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# **Biblical money principles blaze easier path**

**By Norman Jameson BR** Editor

edro Rosario is not concerned about being dragged under by the riptide of recession.

"I'm not worried," says Rosario, eastern North Carolina area director for Crown



Financial Ministries. Rosario has to make tough decisions like everyone else, but "I'm not

strug-

Rosario

gling to survive," he says. That confidence comes from long ago embracing the biblical financial principals he teaches. That leaves him debt free, except for his home mortgage.

"Think about it," Rosario says. "If your mortgage is manageable and you have no car debt or credit card debt how much better shape you're in and how many fewer worries you have." Worry-free living is one

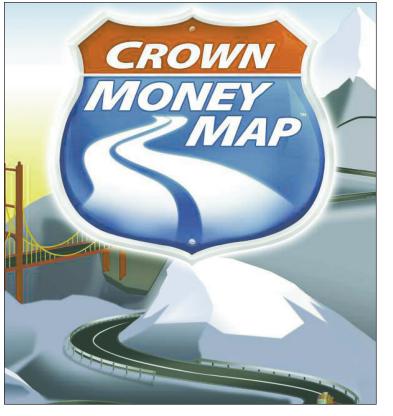
of the benefits of following biblical principles of personal finance, according to Rosario and others like him who preach that message.

It's a message unheard by the vast majority of Americans — and Christians - whose need for more, bigger, faster has been the engine driving the economy

to collapse. Ashley Clayton, the Southern Baptist Convention Executive Committee's associate vice president for stewardship, said the American culture is driven by debt.

"We define ourselves by the stuff we have," Clayton said. "People in the pews are just as much in debt as people outside of the church. Even pastors and church leaders are not immune."

Fifty-six percent of marriages that end in divorce say money was the main reason. The U.S. Courts system says personal and business bankruptcies have increased around 29 percent in 2008 and could top 1.2 million in



JAN. 3, 2009

2009. National Public Radio reported that the average family filing for bankruptcy has \$50,000 in credit card debt.

Rosario says the average credit card debt per household is more than \$9,000 and the average family spends \$1.04 for every dollar earned. That creeping debt pulls more and more families into a hole every year. But following biblical financial principles can rescue families from those mistakes and their resulting burden, he says.

"Our goal is to bring liberty and freedom to believers," Clayton said. "We may never know what an impact we can have on the Kingdom if believers are free to give. When individuals begin exercising good financial discipline personally, it will carry over to good financial discipline in the church."

"Crown has been placed in this world for such a time as this," says Rosario, a Crown consultant for four years after many years with a telephone company. His wife, Robin, is a Christian counselor.

#### Money Map coaching

Crown Financial Ministries offers its services free to individuals. A church that wants to offer a course pays just \$25 per student. Typically people make huge strides toward pulling the ends of their income and expenses closer to meeting.

The individual counseling tool is called Money Map coaching. Most of the people counselors see for Money Map coaching are on their last financial leg. They are stuck and see no way out. Rosario says people

(See Biblical, Page 6)

## Living on a budget: Don't wait to tackle financial issues

**By Dianna L. Cagle BR** Assistant Managing Editor



fraid to check your mailbox because of bills? With debts piling up for many Amer L icans, some see living on a budget as a pipe dream. But Pedro Rosario, eastern area director for Crown Financial Ministries, advises Christians to take baby steps.

Rosario recommends they figure out how much things cost them annually.

"Is it really worth it?" Rosario ponders. "A cup of \$4 coffee doesn't seem like much, but once they see it as \$200 a month, they'll see it can make a ference in their spending plan." dif-

## **Special: Personal** financial health

esus talked about our relationship with money more than He talked about any other thing. Yet, Christian debt burden and divorce rates vary little if any from the world at large. Fifty-six percent of people divorcing say money was the main reason. Bankruptcies are up; savings are down. For only the third time in history, the U.S. has a negative savings rate. The other periods were 1932-33, and in 2006-07. The average credit card debt per household is more than \$9,000, and we spend more than we earn each year. In the midst of an economic crisis the government's response is to encourage borrowing. Is there a better way? Can we gain control of our own impatience to borrow, buy and enjoy instantly? Should a Christian's relationship with money reflect a different standard? This issue of the *Biblical Recorder* offers a look at some of the issues, and, perhaps, offers some handles for you. Several more stories have been held for the Jan. 17 issue.

"A budget doesn't restrict you," he said. "It guides you as a family unit on what you spend your money on."

How do you get started?

• Create a 30-day diary.

"If you want to spend \$50 a month on Starbucks, that's up to you," he said. Just recognize you may have to make adjustments in other areas.

People don't generally understand how much they are overspending until they see a monthly account of their income and expenditures.

After a person or family finishes a 30-day diary,

#### • Create an estimated spending plan.

One key to corralling spending is to understand how much money is actually going out. Rosario likens the plan to drawing a border around your finances "so you can contain them within your walls."

When you have a handle on where your money is going, you must decide how much to spend

on entertainment, car maintenance, groceries, etc. You can continue to do things you like as special treats, but likely on a smaller scale, at least for awhile.

Part of a complete spending plan would include birthday and Christmas presents and charitable giving.

(See Living Page 6)

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SEBTS receives creation care grant, p. 16

# Five steps to break the shackles of debt

**By Howard Dayton** Crown Financial Ministries

AINESVILLE, Ga. (BP) - The importance of being debt-free seems to have been grabbing everyone's attention. Many Christians who have been ignoring God's financial principles want to get back on track with Him.

#### So, let's look at some steps to help.

First, have a written plan, l or budget, that places expenditures in their order of importance. That's crucial because you must establish a point of reference between needs, wants and desires.

• Needs are purchases necessary to provide basics, such as food, clothing, a job, home, medical coverage, and so on. "If we have food and clothing, we will be content with these" (1 Tim. 6:8).

• Wants are decisions involving the quality of goods: designer clothes or lesser, steak vs. hamburger, a new car vs. a used car.

• Desires are choices that can be made from surplus funds left only after other obligations have been met. Determine what's essential for Living. Christians in debt must stop all expenditures not essential for living (Prov. 21:17). Cultivate an atti-



tude of conservatism and eliminate expenditures that are not essential. Christians in debt-bondage must stop paying for frivolities.

**3**Think before you buy. A Chris-tian, whether in debt or not, should think before every purchase (Prov. 24:3). Is it a need, a want or

a desire? For example, you can't continue to subscribe to magazines or belong to book, CD, or movie clubs while you owe others.

Discontinue all credit purchases. Christians in debt should begin to buy on a cash-only basis

**5** Ávoid all forms of leverage when in debt. Leverage is the ability to control a large asset with a relatively small amount of invested capital. Current housing foreclosures are an obvious signal that engaging in leveraging can become a cata-

strophic practice. Borrowing money to invest can be disastrous, because if no profit is made and you can't make the payments, the investment is lost and you'll still owe the lender.

Finally, practice saving money **b**on a regular basis, even if you're

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in debt. You may only be able to put away \$5 a month, but develop a discipline of saving.

This does not mean you should store up a large amount of money while failing to pay your creditors. But, one of the best habits you can develop is to save something – even a small amount — on a regular basis.

To get out of debt, start putting these steps into practice and you'll be in for a pleasant surprise, because you'll be following God's principles for becoming debt free.

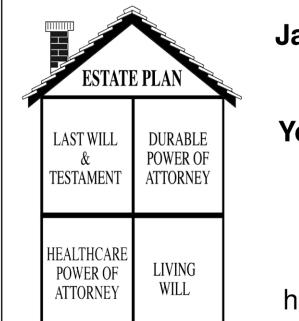
(EDITOR'S NOTE – Dayton is co-founder of Crown Financial.)

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# Seminaries act in face of financial woes

**BR** staff and agency writers

outhern Baptist seminaries are making steep cuts to deal with economic troubles.

The head of Southern Baptist Theological Seminary in Louisville, Ky., is predicting layoffs and tuition increases to manage a \$3 million budget shortfall. Southwestern Baptist Theological Seminary in Fort Worth, Texas, is working to cut its budget by approximately 10 percent, or \$3.5 million to \$4 million.

Southeastern Baptist Theological Seminary in Wake Forest imple-

mented a hiring freeze and cut back on all unnecessary capital projects in October.

Southern president Al Mohler said in a Dec. 15 letter to the seminary community that cost-saving measures - including a hiring freeze on non-essential positions and reduced travel - have already trimmed the school's budget by \$1.7 million.

That leaves a projected \$800,000 to \$1.5 million in further reductions projected over the next

several months. Mohler said that would likely mean a reduction in the seminary's workforce and increasing tuition to boost revenue.

crisis," according to a Dec. 16 news

Southwestern is "making difficult decisions in an effort to protect the institution from future financial

> release from the seminary in Fort Worth, Texas. Among reductions being made to the budget are "temporary suspension of many overseas travel programs and adjustments to campus facilities."

Southwestern president Paige Patterson said in a press release, "The administration is doing the best it can to find ways to cut spending that do not involve

the release of existing faculty or the students employed by the school."

> Patterson "went on to say that current economic trends would make this goal difficult to achieve," according to the news release.

Southwestern is suspending the work of its Naylor Children's Center for at least 18 months. The center is a laboratory school that provides care for preschool age children.

Woman's Missionary Union of the SBC has announced a series of measures to enable the organization to retain staff and stay focused on its mission.

During a Dec. 10 meeting at the 120-year-old organization's

Birmingham, Ala., headquarters, WMU Executive Director Wanda Lee told employees about the measures, which include budget reductions, streamlining expenses, a hiring freeze on vacant positions, a reduction on employer contributions to employee retirement plans, a freeze on merit pay increases, elimination of incentive bonuses in 2009 and the implementation of four weeks unpaid furlough for each staff member between January and August 2009.

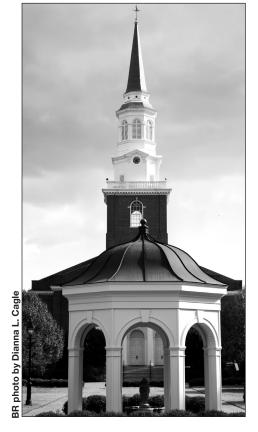
At Southern, Mohler pledged "to do our very best to limit tuition increases" as a way to keep theological education affordable to as many ministers as possible.

Mohler attributed the shortfall to significant losses in the value of the seminary's endowed funds. He also said the school projects annual gift levels this year to be lower than usual and has been advised by denominational leaders to expect economic forces to eventually show up in reduced giving through the SBC.

Prior to the shortfall, Southern Seminary's 2008-2009 budget was \$36.95 million.

Southeastern spokesman Jason Hall said the school decided to not print the winter issue of its magazine, which is now only available on the Internet. The seminary also has cut back on how it prepares apartments after they are vacated.

The school has no immediate plans



CHANGES – Southeastern Baptist Theological Seminary with Binkley Chapel in the background, has implemented a hiring freeze.

for layoffs.

Southeastern is also preparing for a potential drop in Cooperative Program funding.

"We're trying to plan for the worst and hope for the best," Hall said.

## Southeastern working to keep students in school

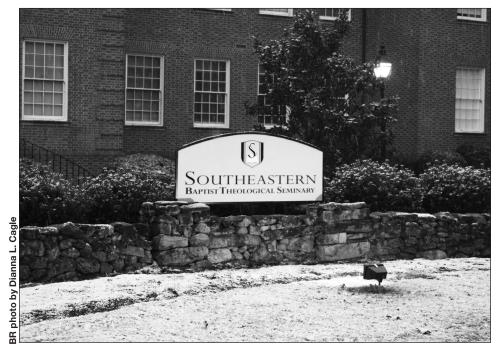
By Dianna L. Cagle BR Assistant Managing Editor

fficials at Southeastern Baptist Theological Seminary are trying to help their students through the economic crunch.

A recent survey of the students showed "up to a quarter of our current students are considering taking fewer classes in the spring," said Jason Hall, director of communications.

"The other thing we found is that many applicants for the spring might consider delaying starting because of their inability to sell houses, find employment, etc."

Hall said Southeastern is trying to encourage prospective students to think about alternatives if they are not able to start on campus in the spring. We're working with them to consider starting online while still not having the burden of moving," Hall said.



A former professional trader in Frankfurt, Germany, with Salomon Brothers, now a subsidiary of Citigroup, Woodbridge brings his time in the day-to-day financial world to his students.

Another class is being taught for one week in January at the college level, and the seminary is offering a class over Spring Break.

Woodbridge said the seminary realized the importance of teaching stewardship to their students so they could turn around and teach their congregations.

Not only does the class spend time in the Bible, but they look at how to budget; how to stay out of debt; how to make good, wise purchases especially on larger items; how to deal with finances within the church; what are retirement accounts; and they learn some practical tips for pastors Referring to Matt. 6:21, Woodbridge said, "what you value most is going to be reflective in your life." He shared about how his pastor makes it a point within his family to give more to missions than to individuals, including his wife. "If you give \$1,500 towards Christmas gifts and \$50 to Lottie Moon (Christmas Offering) ... we're not supposed to lay up our treasures on earth," Woodbridge said. "One reason that people don't give is that they can't. They are in so much debt, such disarray." The class is important for those preparing for ministry, he said, because spiritual leaders need to lead the way in their personal finances. Woodbridge and his family are leaving Southeastern soon for the mission field with the IMB. He is not certain who will teach this class after he leaves.



Mohler

Patterson

Extension centers are another option. Southeastern holds classes in Charlotte and Asheville as well as Anderson, S.C., Charleston, S.C., Richmond, Va., and Tampa, Fla.

Southeastern has already made some changes to help its economic outlook (see story above).

According to Skip Midkiff,



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CUTTING – A dusting of snow covers the Southeastern Baptist Theological Seminary campus in November. Due to the financial crunch, Southeastern is making some changes.

director of financial aid and student employment services, the downturn in the economy has not resulted in a greater number of scholarship applications.

"We have had a 25 to 50 percent increase in the number of requests for emergency grants," he said.

Hall admits seminary students, in general, "are not well off to begin with."

One of the shining lights in this economic shift has been funding from the Charles B. Keesee Educational Fund Inc., as well as other scholarship money available to students.

"They are a real blessing to our students," Hall said. "Every dollar is important."

Phase one of the recent capital campaign completed the building of Paige and Dorothy Patterson Hall,

begun in October 2006. The building holds classroom and office space and the L. Russ Bush Center for Faith and Culture.

The second phase of a capital campaign seeks more scholarship funding for The College at Southeastern, established in 1994, Hall said.

#### Southeastern teaching personal finances

For the past four of five years, The College at Southeastern has been offering a personal finance class as an elective to its students.

"It's a class designed to help students think about the issue of stewardship from a biblical perspective," said Russell Woodbridge, professor and a former International Mission Board (IMB) missionary in Vienna, Austria, who teaches that class.

director of church music for the Bap-

the city of Cary. Dec. 7 was declared

Day" at a lunch at Westwood Baptist

Church, Cary. For more than 30 years

Gatwood directed the Cary Commu-

nity Choir in the annual performance

of George Frideric Handel's "Mes-

tist State Convention, was honored

Dec. 6 for his longtime service to

"Charles Gatwood Appreciation



Winston-Salem, and Michael Steven Harmon of Pittsfield, Mass.; five grandchildren; and 10 great-grandchildren.

Memorials to North Lexington Baptist Church Food Bank, 201

Lexington, NC 27295. Notes of sympathy to: Harmon family, 1107 Ashland Dr., Lexington, NC 27295.

### **Staff Changes**

WILLIAM EARL HAMMOND has been called as pastor of Pisgah Baptist Church, Smithfield. He previously was pastor of Castle Rock Christian Fellowship, a church plant in Castle Rock, Colo.

Pleasant Grove Baptist Church, Rockingham, has called **MICHAEL** SKINNER as pastor. He was pastor at Shady Grove Baptist Church, Bladenboro.

## Ordination

WILLIAM ELLIS was ordained Nov. 23. He is pastor at Big Rock Creek Baptist Church, Bakersville.

## Honor

CHARLES GATWOOD, retired

## **Opportunity Corner**

### Severn church hosts men's conference

Severn Baptist Church in Severn is hosting its sixth annual men's winter conference Jan.17. "Rise Up, O Men of God! Calling Men of God to Live Out Their Faith" features three pastors from West Chowan Baptist Association and another from Raleigh.

siah."

James Hester, longtime pastor of Conway Baptist Church in Conway; Tommy Kiker, pastor of Center Grove Baptist Church in Ahoskie; and David Foster, pastor of Galatia Baptist Church in Seaboard, join with Brian Jennings, who leads students and young adults at Temple Baptist Church in Raleigh.

The daylong conference begins at 9 a.m., includes lunch, and ends at 3 p.m. It is \$10 per person. RSVP by Jan. 9.

Location: 305 Main Street, Severn, NC 27877 Contact: (252) 585-1213

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Alum Springs Missionary Baptist Church, Mount Olive, held its 106th homecoming service Oct. 12, with former pastor, Shelton Justice (1980-1992) delivering the morning message. The church honored its pastor Oct. 19. Geoffrey Carter received a framed poem along with a new Bible. Oct. 26, the church held its second annual Family and Fun Day, which included the morning service on the church lawn. A local gospel group provided afternoon entertainment.

### Send news about your church

The Biblical Recorder is pleased to print significant news from the churches.



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digital pictures as an attachment to *dianna@biblical* recorder.org. Or, send paper copy to Biblical Recorder, P.O. Box 18808, Raleigh, NC 27619.



Oakmont Baptist Church, Greenville, recently celebrated Gregory P. Rog- $\succ$ ers' 25 years of ministry at the church. Recognized during the morning worship services, the church also held a reception in the pastor's honor. Rogers, above center, came as a summer youth worker in the mid-70's and returned in 1983 as minister of education. He has been pastor since Oct. 1, 1986.

**Cross Memorial Baptist Church, Marion**, recently recognized Roger and Shirley Carlson. They have been appointed by the North American Mission Board as Mission Service Corps. missionaries. They will be mission volunteer coordinators, direct new work projects and implement church planting efforts in Pennsylvania and New Jersey.

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## Honeycutt still recovering from fall

illy Honeycutt, director of missions for Green River Baptist Association, is still recovering after his fall from a roof May 30.

Honeycutt, who was volunteering with a ministry group fixing the roof, lost track of how close he was to the edge of the roof, turned and stepped off, falling nine feet onto concrete. He shattered his left heel and his left arm.

Recovery was difficult but he had returned to work three or four days a week by July and August. In October a wicked infection attacked, requiring intensive therapy and four days in the hospital. In November his body rejected

the metal plate in his foot and he needed surgery to remove it.

"The gracious hand of God has been evident, even from the moment of my accident," said Honeycutt, who has been chairman of the directors of missions statewide organization. "I've had a keen awareness of God's grace. Many other possible injuries could have happened from the fall, but didn't."

Honeycutt is anticipating, with God's grace, to be fully recovered by spring. He appreciates the calls and cards he's received and says, "The Baptist family in North Carolina is a good family."

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## Adoption: both doctrine and calling

**By Douglas Baker BSC** Communications

REENVILLE, S.C. – Dan Cruver is the voice for an abandoned and largely forgotten group of people: orphans. They bear a burden all their own - literally. Without the care, concern, and intentional outreach of others who are strangers to them,

orphans will remain in the world with little hope of anything but a continued lonely existence separated from any semblance of a normal life. Even if someone befriends them or takes them into

their home, they often feel second-rate, a mere shadow in the room where real children have parents and rooms and clothes all their own.

Believers in the Lord Jesus Christ actually have more in common with orphans than they might realize. Cruver, founder of Together for Adoption, began the ministry's 2008 conference in Greenville, S.C., by insisting that Christians were

once orphans through sin existing only as strangers in a land with no one to care for them. As orphans they were subject to the horrors of this life and faced only an eternity after death where they would forever remain as orphans with no hope of any future relationship with God or with others.

By their own admission, many orphans face a neverending fight within their own

proper understand-

erly understood."

- Dan Cruver

hearts and in "Man did not invent their relationships with othadoption, therefore a ers for acceptance. To actuing of adoption comes ally believe that someone when the vertical and could possess horizontal dimensions the emotional capacity to of adoption are proplook on them without immediately thinking that they aren't really

related to them by blood and still love them as if they were takes a special sort of person.

Cruver believes that one race of people; one new holy nation possesses that ability through a supernatural gift which the Bible defines as salvation by grace through faith in Jesus Christ. At the recent Together for Adoption conference where several hundred people gathered to learn more about orphan care, all of life was framed

around this doctrine which is a constant fight against "the Hollywood culture and all the media outlets which state that what really matters is the here and now." He is careful to present the doctrine in terms defined by Holy Scripture and apply it in ways which do not advance this social issue apart from theological truth. "Man did not invent adoption," Cruver says, "therefore a proper understanding of adoption comes when the vertical and horizontal dimensions of adoption are properly understood."

Cruver's message was not the stuff of modern televangelists. Listening to him talk about the doctrine of adoption is like hearing a cross between a theologian and a revival preacher — a place where theological precision meets passion for people. The effects of the Fall have been "catastrophic," he states. He grounds this idea of truth in a realization that what is normally seen by human eyes in this fallen world is analogous to the relationship of negatives to actual pictures. "Though the negatives capture something of reality, they actually give you the reversal of reality. On the negative light is actually dark, and on the picture itself what is dark is actually light." Like real pictures,

## Help the hungry by joining **Souper Bowl of Caring 2009**

housands of Christians across the country will "Stir it Up" in the fight against hunger and poverty on Super Bowl Sunday, Feb. 1, 2009. North Carolina Baptists can help provide shelter to the homeless, food to the hungry and compassion to the needy by joining the Souper Bowl of Caring. The Souper Bowl of Caring encourages youth to make Super Bowl weekend a week of outreach to the community. Since its inception in 1990, youth have raised more than \$50 million for food banks and local charities. Opportunities for serving in the Souper Bowl of Caring include:

• Hold soup pots at church doors following worship and ask worshippers to drop in a dollar to help people who are hungry.

• Collect a "bumper crop" of canned foods. Ask people to bring food for the local food bank or a local ministry. Leave the cans by the bumper of vehicles and ask a Sunday School class to "harvest the bumper crop." • Make bag lunches and feed the hungry.

borhood schools.

 Prepare food baskets for people who have recently lost their job.

• Collect money for the N.C. Hunger Fund and send it to Hunger Fund, Baptist State Convention, P.O. Box 1107, Cary, NC 27512. Participants registering with Souper Bowl of Caring (www.souperbowl.org) receive free promotional materials. The web site also includes resources to help groups plan service projects with other groups in the community. Can you "stir it up" in your church? The Baptist State Convention and the Souper Bowl of Caring want to hear how you made a difference in your church and community. Report the results of the weekend at www. souperbowl.org and contact Kay Bissette at *kbissette@* ncbaptist.org or (800) 395-5102, ext. 5540. For more information visit the web site or call (800) 358-SOUP (7687).

"the doctrine of adoption clears up reality for us," he states.

In reference to these dimensions of adoption, he unfolds the Apostle Paul's

overview of the doctrine through a series of vertical breaks into time and space by God to establish and call out a people for Himself from human beings spiritually described as orphans. God's adoption begins through an intentional purpose to

<sup>e</sup>predestine to adoption as sons" people who are known by God from before the foundation of the world (Eph. 1:4). "These are gathered from among the nations" beginning at Sinai (Rom. 9:4) where "God first broke into history." The second vertical break into history came "when the Son of God came into the world" in the fullness of time to accomplish what no mere human being could ever do (Gal. 4:4). Following the death and resurrection of Jesus, it was the Lord Himself who told Mary that He was soon to ascend to "my Father and your Father, to my God and your God" (John 20:17).

"If anyone should care for orphans it should be those who have experienced adoption," Cruver says.

He would know. Cruver and his wife Melissa are adoptive parents who have also experienced the pain of losing one of their biological children, Daniel Jr. Soon after Daniel was diagnosed with a serious brain disorder caused by a genetic defect, Isaiah was adopted into their family. When Daniel died at the age of three, the couple continued to reach out to orphans being led of God to adopt Noah as well. The Cruvers are now a multi-ethnic family with a 10-year-old biological daughter, Hannah, and their two adopted African-American boys, Isaiah, 5, and Noah, 3. The Together for Adoption ministry seeks to build partnerships between churches, para-church organizations, and anyone interested in reaching out to orphans in the name of Jesus Christ. Adoption, however, can be an expensive and extensive process. To combat these realities, the Together for Adoption ministry is in partnership with the Abba Fund – a

financial resource for individuals and churches to assist them in their quest for adoption. Jason Kovacs, director of ministry development for the fund, also has a blog

RUSSELL D. MOORE ADOPTED FOR LIFE The Priority of Adoption for Christian Families & Churches

and is always available for consultation by churches and interested couples.

The Together for Adoption conference is an annual gathering where some of the finest pastors, Bible scholars and advocates for adoption convene to raise aware-

ness and assist in growing the network of churches and other organizations interested in adoption. The 2009 conference will be held in Nashville, Tenn.

John Butler, executive leader for business services of the Baptist State Convention of North Carolina, is also an adoptive parent. Melea, now 9 years old, "is a joy to our hearts and has taught us so much about the gospel." Adopted by the Butlers from China, Melea is now in the third grade. "Melea is loved by all of us, and we have received the great honor and blessing to raise her in the ways of the Lord Jesus Christ," Butler said.

Speakers for the 2008 Together for Adoption Conference were Cruver; Richard Phillips, senior pastor of the Second Presbyterian Church in, Greenville, S.C.; Carl Robbins, senior pastor of the Woodruff Road Presbyterian Church in Simpsonville, S.C.; and Tullian Tchividjian, senior pastor of New City Church in Margate, Fla.

The audio of the 2008 conference is available at www.togetherforadoption. org. Information about the Abba Fund is available at www.abbafund.org. Join the Together for Adoption Facebook group at www.facebook. com. Russell D. Moore's new book, Adopted for Life: The Priority of Adoption for Christian Families & Churches will soon be available. Moore, an adoptive parent, is senior vice president for Academic Administration and dean of School of Theology at Southern Baptist Theological Seminary.

• Take food baskets to the homebound.

• Serve in a soup kitchen.

• Host a clothing drive and give the clothes to a clothes closet.

• Stuff backpacks with food and healthy snacks for distribution through neigh-





# a budget: Don't wait to tackle financial issues

(Continued from Page 1)

#### • Create a debt list.

"Write down every individual you owe, how much you owe," Rosario said.

You should know how much interest you are paying and be

willing to make short-term sacrifices to reach longterm financial goals.

Crown uses the term "snowball" for its recommended process to tackle debt. "Pay off the smallest amount first," Rosario

said. "Once you get traction, take the money you pay on one and add it to payment for (another)."

Often people make the mistake of running away from their creditors instead of toward them, he said.

"Sometimes it takes a few phone

calls to find the right person but they will work with you," said Rosario, "possibly lowering rates for a few months" to get a better handle on your finances.

• Start saving immediately.

*Ses the wball*" *wball*" *that* each person have *\$1,000* in savings to deal *with* unexpected emergencies. Rosario knows that's *a* large amount to most folks but said you can start *small* and get there with *a* few dollars *a* week or month to get into the habit, then increase.

#### • Tackle problem areas.

It is overwhelming to confront all your problem areas at once.

"Break it down, attack certain areas; get it under control," Rosario said. "Work on eating out, or the grocery portion ... something that is

easier to control." Some tips to

save money when grocery shopping: eat beforehand; create a meal plan and shop with a list; shop sales; and leave children at home. Once you develop these tools

you'll be able to plan your attack and identify changes you need to make, Rosario said.

For those in deep debt, Rosario advises them to seek resources

#### RECOMMENDATION TO THE BAPTIST STATE CONVENTION'S 2009 COMMITTEE ON NOMINATIONS

Recommendations may be sent to Committee on Nominations, PO Box 1107, Cary, NC 27512–1107 or completed online at www.ncbaptist.org. Deadline: January 31, 2009. (Please Print, form may be photocopied.)

2. Address						
City						
<ol> <li>Telephone numbers: ( )</li> </ol>						
<ol> <li>Approximate age</li> </ol>		Male			Female	
5. Check the ONE (Board of Direct	ors, Agency, C	council, Instit	ution)	you belies	e shis person i	can best serve:
Baptist Foundation	_ Council or	n Christian Li	fe and	Public At	fairs	Board of Directors
Biblical Recorder	Baptist Ch	ildren's Home	8		_	Baptist Hospital
6. Region in which church is located				Associat	ion:	
7. Nominee's church						
Resident church membership # _						
Church address						
Church telephone number ( )						
List past and present positions he	ld in the local	church:				
Give statement as to the past and						
Denominational service (past and	present):					
-						
8. Is person an ordained minister?						
If a minister, list previous ministr						
9. If a layperson, occupation:						

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Money Map coach

Crown Financial Ministries offers

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with budgeting matters. Visit www.

crown.org or call (800) 722-1976

(Select option 3, then option 4, and

then option 1. Follow the instructions.

Someone will call back and give you

the name and contact information for

the coach nearest to you so that you

can call the coach and set up your

first appointment.).

people not to wait until their financial situation gets worse. Facing the problem early saves a lot of stress later.

Rosario advises

to get over the

hurdles."

— within the community and through

the local church — to help them "just

The number of calls Rosario has been receiving for financial help has doubled recently. "We have to understand that God owns it all," Rosario said. "Our

part is to be faithful stewards ... because we will be accountable some day. That's tough for a lot of people. It's easy to say that God owns it all but it's a lot tougher to live that."

Rosario said the three biggest hazards in personal finance are credit cards, cars and houses.

"If you're able to take care of those three areas from a financial standpoint you'll be headed in the right direction," he said.

## Biblical money principles blaze easier path

*(Continued from Page 1)* should see such a coach at the first sign of financial difficulty, but, "People try to do it their own way, the

world's way, and finally they look for a way to do it God's way."

Call (800) 722-1976 to be assigned a coach in your area. Some coaching is done online through <u>www.crown.</u> <u>org</u>.

Rosario says the impatient "borrow and spend" attitude of an "entitlement society" is why so many are servants to debt. "We borrow for groceries, and for other everyday items instead of paying for those things with cash," he says. "Families follow what society is doing, which is getting into debt.

"Because we believe we're entitled to something we'll go out there and get it today instead of being patient and saving for a year or waiting until it's available for a better price." A Money Map coach will help counselees create a list of their debts and a spending plan. Many people cannot really account for where they spend their funds. Not all debt is bad and no set of answers is absolute for every family. Carrying a mortgage of \$250,000 may not be bad, depending on your income and the value of the house. But if that mortgage represents 100 percent of the house value, that's not good, Rosario said. That puts the homeowner in a bad position if values fall, as in the current market. Total housing expenses, including mortgage, taxes, insurance and maintenance should not exceed 32 to 36 percent of your income, he says. Getting your finances back on track is not just about how much money you will save, Rosario says. From a Christian perspective it is also about being able to help unfortunate neighbors, about "providing a shining light to others."

n Crown uses the term "snowball" that for its recommended process to tackle debt.

6

Please attach a separate sheet for additional information you feel would be helpful to this Committee. Please understand that this recommendation DOES NOT assure that the person you are recommending will be nominated by the Committee on Nominations and/or elected by the Baptist State Convention of North Carolina; however, your recommendation will be given serious consideration. "The consent of a nominee to serve shall be secured by the Committee on Nominations." Bylaw ILE.4.e.

	Cell number: (	1
Church:	 	
Signature:	 	
Date:		

Listed below are the vacancies to be filled. Deadline: January 31, 2009. (Recommendations received after the January 31 deadline will be considered the following year.)

Vacancies to be filled by the 2009 Committee on Nominations: Baptist Children's Homes (9 trustees), N.C. Baptist Hospital (3 trustees), *Biblical Recorder* (4 trustees), N.C. Baptist Foundation (5 trustees), Christian Life and Public Affairs (3 at-large members), Board of Directors (*Board of Directors vacancies are based on information from annual church profiles*) Regions 1, 2, 3, 4, 5, 6, 7, 8, 9, 10.

## Which verses do you choose to guide finances?

#### **By Carrie Joynton**

Texas Baptist Standard

wo national Christian financial advisers both name the Bible as their primary resource for money advice and base their money management programs in scripture.

Howard Dayton, cofounder of Crown Financial Ministries, says more than 2,000 scripture verses concern money. And, using the Bible for instruction on financial management seems like a no-brainer to Dave Ramsey, creator of Financial Peace University.

"It works, if you bother," Ramsey said. "It's worth studying ... to learn what God says about money and then start doing it, because it works."

But which verses? The ones about wealth and prosperity as part of a life with God? What about Jesus' instruction to the rich young man to sell all he owns? Those messages seem contradictory to some Christians.

Author and speaker Tony Campolo, founder of the Evangelical Association for the Promotion of Education, says that in the New Testament "we have some real problems with the accumulation of wealth."

"Wealth can do things to people," Campolo says. "It alters the way you see the world. ... I don't think we realize the impact wealth has on us and on our spiritual lives."

Though Campolo explained he considers neither poverty nor wealth conditions for salvation, he expressed skepticism about maintaining wealth in Christian life.

Ramsey disagreed.

"If you take (the story) as an indictment of the rich, then you'd have to say no rich people ever

went to heaven," he said.

"The idea that we're not supposed to manage money — lots of it — is crazy. But God does also call people to poverty," Ramsey said. "You find people on all points of the spectrum who are walking with God."

Darin Petersen works with Shane Claiborne, author of *Irresistible Revolution* and founder of The Simple Way community, to experiment with ways Christians can share resources and support one another spiritually and financially.

"Wealth can give you a sense of independence and a sense of self-sufficiency to where you are no longer living in a community of interdependency," Petersen said.

Petersen and Claiborne cofounded Relational Tithe, a community network that developed from conversations about responsibly handling resources. Relational Tithe is an economically diverse Christian community of 35 people who tithe 10 percent of their resources to a community fund and redistribute it among themselves according to need.

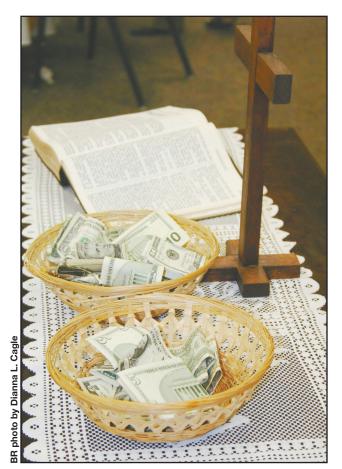
Relational Tithe also networks hundreds of similar groups to share experiences and new ideas, and they're working to develop technological tools to "enhance the process of redistribution" and help groups in collaboration.

The community encourages "a healthy understanding of a theology of 'enough," Petersen said.

Relationships are central to the community's resource management process.

"There's no more than one degree of separation between the recipient and the giver," Petersen said. "It's not that the rich and poor no longer care about one another; it's that they don't know one another. We're trying to create a place where people can know one another."

One way Petersen challenges congregations



to give creatively is to put a limit on how much money in offerings goes to the church itself. Money received above that limit is distributed to the poor. When churches have tried the method, the result is astounding, Petersen said.

"Giving goes through the roof, because people's imaginations are sparked," he observed. "It really starts to challenge people's ideas of needs and wants."

## **Teaching seven pillars of financial wisdom for pastors**

#### By Michael K. Moore

exas Gov. John Connally is remembered by most people for being in the presidential limo with John F. Kennedy when he was assassinated. Connally himself was hit and almost lost his life. Yet, he recovered, served three terms as governor, helped elect three presidents, served two cabinet posts, and died at age 76.

This man who held powerful cabinet posts, who governed the

#### **Ukraine Mission Opportunity**

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May 8-16, 2009 June 12-20, 2009 June 19-27, 2009 second largest state in the union, who controlled billions of dollars belonging to America as Treasury Secretary, in July 1987 declared personal bankruptcy!

His pathway is familiar. He made an unwise alliance with an ambitious business partner and overextended himself in building housing developments, shopping centers, and office buildings. These projects were funded on borrowed money. At one time he owed three hundred million dollars! The end result for John and Nellie Connally was the selling of all their personal belongings at public auction. Can you imagine?

Although the Apostle Paul had



our spiritual life in mind, when I read Connally's story, I think of I Cor. 9:27: "I discipline my life, lest after I lead others, I might fail." That's my paraphrase.

Several years ago I developed a seminar for pastors called "Seven Pillars of Financial Wisdom for the Pastor." Let me sketch these out for you.

**1.** Beyond providing the basic necessities of life, money stokes ego. Understand the psychology of money.

**2.** Your labor is your business. Make yourself valuable.

**3.** Pay off your house before you are 45 years old. (Never take on a housing debt that is in total (principal, interest, taxes, insurance, upkeep) greater than 30 percent of your pay.

**6.** Work a plan on what to do with your money. You may have to start small, but start or you never get there.

#### Tithe and beyond

• 10 percent to savings for "a rainy day" or "I quit" fund equal to six months pay.

• 10 percent for long term investment.

• 10 percent to bless the lives of others which will change your spirit from poverty to prosperity.

7. Learn the principle of compound interest in investments over time.

These are time tested, honored, proven, and biblical. It always amazes people who know a lot about money, but not much about the Bible to learn how much the Bible has to say about money. Incorporate these into your life and God will bless you. *Michael Moore, a retired pastor and director of missions, leads Life Renewal Ministries. Contact him at* (910) 458-7146.

Father's Care, Inc. http://kievatueetkida.org

Contact: Rogers Farr efarr@mindspring.com 919/786-9920 **4.** Take mastery over debt. Don't rent money from someone else.

**5.** Practice the principle of accumulation over time.



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## Financial tips help newlyweds avoid credit potholes

#### **By Howard Dayton**

Crown Financial Ministries

AINESVILLE, Ga. - (BP) Newly married couples should be able to accomplish more in harmony in every way than they ever could accomplish separately - and that certainly includes the way finances are handled. So, it's important that both wife and husband understand that it's not to be "my" money and "your" money; it needs to be seen as "our" money.

Although many people have credit card problems, the real problem is in the misuse of credit cards. Credit cards are not essential, but they can be a great convenience.

If newlyweds will agree, the following simple guidelines will help avoid difficulties.

• Never use credit cards to buy anything that is not in your budget for the month. Obviously, that means you should have a budget.

• Pay your credit cards off every month - no exceptions.

• The first month you're unable to pay the balances on your credit cards, destroy them.

Yes, it's simplistic and it works.



Commit yourselves to do this and it's unlikely that you'll ever have credit card trouble.

#### There are several common problem areas to watch for in other money issues:

• Don't become extreme or legalistic with financial matters and don't try to control the other spouse's spending.

• Maintain the discipline neces-

sary to stay on your budget - the spending plan together.

• Beware of the "more-money-in, more-money-out" syndrome. Don't spend more simply because you have more, especially if the extra money is temporary income or income generated by the wife, because this kind of money: 1) could be needed if you and your spouse become pregnant, 2) might evaporate if you're laid off,

3) could be lost through a job transfer, or 4) could be needed through a variety of other fill-in-the-blank circumstances.

• Don't include the wife's income in your monthly budget. Instead, use that money for savings and one-time purchases such as a car or a down payment on a house.

• Don't think that "a little debt won't hurt."

• Don't use automatic overdrafts of your checking account. By design they become bank loans and can run into thousands of dollars before you realize it.

• Avoid ATMs if possible. If you fail to log ATM withdrawals in your checkbook, you'll end up writing bad checks. Also, it's easy to develop the habit of using cash withdrawals to buffer your budget when you've overspent your original allocations.

• Be absolutely committed to balance your checkbook monthly — to the penny.

 Don't become discouraged if your budget doesn't work the first month you try it. Developing a realistic spending plan takes time.

(EDITOR'S NOTE – Dayton is co-founder of Crown Financial Ministries.)

## Do pastors avoid teaching stewardship?

### **By Steve DeVane**

**BR** Managing Editor

astors often hesitate to preach about stewardship. Some know their members don't want to hear it. Others fear a perceived conflict of interest since their salaries are paid by church members' offerings.

Pedro Rosario, eastern area director for Crown Financial Ministries, feels there's another reason.

"We're discovering that some pastors don't preach stewardship because they don't have their own financial house in order," he said.

A series of seminars across North Carolina could help pastors order their financial households, and put them in a position to help their members.

The meetings are sponsored by the partnership with Crown, the Baptist State Convention and the Southern Baptist Convention (SBC). The schedule is:

• March 9 — Fruitland Baptist Bible Institute in Hendersonville;

• March 10 — Southside Baptist Church in Greensboro;

• March 12 — Raleigh Baptist Association in Raleigh; and

• March 13 — Wilmington Baptist Association

Rosario said he hopes the gatherings will begin a "drilling down effect" that impacts churches in North Carolina so that members will become better stewards in their own lives and be able to slip from the shackles of debt.

Rosario hopes pastors take the one-day seminar, then preach on stewardship for four Sundays, then begin 10-week studies for church members.

Rosario said Crown has stewardship material for children, teens, college students and single moms, but the North Carolina effort is meant for adults. The seminars are part of the SBC's emphasis called "It's a New Day."

Mike Creswell coordinates the "It's a New Day" efforts at the Baptist State Convention. His telephone number is 919-459-5541 and e-mail is mcreswell@ncbaptist.org.

Ashley Clayton, associate vice president for stewardship at the SBC Executive Committee, told Baptist Press that people are in more debt than ever. The unfortunate truth, he said, is that conditions inside the church are no different than outside.

The "It's a New Day" initiative addresses personal finances, helping people get out of debt, Clayton said.

"When you look at the economy around us, the sagging real estate market and the mortgage companies that are failing and having to be bailed out by the government and by large banks, the cutting of interest rates, all of this is an attempt to bolster a sagging economy that frankly is laboring under debt," Clayton said. "Debt is what's driving it." Rosario said the seminars, sermons and studies are geared toward teaching biblical principles about stewardship. Christians need to learn their part and understand God's part, Rosario said. "He owns everything," he said. "Our part is we're stewards." Rosario said Christians should understand the difference between want and need. They might need a car, and want a \$30,000 version. But can they do with a \$10,000 car?

## **Holman produces New Testament for** family financial health

#### **Baptist Press**

ASHVILLE, Tenn. — To help families reduce their financial debt, LifeWay Christian Resources and the Southern Baptist Convention's Executive Committee hope to see a New Testament become a valuable resource. If so, churches will benefit.

The Executive Committee worked with LifeWay's Holman Bible Outreach International (HBOI) to develop a copy of the New Testament that includes 30 daily devotions written



by Crown Financial Ministries to be used by churches with the "It's a New Day" curriculum series.

It's a New Day curriculum includes a 10-week Bible study that leads individuals through the biblical principles of money management. Churches that implement a four-week emphasis on financial freedom also may use sermons provided on a DVD that teach foundational principles for handling money God's way. Phill Burgess, executive director of HBOI, believes the New Day New Testaments encourage a sense of community for those learning about biblical principles of money management. "With the entire congregation going through the series together, a sense of oneness within the church can be created, like we are all in this together," Burgess said. "Using the New Day New Testaments during the series is like a tender walk through God's word that can lead an entire congregation into a life-changing commitment that will bring peace in their lives." The New Day New Testaments are available by bulk order through LifeWay Christian Stores or through the HBOI web site at <u>www.</u> holmanbibleoutreach.com.

in Wilmington.

A seminar in Spanish will be March 14 at the Raleigh Baptist Association in Raleigh.

The meetings will last from 8:30 a.m. to 4:30 p.m. and be taught by trained instructors.

Participation is \$20 per individual or couple and includes materials and lunch. Register online at www.sbc.net/newday.

Rosario said he heard about a pastor who told a friend that he didn't preach about stewardship. The other pastor asked him what other parts of the Bible he neglected, leading the first to reconsider his position.

The meetings in March will be for pastors and associate pastors, Rosario said. Ministers who go through the seminar see the importance of teaching about stewardship, he said.

"You need a house, but do you really need a \$500,000 house?" he said.



Mike Creswell coordinates the "It's a New Day" efforts at the Baptist State Convention. His telephone number is (919) 459-5541 and e-mail is mcreswell@ ncbaptist.org.

# Standard procedures help home managers



ORGANIZED — Kathy Peel, author of The Busy Mom's Guide to a Happy, Organized Home, said certain "standard operating procedures" need to be in place.

#### By Norman Jameson BR Editor

n any household trying to negotiate the economic minefield, the main navigator is likely to be the woman of the house.

Kathy Peel, author of 18 books to help families, says in her latest, *The Busy Mom's Guide to a Happy, Organized Home* that every family needs a family manager. In most families, even if she has a full or part-time job, that manager is mom. Because running a family is a lot like operating a small business, Peel said certain "standard operating procedures" need to be in place.

"Good business principals and strategies help run your home well," said Peel, who lives in Dallas, Texas. "When you have standard operating procedures (SOPs) and are doing team building and managing by departments you can get more accomplished. Otherwise you are getting up in the morning and thinking, 'I have so much to do I don't know where to start.""

### Peel says seven areas in your family need management attention:

Home and property. How do you take care of all your stuff?

**2** Food. Who makes sure there are 1,095 meals on the table each year?

**Family and friends.** Who manages relationships?

**Finances.** How do you pay bills, stretch dollars and save?

**5** Special events. Busy calendars include holiday seasons and birthdays and vacations.

**6** Time and scheduling. Transportation and distribution is getting the right people to the right place at the right time with the right equipment.

**7** Self management. You must take care of the mind, body and spirit that God has given uniquely to you.

"When people start running the

home this way it's eye opening," Peel said in an interview with the *Biblical Recorder*. "Women like it because it recognizes that they have an important job in the most important organization in the world. Men, or whoever has been in the market place, like it because they recognize the value of SOPs at the office and know having them at home will increase efficiency there."

Peel even goes so far as to say an organized household saves not only money, but marriages. When couples sit down and decide who is responsible for "the small routines of life," little aggravations don't have time to build up.

Peel, who describes herself as "domestically challenged" when she married Bill 37 years ago, said "God doesn't waste experiences." She grew up in a home where everything was done for her. Then she married a minister and her resource level changed.

She wanted a house where people could walk in and feel. "It's good to be b

feel, "It's good to be here."

No one is good at all seven of the management roles, she said. Find a friend who can help in one of your weak areas and barter services. If you are a great shopper but can't organize a closet, take your friend's shopping list to the grocery and turn her loose with your shelves, hooks and hangers.

• Trading out chores is huge, Peel said, especially for a single working mom. She suggests some ways to

save time and money:

• Join someone at work and each cook a double portion two nights a week, and share your extra portion giving you each two nights off from cooking.

• Host a swap party in your neighborhood or with friends from church around a certain theme, like baby equipment or children's clothing.

• "Everyone goes home with treasures without spending a cent," she said. Rather than selling those pieces at a yard sale for pennies on the dollar, get dollar for dollar value in a swap.

Split the cost of a carpet shampoo with a neighbor and do it yourself.
Set up a

babysitting co-op and car pooling to save time and money.

• Be creative with your entertainment instead of paying for someone or something to entertain you. Stay home and play board games or make up a family trivia game. "Attitude is ev-

erything," Peel said. She said the two greatest tests in life are: what we do with success and how we respond to adversity.

With money problems the No. 1 reason for divorce, Peel said coming to grips with what is important in life, and finding creative ways to stretch a dollar will save marriages.

Additionally, she said the financial difficulty of the day may prompt "the revival that we've been praying for so long" if people see Christians react-

## Teach your kids about money

#### GuideStone

ne of the responsibilities parents have is to educate children on how to handle money responsibly. Here are some pointers for introducing children to the basic stewardship tenets of money: earning it, using it, investing it and sharing it.

Earning it.

Children need to understand that everyone in sible for some expenses. As they reach high school, parents can begin to teach them about the proper use of credit cards and the danger of reckless borrowing.

#### **Investing it.**

School-age children can understand the concept of saving. At that age begin to explain the idea of earning interest on what they save.

Opening a bank account will help them learn to regularly deposit what they save. As a family,

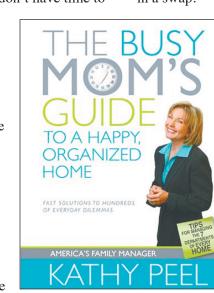
## Families find financial peace in Ramsey seminars

By Norman Jameson BR Editor

hen Gary and Shirley Dohrman saw the success of their children who instituted the personal financial health planning promoted by Dave Ramsey's Financial Peace University seminars, they became counselors themselves. Dohrman is a retired minister now specializing in financial peace issues to help those in need. And he sees plenty of need. Because money issues often are the wedge that drives couples apart, he knows helping husbands and wives solve those issues can keep them together. "One couple when they came weren't really speaking to each other," Dohrman said. "After a few weeks of counseling and training they started identifying their needs together as a couple and focusing on that rather than on their differences.

As a result they were pretty soon holding hands and by the end of the course we saw a complete change. We were tickled to death to see that."

**Financial Peace University** is an offering of nationally known Dave Ramsey, a onc bankrupt financial counselor who says, "Debt is dumb." Dohrman is an enthusiast, especially after leading three classes simultaneously at Hermon Baptist Church in Waxhaw, from where he retired recently. The Ramsey program encourages churches to send their staff members to be trained on stewardship principles and return home to teach congregations about biblical perspectives on finance. In places where the principles have been widely implemented, changes in the church have been "unbelievable" said Dohrman. He said offerings "skyrocket" and the church has money for both its budget and support of missions.



the family has a job. Their responsibilities change as they get older, but they receive an allowance for the completion of their assigned task. There is a great life lesson in knowing that with hard work they can purchase something they want — and that they have to wait to make that purchase until you've saved enough money.

#### Using it.

For young children, parents should start with the basics of what money looks like and the names of the coins. Later move to the cost of items and the concept of needs versus wants. Explaining the value of an item versus the price of that item helps older children determine if something is a good use of their resources. Help them to develop their own personal budget and allow them to be respon-



you can discuss articles in the newspaper or on TV that discuss the stock and bond markets or investing. Specifically, children need to be familiar with basic concepts of investing their money, such as diversifying investments (using more than one type), to manage risk, saving consistently over time and the benefits of compound interest to help their

#### Sharing it.

Children need to realize they need to share a part of what they have. To teach a sense of social ethics, parents need to model charity themselves — either through giving money, time or donations. Teaching children that the first tenth of all they earn should be given to the Lord should be an integral part of every Christian parent's legacy.

money grow.

(See Families, Page 16)

## Cary church helps job seekers make connections

#### By Patty E. Shaver **BR** Graphics Editor

rofessionals exchanging handshakes and business cards fill the room with loud chatter. They are engaged and enthusiastic. They are also unemployed. Most of them had been laid off from their jobs, making them part of North Carolina's 7.9 percent unemployment rate.

Most of the job seekers heard by word of mouth about a networking group called Colonial JobSeekers (CJS) that meets at Colonial Baptist Church in Cary on Monday mornings. Here they can find a sense of community, accountability, networking and job search skill development in



Bryan

ers. Recently, the number of job seekers in

the networking group has more than doubled, mostly due to area layoffs.

"Many have said that their time of unemployment has redirected their lives. If it wasn't for this transition, it may not have happened," said Bryan, as she spoke to 145 members Dec. 8. "God works for the good of those who love him, who have been called according to His purpose (Rom. 8:28)," she said.

The group meets on Monday mornings to help job seekers get ready and motivated for other job search activities throughout the week.



NETWORKING – Colonial JobSeekers volunteer, Kevin Hackney, speaks to other professionals after a networking session Dec. 8.

"Networking is about building relationships," Bryan said. "Come with the objective to encourage someone else. The more you

reach out and help others, the more it will strengthen you." "Unemployment

can drain your hope if you let it," Bryan said. "The No. 1 way to find

a job is networking." Someone who knows you may be the one to open the door to your next job, she said.

After devotions, the professionals split up

into special interest groups consisting of individuals with common professional backgrounds and skill sets. Here they exchange job leads and discuss upcoming interviews.

"Colonial JobSeekers supports professionals from a personal level," said

*"Many have said that"* their time of unemployment has redirected their lives. If it wasn't for this transition, it may not have happened." - Paula Bryan

Kevin Hackney of Cary. Hackney is one of a number of job seekers who at-

tends and volunteers at Colonial as a way to give back and to help others.

Developing relationships during the career transition is very important, Hackney said. Colonial provides a place for professionals to meet others and network. Colonial is Christ cen-

tered, and makes the point that the job seekers' ultimate relationship needs to be with Jesus.

Sharon Cox, a career coach for Career Directions/Resume Writing,

assists with forwarding job leads and leading a small group of job seekers in career transition at the weekly meetings.

"JobSeekers is not just a network-



ing group, said Cox. "It provides spiritual and emotional support, accountability, and job seeking skills" such as resume writing and interviewing skills. "Colonial differs from

other groups as

this is the group

Cox

with heart," said Cox. The work gets done by a dedicated group of volunteers, many of whom are job seekers themselves. Some volunteers from the community dedicate their time to serve as speakers, counselors, recruiters, etc.

"It is important for community employers to be made aware of the available pool of qualified candidates through local networking groups like Colonial and to list their job openings with these groups," said Bryan.

Many job seekers suffer disappointment from losing their job, but they can choose two different paths: despair or hope. "If you don't have anything to hope for, you will despair," said Hackney. "We try to give job seekers hope by sharing the gospel with them. We encourage them by letting them know that they are not the only ones out there looking for a job. Others are getting interviews and jobs." Hackney said. "There are things to be joyful about."

For more information about Colonial JobSeekers, visit www.colonial. org/jobseekers.

## Using many job search methods gets job faster

#### By Patty E. Shaver BR Graphics Editor

as your job been downsized, restructured, outsourced, or just plain eliminated? You're not alone. It's happening everywhere, everyday.

In the current labor market there are more people looking for work than there are available jobs. That means there is a lot of competition for jobs which requires a lot of hard work. In fact, looking for work can be a full-time job in itself. According to Occupational Outlook Handbook, 2008-09 Edition (OOH), "finding a job can take months of time and effort. But you can speed the process by using many methods to find job openings. Data from the Bureau of Labor Statistics suggest that people who use many job search methods find jobs faster than people who use only one or two."

market — finding the jobs that are not advertised.

• *Networking* is when you make personal contacts by talking to friends, family members, acquaintances - everyone you can think of

- who might know of an *"Finding a job* open position. Job seekers can expand their netcan take months work by joining networkof time and efing groups and professional associations. Some fort. But you can networking groups offer resume and interview preparation workshops and other resources. • Research companies of interest and apply directly. Find out about the company from its web site or see if anyone in your network knows the manager or anyone else who works there. Try and arrange for an introduction through your network or contact the hiring manager directly and ask for an interview.

Other options to consider include applying to job ads through the state employment services office, private employment and staffing agencies, career centers, and community nonprofit agencies.

Temporary or contract work may be a good option, especially during a lengthy job search. Not only can this bring in some money, it could also expand your network and possibly lead to a permanent position.

Working as a volunteer or intern, or joining professional associations related to your career is another way to network or discover job openings.

Remember to use several different methods spending the most time on the most effective methods networking and applying directly to employers. Spend less time on the least effective methods. Also, find out how others in your field found their jobs and do the same.

environment. Colonial is experiencing the largest turnout since 2001, said Paula Bryan, director of Co-

lonial JobSeek-

a confidential

and professional

#### Most effective job search methods

The most successful job search methods are networking and researching employers and applying directly. This is how to tap into the hidden job

speed the process by using many methods to find job openings." – Occupational **Outlook Handbook**, 2008-09

#### Other job search methods

The least effective job search methods involve applying to advertised positions, such as: classified ads in newspapers, trade journals and magazines and Internet job posts. The large number who see and apply to these ads decreases the probability of one person getting hired.

## **Resources for job seekers**

#### Christian Women's Job Corp/Christian Men's Job Corp (<u>www.wmu.com/VolunteerConnection/cwj</u>c)

Provides a Christian context in which men and women in need are equipped for life and employment; and a missions context in which women help women and men help men.

#### Jobs for Life (<u>www.jobsforlife.com</u>)

Equips churches and faith-based organizations to provide job training and support enabling everyone to secure meaningful employment.

#### Colonial JobSeekers (<u>www.colonial.org/jobseekers</u>)

A networking group that meets on Monday mornings at Colonial Baptist Church in Cary.

#### LinkedIn (<u>www.linkedin.com</u>)

An online network of more than 30 million experienced professionals from around the world, representing 150 industries.

#### **Resume tutorial.**

For resume tips and samples, use the online resume tutorial at <u>www.</u> acinet.org/acinet/resume/resume\_intro.asp.

## In tight times, clergy counsel patience

#### **By Jeff Diamant**

**Religion News Service** 

S ince September, the financial crisis has been an especially palpable concern at houses of worship, church leaders. It has been the subject of clergy counseling sessions, sermons, and in-house career seminars.

Many clergy say they find themselves doubling as networking career counselors and therapists more than ever. "We'n

"Some people, you know, they've been at Lehman Brothers or Bear Stearns," said Edward Halldorson, pastor of Presbyterian Church of Chatham Township, N.J., where many of the parishioners work in New York City. "(We) look for ways we can gather to have groups of men

and women who are going through this, and share with men and women who have been through it before. If I lost a job in the past, I can give a great deal of hope to someone going through it now."

The Jethro James, pastor of Paradise Baptist Church in Newark, where some parishioners have recently lost jobs as security guards and engineers, said he urges the unemployed toward education.

"We're encouraging folks to go back to school and take courses. We're telling our young people to prepare," James said. "More people are coming in for counseling than ever. More people are taking food from the food bank than ever."

He said his church keeps up with social service agencies to note any changes in food stamp requirements, and also networks with fast-food restaurant managers about jobs to help needy members.

"You almost become an employment agency," he said. "A young lady who lost her job, was a professional, she had a knack for cleaning. If we can get her \$100 a day to clean someone's house, we'll do that."

> He has noticed an unexpected source of angst in some who talk with him: the anticipated effect of their parents' dwindling fortunes on their own financial futures.

"Your mother now needs to get a reverse mortgage and in reality it may deplete what you believe is your inheritance," James said.

"You'd be surprised at how many folks get bitter about that. They feel something is owed to them. But don't you want your mom to have a great next 20 years?"

In Ridgewood, N.J., leaders of the Career and Resources Ministry at Our Lady of Mount Carmel Roman Catholic Church have seen largerthan-ever attendance at monthly workshops, which were begun seven years ago to help parishioners who lost jobs after the 9/11 terrorist attacks. Usually, five or 10 people attend. But the September crowd was 15, and October's was 30.

Even in wealthy areas, some sixfigure households are "making the same money decisions that people who live on the edge make every single day," said the Rev. Elizabeth Kaeton of the Episcopal Church of St. Paul in Chatham, N.J.

She said her church usually gives away about eight \$25 supermarket gift certificates a month, on an asneeded basis, but has gone through 16 in the last three weeks. In her church bulletin she has been posting toll-free numbers for people who need assistance.

"A couple of parishioners don't believe that they're going to be able to finish off the year with the commitment to their pledge because either their husbands have lost their jobs, or in one instance a person in sales hasn't made a sale in six months, so hasn't gotten a commission," she said.

Kaeton said the tough times can give people unexpected spiritual opportunities: "It allows us to go off automated pilot and live a more intentional life — to really examine your priorities."

(Jeff Diamant writes for *The Star-Ledger* in Newark, N.J.)

## Pastors unite to help job seekers find work

*"Many network-*

ing groups tend

to focus on just

professionals.

We want to

include others."

- Jerry

Lankford

**By Patty E. Shaver** *BR Graphics Editor* 

group of pastors from Unite Raleigh met Dec. 10 to begin planning a job fair and seminar to help the unemployed find work. ing

The group was started by Biblical Wellness Ministries (BWM) with the intent to come alongside pastors and help them in fulfilling their calling and to facilitate pastors working with other pastors, connecting them with a purpose.

Unite Raleigh is a roundtable for racial reconciliation. However, due to the recent economic issues pastors felt a great burden. "We prayed together and this is what came out of it," said Jerry Lankford, executive director and counselor of BWM. "We need to do more for others rather than pat them on the back and say we're praying for you."

> The job fair is an evangelical cross-denominational and cross-racial effort, said Lankford. Many area churches are involved.

"Many networking groups tend to focus on just professionals, said Lankford. "We want to include others."

The job fair is still in the planning stage and set

to take place some time in 2009. For more information, e-mail Jerry Lankford at office@biblicalwellness. org.

## **Classified Advertisements**

**Pastor** Baptist Church of I

**Pastor.** Bethel Baptist Church of Dublin, N.C., is seeking a full-time pastor for a conservative, evangelical, Southern Baptist church, with an average attendance of 150 in worship. We are seeking the man that God wants for Bethel. View church web site at: *www.bethelnc.net*. Send resume and DVD if possible to: Bethel Baptist Church, PO Box 177, Dublin, NC 28332, or you can e-mail the resume to *mbrisson@embarqmail.com*. Deadline to submit resumes in Saturday, Jan. 31, 2009.

Senior Pastor. Bethlehem Baptist Church of Knightdale is in a growing community located in the greater Raleigh area. We seek a full-time pastor who is an effective gospel preacher, administrator and has desire to reach the community for the Lord. Experience of at least six years in senior pastoral ministry, Master of Divinity, and ordained by a Southern Baptist church. Bethlehem's average attendance is 340 for both morning worship and Sunday School with a traditional style of worship. We have a strong discipleship training program on Sunday evenings for youth through adult and children's choir programs. A new family life center with classrooms will be complete fall 2009. Wednesdays we have prayer meeting with separate programs for children and youth. Send resumes to: Pastor Search Committee in care of Bethlehem Baptist Church, 8400 Poole Rd., Knightdale, N.C. 27545 or e-mail pastorsearch bbc@bellsouth.net.

**Pastor.** Bethlehem Baptist Church, Kings Mountain, is seeking a senior pastor, 30-60 years of age, with a seminary degree, and at least five years experience. The church is 166 years old, has 500+ members, 320 resident members, with an average attendance of 145-165. Staff: Youth/children pastor, administrative assistant and part-time minister of music. Church has a blended worship service and offers an excellent opportunity to someone with good leadership skills and vision for the church. Send resume by Jan. 31 to: Bethlehem Baptist Church, 1017 Bethlehem Road, Kings Mountain, NC 28086, Attention: Pastor Search Committee

### Church Staff

**Minister of Youth.** Clarksville Baptist Church is seeking a part-time minister of youth. We are a growing church in southern Virginia affiliated with the BGAV and CBF. We are looking for a minister who is interested in building relationships with students and their families and has a desire to help others encounter the living God. Please send a resume with a cover letter to: Youth Minister Search Committee PO Box 126 Clarksville VA 23927.

Coats Baptist Church is seeking a year-round parttime **Child and Families Ministries Coordinator** to assist in planning and coordinating programming for children (newborn through grade 6) and their families with the purpose of strengthening family relationships and supporting and supplementing the parents in their God-ordained role as the primary spiritual teacher of their children. The ultimate goal is helping children and parents to come to know, love and follow Jesus Christ. Assistance with room and meals is possible. To receive an application packet contact Tom Austin, Associate Pastor/Minister of Education at one of the following: PO Box 297 Coats, NC 27521; (910) 897-5173 or tom@coatsbaptist.com.

**Music Minister.** Concord Baptist Church in Granite Falls is looking for a full time minister of music. Education experience is desired. The church has blended services. Attendance over 300 that also supports a full-time minister of students. Submit resume to Search Committee, Concord Baptist Church, PO Box 127, Granite Falls NC 28630. **Minister of Worship.** First Baptist Church of Gibsonville, N.C., is seeking a part-time minister of music and worship. Responsibilities include leading a blended worship service, directing choir and band. Please send resume to 221 Piedmont Ave., Gibsonville, NC 27249 or e-mail to *fbcgib01@ triad.rr.com.* 

**Church Secretary.** Wakefield Baptist Church in Wake Forest, N.C., is seeking a highly organized, competent, and professional administrative assistant to serve full-time as the church secretary. Resumes should be sent to Scott Parkison, senior pastor at *sparkison@wakefieldbaptist.org*.

#### Retreat Center

Siloam Missionary Homes and Retreat Center, Snow Camp, NC. "A retreat center with the small

"We're encouraging folks to go back to school and take courses. We're telling our young people to prepare." — Jethro James

Non-traditional Southern Baptist church (of 175) searching for passionate, cutting edge, **senior pastor** to reach fast growing community near Savannah, Ga. Multi-use building, 49.5 acres, hearts yearning for discipleship, evangelism and leadership. Send resume by Jan. 31, 2009, to *pastorsearch@southeffingham.com*.

**Senor Pastor.** Ebenezer Baptist Church in Indian Trail, N.C., is seeking a full-time senior pastor. Send preaching samples with resume to: Ebenezer Baptist Church, 1417 Unionville-Indian Trail Road, Indian Trail NC 28079, Attention: Pastor Search Committee, or e-mail *ebcpastorsearch@ aol.com*.

**Pastor.** Moravian Falls Baptist Church is seeking a God called experienced pastor with good work ethic. Please send resume, cover letter and preaching sample to: P.O. Box 63 Moravian Falls, NC 28654. Letters and resumes must be received by Jan. 30, 2009. First Baptist Church of Sevierville, Tenn., is seeking to fill the position of **executive associate pastor.** Send resumes to: Executive Associate Pastor Search Committee, First Baptist Church, 317 Parkway, Sevierville, TN 37862. A ministry description for this position can be requested by e-mailing *info@fbcsev.org*.

Associate Pastor for Worship and Music. First Baptist Church, Asheboro, N.C., is seeking an associate pastor for worship and music. Requirements: minimum of a bachelor's degree in music, seminary a plus, three to five years experience. For further details check the church web site at: *www.fbcasheboro.com.* Submit resume to: First Baptist Church, 133 N. Church St., Asheboro, NC 27203 Attn. R.M. Stratton, Chairman of the Music Search Committee or to: *rstratton@triad.rr.com.* 

**Minister of Youth.** Southport Baptist Church in the beautiful seaside community across the bay from Fort Caswell is in need of a full-time minister for our youth and young families. Resumes may be submitted to: Youth Minister Search Committee, PO Box 10009, Southport, NC 28461.

**Minister to Children and Families.** Burkemont Baptist Church, a conservative Southern Baptist Church in Morganton, N.C., is seeking a full-time minister to children and families. Responsibilities will be to minister to children (birth-sixth grade) through Sunday School, as well as, overseeing Awana, Upward, VBS and a variety of other outreach and in-reach children's ministries. Family ministry will include couple's retreats, parenting helps and other creative ministries to help our family and children. Send resume by e-mail to *dmills*@ *burkemontbaptist.org* or mail to Dr. David Mills, 4668 Burkemont Road, Morganton, NC 28655. church in mind." Visit us at *www.siloamhomes.org* for more information.

#### Miscellaneous

Share the Biblical Recorder — FREE. Order a three-month *free* subscription for your family and friends. Contact Amie Moore at (919) 847-2127 or *amie@biblicalrecorder.org* to make arrangements. Encourage others to be more informed about N.C. Baptist life and missions.

#### How to place a classified ad in the Biblical Recorder

#### Choose one of three avenues:

- · Send e-mail to: joellen@biblicalrecorder.org
- · Submit the information via the Recorder's web site at www.biblicalrecorder.org
- Send a Fax to (919) 847-6939

#### For more information, call the office at (919) 847-2127.

Cost for Baptist churches and organizations is \$1.20 per word, number and standalone initial (\$1.42 for commercial and non-Baptist entities) with a minimum charge of \$35. Ads will also be displayed on the *Recorder's* web site.

# **Tough lessons for tough times**

#### By Barry Howard

First Baptist Church, Pensacola, Fla.

few months ago, a couple of the savvy business owners in our church indicated we were overdue a severe market correction.

In other words, the bull would become a bear and probably persist as a fairly wimpy bear for a while.

Now, it is becoming apparent we are not just experiencing a market correction, but we are at the uncomfortable beginning of a culture correction. While much of our discomfort is caused by the symptoms — market volatility, unemployment, personal and corporate budget reductions — at some point, we must deal with the root of the problem. Evangelist Vance Havner once asked, "What good is it to keep tearing down the web if you're going to do nothing about the spider?"

My pastoral observations are somewhat naive and certainly lack the expertise of an economist or a sociologist, but from where I sit, at least three concerns seem conspicuously obvious:

• Many have adopted unattainable or unsustainable standard of living goals, which often are incongruent with an individual's faith, values and productivity.

• Many are experiencing great distress and anxiety as a result of the quest to achieve their desired standard of living by mounting up debt. This personal crunch disrupts families and ultimately contributes to the overall corporate crisis.

• Many feel trapped and hopeless in their personal financial dilemma or in their current business venture or vocation, with little or no hope for the future.

Ironically, a quick return to market normalcy, continued access to easy credit and continued lifestyles of accumulation and acquisition factors that might relieve the tension of the moment — actually only postpone the inevitable.

We must adopt life goals and management strategies that enable us to live life with meaning and purpose and embrace a way of life that minimizes anxiety, elevates passion and enhances relationships.

As a follower of Jesus, the teachings of the Bible and the initiatives of Christ constantly are reformatting my lifestyle, calling me to leave behind the errant ways of my past so that I might live more authentically, more passionately and more faithfully. As I reflect on the tough times many of us are experiencing, I invite you to think with me about the life-changing lessons we can learn in tough times. For starters, consider several suggestions, asking whether they may be applicable to your life situation:

• Seize the current season of adversity as an opportunity to upgrade the way you approach life, order your priorities and live out your faith.

• Base your sense of self-worth and your selfesteem on the love and uniqueness God has given you, not on your status or your "net worth."

• Adopt a lifestyle of living within your means, avoiding unnecessary credit and making informed purchasing and investing decisions.

• Teach your children to make life decisions based on faith and values, not on default cultural trends.

• Be prepared to assist with vocational networking or engage in vocational transitioning and retraining.

• With a nonpartisan disposition, pray for the leaders of your community, your state and our nation, that they may act with extraordinary wisdom and discernment.

• Invest your gifts and passions in proactive service in the church and in the community, always toward the greater good of the whole body.

• Share from your blessings with others who may have greater needs and a lesser portion.

• In seasons of both prosperity and adversity, honor God with all of your assets — your tithe, your time and your talent.

• Practice the biblical principles of Sabbath, ceasing periodically from industry and anxiety to rest and worship, and of jubilee, releasing your grip on property in order to rotate, revitalize and restore.

This season of economic adversity could be remembered as the toughest time since the Great Depression. But out of that depression came those whom Tom Brokaw called "the greatest generation." Perhaps God could teach us a few life-changing lessons during these tough times, lessons that will shape us into more responsible citizens, more respectable parents, more competent leaders, more productive workers and more effective servants than we've ever been before.

(EDITOR'S NOTE – Howard is senior minister of First Baptist Church of Pensacola, Fla. This column first appeared in The Baptist Standard, the newsjournal for Texas Baptists.)

## Tar Heel Voices

## Appreciates service of Dan Ridley

On Oct. 31, 2008, North Carolina Baptists lost the services of a wonderful friend, leader and encourager in the retirement of Dan Ridley, the Baptist State Convention's (BSC) music and worship team leader.

Dan served on the BSC's music team for the past 11-plus years, first as a music consultant and then as team leader. Throughout his tenure, churches across the state have benefited from his tireless efforts of coordinating and planning events such as Music Week at Caswell, Handbell Festivals, Senior Adult Choir Festivals, All State Youth Choir, Instrumental Expos, Ensemble workshops, and specialized training events for associations and regions. Every November while Dan was at the "musical" helm, our state Convention meetings enjoyed and appreciated his eclectic style of music, always carefully designed to enhance our worship. Since Dan returned to North Carolina from serving a Missouri Baptist church, over 50 N.C. churches have been recipients of Dan Ridley at his best. I refer to his partnering leadership of the North Carolina Baptist Singers, a group of gifted musicians from all across our state who are known well beyond our borders. Dan either led or co-led these singers on mission trips to South Africa, Alaska, and most recently to Brazil. His zeal for sharing the love of Christ through music and his heartbeat for service will be sorely missed in the local church. Thank you, Dan Ridley, for loving and serving North Carolina Baptists faithfully and well through the years.

Michael McKnight Greenville

### Make up your own story

I read with interest "Was Bethlehem innkeeper history's rudest host?" (BR, Dec. 20, 2008) Mr. MacDonald asserts that the innkeeper and stable were likely fictional since the story is "rich with symbolism." If the stable was fictional and it was really a feeding trough placed in a family member's residence, it is a miracle that the shepherds found Him there. But maybe the shepherds were symbolic also? And there begins the slippery slope to hell by denying God's version of Jesus' birth and ending with the assumption that all others, including Calvary, could be symbolic. No, Mr. MacDonald, all is simply just as God said it was. Unlike Mr. MacDonald's references, I am neither scholar nor professor. I'm only a believer; my reference is God's word.

# 2009 — Starting for the finish

**By Milton A. Hollifield Jr.** BSC Executive Director-Treasurer

> hen the financial supports of life are stripped away, what is left? For

many during these difficult economic times, a realization of what is truly lasting comes into focus.

The gospel of Jesus Christ remains a message of comfort and hope in times of personal trial as the consequences and realities which emerge during times



of grief and loss often result in great spiritual gain to the soul.

In North Carolina, the economic crisis is severe, but there are hopeful signs on the horizon.

Michael Walden, William Neal Reynolds professor and North Carolina Cooperative Extension economist in the Department of Agricultural and Resource Economics of North Carolina State University's College of Agriculture and Life Sciences, recently stated that North Carolina is losing jobs at an annual rate of almost 2 percent, and the unemployment rate in 2008 will average more than 6 percent — almost 1.5 percentage points higher than in 2007.

The state is also feeling the effects of the housing slump as existing home sales were on track to be down almost 25 percent for the year 2008.

Compared to the last recession in 2001, however, North Carolina has lost a smaller percentage of jobs. Manufacturing jobs are down at half the rate in 2008 as they were in 2001.

This is largely the result of North Carolina's economic transformation over the past three decades which shifted the state's leading industries from tobacco, textiles and furniture to technology, health care, banking, machinery and food manufacturing. This has resulted in stability for the state's economic base and protected it from devastating losses that other states are experiencing.

The Baptist State Convention of North Carolina also faces its own financial challenges brought about by the financial crisis confronting local churches.

Despite the setbacks experienced by many North Carolina Baptists, the Convention finished 2008 in the black and adjusted its 2009 projected expenditures to focus all efforts around key ministry objectives which support our vision and mission. We exist to advance the cooperative vision of North Carolina Baptists as they seek to obey the Great Commission.

During times of national crisis God's people have stepped up and always stood out as those who both understand the fragility of economic prosperity and the only true rock of stability in every circumstance of life. Jesus assured his followers that the Church will never vanish or perish. It will remain until He comes again and receives His people into an eternal city not made with hands. We begin this new year of 2009 humbly asking God to reveal to all of us new ways to become better stewards of all He places into our hands of responsibility. The Cooperative Program continues to be one of the greatest proven ways for Baptist churches, regardless of membership size or budget, to network in supporting more than 10,000 missionaries at home and abroad as we cooperate together in reaching the lost with the gospel of Jesus Christ. Join with us in this eternal endeavor of reaching the lost and making disciples to the praise of His glory. For I know whom I have believed and am persuaded that He is able to keep what I have committed to Him until that day. -2 Tim. 1:12

#### Glenn Kling Wilmington

### **REACT:** Tar Heel Voices is your forum



**E-mail to** *editor@biblical recorder.org,* or **mail to:** Editor, P.O. Box 18808, Raleigh, NC 27619

## Living debt-free requires choices

n my first job as a reporter I worked on a special economics issue for the Colorado Springs Gazette Telegraph. I was assigned most of the stories that related to home and commercial real estate.

After learning what I could about each source's subject of expertise and their prognostications for the area's real estate market in 1977, I asked each for a single word of advice to readers. Without exception, they each said to "buy as much house as you can as soon as you can."

Just three months out of college I was still thrilled I had a dishwasher in my big, bright two-bedroom apartment and hadn't even started thinking about a house. But I took the advice to heart, engaged a realtor in my church and he soon found an affordable house not much bigger than the apartment.

Thanks to the GI Bill I could get into the house for just \$500, which I borrowed from my father-in-law. My one concern was how

we would absorb the \$29 increase in difference between rent and house payment. Were we tight? Yes.

But things

went well and when we sold the house to move to Nashville, Tenn., the realtors' advice was proven sound. Looking for a new house and establishing ourselves in a new city, one in which we would likely start raising a family, my wife and I had one big priority on the shopping list: we wanted a house we could afford on my income alone.

That eliminated a lot of beautiful options, but we never said, "Gee, if only we could afford this one." We never had a sense of deprivation for what our commitment denied us. We were only grateful for what it afforded us – the ability for mom not to have to work to meet our mortgage.

If there is an overwhelming message in this issue of the Biblical Recorder from Pedro Rosario, the Crown Financial Ministries regional director, it is that to control debt, we must make choices. To acquire the things that are important to us — whether property, lifestyle, objects or groceries — we must count as rags lesser things.

Only the very rarest among us can make purchases with no nod to a limited income. The rest of us must budget, prioritize, save and wait patiently. Often, by the time we have the money saved, we'll realize we aren't all that excited about the item anyway.

That's why Rosario says individuals and families must establish priorities. If you have priorities — a clearly established sense of what is most important — then denying or delaying some things to enable your priority is really

## Encourage each other toward contentedness

s the nation deals with the fallout of a financial system greased by greed and propped up by a trust we now know was abused, it is still for individuals to recover, to regroup and to regain control of their personal finances. No matter how many are laid off, or which companies fall into a hole it is alltheoretical until it happens to you.

In many circumstances, however, financial bondage doesn't "happen to you" as much as we initiate a personal financial crisis unto ourselves.

The typical American spends more than he or she makes each year, which means that every year, we are in greater, deeper, more debilitating debt. We don't own the things we went into debt to acquire: they own us.

They own us because we have obligated ourselves to them, to continue to work; to work even at a job we don't like; to work longer than should be necessary, to the neglect of our family or church or spiritual life; to worry about not working, all to make the payments

so we can have the things "now" that we are too impatient to acquire only after saving for them.

In "David Copperfield" Charles Dickens wrote, "Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pound ought and six, result misery." If you spend each year just under what you earn, the "result is happiness," he is saying. But if you spend just a little more than you earn each year, the result is "misery." And Americans are miserable because we're spending \$104 for each \$100 we earn.

Said poet E. E. Cummings: "I'm living so far beyond my income that we may almost be said to be living apart."

If you don't manage debt, it will manage you.

The willingness of Christians to accumulate debt so that we can have the things we want without waiting is another sign that we operate under the same principles as do those who claim no Christian faith. "Keep your lives free from the love of money and be content with what you have, because God has said, Never will I leave you; never will I forsake you." (Hebrews 13:5)

Happiness, according to the parable, is not in getting what you want, but in wanting what you have. Too many of us simply are not content with what we have and we are not encouraging each other toward contentedness.

One of the goals of Christian financial counseling ministries is to free you from your debt burden so that you might be a blessing to others. When you

> hear an appeal for a burning need from a Christian organization, or to meet the needs of homeless, hungry, hurting people in your community, are you able to respond? Or are you shackled by debt? Are the "things" that rob your financial freedom giving you real joy? Could you sell them and still be happy? Which would give you more joy: continued use of those things or freedom from the debt they are drowning you with?

We want to share the joy with friends who have made a purchase that makes them happy. But how do you encourage a friend toward lifestyle decisions that cut against the grain of culture? It is easy to admire the new car or home

entertainment center or view the pictures from the world tour; but how do we applaud the quiet, sacrificial giving of a person content and generous? How do we encourage that spirit in ourselves and in others?

I know a family that lives on the husband's salary, and all income from an artistic side business goes to a Christian orphanage that has reached across the ocean and touched their hearts. I remember having lunch in the home of a fellow church member and being surprised at how modest it was for a doctor's house and how old were the cars out front. Then I learned about the weeks he spends overseas each year at medical missions clinics.

When you see that your church's income is well short of budget; when you learn that human services charities that serve the homeless and hungry have less money and more need; when a child cannot attend camp; when you find out a neighbor sits in the cold and dark because there is no money for utilities are you in a position to help?

Are we as Christians in a position to encourage that kind of investment among ourselves over the shiny trinkets that most often draw our admiration?

## This could be your final issue of the Recorder

If you have been receiving the Biblical Recorder without a personal subscription or through a church club plan, you likely have benefited from the generosity of the Baptist State Convention which was providing it because you are a "church leader." Since 2000 the *Recorder* provided a page in most issues called Church Leader where the BSC could promote the meetings, events, people and programs through which it serves Convention churches.

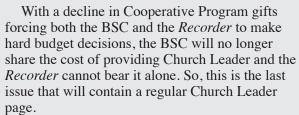
For each of those issues, the BSC added to the *Recorder* mailing list the names of about 13,000 persons it wanted to be sure received the Recorder and the special promotional information on the Church Leader page. In exchange, the BSC and Recorder shared the cost of providing the additional copies. The Recorder was happy to provide the service because we believe it is vital for every North Carolina Baptist to have the information contained in each issue.

**EDITORIAL** 

**OPINION** 



Norman Jameson



Therefore, it is vital — especially for church leaders - to be sure you have a personal subscription or that you are included in your church's club plan. Call the Recorder office at (919) 847-2127 to subscribe or use the subscription order form on page 16 of this issue. I am also happy to remind you that your Cooperative Program gifts provide operating funds for the Recorder that enable us to provide a subscription to you at a very reasonable rate. An individual subscription is just \$15.50 next year and church club plans are even more affordable.

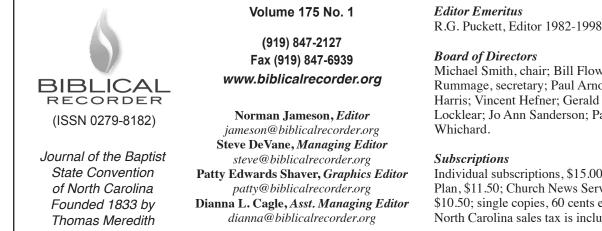


quite simple.

In the example above, our priority was not a purchase, it was a lifestyle. Ken Dychtwald, author of Age Wave, said years ago that generation would trade money for time. My generation trades time for money.

But when it comes to maintaining your priorities, don't trade them for lesser things.

-NWJ



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### New health regulation permits 'conscience' exceptions

WASHINGTON (RNS) - A new federal regulation will allow healthcare workers to abstain from performing abortions or any service they object to on religious or moral grounds.

The regulation, introduced Dec. 18 by the Department of Health and Human Services, is directed primarily at shielding those with religious or moral objections to abortion or sterilization. But its scope could be much wider, including those opposed to assisted suicide, sex change operations or even vaccinations and family planning.

The rule says healthcare workers cannot be discriminated against for refusing to participate in objectionable procedures. The definition of workers is defined broadly, to include volunteers as well as janitors and others not directly engaged in the procedures.

The regulation goes into effect in mid January, just before the end of the Bush White House. It can be overturned by the incoming Obama administration, and some lawmakers are already taking steps to change it through legislation.

### Architect of religious right passes away

WASHINGTON (RNS) – Paul Weyrich, a man who worked away from the limelight to galvanize conservative Christian political advocacy, died Dec. 18.

Weyrich, 66, co-founded the now-defunct Moral Majority with the late Jerry Falwell and served as the first president of the Heritage Foundation, a Washington-based conservative think tank.

"He was key behind the scenes in establishing the religious right," said Jerry Falwell Jr., who succeeded his father as president of Liberty University in Lynchburg, Va. "I think he recognized that there were people in many different faiths who shared the same moral values and he saw the need for a coali-

## **News Briefs**

tion to pull those groups together."

Weyrich, who served as a deacon at Holy Transfiguration Melkite Greek-Catholic Church in McLean, Va., used that coalition and others to advance policies, such as the maintenance of the anti-abortion plank in the Republican platform.

### **Research to aid 'GPS' strategy**

ALPHARETTA, Ga. (BP) - In advance support of the "God's Plan for Sharing" evangelistic campaign set to roll out in 2010, the North American Mission Board is collaborating with LifeWay Research to research the most effective methods for sharing Christ with the people of North America.

A minimum of 15,000 people across the United States will be polled on how they prefer to receive spiritually related messages — whether by direct mail, TV, radio, Internet web sites, e-mail, personal contact, newspaper or magazine advertising, billboards, door-to-door, etc.

Because of the survey's large sample, data will be available across many demographics.

In addition to polling people about their openness to outreach by various methodologies, the research also will ask respondents if it makes a difference who or what denomination the spiritual message is from. Also, are Americans more open to spiritual contacts or messages during a certain time of the year or after key national events?

### Survey: Most Americans believe in multiple paths to salvation

WASHINGTON (ABP) - A majority of American Christians believe that at least some non-Christian faiths can lead to eternal life, says a new survey by the Pew Forum on Religion & Public Life.

Even among evangelicals who believe an individual must be "born again" into a personal relationship with Jesus Christ to be saved, nearly as

many Christians said many religions can lead to eternal life (47 percent) as those who believe theirs is the one true faith (49 percent).

The survey, released Dec. 18, followed up an earlier poll that found that seven Americans in 10 believe many religions can lead to salvation while less than one quarter say their faith is the only one that is true. Critics of that study questioned those findings, suggesting that for many Christians, "other religion" might have meant a different Christian denomination instead of a non-Christian faith.

The new study asks those who say many religions can lead to eternal life questions about specific faiths. Sixty-nine percent said Judaism can lead to eternal life, compared to 52 percent for Islam, 53 percent for Hinduism, 42 percent for atheists and 56 percent for people with no religious faith.

### More abuse in Iraq

(RNS) Iraq should be designated as a "country of particular concern" because its government tolerates the abuse of religious communities, according to the U.S. Commission on International Religious Freedom.

The federal commission said many Iraqi religious minorities, including Christians, Yazidis and Sabean Mandaeans have fled, threatening their faiths' existence within the country.

"The lack of effective government action to protect these communities from abuses has established Iraq among the most dangerous places on earth for religious minorities," said Felice D. Gaer, chair of the commission at a Washington news conference.

Only five of the nine commissioners agreed with the "country of particular concern" designation, the report noted. That designation is used when a government has engaged in "systemic" and "ongoing" religious freedom violations. But the report said all of the commissioners agreed that the Iraqi government needs to take more action to address the plight of religious minorities.



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### **Sunday School**



#### Lesson for Jan. 11

## Formations

### Lesson for Jan. 18

### **Meeting God in Judgment**

#### Focal Passage: Isaiah 5:1-13

In a not so previous life, many *Biblical Recorder* readers knew me mainly for my technical acumen. From the voice behind and content creator of the "Cyber Tip of the Month" on UpClose, to a "church technology coach" many got to know me in that "more geek than I want to admit" role. Well, as hard as I try to shed the computer guy mantra, it seems to stick with me like flies on honey.

I must concede that occasionally knowing that techno-lingo pays off. In computer programming jargon there is a term known as JIJO which means literally "junk in/junk out." It is used by programmers to describe the actions of a computer when the underlying code on which it acts is bad. If the programming is bad then the computer's actions will be also. If you put junk in (by way of bad code) you'll get junk out (in the resulting malfunctioning computer.) **The Lord of hosts** 

puter.) As much as I try to move on, it just may be that old computer pro-

gramming jargon has a place here. The prophet

Isaiah speaks in the focal passage of a disappointing vineyard. In verse four of chapter five he asks why a vineyard produced the wrong kind of grapes. The answer is the old computer programmer mantra; junk in, junk out.

In the next two verses, Isaiah speaks of a field laid waste, burned and trampled. The prophet goes on to list various things from intoxicating drink to staying out all night as possible junk which causes the judgment to be harsh. Each of us would have our own take on what is and isn't junk here, but the truth is it varies from person to person. Of course there are some obvious things we might all agree on, but there are just as many we would argue. The point is to know what actions your intake are going to produce.

God is watching our actions, all of our actions; every single one. He is aware of everything we do. He alone stands worthy to judge us,

> and He in fact will. We need not to try and avoid God's judgment, for it is unavoidable. Rather we need to be living lives that make the judgment of God a positive one. We

must limit the amount of (all) junk which goes into our lives and bodies, so we can keep (any) junk from coming out.



Shane Nixon Director of Development/ Church Relations, Baptist Retirement Homes of North Carolina

Nancy B Knott was my 9th grade English teacher. Mrs. Knott was a good teacher, but like most good English teacher she had some quirks. Her attendance policy was unforgiving, for example. But the thing I remember most about Mrs. Knott was the full week of class time we spent watch-

Meeting God in the Temple

Focal Passage: Isaiah 6:1-8

ing Gone with the Wind. Now before you launch a "fire Mrs. Knott for wasting valuable class room time" campaign let me explain. Gone with the Wind is an important piece of American literature. Historians, folks who study literature, and sociologists all agree the

statement of the work is a crucial part of America's growing up after the wounds of war and the social injustices of slavery. But I digress. One reason Mrs. Knott had us watch it, at least so she said, was that "chivalry is dead." Mrs. Knott made it her goal to bring it back to life showing us what chivalry in the deep antebellum south looked like up close and personal for a week. Break from "real work" or not, the kids (me included) loved it. We may have started the week planning on napping and writing notes, but the picture captivated us and Mrs. Knott made her points. Not the least of which was the one about chivalry, as I believe I actually opened the door a time or two for a female classmate on the way out of 9th grade English!

To use Mrs. Knott's point, while amending her words . . . "Churchmanship is dead."

As a lifetime denominational servant, I won't make many friends by saying that statement is especially true of those "in the church business," but it is nonetheless true. But it is not just those of us who "do church" all week who fail to do it on Sunday, churchmanship is dead, or at least dying.

When Isaiah was called to be a prophet, that call happened in the temple. He literally "met God" in the temple. So much is made today of daily quite time, and personal devotion, and please hear me say the need for such exists, but there is also a need to be in church. We need the fellowship of other believers. We need to be in God's house, among God's people. We need to be involved in the doing, on a week-by-week basis, of church. And that doesn't mean just once a week, but all throughout the week. From Wednesday night prayer meetings to committee meetings and of course to Sunday morning worship ... we must meet God in the temple.

#### Lesson for Jan. 11

has sworn in my

hearing ...

- Isaiah 5:9

### **Discover Fresh Hope**

#### Focal Passage: Psalm 42:1-43:5

#### Overwhelmed!

This one word seems to express that walled-up flood of turbulent emotions and piercing heartaches that opens up the worshipper to Book Two of the Psalter. This worshipper has been away from Jerusalem, the "wadi (spring of water in the parched desert)" of spiritual refreshment and has felt the estrangement deep within his/her very soul. "As a deer pants for flowing streams, so pants my soul for you, O God." Like a gaping hole begging to be filled, the traveler seeks respite even in fragile memories of another day, a holy day of celebration and processions. But now, oh the drought ... the depths!

The psalmist asks, "Why are you so cut down, O my soul, and why do you groan tumultuously deep within me?" The drought ... the depths! Is there no hope? "Why do I go mourning because of the oppression of the enemy?" Vulnerable because of such thirst for God, he/she experiences the mockery and taunts of onlookers and the barrenness of the landscape. Is there really no hope? God. Why? "Because by day He commands His steadfast love and at night His song is with me..."

Psalm 42 defiantly asks twice (v. 5, 11) about the despair and tumult of apparent divine abandonment (v. 9) and turns to joyous memories of a better time. Now in Psalm 43 the question is affirmed with grateful confidence as the psalmist recognizes the situation and calls upon his God to send out His light and truth. "Vindicate me, O God, and defend my cause ... Send out your light and your truth; let them lead me ... to your holy hill and to your dwelling." Instead of

**Baptist** and your truth; let them lead Association me ... to your holy hill and to your dwelling." Instead of why have you forgotten me?" the writer asks, "why have I forgotten you?"- He/she declares, "For you are the God in whom I take refuge." There is hope! There is hope in spite of possible silence or even perceived rejection. The Lord will send George Knight writes, His faithful love "Hope is knowing that by day; God is there and so hope means waiting for God. His song will be But hope arouses us to with me in the praise the God we are nightwaiting for when we seem to have lost him a prayer to the from sight. Moreover, God of my life. just doing so means putting out your hand into - Psalm 42:8 the darkness and finding it gripped by Another." As the hymnist has written, "I'm overshadowed by His mighty love. Love eternal, changeless pure. Overshadowed by His mighty love Rest is mine, serene, secure."

## Bible Studies for Life Show Fresh Respect

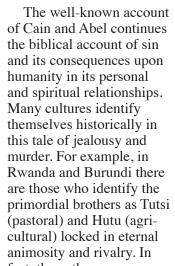
John Pond

Director of

Missions,

Chowan

Focal Passage: Genesis 4:1-16, 25-26



fact, the author was once

or smile. Cain's face gives him away and rather than discipline him, the Lord offers restoration if he would only experience a change of heartlike a loving father, the Lord points to his child a way out of danger. With verse seven, the reader and Cain are forced to recognize personal responsibility to actions of sin or the mastery of those acts.

Sadly, though temporarily oscillating between accepting or defying God's remonstrance (D. Kidner), Cain cold-bloodedly murders his brother. As in the garden after the first act of disobedience, God appears immediately. Rather than "Where are you?" he asks, "Where is your brother?" Once more God offers repentance, but the violator responds "Am I responsible for my brother? His lie is betrayed by the shout of his brother's blood crying out from the ground. "What have you done?" and the hardened, impenitent heart discovers that "to destroy life goes far beyond man's proper sphere" (Gerhard von Rad). Thus, judgment must be more terrible because sacred life itself has been violated. But, the last word is not Cain's. He may protest the curse, but the Lord covenants with Cain His personal protection becoming His go'el (though separated from God remains under His salvific protection). Though the Lord is concerned with the innocent, He is also deeply concerned with the sinner. The last word is not a tragic shedding of innocent blood. Instead, with the birth of another son, Seth, it is the buoyant shoot of spiritual growth as it begins to break forth and "people began to call upon the name of the Lord."

Lesson for Jan. 18

Then in quiet refrain the worshipper responds "Hope in God: for I shall again praise Him, my salvation and my God."

With that comes the realization that though in danger of being permanently engulfed by the boiling, seething turmoil of wave upon wave of deep evil, his/her footing will not slip nor faith falter (even if forgotten by God (v. 9). Instead, hope in God ... my salvation and my told during the time of the Rwanda genocide that Tutsis could never be saved because reception of salvation required repentance and a Tutsi would never admit they were wrong.

Instead, the account is a picture of a culture that devalues life. Interestingly this "murder" occurs in the context of religious expression. The text states that both brothers respond to the Lord by presenting gifts (minha - a gift of homage or allegiance) from their labors - Cain's fruit of the ground and Abel's firstborn and fat portions. The Lord's responses to the gifts were not over whether the particular offering was "blood" related or not, but over the individual's heart attitude (In Deuteronomy 8 and following we discover that God has room for both). From the text, we find that Cain's attitude is one of arrogance and deceit (1 John 3:12). There is a play on images in the Hebrew text in which Cain's face portrays a frown and the Lord offers to lift it up

# Estate plan completes financial health

**By Norman Jameson BR** Editor

o plan to wrest your personal financial health back from your debt holders and embark on a journey to financial freedom is complete without a written plan to determine the disposition of your estate when you no longer need it.

"No longer need it" is a nice euphemism for "when you die." Death is the fate of all humans but Christians know that because of Jesus, death has no sting. (1 Cor. 15:55-56). And Clay

Warf, executive director of the Baptist Foundation of North Carolina, knows that creating and then signing your last will and testament will not signal the grim reaper that you are now available for harvest.

January is "Make Your Will" month, an annual reminder that stewardship of the resources with which God entrusted you continues through the end and into eternity. Even people who don't think their estate has much value typically have accumulated more than they realized.

Warf says if each Christian would at least tithe their estate to Christian causes many millions of dollars would be available for missions "until Jesus comes."

As an example, he often tells the story of a previous study of wills probated in six North Carolina counties during one random month. Average size of the estates was a relatively small \$44,200.

At the time the study found 149,000 senior adults on Sunday School rolls in those counties. If each had just an average estate, a tithe of those estates would have totaled \$660 million.

Invested at five percent interest with the Baptist Foundation, earnings from that estate tithe would contribute \$33 million annually for Christian causes until the end of human time.

Keep in mind that is approximately the annual income of the Baptist State Convention from 4,000 churches.

To secure bulletin inserts for Make Your Will month or to schedule a Foundation speaker to learn of many creative ways to fashion your estate plan to help your heirs and Kingdom causes, call (800) 521-7334.

## 1 in 10 adults are caregivers

#### **By David Roach**

**Baptist Press** 

ASHVILLE, Tenn. – Eleven percent of the people who participated in a LifeWay Research survey said they or an immediate family member are the primary full-time caregiver to an elderly parent or a special needs child, a statistic also shown in two other national studies.

Approximately 14 percent of American children under age 18 have special health care needs, according to the National Survey of Children with Special Health Care Needs. That survey defined children with special health care needs as "those who have or are at increased risk for a chronic physical, developmental, behavioral, or emotional condition" and require health care beyond the amount required by children generally. Presumably not all children included in the survey require full-time care.

The National Center for Health Statistics reports that 36 out of every 1,000 Americans 65 and older live in a nursing home while 277 per 10,000 require home health care.

According to the LifeWay study, marital status and race signal the most significant differences in people's status

as primary full-time caregivers. People who are unmarried and living with a partner (18 percent) are acting as primary caregivers for elderly parents or special needs children far more than either married people (11 percent) or single people (9 percent).

Age and gender also are factors that correlate with differences in caregiving status. Those age 65 and older (6 percent) care for an elderly parent or special needs child less than any other age bracket.

"This research should open our eyes to the number of people in our churches and communities that are looking for people to be the hands and feet of Jesus," Ed Stetzer, president of LifeWay Research, said. "Many American church leaders and members that I know reject the idea of increased government involvement in establishing universal health care. But, for the most part, the American church continues to ignore the emphasis that Jesus Himself placed on the poor and the sick."

(EDITOR'S NOTE – Roach writes for LifeWay Research, a division of LifeWay Christian Resources.)

## **Merritt to consult, Southeastern** secures creation care grant

AKE FOREST Southeastern Baptist Theological Seminary has been awarded a \$126,500 grant from The Energy Foundation for initiatives toward creation care.

Jonathan Merritt, who initiated the Southern Baptist Environment and Climate Initiative in 2008, will consult with Southeastern as it implements and promotes "better care of God's creation through increased awareness and increased opportunities to get involved," according to a seminary news release.

The money provided by The Energy Foundation will be used for a recycling program at Southeastern; a November national conference on creation care; funding Merritt's position for a year through Southeastern's L. Russ Bush Center for Faith and Culture; and an

endowment to provide creation care materials for the library and classroom.

As a consultant for the CFC, Merritt, a recent graduate of Southeastern, will travel to promote creation care and Christian stewardship of the environment.

"This grant is another testament to the great job that Dr. Akin and our fine faculty are doing here," said Merritt. "If it were not for the Biblebased, intellectual freedom that Southeastern provides, I would never have been able to attempt something this big."

The grant will also enable Southeastern to host a lecture series on environmental stewardship practices. Bruce Little, director of the Center for Faith and Culture said, "The conference gives us a platform from which to address a very important topic in our culture, a topic Christians

have a stake in - not because there might be a crisis, but because our Christian worldview requires us to be concerned.

"We hope to be able to put the discussion in a proper theological context, showing that Christians should first be concerned about the environment for theological reasons, and then see how that commitment informs us on the issue before us."

Merritt first became involved with efforts for good environmental stewardship during a Southeastern theology class, an experience that "lit a fire for creation care" in his heart. He said he is excited about the opportunities the

## **Families find financial** peace in Ramsey seminars

(Continued from Page 9) Nationally, people who "stick with you" for the course's 13 weeks, will save \$2,700 and pay off \$5,300 worth of debt, Dohrman said.

"It's a wonderful ministry as people learn that you live so you're able to give," Dohrman said.

With personal debt reaching catastrophic proportions, offering seminars such as that by Dave Ramsey or Crown Financial Ministries can be a great outreach tool for a church's community.

Dohrman, who lives in Monroe, can be contacted at (704) 225-1006 or pastor gary@hermonbaptist.org.

He told of one client who

husband successfully are working together through the debt maze.

"They tie into it and it changes their live and they really can reach financial peace," Dohrman said of participants.

Donnie Gamble, pastor for seven years at Hermon Baptist Church, says the Ramsey seminar is a "great way of doing stewardship education to our members."

He's noted a slight increase in giving overall since the church sponsored the seminars, including a 20 percent boost on "Celebrate the Tithe" Sunday.

Significantly, he is seeing a "lot less stress" in his congregation because "now they have a plan." In his pastoral counseling, Gamble has seen the financial seminar help couples in their ability to communicate with each other.

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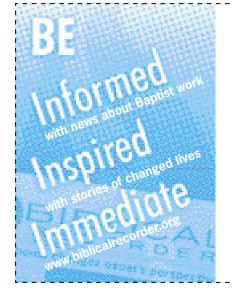
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grant presents to Southeastern and Southern Baptists.

"This grant enables us to leap to the front lines and speak with a voice that is rooted in God's word and adequate to the tasks at hand," he said.

called herself a "credit card Barbie." She had never seen her parents buy anything without a credit card. She carried that habit into her own marriage, which prompted problems. Now she and her



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