

Dear Member,

Greetings from Malaysia!

It has long been a goal of mine, that the repetitive daily and weekly work might be automated, so that the team here could concentrate more on building better relationships with our members. To that end, I shall endeavor to make these newsletters a more regular event, especially now that we have developed our computer system to the point where some of our work can at last be automated.

Talking of better relationships, I recently received this very encouraging email from John Bentley, one of our Omega members, that I would like to share with you.

"Michael, I want to thank you for your excellent ministry and service to those of us doing Kingdom work. I had no idea of the extent of your accomplishments until I went back to the States last year on furlough. When it was time to come back, I asked the church if they would put me on their insurance. I had absolutely no idea that my casual request was a request worth \$22,000. I was stunned at how much a group family plan costs in America. Indeed the deductibles are so high that unless it is something huge, they usually don't pay for anything!

So, I have a new appreciation for your incredible service to the Body serving on the field. Thank you so much for holding up our arms to do this work. My own family has six children (*two adopted from China*) and our work is very important. We have lived by faith for years now. But, we would have a very hard time doing this work if we had to raise that amount of money just for insurance.

Your work is hugely important. Thanks to you and your staff. You are communicating what we need to do so that all of us can receive these affordable rates. Agape!"

John's words of appreciation were very encouraging to us, so after thanking him and seeking his permission, I felt I should highlight an important point. We have here an incredible opportunity to help more people financially with our programs. Therefore, when you mention us to other people, please do not forget that our programs are also available to those serving at home. The savings made there could very well make a big difference to your own support. Consequently, if you would like us to make contact with anyone at home on your behalf, please let us know, so we can introduce ourselves.

Following on from what John said and in order for you, our member, to know us a little better, I would like to explain the three factors that any business, or ministry, needs to monitor and/or control. The first is cost, which in our case is now wholly dependent upon the membership and the stewardship of the programs. We have now matured to the point where no further internal restructuring will reduce overheads and where our size is again balancing out claims fluctuations. When we only had the Alpha program, we reached that point about three years ago, but have now done the same with the Omega program.

The second factor is quality. I believe this is something that should never be compromised and have always striven to achieve. In our case, we started with quality (*a private medical program as opposed to travel insurance*) and then tailored it, so that its cost was affordable for missions. Even now, fifteen years after we started, I do not believe there is another set of programs that can match our benefits within nearly double the cost of ours.

The third factor is service. Talent Trust is very unusual in that we can be seen from two completely different perspectives. First, we are viewed as an insurer, because we have developed healthcare coverage and made it available to our members. On the other hand, we are also the membership and intercede to obtain the best available coverage and support from the insurance industry. In actuality we are the latter, but with the ability to do both, which gives us the edge when it comes to service. We live and operate as our members do in the 10:40 window and thus know the problems they face. Our ministry team also has the knowledge, experience and faith to turn all that into a caring service.

Before I sign off, I would like to mention that our team is to grow again this month, making us ten in all. My son, Nathan (*and his wife Ruth*), is returning home from the UK to take up the challenge. Nathan has a degree in International Business and a masters in Information Management, plus three years' experience working in management for a large international communications company. All of which should prove very helpful in building a better ministry to serve you.

Blessings, Michael Lyon  
TTC ... serving alongside