

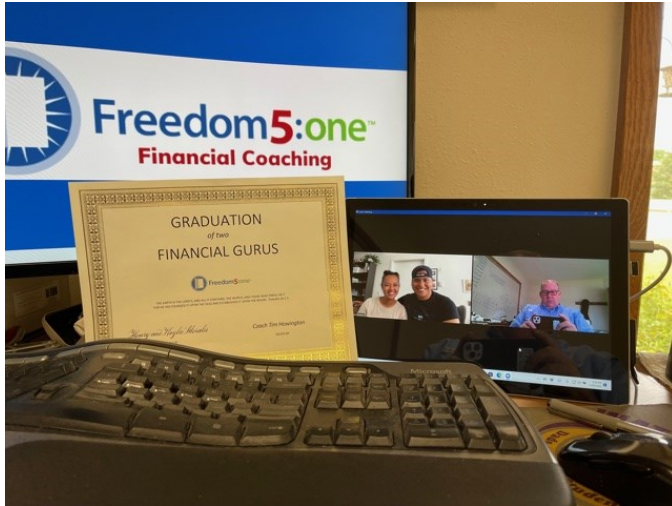
Howington Report

OUR LIFE
HEART &
MINISTRY



September 2022

Client Catchup Report



I am going to try to do a better job of giving you a better look at the clients we are meeting with. Hopefully this will encourage you as together we are impacting these individuals and families. And will remind you to be praying. Here are a few snapshots.

- ♦ **Canadian Graduates (left)**– When folks spend a year and complete the program they graduate from the ministry. We call them Financial Gurus.
- ♦ **Getting on Track**– Met with a client who is struggling to track expenses and recommitted to making it happen.
- ♦ **Year 7**– one of our clients is starting her 7th year with us as I see her twice a year for brainstorming and accountability
- ♦ **School Debt**– had a graduate come in to readdress her school debt and brainstorm how to eliminate that.
- ♦ **Retirement**– Met with new client who is trying to sharpen their budget as they move toward retirement
- ♦ **Despair**– Recently met with a client who is a widow and really struggling. We worked through a cash flow plan and gave her a copy of a Bible Study we have called *Can God be Trusted in our Old Age*– Here is what she said, “I am truly blessed by the Bible Study. He has been good to me by letting me know that pushing myself at this point in my life, is not the best option. I have resigned myself to being a “passenger” on His bus and enjoying everything he has for me.”
- ♦ **Japan**– Met recently with a missionary family in Japan who are moving from ministering bi-vocationally to starting a new ministry.
- ♦ **Newlyweds**– One of my clients just married one of our other coaches clients and we all met together to merge their spending plans as they start their new life together.
- ♦ **Marriage in Crisis**– Recently zoomed with a lady who is in a very difficult situation, financially and marriage wise.
- ♦ **Foster Care**– spoke to a ministry who helps young men aging out of foster care about finances
- ♦ **Rehab**– We serve a local ministry for women who are coming out of drug addiction and some out of prison. We have a coach who meets with them as they graduate from that ministry and start their new life.

Our vision is to
transform the
financial destiny
of families to
help fulfill the
Great
Commission.



Prayer Corner

Thanks for praying for our ministry. God is up to something and we are so encouraged.

- ♦ **Pray for our Church initiative**– we are trying to network with new churches in NWA. *Update– I am attending a monthly pastoral ministry alliance to get to know some of our local churches better.*
- ♦ **Pray for our Community initiative (5Keys Financial Coaching)**– *Update– we are making progress little by little. Doing a lot of networking.*
- ♦ **Pray for our Missions initiative**– We are looking for more opportunities to serve missionaries, and Great Commission workers around the world. *Update– working on a partnerships in Europe and Africa*
- ♦ **Pray for God to send us new clients.** *Update– steady trickle.. Praying for a flow*
- ♦ **Pray that God would use our Coaching to free up funds for His Kingdom work.**
- ♦ **Pray for the G4 discipleship ministry** I have launched (and assisting) 3 groups this fall. About 20 guys involved. Pray they will catch the vision for discipling.
- ♦ **Pray for our end of year giving**– Year end giving is critical to helping us finish they year strong and position for next year. We are hoping to raise about \$15,000 this year.



Our girl is turning 60, Sept 29... don't tell anyone.

Let's Raise up 4 Generations of Disciples



One of the divisions of our ministry is what we G4 Discipleship Network. In this we are focused on discipling people and helping them walk with God and disciple others. One of the things we talk about is making sure that our training actually raises up a new generation of disciplers. I had the opportunity to have a couple of conference calls with a guy I disciplined years ago named Mark Palfreman. We called a couple of his key guys who are very productive in discipling– Tee and Justin. Both men have been laboring for the Lord for the last 20 years and we were quizzing them about how God is using them. I was blown away. Tee's son who wants to be a preacher like his dad joined us for part of the time. The G4 idea comes from 2 Timothy 2:2. In our illustration Tim disciplined Mark who disciplined Tee and Justin who are daily discipling and working with guys who are raising up the next generation.



Part of the thing I am working on with the new guys I am trying to influence is that 4 generation ministry is possible and it is a real thing. This fall, I have launched (and assisting) 3 groups. About 20 guys involved. Pray they will catch the vision for discipling.

