provide, and He moved the heart of a claims representative to speak on Terri's behalf at a review meeting. As a result, a huge portion of her medical bill was covered. Other help for meeting Terri's medical expenses came in late 2005, when friends raised \$9,000 for her through a benefit luncheon and fashion show.

GOD'S PROVISION IN RECENT TRIALS

Beginning in December 2005 and continuing into January 2006, Terri was

in and out of the hospital several times. On one of those occasions she had developed septicemia, a life-threatening blood infection. On other occasions she suffered from pain and nausea.

Finally, one doctor committed to not send Terri home again until he had brought her pain and nausea under control. He arranged for home health nurses to visit her house and set up a portable IV pump that automatically released pain medicine into her stomach every hour.

Another example of God's intervention on David and Terri's behalf involved expenses associated with going back and forth to the hospital. These included eating out and buying gasoline for the 120-mile round-trip. During this time, the couple received a card containing cash to cover travel and food expenses. The card arrived even before they had brought this need before the Lord.

Also during this time, Terri saw two years of work come to fruition in the January release of her book, *Of Fairy Tales and Happily Ever Afters: My Story of Breast Cancer*, published by Tate Publishing.

Almost immediately, the book was used by the Lord to touch someone's life during one of Terri's trips to the hospital, when she left her Bible lying on top of a nightstand.

A chaplain came by, looked at the Bible, and asked Terri if she found strength in God's Word. Terri said yes and went on to tell how God had helped her write a book to provide hope to people who had lost hope.

The chaplain told Terri to wait for her, and she returned a few minutes later with money to buy one of the books.

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Terri's desire is to bring hope to people who have lost hope, and God is using her life to accomplish that goal.



Scenes from Michelle's activities in Cambodia (clockwise from top left) are as follows: having fun with local children, attendees at the country-wide youth retreat she helped to organize, taking part in a women's gathering, a meeting at the youth retreat, her prayer card, and relaxing with friends.

"Here am I. Send me!" When Christians speak these words in earnest, as did Isaiah the prophet, God can minister through them in wonderful ways. But reaching this point can be a process of shedding our own aspirations and being willing to do whatever God calls us to do, wherever He leads.

For Michelle Murray, this process began at age 30, during a women's Bible study at her house.

"During the evening I shared with the group that I had been convicted to change the way I was praying about meeting Mr. Right," Michelle says. "I was going to start praying that God would help me become the godly woman I was meant to be, so that when I met the man of my dreams, I would be ready. No earth shattering result came of that change in my prayer life that I could see."

AN UNEXPECTED TURN

In August 1998, Michelle was admitted to the hospital with what was diagnosed as a Thyroid Storm, a rare, life-threatening condition that can produce a broad range of troubling symptoms, including nervousness and fevers as high as 106 degrees.

Five months passed before she was able to return to work. And, she didn't realize how bad she felt until the following March, when she finally began to feel good again.

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During her recovery period, Michelle learned about a Crown small group study being led by her parents, Mark and Patty Murray, who are longtime Crown volunteers.

"I'd heard them say good things about Crown and decided to sign up for the small group study," Michelle says. "It

was a turning point—the kind you only recognize after the fact. The class challenged me in so many ways I cannot even begin to describe them all. It transformed my life dynamically. It convicted me to start living my life purposefully, instead of sailing along.

"I was challenged to look at the debt I had accumulated and make changes to free myself from that burden. I didn't like recording my spending for a month, but it gave me a great picture of where I was starting from."

Recognizing that everything in her house required a certain amount of maintenance, Michelle went from room to room, removed extra items that were just taking up space, and placed them in a garage sale. She used income from the items she sold to pay off debt, and she donated the unsold items to charity, resulting in tax deductions.

She did this four times in a two-year period and simplified her life. She also made lists *before* going to stores so that shopping would not be a leisure activity. Instead, she bought items only if they met specific needs.

IN SEARCH OF FULFILLMENT

After Michelle returned to work, she changed departments and was happy to

learn that her new boss was a single Christian woman. The two became close friends.

Still, like many employees, she was interested in more responsibility and higher pay. So, in the spring of 1999, she applied for a management position that became available within the company.

She joined her family on a European vacation and hoped to be considered for the open position while she was away. But when she returned, she learned that she was not even going to get an interview. "I was crushed," she says. "I was the most qualified and really wanted the job. I came to the realization that my life was OK. I didn't love it and I didn't hate it, but there had to be something more out there."

A CALL TO MISSIONS?

Two weeks after Michelle returned from her European trip, her new boss told her that she was taking a one-year leave of absence to teach English in China. Her job would be available, and it might provide that "something more" that Michelle was seeking.

But, in time, Michelle began to see the leave of absence as representing more than an open position. It had ignited a passion for ministry work within her.

She still applied for her boss' position, as well as another position that later became available within the company, but both of these applications failed, as did the first one.

"God said no three times in three different ways," she says. "During this time I was praying that He would reveal His plan for my life. Maybe there was a short-term missions opportunity for me out there."

To ensure that she would be ready if God called, Michelle made a 15-month plan to complete projects, finish paying herself out of debt, and make herself free from the burdens that had her trapped. She told her parents that her life was going to be very different by her 35th birthday, which was 15 months away.

FINDING GOD'S PLAN

In January 2000, Michelle visited her former boss in China and her passion for mission work was confirmed. She began talking to missionaries and missions

agencies and asking God where He wanted to send her. However, she had her own thoughts about what she should do.

- Unlike her boss, she did not want to be a teacher.
- Many years before, her parents had introduced her to a woman who had spent one year working at a guest house in England. Because Michelle's gifts were in hospitality and administration, she believed this type of mission work would be a perfect fit for her.
- Because she really didn't like evangelism and hadn't gone to Bible college,

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she did not see herself as a conventional missionary.

- She wanted to be an encouragement to missionaries who were already on the field.

"I decided that I would go with Africa Inland Mission and work at their guest-house in Nairobi, Kenya," Michelle says. "In April I went to see my missions pastor to tell him what I had decided and to ask what I needed to do to be sent by our church. He asked me if I was sure Kenya was where I wanted to go, because he had an opportunity to be a homeschool teacher in Cambodia. I know I had a complete look of puzzlement on my face, because that was about as far away from what I was telling him as anything I could think of."

The missions pastor asked Michelle to pray about going to Cambodia, which she did, as well as seeking counsel and prayer support from her parents and friends. God made it clear to her that Cambodia was the place she should be,

and on June 1, 2000, she committed to go.

A PLACE THAT FEELS LIKE HOME

On September 11, 2000, Michelle left the U.S. for Cambodia. Her 35th birthday was on the 30th of that month. During the past five and one-half years, she has developed a fair command of the Khmer language, which is very difficult to learn. And, God has worked on her behalf to make circumstances fall into place.

She helped to start the Sunrise Coffee House in Battambang, a gathering place for locals and foreign visitors that has a reputation for sharing the Gospel with customers, vendors, and anyone willing to listen. The coffee house employs seven women who have learned to trust in God and run a business based on biblical principles.

Also in Battambang, Michelle has played a role in establishing two other development projects/micro enterprises. Outside of providing an income for employees, these enterprises have served as a platform for Michelle to teach employees about honesty, fairness, trust, money management, and other aspects of running a Christian business.

One of her primary focuses is youth, and she has started a National Youth Council, which sponsored its second annual youth rally last year. The event was attended by 90 young people from all around Cambodia. And, although she did not see herself as a teacher, she now has several teaching duties, including Evangelism Explosion, Bible studies, English training, and theological education by extension.

Because Michelle was financially free, she was able to take advantage of these opportunities and the many blessings they have brought her. "I had gotten myself out of debt, simplified my life and expectations, and sought God in my decisions but mostly was available, willing, and able to go where He was leading," Michelle says. "I loved Cambodia from day one.

"My favorite Bible verse is Jeremiah 33:3, which says, 'Call to Me and I will answer you, and I will tell you great and mighty things, which you do not know' (NASB). God showed me that I could be a missionary. I could reach out to the Cambodians. I have many wonderful friendships, and Cambodia has become my home." ■

Since it was launched in May 2004, Crown's "Journey to Financial Freedom" seminar has been presented throughout the U.S. and has been used by the Lord to bring significant changes to people's lives.

Brian Park, a former youth pastor at a Korean church in Chicago, is among the people who have attended the JTFF seminar in the last two years. He shared the following testimony.

As 2005 is unbelievably already coming to a close with the coming



of the holidays, we are very thankful for all the Lord has done for us. And that especially includes the things we learned through Crown Financial Ministries.

Since attending the "Journey to Financial Freedom" seminar in Orland Park last January [2005], we have paid off our car, a health club membership that we were financing, and two credit cards. It's small progress, but it's still progress, and we have been so encouraged.

God has been so faithful in providing for us as we have been trying to live according to what His Word has to say about finances and stewardship. We can only hope that we will, by His grace, be more faithful and obedient to the Bible in this important area of our lives.

Although it is not an evangelistic ministry, Crown is used by the Lord to lead people to Christ. And, one of these instances occurred during a JTFF seminar in Albuquerque, New Mexico. The seminar instructor,

Chris Dreier, shared the details of that event.

I was sitting in the audience on Saturday morning, praying and getting ready to start the second half of the seminar when a man approached me to ask if he could share what had happened the previous night.

His father-in-law [was]...a 65-year-old atheist. Recently, he has been going through a "wilderness experience" with emptiness and divorce.

He shared with his son-in-law during this past Christmas that he "wished he could have a faith like his son," and that it is hard for him to believe. His son invited him to the seminar—he could only attend Friday

night—and he said that God was powerfully speaking to him during Session 1.

At the close of the session, during prayer, his son said that his dad bowed his head, broke down with tears, and cried out to Jesus. All the way home they talked about the seminar Friday night, and the man told his son, "I feel like I've finally crossed the divide between God and me."

Seven other folks recommitted their lives to Christ during the seminar, and many made new commitments to their marriages and to be faithful stewards.

Crown is very thankful for the way in which God has used this ministry—His ministry—to change lives. If you'd like to attend a "Journey to Financial Freedom" seminar, visit the Seminars page at Crown.org, where you'll find more information and locations. Also, check out the monthly Seminars list in Crown's Money Matters newsletter or call 1-800-722-1976. ■

With tears in her eyes, she explained that her heart had been touched by Terri's words.

Although Terri would have preferred to have been at home, she realized there was a definite purpose for her being in the hospital at this particular time.

Her desire is that the book will be an encouragement to other people who've lost hope.

"I pray they'll realize that no matter what their circumstances are, they can focus on the Lord and meditate on his word night and day," Terri says. "They don't have to live in defeat. They can have a victorious life."

THE GIFT OF OUR DAYS

Terri is quick to give the credit for her life to God. Pointing to Psalm 139, she notes that her days were ordained by the Lord before she was born. When she wakes up, she thanks God for the day and asks Him to make her a blessing to someone else.

"I try not to let fear ruin my day," she says. "I admired how Larry Burkett kept ministering for the Lord in the midst of his illness. He knew that no matter when God took him home, he needed to make the most of each day. And, that has also been my desire."

As she seeks to live in victory, Terri remains on guard against fear. She has detected it in the voices of people facing serious financial problems. And, she has detected it in the words of people who contact her through a message board for women with breast cancer.

"A lot of these people are very afraid," Terri says. "And the message I try to share with them is that, if you live the day in fear, you have exchanged a day of your life for that. It's what Satan wants. He wants to take our days away."

Although the message board is not affiliated with a ministry, Terri still offers to pray for her counselees. "I didn't know how people would take that," she says. "But it has been a great witnessing tool. People will say, 'We need those prayers. Keep them coming.'" ■