

Living and Giving for His Purposes

One man's story of devotion to God and his family, in times of little and of plenty.

Life can deal unexpected blows of all kinds; childhood poverty, academic failure, a spouse with severe health problems or a crumbling business. Kevin recently spoke at a Generous Giving event hosted by the National Christian Foundation Wisconsin (NCF WI) about how he walked through these various trials with God's hand of provision continually protecting and guiding him. His story is one of dedication and faithfulness through the joys and challenges of life. In choosing God's priorities over his own, Kevin has experienced the blessing of walking more closely with the Lord. His story gives flesh to the verse found in Matthew 25:23, "The master said, 'Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'" Celebrate in your heart as you read the story of Kevin's obedience through difficult times, and God's faithfulness at every turn.

Kevin learned the lessons of giving and receiving at an early age. After his parents divorced at the age of eight, he and his seven siblings were raised by a hardworking mom. Her tenacity in attending junior college during the day and working third shift at night eventually allowed her to work her way off of the system. She is Kevin's hero.

Despite their lack, his mom still managed to give the kids an allowance from the family's food stamps. Kevin quickly learned his money could go further when pooled with a friend's to buy what any ten year old boy in the 1970's would dream of... Mountain Dew and Hostess Apple Pies!

While there were some fun times, growing up in a tiny home in Anoka, MN brings back some difficult memories of the electricity, gas and phone being shut off at various times. Anonymous checks would show up at their door, with a note saying it was, "from the Lord." At Christmas, his family would often benefit from a basket of food and some money. Kevin recalls, "God always provided! Having been a receiver for much of my childhood, it isn't hard for me to understand the power of giving."

He had been a pretty good student until junior high,

when his grades began to deteriorate. Having watched most of his siblings drop out of high school, he followed suit his sophomore year. The following summer he witnessed one of his friends get killed in a fight. This earth-shattering experience was a wake-up call. Kevin was becoming suicidal and reasoned that with his current trajectory, he would end up in prison or dead. He felt desperate.

Over that summer, he began attending the Jesus People Church in downtown Minneapolis, mostly out of a desire to see his sister Debbie who attended the church. God's hand was clearly in the timing, as one Sunday night he sat under the voice of Nicky Cruz. This former gang leader, criminal and drug addict, spoke of how God had saved him. Kevin was greatly impacted by his story and realized that if God could save Nicky, he could save him too.

Kevin re-enrolled in high school, and graduated with A's and B's at the age of nineteen. After graduating, he took an opportunity he was given to purchase the pizza joint where he had been working. Not seeing a future for himself in the restaurant business, he sold it a year later to pursue his true passion, the stock market.

He enrolled in junior college to start working toward his degree and landed a full-time job in the mail room at Dain Bosworth, a regional broker firm. He was only making \$4.35 per hour, but was learning about his passion. After a couple years and promotions, Kevin met the love of his life, Heidi. They married about a year later.

From the start, Heidi suffered from severe TMJ disorders, which left her incapable

of working. In the face of being one check away from bankruptcy for several years, and working three jobs while trying to finish his degree, Kevin and Heidi remained faithful to tithing and keeping the giving commitments

"I knew the right thing to do was to drop out of college so I could take care of my wife. I had no choice; she had gone from 120 to 88 lbs and was literally dying in my arms." –Kevin

they had made, particularly to missionaries they were supporting.

One night, Kevin's pastor picked him up from school to break the news that Heidi was in the hospital with severe depression. To this day, the emotions swell as Kevin remembers that time, *"I always thought I had to have that degree to go places in my career, but that night, in December 1989, I knew the right thing to do was to drop out of college so I could take care of my wife. I had no choice; she had gone from 120 to 88 lbs and was literally dying in my arms."*

God honored and affirmed Kevin's decision to care for his wife and trust Him with his career. Heidi recovered and he was soon given the opportunity to work the trading desk at Dain Bosworth. It was not long after that, a door opened for him to take a position at Heartland Advisors in Milwaukee, running the trading desk. Kevin and Heidi moved to Milwaukee in 1993 to take the job.

Heartland experienced unprecedented growth, going from \$200 million to \$4.5 billion in just a few short years. Kevin and Heidi were blessed to afford the domestic assistance that Heidi needed and the adoption of their two lovely daughters from Vietnam. They were able to help fund the TMJ Association, as well as GHCA, their children's school. As God prospered them, they faithfully gave more and more.

Things were going well until October of 2000 when they were confronted with a real test. Kevin's firm went through a regulatory crisis due to a former employee. Nearly overnight, their income took a 70% hit and their net worth dropped dramatically, to almost nothing.

Facing potential bankruptcy due to debt they had acquired, they had some difficult decisions to make regarding their giving commitments. Ultimately, they felt very strongly that they needed to keep them. Over the next six to seven challenging years, they continued to meet every commitment they had made. While their giving was

obviously curtailed during those hard years, Kevin's faith was strengthened. This time taught him some valuable lessons, *"It helped me to see I needed to get things in my financial house in order so we could weather future financial storms. Our desire to be out of debt has not decreased our desire to be generous. We just want to make sure we are doing it in a way that we can sustain it and honor God in our finances."*

Kevin's firm and his family recovered from the crisis and are doing well today. He has had the opportunity to serve on several boards, including the NCF WI.

He was introduced to NCF WI through a business mentor and opened his own Giving Fund with NCF. He has discovered the Giving Fund to be a great vehicle for him in his giving. Kevin says he has learned a lot from other board members and a whole new world has been opened to him in his generosity journey.

His views on generosity were further stretched through attending an annual Generous Giving conference, where he was repeatedly reminded that giving is transformational. It was not about self-adulation or any individual's title or rank, simply about learning to be more generous.

Through God's own generosity, Kevin has a powerful story to share, but he insists, *"My giving journey has a long ways to go. The Apostle Paul teaches us to be content no matter what our circumstances, whether we have little or much. He counts his accomplishments and belongings as worthless so he can gain more of Christ. The reality is that no matter what we have, we can always give. Having been both the giver and receiver, I know first-hand the joy it brings on both sides. In God's economy, it's all about walking more closely with Him as we live and give for His purposes."*

In God's economy, it's all about walking more closely with Him as we live and give for His purposes. –Kevin

"The reality is that no matter what we have, we can always give. Having been both the giver and receiver, I know first-hand the joy it brings on both sides." - Kevin