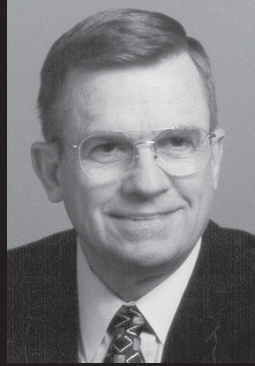




#8329 National Capital Area
United Way &
Combined Federal Campaign

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

Planning, Part II

Once you've established goals and priorities, you need a plan to achieve them. You might view long-range goals from the perspective of a lifetime plan. A five-year plan could help you reach your intermediate goals.

For short-term plans, focus on what you are going to do monthly, weekly and daily. The best

way to start is to look at today and tomorrow. To determine how to spend today and tomorrow, you need to set aside 10-15 minutes for planning and organization every day, perhaps five days a week. Setting aside this time will help you form the habit of planning.

(continued on page 2)

AUGUST 20
Life
Management
Seminar
8:30 a.m. to
1:00 p.m.
The Falls Church
Falls Church, VA

SEPTEMBER 16
CSM Golf
Marathon
Call 703-591-5000
to sign up.

5th CSM Golf Marathon Set for September 16

There's still time to sign up to play in CSM's annual Golf Marathon on September 16 at the Fairfax National Golf Club in Centreville, Virginia. Call the CSM office at 703-591-5000 right away to put your name on the list.

Golfers will play 50 holes from 6:30 a.m. until 1:00 p.m. using two balls for each hole. We're hoping to field 36 golfers each raising at least \$1,000 in support for the ministry.

Every CSM golfer will receive an attractive, high quality leather duffle bag featuring the CSM insignia, valued at \$100. Golfers who already have the duffle bag will receive a Lands' End CSM monogrammed golf shirt and vest.

Participating golfers will compete for great prizes as well. The golfer who shoots the longest drive and the one who comes closest to the pin will each receive a round of golf for two at the Fairfax National Golf Club. Anyone who shoots a hole in one will hit the jackpot and receive a 2005 Toyota Camry LE, a set of W/S Irons, two round trip tickets on American Airlines to anywhere they fly or a four day/three night golf vacation for two at Myrtle Beach, South Carolina.

Everyone raising \$1,000 or more will receive gift certificates redeemable for golf equipment or other sporting goods at Washington Golf Center. The more money raised, the larger the gift certificate! Join CSM for fun and fundraising in the fall.

Sign Up Today for Aug. 20 Life Management Seminar

Call CSM's office TODAY at 703-591-5000 to sign up for the half-day Life Management Seminar at The Falls Church in Falls Church, Virginia. Advance registration is \$25 or you can pay \$30 at the door. Clergy attend free.

This half-day session begins at 8:30 a.m. and ends at 1:00 p.m. with a focus on overcoming

procrastination, over-commitment and chronic tardiness. Taught by Ken Smith and Pastor Rob Seagars, the seminar covers some basic life management skills and also serves as an introduction to the 13-week Life Management Study offered by Christian Stewardship Ministries. This is an excellent way to get a jumpstart on organizing your life before the busy fall season begins.



Planning, Part II *(continued from page 1)*

Using a “To Do” List

The basic tool for planning is the “to do” list. If this tool is used well, you can organize your whole life with it.

Everything to be accomplished will eventually find its way onto your “to do” list—things you need to do today as well as in the future.

During planning time each day, write down everything you can think of that needs to be done. Most of those things won’t get done today. But that’s not the point. Write them all down as they occur to you during your planning time. Next, decide what should be done today and what can wait until another day.

Then list the things to be done today in the order you plan to do them. After your planning time is over, begin working on those things to be done today.

Noting New Items

Here’s the key to making this work for you. Through the day, write down any additional items you think of that need to be done. Do NOT do them when you think of them—just add them to your list.

This is absolutely critical—and it’s the reason most people never get well organized. Instead of putting tasks on their list, they try to do them when they think of them—because they’re afraid they will forget if they don’t do them immediately. And they’re right! They probably will forget, because there is no system in place for remembering what needs to be done.

The key is to develop a system for capturing those new items while continuing to follow the priorities laid out in your planning time. Otherwise you will always be doing whatever comes along or occurs at the moment rather than following a plan that puts your priorities first.

Finding a Sense of Accomplishment

Doing whatever occurs seldom brings a sense of real accomplishment at the end of the day. There’s always the nagging anxiety that something important has fallen through the cracks.

Use your “to do” list and learn to resist the urge to do things that are not on it. If something that seems important comes up, compare it with the things on the list. Unless it is really more important and urgent, use tomorrow’s planning time to decide when to do it.

Using Logical Order

Once you are comfortable with developing and following a “to do” list, the process can be refined. As you develop a daily list, review items to see if they fit into a logical order, based on priority or proximity. If so, take advantage of that in planning your schedule by doing similar things at the same time. To minimize interruptions as you work through the day, keep an eye on your priorities and add new items to your list for the future.

Accommodating Changing Priorities

As you move through life, priorities will change. Family responsibilities will differ as children join your household, become teens and grow up. You may take on increased responsibility for parents or grandchildren. Your spouse may retire or rejoin the workforce—changing your responsibilities at home. Some changes are seasonal—lawn mowing in the summer, snow shoveling in the winter.

It makes sense to re-evaluate your schedule from time to time. Be sensitive to areas that require change. If you’re not getting enough sleep, or you’re missing time with the Lord, or you can’t seem to schedule planning time, or you don’t have enough time with your family, you need to adjust.

Solving Problems Through Your Schedule

Your schedule is the key to solving problems. Really! For example, if the problem is a broken relationship, it’s going to require time to fix it. To begin to tackle the problem, you need time with God to understand what He wants you to do to heal the relationship. Then you need to take time with the person to respond to God’s direction—a letter, a phone call, a meeting—all these take time and require scheduling.

Or perhaps the problem is financial. To solve that one, you need to schedule sufficient time to manage your money. Whether the solution is to spend less or earn more, if you will spend enough time to understand and implement God’s plan, ANY financial challenge can be solved.

The bottom line in discovering the solution to any problem you may be facing is to discover God’s plan or God’s solution. Scheduling time with God and following His plan will provide the answers.

Ministry News

Time is running out to sign up for the CSM Golf Marathon. Call the CSM office today at 703-591-5000 if you’d like to raise funds for the ministry by playing 50 holes of golf on September 16.

Over the summer, we’ve had Life Management Study classes meeting at two Virginia churches—All Saints Church in Dale City and The Falls Church in Falls Church—as well as at CSM headquarters in Fairfax. We presently have six students studying through the Internet LMS. To register for the ILMS, just sign on at ilms@csmin.org. Fall LMS classes will be registering in early September.

Our half-day Life Management Seminar at The Falls Church is just around the corner on August 20 from 8:30 a.m. to 1:00 p.m. Sign up today to get some great tips on time management.

June 3-5, with Ken facilitating, 65 men attended the All Saints Church, Dale City, Virginia, annual men’s retreat in Richmond, Virginia. The focus was on knowing and doing God’s will. CSM offers teachings on time and life management suitable for retreats as well as workshops for staff development for churches and other Christian organizations.

CSM is a ministry dedicated to assisting Christian individuals, families, ministries, and Christian-owned businesses in achieving their potential in the area of stewardship. CSM’s Board of Reference includes: Ron Blue; Dr. Bill Bright (1921-2003), Campus Crusade for Christ; Larry Burkett (1939-2003), Crown Financial Ministries; Reid Carpenter, Pittsburgh Leadership Foundation; Howard Dayton, Crown Financial Ministries; Dr. Ted Engstrom, president emeritus, World Vision; Roger Erickson, president, Christian Business Men’s Committee International (retired); Harry Greene, president, Good News Jail & Prison Ministry; 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/charman, Concerned Women for America; Hon. Ed Meese III, former U.S. Attorney General; 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. Amos Dodge, Rev. Paul Frey, Rev. John Guernsey, Rev. Tom Gullbranson, Rev. James Hamacher, Rev. David Harper, Rev. Tom Herrick, Rev. John Hutchinson, Bishop Harry Jackson, Rev. Neil Lebahr, Rev. Canon 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 Jim Cope, Frank Lewark, Jack Maier, Rob Seagears and Ken Smith.

Ministry News (Cont'd)

Kudos and thanks to Jeff Oster for his work on the golf reception and the upcoming Golf Marathon!

Are you—or is someone you know—the blessing CSM is looking for in response to our need for a part-time Ministry Coordinator? We're still looking for the right person who can handle this challenging and rewarding position for 30 hours per week in our office in downtown Fairfax, Virginia. Many thanks to Jean Moore, who continues to pinch hit while we await the right person to serve at CSM.

One more need—CSM is trying to replace its 35-year-old conference room chairs. We need six to eight matching chairs on rollers, and would be delighted to take a donation from someone whose office is redecorating.

Fall LMS Classes Begin Soon

Summer's hot breath is still on us, but crisp fall days are just around the corner. As the kids head back for classes, this is an excellent time to take the 13-week Life Management Study class. Identify God's plan and your priorities and organize your life in line with Biblical principles.

Call 703-591-5000 to find out about classes in the Washington area, or begin immediately with the Internet LMS by logging onto <http://www.csm.org>. Your \$95 registration fee covers the student manual, workbook, a copy of Ken Smith's book *It's About Time!* and trained facilitators. Find a schedule that works for you and honors God—giving you newfound freedom.

Denise Nebb: Matching Time to Priorities

Last fall, Denise Nebb took the Life Management Study and learned "how to look at my time differently, to really think about what God has in mind for our time."

Denise says the LMS "helped with goal setting for my life and the steps I need to take to reach my goals—financial, spiritual and job-related. Before taking the class, I was feeling overwhelmed with all that I wanted to do." Especially helpful to her was the emphasis on getting enough rest. She says, "I know I need eight hours of sleep, and now I don't feel guilty about getting it."

After working on CSM's banquet committee in the spring, Denise is helping the ministry's Executive Council do some strategic planning, focusing particularly on how to grow the LMS classes and how to touch students long after they've completed the class. She sees great growth potential for Christian Stewardship Ministries as the ministry looks toward the future.

A member of Truro Episcopal Church in Fairfax, Virginia, Denise has helped with the Alpha Course for individuals exploring the Christian faith. She is executive director of the Prince William Association of Realtors and lives in Manassas, Virginia.

Prayer Corner

PRAISE GOD FOR...

- ◆ CSM's hardworking Board of Directors, Executive Council and Advisory Council.
- ◆ Golfers, caddies and sponsors for the Golf Marathon.
- ◆ All the CSM volunteers who give unstintingly of their time and energy to further the work of the ministry.
- ◆ God's faithful provision through CSM's financial partners.
- ◆ CSM's upcoming 25th anniversary!

PRAY FOR...

- ◆ Corporate underwriters and individual sponsors for golfers at the September 16 Golf Marathon.
- ◆ Attendance at the Life Management Seminar on August 20.
- ◆ Formation of Life Management Study and *It's About Time!* classes this fall—and additional churches to sponsor these classes.
- ◆ Churches to sponsor the half-day Life Management Seminar.
- ◆ The right person to serve as ministry coordinator for CSM.
- ◆ Development of an LMS orientation video and a leaders' training video.
- ◆ Continued expansion of the ministry in Peru and throughout South America.
- ◆ The Lord's direction for selecting the 2006 banquet speaker and an honorary chairman for the 2006 Golf Marathon.
- ◆ Continued financial stability for the ministry.

Legally Speaking

By Dan Smith

A gift of life insurance can substantially benefit a charity such as CSM and provide income and estate tax benefits to the donor as well. You can give an existing policy on your life by irrevocably naming the charity as beneficiary and assigning ownership of the policy to the charity.

You can then take a tax deduction for a sum usually a little higher than the cash value of the policy at the time you make the gift. You also get a tax deduction for any premiums paid after you turn the policy over to the charity. If the policy is fully paid up at the time you donate it, your tax deduction will be the replacement cost of the policy, not to exceed what you've already paid. You can take the deduction against up to 50 percent of your adjusted gross income the year you make the gift. If the deduction to which you are entitled is more than 50 percent of your income, you can carry it forward, up to five years.

Although life insurance proceeds are not subject to income tax, they are included in the taxable estate of the insured if he or she owns the policy. Giving the policy to charity removes the proceeds from the taxable estate. If you are considering donating a life insurance policy, it would be wise to consult a tax attorney or accountant. Some schemes have been promoted involving life insurance and charities that do not pass IRS scrutiny. On the other hand, a proper gift of life insurance can greatly magnify the impact of your resources in expanding the work of your favorite charity.

Thanks to CSM's Wonderful Volunteers

Many dedicated volunteers make CSM's ministry possible and successful. It's impossible to thank them adequately for everything they do. But we deeply appreciate every single person who gives time, talent and treasure to the ministry. The list below is our attempt to recognize those who have served the ministry during the past year. We hope we haven't overlooked anyone, but if we did, please forgive us—and let us know so we can recognize you next time.

Volunteers are always welcome. We have many different opportunities for service. If your name doesn't appear below, let us know how you'd like to help, and we'll find a way to put you to work and recognize you next year. Just call the CSM office at 703-591-5000 to volunteer.

Ray Abrahamson	Bridgette Chase	Gerry Edwards	Tom Gulbranson	Frank Lewark	Clancy Nixon	David Rine	Steve Templeton
Alex Aderton	D.J. Chuang	Dennis Egan	James Hamacher	Wanda Lewark	Ginger Nixon	Bill Roberts	Reginald Terry
Mike Agee	Gregory Citizen	Gioia Egan	Jocelyn Hamilton	Geri Lindsay	Jack Nwolisa	John Rodgers	Nancy Ann Teubel
James Ahlemann	Brad Clark	Ted Engstrom	David Harper	Constance Lowe	Jeff Oster	Bud Roeder	Steve Thomas
Gustavo Alayza	Dawn Clowes	Roger Erickson	Darrell Harris	Carole Maier	Trypetus Padmore	Janice Rooney	Rob Topping
Larry Andes	Chris Coleman	Susan Evers	Myrna Harris	Jack Maier	Ray Padron	Philip Rooney	George Tryfiates
Jim Aram	Teresa Colonna	James Ewart	Monica Harrison	Bob Martin	Christopher Page	Roland Royster	Walter Vient
Ruth Baker	Sharon Connor	Chip Fardwell	Alden Hathaway	Pamela Martin	Stephanie Page	Glen Sanford	Chuck Wadey
William Baker	Tom Connor	Gabrielle Fardwell	Karen Hembree	Roger McClure	Mark Patterson	Jane Sanford	Tom Waite
Jim Ballenger	Jim Cope	Mike Feldman	Ben Henneke	Arlene McGee	Trisha Patterson	Dick Schwaab	Ernie Wakeham
Dawn Barbee	Mario Cordova	James Fields	Vannesa Henneke	Tony McGraw	Roger Penn	Bruce Scott	Susan Walker
George Beaven	Charlie Cossairt	Janice Fields	Chuck Henry	Jim McIlvaine	Kelly Peren	Mary Scott	Roycea Watson
Mark Blose	Steve Craven	Mike Fields	Kathy Henry	Frank McLearn	Betsy Perryman	Linda Seagears	Janet Watts
Tammy Blose	Donnie Cross	Bill Findler	Tom Herrick	Edwin Meese III	John Petty	Rob Seagears	Jim Weakley
Ron Blue	Judy Curry	Ed Fishpaw	Vercell Hill	Sharon Meisel	Teri Phelps	John Sellers	Irish White
Ron Boehme	Carolyn Davis	Bart Fleming	Elaine Hoptiak	Sylvia Melendez	Bill Pile	Ruth Shane	Alex Whitley
Rickey Bolden	Howard Dayton	Beth Fleming	David Horn	Carl Meyer	John Pokrant	Mark Siljander	LaVerne Whitsett
Ann Boudreaux	Millie De Jesus	Susan Fleming	Charles Hummell	Kay Meyer	Marcia Pokrant	Susan Sims	Sharon Wigington
David Boyd	Michael DePass	Eric Foretich	John Hutchinson	Melvin Miles	Derek Poteet	Ivan Sinclair	Jim Wilkinson
Craig Braucht	Rudolph DePass	Bob Fredericks	Mike Jackie	Phyllis Miles	Becky Potter	Steven Skancke	Nancy Wilkinson
Steve Brimmer	Deborah Demery	Paul Frey	Harry Jackson	Eric Miller	Tom Potter	Becky Smith	Linea Wilson
Ann Britton	Susan Demsko	Kathy Gammill	Delores Jewell	Cathy Mincey	Josephine Price	Clint Smith	Paula Wilson
Dan Britton	Layla Dillow	Linda Gary	John Keith	Martyn Minns	Pam Priester	Dan Smith	Ashley Windmuller
Jerry Brooks	George Dixon	Will Gaskins	Kathy Keitt	Berta Molina	Jerry Purdy	Pat Smith	Lynn Winters
Miriam Brooks	Amos Dodge	Elizabeth Gepford	Barbara Kelley	Guy Montgomery	Louise Purdy	Marc Snyder	Lenora Woods
Bill Burnett	Derek Donnelly	Steve Gifford	Pamela Knight	Gerry Moore	George Quillin	Ralph Solberg	Rick Wright
Chris Call	Tom Donnelly	Ed Glancy	Gismunde Kramer	Jim Morrison	Sandy Quillin	Linda Spruill	John Yates
Reid Carpenter	Don Dorey	Betty Graves	Robert Kramer	Frank Mullins	Kimberly Rattley	Fitz Stewart	Kim Yates
Pam Cave	Mary Doss	Sandra-Joy Gray	Ruth Kriz	Laura Mullins	Paul Reeves	Holly Stover	Wayde York
Frank Cerutti	Sharon Douaire	Pat Green	Karen Kube	John Mumford	Trudy Reif	Al Strong	Ron Zabel
Karen Chace	Vernon Durham	John Grimsley	Greg Laible	Lois Myrick	Diana Reingruber	Susan Strong	Karen Zwanzig
Steve Chace	Mark Earley	Leigh Ann Groux	Beverly LaHaye	Denise Nebb	John Reyle	Vernadine Stroud	
Lloyd Chadwick	Laura Earleywine	Rick Groux	Mark Leitson	Yoko Nelson	Linda Reyle	Hugh Talman	
Tina Chadwick	Troy Earleywine	John Guernsey	Susan Leitson	Dick Nielsen	Mike Riley	Tom Tarrants	

Joyful Dividends

On It's About Time!

Dear Mr. Smith,

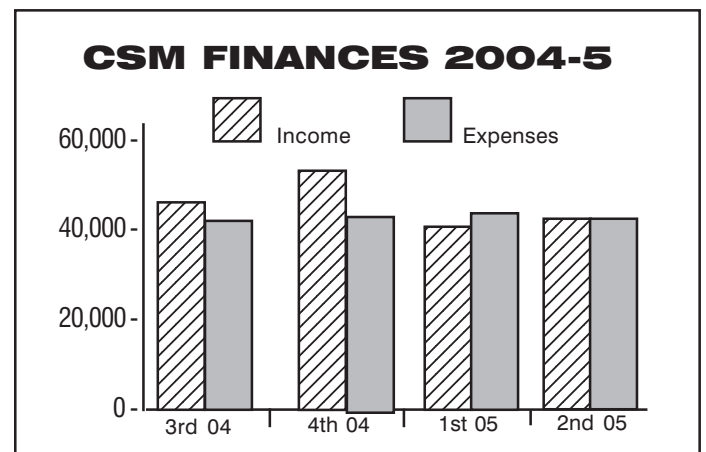
I really enjoyed your book, *It's About Time!* and think it is an invaluable source of encouragement to anyone who wants to get organized and utilize their time in the way that God would ordain.

I have some chronic health problems that affect my ability to do long-term reading, and I wanted to know if your book is available on either audio cassette or video? ... I do pray for your ministry and thank God for your efforts. May He continue to guide us out of bondage through the Christian Stewardship Ministries.
Peggy Johnson

Choose 8329 for CSM

Many of CSM's supporters can contribute easily to the ministry through the National Capital Area United Way or the Combined Federal Campaign. If you give at the office, please consider designating CSM to receive all or part of your gift as this year's campaign gets underway.

It's easy—just mark 8329—Christian Stewardship Ministries' number for both charities. You'll have the option to write a check or check the box for regular payroll deductions. Your participation will bless CSM, enabling the ministry to reach others who need help getting their lives in order. These funds may also be used to develop new materials and seminars.



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