

ONE LORD ONE VOICE ONE VISION

ONE

MAGAZINE

The Carnegie Chronicles

The Magazine for Free Will Baptists

FEBRUARY-MARCH 2009

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**When Do Converts
Become Stewards?**

A Strange Wiikness

THE GREEN ISSUE?



THE BIG PICTURE

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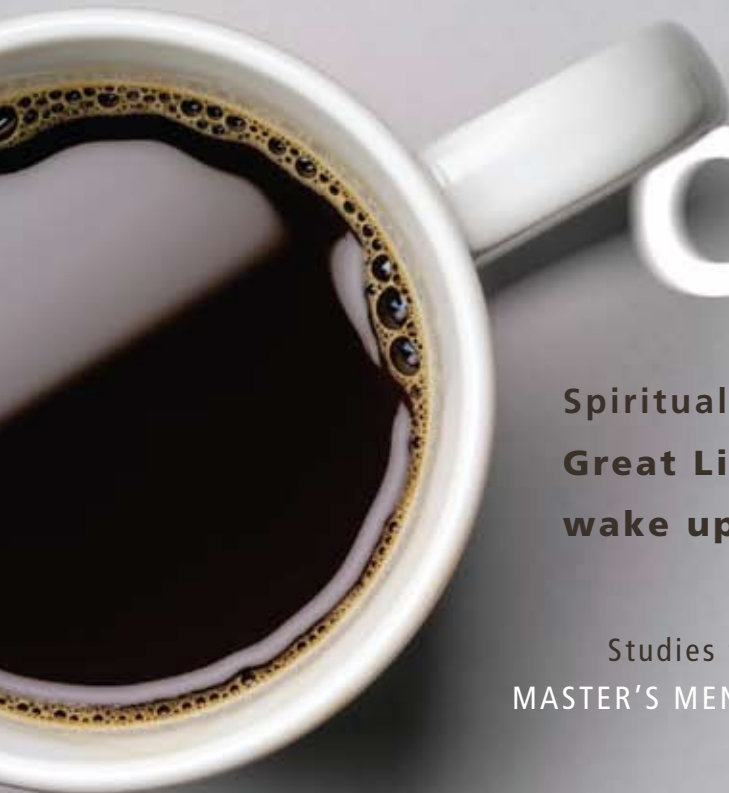
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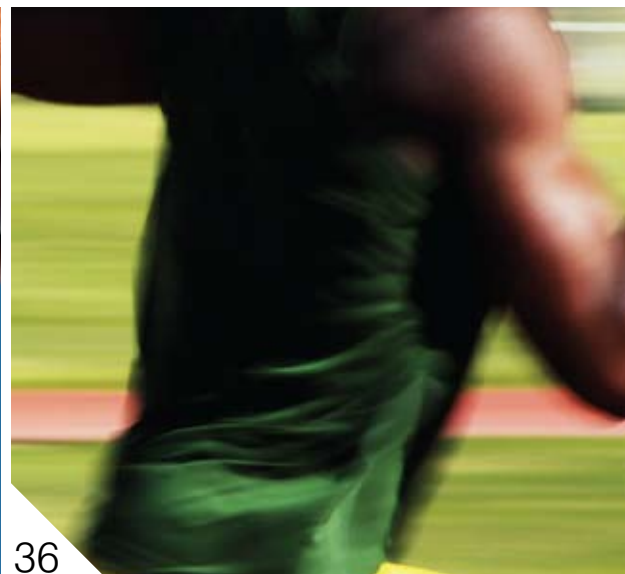
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MAGAZINE

TO COMMUNICATE TO
FREE WILL BAPTISTS A
UNIFYING VISION OF OUR
ROLE IN THE EXTENSION
OF GOD'S KINGDOM.



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ISSN 1554-3323
VOLUME 5
ISSUE 2



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Published bi-monthly by the National Association of Free Will Baptists, Inc., 5233 Mt. View Road, Antioch, TN 37013-2306.

Non-profit periodical postage rate paid at Antioch, TN 37011 and additional offices.

POSTMASTER,
SEND ADDRESS CHANGES TO:
ONE Magazine
PO Box 5002
Antioch, TN 37011-5002.

FIRST GLIMPSE

The Green Issue?



As I scan the rack, I can't help but notice the bold title screaming at me from the covers of several popular magazines—*The Green Issue*. This new catch phrase of the ever expanding, save-the-planet, stop-global-warming movement sweeping the publishing world appears annually on a wide range of covers, from *Vanity Fair* to *Laparoscopy Today*.

Most green issues are published in April, corresponding with Earth Day, an eco-awareness “holiday,” started by Wisconsin Senator Gaylord Nelson in 1970. According to www.earthday.org, the event is observed in 175 countries, making it the largest secular holiday in the world, celebrated by more than a half billion people.

This magazine is not a green issue.

Please, don't misunderstand. I have the utmost respect for the planet. I believe every Christian should do his part to maintain this beautiful home God carefully fashioned for all living creatures. At the Thomsen house, we recycle carefully, making a bi-weekly trip from our rural home to the nearest recycling center to deposit plastic, cardboard, newspaper, and used motor oil. We drive gas-efficient cars, pack our groceries in reusable bags, and (usually) turn out the lights when we leave the room.

For the Christian, conservation is a foregone conclusion. God settled the issue before He breathed life into man, establishing him as the caretaker of creation, but He didn't stop there. He also charged us with the care of our bodies (1 Corinthians 6), our homes (Deuteronomy 6), our time (Ephesians 5), our money (Malachi 3), and our neighbors (Matthew 19). He hasn't rescinded those commands.

ERIC THOMSEN
MANAGING EDITOR



Photo: Mark Cowart

Our world, our lives, and our possessions are not our own; they are on loan from God. His Word makes it clear. He will require from us an exact accounting. We are simply managers of the life He has shared with us. Perhaps the ancient word *steward*—used to describe a slave given charge of his master's household—most accurately describes this responsibility.

Maybe this issue should be called *The Red, Yellow, Black, and White Issue*. After all, stewardship is more about people than the planet. You will enjoy articles that put this important theme under the microscope, tackling subjects such as how to save money (*Acorn to Oak*, page 9), paying for college without pawning your power tools (*Be a Good Steward*, page 20), and suggestions for giving away the \$93 million tucked into the top drawer of your nightstand (*The Carnegie Chronicles*, page 6).

Enjoy the magazine, and don't throw it away when you're done! Recycle it...even if it's not *The Green Issue*. **ONE**

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If you or someone you know would like to receive a free subscription to *ONE Magazine*, call toll-free (877) 767-7659, email editor@nafwb.org, or visit www.onemag.org to use the online subscription form.

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While *ONE Magazine* is provided to the reader free of charge, tax-deductible donations are both accepted and appreciated. To make a donation, simply send check or money order to *ONE Magazine*, PO Box 5002, Antioch, TN 37011-5002.

PHOTO CREDIT: Sean Warren, Mark Cowart, Crystal Hodges, Eric Thomsen, Kenn Fleming, Istockphoto.com, Stockxpert.com, Designpics.com.

LETTERS

Have something to say?

Say it! The editors of *ONE Magazine* look forward to hearing from our readers. Your feedback, comments, and suggestions are necessary and appreciated. Email editor@nafwb.org or send correspondence to:

ONE Magazine
Letters to the Editor
PO Box 5002
Antioch, TN 37011-5002

ONE Magazine reserves the right to edit published letters for length and content.

I found a copy of your magazine at the post office in the trashcan and picked it up because I saw the word *discipleship* on the cover. I found the articles to be very good, encouraging to me as a Christian. But when I looked on the cover again, I noticed that in the upper lefthand corner it said, "The Magazine for Free Will Baptists." Why is that?

Why can't it be a magazine for all Christians and not just Free Will Baptists? This mind-set and labeling will not bring the whole body of Christ together but divide us! You may agree or disagree, but I think it is time for us to stop drawing denominational lines and show the world that the Body is the body, unified and working together.

Stan (via email)

The cover of the Dec-Jan issue of *ONE Magazine* really made me take a second look... and then smile. The article titles "Ordinary Men" and "Discipleship in High Heels" were placed so that—at first glance—they appeared to be one title. For a moment, I was concerned for the direction of our denomination!

Mona (via email)

To **ONE Magazine Readers:** Mona is not alone! Thanks to everyone for their humorous emails and letters that pointed out the placement of the article titles mentioned above.

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Carnegie Hall

THE CARNEGIE CHRONICLES

BY DAVID BROWN



ANDREW CARNEGIE was born November 25, 1835, in Dunfermline, Scotland. He and his family immigrated to the United States in 1848 when Andrew was 13 years old. His father Will was a weaver, and he settled in Allegheny, Pennsylvania, where he produced and sold his own cloth.

Young Andrew began to work as a bobbin boy, changing spools of thread in a cotton mill 12 hours a day, six days a week, making \$2 a week.

Three years later, at age 16, he became a telegraph messenger boy for the Pittsburgh office of the Ohio Telegraph Company making \$2.25 a week. Before long, he taught himself to transcribe Morse code and in 1853, at age 18, he was employed by Thomas A. Scott of the Pennsylvania Railroad Company as a secretary/telegraph operator at a salary of \$4 a week.

With Scott's help, Andrew moved up rapidly with the railroad and became superintendant of the Pittsburg Division. Scott also helped him manage his first investments. He successfully invested \$600 in a company called Adams Express, invested in sleeper cars for the Pennsylvania Railroad Company, and bought part of a company that made wagons. He began to invest and reinvest in railroad related industries such as refining iron, bridge building, and rail making. Over time, Carnegie began to accumulate wealth.

He continued to work for the railroad and eventually became the superintendent of the Western Division. In 1861, with a Civil War looming, his friend Thomas Scott was appointed assistant secretary of war. He turned to Carnegie to be the superintendant of the railroad. His efforts were instrumental in the success of the Union Army. Carnegie continued to invest during the war, including \$40,000 in Storey Farm that yielded dividends of over \$1 million the first year.

Even though he was not a large contributor to the Lord's work, I think Carnegie understood something about wealth the Rich Fool did not.

In the years following the war, he established several iron refineries such as Keystone Bridge Works and Union Ironworks in the Pittsburgh area. In 1873, Carnegie met Henry Bessemer on a trip to Great Britain. Bessemer had recently invented a new process for making steel, and Carnegie became convinced that the future of industry was in steel. When he returned from his trip he immediately established his first steel mill near Pittsburgh.

Carnegie Steel became the largest producer of pig iron, steel rails, and iron coke in the world. Carnegie Steel began to buy smaller operations and grew exponentially. In 1901, at age 66, Carnegie began to consider retirement. J.P. Morgan approached Carnegie about buying Carnegie Steel. He wanted to consolidate it with other major producers to form one company. Carnegie agreed and accepted Morgan's bid of \$480 million (Carnegie himself received over \$225 million), and Carnegie Steel became the centerpiece for J.P. Morgan's steel corporation. The company, which Morgan named U.S. Steel, became the first corporation in the world with a market value of over \$1 billion, equal to 4% of the wealth of the United States.



Carnegie-Mellon University

Andrew Carnegie headed into retirement with a net worth of \$380 million. But this is not just another American “rags to riches” story. During his retirement—the last 18 years of his life—Andrew Carnegie gave away more than 90% of his vast fortune.

Carnegie loved to read, and he credited his reading with his success as an investor. Therefore, it is not surprising that he funded more than 3,000 libraries in 47 states.

He established Carnegie Technical Institute in Pittsburgh, known today as Carnegie-Mellon University. He was a large benefactor to Tuskegee Institute and established large pension funds for his former employees.

In 1905, he established a pension fund for American college professors, an organization known today as TIAA-CREF. He funded the construction of 7,000 church organs and built Carnegie Hall in New York City. Carnegie gave away \$350 million (equal to \$4.3 billion today) and when he died in 1919, the remaining \$30 million of his fortune was given away to foundations, charities, and pensioners. His giving proved to be far more remarkable than his ability to make money.

Luke 12 tells the “Parable of the Rich Fool,” a man who looked at his wealth and said, “I have plenty; I can take it easy, eat, drink, and be merry.” Even though he was not a large contributor to the Lord's work, I think Carnegie understood something about wealth the Rich Fool did not.

What if the Rich Fool had invested his substantial wealth to help others? Would his actions have been acceptable to Jesus? What if he bought more land to expand his grain operation or planted a vineyard to diversify his investments? What if he continued to tithe faithfully? Would his investments have been acceptable to God? I think so.

Scripture makes it clear that the Lord often blesses those who use their wealth to expand the Kingdom of God. The “Parable of the Talents” in Matthew 25 makes it clear that investing for the sake of God's work is acceptable in His eyes. Those servants who invested their talents or money wisely were rewarded while the servant who buried his funds was punished.

My aunt died last year. She had very little when she died, yet she spent her life giving to others from her abundance. She shared the vegetables she produced in her large garden. She always shared her abundant crop with family, friends, and neighbors, but she would also load her truck and “peddle” her abundance into the poor areas near her home. Technically, she charged for the vegetables, recording her “sales” in a little book and telling her “customers” to pay her when they could. She never collected. She never intended to. In effect, they were gifts.

What if the Rich Fool had given his increase directly to the Lord's work? He had opportunity. According to scholars, the Temple accepted both cash and noncash gifts. They

accepted gifts of grain and animals—any noncash gifts that could be stored for management or distribution. The system was the ancient equivalent of the modern day Foundation, deciding which assets would be sold to support the priests and which would be retained to produce income.

Any time the Lord has blessed us with abundance, we should give back generously to His work. This is true regardless of where you fall on the economic scale. The truth is, Americans have far more than the average world citizen. The sidebar below clearly illustrates that if the world is to be reached for Christ, the financial resources will primarily come from the United States.

The Rich Fool did not do any of these “what ifs.” Instead, he was greedy. He held tightly to everything he had acquired, funding his pursuit of pleasure. Some think only the rich have a problem with greed. My observation is that this weakness affects all economic strata. Some of the greediest people I know are middle or lower class while some of the most generous people are wealthy.

Colossians three and Ephesians five equate greed with idolatry. The word used for greed in these passages is synonymous with covetousness. The Ten Commandments specifically prohibit idolatry (against God) and covetousness (against man). In other words, greed violates two of the Ten Commandments—that’s trouble, serious trouble.

It is possible to be greedy without money, and many go into debt to feed this monster. Many who desire to be generous cannot give because of foolish debts. Even Christians are affected by advertising that tries to convince readers and viewers to buy things they don’t need. How much is enough? Even those who have money need to exercise restraint. Just because you can afford it does not mean you need it!

Today, several wealthy individuals give generously. Bill Gates, founder of Microsoft, has already given \$29 billion (a third of his net worth) to the foundation established in

his name. Warren Buffet has given \$37 billion to five different foundations including the Bill and Melinda Gates Foundation. He plans to give away most of his fortune before he dies. Unfortunately, the Gates Foundation is a prominent supporter of Planned Parenthood, the leading proponent of abortion.

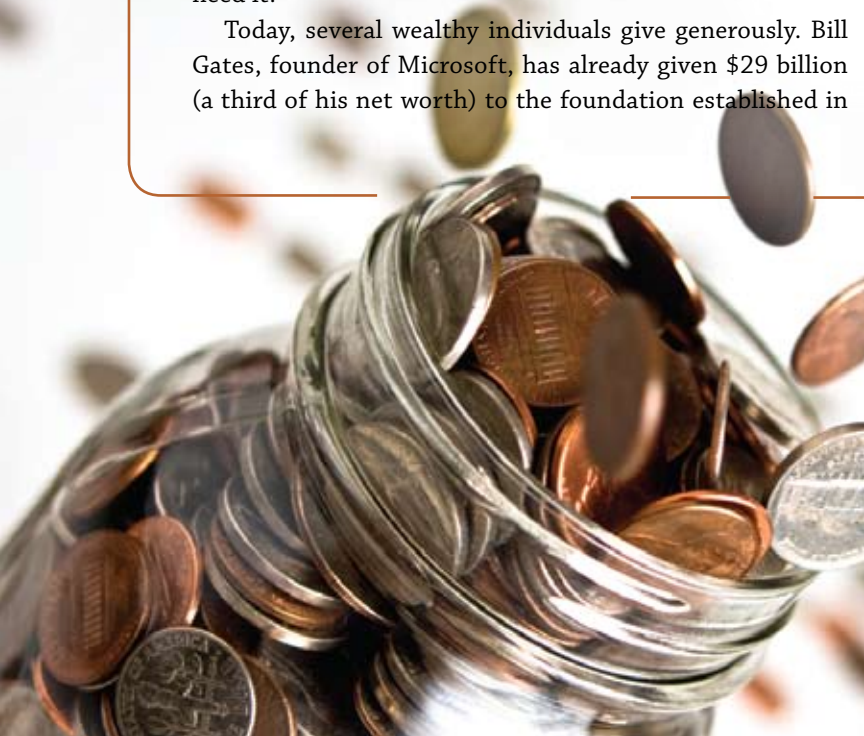


Carnegie Mansion Ruins, Georgia

While I wish Andrew Carnegie had done more for the Lord’s work, at least I am not opposed to the causes he supported. Yet the generosity of Bill Gates, Warren Buffet, and Andrew Carnegie should make us stop and consider our priorities. How much more should we as servants of the Lord be generous with our current and estate gifts to the Kingdom! May we learn the importance of generous giving from the examples of these wealthy men, and avoid the greed of the Rich Fool. **ONE**

ABOUT THE WRITER: David Brown is director of the Free Will Baptist Foundation. The Foundation exists to help donors give effectively. To learn more, visit the website: www.FWBGifts.org or call (877) 336-7575.

Nation	Percent of Evangelized Christians
JAPAN	0.40%
RUSSIA	0.70%
FRANCE	0.80%
ITALY	0.90%
GERMANY	2.90%
GREAT BRITAIN	8.50%
CANADA	10.80%
UNITED STATES	32.50%





Many people today think God only cares about meeting current needs. At the Board of Retirement, we believe God not only cares about your present financial needs but about your financial future as well.

WHILE THE BIBLE CONTAINS more than 500 verses about prayer and nearly 500 verse about faith, more than 2,000 verses deal with the subject of money and possessions. Jesus referred to financial issues in 16 of His 38 parables. It is clear that this is a very important subject to God.

People tell me, "I'm not putting anything aside for the future because the Lord will come back before I need it." While it's true Christ could return today, it could also be tomorrow, 50, or even 500 years from now. The question then becomes, "Should we prepare for retirement if we believe He is coming

soon?" The answer is clear...absolutely!

We should live every day as if we knew this would be the day of His return. At the same time we should remember that we have a financial responsibility for our families and should carefully plan for their financial future as if we knew His return would be 50 years down the road.

It has been said, "He who fails to plan, plans to fail." Nowhere is that concept illustrated more clearly than in retirement planning. A sound financial plan can be the difference between the retirement of your dreams and the

nightmare of discovering you have too little, too late.

If the Lord does tarry, the day will come when you leave the pulpit and pass the torch to someone else. Christian schoolteachers, church secretaries, and custodians all step aside eventually and let someone else fill their position. The regular paychecks come to an end, but the bills continue to arrive. When that day comes, you need to be prepared emotionally, spiritually, and financially.

For more than 39 years, the mission of the Board of Retirement has been to assist Free Will Baptist ministers and

lay employees in achieving long term financial wellbeing. The likelihood of living into your 80s and 90s increases with each passing year. Because human longevity is increasing, it is important to prepare for retirement now more than ever.

Saving for retirement may seem like an impossible task when you consider the amount of money needed to fund your later years. Just as it is hard to imagine how a tiny acorn can grow into a great oak tree, it is hard to imagine that modest but steady contributions eventually add up to support you as much as 30 years after you retire. The key? Both retirement accounts and oak trees need care, feeding, and time to grow. Let the Board of Retirement help you care for retirement assets so your savings provide a stable financial future.

While there is no “secret formula” to a successful retirement, the Board of Retirement is ready to help you identify and reach your financial goals, to make retirement comfortable for you and your loved ones. **ONE**

ABOUT THE WRITER: D. Ray Lewis is director of the Free Will Baptist Board of Retirement. To learn more about your retirement options, visit www.boardofretirement.com or call (877) 767-7738.



TODAY'S ECONOMY IS IN A FINANCIAL CRISIS. How has this crisis affected you? Many Americans struggle to pay their bills and keep up with the rising cost of living while personal debt continues to spiral out of control.

Are you one of the millions in financial trouble, stressed out because your debt is spiraling out of control? I hope the answer is no, but I'm afraid many who read this article have already experienced the stress created by an urgent financial crisis.

One major reason for the current crunch is plastic—credit cards. Most Americans today carry five to 10 credit cards. The concept of credit cards sounds great. Use your immediate line of credit to purchase big-ticket items for which you need more time to pay.

The problem, however, is that credit cards make it too easy to purchase things you don't need and can't afford. If you aren't careful when using credit cards, you may not realize you are overspending until it is too late. Or perhaps you think that meeting the monthly minimum payment keeps your debt under control. This is not always the case.

If you find yourself paying only the minimum amount due on your credit card bills, you have started down the long road of overwhelming finance charges. Many people don't realize that the minimum payment on a typical credit card covers little more than the monthly finance charge. This means that only half of your payment goes toward the balance on your card. That's a bad deal for you, but a great deal for the credit card company.



Consider the following sobering example. If you have a \$5,000 balance on a card, with an interest rate of 18%, it will take 26 years to pay off the debt by making the minimum monthly payment. When you add the interest to the original amount borrowed, you'll end up paying more than \$12,000 to the card company. Of course, this assumes you never use the card again, make every payment on time, and don't incur any fees or penalties.

Warning signs of over-spending or too much debt include:

- You charge inexpensive items.
- You have to juggle your bills.
- You have no savings account.
- You get cash back when using your debit card to pay your credit card bill.
- You consistently charge more each month than you make in payments.
- You charge items when you have cash on hand to make the purchase.
- You use your credit card to buy necessities like food or gasoline.
- You hide the true cost of your purchases from your spouse.
- You have at least one credit card that is maxed out.

Identifying the warning signs of credit crisis is the first step to correcting it. If you can recognize the warning signs, you can do something about it. It is important to be honest with yourself and your spouse. Money is critical to a marriage or relationship. It is the primary reason couples divorce or separate from one another.

If the warning signs above sound familiar, follow these steps to regain sound financial footing.

- Make a list of what you owe.
- Prioritize your repayments. Pay important bills first.
- Make a spending plan.
- Work toward eliminating credit cards.
- Call your creditors when you are in trouble. Don't ignore the problem.
- Get help from a professional consumer credit counseling service.

Once you recognize the warning signs, do something about it. Don't wait for your debt situation to get any worse! Take the necessary steps toward financial recovery and peace of mind. It will be one of the best decisions of your life! **ONE**

ABOUT THE WRITER: D. Ray Lewis is director of the FWB Board of Retirement. Find more financial advice at www.boardofretirement.com.



By Willam Evans

The Big Picture

I lie flat on my back in a dry cornfield, double-barreled, 12-gauge shotgun across my chest, right forefinger poised for the pull. I shiver, maybe from the December cold, maybe not.

To make myself invisible, I pull dry cornstalks over me to hide my clothes, my head, and my weapon. Two 32-inch barrels, both loaded, modified choke on the right, full choke on the left, two triggers. I am tense but ready. As a precaution, I have hidden my car off the road a mile away. To my left, I see them—a dozen or more brown and gray specks—too far away to draw a bead on, but moving my way. I mentally check my list. I'm ready....

"Bill, did you hear me? What are you thinking about?" My wife's voice breaks through my reverie.

"Huh? What? Did you say something?" My mind slowly returns to the interstate and the mundane scenery flashing by. No gun, no field, no ducks.

The truth is, the last time I saw that shotgun was the day I gave it to a friend who had lost home, furniture, clothes, hunting guns, everything, in a house fire in Northern New Hampshire. I think I may have said something like, "I've never killed a single duck with it, but it has a powerful kick if that's what you're looking for."

If a man is judged by his guns, I am not sure what mine say about me. I've never been an aficionado, but I have owned four. That 12-gauge shotgun, two 22-caliber rifles, and a 22-caliber Ruger handgun built on a Colt 45 frame.

Even though I love western novels with heroes who al-

ways prevail over evildoers, and my Ruger looks like a cowboy gun, I am not serious about wanting to be one—a gun-sliding cowboy, I mean. Not even a good one, although my wife says that if I had a horse, holster, and eyepatch, I might pass for Rooster Cogburn.

Hero in My Head

However, I am serious about the old, heroic way of doing things. While driving, I study the lay of the land and daydream about how I could take care of myself and others in the case of the unexpected. I try to figure out how to withstand the weather, the varmints, the terrain, and provide food, shelter, and warmth. My dreams are not about being a lone, gun-sliding hero but a steady, ready man who knows what to do and how to do it.

In fact, if I had to describe my hero, I'd say he is not a loner at all, although he is capable of standing alone. If things don't work, he adapts, accepts hardship, and stands up to the challenge. He can give up food for shelter, warmth for water, the immediate for the long term. He's willing to lose something now to gain something more important later, if that is what is called for.

I don't think there is anything wrong with dreaming about guns, wagons, and survival against all odds. In fact, it is good to have ideas brewing in our brains. But after dreaming, you have to get around to doing something. For most of us, that is more likely to involve money than horses and holsters.



I just want to do my part beyond today, for the long-term. To me, that's the panoramic view—the big picture—and I intend to be part of it.

I'll probably never have to make it through scorching desert heat on horseback or stand against the gunslinger in a black hat. But I will have to meet all kinds of other issues head-on, some of which will be crises—often financial. You and I both have already felt several money squeezes, endured a few financial strangleholds, maybe even what seemed some hold-ups. For me, surviving those has depended on how well I dreamed and how much I actually did.

Years before retirement, I daydreamed, so to speak, about the lay of the land ahead of me. Not that I figured out everything—I'm a dreamer, not a prophet. But I did what I could based on what I knew and what I had. Three things I acted on: gave more than a tithe to the Lord's work, put away every dollar I could, and decided what were needs and what were greeds.

The Big Picture

I like seeing the grand sweep of things, the panorama. Maybe that's why I love the West so well with its arid deserts, rugged, sawtooth mountains, and vast wildernesses. And that's why I like a good western—it's about large and noble ideals that triumph over weaker, meaner forces of evil.

But the West is also appealing in its smallness. Along a desert roadway a single red poppy thrives in a sandstone crevice. A jackrabbit finds a shaft of shade behind a saguaro. A pronghorn forages on what appears to be a barren desert floor. The small delights me as much as the grand.

That is how I view my financial plans. I've looked after small things—the jackrabbits and poppies—but I have also taken stock of enormous mountains as well. Among other things, at retirement I set up a Unitrust at the Foundation. And I'm especially pleased about that because it does three things that are important to me: makes a gift to the Lord's work after my death, provides income now, and gives me some tax breaks that Uncle Sam offers.

I'm not a hero, but I want to make a difference. I know my Unitrust is just one poppy in a vast desert. It cannot do everything that needs to be done for our denominational agencies, but it can do something. On the other hand, mine and yours and yours and yours can produce an immense field of red-orange blossoms. I just want to do my part beyond today, for the long-term. To me, that's the panoramic view—the big picture—and I intend to be part of it.

Daydream, I say, daydream! But at the end of that day be sure you do something. **ONE**

About the writer: Bill Evans, former director of the Free Will Baptist Foundation, lives in Catlettsburg, KY. He and his wife Brenda are grandparents of seven. To learn more about financial options offered by the Free Will Baptist Foundation, visit www.FWBgifts.org.

Get in THE Game of STEWARDSHIP

BY REBECCA DEEL

A Free Will Baptist Bible College teacher with a black belt in karate takes a closer look at the subject that makes grown men cry—the stewardship of life.



THE PASTOR STEPS TO THE PULPIT. After greeting the congregation, he announces stewardship as his sermon topic. Some in the congregation sigh; others squirm. Sound familiar? Christians often associate stewardship with dollar signs and a nudge to add more to the offering plate.

Stewardship means more than emptying our wallets, however. A good steward supervises and manages something entrusted to his care. Though not specifically mentioned, money falls under this umbrella along with other areas of our lives.

Time Management

The training ground for stewardship is time management. Responsibilities press. Ball games, homework, projects, teaching Sunday School, and more. God gives us all 24 hours to worship, eat, work, spend time with family, and sleep.

So how do we create a priority list? Find a quiet corner and ask the Lord to order the day. Then spend time reading the Bible. Adopt a reading plan. We miss overarching themes of Scripture by reading wherever the Bible falls open. We don't see how all the pieces fit together.

Last year, my husband and I challenged the WAC and Master's Men groups in our church to read the Bible through in 90 days. Ten people finished the reading marathon, some reading the Bible through for the first time. Each testified how the Scripture came alive. One woman said even though she had already read the Bible through, this time she couldn't wait to get back into the Word each day and find out what happened next.

A friend loved the challenge so much, she and I made the 90-day journey two more times by the end of the year. Each time I reached Revelation 22:21, I marveled anew at God's love and goodness.

Being a good time manager includes considering service opportunities and evaluating demands on our time. We cannot do everything, though needs surround us. Be selective. Say no once in a while. Allow someone else to be a blessing.

My sons leaped into the deep end of the time management pool this year. Their event calendars are covered with school assignments, projects, band concerts, side-jobs with their father,

and church youth group activities. We encouraged them to do required work first and choose wisely among what's left.

Free Will Baptist Bible College students begin time management boot camp the minute they step on campus. The pace of college life is unrelenting. Research paper deadlines lurk at every new dawn. Teachers throw fast-pitch assignments their way. Most students learn to start the studying/working process sooner rather than later after a few all-nighters with less than stellar results.

Protect the Environment

Stewardship also extends to God's creation or the environment. In Genesis 1:28, God gave man dominion over the created order. As caretakers, it's our job to protect the environment. Cleaned out your car lately? Loose paper sails through open windows. Unload anything unnecessary from the car. We removed a bench seat in my minivan and gained another mile per gallon.

The Business Department at FWBBC sponsors three paper recycle bins on campus. The vice president for financial affairs will attest to the savings from fewer dumpster pickups.

The Master's Men group in my church recycles aluminum cans. The proceeds purchase water to give away at a town festival each fall.

Invest in reusable bags at the grocery store. Plastic bags in the cupboard take genetics lessons from rabbits.

Talent Watch

Talent is not immune to stewardship's magnifying glass. Are you a closet pianist or a shower soloist? Polish your song, then volunteer. Listening to my sons practice the clarinet and alto saxophone, I now understand the long walks my parents took while my fingers fumbled over the ivories.

So what has God called you to do? Write the Great American Novel? Then make time to write. Teach a Sunday School class? So turn off the television and open the teacher's manual. Serve on the Food Committee at church? Strap on the apron. Whatever your talent, use it. God gives gifts to fill a niche in His kingdom, and the niche is your size.

Get Healthy—Stay Healthy

In Romans 12:1, Paul challenges believers to present their bodies as a living sacrifice. Body stewardship is a painful subject for most of us since size two is a distant memory. Getting started doesn't have to be intimidating. Slip into tennis shoes and go for a walk during a break or lunch. Turn up your nose at elevators. Park in the far corner of the lot. Ride a bike around the neighborhood. One of my co-workers rises at 5:00 every morning and walks two miles. She multitasks. This is also her prayer time.

Most FWBBC students are required to take two semesters of physical education. They are encouraged to participate in S.W.E.A.T. (short for Student Wellness Exercise Any Time) activities twice a week, with extra opportunities on Saturdays each semester. The ultimate activity in the spring is running or walking in the Music City Marathon. A handful of brave faculty and staff members are successful marathoners as well.

Look at your food choices. If your meal comes in a box, leave it there. Shop in the produce section of the grocery store. Make water your beverage of choice. Processed foods stay around our middles, so eat the Maker's food rather than man's.

Community Awareness

Another area of stewardship is the community. Jesus told us in Matthew 19:19 to love our neighbors as ourselves. Look for opportunities to use your hands. Last summer, my sons volunteered to spend four days in South Carolina harvesting vegetables, mowing yards, and removing brush. Why? Ailing grandparents of a youth group leader needed help on their farm.

FWBBC faculty, staff, and students pulled on gloves and boots last year and cleared debris for tornado victims. They pounded nails and thumbs building a house with Habitat for Humanity. Every October, the students host "Project Pumpkin," a harvest festival for the neighborhood.

Being a good community steward doesn't have to include large organized events. Helping your community can be as simple as picking up trash in the parking lot, giving blood, or donating cans to the food bank.

Money Matters

Want to clear a room fast? Start a conversation about money stewardship. Pastors earn courage badges every time

they step into the pulpit and deliver a message about money. Scripture gives us some clear directions about money.

Malachi 3:10 challenges Christians to trust God enough to tithe first, then watch Him provide. By tithing to our church, we support our pastor and Free Will Baptist ministries. No matter the check size, pooling our tithes with fellow believers multiplies the money's effectiveness.

Proverbs 22:7 reminds readers that the borrower is servant to the lender. I teach my children and students to prefer debit cards over credit cards. When we use a credit card, the interest rate works against us. I'd rather give that interest to missions instead of MasterCard.

Tighten your belt and get rid of the albatross around your neck. Debt strangles our peace of mind and makes us vulnerable to financial disaster during economic upheavals. Attack the smallest bill first. When that bill is paid off, roll the payment into the next one. Use a standard cash-and-carry policy.

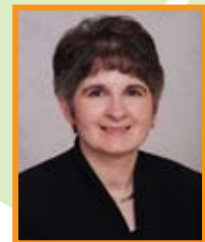
Think before you sign a new car note. Drive Old Betsy until the wheels fall off. Then look for good dependable transportation. If you hold on long enough, your next car might come with an extension cord to charge up the battery.

Keep track of your spending. You might be surprised at who's reaping the profits. Toast Starbucks as you drive by with your travel mug full of coffee. Steer your car away from fast-food restaurants. The cheapest place for books is still the library.

Be a good saver. A good rule to follow is to tithe 10%, save 10%, then live on what's left. When we save, interest compounds and works for us. When you are five years from retirement, move your funds to more secure investments.

Next time the pastor mentions being a good steward, remember stewardship isn't just about money. It's a lifestyle.

ONE
ABOUT THE WRITER: Rebecca Deel is a member of the Business faculty at Free Will Baptist Bible College. The mother of two sons is program coordinator of the local WAC and serves as pianist at LaVergne Free Will Baptist Church in LaVergne, Tennessee.



+ INTERSECT

where the BIBLE meets life



DR. GARNETT REID

is a member of the Bible faculty at Free Will Baptist Bible College.

Photo: Mark Cowart

Look Up in the Downturn

Imagine a global economic empire enriching the whole world—a national corporate giant trading a vast array of commodities at huge profit margins.

Then it all crashes and burns. The reason? The nation’s “heart had become proud in their wealth.” Read the entire episode in Ezekiel 26 and 27. The nation is Phoenicia, the city Tyre, ancient equivalent of the “Big Apple.”

But it might have been us—the United States, I mean, in the aftermath of the recent economic collapse.

Full Pockets, Empty Plates

Whatever the case with our nation’s money woes, even more alarming is the Church’s economy. Greed is sweeping through our congregations, leaving collection plates as empty as a fried chicken platter after a potluck dinner. Though disposable income quadrupled in the 20th century, American Christians continue to give less and less.

Recently, I heard a pastor tell his people he was hesitant to talk about money with them. But talk about it pastors must! Can you imagine a minister not wanting to preach about prayer or evangelism? Yet Scripture devotes just as much attention to the subject of finances.

During Jesus’ Samaritan ministry recorded in Luke 9-19, He spoke of money some 55 times. He referred to riches, treasure, coins, property, bills, possessions, wealth, tithes, buying, selling, fraud, banks, interest, and poverty. When the living Word and the written Word offer so much counsel, we should be all ears!

Let me suggest five financial challenges:

First, radically re-frame your view of wealth. Don’t let yourself off the hook until you believe with all your heart that it all belongs to God (1 Chronicles 29:16).

Next, see greed for what it really is—a threat to your faith. According to Jesus, wealth tries to be like God (Matthew 6:24). We think that we use it, but in reality it uses us. It will not stop until it has taken control of all we are, and we may never realize its subtle influence.

Admit conflict over what matters most in life—love. Love is nothing unless it consumes us. Our very being melds with what we love, and we cannot love God if we love our wealth. Loving money really means hating God (1 Timothy 6:10).

The fourth step is to align our hearts with the lavish claims of grace. The sad truth about wealth is that it is contrary to the very nature of grace. God always “gives” (Romans 8:32), but we never give when greed is our god. As Jacques Ellul advises, we must make money profane; take away all its power in our lives, and the best way to do that is to give with abandon.

Finally, make the hard choices. Look at what you have, not what you don’t have. Relearn contentment. Serve people, not money. Receive what you get with gratitude. Use what God gives you for His kingdom. Give away what you don’t need, and celebrate grace even in the bondage of recession. **ONE**



When Do Converts become STEWARDS?

By JEFF CRABTREE

FREE WILL BAPTISTS LOVE MISSIONS, but missions has changed! According to the 1938 minutes of the National Association of Free Will Baptists, the total missions expense for the first three years of our existence as a denomination was \$6,650.18. This money was used for foreign missions.

In 2007, Free Will Baptists spent \$13 million through their missions departments. Sixty-one percent went to international missions efforts, 39 percent to church planting efforts in North America.

Budgets struggle to keep up with expectations. No longer are churches born out of great spiritual awakenings, tent revivals, old-time camp meetings, or brush-arbor meetings. No longer do we organize churches with a handful of people in a new convert's living room. Instead, we ask missionaries to "plant" churches on strategically lo-

cated property using state-of-the-art buildings and full-time, salaried staff. Only when a congregation is self-sustaining and indigenous will we extend the privilege of church membership.

We shouldn't wonder that it is taking longer for each church to become self-supporting, as costs soar and the "competition" for dollars increases. The expectations for today's Free Will Baptist church planter in North America are different than those for missionaries of previous generations.

The size of the church plant requires substantial income (a sizeable weekly offering) just to meet normal expenses such as mortgage payments, insurance, heating and cooling, and building maintenance.

Such a standard has a multimillion-dollar price tag. This raises the question: When should a new congregation begin to assume responsibility for

kingdom costs? Or to put it another way, when do new converts become stewards?

Stewardship is management. Biblical stewardship is management of property that belongs to someone else. Like secular stewardship, biblical stewardship includes the expectation of a coming evaluation where one's faithfulness as a steward is assessed.

This concept has a rich history in Scripture. Generally, the idea referred to a house steward, a servant who had been placed in charge of his master's household. Abraham had a servant who was in charge of all he had (Genesis 24:2). Joseph was Potiphar's steward, and later he had a steward of his own (Genesis 44:1).

The position was familiar in New Testament society. Jesus spoke of the "faithful and wise servant, whom his lord . . . made ruler over his house-

hold” (Matthew 24:45). Paul wrote that faithfulness is a requirement of stewards (1 Corinthians 4:2).

According to Jesus’ parables, all who follow Him are stewards, both immediately and for a lifetime. Each has been entrusted with the use and care of the Master’s goods. Stewardship is not a later calling or a higher level of discipleship. Jesus required all who accepted His message to follow Him immediately (Luke 9:59-62) and to accept stewardship responsibilities as well.

The stewardship responsibilities of new converts can be found in Jesus’ instructions to the 70 (Luke 10:1). Jesus not only required these evangelists to go without a “purse” (Luke 10:4), He also commanded (Greek, *diatasso*; rendered “ordained” in the KJV) those who believed their message to support these kingdom laborers as they continued spreading the gospel. Jesus went on to say, “The laborer is worthy of his hire,” a statement that legitimized the gospel-spreading ministry as worthy labor; i.e., labor worthy of remuneration, and also placed immediate obligation on believers to financially support those who spread the gospel.

Jesus practiced this lifestyle Himself. According to Luke’s record (8:3), followers of Jesus paid His living and ministry expenses as He traveled from city to city. Scripture contains no indication that Jesus earned money from secular employment after He began his public ministry. It appears that He relied totally on the support and ministry gifts of followers.

All believers have not accepted this teaching and example of Jesus. For example, while some early Christians were quick to support Paul’s ministry, even multiple times (Philippians 4:16), others were hesitant (see Philippians 4:15 where Paul says that no church in Macedonia gave except the church at Philippi). Sadly, the same is

true today.

Paul addressed this problem by appealing to Old Testament principle and practice and then to Jesus’ teaching.

First, the Old Testament principle is found in the prohibition to muzzle animals as they work (1 Corinthians 9:9; Deuteronomy 25:4). This, according to Paul, was written primarily for human laborers, not oxen. All laborers have the right to expect to enjoy fruit from their labors (1 Corinthians 9:10).

Second, the Old Testament practice (founded on a direct command of God) was for Temple workers to receive the tithes given by worshipers. These tithes were given to the Levites as wages for their work in the Temple system.

Without this, Israel’s vast religious system would have been impossible to maintain (see the records of Nehemiah 13:10 and his contemporary Malachi 3:8, 9). The requirements were far too many for volunteers to keep up with, so God ordained a payment plan to support full-time Temple workers.

Third, Paul says that Jesus set up the gospel ministry, the New Testament worship system, in the same way. He writes that in the same way the “Lord ordained that they which preach the gospel should live of the gospel” (1 Corinthians 9:14). In other words, the tithes and offerings of Jesus’ worshipers are the source of the gospel minister’s income, even as the tithes and offerings of the Old Testament Israelite worshipers provided income for the Levite Temple workers.

Taken together, the Scriptures teach that (1) God’s worship systems in both the Old and New Testaments have regular and ongoing financial responsibilities; (2) both Testaments include a plan to address these financial expenses; (3) every believer, from the point of conversion, has stewardship responsibilities, namely to assist

in paying the expenses of gospel ministry, and (4) all congregations, even newly formed ones like those at Philippi and Corinth, are to help underwrite the cost of the continued spread of the gospel.

In the early days of the Church, even before there were buildings and budgets, there were local congregational obligations. Each congregation was obligated to support their local ministers, itinerate ministers, traveling evangelists, and missionary church planters.

Salvation
is free,
but spreading
of the gospel
is not without
expense.

So, when do the new converts and new churches become stewards? New converts become obligated at conversion to support further spread of the gospel. And based upon what Paul wrote to the church in Corinth, the same goes for all congregations—even new ones. Salvation is free, but spreading of the gospel is not without expense. Obedient stewards cover those expenses. **ONE**

About The Writer: Jeff Crabtree and wife Donna serve as home missionaries in New Brunswick, Canada. Read more about the work of Free Will Baptist Home Missions at www.homemissions.net.

BE A GOOD STEWARD— SEND YOUR CHILD TO FWBBC!



BY TOM SASS

Seven tips on how to make sound economic choices and stretch the educational dollar.

LIFE IS FULL OF IMPORTANT CHOICES. Asking Jesus Christ to forgive your sins, accepting Him as personal Savior, and following Him as Lord of your life is without question the most important choice. But at least two other important life decisions rank high—choosing a spouse and selecting a college. At first glance, the college choice seems to be a distant third. However, statistical data indicate it is particularly important to 53% of college-bound, Christian students.

Dollars Versus Eternity

We all want to be good stewards of what the Lord has entrusted to us—especially our children—making stewardship of family paramount. At the same time, stewardship is heavily connected with the use of money, as pointed out in Scripture by Jesus Himself. With today's tough economic times, many of us are forcibly weighing-in on how to make the dollar stretch. Belt-tightening is taking place with virtually everyone. How we manage the limited resources God has provided certainly relates to choices in higher education.

The previously-mentioned 53% of the nation's Christian youth who choose a secular college (or university) end up with no church affiliation after four years of college; two-thirds of that 53% drift from the moorings of their faith during their freshman year. That's 53 of every 100 students who once attended a Bible-believing church, accepted Christ, and were strong in the faith. Those are scary num-

bers. While some can withstand demonic blasts from both a hostile classroom and a postmodern student environment, a godless atmosphere can cripple or destroy one's faith.

Five Money-Saving Tips

The choice of colleges seems to weigh heavily on finances (or the lack thereof). Here at Free Will Baptist Bible College, we know that the catalog's \$18,438-per-year price tag for a full-time dormitory student can look overwhelming, especially in days of economic upheaval. After more than 35 years of observing how FWBBC students pay for their schooling, I have good news. Your child attending FWBBC can be both the will of God and good stewardship!

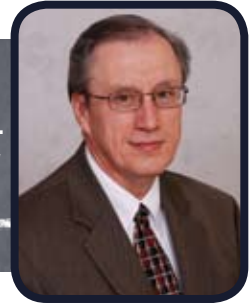
Let's tackle finances by following stewardship tips that take the bite out of college tuition:

Tip #1: Apply for the Hope/Lifetime Learning Tax Credit. \$2,000. You or your child may be eligible for an income tax credit or a refund each year. Contact a tax professional or review IRS Publication 970.

Tip #2: Your son or daughter works part-time during the school year. \$4,103. This figure comes from a part-time job paying \$8 per hour (many earn more), working four hours per day, five days a week (amount is net, claiming no deductions). For most students, working helps them become better stewards of their free time, since the actual number of hours in a class setting for a full-time student is less than 14 hours a week.

Tip #3: You reinvest cost savings at home. \$1,920.

“We all want to be good stewards of what the Lord has entrusted to us. . . making stewardship of family paramount.”



While your child is away at college, the food bill, electric bill, water bill, and other expenses are much less. A conservative estimate on direct savings is \$8 a day, or \$240 a month, for at least eight months. Apply those savings to the college bill.

Tip #4: Your son or daughter works full-time during the summer. \$3,459. A full-time summer job for \$7 per hour for 15 weeks will provide a good down payment for the fall semester (amount is net, claiming no deductions).

Tip #5: Have your son or daughter begin FWBBC with a lighter class load. \$2,454. If your child enrolls for 12 instead of 15 hours per semester, he or she is still classified as a full-time student for financial aid and insurance purposes, cutting costs \$409 per class hour.

Total in earnings and savings: \$13,936

Two Unexpected Tips

‘Free Money’

The tips above leave only \$4,502 of the original \$18,438 to be paid. While that’s better than where we started, how can we pay that last \$4,500? Scores of different types of financial aid are available. Many are “free money” programs such as scholarships and grants. In fact, in 2007, the average full-time FWBBC student received \$4,743 a year in scholarships and grants! Of course, many other types of financial aid are available, such as low-interest loans. Contact the college’s financial aid office to find out more information.

Avoid the Car Trap

Here’s one final tip that’s worth a good amount. Help your son or daughter avoid excessive monthly auto and insurance payments. Many students arrive at FWBBC already saddled with vehicle costs that would be a strain even if they were not in college. If it’s not already too late, guide your child to a reasonable mode of transportation (used, gas-efficient, and reliable) for their college years. Every dollar saved can be applied toward the cost of education.

Short-Term and Long-Term Investment

Stewardship with an eye toward the eternal is what really captures our attention. But investing in a Free Will Baptist Bible College education accomplishes both short-term and long-term stewardship benefits. Short-term, sons and daughters learn and mature in a Free Will Baptist Christian community of faith and learning. They are encouraged to consider God’s will for their lives at a most critical time in their lives.

Long-term, those sons and daughters become pastors, teachers, missionaries, youth leaders, Christian journalists, lawyers, business leaders—all with a Christian worldview. So dollars put toward an FWBBC education are a great investment in your child, a great investment in the denomination, and ultimately a great investment in the Lord’s Kingdom work.

About Choice # 2

Remember the important #2 choice from the opening paragraph—choosing a spouse? Understandably, hundreds of college alumni marry classmates they meet at FWBBC. In the vast majority of cases, the marriage/family commitment and commitment to Christ become stronger by sharing the FWBBC experience.

Even better, they find life-long friendships with other alumni who share their same Christian worldviews and love for Free Will Baptists. No doubt you pray for your son or daughter to be led to that perfect, ‘til-death-do-us-part mate. This could be the unexpected blessing and the icing on the cake. Now that’s good stewardship that’s priceless!

ONE

ABOUT THE WRITER: Tom Sass is vice president for financial affairs at Free Will Baptist Bible College. He met his wife, Sheila, while attending FWBBC.

A Strange Wii*k*ness

By W. JACKSON WATTS



NOT LONG AGO THE NINTENDO Wii exploded on the scene as the latest video-gaming system to awe the mainstream market. It quickly sold millions of systems worldwide, making it the fastest-selling console in history.

The unique device has been embraced by all generations, with games designed for people of all ages. The games are fun, although I must admit I had little success when I recently tried it for the first time.

The system tries to simulate reality as closely as possible. Gamers can bowl, play tennis, canoe, and enjoy countless other outdoor activities—all within the confines of an air-conditioned living room. When thinking about this latest technological marvel, I cannot help but think of the vivid contrasts between virtual reality and the real Christian life.

NOT JUST A GAME

The next time you go to the mall, take five minutes to observe the intensity and passion of a 15-year-old playing a handheld video game. He puts all of his effort into pressing the right buttons at all the right times. If he

wins, he brags to his younger brother and challenges him to beat his score. If he loses, he may mutter an expletive, strike the system with his hand in anger, or stomp off in disgust. He does these things without realizing it is just a game. He can start over. He can turn the game off and come back to it later with no consequences.

In contrast, the Christian life is anything but a game! The apostle Paul describes life as a daily battle against sin and self, a constant struggle between the carnal and the eternal, a constant surrender of self and pride. Yet enter a typical church and what do you see? People sit passively in their pews, waiting for the show to begin. They rise reluctantly and sing halfheartedly about the amazing work of Jesus Christ. They stare at the backs of their hands and glance at their watches as the preacher nears the end of his sermon. Doubtless their minds are more on lunch than the Great Commission.

You can't help but wonder if they realize the Christian life is not a game but real life. Souls and eternity are at stake. Unlike the virtual world, they can't start over at any time. Their decisions carry real world consequences.

Yet how can we expect today's generation to understand real life when today's technology demands they live in a virtual world that moves faster, louder, and brighter than any culture in history?

HIGH IMPACT WORLD

Today's Christian faces a daily assault—a barrage of information from every imaginable source. Nearly everyone owns a television, sometimes three or four. Most have computers in their homes (as well as minivans, places of employment, and classrooms). Many people would question their ability to function in the modern world without a cellular telephone. The iPod has become standard fare for teens and adults alike. Indisputably, this culture of high impact images is inescapable.

The deluge of information arrives at incredibly rapid speeds, whether it be a car chase scene from a blockbuster film or the evening news. As many psychologists and psychiatrists have observed, the images produced by these electronic media sources create dependence—perhaps obsession—with speed, excitement, and efficiency. No

wonder believers today find it hard to maintain their focus on God through a single hour of relative silence and inactivity.

While few people would argue against the merits of living a productive, efficient life, it could be argued that the frenetic pace of the electronic age stands in direct contrast to the overall tenor of Scripture, which calls our attention to patience, temperance, stillness, and meditation.

Christian psychiatrist Richard Winter has noted, “Christian maturity involves learning to delay gratification, to groan, to rejoice in hope and to wait eagerly and patiently for the complete fulfillment of God’s many promises of restoration and renewal” (Rom. 8:22-27). This learning process must begin by practicing daily patience in the midst of our high-tech lifestyles.

By nature, however, most Christians would rather not “be still and wait.” Instead, they turn to the ever-increasing glut of information and visual stimulation, satisfying their lust for sensual stimulation while their minds remain disengaged.

TURN IT OFF

How can a Christian respond to this 21st century Wiikness? Consider the following suggestions for subduing the effects of the media monsters in your life:

SEEK SILENCE. Carve out time in your day to disconnect. Electronic devices still have an on/off switch. Use it. Turn off computer, television, radio, and iPod. Avoid web-based devotional programs. Take a walk. Listen. Let God’s voice cut through the maddening hum of digital noise.

RE-ESTABLISH RELATIONSHIPS.

Social networking sites cannot satisfy your need for Christian fellowship. Ironically, electronic relationships often foster isolation and illusion. After all, who wants to share his deepest burdens or greatest hopes in a text message? Few things cut through bravado and hypocrisy like the eye-to-eye contact of a close friend.

VALUE WORDS. We’ve all heard the old saying, “A picture is worth a thousand words.” In reality, most pictures require a thousand-word explanation. Images communicate through the emotion produced by a single glance, and human emotions are easily manipulated.

In contrast, salvation is based on belief. Belief is based on knowledge. Knowledge is based in truth. And truth is best communicated with words. With this in mind, Christians should recognize the priority of the word in an image-saturated culture.

ENJOY CHURCH. Many believers today have come to value snappy transitions from one part of a service to the next rather than careful meditation over what is said, heard, seen, and felt. Reclaim the virtue of meditation and seek to grasp the spiritual and theological truths displayed through the Word, the ordinances, and the rich lyrics of hymns and songs.

Christians must stop expecting a service that embraces the entertainment-driven culture around it and rediscover the joy of simplicity, the beauty of the transcendent, and the value of the eternal. **ONE**

IN CONTRAST,
SALVATION IS BASED
ON **BELIEF.**

BELIEF IS BASED ON
KNOWLEDGE.

KNOWLEDGE IS BASED
IN **TRUTH.**

AND TRUTH IS BEST
**COMMUNICATED
WITH WORDS.**



Stewardship

101

By
GREG FLOARS



"I WANT TO BE A GOOD STEWARD FOR MY LORD"
was my first thought when asked to write this article. I began to think about the things God has entrusted to me for good stewardship.

How had I done managing His gifts? More important, how was I doing?

Most of us are familiar with the stewardship slogan: Time, Talent, and Treasure. The statement is accurate, challenging, and convicting. A person may be a good steward in one of these areas, but that does not release him from responsibility in the other areas.

A generous giver is still expected to be generous with the days God has given him, to spend them wisely. A person who spends hours at church and church-related activities is still expected to support the Lord's work financially. Everyone has a talent God expects him or her to use for His work and His glory. He wants us to be good stewards in every area of life.

While this trio is a great measuring stick for stewardship, I don't believe it is an exhaustive list. We are to be good managers in many other areas of our lives. The longer the list, the more convicted I become, and the more determined I am to do a better job. Knowing what God expects of us can sometimes be overwhelming—even for those who strive the hardest.

I constantly find new areas of responsibility. It is frightening to realize I have neglected an area unintentionally and have not given God my best. When this happens, I ask



God wants us to be good stewards in every area of life.



Him to forgive my failure, and I commit to do a better job with His guidance. The Lord doesn't just throw us into the world and leave us. He is always close at hand, ready to help us if we ask.

God has given me a wife and three children. It is my responsibility to lead them in the ways of the Lord. When I neglect them or fail them, I am not being a good steward. My church family needs me, and when I fail them in their hour of need, I have not been a good steward.

God has placed unsaved souls in my path, giving me the opportunity and responsibility to share the sweet gospel message of Jesus Christ with them. If I am sidetracked or distracted and miss this opportunity, I have failed to be a good steward in the worst way. To miss a divine appointment carries eternal consequences.

It is impossible to list all of the areas for which God holds us responsible. But you can sum up stewardship with one word—life. God wants our whole lives, every area, not just a portion.

“Moreover it is required in stewards, that a man be found faithful.” This terse statement from 1 Corinthians 4:2 makes it clear that stewardship is more than just a good idea; it is a requirement. God expects it.

In 2 Timothy 4:13, Paul asked Timothy to bring him some things he had left behind, “...the cloak I left at Troas with Carpus, when thou comest, bring with thee, and the books, but especially the parchments.” I have often wondered what else Paul left scattered across the ancient world after being arrested in the marketplaces, leaving city after city just ahead of a howling mob, being shipwrecked, and lowered over the city walls in a basket. Certainly he had little time to pack.

One thing is certain. Paul gave everything to his Lord. He was prepared to stand before God knowing he had been a good steward. He had invested in an eternal land where the market will not crash. He was involved in the most important business on earth—leading lost souls to Christ.

He would soon stand before Christ, and he was looking forward to it. He told Timothy, “I am now ready.” He had been a good steward of time, talent, treasure, and much more. When all is said and done, I want to stand with Paul as a good steward, having given all for my Lord. **ONE**

About the Writer: Greg Floars is a home missionary to Marquette, MI. To learn more about his and other Home Missions churches, visit www.homemissions.net.



Mexico



Experience OF A Lifetime

BY TOM DUBOSE

WE HAD THE MOST REMARKABLE E-TEAM EXPERIENCE this past summer. My daughter Amber went to Mexico in 2007 so I had some knowledge of E-TEAM. But experiencing it for myself was truly awesome.

It's hard to sum up all that happened in a few words. I will spend the rest of my life sharing the experiences God allowed us to have this past summer. Here are a few highlights.

Spending a week in training with all nine E-TEAMS was amazing. The training was intense—and needs to be if you are going to take a mission trip. The worship services and concert of prayer were moving. God is doing something great among our young people.

My second blessing was spending the next two weeks with nine teens from different parts of the country. They all came together to form a team, not just a group. I am thankful for each and every one God placed on our team.

The most outstanding blessing of the trip came on Saturday of the first week we were in Brazil. We distributed invitations to "The Jesus Film." As it was shown at the Ouro Verde Mission Church later that night, I noticed that an older gentleman in a black leather coat stood the entire time. During the same film, a 10-year-old girl asked me, "Why would you leave your country and come to Brazil?" I told her it was because I wanted to see her. She replied, "How did you know I was here?" I responded, "I knew there was someone down here I needed to meet; I came down here just to meet you."

E-TEAM is the greatest thing we have going to challenge our young people to be involved in missions. I encourage every parent and pastor to challenge their young people to take a trip with E-TEAM. **ONE**

About the Writer: Tom DuBose pastors Glenwood FWB Church, Glenwood, AR.



E-TEAM

HOKKAIDO 2008 BY CRYSTAL HODGES

SILENCE. That's such an unusual word for me to experience. If you know me, you know I'm never quiet! My lips are always moving and my brain spinning. This summer, for the first time in my life, I experienced true silence while on E-TEAM.

In Hokkaido our team split into groups to stay with a Japanese family for a night. A teammate and I stayed with a lady named Kazuko and her husband. What an adventure we had trying to communicate using charades and an electronic dictionary.

As our time together grew to a close, Kazuko called us into a room where we had participated in a tea ceremony a few days before. She opened a cabinet to a sight that took my breath away. Before my eyes was a tall Buddhist altar made of gold.

"You're Christian... Okay to look?" The question brought my mind back to the room and the people around me. My friend and I nodded our heads in silence. Kazuko told us that she is an only child, and it's up to her to make her parents happy in their afterlife by praying to this altar everyday.

When she finished explaining the significance of the altar, everything was quiet. I thought, "Say something! Any-




thing. This is the perfect time to witness to her!" Yet, I found myself speechless. Even the thoughts in my head were silenced as we stared at the golden altar. Never in my life had I experienced such deep silence. Finally, the only thing I could think to say was, "Can we take a picture?"

As I reflected on this experience, my heart broke even more than before for the lost Japanese. For days I felt horrible for not saying anything. Of all the times to stay quiet, this shouldn't have been one of them.

A few days later our team went to the graveyard in Hokkaido—probably the biggest graveyard I'd ever seen. We were assigned to sections and told to count how many cross-marked graves were in the area. On top of that, we had to keep in mind that one grave was for many generations of families. Out of several hundred and maybe even a thousand graves, we only counted 19 cross-marked graves. To the Japanese, Christianity is anything that isn't Shintoism or Buddhism. Out of the 19 we found, who knows how many were true Christians?

We talked about our experiences during a debriefing in Japan. As I expressed my frustration with myself for not saying anything to Kazuko, Jonathan Lawrence, a summer intern, offered encouragement. He told us that sometimes silence speaks more than words. The Japanese are very observant, especially with Americans, and even more with Americans in their homes. Although we didn't say anything, she noticed our reactions and facial expressions when we saw the Buddhist altar. He also pointed out that sometimes God wants us to be speechless and silent. That moment was probably one of those times.

The home stay experience put a face to the graves. I never met the ones who died without knowing Jesus, but I know some who may if we don't do something soon! 

Choosy Givers Choose

GEFF

GLOBAL EVANGELISM FUND

by Barry Simpson

I HAD BEEN WITH THE MISSION ABOUT NINE MONTHS when I had the opportunity to meet and talk with Matt and Cristina Price, missionaries to France. They had returned to the States prematurely because of an account deficit. As they shared about their work in St. Herblain, it was obvious they were heartbroken over having to leave their ministry to return stateside and raise funds.

To make matters worse, a major part of their deficit was due to the devaluation of the U.S. dollar against the euro. The tears they shed in my presence that day powerfully substantiated that something had to be done to change the current system.

Stewardship Issues

At the heart of the new funding system is a desire on the part of the board and mission leadership to exercise their responsibility to be faithful stewards of the resources entrusted to them. These resources are not just financial; they also include one of our greatest resources, our missionaries.

The new funding system will enable our missionaries to focus their gifts, energies, and time on their ministries. They will no longer be distracted by personal account balances; nor will they be called away from their ministry at unscheduled and inopportune times (as Matt and Cristina were) to raise funds for dwindling personal account balances.

Another strength of the new funding system is the ability of the board and leadership to strategically direct funds. Working in concert with our field chairmen, regional directors, and the deputy director of field operations, the board and staff can direct funds to fuel church planting move-

ments where there are few or no missionaries, to open new fields, or to train and send new missionaries. In the past, there have been times when a crisis in one of our works may have been averted if a retired missionary could have been sent to intervene. In the new funding system that type of intervention can take place without the delay of raising funds specifically for that purpose.

Again, at the heart of this change is stewardship, wisely using the resources entrusted to the Mission to get the gospel to those who have not had the opportunity to hear.

Strategic Issues

The denomination's overwhelming vote to endorse the board's plan for the funding system at the 2008 convention in West Virginia was a clear signal, that as a denomination, we are prepared to work in harmony to send each approved missionary to his place of assignment and provide funds collectively to keep him there. The same kind of harmony and synergy will be true on the field as well. Because missionaries will no longer be required to build and fund their own independent "franchises," they can work cooperatively to maximize their efforts for regional church-planting strategies.

Missionaries will return to the States for scheduled and well-planned stateside assignments, resulting in more stability on the field among missionary teams, churches, and national workers.

Strategic stateside assignments will help us broaden the base of support, educate the constituency, and motivate people to become more involved in missions. In some cases, the most strategic use of stateside missionaries may, in fact, be in a non-fundraising capacity.

"I am excited about the new funding system adopted by FWBIM because it enables us to actively support and participate in the entire global effort of FWB without having to sacrifice or compromise the deep personal relationships we have established with some of our missionaries over the years."
—**Danny Gasperson, North Carolina**

"This plan is exciting because it makes the missionary's goal singular: to win the lost, not beg for money."
—**Chris Oiler, Ohio**

Early Fruit

On Wednesday, September 17, 2008, General Director James Forlines stood before a group of road weary missionaries and said, "Buy your tickets." With those three words, a new era ushered its way into Free Will Baptist International Missions. Five couples and one single lady sat stunned, many with tears running down their faces.

Hours later, once the words sank in, they erupted into spontaneous applause and cheers. "For the first time since the individual missionary account system was implemented over 40 years ago, we are able to send our workers based on definitive priorities," Forlines revealed. "We're sending these men and women back to their places of assignment because we need them there more than we need them here."

Launch Anticipated

The board has set the launch date of the new funding system for January 1, 2010. From that day forward the Mission will operate under the new system. What follows is an explanation of how the new system is structured and how it will function.

A major component of the new funding system is the Global Evangelism Fund (GEF). It is complemented by Strategic Ministry Partnerships (SMP).

The Global Evangelism Fund (GEF)

The GEF will be funded by undesignated gifts from individuals and churches, the World Missions Offering, and over-funded SMP accounts. The GEF, in turn, will underwrite:

- personal costs for all missionary personnel (salary, insurance, retirement, children's education, etc.);



- all administrative costs;
- costs on fields with few or no missionaries.

It is extremely important that individuals and churches currently supporting missionaries in any systematic way continue their support through the GEF. The GEF not only pays the salary and benefits of our current missionaries, the strength of the GEF will be a key factor in determining how many new missionaries can be sent out.

One aspect of the current system we want to keep is the connection individuals and churches have with particular missionaries. Gifts may be given "in honor of" a particular missionary. When an "in honor of" gift is received, the missionary will be notified in a monthly report, enabling that relationship to continue and deepen as the missionary communicates with the supporter.

Along with the continued systematic giving of churches and individuals, the annual World Missions Offering (WMO) will greatly influence the strength of the GEF. The importance of this offering cannot be overstated and we implore each of our churches to participate.

The *Changing the World* coin banks and DVDs will continue to be utilized as part of the WMO. The coin banks are a

"I support the new funding plan for two reasons. First, it will make it easier to get new missionaries to the field. Second, it will allow the missionaries furlough to be a time of sharing and recuperation rather than a fund-raising treadmill." —**Randy Corn, Tennessee**

great way to encourage children and young people to catch a vision for missions giving, a Christian discipline we want them to practice all their lives. The coin banks and WMO DVDs are provided free to every participating church and are great tools to challenge people to give sacrificially to the WMO each April.

Strategic Ministry Partnerships

A Strategic Ministry Partnership (SMP) is a unique and dynamic bond between a missionary and a local church. The SMP has the potential to develop and strengthen the relationship between a local congregation and a missionary as they work in partnership to fulfill the Great Commission of the Lord Jesus Christ.

While involving a financial commitment from the partnering church, the heart of the SMP concept is relationship. As with all important relationships, this one has responsibilities and rich rewards for both the missionary and the partnering church.

Overfunded SMP accounts will overflow into the GEF and underfunded ones will be supplemented from the GEF. It is important to remember that the GEF funds the personal expenses for all missionaries. SMP accounts will undergo an annual audit to determine which, if any, funds will flow into or out of the GEF.

How You Can Advance Success

Our missionaries and the lost people to whom they are sent depend upon the people who make up the Free Will Baptist movement to continue their faithful support. You can do four things to help as we approach the 2010 launch date:

1. Pray for the success of the new funding system and ongoing church planting efforts.
2. Be prepared to transition your current giving to the Global Evangelism Fund (GEF).
3. Become an advocate of the new system within your church.
4. Rejoice that the new system will enable all Free Will Baptists to support every international missionary.

Conclusion

The board and mission leadership are committed to faithful stewardship and strategic use of the resources entrusted to them. This new funding plan enables them to fulfill that commitment in the process of fulfilling the Mission's stated purpose of facilitating church planting movements overseas.

I had the privilege of being in the September 2008 meeting, mentioned above, when General Director Forlines told that dedicated group of tired missionaries to buy their tickets. As I looked around the room, I saw tears being wiped away. Matt and Cristina Price were among those with tear-stained faces. I was thrilled to see they were some of the first to benefit from the change in the funding system.

They worked hard and traveled many miles during their stateside assignment. While they were close to having the necessary funds to return to France, it was great to see their relief to know they would definitely return to their ministry early in 2009. **ONE**

More information about the restructure of the funding system, GEF, and SMPs can be found at www.fwbgo.com/funding.

THE BIBLE DESCRIBES THE BODY OF CHRIST as a living organism. Each element is essential. Each member complements and works harmoniously with the others. Our FWB missionary effort could also be compared to a body—a body of workers, each with unique roles, and none truly independent from the others.

When Matt and Cristina Price were required to return stateside after an incomplete term, we were all impacted. Our field had just given us approval to open a new FWB work outside of Nantes in the Couëron/Saint-Herblain area, the first such project in 25 years. The four of us worked hard with our national church members and had selected a potential location for a new church-plant. We even had two dedicated French women in the area ready to get started.

We understood the Prices' disillusionment all too well. Our family had returned to the field in June 2007 from a premature stateside assignment. The Prices returned stateside a few months after we arrived, leaving little time for the new project.

The Lord has been faithful in our ministry in 2008. Yet, I can't help but imagine how the Prices' presence would have impacted the ministry during this crucial beginning. Matt and Cristina have tremendous gifts that have truly been missed in the last year. When one member is missing, the whole body feels it.

For us, the financial restructure is an overdue treatment of a systemic problem that has affected all of us. Nearly a year and a half after their departure, the Prices are scheduled to return to France. We are excited about their return and are expectant to see what the Lord will do in our midst in this area of France. —**Tim Keener, missionary, Couëron/Saint-Herblain, France**

follow your *IM*pulse. It won't cost a dime!

What *IM*pulse?

IMpulse is a video magazine produced by International Missions for over four years. Each issue highlights ministries, workers, and international believers. Some segments take viewers through a visual history of Free Will Baptist mission work. Until now, the video magazine has been available only by subscription.

Where will *IM*pulse take me?

Embark on a journey around the world that will enrich and challenge you. Sit in the comfort of your home or church and visit with missionaries in Brazil, Panama, France, and India. Meet Christians in Central Asia, Cuba, Russia, and Côte d'Ivoire. Hear testimonies from Uruguay, Spain, Japan, and Bulgaria.

For once, it's okay to follow your *IM*pulse.

IMpulse is now FREE! In the past, subscriptions were delivered in an expensive, boxed DVD format. Now we can deliver full-resolution, downloadable *IMpulse* segments on our website ([fwbgo.com](http://www.fwbgo.com))...at no charge!

For those who prefer an in-hand, hard copy of the videos, we offer a flexible DVD. Return the card in this issue of *ONE Magazine* to receive a flex DVD by return mail.



Synopsis of **IM**pulse 5.1 segments

IMpulse 5.1 visits Bulgaria, Japan, and Central Asia. Download these segments from the International Missions website (www.fwbgo.com) today.

BREAD OF LIFE—Pastor Matsuda not only serves his congregation, but also operates a home for people who need emotional and spiritual healing. Through baking bread and studying Scripture, God is working in these lives.

BRING IT HOME—The growing Free Will Baptist church in Svishtov, Bulgaria, is less than two years old. Tim and Lydia Awtrey highlight how their home-based Bible study groups are developing community, deepening spiritual maturity, and creating evangelistic opportunities.

CENTRAL ASIA 300—Denis Nikiforov tells how Zephyr Hills FWB Church's commitment to help build a House of Prayer in his village is encouraging church members and impacting the people of his community.

HAIRDRESSER EVANGELIST—Meet Ginka a member of our Free Will Baptist church in Svishtov, Bulgaria, and a hairdresser. Every day she takes advantage of natural opportunities to share the gospel in this needy city.

NEW LAWS, NEW PLANS—As Central Asian countries consider laws that will limit religious freedom, Christians seek viable options for service and ministry.

SHINTOSIM—Pastor Kimura takes viewers on a quick journey through the history of Shinto, Japan's primary religious system and the foundation of Japanese culture.

IMpulse 5.1 may also be received on a flexible DVD by returning the card in this issue of *ONE Magazine* or by calling Free Will Baptist International Missions toll free (877) 767-7736.





ST. SÉBASTIEN, FRANCE—Six people were baptized Sunday, November 9, 2008, at the St. Sébastien Church. Three were new believers and three were young people from Christian families. Approximately 140 people attended the special service, at least 25 of whom do not claim to know Christ. The testimonies given by those baptized brought tears to the eyes of some of the unsaved.



RIVERA, URUGUAY—The annual Leadership Conference in Uruguay was held October 31 and November 1, 2008, at the Central Church in Rivera. Over the course of the two days more than 30 people attended workshops relating to leadership. Tammy Lancaster led two workshops for women that were based on forgiveness and the role of the wife of a leader. The highlight of the weekend was the ordination of Carlos as a new deacon for the Central Church.



LONDON, ENGLAND—Members of the International Training Alliance (ITA) gathered for their annual meeting November 4-5, 2008, outside of London. Eight evangelical mission groups form the alliance: Operation Mobilization, Wycliffe, Caleb Australia, Caleb New Zealand, Christian and Missionary Alliance Southeast Asia, World Horizons, Tentmakers, and Free Will Baptist International Missions. ITA offers the practical and unique Leadership Matters Course (LMC). At the time of this meeting, over 1,100 leaders from 35 organizations and over 60 nations had gone through the course. FWBIM holds the great responsibility of translating the training course into French and Spanish.



BELO HORIZONTE, BRAZIL—The Belo FWB Church held their Christmas program Sunday, December 14, 2008. “The Way of the Cross” featured different Bible characters presenting reasons the cross pointed to life that otherwise would not be possible. A choir, solos, and duets added musical presentations to share the message.



SVISHTOV, BRAZIL—The Good News FWB Church hosted a children’s Christmas program Saturday, December 13, 2008. Games and a puppet show were followed by boxes of presents given to each child. Many families attended the event and new contacts were made.

IM BOARD MEETS

The Board of Free Will Baptist International Missions met December 5-6, 2008, in the Mission office in Antioch, Tennessee.

A 2009 WMO goal of \$600,000 was approved. The board voted to re-elect Jeff Turnbough and Rob Conley to three-year terms on the Mission’s NGO board (through 2011). The board approved a reduced International Missions Advisory Council. Due to financial constraints, the council will not meet in 2009.

The board made the following decisions regarding missionary personnel: Bobby and Geneva Poole, Kenneth and Rejane Eagleton, and Andy and Andrea Moore were reappointed to another term of service in Brazil; Donnie and Ruth McDonald (Japan) and Miss Molly Barker (Uruguay) were also reappointed to their countries of service.

The board accepted the resignation of Darrell and Lila Nichols and voted to heartily commend them for their faithful and fruitful years of service to FWBIM.

General Director James Forlines presented a detailed account of the difficult financial situation the Mission is facing. Even though year-end figures were not yet available, it is clear International Missions, like most non-profit organizations, will realize significant losses in 2008. Forlines shared a plan for drastic spending reductions in 2009. Several initiatives for 2009 have been cancelled or postponed.

Board members participating were Danny Williams (AL), chairman; Randy Wilson (OK), vice-chairman; Tom McCullough (MI), secretary; Paul Creech (GA); Nelson Henderson (AR); Jeff Manning (NC); Jerry Norris (MO); and Robert Morgan (TN). Sherwood Lee (SC) was unable to attend due to illness.

NEWS around the world



Bowermans Returned to States

In an extra official meeting on October 23, 2008, the Panama Field Council voted unanimously to recommend an early stateside assignment for Eddie and LaRhonda Bowerman due to health needs.

The Bowermans were appointed to missionary service in April 1995. With the purchase of the Chame property in 2005, Eddie and LaRhonda realized their long-term goal: establishment of a centralized seminary degree program.

Eddie, as director of the seminary, is training Panamanian men and women for fulltime ministry.

Eddie has dealt with chronic liver disease for the last few years. The Bowermans returned to the States on January 12 for medical consultation, evaluations, and consideration of medical options. ■



Warrens Resign From FWBIM, Begin New Ministry

The Board of FWB International Missions accepted the resignation of Sean and Jill Warren on September 9, 2008. An announcement was delayed to allow their future employers, the General Association of General Baptists, an opportunity to make the announcement to their denomination. Sean has been named Director of International Missions for General Baptists.

The Warrens departed for France in 2003. After they returned to the States during the summer of 2006, it became increasingly clear that God was redirecting their ministry. In 2007 the Warrens requested and were granted a one-year leave-of-absence.

Sean begins his duties as director-in-training on April 1, 2009, and steps into full responsibility in October. The couple plan to relocate to Missouri this spring. ■

Missionaries Departed For Fields In January

Two singles and five missionary couples departed for their fields of service in January. Kimberly Johnson (Brazil) left for Araras, São Paulo, for her first four-year-term on January 7. Bobby and Geneva Poole (Brazil) returned on January 10 and began their 49th year of service. Dr. Kenneth and Rejane Eagleton returned to ministry in Brazil on January 6. Casey Jones (Creative Access) departed for his short-term ministry January 11. Rusty and Brenda Carney (Japan) left for Sapporo on January 13, where they will attend language school for a year.

Steve and Judy Lytle (Panama) are not new to missions but are beginning a new journey. The Lytles departed on January 29, and will serve in Panama, Brazil, and Uruguay. Stan and Brenda Bunch (Panama) also returned to the field on January 29. Mick and Rachel Donahue (Spain) began their first full-term January 19. ■



ONE OF THE THINGS YOU NOTICE AS YOU ENTER THE seminary property is the large population of mango trees nestled by the buildings throughout the campus. They are enormous and, at this time of year, filled with wonderful tasting mangoes. Unfortunately, a large part of those end up on the ground as the mangoes ripen and drop from the tree.

When we first arrived on the Panama Free Will Baptist Seminary campus, our children began to investigate the property and immediately found mangoes covering the ground. Many people told us we should pitch the mangoes into a ditch and forget about them. They pointed to the bruises and said they were not worth saving. However, the children had a different idea.

Every day they go mango hunting. Grabbing plastic containers, they collect all the fallen mangoes. Some are bad. Some are in good condition. Most are bruised and beaten but salvageable. It is a lot of work and must be done several times a day. Some ask, “Why bother?” Others might question if so much work is really worth the small amount of fruit collected. My children have the answer to that question: it depends on how much you love mangoes!

Missions is like mango hunting. We go out and share the gospel. We invest our time and energy and money into helping rescue some of the bruised and beaten—

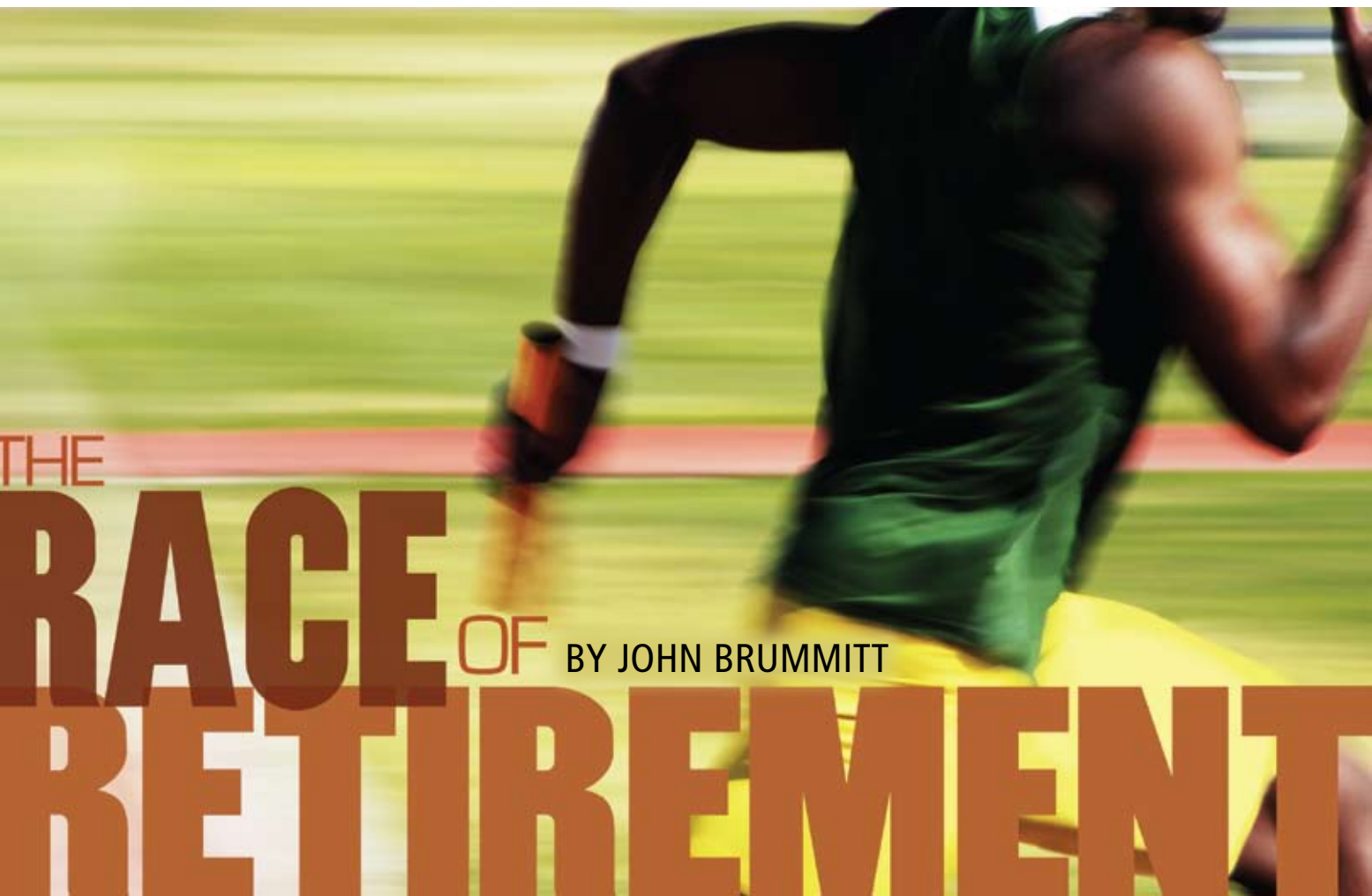
trying to help salvage lives and hearts for Christ. It is not an easy task and requires us to keep at it every day—hoping to make a difference. We could ignore them, but then all that fruit would just rot there on the ground. Matthew reminds us that Christ was a mango hunter when he quotes Isaiah and says Jesus will not break a bruised reed, or put out a smoldering wick, until He brings justice to victory and the nations hope in His name (Matthew 12:20-21). In other words, His goal was to rescue the fallen, bruised, and broken—just like any good mango hunter.

I like that these verses talk about the nations who will hope in His name. I can’t help but believe that hope finds its roots in those acts of kindness and compassion that show a lost and dying world—a world full of fallen mangoes—they are worth something in Christ. Acts demonstrating He has come to heal and not break; to revive, not put out. Compassion proving Christ still remembers them when the world wants to pitch them into a ditch and forget about them.

People today may ask, “Why bother?” Others may question if so much work, money, and effort is really worth the small amount of fruit collected each day. Those questions seem to have less to do with the mangoes than the mango hunter. Perhaps the best answer to questions like these is: how much do you love people? **ONE**

About the Writer: Eddie and LaRhonda Bowerman have served in a variety of ministries in Panama since 1995. This article was written not long after they arrived in Chame in the fall of 2007. The Bowermans returned to the States January 12, to address Eddie’s health concerns. For more information on the Bowermans and their ministry visit www.fwbgo.com.





PERHAPS YOU SHOOK YOUR HEAD AS YOU read the title of this article. After all, race and retirement are two words that don't seem to belong together. What do they have in common? Obviously, they both start with the letter "r." But wait, these words have something else in common. You can't do either well without preparing for them in advance!

Professional athletes don't wake up on the morning of an Olympic race, walk casually onto the track, and expect to perform well. They spend years preparing their bodies for the event.

The same is true for retirees. You can't walk away from your last day of work and expect everything to fall into place for the rest of your life. Retirement is not a sprint. It is a marathon.

According to experts, in order to prepare for a marathon, you need at least 16 weeks of heavy training, and to finish well, you need to condition your body for years. Retirement

planning is much the same way. You begin saving many years out, and if you really work hard and stay with your "training" you will be prepared when the time comes. If you start early, and build your financial "muscles" slowly and consistently, the last few years of training will seem more like second nature than brutally hard work.

Anyone who has ever trained for a running event knows you need the right equipment to compete. Proper running shoes are a must. You can't compete in a pair of wingtips or high heels. You will not make it.

The same goes for retirement. Your equipment? Finding the proper place for your retirement funds. This is a requirement for a good financial finish. Free Will Baptist employees have the option of participating in the Board's retirement plan, which has shown excellent growth over the past 40 years.

Once you have your equipment in place, you must establish a training regimen to get you in shape for competi-

tion. Runners train for a specific event. If you plan to run a marathon—or any event that lasts a long time—you must train your body for endurance. You must be prepared for the extended duration of physical exertion.

Retirement is the same. Life expectancy continues to increase, turning our marathons of retirement into ultramarathons. We need to make sure our retirement portfolio is “conditioned” to endure until the end of the race.

Next comes the hard part—the actual running and training. It is easy to say, “Let’s run three miles; it will be good for us!” But it is much harder to put on the shoes and hit the road. To be good at something takes sacrifice and determination. When things get tough, we need to be able to push through the pain because we understand the benefits of reaching the finish line.

It takes a truly dedicated person to say, “I love getting up at 5:30 a.m. to run” with a smile on his or her face. But runners who make a commitment to training and stick to it will have no problem finishing well on race day. They will leave the less committed racers in the dust behind them.

As we prepare for retirement, we must sacrifice some things our retirement savings could buy. But if we stick to our regimen and keep our eye on the goal, we will have no problem when the day of retirement arrives.

After all the preparation, planning, training, and sacrifices, we come to the race. Race day is always a little nerve-racking. You never know what to expect, and you have butterflies in the pit of your stomach. You wonder, “Should I have done something differently?” “Am I ready for this?”

You line up with all of the other racers. You try to remain calm and focus on the challenge at hand. The starting pistol goes off, and you begin to run. You find your stride, the adrenalin rush starts, and suddenly you feel the burst of confidence that comes with good training.

Retirement comes with the same butterflies. The transition from professional life is frightening, even after years of work and preparation. You celebrate with your coworkers at your retirement party, cash your final check, and find yourself on the starting line of a new adventure—a marathon that can last for 20 to 40 years. Yet when the “training” comes through and the first annuity check arrives, you find your “stride” and suddenly feel confident. “I can do this. This is what I trained for. I’m ready for The Race of Retirement.” **ONE**

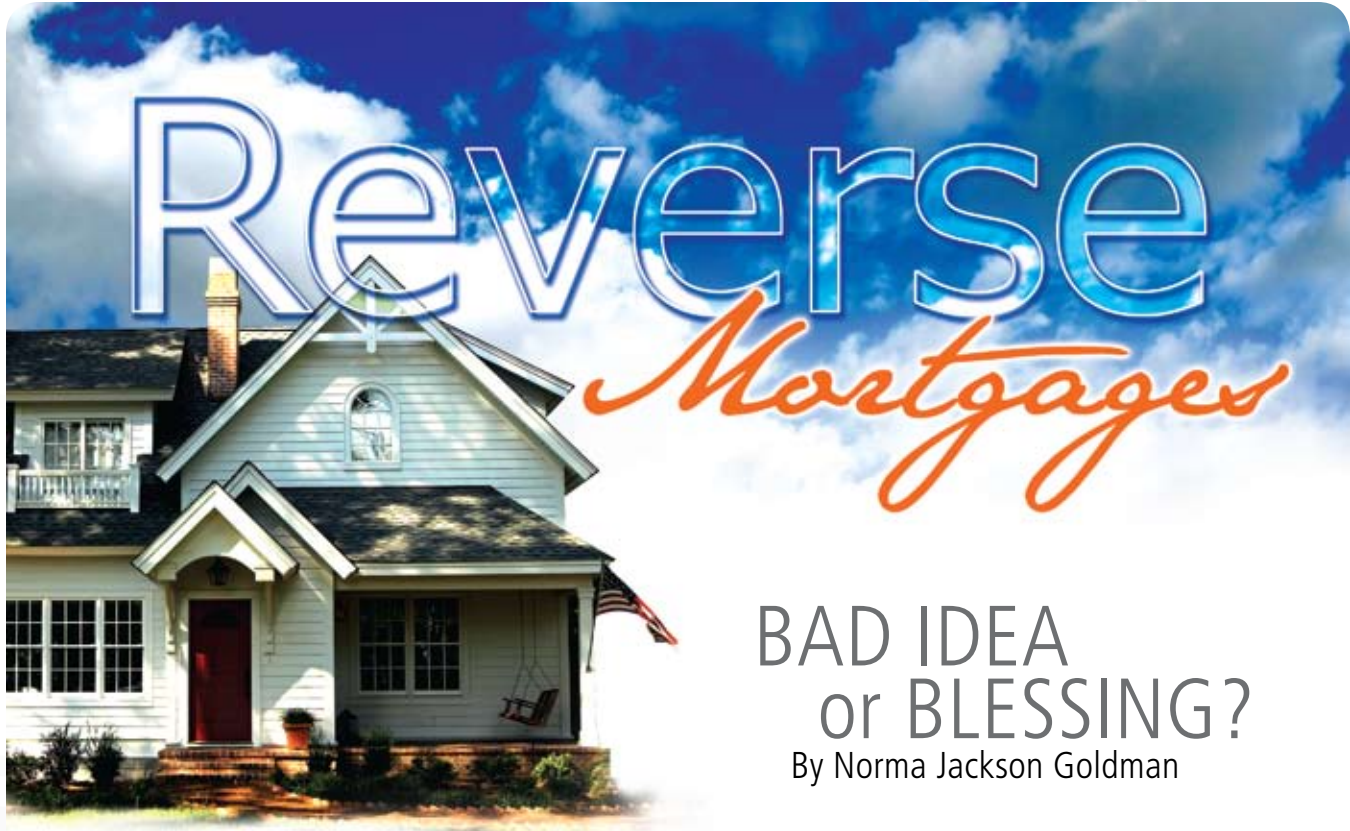
About the Writer: An avid runner, John Brummitt is business manager for the FWB Board of Retirement. To learn more about retirement options, visit www.boardofretirement.com.

To be good at something takes **SACRIFICE** and **DETERMINATION.**

When things get tough, we need to be able to **PUSH THROUGH THE PAIN**

because we understand the **BENEFITS** of reaching the finish line.





REVERSE MORTGAGES ACCOUNT FOR ONLY A SMALL fraction of home loans today, but the demand for them is growing as the cost of living escalates and retirees' income from savings and investments is on the decline. What factors determine if a reverse mortgage is a good or bad idea for seniors? Impartial and expert advice is essential, and believers will want to take further steps. Let's begin with some basic information and review potential sources of additional help.

WHAT EXACTLY IS A REVERSE MORTGAGE?

Think of it as the mirror image of a traditional mortgage, when you borrow money to buy a house, repay the debt, and build up equity (your percentage of ownership) over time. With a reverse mortgage, you take that equity out (gradually or in a lump sum), increasing your debt. The lender collects up-front fees (which can be hefty) at the time of closing, but principal and interest on the debt is not repaid until you or your heirs sell your home.

Today, millions of seniors are receiving letters that look very much like they came from the U. S. government announcing eligibility for "a government-backed reverse mortgage program." The letter goes on to say that "this special senior program is administered by the U. S. Department of

Housing & Urban Development (HUD) and your funds are available now."

The promises made in this and other similar offers include: (1) the elimination of your current mortgage (if any); (2) no monthly payments of any kind on the proceeds distributed to you during your lifetime; (3) your heirs can inherit your home; and (4) you can stay in your home for the rest of your life.

DO YOU REALLY NEED THE MONEY? IF SO, CAN YOU GET IT SOME OTHER WAY?

If you have money in savings and enough in a pension or some type of guaranteed income that allows you to live the kind of life you want, you really have no reason to take out a reverse mortgage. Perhaps a home equity loan would be a better choice.

For example, if you want to make a home repair or improvement, or need help paying your property taxes, you may want to find out if you qualify for a low-cost, single-purpose loan that may be available in your area. Area Agencies on Aging (AAAs) generally know about these programs. To find the nearest agency, visit www.eldercare.gov, or call toll free: (800) 677-1116. When you call, ask for information on "loan programs for home repairs and improvements," or

“property tax deferral/postponement programs.”

Ask yourself if your “need” for immediate money is actually a “want.” Consider future needs which may prove to be more of a financial challenge than what you are experiencing today.

WHAT ARE THE ADVANTAGES OF A REVERSE MORTGAGE?

The most obvious advantage is a large amount of cash for a senior whose retirement income is insufficient to meet basic needs. Others use the funds to remodel or upgrade their homes, pay off debts, or supplement income for specific goals such as travel. Seniors must be at least 62 years of age in order to get a reverse mortgage, and those gaining the most advantage are borrowers in their 70s (shorter remaining lifespan) with low (or no) mortgage balances and no heirs.

Reverse mortgage borrowers don’t need good credit, a high income, or ample savings to qualify, as would be required for a home purchase. Loan advances are not taxable and generally do not affect Social Security or Medicare benefits. Because you retain the title to your home, you are still responsible for taxes, insurance, utility fees, maintenance, and other costs.

Funds can be distributed in a variety of ways including a lump sum, fixed payments for life (no matter how long you live), fixed payments for a shorter, pre-determined period, or a credit line account that lets you withdraw cash at any time. Borrowers may use the money any way they like and no credit checks are required.

WHAT ARE THE DISADVANTAGES/RISKS TO BORROWERS?

There are several, but one of the biggest is the price tag. Borrowers can be charged as much as \$10,000 to take out a \$200,000 reverse mortgage after covering the 2% lender’s origination fee, 2% mandatory mortgage insurance and other costs such as title insurance, appraisal, and even repairs. Borrowers are also assessed .05% of the loan balance in mortgage insurance premiums annually and many plans assess other fees and charges as well.

If you are eligible for low-income assistance from the Federal or State Government (like Medicaid), you will want to be careful that the income you receive from a reverse mortgage does not disqualify you from that assistance.

You might want to reconsider if you are planning a move in a few years. Since the up-front costs are higher than other loans, this could greatly impact settlement costs (and therefore the proceeds) when you sell. Borrowers must live

in the home as their principal residence.

Rates on reverse mortgages may be fixed or variable, which means they can move up or down. There are caps on the variable rate (5% over the life of the loan), and the rate cannot rise more than 2% in any year.

Reverse mortgages decrease home equity, affecting your estate. If you desire your home to pass to your heirs, a hefty reverse mortgage loan balance could make it all but impossible for them to keep the family home. The loan must be repaid when the last surviving borrower dies, sells the home, or no longer lives in the home as a primary residence.

If heirs are in the picture, it’s best to discuss your plans with them before taking out a reverse mortgage, giving special attention to how the loan will be repaid after your death.

HOW MUCH CAN YOU GET?

The four principal factors that determine how much you can borrow are:

- The present market value of your house (less the amount owed);
- The location of the home;
- Current interest rates; and
- Your age

AARP has a web page with a mortgage calculator that consumers can use to get an estimate of what they might expect based on the factors listed above, and the calculator makes a comparison between cash available through an HECM or HomeKeeper™ reverse mortgage. Visit <http://rmaarp.com/estimates.asp>.

GET HELP!

Daniel Solin, author of *The Smartest Investment Book You’ll Ever Read* counsels, “Before committing to a reverse mortgage, seek financial counseling. It is required for FHA-insured reverse mortgages, but even if you are considering private reverse mortgages, it is critically important that you understand the full financial ramification of these loans.”

As good as they sound, reverse mortgages are not for everyone. The details of your specific situation will dictate whether or not you should take this important step. As with any major life decision, solid fact-finding and sound counsel from a trusted godly advisor is the first step. Add prayer, and you have a formula for making the right decision! **ONE**

About the Writer: Former magazine editor Norma J. Goldman enjoys a freelance writing career in her retirement. She lives in Nashville, TN. Learn more about your retirement options at www.boardofretirement.com.



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BROWN

on green

BY DAVID BROWN

GREED KILLS:

What Really Caused the Collapse of the U.S. Housing Market

ONCE UPON A TIME banks in the United States lived a very boring life. They expected customers to make a down payment of 20% for a home loan, and those customers actually made those payments to the local bank where they got the loan. In turn, banks paid a modest dividend to happy investors who understood how banks worked.

In those days, people bought houses because they needed a place to live and chose to buy rather than rent because they eventually wanted to own their own homes. People knew their houses would appreciate slightly more than inflation, making the purchase of a home a good long-term investment as well as a place to live.

In recent years, something happened to this scenario. Banks began to notice other industries paying much higher dividends, with highly appreciated stock prices. Bank investors began to demand similar high dividends and wanted to see their stock prices go up as well.

As a result, banks decided to extend home loans to people who could not qualify for a normal loan and charge them a higher rate of interest. Investment banks like Lehman Brothers or Merrill Lynch were happy to buy these loans and resell them to investors, taking a cut from the profits. Banks liked the money these loans generated so they began to look for other similar

opportunities to make money fast.

Because almost anyone could get a loan, builders could not keep up with the demand for housing and prices began to rise, especially in desirable locations. As a result, banks created a new loan that required homebuyers to pay only interest on their loans. These loans became especially popular in hot markets where home prices were jumping 10-15% a year. Again, these loans were sold mostly to investment banks, but even some of the larger banks began to put these high-risk loans into their portfolios. They were not worried about interest only loans because the home prices were rising so fast.

Interest-only loans made it even easier to get loans. This caused home prices in some areas to rise even faster, climbing as much as 20% in a single year. Banks saw yet another opportunity to charge even less than the interest for high-end properties because their customers only planned to live in their homes for a few years. Usually these loans had a balloon payment due in three to five years (when they expected the house to be sold), and everyone enjoyed a piece of the appreciation.

Real estate speculators quickly took advantage of “interest-only” or “less than interest-only” loans, assuming the high appreciation rates would continue. They considered these home loans a short-term investment. When

this “house of cards” began to fall, investors simply walked away from these loans because they were not interested in the house as a home. In some cases, they never even lived in the home. To them it was just a bad investment.

Many homebuyers saw their homes appreciating rapidly and foolishly took out home equity loans based on the maximum value, and spending the money foolishly rather than improving their home. When the real estate market began to collapse, many people in these circumstances either walked away or fell behind on their payments, and foreclosure forced them out.

An epidemic of collapsing loans soon created a vacuum. Housing prices began to decline—rapidly in the formerly desirable hotbeds of new constructions. Banks that built their financial stability on high-risk loans began to fail, or had to be propped up by the Federal government because their loans did not maintain their value.

The result? The United States now finds itself in the grips of a recession while so-called experts shake their heads and ask “How could this happen?” Its simple—greed killed the economy. **ONE**

About the Writer: David Brown is the director of the Free Will Baptist Foundation. For financial advice or for more information on smart investing, visit www.FWBGifts.org or call (877) 336-7575.

NEWS at fwbbc

Stevens and Greenwood Featured in Concert

Dr. James Stevens, chairman of the Music Department, and noted country musician Lee Greenwood were featured during a gospel music concert at First Baptist Church in Mt. Juliet, Tennessee.

Dr. Stevens said, "The grand piano was moved to the center of the stage, and I played as the choir sang 10 numbers—in mostly a Southern Gospel style presentation. The church was packed, and we had a wonderful



evening of music and fellowship."

Greenwood sang with the choir and orchestra as Stevens played, "I Bowed on My Knees and Cried Holy." After the choir presentation, Mr. Greenwood sang a number of his well-known hits, including "God Bless the U.S.A."

A frequent presenter at international music events, Dr. Stevens has won numerous ASCAP awards for composition and written more than 300 songs. He has been a member of the FWBBC faculty since 2004.

PHOTO: James Stevens (L) and Lee Greenwood.

College Kicks Off Senior Days Events

Ten high school seniors from four states attended the first 2008-2009 "Senior Days" event October 16-18.

Jeff Caudill, director of enrollment services, said, "This was an important time for seniors who are deciding where they will attend college. We set up a schedule to visit actual classes, interact with current students, ask questions of academic advisors, and meet President Matt Pinson."



The seniors stayed in FWBBC dormitories, and each had a personal student guide to help navigate the campus and answer questions. A special luncheon gave them personal access to the president who fielded questions and explained the mission of the college.

Lynsey Riggs, enrollment management secretary, said, "Senior Days is a great way for prospective students to see what FWBBC campus life is all about. Four of the 10 visitors applied to FWBBC, and we expect others to send in their applications soon."

PHOTO: President Matt Pinson answers questions during Senior Days luncheon.

Darrell Holley Publishes English Grammar

Dr. Darrell Holley, chairman of the English and Speech Department recently published a handbook of grammar and composition with an accompanying workbook. Provost Greg Kette-man said, "We use Dr. Holley's grammar and composition texts in our freshman English classes. They are some of the finest works in this field of study."

After printing the book, Randall House Publications sent complimentary copies of Holley's *Fundamentals of English Grammar and Composition* and *Workbook* to the chairmen of English departments in 200 colleges across North America.

"This grammar and composition is designed for college freshmen," Dr. Holley said. "Too many freshmen are simply not ready for college-level work, and these texts will help bridge that gap."

Holley plans to publish an advanced English grammar and workbook in 2009. He published *Churchill's Literary Allusions* (McFarland and Company) in 1987.

A Florida native, Dr. Holley holds the Ph.D. and M.A. degrees in English from Florida State University.



Johnson-Bass Team to Lead FWBBC Relocation Effort

Colonel Mark Johnson has been named chairman of the Campus Relocation Task Force at FWBBC, according to President Matt Pinson. Nashville businessman and Board of Trustees vice chairman Bob Bass will step into Johnson's previous role as relocation project consultant.

President Pinson said, "Mark Johnson and Bob Bass are two of the finest men I know. We are so pleased to have both these gentlemen providing leadership in our ongoing relocation project."

Johnson, son of founding FWBBC president L.C. Johnson, has served as campus relocation project consultant since January 2006, and spearheaded efforts to secure a new campus site.

A local businessman, Bass has been active in Middle Tennessee real estate and construction projects for more than two decades. In July, he was elected to a six-year term on the Board of Trustees and serves as vice chairman. He is well known for organizing the spectacular 2006 event, "A Night to Remember," that brought together more than 600 FWBBC alumni for an extended college homecoming.

Colonel Johnson praised Bass's selection. "As we prepare to build the new campus, it's time to bring in someone with a strong construction background as relocation project consultant. God provided the person who has the education, the experience, and the heart necessary to advance the project."

The 46-year-old Bass is a member of Donelson Free Will Baptist Church (Nashville), a local congregation that recently completed extensive building programs to accommodate numerical growth. Respected in Nashville's business community for his innovative ideas, he can draw on previous experience to oversee day-to-day operations when the relocation construction phase gets underway.

"I'm honored to serve FWBBC as relocation project consultant," Bass said. "Mark Johnson did an excellent job positioning the college to launch construction for a new campus. Because of his leadership, we have a beautiful location on which to build and a number of interested buyers for the current campus. This is an historic undertaking for the college, but I'm convinced that God is in it."

Read more about the relocation project at www.fwbcc.edu.

Theological Symposium Features 11 Papers

Fifty-two people registered for the 2008 Theological Symposium, October 27-28 at Free Will Baptist Bible College. The two-day event sponsored by the Commission for Theological Integrity attracted 11 presenters from a variety of backgrounds, including pastors, college teachers, graduate students, administrators, and more.

The academic papers featured a wide range of topics from "Why Pilate Crucified Jesus" by Paul Harrison to "Arminius and Natural Law" by Andrew Ball to "Learning from the Sixteenth-Century Anabaptists" by Tim Hall to "Confirmation and the Challenge: Thematic Shading and the Theology of the Chronicler" by Garnett Reid, and seven others.

President Matt Pinson said, "We were so pleased to host the annual Theological Symposium at FWBBC. This is a great opportunity for our students to experience first-hand the importance of give-and-take in theological discussions among brothers and sisters. Plus, the Symposium is a platform for innovative, fresh ideas from Free Will Baptist scholars."

A bound volume of all the papers presented will be available for \$20. Make checks out to *Commission for Theological Integrity*. Send orders to:

Reverend Leroy Forlines
Commission for Theological Integrity
3606 West End Avenue
Nashville, TN 37205

The 2009 Theological Symposium will meet October 19-20 at Hillsdale Free Will Baptist College in Moore, Oklahoma.

FWBBC Takes Proactive Measures Amidst Uncertain Economy

NASHVILLE, TN—The recent economic downturn and mounting uncertainty in the U.S. economy have resulted in budget reduction measures at Free Will Baptist Bible College impacting faculty, staff, and administration.

These measures include eliminating three positions (two full-time

and one three-quarter time), placing three vacated positions on hold, establishing phase-retirement agreements with eligible employees, shifting some employees to three-quarter time positions, and freezing the college's pension plan. On Friday, January 9, in a move designed to avoid further lay-offs, the Board of Trustees approved a plan for man-

NEWS at fwbbc

datory unpaid leave for all college personnel which will result in a five percent salary reduction.

In a special email message shared with faculty and staff Friday afternoon, Board of Trustees chairman Terry Pierce said, "I want to express our sincere appreciation for your service to FWBCC and to God. Your daily commitment is valued and admired by this board. We regret any hardship these painful decisions may cause you and your family."

President Matt Pinson said, "Like many Christian colleges and seminaries, we enrolled fewer students last fall because a number of applicants chose lower-cost public college options. Furthermore, regular channels of giving began to slow after last September's Wall Street meltdown. In what may be the worst economy in the college's history, we are being forced to make some painful decisions in order to maintain the institution's financial health, while at the same time sustaining the vital programs and student services that make FWBCC the excellent Christian college that it is."

On the positive side, FWBCC had only a four percent enrollment drop in residential and commuter students from the fall 2008 to spring 2009 semesters—much better than the historical average, owing to a higher number of new students enrolling second semester—and had a few individual donors who gave larger than expected gifts. Still, that is not enough to avoid these deeper cuts.

Pinson said, "We see ourselves as stewards of the resources God's people have entrusted to us. Our goal is to be faithful as we strive to

balance our budget while at the same time providing a warm Christian learning environment for the students God has brought to the college, and relocating to a new campus where we can more effectively fulfill the mission to which God has called us."

The actions taken to streamline expenses and reduce operating budgets are an intentional means to protect the institution from future financial crises. The goal is for FWBCC to emerge stronger when the present economic crunch eases. Responsible fiscal decisions coupled with sound, ongoing stewardship practices, ensure that the college will be able to carry out its mission during the current economic storm and in the future.

David Williford, vice president for institutional advancement, said, "Free Will Baptist people are stepping forward in growing numbers to help the college with general fund gifts, and with gifts to pay off the Gallatin property, so that we can move forward with relocation to a new, energy-efficient and space-efficient campus."

FWBCC is still talking with interested buyers for the West End campus, and the college's advisors believe this could be the best economy in which to build a new campus because of lower construction costs and interest rates.

Williford said, "Now, more than ever, we need God's people to partner with us financially to educate leaders for Christ, His Church, and His world." ■

Russell Cooper to Teach in Asia

RUSSELL COOPER, 27-YEAR-OLD director of institutional advancement, will leave the college in 2009, to teach English in Asia, according to David Williford, vice president for institutional advancement.

Williford said, "Russell will join English Language Institute China (ELIC) late next summer. He is a gifted and committed individual, and he will be greatly missed at the college. We wish him and his wife Bethany God's very best in their new role."

Mr. Cooper joined the FWBCC staff in August 2004. He manages the college website, oversees production of ads for publication, consults with ministry team schedules, assists with promotional projects, and performs other duties related to the Advancement Office.



The Oklahoma native said he felt the Lord's call to become part of ELIC during his freshman year at Hillsdale FWB College, before transferring to FWBCC and graduating in 2004 with a B.S. degree in Church Music. He will continue his duties through next summer.

The Coopers began fundraising efforts to underwrite their ELIC ministry in November 2008 and hope to complete the process by February 2009. They need to raise \$15,000 in cash for each year in Asia and approximately \$2,000 in monthly support.

Russell said, "My time at FWBCC has been life-changing and caused me to seek a deep and fulfilling relationship with Christ."

For more information about ELIC, visit www.ELIC.org. ■

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Dr. Harry Reeder III

Senior pastor, Briarwood Presbyterian Church, Birmingham (AL). Author, **Embers to a Flame: How God Can Revitalize Your Church**. Host of **In Perspective** daily radio program. Frequent conference speaker and Board member of Westminster Theological Seminary.



Dr. Jeff Manning

Senior pastor at Unity FWB Church, Greenville (NC) since 1991. Board member, Free Will Baptist International Missions. Adjunct professor at FWBBC. Author of numerous articles and book reviews for **ONE Magazine** and **Integrity**.



Dr. Stanley Outlaw

Pastor, Corner Stone FWB Church, Murfreesboro (TN). FWBBC Professor for 31 years (1966-1997) and adjunct faculty member since 2002. Pastored more than 45 years. Author of **Hebrews**, a volume in the **Randall House Bible Commentary** series.

Workshops

The conference will include a number of workshops (Mon-Wed) on pastoral issues, theology and cultural trends, outreach and evangelism, music, and more. The music of FWBBC will be featured Monday and Wednesday evenings.

Alumni Honored

The Classes of 1959, 1984, and 1999 will be honored. Members of these classes are invited to attend their class reunions during the week.



Free Will Baptist
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For more info:
1-800-76-FWBBC

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ABC

The **CLEAR Teacher of the Year** will receive 3 days, 2 nights stay at the 2009 national convention in Cincinnati, Ohio. This prize includes food, lodging, a transportation allotment to the convention, a \$200 decorating allowance for his or her classroom, and a \$100 gift card to Randall House.

Randall House sponsors this award annually. To nominate your teacher, visit clearcurriculum.com/teacher and complete the online form, or call (800) 877-7030 for more information.

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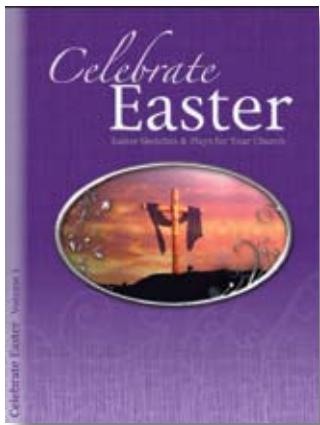
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IN REVIEW



Celebrate Easter: Easter Sketches and Plays for Your Church

Various Authors

ISBN 9780892655892

Price \$19.99

Celebrate Easter: Easter Sketches and Plays for Your Church provides a wonderful selection of Easter dramas for your drama department, youth group, or other church ministry. From 10-minute sketches to full-length plays, this compilation is sure to have the perfect dramas for your needs this Easter season. You will find 12 original sketches and plays by some of today's best Christian playwrights. *Celebrate Easter: Easter Sketches and Play for Your Church* is certain to be a favorite drama resource you will use over and over again.

★ LEADER profile

Leadership comes in all forms and sizes, but the results are always the same. Leaders influence behavior and make a difference in other people's lives. Profiling leaders shows a variety and diverse combination of traits and characteristics, but impacting lives is always a common theme.



Rodney Yerby

Leadership is not rocket science, but this leader works in that field. Rodney works in engineering management and business development for Sparta Incorporated, an aerospace defense and intelligence company serving the Department of Defense. A civilian serving our country is certainly impressive but this is not why Rodney was selected for the Leader Profile. He has served Christ with honor and made discoveries of profound proportions as it relates to family, youth, and his church. Rodney has been a leader and an influence for many young people over the last two decades. He and his wife have successfully transferred their faith, values, and intelligence to their kids. Rodney's two oldest sons have been selected multiple years for the Truth & Peace Student Leadership Conference operated by Randall House. Pastor Richard Hendrix says, "Rodney brings a level of involvement that has touched so many of the children coming up through our church. He provides leadership, insight and direction to the church through his service as a deacon."

★ About Rodney:

Quiet Time Routine: The routine is a struggle at times, but it is often meditative and reflective

Keeping you and your wife connected: Talking everyday about the day after the kids are in bed.

Kids and a one-word description of each: James (19) serious; Thomas (18) happy-go-lucky; Elizabeth (10) Social; Stephen (7) energetic.

Advice for your kids if you were dying: "Do what you know to do. We are educated beyond our obedience and do not always do what we know we should do."

Favorite books: *The 21 Irrefutable Laws of Leadership* and *Developing the Leader Within You* both by John Maxwell

Favorite author: Scott Turow (John Grisham kind of writer)

Currently reading: *Playing for Pizza* by John Grisham

Traits about self you would change: Quickly judging others and lack of graciousness.

Your Strongest traits: Tenaciousness, willing to work hard, and intellectual insight, a clear sense of what ought to be.

Why Free Will Baptist? Grew up Free Will Baptist but later I chose it because I studied the beliefs and adopted them for my own. It began as a heritage but later became a choice of what I believe is right and closest to what I studied in the Bible.

Stranded on island - 3 things you would NOT want: TV, video games, and snack foods.

3 things you would want: iPhone, Bible, and sunscreen.

Rodney possesses a long list of positive traits that most leaders want to develop. The one trait that tops the list is humility. The people of our country may never fully know what he has done to provide security in our defense system. His own kids will never understand, this side of eternity, the values he has instilled into them for the journey to adulthood.

Rodney Yerby, you are a great leader!

FUSION

by Jonathan Yandell

SPRING ALWAYS BRINGS PLEASANT CHANGES TO THE WINTER WORLD. Spring 2009 will also bring pleasant changes to CLEAR curriculum for adults with the introduction of *FUSION*, a new devotional magazine from Randall House for adults.

NEW APPROACH

FUSION devotional magazine will replace *CLEAR Living* magazine as the flagship CLEAR publication for adults. While *Living* has served some readers well since the outset of CLEAR, the workbook format, requiring a lot of journaling, the length of each day's study, and the large size have been problematic for many. *FUSION* will bring a number of fresh and exciting changes—many suggested by CLEAR users.

FUSION is designed to help adults integrate truth, faith, and life. The goal is to help adults see how God's truth and their faith impact every area of daily life. The goal: No more compartmentalized Christianity.

NEW EMPHASIS

One key to this approach is the new daily devotional plan. In the past, the daily devotions have aimed entirely at preparing for the next Sunday's lesson. Practically speaking, after Sunday's lesson, adults would immediately move on to prepare for the next lesson without having opportunity to focus on applying what they just learned to daily life.

The brief, thought-provoking devotionals in *FUSION* are aimed at applying and responding to Sunday's lesson Monday through Friday of each week before using the Saturday devotional time to prepare for the next lesson. [See the accompanying diagrams.]

This approach more accurately represents the CLEAR philosophy of becoming doers of the Word, not hearers only. Coupled with a similar change on the teen level, this places the entire family on the same biblical theme all week long, not just on Sunday. With the familiar D6 Family Links, this change makes it easier to parents to interact with their children about what they are learning at church.





NEW LOOK

Since the Christian life is more than Bible study, *FUSION* includes articles relevant to the way you live, interviews with important Christian leaders, advice from expert columnists about real life issues—money (Dave Ramsey), marriage and parenting (Dr. Jim Burns), and health (Paul Gentuso, MD)—resource reviews (books, videos, websites, etc.), and even church and family-related humor. All of this is packed into a smaller size (6 X 9) with a fresh, new look without the workbook feel.

In the classroom, teachers will enjoy the companion *FUSION Teaching Guide and FUSION Teaching Essentials*. These tools are designed to make the group study experience more interactive and effective in teaching the principles of the Word of God.

Although *FUSION* is part of the CLEAR curriculum family of Sunday School/Bible study publications, it can also be used as a stand-alone devotional magazine by individuals who do not attend a class using CLEAR, making it a good outreach tool. In short, we think *FUSION* is a devotional you will use and a magazine you will enjoy!

Watch for these changes in spring of 2009. After taking time to use it, we would welcome your feedback as we seek to serve God and you. **ONE**

About the Writer: Jonathan Yandell is a senior editor at Randall House Publications. He and his wife Dianna live in Antioch, TN. Contact Jonathan at jonathan.yandell@randallhouse.com.



New Young Adult Sunday School and Small Group Curriculum

Between the ages of 18 and 29 there is a 58% drop in weekly church attendance. We need a tool to help us disciple this generation of students. That is why Randall House has developed *The Brink*, a young adult curriculum for 18-29 year olds.

The Brink is comprised of a devotional magazine, leader's pack, and an online community that ties these together. By using all these tools, *The Brink* gives twentysomethings what they need to stay connected, not only on Sunday, but every day of the week.

Check www.thebrinkonline.com for updates or call (800) 877-7030.

Retirement REWARDS

To help churches minister to their pastors, Randall House will make a 1% donation to the pastor's FWB Board of Retirement and Insurance retirement account on all CLEAR Curriculum purchased each quarter by the church. For more information, contact your Randall House Customer Service Representative at (800) 877-7030.



Dear Diary

THOUGHTS FROM a
Twelve-Year-Old
missionary

By MICHAELA REYNOLDS

MY DAD PASTORS BEACON FREE WILL BAPTIST Church in Exeter, Rhode Island. It is a mission church that began six years ago. Before that, he was the associate pastor of Bethel Free Will Baptist Church in Woodbridge, Virginia. I loved my friends at Bethel, and I miss them a lot. When Beacon started, there was only one girl my age, but she moved too far away to come to Beacon anymore.

I really miss having friends at church who are my age, but watching God work in the lives of all the people at Beacon is amazing. I love getting to help with the younger children, and it's cool that I get to attend the adult Sunday School class. Luke Gedeon is the teacher, and I like the way he explains things.

Life with my siblings is never boring. Billy, eight, is a boy of few words, but he can make his truck and helicopter motors start. His stuffed animals and action figures can also talk. Sarah, five, likes to compose songs. Sometimes, however, she likes to perform her songs to get out of things like eating salad or doing chores, but it usually doesn't work.

Cocoa's favorite thing to do is jumping on a lap and licking a face until her chosen victim scratches her neck. (Have you guessed that this "sibling" is a Chocolate Lab?) Hannah, 11, likes to scream when she's having fun. She claims she doesn't like to be tickled, but she always keeps laughing when I tickle her.

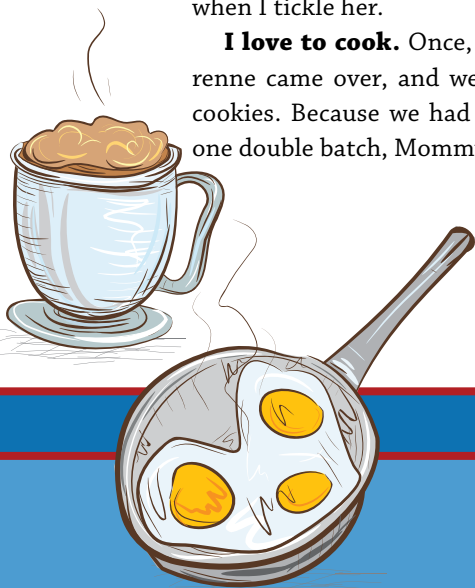
I love to cook. Once, when I was nine, my friend Laurene came over, and we wanted to make chocolate chip cookies. Because we had just enough eggs and butter for one double batch, Mommy told us that we could each make one batch. When the time came to add the eggs and butter, we realized something—we had each doubled the recipe.

Laurenne said that the eggs and butter weren't important, so we didn't tell my mother until the first batch of cookies came out of the oven. Then we showed them to her. They looked like flat caramel candy with little brown dots, but never mind that—they were crisp, yummy, and crumbly. Occasionally I cook dinner, and sometimes in the morning, when Mommy goes for a walk, I make breakfast. The best part of cooking is watching other people enjoy something you made.

I like to baby-sit, but Daddy says I'm not allowed to help in the church nursery until I'm 18. Sometimes, Mommy asks me to be in charge at home so she can visit with someone or run an errand. She is teaching me to play the piano, and sometimes I play specials in church. I get very nervous when I play in front of people. My fingers get really sweaty and slip off the keys. When I'm practicing, I love to hear the correct notes under my finger tips. My favorite songs are Christmas carols, and I love to listen to Handel's *Messiah*. Reading a book under a sunlit window is my favorite thing to do. I love the old Nancy Drew mysteries and books by Beverly Cleary.



AUG 65





We are home-schooled, and school is only a few steps away. Being so close to school does have some disadvantages. When it snows, we still study! Siblings can be distracting, but as the oldest, sometimes I help my younger “classmates” understand a concept they are having trouble with. Another advantage is that I get to do yard work for a couple in our church when the weather is nice.

In a nutshell, I am a happy, home-schooled, 12-year-old missionary kid, and I am thankful for all the opportunities that the Lord has provided for me!

A NOTE FROM MOM...CHRISTY WRITES:

I'd like to thank everyone who prays for our family and the ministry to which God has called us. To say Bill and I are proud of Michaela would be a huge understatement. She has blossomed into a beautiful young lady who is invaluable to our ministry.

Recently, I was struck by the fact that we only have six years until she graduates and moves to college. The years have flown by like a whirlwind, and I know they will not slow down one bit. We are thankful for every moment God has chosen to give us—not only with Michaela, but with each of our children. Sometimes when life becomes busy, the Holy Spirit gently reminds me that because I'm just a temporary steward of these four beautiful lives, I need to stop now and enjoy the treasures He has given me. **ONE**





WORKERS ARRIVED EARLY, FLOODING THE Greensburg Volunteer Fire Department on the morning of Saturday, September 27. These volunteers came with one thing on their minds...Operation Saturation. They came with the goal of reaching 1,000 homes in just over two hours. They worked in conjunction with Ken Akers and Free Will Baptist Master's Men to saturate the Greensburg community with information about the newest church in the area—Keystone FWB Church.

Help came from Ohio! Daryl Grimes brought a group of men from the Harrison FWB Church in Minford; Tom Doolley brought volunteers from First FWB Church in Austin-

town; Brian Phillips traveled from Mansfield; and Paul Etterling and a crew of volunteers arrived from the Westerville FWB Church.

We were encouraged, humbled, and thankful for these Free Will Baptists who took time from their busy schedules to come and help us. I was also proud of the volunteers from our church. Most of them had never been involved in this type of outreach, yet they were more than willing to help. As a home missionary, it warmed my heart to see our young church reaching out to the community. Other ladies in the church served lunch, and they did a fantastic job.

We were privileged to host Master's Men Director Ken



Akers and his wife Sandra. Richard Atwood, director of missionary assistance for the Home Missions Department also came up to help. We enjoyed having these guys with us. They do more than just talk about helping—they get involved and help get the work done!

Two hours later, we had reached our goal of visiting 1,000 homes. Three people have visited the church as a direct result of the information we distributed. I am convinced that lives will change because of Operation Saturation.

We also used the opportunity to promote Friend and Family Day in September. We enjoyed a record attendance of 37, with 13 first-time guests! Some have returned and seem to be very interested in the church. Only eternity will reveal the full benefits of the hours we spent together

reaching the Greensburg community through Operation Saturation! **ONE**



About The Writer: Tom Jones is a home missionary to greater Pittsburgh, PA. To learn more about mission work in Greensburg, visit www.keystonefwb.org.



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Jogging *in the* DARK

BY CHAPLAIN (MAJOR)
DAVID TROGDON

TODAY IS A BEAUTIFUL DAY in Iraq. We have palm trees and sandy beaches, and the temperatures are refreshing. Today's high of 73 degrees is nearly 50 degrees cooler than the blistering heat of the summer when it was "stupid hot."

Not only do we have less heat, we also have less daylight. Night falls shortly after 5:00 p.m. The early darkness presents a challenge for our EOD (Every Other Day) running club, as running in the dark in Iraq can be a dangerous thing.

On several occasions, we started our run in daylight and finished well after dark. The darkness has brought a few close calls and mishaps (a fall that resulted in a broken wrist,

being clipped by the side mirror on a passing Humvee, and rolling an ankle after stepping in a hole in the road).

The dangers of running in the darkness have motivated me to carry a small flashlight. It has made a big difference. With my flashlight, we can see the holes and obstacles in our path, allow approaching vehicles to see us, and as a result, we arrive at our goal safely. If you ever have to run in the dark, be sure to carry a light!

Just as running in the dark is dangerous, living in the dark can be even more so. Many times in our lives, we find ourselves in the dark. Darkness may fall around us as we are forced to deal with difficult, even painful times with our

families, finances, fears, failures, futures, and—at times— even our faith.

While we can't keep darkness from falling on our lives, we can have a light to help us avoid the pitfalls and dangers, to show us the way we should live, to help us know what to do when we don't know what to do, and to help us arrive safely at our goal.

That light is God's Word. In His Word, God provides us with His perfect plan for troubled families, His wonderful provision for financial needs, His personal presence to help us deal with fear, His pardon and forgiveness for failures when we fall, His faithful promises to encourage and help us face the future, and His awesome power to strengthen

faith.

So, if you find yourself in the dark, don't keep going until you trip and break something, fall in a hole, or get run over! Instead, reach for the light of God's Word and let Him shine in and through your life so you and others you care about can arrive safely at your goal.

"Thy Word is a lamp unto my feet and a light unto my path." (Psalm 119:105). **ONE**

About the Writer: Chaplain Trogdan represents Free Will Baptists through the U.S. Army. He is based in Alabama, and at the time of this writing, is serving in Iraq.



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You're My "Favorite!"

By Allen Pointer



Although I have graduated four different times, my education wasn't complete until I began hanging out with the Helping Hands group at our church. This fun

collection of senior saints meets on Monday mornings to do some light cleaning. By 9:00 a.m. the trash has been emptied, things have been dusted, and the group "gets down to business" in the fellowship hall of the church.

The stories fly, and when I first began meeting with the group, I learned many things my Baby Boomer education had not covered—things like what a "straw boss" was or the actual size of a Number 3 washtub. It was a great education for the "youth guy" at the church.

I heard stories about rationing during the war (World War II, that is) and endless tales of work in the factories of our town paired with jokes and hilarious recollections from times past. Some stories have been repeated often, but they only make the group closer as the ladies recount famous episodes that have made our church congregation a family.

One experience sticks in my memory. At the conclusion of a Monday meeting on February 13, the women in the group began to tell each other "Happy Valentine's Day!" It was a melancholy moment for me as I listened to their happy greetings and realized that many of these women were widows, some for many years.

I couldn't shake the thought of their exchange, so the next morning I went to a local grocery store, where one of the ladies in the church managed the floral department. I told her what I had overheard and enlisted her help. She gladly joined the conspiracy, selling me a bucket of beautiful roses at a great price (especially for Valentine's Day).

My plan was simple. I would visit all of our senior ladies who were alone on Valentine's Day. I thought perhaps the kind gesture would bring a smile to their faces. At the same time, I was a bit nervous thinking the flowers might bring up some sweet but sad memories.

I began at Ruth's house, and my fears were quickly dissolved by her excitement and good humor. When the Helping Hands group has an adventure, Ruth is usually at the center of it. Maybe it was her gregarious nature that led me to a split-second decision that made this day yet another humorous memory for the group. Before leaving her house, I said to Ruth, "Now, don't tell anyone, but you are my favorite!"

An enormous smile stretched across her face, and she assured me that she was glad that I was a pastor at her church! Off I went to the next house, where I delivered a rose...and told the next lady that she was my favorite.

What I had counted on was correct. Ruth had already called her friends to tell them I had come by, had given her a rose, and that she was my favorite! Before long, the phone lines sizzled, and the ladies had a great time with the "You're my favorite" story.

Dorothy said "Oh, Allen!" and swept me off her porch. I enjoyed wonderful visits with Betty, Janice, Ineta, Louise, and Pauline. Later, I found out that Gertrude took the rose I gave her, dried it, and kept it for many years.

The visits took the whole day. I never made it into the office, but (fortunately) I did remember to deliver a rose to my wife. Along the way, I heard countless stories from the ladies about life with their husbands, how their lives had changed, and how they were back then. That special Valentine's Day continues to be one of the most memorable moments of my ministry, although it had little to do with my job description as youth pastor. It had everything to do with my becoming a pastor with a shepherd's heart.

Several years later, during a New Year's communion service, I stood by one of the tables where the congregation

As I watched the ladies from the Helping Hands group come forward, I was surprised to find tears running down my face. They were my sheep! These ladies, who never taught a Bible lesson to me, taught me to have a pastor's heart for the entire church, not just those 18 and under!

received bread and juice. As I watched the ladies from the Helping Hands group come forward, I was surprised to find tears running down my face. They were my sheep! These ladies—who had never taught a Bible lesson to me—had taught me to have a pastor's heart for the entire church, not just those 18 and under! They had ministered to me for years behind the scenes, faithfully praying and supporting our youth ministry and the youth pastor. They had cared for my daughters in the nursery, and always made sure that my family was doing okay.

From time to time, Ruth will stop me in the hallway (with a big smile) to remind me she is my favorite, and we laugh about how I pulled one over on her that day. Gertrude occasionally reminds me that she still has the rose I gave her that day, and others give me a hug or a smile, remembering that special day in the past. For on that day, they all truly were my favorites! **ONE**

About the Writer: Allen Pointer has been youth pastor at First FWB Church in Russellville, AR, 16 years. He and his wife Jill have two daughters, Christen and Catie. Read more about First FWB Church at www.firstfreewill.org.



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CHURCH HILL, TN Gospel Light Publications, sponsor of the national Sunday School Teacher Appreciation Day, recently named Paul Rector as the “Top Sunday School teacher in America.” Paul was awarded a dream vacation to Hawaii along with a commemorative plaque and

Free Will Baptist Named “Top Sunday School Teacher”

resources for his church.

Paul Rector has been teaching Sunday School to the Adult Class at First FWB Church in Church Hill, TN, for more than eight years. His students describe him as one of the most caring and inspirational individuals they have ever met.

According to Senior Pastor Derek Bell, “Paul loves the Lord with all his heart and despite several health issues, he does all he can to put Christ first in his life.” Diabetes has caused several problems for Paul, most notably his ability to see well. A number of surgeries to both eyes have resulted in little improvement, however, Paul has not used his condition as an excuse. According to Pat Stilwell, one of Paul’s students, he has adapted to his eyesight challenge by having his wife Diane read Scripture passages

to him. He repeats the verses over and over until they are committed to memory.

Pat says, “Paul might be walking in the dark physically, but spiritually he is walking in the light.” In spite of the health challenges Paul has experienced, he never blames God for his misfortunes. Instead, he is known for saying, “You just have to give it to the Lord.”

According to his class, Paul has a remarkable ability to relate, to connect with all kinds of people and personalities. He sees the humor in things and is adept at getting people to loosen up and laugh with him. According to Pastor Derek Bell, “Paul would be just as comfortable talking to a bunch of bikers, as he would talking to a group of church people.” ■

NEWS

about the denomination

Leadership Conference Inspires Effective Communication

NASHVILLE, TN One hundred twenty-seven leaders from 21 states gathered at the Millennium Maxwell House Hotel, December 8-9, to answer the question, "How can we communicate more effectively?" Conference seminars and sessions addressed a number of related topics from "Dealing With the Media" and "The Online Church" to "Using Humor Effectively."

Keynote speakers Joe Grizzle (OK) and Dr. Charles Shepson (FL) brought unique perspectives to the meeting. A veteran pastor, Grizzle (pictured, bottom right) encouraged leaders to remain relevant in today's technologically-charged culture by learning to communicate across generational and sociological lines.

With his unique, storytelling style, Dr. Shepson (pictured top right, with wife Colleen) motivated and challenged his listeners to accept God's command, "so send I you," from the Book of John.

Evening services were accentuated by special music provided by the Free Will Baptist Bible College Choir and New Mercy Trio (pictured, center).

Tuesday workshops featured a variety of presenters including: Maurilio Amorim (TN), Russ Florence (OK), Joe Grizzle (OK), Mark McPeak (TN), Charles Shepson (FL), Scott Schwertly (TN), and Tina Tolbert (TN).

A highlight of the Tuesday morning schedule came when Mark McPeak addressed conference attendees on the subject, "IM 2.0: The Future of International Missions." During the service, McPeak unveiled future plans for the Mission, including recently approved changes to the funding structure, upcoming improvements to the IM website,

and a new theme, EveryOne.

The seminars and workshops inspired a positive reaction. "I have heard some good comments," said conference planner Ryan Lewis. "The speakers were great, and the information was relevant and challenging. I think we will all be more efficient communicators because we were here."

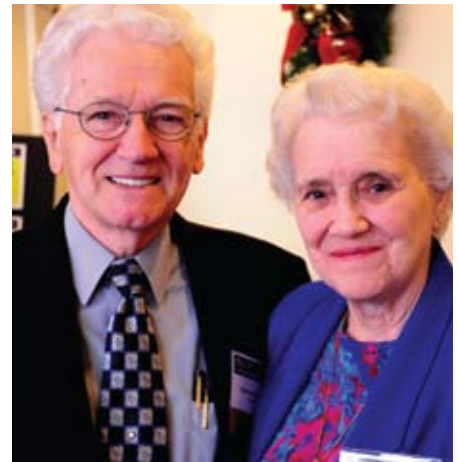
In spite of a blustery Tuesday afternoon, many conference goers took advantage of the relaxed schedule to take in the sights, sounds, and shopping around Nashville.

Denominational officers and board members handled a lengthy slate of business in conjunction with the meeting. The Nominating Committee of the National Association of Free Will Baptists met to recommend individuals for board and commission vacancies that will be filled at the 2009 convention in Cincinnati, Ohio. Mike Wade (OK) chairs the seven-person committee.

Other national boards and committees met, including the Executive Committee, Home Missions Board, International Missions Board, Board of the Free Will Baptist Foundation, Randall House Publications Board, and the boards of Master's Men and Women Nationally Active for Christ.

Keith Burden, executive secretary of the National Association, summed up the meeting, "This year's Leadership Conference has stretched us, taken us out of our comfort zone. At the same time, this was one of the most practical conferences we have enjoyed in a long time."

The 2009 Leadership Conference will meet December 7-8, at the Nashville Airport Marriott Hotel, Nashville, TN. ■



ONETOONE

The Baptistry

KEITH BURDEN, CMP
Executive Secretary
National Association
of Free Will Baptists



Photo: Mark Cowart

THE BAPTISTRY WAS OFFICIALLY USED for the first time on Sunday, February 24, 1980. Thirty people had been baptized previously...all in an outdoor stream called Spring Creek. The small church building our congregation occupied did not have a baptistry.

In time the church outgrew the facility. Our flock decided to step out on faith and relocate. God graciously provided eight acres on the outskirts of our community. Construction began.

Those were exciting days! Much of the work was done with volunteer labor. The floor, the walls, the roof—all the details remain indelibly etched in my memory. I even recall placing the order for the baptistry. It was a fiberglass, aqua-colored, 750-gallon tank manufactured in Florida.

Never again would baptismal candidates have to wade into the frigid waters of Spring Creek to follow the Lord's command. The new baptistry came equipped with a heater and circulating pump.

The church continued to grow throughout the construction phase. As the new facility was nearing completion, we experienced revival. Seven people committed themselves to Christ. They were eager to follow the Lord in water baptism.

Although the church furniture had not yet arrived, the baptistry had been installed and was fully functional. A decision was made to proceed with a baptismal service at

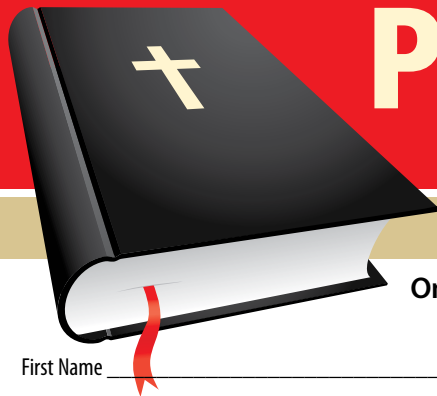
the new location. At that time there were no municipal codes or building inspectors to prohibit this.

So, on that wintery day in February a large crowd stood in the not-yet-finished auditorium and watched with excitement. Matthew, a lad who just celebrated his 10th birthday, was the very first to be plunged beneath the water in the new baptistry.

Since then, scores of individuals have made public profession of their faith through Christian baptism in that baptistry. It would be interesting to know exactly how many have passed through those waters and identified with the death, burial and resurrection of Christ.

Many of them are actively involved in a local Free Will Baptist church today. Some are serving in vocational leadership positions as pastors, youth or music ministers. A few have gone to the mission field. As I peruse baptismal records from that era I see the names of some who have since died and gone to heaven.

Twenty-eight years of ministry have passed since then. I remember the day that the baptistry was delivered to the construction site...the wooden crate, protective plastic covering and box of fixtures. None of us could have imagined how God would use it. By the way, that baptistry continues to be utilized on a regular basis. In fact, it was called into service again on Sunday, December 21, 2008. My grandson, Keith Blair, was baptized! **ONE**



PRE-REGISTRATION

NATIONAL ASSOCIATION OF FREE WILL BAPTISTS

WNAC | NYC | Cincinnati, Ohio, July 19-22, 2009

One Form Per Person | Register Online: www.nafwb.org | Badges Required for all Events

First Name _____ Last Name _____
 Home Address _____ City _____ State _____ Zip _____
 Country (Missionary Only) _____ Home Phone (_____) _____
 Cell Phone (_____) _____ Email _____
 Church You Attend _____
 Church Location: City _____ State _____

National Association

(All voting delegates must be members in good standing of a Free Will Baptist church.)

VOTING DELEGATES:

- National Board/Commission Member
- Ordained Minister
- Ordained Deacon
- State Delegate
- Local Church Delegate (Delegate Card Required) **\$100**

NON-VOTING:

- Licensed Minister
- Attendee (includes infants and toddlers)

Tickets:

Friends of Hillsdale ReceptionQty _____ x \$15 = _____
 Tuesday, July 21, 8:30 pm
 FWBBC LuncheonQty _____ x \$25 = _____
 Wednesday, July 22, 12:00 pm

National Association Information: www.nafwb.org

National Youth Conference

NYC or Competition Questions: 800.877.7030 or scm@randallhouse.com

SELECT ONE—

PRESCHOOL:

- Ages 3-5 (Attending Preschool Worship) \$25*
- Ages 0-5 (Not Attending Preschool Worship) NO FEE

STUDENTS:

- Grades 1-3 (\$25)*
- Grades 4-6 (\$25)*
- Grades 7-12 (\$25)*

* On-site registration \$35

COLLEGE AGE / ADULTS:

- Attending NYC Events (\$10)
 Fee covers attendance to NYC worship services, competition, activities, etc.

NYC Program Information: www.fwbny.com

Women Nationally Active for Christ

VOTING DELEGATES:

- National Officer
- State President
- State Field Worker
- State Delegate
- Local WNAC Delegate (Delegate Card Required) **\$10**

NON-VOTING:

- Missionary
- Attendee

Tickets:

WNAC LuncheonQty _____ x \$25 = _____
 Tuesday, July 21, 12:00 pm

WNAC Information: www.wnac.org

Register April 6–June 15, 2009 (postmarked) No Refunds After June 15

PAYMENT OPTIONS:

- Check (Payable to FWB Convention)
- Credit Card (Visa or MasterCard only)

Card # _____

Card Holder _____ Exp ____/____

Return Form and Payment to:

CONVENTION REGISTRATION

PO Box 5002
 Antioch, TN 37011 / FAX: (615) 731-0771
 Questions: (877) 767-7659 / convention@nafwb.org

Office Use Only: Date _____ CK# _____ Amt \$ _____ From _____

CONVENTION HOUSING09

NOTE: Reservations can only be made by telephone or Internet directly through the hotel.

1 PROVIDE PERSONAL INFORMATION

(Provide the following when making reservations.)

- + Name,
- + Address, City, State, Zip
- + Phone
- + Email
- + Credit Card Number & Expiration Date
- + Special Requests:
 - Non-Smoking Room
 - Wheelchair Accessibility
 - Rollaway Bed
 - Crib

2 CONTACT YOUR HOTEL OF CHOICE

(See the chart to the right.)

3 RECEIVE YOUR CONFIRMATION

Reservations will open at 9 am, CST, and 10 am, EST, Monday, April 6, 2009. Hotels have been instructed **NOT TO ACCEPT** reservations before this time.

- *Hotels may limit the number of reservations made by an individual.
- *Cut-off dates vary by hotel.
- *One night deposit required.
- *Cancellations within 72 hours of check-in date will result in loss of deposit.

Links to hotel websites can be found at www.nafwb.org.

For More Information, call toll-free (877) 767-7659.

Garfield Suites Hotel

2 Garfield Place
Cincinnati, OH 45202
Phone: (800) 367-2155
1-Bedroom Suite \$99
2-Bedroom Suite \$129
Valet/Self Parking \$21 per day
Group Code: Free Will Baptists
Cut-Off Date: June 1



Hilton Cincinnati Netherland Plaza

35 West 5th Street
Cincinnati, OH 45202
Phone: (800) HILTONS
All Rooms \$139
Valet Parking \$21 (overnight charge)
Group Code: FWB
Cut-Off Date: June 19



Hyatt Regency Cincinnati

151 West 5th Street
Cincinnati, OH 45202
Phone: (888) 421-1442
All Rooms \$129
Overnight Parking \$20
Self Parking \$14 (with in and out privileges)
Group Code: G-GFRE
Cut-Off Date: June 19



Millennium Hotel Cincinnati (HQ)

150 West 5th Street
Cincinnati, OH 45202
Phone: (800) 876-2100
All Rooms \$122
Valet Parking \$20 (with in and out privileges)
Group Code: DE00075773
Cut-Off Date: June 19



Westin Hotel Cincinnati

21 East 5th Street
Cincinnati, OH 45202
Phone: (800) WESTIN1
All Rooms \$139
Self Parking \$15
Group Code: NBG17A
Cut-Off Date: May 4



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