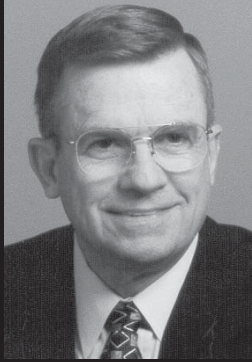




#8329 National Capital Area
United Way &
Combined Federal Campaign

Glad Tithings

"Moreover it is required of stewards that they be found trustworthy." (1 Cor. 4:2)



Ken Smith, Director

Ken Smith's Principles in Practice

Presuming on God

Most *Glad Tithings* readers know I am an alcoholic. Over the years, people have asked, after hearing my testimony to God's merciful grace in healing me of alcoholism, why I continue to refer to myself in the present tense as an alcoholic. Some feel I am demonstrating a lack of faith when I say this. They ask, "If God healed you, why do you still consider yourself an alcoholic?" Let me explain.

One day a homeless fellow I was trying to help shared with me he was an alcoholic. I told him I am an alcoholic also. He then mentioned he had recently been to an AA meeting where a successful businessman who had been "dry" for 30 years had come to the meeting after falling off the wagon.

Thirty years! The homeless man who could hardly imagine ever reaching the businessman's level of success was aghast at someone throwing everything away after 30 years of sobriety.

It has been almost 27 years since my last drink. That evening, sharing the encounter of the homeless man with Pat, I was struck by the fact that my downfall may be one mere drink away. This incident clarified in my own mind why I continue to describe myself as an alcoholic—I am one!

By the grace of God I haven't had a drink lately, but I am still a drunk at heart. Perhaps instead of saying God "healed me of

(continued on page 2)

Join CSM for Spring Banquet Featuring Tom Tarrants

Call 703-591-5000 to reserve places for you and your guests at the CSM Spring Banquet on Thursday, March 20, at the Sheraton Premiere in Tysons Corner, Virginia. The evening begins with a reception at 5:30 p.m. with dinner at 6:30 p.m. followed by speaker Tom Tarrants.

Tom Tarrants, a former racist and Ku Klux Klan terrorist, committed his life to Christ while in prison and renounced racism and hatred to serve Christ and promote the love and peace that Christ alone can give. Released after eight years of incarceration in Mississippi, he attended seminary and has been involved in various ministries. Today, Tom is serving as president of the C.S. Lewis Institute, an organization focused on Christian apologetics, and completing doctoral

studies in Christian Spirituality.

The March 20 banquet is CSM's major spring fundraiser. It's a great opportunity to introduce potential supporters to the ministry as table hosts share how CSM has helped them and many others find God's plan for their lives and finances. The dinner is free, but CSM will make a financial appeal. Please plan to be part of this special evening and encourage friends who might want to be part of the ministry to join you.

Don't delay, but let us know you want to attend right away by calling or sending in the enclosed reservation card. You don't want to miss the opportunity to hear Tom Tarrants and share CSM's ministry with friends who may be interested in lending their support to our work.

**Hear
Tom Tarrants,
a man
transformed by
Christ from
racist to
reconciler,
speak at
CSM's spring
banquet on
March 20, 2003.**



alcoholism,” I should say He has “empowered me for the past 9,800 days, give or take a few, to avoid having a drink.”

The point of this is, I must never forget that I am vulnerable when it comes to drinking. Of course, I am thankful to God almost every day for His rescue. But I must also be careful not to take my sobriety for granted—and simply assume that because I haven’t had a drink in 27 years, I won’t have one in the future. My encounter with the homeless man made me consider whether after 27 years, perhaps I was guilty of presuming God would continue to empower me in the coming days and weeks and months and years to not have a drink. This is a dangerous trap to fall into.

Balancing Presumption and Faith

There is, of course, a balance between presumption and faith. I have faith to believe God will continue to protect me from myself and my own natural weaknesses. At the same time, I know He has given me free will, and if I choose to exercise that free will to my detriment, He may allow me to do so.

The key to maintaining that balance between presumption and faith is to focus each day on building and strengthening my relationship with the Lord. There are days I tell myself I’m too busy to meet with Him. I think to myself, if I miss a day, or two, or three of spending time with Him, there really won’t be any serious consequences. But the truth is one missed day can lead to another, can lead to another, and so on to the point that my intimate relationship with Him is compromised. And then who knows what the consequences of that compromise might be.

The good news is that even if disaster were to strike, if I did abandon Him and the result was a return to drinking, He would still be there to pick me up when I was ready to return to Him. Nevertheless, why risk all the suffering and pain that would entail, when the alternative is so painless? All I have to do is regularly spend time in solitude with the Creator of the Universe, and He will meet all my needs, including, but not limited to, protecting me from my addictive nature.

Remaining Dependent on God

All of us have weaknesses, areas of vulnerability that require us to depend on God’s help to resist or overcome temptation. I have a number of them; alcohol is just the most visible. It will come as no great surprise to those who know me well to read that those weaknesses include, and are not limited to, judgmentalism, pride, arrogance, and lack of mercy or compassion. I try very hard to overcome those natural weaknesses, and I rely heavily on God to help me. Yet all too often my sinful nature surfaces, and then I find myself having to confess, repent, ask forgiveness of those

around me, dust myself off and ask God again to help me change my behavior.

In each of the areas in which we were weak and have become strong through God’s grace, we have a tendency to presume on God, to assume that because He has permitted us to prosper in our relationship with Him and in this area of our life, He will always protect us from ourselves. But we cannot relax our vigilance. No matter how strong we think we have become, we can fall. The only way to avoid serious falls is to remember continually how vulnerable we are and how dependent we must remain on His protection. For me, the only way to do this is to spend time listening to Him regularly.

Obedience to God can be very elusive. We can think we’re being obedient, only to discover major areas of disobedience (sin). The only remedy is total dependence on God. We must even depend on Him to keep us dependent! If we presume to think we are totally obedient, or totally dependent, or totally anything, we’re setting ourselves up for a fall.

One more thing. We can have all the faith in the world, we can be meek, and humble, and reliant on God, and not at all presumptuous, and still experience major failures. Sometimes it’s very difficult to understand why things happen. If you find yourself asking God why, remember analysis produces paralysis. The more time you spend trying to figure out why, the more frustrated you may become.

God doesn’t have to explain Himself, and often doesn’t. If you will ask Him to empower you to trust Him in the midst of failure, He will do so. He may never explain to you the why of the matter, but He will bring you through it and back to the point you don’t feel the need to ask.

Where have you become strong? Are you running the risk of presuming? Take a step back, and ask yourself what would happen if you found you were weak where you thought you were strong. Would it make a difference in the way you live, or work, or think? Would it make a difference in how you handle your relationship with God?

CSM: On Call for You

Whenever you need CSM, help is available for you on the ministry’s website at www.csmin.org. Review prior issues of *Glad Tithings*, sign up for Life Management Study classes or check out information on our advertisers. Your emails and your comments on the website are welcome!

For personal assistance, call the CSM office at 703-591-5000 or tollfree at 1-800-IDLTIME (435-8463) during East Coast business hours. Take advantage of these numbers to order publications, arrange personal counseling or sign up for LMS classes. We look forward to serving you.

CSM is a ministry dedicated to assisting Christian individuals, families, ministries, and Christian-owned businesses to achieve their potential in the area of stewardship. CSM’s Board of Reference includes: Ron Blue, president, Ron Blue and Company; Dr. Bill Bright, founder, Campus Crusade for Christ; Larry Burkett, Chairman, Crown Financial Ministries; Reid Carpenter, president, Pittsburgh Leadership Foundation; Dr. Ted Engstrom, president emeritus, World Vision; Roger Erickson, president, Christian Business Men’s Committee International (retired); the Rt. Rev. Alden M. Hathaway, Bishop of Pittsburgh (retired); Dr. Charles Hummell, faculty advisor, Intervarsity Christian Fellowship (retired); the Rt. Rev. David Colin Jones, Suffragan Bishop of Virginia; Dr. Beverly LaHaye, founder/chairman, Concerned Women for America; and the Rt. Rev. Dr. John Rodgers. The Pastor’s Board of Reference includes Rev. James Ahlemann, Rev. Larry Andes, Rev. George Beaven, Rev. Steve Brimmer, Rev. Warren Casiday, Rev. Amos Dodge, Rev. Paul Frey, Rev. Tom Gulbranson, Rev. John Guernsey, Rev. James Hamacher, Rev. David Harper, Rev. Tom Herrick, Rev. John Hutchinson, Rev. Martyn Minns, Rev. Clancy Nixon, Rev. Bill Roberts, Rev. Dennis Rupert, Rev. Tom Tarrants and Rev. John Yates. Serving on CSM’s Board of Directors responsible for day-to-day ministry operation are Lou Enoff, Frank Lewark, Jack Maier, Rob Seagears and Ken Smith.

Ministry News

Have you set aside March 20 for the CSM Spring Banquet? If not, please mark your calendar and call the office at 703-591-5000 today to reserve spaces for yourself and your guests to join us and hear Tom Tarrants talk about his journey from racist to committed Christian minister. While there is no charge for the banquet, this is an important opportunity to develop new supporters for the ministry, and CSM will make a financial appeal during the evening.

CSM welcomes Lou Enoff to the Board of Directors, and we bid thanks and farewell to Jim McIlvaine for his service on the board. Many thanks also to Ruth Kriz and Ralph Solberg who have been hard at work developing the sixth edition of the Life Management Study.

The ministry has formed the CSM South American Advisory Council under the leadership of Gustavo Alayza to introduce to South America the Spanish version of *It's About Time!*, the Life Management Study and the Internet Life Management Study.

We're now in the process of forming spring LMS classes in the Washington area. You can register by mail, by telephone or online at www.csmin.org or email lms@csmin.org. If you're out of the area or there's no class nearby, consider the Internet Life Management Study available through our website. Another possibility is studying *It's About Time!* in your Bible study group, home church or Sunday School class using the new small group study guides and leader's guide, available from the ministry for \$5 each.

Do you have extra frequent flyer miles? Consider donating them to CSM. This is possible on a case-by-case basis. Please call the ministry for details at 703-591-5000.

LMS – Looking Toward Spring

It's not too soon to think about spring Life Management Study classes. The next 13-week session begins in April. It's a great way to study and systematically practice the principles of good stewardship of your time.

Trained instructors guide small groups through two-hour classes that meet weekly. Students pay \$95 for the course and receive the student manual, workbook and a copy of Ken Smith's book *It's About Time*. Each participant is expected to complete daily homework and practical exercises to put the principles taught into play in their lives. Use the enclosed form to sign up, call 703-591-5000 or register on the CSM website for classes in the Washington, D.C., area or the Internet LMS class. ILMS classes begin at any time.

Prayer Corner

PRAISE GOD FOR...

- ◆ Sufficient resources to finish 2002 in the black.
- ◆ Expansion of CSM's ministry to South America.
- ◆ Jim McIlvaine as he completes his term of service on the CSM Board of Directors and Lou Enoff as he begins his term.
- ◆ The gifts of time, talent and treasure from CSM's donors, volunteers, board members and Advisory Council members.

PRAY FOR...

- ◆ Our upcoming banquet and silent auction on March 20.
- ◆ God's blessing on our counselees and LMS students that they might apply the insights, principles and techniques they are learning to their lives and reap a rich reward.
- ◆ Rooting and grounding the ministry in Peru and throughout South America.
- ◆ CSM staff as we seek to handle the challenge of an increase in LMS students and counselees.
- ◆ Identification of a foundation whose purpose matches CSM's focus on helping Christians organize their lives and finances in accordance with Biblical principles.
- ◆ God to open the door for a new job for Dancy Cowan, a friend of CSM who's been unemployed for several months.

Joyful Dividends

If you've been wondering whether to take the CSM Life Management Study, ponder no longer. Here are a few words of testimony from graduates on the value of the class.

It made me aware of so many areas, such as how short my time really is and how important it is to do what the Lord wants. It showed me clearly ways that I can accomplish necessary changes.
—Angela Carpenter

I respect time a lot more now. I do have a lot more to learn and understand. At least now I'm headed in the right direction, and I'm a lot more peaceful now.
—Cynthia G. Clark

I've been blessed with God's wisdom on management of my time!
—Jeannie Heflin

Outstanding! I wish I would have been given this special God-given insight 27 years ago when I accepted the Lord as my Savior.
—Munde Kramer

I think that it was a great use of my time. Thanks, Ken, for investing in this area of people's lives.
—Greg Laible

The scripture studies were most helpful. The practical application: it is not enough to be a hearer of the Word, but we must put into action the Word of God. Doing helps to form habit.
—Angela McCree

Join our Advertisers!

If you'd like to help produce *Glad Tithings*, we would be happy to welcome you as one of our advertisers. Many businesses have chosen to support CSM by assisting us with production costs through their business card ads found in the middle pages of the newsletter. The cost is \$500 for four quarterly issues. You'll be billed after each issue comes out, and you'll receive extra copies to share with those who patronize your business. To sign up as a *Glad Tithings* advertiser or for more information on how supporting CSM can benefit your business, please call the ministry at 703-591-5000.

Lou Enoff: Guided to Serve

Newly elected to the CSM Board of Directors, Lou Enoff has been involved with Christian Stewardship Ministries since the early 1980's. Lou hosted one of the early money management seminars and later was a guest on Ken Smith's radio program.

He's found *It's About Time!* to be an outstanding resource because "Christians often don't have training on how to manage their money and time well." Taking the Life Management Study, Lou notes, provides an opportunity to systematically put these principles into practice.

Today a managing partner of IDP Americas, a year-old international consulting firm involved with projects in developing nations, Lou spent 30 years with the U.S. government, completing his career as acting commissioner of the Social Security Administration. He's also pastored a church and more recently ran his own consulting business. Currently, he leads a home church.

Lou's intention is to seek God's guidance in all that he does, recognizing the Lord's grace and mercy in allowing "me to have a successful career." In the course of his work, he's visited 35-40 countries and is "often able to minister as well as enjoy worshipping in these mostly developing countries."

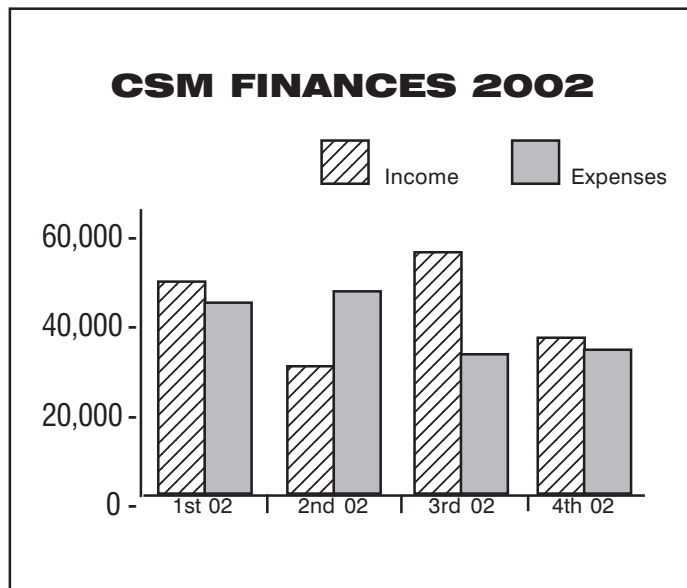
Lou and his wife Diane came to know Jesus nearly 30 years ago after the older two of their three children prayed a salvation prayer while watching Pat Robertson on "The 700 Club." Lou became involved with the Full Gospel Business Men's Fellowship International and was later ordained through the Evangelical Church Alliance.

He and Diane live in Carroll County, Maryland. They have nine grandchildren.

CSM Counseling: Up Close and Personal

If you want to work one-on-one with a trained counselor to get your schedule or your finances in line with Biblical priorities, CSM personal counseling may fit the bill. You can choose face-to-face sessions or meet through telephone or email. Our goal is to help you find God's specific plan for your life, and then work with you to follow that plan.

We'll begin at your point of need and move forward step-by-step with you from there. You take the first step by calling 703-591-5000 or the CSM toll-free line 1-800-IDLTIME or email the ministry at counseling@csmin.org. The second step is to send in a fully refundable \$50 deposit and complete some homework prior to the first session. Let CSM minister to your need today to begin to bring order to your tomorrows.



Christian Stewardship Ministries Advisory Council

CSM's Advisory Council is a network of pastors, lay leaders and heads of Christian businesses and ministries who are committed to applying biblical principles of stewardship to their lives. The group meets tri-annually to advise the Board of Directors on setting goals and objectives and developing potential resources for CSM. The following individuals are currently serving on the Advisory Council:

Ms. Dawn Barbee	Mr. Richard Groux	Mr. Roger Penn
*Mr. Ron Blue	Ms. Jocelyn Hamilton	Mr. John Petty
Mr. Ronald Boehme	Mr. Darrell Harris	Mr. Bill Pile
Mr. David Boyd	Ms. Myrna Harris	Ms. Marcia Pokrant
Mrs. Ann Boyter	*Rt. Rev. Alden Hathaway	Ms. Pam Priester
*Dr. William R. Bright	Ms. Karen Hembree	Mr. Paul Reeves
Mr. Edward Britton	Mr. Chuck Henry	Mr. John Reyle
Mr. Robert "Buggs" Bugnon	Ms. Anne Hoffman	Mr. Mike Riley
*Mr. Larry Burkett	Mr. Larry Hoffman	*Rt. Rev. John Rodgers
Mr. Christopher Call	Mr. Chuck Hughes	Mr. Bud Roeder
*Mr. Reid Carpenter	*Dr. Charles Hummell	Mr. Dick Schwaab
Mr. Frank Cerutti	Mr. John Keith	Mr. Bruce Scott
Dr. Lloyd Chadwick	Mr. Gordon Klooster	Rev. Rob Seagears
Rev. D.J. Chuang	*Dr. Beverly LaHaye	Ms. Ruth Shane
Mr. Tom Connor	Mr. Frank Lewark	Hon. Mark Siljander
Mr. Paul Cuddihy	Mr. Jack Maier	Mr. Steven Skancke
Dr. Carol Currier	Mr. Roger McClure	Mr. Clint Smith
*Mr. Howard Dayton	Mr. Tony McGraw	Mr. Ken Smith
Mr. Jim Eckhardt	Mr. Jim McIlvaine	Ms. Pat Smith
*Dr. Ted Engstrom	Mr. Frank McLearen	Mr. Steve Templeton
Mr. Lou Enoff	Ms. Sharon Meisel	Mr. Rob Topping
*Mr. Roger Erickson	Mr. Carl Meyer	Mr. John Vogt
Mr. Robert Fredericks	Rev. Martyn Minns	Ms. Paula S. Wilson
Mr. Ed Glancy	Ms. Paula Mullins	Ms. Lenora Woods
Dr. Sandra-Joy Gray	Mr. John Mumford	Mr. Ron Zabel
Dr. Joseph Grieco	Rev. Dick Nielsen	

If we missed you, please forgive us and let us know. Members of CSM's Board of Reference are designated by the *.

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