



Keeping the Faith

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Despite unexpected hurdles, a Thrivent family stays focused on their goals.

After their son arrived prematurely 23 years ago, Craig and Mary Kay Linke had some tough decisions to make. This was the second child for the Helena, Montana, couple, and his premature birth brought financial challenges.

Before their son's birth, Craig had been working for a company with good pay and benefits, but he traveled a lot. Another job opportunity in the area came available, and even though it was a pay cut, he took it because the benefits were tremendous, Mary Kay says.

"Within two months, Craig's benefits were slashed, and we were spending more than \$700 a month for benefits that many doctors wouldn't accept," she says.

While their baby didn't have many of the problems premies sometimes experience, the medical bills were still high. With the additional early health issues, they knew one of them needed to stay home with their baby and his older brother.

When Craig got a job offer in Michigan (where he grew up) that nearly doubled his wages and had great benefits, he took it.

"The medical costs really forced our hand; if we hadn't moved, we probably would have gone bankrupt," Craig says.

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Who is Thrivent?

At Thrivent, we believe money is a tool, not a goal. Driven by a higher purpose at our core, we are committed to providing financial advice, investments, insurance, banking, and generosity programs to help people make the most of all they've been given.

At our heart, we are a membership-owned fraternal organization, as well as a holistic financial services organization, dedicated to serving the unique needs of our clients. We focus on their goals and priorities, guiding them toward financial choices that will help them live the life they want today and tomorrow.

They didn't expect to return to Montana, but a year later, Craig was offered a job there that he couldn't refuse. They moved back, and Mary Kay stayed home with the two boys. When the boys started school, she returned to work. They worked to get their finances in order, and they started tithing.

Then more health issues hit.

A Team Approach

"Medical bills really have set us back throughout our life," says Mary Kay. "As we reflect back, we know we needed to be in the places God put us for different reasons each time. Going to Michigan made us totally surrender to God's will. We found out we could survive, and we could thrive. We grew in a way we never anticipated."

Craig adds: *"Having a financial shock early in our marriage really helped our mindset going forward. We spent time thinking and talking about our experiences and how we could be better prepared next time."*

The Linkes have lived in Helena for the last 13 years. While they've cleared some big financial hurdles, they still feel the tension between being good stewards of God's gifts and their day-to-day choices.

"I get torn between my financial responsibilities to my family and balancing that with our call and desire to give," Craig says. "Throughout our financial journey, I've been paranoid that we're going to enter retirement finding out that we haven't done a good job in stewardship with our finances."

The Linkes, both 55, regularly have "financial summits" to keep them on the same page. They go through the bills and look for those unexpected things that could throw off their budget.

"Once we started giving our first fruits faithfully, I really didn't think we'd make ends meet," Mary Kay admits. "But somehow, ends always met, even when the transmission went out on the car. I realized that God really was going to help work it out."

While they sometimes have disagreements about money, they both say they are a team, and they take equal responsibility for successes and failures.



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—Mary Kay Linke

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Taking the Next Step

A few years ago, Craig joined the board of Flathead Lutheran Bible Camp. He began to hear about Thrivent from other board members.

“Our financial planner was retiring, so that opened an opportunity for us to check out Thrivent,” Craig says. The Linkes reached out to Thrivent financial professional Autumn Keller, in Helena. Coincidentally, Keller had been their sons’ piano teacher years earlier.

“When they came in to see me, I shared the Thrivent story then listened as they shared their financial story,” Keller says. *“They had been faithful savers but never really felt they were doing it right.”*

Keller asked questions and listened to what they wanted and needed, especially regarding retirement dreams and generosity goals. Then she reviewed their statements.

“I was able to show them they would not only be fine, but that they were building a strong financial house,” Keller says, adding that she’s also started working with their sons, now 24 and 23.

Craig and Mary Kay say they’re becoming more comfortable with their financial strategy. *“We’re looking ahead to what we want the next phase of our lives to look like for us, including our giving,”* Craig says. *“We’re blessed to be able to consider how we can give.”*

For Mary Kay, the budget is no longer as scary, and she’s excited to see how they can make their money work harder for God.

“Since we started really tithing faithfully, we understand it’s not our money, our house, our things,” she says. *“It’s God’s, and it’s exciting to use that money in ways that we believe honor God.”*

