



#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*

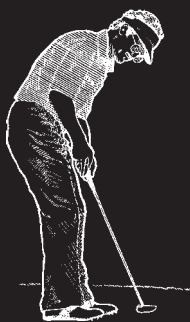
## Helping Your Children Reach Their Potential

If you have school-age children or grandchildren, you are probably eager to help them reach their potential. Frequently we think of potential in terms of getting good grades, being popular, excelling at sports or participating in other extracurricular activities. But God has a plan for each of our children and grandchildren. Our primary responsibility in helping our offspring reach their potential is finding the role that God wants us to play in helping them understand and implement God's plan for their lives.

### Finding Intimacy with God

First and foremost, our children need to learn how to become intimate with God. They need to learn from a very early age the value of having a daily devotional time. They need to be grounded in the Bible and know how to call on Jesus for spiritual protection. They need to spend time in Sunday School and time alone journaling. As they grow, they need to assume responsibilities in the church and participate in the youth programs.

*(continued on page 2)*



**Sign up today  
for the  
CSM Golf  
Marathon on  
September 19 at  
Fairfax National  
Golf Club. Call  
703-591-5000 to  
put your name  
on the list.**

## Fall LMS Classes Begin Soon!

Will we see you in September? CSM fall classes begin as the kids head back to school. Take advantage of a new academic season to turn over a new leaf yourself. Fall is a great time for new beginnings—let it be the start of something special in your relationship with God by signing up for CSM's 13-week Life Management Study class—at a church—or computer!!!—near you.

Classes are forming now at churches in the Washington area. Come once a week for two hours to work with a trained leader, and complete daily homework and practical exercises in between

sessions. Your \$95 registration fee covers the student manual, workbook and a copy of Ken Smith's book *It's About Time*.

Or take the LMS on the Internet. CSM's Internet Life Management Study is now in its fifth year online. Instructors Lee Noack and Alex Whitely are available to help students who can begin the course at any time, wherever they are. Distance is no problem—and no excuse! ILMS is a great way for anyone who struggles with overcommitment, procrastination or chronic tardiness to learn biblical principles to make positive changes in his or her life.

## Last Minute Golfers Needed!

It's not too late to join the CSM Golf Marathon on **Friday, September 19!** We have a few spaces left for energetic volunteers who want to sign up sponsors and play 50 holes of golf to benefit CSM. The challenge is to raise \$60,000 to support the ministry.

On Friday, September 19, at the Fairfax National Golf Club, we hope to have 50 golfers who raise at least \$1,000 each from sponsors who agree to donate funds to the ministry for

every hole the golfer plays. Golfers try to play 50 holes before lunch and receive free food and drinks while competing for prizes. The key to raising money—and winning great prizes—is playing all 50 holes. The tournament begins with a 6:30 a.m. breakfast followed by a 7:00 a.m. shotgun start. Golfers will have until 1:00 p.m. to finish the 50 holes with two balls per hole. For details or to sign up, call the CSM office at 703-591-5000 TODAY!!!



## Sharing Family Responsibilities

Children must learn their roles and responsibilities within the family. Young ones, as well as youth, thrive on disciplines and routines—even when they resist them. They find security in knowing what each day holds. A regular bedtime and rising time, breakfast and dinner time, study time and recreation time and quality time with parents and other family members provide a strong foundation of routine to help children reach their potential. This does not mean a rigid, unbending regimen, but a normal, everyday plan with appropriate exceptions. Within those routines come the responsibilities—putting toys away, keeping rooms in order, helping with younger siblings, taking care of household chores and learning to handle money wisely.

With established routines and responsibilities, children will blossom. If you are blessed with children who naturally excel, academically and socially, praise the Lord! They just need to be encouraged. For “regular kids” or those who are challenged in any way, you may need to provide additional structure for them to reach their potential. This usually means help in developing time management and study skills—an area often overlooked in our society.

## Considering Expectations Versus Potential

Often we base our expectations of a child’s potential on our own experience or that of others we know. We need instead to see each child as God’s creation and recognize that not every child will meet his or her parents’ expectations. But every child should be encouraged to reach his or her own potential. This may mean that parents need to adjust their expectations.

This doesn’t mean that parents should relax their efforts. In fact, the less adept a child is, the more effort parents may need to expend to help him or her become the person God intends. Investing more in a child who needs extra help can bring a rich blessing by giving a child a positive self image based upon his or her worth as a child of God—and not simply grades or sports trophies.

## Providing Individual Attention

Everyone benefits from one-on-one attention. For some, it’s not optional—it’s critical for survival. If your child is not meeting what you consider to be his or her potential, develop a plan to maximize opportunities for improvement. If school grades are the issue, maybe the time or setting for doing homework needs to change. Or maybe your child just needs more rest. Commit yourself or another family member or a tutor to spend sufficient quality time with your child to be sure he or she understands the assignment and the material and follows through to complete the work.

Encourage your child. Praise him or her. Celebrate the victories and identify the bright side of the defeats. Teach siblings and encourage peers to do the same.

Sit down with your child to establish reasonable goals and objectives. Be careful not to set the bar too high. A well-

adjusted child can always set and pursue higher goals and objectives. A child without clear and reasonable goals may never feel successful and may therefore experience low self-esteem. Unrealistic expectations frustrate and discourage children—and may lead to even lower achievement. If a child is doing his or her best and making steady progress, this is reaching his or her potential—and merits celebration!

## Identifying Motivations and Strengths

If your child seeks to be popular, but can never seem to find the right thing to say, help him or her take another tack. Find a way to earn the respect and admiration of classmates by excelling at sports or in academics.

Help your child identify strengths, perhaps through testing. Match those abilities with the child’s interests. Some things we’re good at, we don’t enjoy; others we enjoy, but have no special aptitude for. Part of the key to finding God’s plan for life is to determine where a child’s natural talents and motivation converge, then add the help necessary to develop the abilities that the child is motivated to use.

You can go a long way toward helping your child reach his or her potential by building a strong foundation based on a commitment to Christ, discipline and routines. Use individual attention to encourage the child and find ways to identify and build strengths the child is motivated to develop. And, of course, continue seeking the Lord’s guidance and blessing as your child grows and matures.

**Time is On Your Side** *Whatever you’re looking for, whenever you need it, it’s available on the CSM website 24/7. Visit [www.csmin.org](http://www.csmin.org) to review earlier issues of Glad Tithings, find helpful Christian businesses among our advertisers, sign up for Life Management Study classes or begin the Internet LMS. We welcome your comments and suggestions. CSM also offers a toll-free number for those who live beyond the Washington, D.C. area. Please call us at 1-800-IDL TIME (435-8463) during East Coast business hours. You can arrange personal counseling, order publications or let us know how we can help you further.*

## Update from South America

Gustavo Alayza reports that the first 1,000 copies of the Spanish translation of *It’s About Time* are being printed. In addition, the Spanish version of the International Life Management Study has been revised and is ready to go. He and Pastor Peter Hornung met this summer with the company that is developing the website for the Spanish ILMS and hope to have the website up and running in the fall. Other good news—Javier Garcia has joined the South American effort as a full-time assistant.

To better enable the ministry to grow, Gustavo is forming a company in Peru to sponsor the work. He solicits the prayers of all CSM supporters in the U.S. as he seeks to bring Bible-based teaching about organization and money management to South America.

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; Reid Carpenter, president, Pittsburgh Leadership Foundation; Howard Dayton, President, Crown Financial Ministries; 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; Rev. Martyn Minns, Rector, Truro Church; 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. Tom Gulbranson, Rev. John Guernsey, Rev. James Hamacher, Rev. David Harper, Rev. Tom Herrick, Rev. John Hutchinson, 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 Frank Lewark, Jack Maier, Rob Seagears and Ken Smith.

## Joyful Dividends

Ken,

This morning I read your column about God using relationships, and I was deeply touched. Thank you for your willingness over the years to obey God's voice in the hard things of life. Keep up the good work.

*Jim (Hamacher) Senior Pastor  
Parkwood Baptist Church, Annandale, Virginia*

P.S. I am at a time in my life and career in which I am revisiting some of the key things I learned from our small group. Thanks for asking me to be a part of it many years ago.

Dear Ken,

I just wanted to take a few moments to thank you for all your kindness and concern throughout all of these trying times. I know that without your prayers, many, many words of wisdom, structure, friendship, counseling, and most of all your godly ways, we would not be at the point that both Connie and I are today.

I would like to ... tell you some of the vast changes in our lives...when all of this first happened, and I was arrested, I never thought Connie was able (nor did she) to survive and take control of her life, the home life, the cooking for the children and all the head of household responsibilities. [She turned to you and was encouraged to believe] that she could fulfill the part far beyond her belief. Today, Connie is a much stronger person, confident in herself and her abilities. I sat in Georgia and Virginia jails worrying what was happening at home, and through you she was able to take care of things probably better than I could have. When I was transported to Virginia, you were there for me emotionally and physically through every up and down, and the words that you spoke still ring close to my heart about what is God's plan.

...the trial comes up on September 15<sup>th</sup>. Once again you have penciled your calendar to be there in support of this family and help us deal with whatever happens. Connie and I again are preparing for the worst and hoping for the best...We know that the end is that we can have the gift of eternal life and the paths we take to get there are not always what we want in life, but can accept them knowing He is in control. I do not think we could arrive at these answers and have the outlook we have without you. I know Connie can handle whatever happens, and that I can handle whatever happens and that we will be strong and worship the Lord each and every day and thank him for our lives in every aspect.

...if you never help another soul, you have saved this family of misled, hard-headed sinners back to God through your ministry. I appreciate everything that you have done for us and pray that your ministry touches other lives as you have ours through this difficult time...

Love and prayers,

*Bryan Boyd*

## CSM Counseling: One-On-One Help

If you need help right now with pressing debt or an impossible schedule, CSM one-on-one counseling might be the solution. You'll work directly with a CSM counselor either face-to-face, by phone or through email. You can begin immediately to bring order to your chaos and put a sensible budget in place. Counseling can get you started finding—and putting into practice—God's plan for your life. You can begin to experience God's peace and presence in a new and deeper way.

Take the first step by calling 703-591-5000 or the CSM toll-free line 1-800-IDL-TIME (435-8463) or email the ministry at [counseling@csmin.org](mailto:counseling@csmin.org). Let us know what your need is today and how we can help you. Begin the process of putting your life in order or encourage someone you know whose life is out of control to take charge by getting the help that will make a lasting difference. Don't delay. Call today.

## Prayer Corner

### **PRAISE GOD FOR...**

- ◆ Financial stability for CSM during the past year.
- ◆ Julie Drake, our temporary ministry coordinator.
- ◆ CSM's leadership team: Board Chairman Jack Maier, Pastor Rob Seagears and Chaplain Frank Lewark.
- ◆ New Advisory Council members Karen Chace, Millie DeJesus, Betty Graves, Guy Montgomery and Royce Watson.
- ◆ The special CSM retreat for LMS leaders, drawing those who serve the ministry from as far away as Peru, Missouri and Arizona.

### **PRAY FOR...**

- ◆ Additional golfers to join us for the September 19 Golf Marathon.
- ◆ A permanent ministry coordinator to start in December.
- ◆ Expansion of the ministry beyond the Washington, D.C. area.
- ◆ Donation of frequent flyer miles for CSM staff travel.
- ◆ Additional churches to incorporate LMS and small group studies into their adult education curricula and additional students for both LMS and small group studies.
- ◆ Successful establishment of the ministry in Peru and throughout South America.
- ◆ Formation of LMS classes and It's About Time! classes in September.
- ◆ A volunteer desktop publisher to help produce the 6<sup>th</sup> edition of the Life Management Study
- ◆ Identification of a foundation whose purpose matches CSM's goal of helping Christians organize their lives and finances in accordance with Biblical principles.
- ◆ Continued financial stability for the ministry.

## Ministry News

There's still time to sign up for the September 19 third annual CSM Golf Marathon at the Fairfax National Golf Club. Call the CSM office at 703-591-5000 **right away** for details. We're hoping to raise \$60,000 for the ministry.

Registration for fall LMS classes in the Washington area has begun. Please encourage friends and members of your congregation to consider taking this class. They can register by mail, by telephone or online at [www.csmin.org](http://www.csmin.org) or email [lms@csmin.org](mailto:lms@csmin.org). For those without classes nearby, the Internet Life Management Study is always available through our website.

Welcome to Julie Drake, who joined us in May as temporary ministry coordinator. She'll be with us until December, when she moves to Georgia. So, we're looking for a permanent replacement for this critical position—30 hours per week.

In July, LMS leaders from around the country joined us in the Washington area for a retreat to help us plan ways to expand the ministry. Leaders from Peru, Arizona, Iowa, Missouri, North Carolina and Oklahoma joined those from Virginia, Maryland and Washington, D.C., to help develop a plan for expanding the ministry significantly beyond the Washington area.

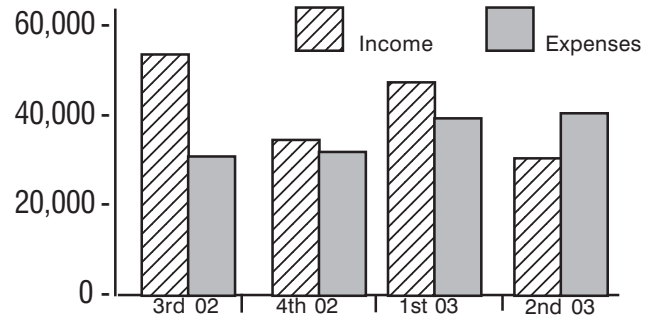
Many thanks to Ruth Kriz, Ralph Solberg and Nancy Blissett for their work on the sixth edition of the Life Management Study. *It's About Time!* small group study guides and leader's guides continue to be popular. Most recently Centreville Baptist in Virginia and St. Dunstan's in Tulsa used the guides in Sunday School classes.

## CSM Values its Volunteers

Many thanks to all the wonderful volunteers who make CSM's ministry possible. There is no way to thank you enough for all you do. So many serving so faithfully enable the ministry to serve those who need our help. Please accept our deepest gratitude for your prayers and assistance. 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. And, of course, there's always room for more volunteers, so please let us know how you'd like to help, and we'll include your name here next year! Please call the CSM office at 703-591-5000 to volunteer.

Mike Agee	Bob Eustace	Frank Lewark	Bill Roberts
James Ahlemann	Priscilla Eustace	Wanda Lewark	Melinda Roderick
Gustavo Alayza	Randy Evans	Geraldine Lindsey	John Rodgers
Larry Andes	Susan Evers	Carole Maier	Bud Roeder
Ellen Bailey	Chip Fardwell	Jack Maier	Janice Rooney
Ruth Baker	Gabrielle Fardwell	Bob Martin	Philip Rooney
William Baker	James Fields	Pamela Burg Martin	Dennis Rupert
Dawn Barbee	Janice Fields	Roger McClure	Susan Rupert
Mary Barnes	Mike Fields	Larry McConnell	Zelia Sankoh
George Beaven	Bill Findler	Rebekah McConnell	Dick Schwaab
Bob Ben-Kori	Ed Fishpaw	Arlene McGee	Bruce Scott
Mark Blazy	Bart Fleming	Tony McGraw	Mary Scott
Nancy Blissett	Bethany Fleming	Jim Mellvaine	Linda Seagears
Ron Blue	Susan Fleming	LuAnn McLaughlin	Rob Seagears
Ron Boehme	Eric Foretich	Frank McLearen	John Sellers
Rickey Bolden	Bob Fredericks	Sharon Meisel	Ruth Shane
Ann Boudreaux	Paul Frey	Sylvia Melendez	Kathy Sides
Bill Bowers	Roland Frodigh	Carl Meyer	Mark Siljander
David Boyd	Kathy Gammill	Kay Meyer	Susan Sims
Craig Braucht	Will Gaskins	Melvin Miles	Steven Skancke
Bill Bright	Arthur George	Phyllis Miles	Betti Small
Steve Brimmer	Elizabeth Gepford	Eric Miller	Matt Small
Ann Britton	Steve Gifford	Cathy Mincey	Becky Smith
Dan Britton	Ed Glancy	Martyn Minns	Clint Smith
Dottie Britton	Ana-Maria Gordon	Dennis Minster	Dan Smith
Ed Britton	Betty Graves	Guy Montgomery	Ken Smith
Joyce Brower	Emily Graves	Bette Moore	Pat Smith
Eric Bruggink	Sandra-Joy Gray	Gerry Moore	Marc Snyder
Buggs Bugnon	Joe Grieco	Jean Moore	Ralph Solberg
Peter Cain	John Grimsley	Debbie Moran	Barbara Squires
Chris Call	Leigh Ann Groux	Jim Morrison	Dwight Squires
Reid Carpenter	Rick Groux	Frank Mullins	Edes Talmn
Pam Cave	John Guernsey	Laura Mullins	Tom Tarrants
Frank Cerutti	Thomas Gullbranson	Paula Mullins	Steve Templeton
Karen Chace	James Hamacher	John Mumford	Nancy Ann Teubel
Steve Chace	Jocelyn Hamilton	Dick Nielsen	Steve Thomas
Lloyd Chadwick	David Harper	Clancy Nixon	Gedeon Topacio
Tina Chadwick	Darrell Harris	Ginger Nixon	Rob Topping
Bridgette Chace	Myrna Harris	Lee Noack	Mark Tracz
D.J. Chuang	Monica Harrison	Barbara O'Donnell	George Tryfiates
Gregory Citizen	Alden Hathaway	James Oakes	Roger Turner
Brad Clark	Karen Hembree	Chris Oster	Walter Vient
Stephen Clark	Ben Henneke	Jeff Oster	John Vogt
Sharon Connor	Vannesa Henneke	Trypetus Padmore	Chuck Wadey
Tom Connor	Chuck Henry	Ray Padron	Ted Wagner
Mario Cordovo	Kathy Henry	Mark Patterson	Tom Waite
Charlene Cossairt	Tom Herrick	Trisha Patterson	Ernest Wakeham
Steve Craven	Anne Hoffman	Roger Penn	George Walker
Jim Cryer	Larry Hoffman	John Petty	Janet Walker
Paul Cuddihy	Pat Hopper	Suzanne Peyser	Susan Walker
Carol Currier	Elaine Hoptiak	Teri Phelps	Roycea Watson
Glen Dale	David Horn	Bill Pile	Janet Watts
Howard Dayton	Chuck Hughes	Tim Pinkard	William Watts
Eduardo De Jesus	Sandy Hughes	Phil Plessinger	Paul Webster
Millie De Jesus	Charles Hummell	John Pokrant	Susan Lynn Webster
Deborah Demery	John Hutchinson	Marcia Pokrant	Andy Wen
Michael DePass	Josephine Ingley	Simon Poljakow	Doug Whall
George Dixon	Marva Jackie	Chris Prang	Alex Whitley
Amos Dodge	Mike Jackie	Josephine Price	LaVerne Whitsett
Derek Donnelly	Harry Jackson	Pam Priestler	Sharon Wington
Tom Donnelly	Delores Jewell	Jerry Purdy	James Wilkinson
Don Dorey	Sultana Jones	Louise Purdy	Nancy Wilkinson
Mary Doss	John Keith	George Quillin	Barbara Wilson
Sharon Douaire	Kathy Keitt	Sandy Quillin	Linea Wilson
Julie Drake	Barbara Kelley	Chad Ramey	Paula Wilson
Bob Dunning	Susan Kerin	Joyce Randolph	Tirian Wilson
Troy Earleywine	Virginia Kirby	Kimberly Rattley	Lenora Woods
Jim Eckhardt	Gordon Klooster	Paul Reeves	John Yates
Marlene E.ckhardt	Gismunde Kramer	Peggy Reeves	Kim Yates
Dennis Egan	Robert Kramer	Reggie Register	Wayde York
Derek Elliott	Greg Laible	John Reyle	Ron Zabel
Ted Engstrom	Beverly LeHaye	Linda Reyle	Karen Zwanzig
Lou Enoff	Mark Leitson	Mike Riley	Kathy Zwingle
Roger Erickson	Susan Leitson	David Rine	

## CSM FINANCES 2002-2003



## Jeff Oster: A Call to Accountability

After a 35-year military career, Jeff Oster retired as a lieutenant general in the Marine Corps and decided to dedicate more time to the Lord. Beginning with a six-month commitment, he now is approaching five years devoted to "working full-time" in nonpaying ministry and related jobs.

For a number of years, Jeff has served with Ken Smith in a number of ministry areas at Truro Episcopal Church. As partners in ministry, they also hold one another accountable. Currently, Jeff chairs CSM's annual Golf Marathon. "Our goal is to make this year's marathon bigger than last year's by reaching out to more people," he says.

Although he came to Christ during his youth in a Christian home, Jeff acknowledged that he experienced peaks and valleys in his relationship with the Lord during his years in the Marine Corps. He has been blessed by the opportunity to strengthen his walk during retirement. Today he chairs the Executive Committee of the Military Ministry of Campus Crusade for Christ, serves on four other boards pro bono, does some consulting and serves on one corporate board, for which he is compensated. He also serves as a lay eucharistic minister and is involved in the welcome ministry at Truro.

Jeff points out that Philippians 4:6-8 encourages us to be anxious for nothing and to focus our thoughts on "whatever is true, whatever is honorable, whatever is just, whatever is pure, whatever is lovely, whatever is gracious." With a natural tendency to worry, he's found this passage particularly helpful in "dealing with day-to-day issues." Another threat to inner peace is depending upon your own gifts and strengths rather than trusting the Lord. To counter this, Jeff focuses on Proverbs 3:5-6, "Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight."

The parents of two daughters, Jeff and his wife Chris live in Fairfax, Virginia.

## CSM Seeks Ministry Coordinator

The good news is...Julie Drake joined CSM as ministry coordinator in May, and she's been a wonderful addition to the staff. The bad news is...she's only available to us until December. So, if you have strong organizational skills, enjoy helping people and would like to be part of the CSM ministry team, please contact Ken Smith at the CSM office at 703-591-5000 or email the ministry at [application@csmin.org](mailto:application@csmin.org) or fax your resume to 703-373-1795. The position is 30 hours per week with a salary of \$12 per hour.

*Glad Tithings* is a newsletter of Christian Stewardship Ministries, a nonprofit public foundation. To receive *Glad Tithings* regularly, send your name and address (with a zip code) to CSM. Gifts are tax deductible, greatly needed and deeply appreciated. The ministry's annual cost per person is approximately \$15. *Glad Tithings* staff: Ken Smith, Publisher; Susan Hall Fleming, Fleming Communications, Editor; Julie Drake, Production; Rosemary Henry, graphics; Pat Smith and Chuck Wadey, proofreaders; Jean Moore, data entry; Battlefield Kwik Kopy, printing; Robert Bugnon, CSM Internet page creator; D. J. Chuang, web page designer and webmaster; and Washington Intelligence Bureau, distributor. Christian Stewardship Ministries, 10523 Main Street, Fairfax, Virginia 22030. Telephone 703-591-5000, fax 703-273-1795, e-mail [gladtithings@csmin.org](mailto:gladtithings@csmin.org), website <http://www.csmin.org>. Any portion of this newsletter may be quoted or reproduced without further permission, provided excerpts are in context, by adding the following credit line: "Reprinted from Christian Stewardship Ministries' newsletter *Glad Tithings*, Fairfax, Virginia, [www.csmin.org](http://www.csmin.org)" and furnishing a copy to CSM. © 2003 by Christian Stewardship Ministries.