

ABWE™ Dimensions

Financial Planning for Christians

FEATURE

The Economy at a Glance

ECONOMIC UPHEAVAL MAY BE CATALYST FOR REVIVAL

by Larry Burkett, with Joseph Slife

Reprinted from Money Matters July/August 1997

with permission from Crown Financial Ministries, www.crown.org



“Economists See Rosy Long-Term U.S. Future” said the headline above a recent *Los Angeles Times* article. The reporter interviewed economists, demographers, business leaders, and government officials, many of whom believe the U.S. economy is poised for a golden age that could last well into the 21st century.

The article pointed out the positive economic effects of computer technology, bionics, bioengineering, and advances in telecommunications. It talked about how

living standards are much higher today than 20-years ago and are expected to go much higher still.

I certainly agree that exciting advances are taking place in technology and, yes, we do enjoy a higher standard of living today than ever before. But I strongly disagree with the notion that we’re on the brink of two more decades of virtually unbroken prosperity. Remember, except for one relatively minor recession in 1990-91, we’ve been enjoying mostly steady economic

growth for 15 years already. And with the build-up of debt, which has grown to unprecedented levels among consumers, I believe a recession must come eventually. In addition, trillions of dollars of unfunded government liabilities will start coming due within a decade or so—a situation likely to produce a disastrous effect on our economy.

There’s an even greater reason why I believe we won’t have an economic golden age for the next two decades: We have strayed far from God’s standard and, as a nation and as a Church, we are ripe for chastening. From history it is clear that God sometimes uses *economic upheaval* to shake people out of their spiritual lethargy and draw them to Himself.

Henry Blackaby and Claude King give one such account in their book, *Fresh Encounter: Experiencing God in Revival and Spiritual Awakening* (Broadman & Holman). “The years leading up to 1857 were years of tremendous growth and prosperity for America. The population was booming. People and businesses were becoming wealthy. The ‘cares of this world’ captured the minds and hearts of Americans, choking their interest in God and His kingdom. Churches were declining in numbers, strength, and influence.” (Does any of this sound familiar?)

Burdened about the situation, a lay missionary in New York City began holding a series of prayer meetings, crying out to God to revive his Church and send spiritual awakening to the lost. God answered those prayers through a

continued on page 2



great financial crash that put tens of thousands of people out of work and caused many bankruptcies and bank failures.

“In the midst of (financial) disaster and with a great hunger for God, people flooded the prayer meetings by the thousands. The meeting spread across New York City and around the nation. Businesses even closed to allow their employees time for prayer... Revival spread like wildfire across the country... At its peak, 50,000 people were converted every week.”

Make no mistake, God is sovereign over this economy. If He decides to use economic calamity as a means of turning people to Him, no amount of tinkering by the Federal Reserve, the White House, or the Congress will be able to stand against His plans. I don't know that God will chasten the nation as He did in 1857, but I do know that God's people need to be prepared and in a position to help others if He chooses to do so.

My advice is to enjoy good economic times while they are here, thank God for them, and use the fruit of these times to store up for the future. Don't be lulled into thinking it's going to be smooth sailing for the next 20 years. It won't.

© 2009 ABWE • Spencer W. Jackson, Editor

DIMENSIONS is published by the
Department of Planned Giving Ministries
 Association of Baptists for World Evangelism Inc.,
 P.O. Box 8585, Harrisburg, PA 17105-8585
 (717) 774-7000 FAX: (717) 774-1919
 Website: www.abwe.org

ABWE Canadian Office:
 980 Adelaide Street South, Suite 34
 London, ON N6E 1R3, CANADA
 E-mail: office@abwecanada.org
 Phone 1-519-690-1009

A STIMULUS You Can Believe In

As investment accounts have plummeted, anxiety has risen. Perhaps the hardest hit are those in their retirement years who were counting on investment returns to provide them with a reliable source of income. However, adequate retirement income has been threatened by a reduction in investment returns and over-tapped savings accounts.

As you look at your retirement income sources, does it look like this?

Social Security income – guaranteed for the foreseeable future

Pension Plan income – guaranteed for the foreseeable future

Investment income – currently less than a year ago and uncertain for the future

A SOLUTION

A guaranteed rate of return is extremely important during these uncertain times, especially to those in their retirement years. Would you be interested in:

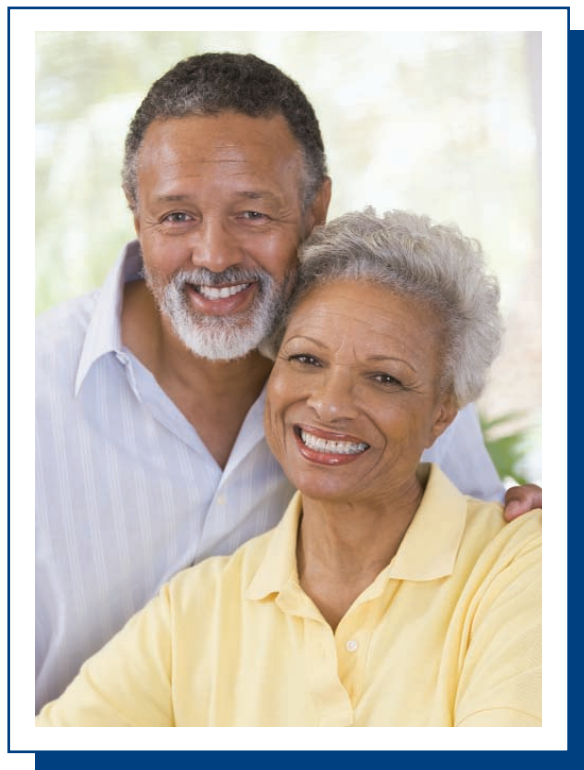
1. A guaranteed level of income for the rest of your life?
2. Your spouse receiving this same amount of income for the rest of their life?
3. Only paying Federal income tax on part of the income? (Note: If tax rates go up in the future, this will become an even more attractive feature.)
4. Investing your money in the form of a gift to an organization that you believe in?

If you answered yes to any of these questions, the ABWE Gift Annuity may be an excellent solution for you.

Age	Rate of Return*	Age	Rate of Return*
65	5.3 %	80	7.1 %
70	5.7 %	85	8.1 %
75	6.3 %	90	9.5 %

*Rates are for a single person. Rates are lower for couples.

During these uncertain financial times an ABWE Gift Annuity may not only serve as a solution to your income needs, it can also be a tremendous help to world missions. Please contact us for more information.



**This truly is
 a stimulus
 program you
 can believe in.**

Getting More Mileage From Your Cell Phone



There are times when the ability to take a picture would be not only nice, it may be necessary. Most cell phones have built-in digital cameras. Here are some situations where you can use your cell phone to take photos.

TRAFFIC ACCIDENTS

If you have an accident, take pictures of the damage to each vehicle or property damage. Include pictures of the other driver's license plate. Take a picture of the accident scene. These pictures could prove to be of great value if there are disputes over what occurred at the accident.

SHOPPING

If you are interested in a particular piece of furniture, an appliance, or materials and decorating ideas, take a picture of the item. Use it for competition shopping or to show a builder or decorator.

RESTAURANTS

Take a picture of that fabulous dinner. Maybe you will want to try and duplicate it at home. You can also refer to the photo when you're describing the meal later to your friends.

PHOTO OPPORTUNITIES

How many times have we said, "I wish I had my camera now"? If you carry a cell phone, you can take a photo whenever you want.

SAVING MONEY

AT RESTAURANTS

Go to www.restaurant.com and enter the zip code or city where you wish to dine. You will then see a list of participating restaurants. If you pay \$3, \$10 or \$20, you can get coupons for \$10, \$25, or \$50 to be used toward the purchase of your meal. Most dinner bills must be at least \$35 and gratuities are automatically added. The bottom line is you save money.

Many high schools issue annual "Booster Cards." You pay around \$10 and on the back of the card is a good-sized list of participating merchants, including restaurants, who offer you discounts on purchases. Saving 10 percent every time you eat at a particular restaurant can be a big savings over the course of a year.

Thrifty-fun.com - is a great interactive website for getting ideas about saving money. It allows you to share your ideas as well. This website also has no pop-up ads and a strong anti-spam policy.

COLLEGE SAVINGS

Many colleges offer courses where you can earn full credit for one to two weeks of study at a lower price per credit hours. **Your part** - Take classes during break periods. Some colleges charge a single price for tuition no matter how many courses you enroll in. If you are able to take an extra course for less money, it is well worth it.



Things To Know?

- Do you have the best cell phone plan? There is a free website that will help you to determine the best calling plan for you. Contact www.billshrink.com for more information.
- The Federal Trade Commission has a new guide, "Sources of Information About Health Care Products and Services" with resources and health information that may be important to seniors. Topics include Hearing Aids, Generic Drugs and Medical Identity Theft. Call 877-382-4357 or visit www.ftc.gov/whocares for more information.
- How do you know which prescription drug ads are believable? There is a new Food and Drug Administration website that can provide helpful information. Visit www.fda.gov/oc/promotion for more information.
- Many seniors want to send e-mails, but are unable to use, or do not own a computer. There is a new device that provides two-way e-mail without a computer. The celery computer-free-email service uses a color fax machine/printer that is connected to a standard phone line. Visit mycelery.com or call 1-866-692-3537.

Would You Help Us?

It has been our privilege and joy to have provided *Dimensions* Newsletter for 31 years. With every issue we have been encouraged by your repeated expressions of thanks for the help that this service offers. Although *Dimensions* has been a free publication in the past we are experiencing rising production and mailing costs. If you are able, would you consider making a gift of at least \$5 to help offset these expenses? Thank you and God bless you for whatever you can do.

Spencer Jackson, Editor

Restaurant Savings When You are Paying the Bill

- For larger groups of ten or more, make a reservation after talking to the manager. Maybe you could create a special menu where two choices are offered to everyone. For example: chicken or beef. If children or teens will be a part of the group, add in hamburgers, sandwiches, French fries and hot dogs. Dessert could be one or two choices as well.
- If you are hosting a business dinner, make it a lunch instead. Lunch entrees are as much as 50% lower than dinner entrees.
- If your guests have never eaten at the restaurant before, suggest some reasonably priced dinner that you have enjoyed on a prior occasion. Example: "One of my favorite dinners is..."
- Your guests will quite often take their queue from what you order. Go for balance and order from the mid-priced entrees. (Make your selection quickly and say "This looks good, I think I'm going to order...."). This will subtly let your guests know your price range. (If you are going to order steak and lobster with an appetizer, your guests will move in that direction. If you order a bowl of soup, it sends a message for them to order from among the more modestly priced items.)



"Bon appétit"

SAVING MONEY ON FOOD



As families consider the cost of food and beverages, they should pay closer attention to how they can save money. Here are a few examples:

1. Don't go to the store for one or two items. It is a waste of time and gas.
2. Shop for food only two or three times a month.
3. An investment in a freezer can help keep your food costs down. Buy meat on sale and freeze it for later use. If you purchase a whole chicken you can break it down in thighs, wings, and breasts and freeze it.
4. Look for the "buy one get one free" sales at your super market.
5. Ask store managers when meats and other more expensive food items will go on sale.
6. Go to a local farmer and pick your own fruits and vegetables. You will save money and can freeze or can the leftovers.
7. Make use of leftovers. You can't afford to throw them away. Have a leftover night or cook enough for two meals. Eat one and freeze one for later.
8. If you have a yard, consider converting part of it to a vegetable garden. Even the use of patio containers can be used to grow some vegetables. Freeze or can the extra amounts.
9. Substitute store bought desserts with frozen strawberries, blueberries and peaches. Add a little honey and make a healthy treat.
10. Using a battery powered pump (available for around \$10) you can vacuum seal bags filled with left-overs or fresh vegetables.
11. Get together with neighbors and friends and buy in bulk at a wholesale food distribution center.
12. Substitute sodas and fruit drinks with water. Try $\frac{3}{4}$ water and $\frac{1}{4}$ grape or apple juice; it works well.
13. Do occasional inventories of your freezer. Always label what is inside those frozen packages.
14. Use smaller glasses or fill glasses half full. The same would be true for food portions. Better to come back for more than to waste it.

Final Note – If we are honest with ourselves, we consume far more than we need. Think about ways that you can cut back.

The Lighter Side Of Wisdom

Church Signs

Dusty Bibles Lead to Dirty Lives

This is a CH_ _ CH, What is Missing? UR

Free Trip to Heaven, Details Inside

In the Dark? Follow the Son

You Are Not Too Bad to Come In, and You Are Not Too Good to Stay Out

INFORMATION REQUEST FORM

Using a Gift Annuity to Increase my Retirement Income

A Flexible Retirement Income illustration for future supplemental income (interest rates are determined by age/ages)

My birth date: ____ / ____ / ____

My spouses birth date: ____ / ____ / ____

Giving Appreciated Assets for An Income

The Living Revocable Trust

Answers to Your Questions About Wills

I would like to name ABWE as a beneficiary on my life insurance.

I thought you'd like to know I have made ABWE part of my final giving plans.

I am enclosing a gift of \$ _____ to offset the production costs of Dimensions.

Name (Mr./Mrs./Miss) _____

Address _____

City _____ State _____ Zip _____

Phone (_____) _____

This is a new address, my old address label is attached.



1. CUT HERE... 2. FOLD... 3. SEAL WITH TAPE... 4. AFFIX POSTAGE... 5. MAIL

Skip Loan Payments? BEWARE!

Sometimes a bank or merchant will allow a consumer to skip a payment, up to several months. This may sound appealing, but in reality you aren't really saving anything. The full interest is still due so the "meter keeps running". The payment is put off with the interest added at the end of the loan. Some lenders may impose a fee on those who skip payments. The bottom line is that by skipping a payment the consumer pays extra interest and maybe a fee as well. Think twice before doing this.

Hotel Room Charges

Like everything else, hotel room prices are rising. What is not as apparent, are the "hidden in-room charges" that may accompany your bill. Many rooms have a mini-bar. Be careful, some of these mini-bars have a sensor. If you take out a bottle of juice then change your mind after 60 seconds, it may show up as a "purchase" on your bill. If you can make room-to-room calls, you may be charged for the "ability" to make calls.

When you check in, ask for all of the charges beyond the regular room rate; allow enough time when you check out to carefully go over your bill. Hotels don't want to lose your future business, so raise objections if you feel as though you have been wrongfully charged.



P.O. BOX 8585
HARRISBURG, PA 17105-8585

AFFIX
42¢
POSTAGE
HERE



PLANNED GIVING MINISTRIES
P.O. BOX 8585
HARRISBURG, PA 17105-8585

INFORMATION REQUEST FORM



Sharing Your Life Insurance

“You’re kidding! Isn’t this kind of personal? It’s like sharing your toothbrush.”

ARE YOU SERIOUS? YES!

LIFE INSURANCE –

“Insurance in which a stipulated sum is paid to the beneficiary or beneficiaries at the death of the insured”

– (Webster’s New World Dictionary)

Key words-

“Sum”, “paid”, and “Beneficiaries”

Question # 1-

What does this have to do with world missions? This is how it works. Your private insurance or your employer sponsored insurance allows you to name more than one beneficiary. This option is always available to you.

Question #2-

Would you be willing to share a certain percentage of what will be paid when you go to be with the Lord? Specifically, would you pray about sharing with world missions through ABWE and your local church?

It is a very simple procedure. There is no cost involved. Ask your insurance agent or insurance company for a Beneficiary Change Form.

Example of how ABWE could be named-

Mary Doe-Wife-90%

Association of Baptists for World Evangelism-10%

The actual percentage would vary according to family needs and how the Lord leads you in this.

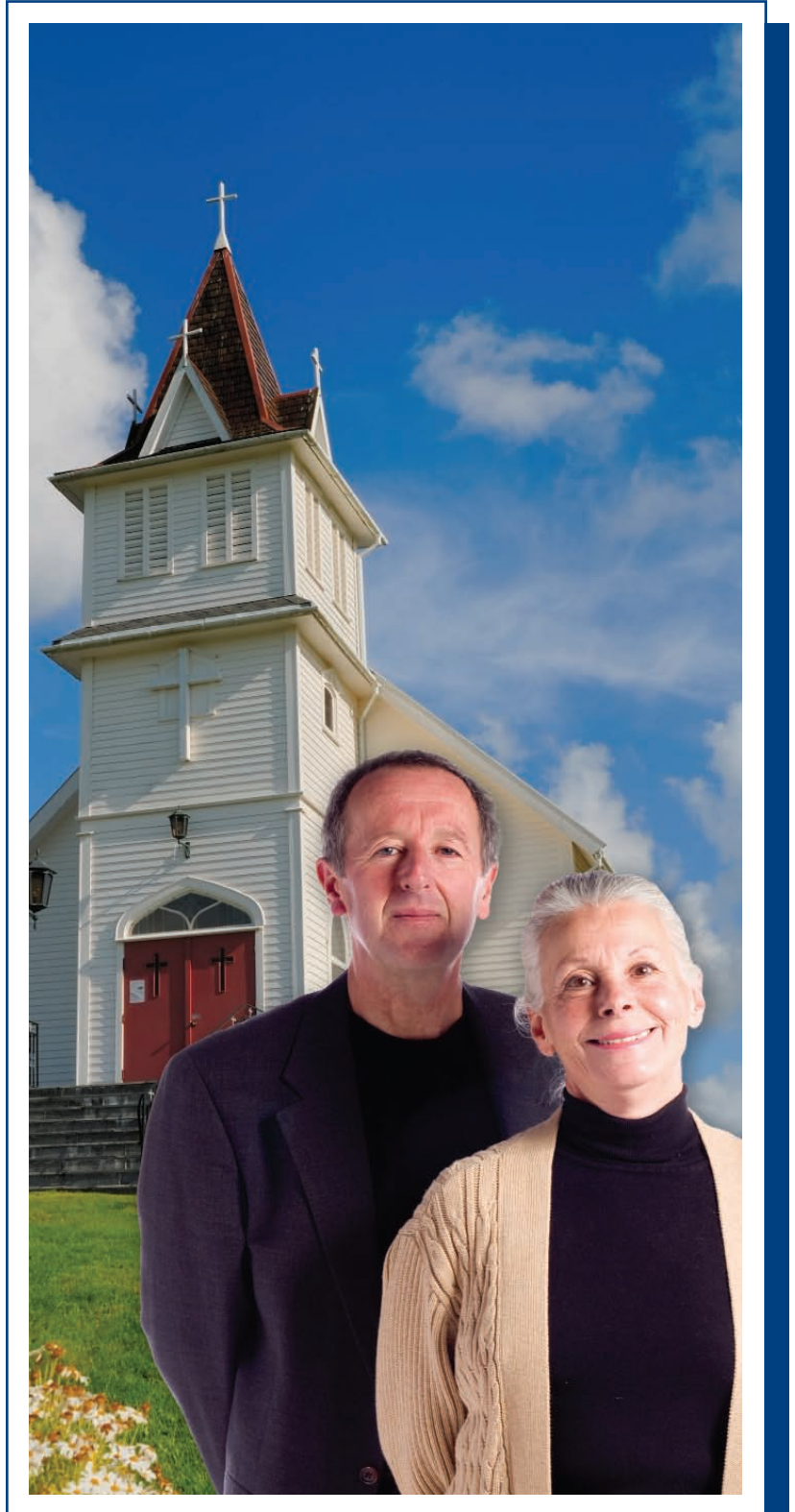
Think About It!

You go to be with the Lord.

The Insurance company writes two checks; one payable to your love ones and the other to ABWE and the Lord’s work. These kinds of gifts at death have a far reaching effect as they work themselves out in the furthering of the gospel around the world.

Would you consider sharing your life insurance with ABWE?

Spencer W. Jackson
Planned Giving Ministries





P.O. BOX 8585
HARRISBURG, PA 17105-8585

Change Service Requested

NON-PROFIT ORG.
U.S. POSTAGE
PAID
PERMIT NO. 52
NEW CUMBERLAND, PA

INSIDE THIS ISSUE of ABWE's DIMENSIONS...

- The Economy at a Glance
- A Stimulus You Can Believe In
- Hotel Room Charges
- Getting More Mileage From Your Cell Phone
- Saving Money
- Things To Know?
- Would You Help Us?
- Restaurant Savings When You Are Paying the Bill
- Saving Money on Food
- The Lighter Side Of Wisdom
- Information Request Form
- Skip Loan Payments? Beware!
- Sharing Your Life Insurance

Remembering ABWE in your will spells...

- B – **B**elieving in “Go ye into all the world”
- E – **E**ternal results
- Q – “**Q**uietly” providing for missions
- U – **U**niversal benefits
- E – **E**xercising my ability to give
- S – **S**tewardship in action
- T – “**T**imely” giving

Be Careful of New Drugs

Did you know that within the last ten years the FDA has removed approximately a dozen drugs from off the market? Initially, medications that may appear to be safe can be dangerous at a later time. Most of the new drugs are tested only by a few thousand people. The best advice from the medical community is to give the drug time of at least two years before you try it.

A Bad Economy is GOOD NEWS FOR SCAMMERS

A bad economy often leads to new and creative scamming methods. Beware of the following scams:

UNPAID FUEL BILLS

Usually during a very cold period, scammers will contact someone and claim that they service will be cut off because they haven't paid their bill. Even though the customer says that the money was sent, the person posing as a utility company representative insists that unless they pay this immediately by credit or debit card, a technician will be sent to the home-owners' property and turn off their gas, or electricity or will suspend future oil deliveries.

WHAT WOULD YOU DO?

Once you give the scammer your credit or debit card number and three-digit security code, they are able to use your information for a buying spree. If you get this kind of call, hang up and inform your utility or heating-fuel provider of what happened.

