



# Reconciliation Report

Jim Sutherland, Ph.D., Director

5608 Bradford Avenue  
Chattanooga, TN 37409-2211

Phone: 423.822.1091  
Fax: 423.822.1091  
Email: Jim@RMNI.org  
Home: 423.825-6221

*Researching, Teaching,  
Mobilizing, for the Name—  
Serving Primarily the African  
American Church*

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[www.RMNI.org](http://www.RMNI.org)

## Special Notes:

- [www.Crown.org](http://www.Crown.org) Merged CFC and Crown Ministries site
- World Christian Encyclopedia-2 vols.—2001, exhaustive! ISBN: 0195079639
- Films critiqued spiritually: [HollywoodJesus.org](http://HollywoodJesus.org)
- Check [Newway.org](http://Newway.org) James Engel's communications site

## Freedom is Proclaimed to the Captives Steve Nichols\*

**B**ertha Lloyd is the perfect teacher. At least she is the perfect teacher for a class in how to escape debt and poverty and how to get control of your finances.

Bertha grew up poor in rural Alabama. She eventually moved up to Chattanooga, married and worked for the State. She and her husband later separated, leaving her with a second mortgage on their home that became a financially crushing burden.

Although Bertha accepted Christ as a child she had stopped attending church. After she and her husband

separated she went back to church and rededicated her life to God.

In order to grow in her renewed faith, Bertha attended women's retreats and a regular Bible study. Through these she found a friend and mentor, Aunt Hattie. While her faith was renewed and strengthened she continued to struggle with the mortgages on her home as well as mounting medical and credit card bills. The situation grew bad enough that she started falling behind on her mortgage payments. As Bertha shared and prayed about her continuing financial struggles,

Aunt Hattie encouraged her to attend a money management seminar and even paid for her to go. At the [Larry Burkett] seminar Jim, the teacher, taught her, "everything I needed to hear." Through the scriptures she discovered that God was concerned about how she spent her money. After the seminar Jim counseled Bertha one on one and she started to keep a close account of her spending and stuck to a budget.

In less than a year, with this new budget and some savings, she cleared up her credit card debts and medical bills. She also refi-

## College Debt and Missions Andrew Hunsinger, Jim Sutherland

**T**he major criteria for a college loan are vital signs. In a 1997 study the average debt of grads was \$18,800, up from \$8,200 in 1991 (CNN 10/23/97, "Debt 101: College graduates learn reality of loans"). Piled atop is credit card debt. In 1999 78% of undergrads had a credit card, with an average balance of \$2,748 ("Debt smoth-

ers America's Youth," Christine Dugas, USA Today, 2/13/01).

If a mission call comes, who can answer? Listen: "My name is Andrew Hunsinger and I graduated from Covenant College in May of 2000. Since high school and increasingly in recent years at Covenant, the Lord has planted seeds in my heart to do His work in the field of missions. In high school I wanted to be

a medical missionary and was greatly encouraged to this end while on a missions trip to Haiti. This desire grew in me and seemed to be more fulfilled as I received a college scholarship specifically awarded to aspiring medical missionaries, from a foundation in my hometown. While in college I discovered that biology would not be my strong



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"I also wanted you to know that since January of 1999, we have not borrowed a penny, because of the grace of God through you. Thanks again." Pastor

"We are following your biblical advice about our budget! We made the necessary cut in our budget and things are a lot better." Steve T.



Naomi is settling in well, Ethan flies solo cross-country soon, Tim gains on engineering problems, Susanna hopes for a park job this summer & needs ongoing endurance

area and I abandoned this dream in a spirit of despair. There was nothing else I really wanted to do. However, those seeds the Lord had planted continued to grow within me as I realized that I did not necessarily have to do medicine to go on the mission field. I ended up studying what I love at the expense of a

"successful career," and so began my time of faith in God's plan for my life.

Since then I have graduated and am thinking about grad school for teaching and also for seminary. I am semi-fluent in Spanish as I've been raised in a bi-cultural home, and my heart lies in ministering Jesus and His cross to people of diverse cultures. I spent a semester studying in the Czech Republic while at Covenant. These desires are very real and I hope may come to fruition one day.

This brings me to the point of this "story of my life." Like many recent college

grads I find myself with large amounts of government loans to pay off. I myself have close to \$30,000, not including interest. My fear is that I will end up in some company climbing a ladder to what many call "success," and lose the desire that was once planted in me, or more accurately, that my financial constraints may preclude me from serving Christ in some of the aforementioned ways. As I make my monthly loan payments I am reminded of this fear, but yet I have faith that even this obstacle may be overcome if it is God's will for me to be used in His work either in urban or foreign settings."

## Praise and Prayer Points

- ↑ Ethan's grades are improving
- ↑ Strong encouragement in projects ministry
- ↑ Excellent response at Cedine couples' retreat workshops
- ↑ Website visits going up
- ↑ Lookout Mtn. Pres. approved \$6,000 grant for a primary school for new church plant at Kajjansi, Uganda
- ↑ I could use a second staff member
- ↑ 2 new Board members
- ↑ to replace those retiring
- ↑ Success of Oct. 26-27, 2001 Black church global missions conference being planned
- ↑ Workers to go to Uganda in September 2001

## Release—

nanced her mortgage and got her monthly payments down to a manageable sum. Today Bertha is close to owning her home debt free.

She declares, "It wasn't me! It was the Holy Spirit in me convicting me to do the right thing at the time I was ready to do it God's way." She overcame procrastination and fear when Jim used the Bible to convict her to be bold in depending

on God's guidance in her financial decisions. Bertha says, "The Word of God really set me free from that blindness."

Bertha added to her personal experience by attending a Christian Financial Concepts (CFC) training and in 1993 became a certified CFC counselor. With her new knowledge and skills she started offering money management training at her church and on weekend retreats.

Bertha is now retired and free to help at the Bethlehem Church and Economic Development Center in Alton Park, Chattanooga, where the Chalmers Center is helping to establish a money management class. Bertha shows others struggling with debts and overwhelming bills how to find financial hope and spiritual freedom...in this pocket of poverty. \* from *mandate*, Winter 2000, by permission of the Chalmers Center—Bertha is RMN Prayer Coordinator, and has served five times in Uganda