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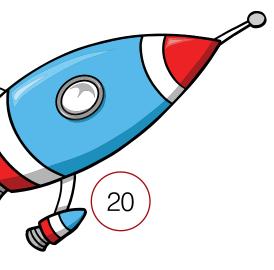


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ONE MAGAZINE

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

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FIRSTGLIMPSE The Buck Stopped at My House



ERIC THOMSEN MANAGING EDITOR

SEVENTY-TWO. THE NUMBER REPRESENTS THE stack of fundraising appeals I received between November 27 and January 8. While a handful came from secular organizations like the volunteer fire department and the local animal shelter, the overwhelming majority came from Christian ministries in crisis.

With each new letter, my heart grew heavier. They painted a bleak picture, using words like desperate, shortfall, crisis, emergency, catastrophe, even insolvency. Terse words communicated a clear message: If I didn't do my part to meet financial needs, families would go hungry, schools would cut staff and scholarships, missionaries would be called home, and the gospel would be hindered.

I wanted to help them all. I couldn't. And it was agonizing. After all, how does one choose between ministries? In my struggle for answers, I reached four simple conclusions:

Maintain regular giving. In a financial crisis, it is tempting to cut back on regular giving commitments and divert funds to another struggling organization. Avoid the temptation. Keep tithing. It's God's plan for funding His work. Fulfill prior commitments. Don't "rob Peter to pay Paul," as the old saying goes. The ministries you support are counting on the dollars you pledged. Finish what you started before adding something new.

Get creative. Cut out a daily soda. Skip two fast food lunches a week. Buy an antenna and give the cable company the boot. That's (roughly) \$100 a month that could make the difference for some struggling ministry.

Do your homework. Strategic giving requires careful research. Find ministries that use their money wisely, operating with low overhead and frugal spending habits. Look for organizations with a clear vision and a definite plan of action. Seek out groups that embrace accountability and provide an annual audit of income and expenditures.

Give up the guilt. Give what you can and trust the math to God. As the lad by the lake learned, He can make the smallest gift go a long, long way. Scripture makes it clear that giving is judged by the attitude of the giver and the *true cost* of the gift, not the dollar amount.

As you browse the pages of this stewardship-themed issue of ONE Magazine, you will encounter many examples of giving, from Ernie the "numbers man" to a veteran missionary couple that once sold their class rings to keep their family on the field.

You will explore the biblical mandate for stewardship with Norma Goldman and gain a new perspective from missionary Mirial Gainer, who learned that God could use her anywhere, even flat on her back in a Japanese hospital.

No, this magazine will not bring an end to the financial crisis. It will not stop the flood of fundraising appeals, and it won't make your giving decisions easier. But perhaps it will provide encouragement and perspective, always helpful during a crisis.

ONE Magazine Online

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LETTERS

I WANT TO COMMEND MATT PINSON FOR HIS EXCEL-LENT ARTICLE, "Redefining Discipleship" [December-January 2010]. It is encouraging to know there are young pastors who are questioning the effectiveness and direction of the emergent, seeker-sensitive church movement. It is time that Free Will Baptists have an open and honest debate as to where the contemporary church movement is taking us. One thing is for sure. These new church movements are not true revivals, regardless of the crowds they draw or the money they bring in. True revival brings conviction, true repentance, and a changed life—none of which are evident in the emergent church movement. Without these, the gospel is not being preached as good news to fallen man.—Keith Woody, Texas

THE ARTICLE BY MATT PINSON DEFINITELY HIT HOME with me. As missionaries, we are so focused on raising support so we can GO and TELL, but we need to remember the part DISCIPLESHIP plays as well.—Dawn Goodfellow Elliott, Canada

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NOTE: The editors received a significant number of responses to a letter published in the December—January 2010 edition. The following letters represent those responses.

I FOUND IT NECESSARY TO WRITE IN response to the letter printed in the December-January issue of *ONE Magazine* concerning the work at Suffolk written by "a former Suffolkian." I believe David Sexton is doing a great work in Suffolk, and I proudly support him and his work. David is a man with strong biblical values and a heaven-sent vision for the people there.

David and his family have dedicated themselves to the call of Christ and have made tremendous sacrifices to take God's Word to an area where there is no Free Will Baptist church. I call for every Free Will Baptist in that area to throw your support behind his ministry.—**Robert W. Travis, NC**

I NORMALLY REFUSE TO GET INVOLVED and write responses to articles, etc. How-

ever, with this being close to home, I felt that I had no choice. I feel confident that you would not agree with Marilyn Soto's response to my brother David's article, "More Than Peanuts," but I have a hard time understanding why you would print her judgmental response. David's article had nothing to do with denominational allegiance or a "Free Will Baptist only" mentality. Neither did he in any way imply that Crosspointe was the only church in Suffolk, Virginia, reaching others with the gospel of Jesus Christ. You read the article and should know that. So why give some disgruntled or misinformed individual the space and time to give an inaccurate and negative response to one of our FWB missionaries? How does this edify the body at all? ONE Magazine is for our people and should not be a tool to tear them down.—Karl Sexton, VA

THE ARTICLE BY MATT PINSON IN THE DECEMBER-JANUARY MAGAZINE WAS A BREATH OF FRESH AIR CONCERNING CHRISTIAN DISCIPLESHIP. As a young pastor, I would affirm the fact that there are so many temptations to embrace a program-driven paradigm to discipleship in local church that relies on the cues from popular culture to be attractive. The sort of full-orbed, in-depth, intergenerational discipleship emphasized in Dr. Pinson's article helps us to see the Great Commission in a new light that is encouraging and helpful.—Jackson Watts, North Carolina

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BY NORMA JACKSON GOLDMAN

STEWARDSHIP: Revealing Our Hearts

STEWARDSHIP IS, AND ALWAYS HAS been, a matter of the heart. That is not to say it isn't about obedience, because it is. It's not to say it isn't a mandate of Scripture, because it is. But the passages from Scripture that best illustrate stewardship principles reveal startling truths about the hearts of men and women.

The first mention of giving is found in the Book of Beginnings— Genesis. It recounts the familiar story of Cain and Abel bringing offerings and goes on to reveal that Adam taught these principles of giving to his sons. Adam, in turn, must have learned them from God. They had heard (but perhaps not learned) that giving is a normal human response in worshipping God the Creator. Giving, as we discover in later chapters, involves the first, the best, and the most choice possessions, given with a heart that desires to please and honor God.

Cain resented the fact that God was pleased with Abel's gift—given as prescribed and with a heart aimed at pleasing God. He was angered that his own, not the first and best, was not regarded. We see clearly his heart condition, when full of fury and thoughts of revenge, he murdered his own brother.

By the time Abram appears in Genesis 14, the tithe had already been established, not only among God followers but among heathen nations as well. In worship and in gratitude for winning a victory over his enemies, Abram presented a tithe of the "spoils of war" to a mysterious priest of God Most High, the king of Salem, named Melchizedek. The intent of Abram's heart was to thank and honor God as the One who provided the victory.

Much later, God spoke to His people through the prophet Malachi regarding the consequences they were experiencing because of their unfaithful hearts—seen in their marriages and in their robbing Him of tithes and offerings.

Likewise, Jesus assumed His followers would tithe, and He told them plainly the tithe was not to



be neglected, but neither should they neglect the weightier matters of justice, mercy, and faithfulness. These words fulfill the heart condition described in Micah 6:8.

Present-day believers likely have heard some say that Christians do not live under the Law, but under grace. Jesus sheds light on this misapplication of Scripture when He says plainly in His inaugural address, "Do not think that I came to abolish the Law or the Prophets; I did not come to abolish but to fulfill. The standard Jesus set was that the demands of grace were greater, exceeding the demands of the Law. Rather than looking to justify the very least we can do, our efforts should be characterized by giving, as the Macedonians did, "beyond their ability."

One final example illustrates the critical importance of one's heart in coming before the Lord with tithes and offerings: the two men who came to the Temple to pray—one humble and contrite, the other puffed up with pride at his giving, fasting, and status. The contrast in the hearts of these two men could not be more evident.

The demands of grace are that we should seek to bring our tithes and offerings from an obedient heart, filled with love and gratitude for

Chang

World!

what He has done, what He is doing and what He yet will do in and through us, His people.

It's no accident that there are more Scriptures on money and possessions than any other subject except love. God knew that stewardship would be a problem for people, and He provided this mirror of our heart condition so we could give as He gave, from a heart of love—freely, liberally, with no thought of the cost.

ABOUT THE WRITER: Former magazine editor Norma J. Goldman enjoys a successful freelance writing career in her retirement.





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By Bill & Brenda Evans

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TO ERNIE, NUMBERS ARE AS GOOD AS PICTURES. Even when describing his childhood, he speaks mathematically.

He recalls the half-bushel of corn balanced on his tricycle for a trip to the grist mill when he was four, and the 14-pound sledge hammers convicts swung to crush rocks for a roadbed near his home in Jewell Ridge, Virginia. He counted 300 cars at the funeral of Taft Elswick's, a neighbor who died of strychnine dispensed by a traveling snake handler.

The most disturbing number Ernie remembers is the single shot from a 30-06 rifle he heard on a chilly day in 1955. The day before, in a drunken rage, Ernie's father had killed his sister-in-law. Then, in the woods near his home in the early light of the next morning—September 19—he took his own life.

Ernie grieved deeply. But after the funeral, he returned to Y-12 in Oak Ridge, Tennessee, where he poured himself

into his work as an accountant contracted to the Atomic Energy Commission. "Numbers have always been easy for me, even government accounting with stacks of yellow manuals and lots of fine print. It's just an ability God gave me." He spent the rest of his career at Y-12.

That career, his marriage to Helen, her work, their spiritual life together in church and at home, frequent volunteerism, and a financial commitment to numerous Free Will Baptist ministries all marked the middle years of Ernie and Helen's spiritual journey. By retirement, they had made a revolutionary numbers decision. "We decided to give back to God an amount equal to everything He had given us in our earnings."

Ernie explains his reasoning on that issue. "When I gave my life to God, I knew that I had nothing—all was His. Helen felt the same, and so we've set up endowments to accomplish our goal of giving back what God has given us. That is what this plan is all about."

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Free Will Baptist Foundation www.FWBGifts.org | (877) 336-7575 foundation@nafwb.org Four simple words guide the couple's use of money: *spend, save, give...wisely.*

Spending is a gauge of our relationship to God, Ernie believes. "How I use what He gives me shows what life really means to me. Even before we were married, I warned Helen how I was about money. I told her that if I had \$2 and saw someone in need, I might take that last \$2 and give it to him."

Helen married Ernie anyway because she agreed with him on the \$2. Over the 40 years of their marriage, they have lived by that model.

Saving is the second principle they have practiced from the beginning. "Within six months of our marriage, we bought and paid cash for the home we still live in," Ernie says with a grin and nod at Helen.

Simply put, saving means living below your means. "If you want to be a millionaire by 65, I can tell you how. If you want to run a business or a ministry that survives and thrives, I can tell you how. I've made my living in finances, and the key is to always put back at least 10 percent of your income. In my budget at Y-12, I created a 10 percent contingency fund out of my operating budget. Everybody from individuals to businesses to churches and other non-profit ministries should do that—put back 10 percent for future needs, maintenance, emergencies. None of us should spend all we take in," Ernie says.

Giving is the third element. Ernie says endowments are about generosity and godly stewardship. "Remembering that all I have is his, not mine. If I have \$2 and only need \$1, I want to share it rather than build bigger barns for myself like the rich fool. One day I'll answer for those dollars I keep for myself or foolishly waste."

Endowments are also about looking ahead and preparing for future ministry. Ernie and Helen believe we do not trust God enough if we don't trust Him with our money, and that includes money for the future of our denominational ministries. "If it is God's money and God's ministry, then I'm interested in seeing it supported until Jesus returns. We can't forget the time value of money. Endowments never quit paying. Until He comes again, the benefit will continue."

If we continue to overlook the benefit of endowments, Ernie believes, our vision for the Lord's work will fail somewhere in the future. "We've got to get out the message that if you have a home worth \$100,000, you should leave \$10,000 of that to fund an endowment for our ministries. In 100 years, at six percent interest that \$10,000 endowment will have doubled 16 times even if half the growth is given to our ministries every year along the way."

Ernie slaps his knees and laughs aloud. "I love endowments because they are like having your cake and eating it, too. Plus," he says, "no one should ever say he doesn't have enough money to make a difference. Just look at what a \$1,000 gift will do. The same doubling and growth occurs. Everyone can do something. Our biggest challenge is to convince our people to make a will and give 10 percent of their net worth to an endowment to benefit our denominational ministries."

As the interview concludes, The Numbers Man says, "I've learned you don't disbelieve God. When all I have is God's, then all I have to do is decide what I'm going to do with it, and He blesses. I am not talking about what I've heard, but what I know and have experienced." IM

ABOUT THE WRITERS: Bill Evans, former director of the Free Will Baptist Foundation, lives in Catlettsburg, KY, with his wife Brenda, a retired English teacher. To learn more planned-giving options offered by the Free Will Baptist Foundation, visit www.fwbgifts.org

The Time Value of a \$10,000 Endowment		
Year Payout	Endowment Value	Accumulative to Ministry
Year 1	\$10,300.00	\$ 500.00
Year 25	20,937.78	18,229.63
Year 50	43,839.06	56,398.43
Year 75	91,789.26	136,315.43
Year 100	192,186.32	303,253.18
Year 200	3,693,558.15	6,139,263.59

(These figures are based on an initial \$10,000 endowment and an annual earnings rate of 8% with a 5% payout to ministry and 3% growth to the endowment. The ministry receives distributions every six months. This is the standard policy for endowments managed by Free Will Baptist Foundation)

by richard atwood

Recently, someone called about a Home Missions project recommendation.

They wanted to raise \$5,000 for a Home Missions church need. I emailed our home missionaries and received about 20 responses. It made me wish that I was rich and could give each of them the money. Only one was picked.

That gave me food for thought. Maybe others (local churches, state, and local associations) could be challenged to adopt a Home Missions project. The director wants me to make perfectly clear that the funds for this kind of project should not replace regular faith promise giving to individual missionary accounts. That is how they stay on the field and give 100% of their attention to the new work. If their account goes into the red, they may have to leave the field to raise money. At the same time, it is nice to give occasionally for a special need that can really help the new church grow faster.

Let me explain my philosophy on helping new churches. I don't think anyone should have everything given to them. I have four children. They didn't get everything they wanted when they were growing up. The fact that my wife and I didn't have much money made it easier to deny them some things. However, I hope that even if I had been rich, I wouldn't have given in. It is good for them to work for what they need. If they work to get a new car, they will appreciate it more. In attempting to be good parents, we tried to help our children get a good start. We didn't pay for everything (couldn't afford to), but I'm sure the help we did give was encouraging to them.

This brings me to new churches. Yes, they should work hard and pray and sacrifice to get what they need (and they are doing that.) But some help from others can be a real encouragement and can sometimes help jumpstart a ministry.

Here are a few of those needs that home missionaries gave to me:

Jeff Crabtree (Canada) – new piano Greg Floars (Michigan) – a new van for ministry Jeff Isaacs (Michigan) – finish renovating their building Howard Gwartney (Arizona) – architect for a new building Scott Cheatham (Colorado) – remodeling their building Kent Nelson (Virgin Islands) – scholarships for the Christian school Don Bailey (Texas) – money for a new building Bill Reynolds (Rhode Island) – help to pay off land David Sexton (Virginia) – buy land Tom Jones (Pennsylvania) – finish renovating their building John Reed (Wisconsin) – new heating and air conditioning

The list could go on. Some of the missionaries would like help in advertising. Others have a land fund. Maybe you could contact the missionary you support and find out what project your church could take on to help them. Please remember to keep up monthly faith promise support. That is vital to their being able to stay on the field. But a little help on a special project may be just the boost they need.

How Can We Do This?

Challenge your Sunday School class to raise \$1,000 and ask four other classes to do the same.

Vote to take \$5,000 out of your church budget.

Sponsor a contest between the men's group, the women's group, and the youth group to see who can raise the most money for the project. The winners get dinner cooked for them by the other two groups (and bragging rights).

Give \$1,000 from your church and ask four other churches in your conference or association to do the same.

Challenge everyone in your church to sell things on Craigslist or host a yard sale and give the money to the Home Missions project of your choice. Use your imagination.

ABOUT THE WRITER: Richard Atwood is director of missionary assistance for Free Will Baptist Home Missions. Learn more at www.homemissions.net.

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BROWN ON GREEN BY DAVID BROWN

IN DEUTERONOMY 6, THE LORD PREPARED ISRAEL

as they readied to conquer the Promised Land. He told them they would receive large and prosperous cities they had not built, houses filled with good things they had not provided, wells they had not dug, and vineyards and olive groves they had not planted. The Lord made it clear that He had blessed them richly, far above what they

deserved.

He is still telling us that as 21st century Christians, Free Will Baptists, and Americans. It is also interesting to notice that all the items mentioned in that list are assets. The Lord is interested in how we manage and pass on our assets or estates.

As we ponder our legacy, we ought to consider giving back to the Lord a portion of our estates. Everyone needs to have a will and should consider a gift to the Lord's work, whether it is a local

church, regional ministry, or a national ministry.

Leaving a portion of your estate to establish an endowment will perpetuate your giving to ministries. While you enjoy your heavenly reward, a portion of your estate will continue to provide income to the ministries you loved and supported.

Everyone should have a will. Young couples need a will to name someone as the guardian of their children should they both perish at the same time. If you die without a will, the state will decide who will benefit from your estate. In

> some states, children receive two-thirds of the estate and the surviving spouse only a third. The state will decide who gets your children and how your estate will be distributed unless you have a will.

> If you already have a will, it is very easy to add a bequest to ministries. For those who do not have a will contact the Free Will Baptist Foundation to receive a free copy of "Guide to Wills and Trusts" to help you organize your estate before you see an attorney.

ABOUT THE WRITER: David Brown became the director of the Free Will Baptist Foundation in 2007. Send your questions to David at david@nafwb.org. To learn how the Foundation can help you become a more effective giver, call 877-336-7575.

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A Matter of Perspective by Mirial Gainer

Late in 2004, I began experiencing back pain. Thinking it was kidney related, I went to the doctor who diagnosed kidney stones. God used the treatment I received to remove them. However, the pain worsened. I began falling due to numbness in my right leg. Additionally, a burning sensation began in both feet and gradually moved up my legs. The back and related nerve pain increased until I had difficulty walking. Getting in and out of bed became problematic. Eventually, I couldn't walk and experienced continual, excruciating pain.

14 ONE February-March 2010

In 2005, I made preparations to return to the north island of Hokkaido from the Tokyo area. Instead, I was hospitalized in an orthopedic specialty hospital. No longer able to get in or out of bed by myself, I was confined to a wheelchair. My diagnosis? Spinal stenosis. Abnormal bone growth in my spinal canal pressed against my spinal cord. I began to receive several spinal root block injections weekly.

I found myself in the hospital with no idea how long I would stay and no idea if I'd walk again. I felt totally removed from my ministry. I prayed that God would use me. I prayed for His power to be able to rejoice in all things, to look for the good, no matter what. God sent constant encouragement through my Bible study and quiet time readings. One verse—Jeremiah 29:11—came to my attention over and over. God had a plan for me. It was for my good. Through His plan I had hope and a future. Nothing took God by surprise. He knew. He was in control. He had a purpose. He was ever faithful.

One of the books I read during this time was Robert J.

Morgan's *Red Sea Rules*. What a blessing! The book reinforced the truths God was teaching me. I was reminded that the same God who led me into the hospital would lead me out— in His own time and in His own way.

So, there I lay, flat on my back in a Japanese hospital—the only foreigner in the place. Ministry over? Hardly! The dust hadn't even settled before God's plan for me unfolded—a unique hospital ministry.

The only bed available when I was admitted was in a semiprivate room near the end of the hall, the one farthest from the nurses' station. The room was adjacent to a small lounge for patients and their visitors. The lounge was also used as an extra waiting room for rehabilitation outpatients. Many people entered my room; initially, they mistook the doorway as the entrance to the lounge. But little by little, they came to talk with me.

As patients saw me taken to therapy or testing, they realized I was their neighbor—the persistent foreigner who tried to talk to them at the supermarket, the bank, the post office, the train station. Most had been unwilling to talk to me then. But now, realizing I really did speak Japanese, they began to ask me questions. Why was I in the hospital? Why was I in Japan? Did I eat—and like—Japanese food? As they learned more about my illness and became more comfortable with me, they asked why I always had a cheerful smile. Little by little, relationships with other patients (and some family members) were formed.

The developing relationships weren't limited to patients,



though. Dr. Yamane came to my room every day. His family owned and operated the hospital. He always brought all the nurses with him. I taught a one-point English lesson to his nursing staff each time. The nurses became very comfortable around me and soon began to share their concerns on a one-to-one basis. I had opportunity to share individually with Dr. Yamane and with Dr. Tsuji, the spinal injury specialist called in for my case. They both seemed touched that I prayed for them daily.

The head dietician began to visit me. Soon she started bringing her students to talk with me.

I was taken to the rehabilitation unit almost daily. Therapists worked to try to keep my muscles from deteriorating further, especially my leg muscles. I came to know them all by name. Sometimes I helped them in their studies, but mainly I listened. When they asked questions, I was happy to share my faith. As time passed, they were impressed with my attitude. Although they often hurt me, I always thanked them—even through tears—for their help.

Word spread throughout the hospital about the patient who was different. Personnel from the business office to the custodial staff, from doctors and nurses to dieticians and therapists, from the operating room team to the MRI/X-ray staff came to meet and talk with me. Even the hospital bus drivers knew me by name. As I became mobile—in a wheel-

Things that look really bad can actually be really good. Perspective makes the difference.

chair and later a cage walker—patients asked me to meet with non-mobile patients in their rooms. I thought of Jabez who prayed that his borders be expanded. How God had expanded my borders!

One patient, Ms. Tanaka, asked me why I smiled all the time and seemed so happy in the midst of my painful experience. I explained that God was in control and gave me hope; my joy was found in Him and was not bound by circumstances. "That's it!" she exclaimed. "You have hope. You have it every day, no matter what."

She went on to tell me she was without hope. I shared the One who is Hope with her and gave her a small book to read. She stayed up all night reading it. The next day she told me she finished the book and asked her mother to send

the postcard for the Bible studies so she could learn more. The local pastor came to visit us and led her to Christ. He continues to disciple her.

As patients were discharged, God made it clear that my new relationships would continue. When former patients returned for therapy, they would visit my room or seek me out in the therapy room. Mr. Hoshino often brought his wife and little girl. Later, I visited in their home.

My relationship continues with Sayuri Saito my roommate for several months. Not only have I shared Christ with her on many occasions, but also with her husband, mother-in-law, parents and brother. They haven't become believers, but Sayuri and her husband are seriously seeking after the true and living God. We continue to email and call each other frequently, and meet whenever possible.

Relationships with my doctors continue as well, especially Dr. Yamane. Recently he emailed to tell me he enrolled his son in a Christian school. He said, "My son prays all the time—just like you!" I assured the doctor again that I continue to pray for him.

At length I became an outpatient. My rehab sessions were lengthened and increased, in three different locations. God continued to send new people my way in each of the locations.

After a hard year of therapy, I was walking again, but faced another surgery. In early 2007, the second surgery was completed in the States. By late July I was back in Japan and in September moved to Hokkaido—several years later than planned. Our plans and God's timeline are not always the same. But His is right every time!

Through all of this, I have seen God's faithfulness. Although I still need therapy and exercises, I am walking again. I even finished my first marathon! I look forward with great excitement and anticipation to what God has for me in this new season of life. Choosing to "rejoice in the Lord always" (Philippians 4:4) and giving thanks in everything (1 Thessalonians 5:18) has given me a different perspective. Truly, "all things work together for good" (Romans 8:28), and I know I can trust His plans for me.

ABOUT THE WRITER: Mirial Gainer is a missionary to Hokkaido, Japan. Learn more about Free Will Baptist International Missions efforts in Japan at www.fwbgo.com.

A GIFT That Keeps on Giving By J. MARK VANDIVORT

gold high school class ring lay in the bottom of my sock drawer—the ring with the beautiful ruby birthstone. A gold buyer had set up shop at the Holiday Inn. Our bank account had become depleted, and we desperately needed grocery money to feed our five children. I could hardly bear to take my wife Louise's tiny class ring to the dealer, but she insisted. Her brother, Gene, who was in the military, had sent her the money to pay for it.

Comfort filled my heart as we carried that sack of groceries into our kitchen.

Yes, we practiced tithing. And yes, God blessed us for doing so. He helped me remember that little hunk of gold lying on the bottom of my sock drawer. Many times, He has helped us face a "crisis-need" in other miraculous or unexpected ways.

For many reasons, I believe tithing is an act of faith. "And prove me now herewith, saith the LORD of hosts..." (Malachi 3:10b). We also learned (sometimes the hard way) that we must write our tithing check first. "Honor the LORD with thy substance, and with the firstfruits of all thine increase" (Proverbs 3:9).

In each of our home mission churches, I have preached about the importance of tithing. During the eight years I served as founding pastor of the Columbia Free Will Baptist Church (MO), our treasurer mailed a monthly tithe check to the Missouri state office. From there, it was dispersed to several different ministries. On some occasions, after paying the bills, our treasurer didn't have sufficient funds to write the tithe check. More than once I gladly returned some of my salary to make up the difference, believing that God would honor our commitment. He always did.

Writing to our friends in the Donelson FWB Church, Nashville, Tennessee, October 4, 1968, I wrote: "Andy (our 7-year-old son) seems to have caught the pioneer spirit in beginning the new church here. He carried his money jar to our first Sunday night service and emptied all his savings into the offering!"

Records revealed that our church (by including individually designated missionary giving) averaged contributing twenty percent of our monthly income to our denomination. The Lord helped us accomplish that goal while making payments on five acres of property, building a church, and progressing toward a supportive, pastoral budget. Your gift to home missions is a gift that keeps on giving.

About 10 years after we retired as home missionaries, Matt and Angie's green '94 Saturn pulled into our Noble, Oklahoma, driveway one Thursday evening. They were between missionary conferences and had completed a tiring drive from Guadalajara, Mexico. Angie had attended our mission church as a small girl.

Having learned that they could rent a house, Angie encouraged their supporters to send them gift cards from Target. She was excited about purchasing some needed household and mission supplies. I was thinking, however, that it looked impossible to pack one more thing into their Saturn.

> "Matt, I have a car-top carrier behind my storage shed. You can have it if you would like." (I hadn't used it in nine years.)

What's amazing is that this was truly an answer to prayer. A few days before, Angie had prayed that someone would *give* them a car topper, knowing that they couldn't afford one and wouldn't be able to get everything they needed back home. She hadn't even shared that with Matt when this happened, and was grateful to delight in an answered prayer with others!

That fully-packed carrier made it back to Guadalajara. "Honor the LORD with your possessions..." and you will be blessed. IM

ABOUT THE WRITER: J. Mark Vandivort is a retired FWB minister and former Home Missionary to Flagstaff, AZ.

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FROM MISSIONARY TO AMBASSADOR

By Jerry and Carol Pinkerton

WE ARRIVED IN CÔTE D'IVOIRE IN January 1974. Our three sons accompanied us to the mission field. We knew they would return to the States to finish their education after high school, living out their lives in God's plan. But, what about us? We had signed on as career missionaries, and we thought that meant the rest of our lives. But the Great God who directs our lives had other plans for us.

> What a joy it was to see the infant church become a teenager and then mature into early adulthood. During our last 10 years on the field, in the city of Abidjan, God brought into being three organized Free Will Baptist churches led by African pastors. The leadership from these churches came together to start a fourth church in another part of the city. This occurred without our participation in any way. It was very clear that God was saying to us, "It is time to move on to the next adventure in faith."

> The next adventure was located in our homeland. God led us to First FWB Church in Mountain Grove, Missouri. Many exciting things were happening. Monday night brought evangelism training and visitation in the community. Wednesday night featured Faith Weaver Friends with 120 kids bussed in from around town. It became our joy and privilege to serve the Golden Eagles, a group comprised of more than 60 seniors in our church.

Shortly after our return to the United States, we were invited to join another group known as Ambassadors.





The Ambassadors are former missionaries and other church leaders who promote the World Missions Offering held each April. We write letters, visit churches, and contact pastors with the hope and prayer they will support worldwide evangelism in addition to the needs in their communities. We encourage local churches to give significantly so missionaries can give themselves to the work to which God has called them—keeping them on the field rather than back home raising money.

Missionaries are sent out to establish churches and train leaders so the Church of Jesus Christ might be extended into the entire world. Souls are being won. Churches are being established. Leaders are being prepared through training and Bible institute programs. We cannot quit or let up in our efforts to see the Kingdom of God permeate the nations, tribes, and cultures of our world.

About the Writer: Jerry and Carol Pinkerton served God in Ivory Coast, West Africa, for 36 years. Learn more about the World Mission Offering at www.fwbgo.com/funding/wmo.



Gold Regional Coordinators Trained/Chosen

The purpose of the Go10 Walk for the World is to challenge young people to consider their role in reaching the nations with the gospel in their generation. A lofty goal, to be sure. No one person can do everything needed to reach a whole denomination of young people. Joe Wilson, project coordinator, enlisted the logistical aid of two retirees from the business world—Bill Ezell and Jim Daniels.

"As I've talked and brainstormed with youth leaders, pastors, and others to determine how to take a 2,500-mile, three and a half-month walk and make it a meaningful experience for thousands of students, sponsors, and churches, I've been encouraged and challenged," Joe said.

In November 2009, 12 of the 14 regional coordinators arrived in Nashville for two days of training, coordinating, and planning for the Go10 Walk. Regional coordinators will plan and oversee several walk days each.

"We spent hours discussing how to engage and involve people in the project. We discussed the goal of young people plugging their lives into the Great Commission and the value of a collective experience," Joe reported. "We reviewed the Go10 website (www.go10walk.com), discussed material for the 40-Day Pre-Walk Journey, and strategized over selecting the day coordinators who will be crucial for the walk."

For the two volunteer retirees from the business world, training was a different experience as the meetings started and finished with prayer. "That's not something you ever see in the business world," Bill acknowledged. "But, then again, this project isn't something in which the business world would engage." Regional coordinator Bob Brown recently indicated he is, "...in training, and planning to walk with the young people the entire time the walk goes through my region."

Join Bob and the rest of the Go10 Walk team. Walk with us. Visit www.go10walk.com to sign up to walk, to volunteer or donate, and be ready to change lives.

Regional Coordinators include: Jay Baines, John Bottoms, Bob Brown, Jon Cannon, Jason Hurt, Bruce Kimbrel, Brad LaBass, Dwight Mitchell, Don Price, Andy Rains, Randy Riggs, and Mark Walker.



Register today: www.Go10walk.com Did you hear about the elderly couple struggling with memory loss? When the wife asked her husband if he wanted something from the kitchen, he said, "Sure. How about some ice cream with strawberries and whipped cream?" Twenty minutes later, the wife returned with a plate of bacon and eggs. He stared at it for a moment and said, "You forgot my toast."

EIVE WAYS TO BOOST DISCIPLESHIP

Discipleship ministries have become the forgotten element of many church programs. Here are five great ways to boost the effectiveness of this vital aspect of your church program. By Stan Toler

Do It

Although 95% of churches in North America have a Sunday School program, discipleship ministries are often the last thing initiated by new churches and the first item cut by struggling churches. The past 10 years saw a 12% decline in the number of congregations offering a VBS program and a 10 percent decline in the number of churches offering midweek discipleship for children.¹

The first prerequisite for an effective discipleship strategy is to have one at all. Be sure you offer discipleship ministries for every age-level in your church.

Promote It

Discipleship ministries often languish because church leaders do not value them. Unfortunately, only 15% of pastors believe Sunday School is the church's top priority, down from 22% in 2002.² As a pastor, what you promote will thrive; what you ignore will starve.

Teach a class, join a small group, mention Sunday School from the pulpit, invite others to join you in the life-transforming study of Scripture. Make discipleship a priority, and others will too.

Fund It

Spiritual formation ministries may account for as little as five percent of a church's budget. Yet in a recent survey of churches that both reach and keep new people, pastors were asked to rank the key elements of successful assimilation. Sunday School ranked first, ahead of morning worship—and even children's and youth ministries as the essential ministry for assimilating newcomers.³ Budget for your discipleship program. Designate funds for teacher training, resources, and equipment. Raise funds if you have to. Don't allow this vital element of the Great Commission to be underfunded.

Staff It

Strengthen your discipleship program by building a core of capable leaders. Invite a prospect to be your co-teacher and spend some time in mentoring. Take prospective teachers to a local or regional Christian education conference. Provide training books and DVDs. Meet with your leaders frequently to train and encourage them. Your teachers are the backbone of your discipleship ministry. Build them, and they will build your congregation. Expand It

Given that roughly half of all worship attendees do not participate in weekly discipleship events, we must ask, "Whom are we not reaching?" Target those missing demographics with new discipleship strategies. Consider starting a midweek program for fifth and sixth graders. Create new Sunday School classes that offer need-driven teaching for those who are grieving, divorced, or in recovery. Ask, "What will it take to get college students involved in Scripture study?" then do it.

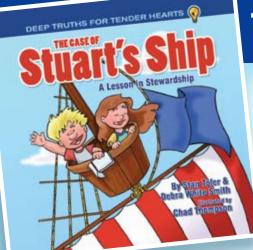
The most significant threat to the church in the 21st century is not that it will fail to reach the lost. We are seeing success in evangelism, and churches are growing. The greatest threat, I think, is that we will make converts to Christ but fail to disciple them, leaving the second half of the Great Commission unfulfilled and the church spiritually underpowered. I was led to Christ by a Sunday School teacher at age four. I believe it takes teachers to love the children of the world. It is up to us to keep discipleship ministries thriving in our churches. Together, let us teach them to obey everything Christ commanded. IM

About the Writer: Dr. Stan A. Toler is a general superintendent in the Church of the Nazarene. He has served for 40 years as a pastor in Ohio, Florida, Tennessee, and Oklahoma. Toler has written over 70 books.

Notes

 Barna Research Group, "Sunday School is Changing in Under-the-Radar But Significant Ways," (Jul. 11, 2009) http://www.barna.org/barna-update/ article/5-barna-update/175-sunday-school-is-changing-in-under-the-radar-but-significant-ways, viewed Oct. 6, 2009.
 Ibid.

3. Assemblies of God Discipleship Ministries Agency, "Twenty-first Century Sunday School: Teaching, Evangelizing, Assimilating, Mobilizing," http://www. ag.org/sundayschool/Training and Helps/Trends and Statistics/SS Statistics.pdf, viewed Oct. 6, 2009.



The Case of Stuart's Ship: A Lesson in Stewardship

By Stan Toler and Debra White Smith • Illustrated by Chad Thompson

As Stuart and Sam set off to win a fun poster contest, they uncover what it means to be true stewards of God's gifts. Through good detective work and vivid imaginations, they realize how to put stewardship into practice. Along with Stuart and Sam, discover how you can please God by taking care of your toys, your time, and your body.

The Case of Stuart's Ship goes far beyond the basics of what the Bible says about financial responsibility, and explores how we should treat and take

care of our bodies, our families, our faith, our friends, our time, our special talents, and the world God has given us. "Notes From the Authors" located at the back of the book list several creative ideas for parents/teachers to reinforce the lessons taught within the story. This Delightful and Practical Book Will Help Children of All Ages Understand the Principles of Stewardship in a Fun and Interesting Way!

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ISBN 9780892656131 Paperback Price: \$9.99

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GIVE ME FIVE

By Ryan Frank

I love my iPhone. I keep finding new apps that make life and work easier. A single new app on my iPhone can breathe a ton of fresh air into my day-to-day routine. As a children's pastor, new resources do the same thing for my ministry—they serve as a breath of fresh air. It's amazing how one new song, one new game, one new visual can take a Sunday morning from ho-hum to wow! I am constantly on the lookout for new children's ministry products that knock it out of the ballpark. Here are a few inexpensive resources I found recently.



13 Very Cool Stories and Why Jesus Told Them

This resource will help your kids discover 13 very cool stories Jesus told and explore the great truths Jesus wrapped in them. This is perfect for use during adult small groups, in Sunday School, with evening programs and about any time! The lessons are geared to a range of ages, and there's almost no prep required. Available at www.standardpub.com

The Power of Encouragement Vol. 5

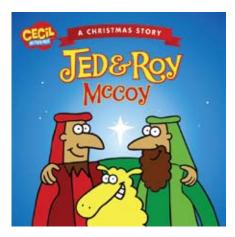
This is the fifth album in the Seeds Family Worship collection. This CD gives you great music taken directly from the Word of God. I love Seeds Family Worship! They have done a great job taking the Word of God and putting it to song that young and old love. The CD packaging itself is cool too! You get two CDs in the package. You can tear the CD cover in half and keep one for yourself and share the other with family or friends! Available at www.D6family.com

High Voltage Power Praise 2

Discovering great music, especially in video format with cool backgrounds and animations, is quite a find. This DVD is no exception. Jump on YouTube and watch a sampler video of the songs before you buy it. You'll want to snatch this one up. Available at www. highvoltage-kids.com



FIVE NEW RESOURCES TO BREATHE FRESH AIR INTO YOUR CHILDREN'S MINISTRY





Jed and Roy McCoy

This is a great new resource that is part of the Show & Tell Storytelling Kits from Zonderkidz. These kits are a fun new way to tell stories from the Bible. I used one last Sunday in kids' church, and you could hear a pin drop as I told the story. You get awesome graphics in addition to a fun and creative way to tell the story. This might be just what you are looking for to help kids understand what the Bible is all about! Available at www.zondervan.com

Kids' EE-Cube

I love these cubes. I've had the opportunity to lead many people to Jesus Christ with my Evangecube–many of those being children. I was more than excited when E3 Resources introduced the kid version! This is a must have for every teacher and is also a great tool to give children so they can share their faith. Available at www. e3resources.com

About the Writer: Ryan Frank is children's pastor at Liberty Baptist Church in Sweetser, Indiana. He is the creator of KidzMatter, Inc. and the publisher of K! Magazine. Ryan also serves on the board of directors for the International Network of Children's Ministry and the American Children's Ministers' Association. You can find Ryan on Twitter at twitter.com/ r frank.

EADERPROFILE by Ron Hunter Jr. Leadership cor

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



MOST LEADERS CAN EASILY POINT TO PEOPLE WHO MENTORED, coached, and shaped their life in a significant way, even if for a brief period of time. Derek quickly names John Gibbs, Ken Riggs, and Jim Lauthern as early influencers in his life. He was 17 and doing little more than just going through the motions at Sylvan Park FWB Church, as he knew God was preparing him for a life of ministry. Before his wife Missy ever met Derek, she too felt a call to ministry as a pastor's wife. As college sweethearts at Southeastern Free Will Baptist College, they began a life of touching people and serving God.

I asked Derek to describe his biggest failure, and without hesitation he replied, "Lack of vision in my previous two churches. I did not understand how far God could have taken them if he would have allowed that possibility."

Derek is vice chairman of the Free Will Baptist Family Ministries board. He leads the church board through various books where they all read and meet to discuss how the principles could strengthen their church. People have influenced Derek, and he has become one of those people influencing others now. Derek Bell you are a great leader!

Quiet Time Routine:

Every morning he begins in his study and usually spends time reading his Bible or reading a devotional book like 91 Days of Prayer and Praise. Some mornings he spends the whole time in prayer.

Ideal Date for You and Your Wife:

Anytime there are no cell phones, no kids, and he and Missy can be alone. He says, nothing beats dinner at "The Chop House" eating prime rib cooked medium well.

Derek's Kids and **One-Word Descriptors:**

Kayla - random - 20, studying elementary education at East Tennessee State University.

Caleb - Athletic - 12, typical boy in middle school.

Favorite Books:

Courageous Leadership – Bill Hybels Good to Great – Jim Collins Purpose Driven Church – Rick Warren

Currently Reading:

Toy Box Leadership, Five Star Church, and On Prayer, by E. M. Bounds.



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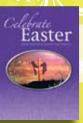
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These resources are wonderful tools for instruction in the basics of the Christian faith: assurance, baptism, church, devotions, and evangelism. They are ideal for a new convert's class, a new members class, or as an outreach tool to seekers.



Celebrate Easter: Easter Sketches and Plays for Your Church

Price \$19.99 each ISBN 9780892655892

This resource provides a wonderful selection of 12 original 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. The number of cast members also varies among the sketches and plays to meet the needs of any size church.



First Steps for New Believers

Price \$2.49 each ISBN 0892656980

This booklet is a study with 10 lessons reinforcing important truths of the Christian life ideal for personal or small group study. Additional helps in the booklet include memory verse cards easily removed, a list of Bible study tools, and a key to check answers after each study.

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NEWS around the nation

Home Missions Hosts Boot Camp

ANTIOCH, TN—Seven new home missionaries met in Nashville, Tennessee, October 19-22, 2009, for "Boot Camp." This is a training meeting for new Free Will Baptist church planters for North America. The sessions were held at the Home Missions office, and all phases of starting a new church were discussed including sessions on evange-



lism, assimilation, the worship service, leadership, etc. The seven men who attended were:

Josh Bennett – Marana, Arizona Donnie Burke – Castle Rock, Colorado Danny Elliott – Quebec City, Quebec Jeff Goodman – Marana, Arizona James Kilgore – Greenfield, California Barry Long – Denver, Colorado Brian Williams – Buffalo, New York

Two current home missionaries (Howard Gwartney and David Sexton) spoke with the men via webcam, and the missionary appointees found their advice about church planting very helpful. They also enjoyed the face-to-face conversation with other new missionaries as well.

These new missionaries want to see people saved and to start new Free Will Baptist churches. Be on the lookout for these men as they travel across the country, raising support and telling others about their new ministry.

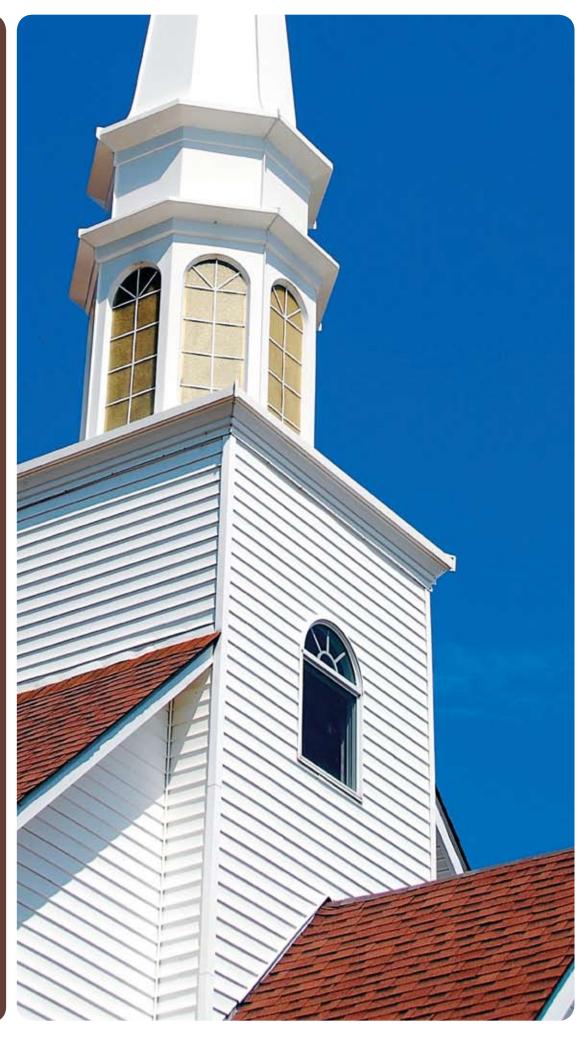
Home Missions Introduces New Missionaries

ANTIOCH, TN—James and Tracy Kilgore are Joint Project Home Missionaries representing the California State Mission Board and Free Will Baptist Home Missions. They are planting a new Free Will Baptist church in Greenfield, California. Brother Kilgore comes to Home Missions from a six-year pastorate at the Legacy FWB Church in Taft, California. The Kilgores have four children—James, Hannah, Samuel, and Daniel.

Greenfield is located 34 miles south of Salinas and is referred to as the "salad bowl of the world," due to the agricultural industry. The population is approximately 12,000 with other towns nearby.



What Kind of Church Are You Going to Start?



By Josh Bennett

This is the question we have been asked more than any other since answering the call to the mission field. I suppose people have the best of intentions when they ask. In most cases, they are really asking the following questions: What type of music will your church sing? Will you be a come-best-dressed or a come-as-you-are church? Will your church have pews or chairs?

While there is certainly a place to discuss these issues in church life, I feel we have focused on the wrong questions for far too long. During this process, I have been forced to answer this question in my own heart. What type of church are we seeking to start? What principles and values will be our focus? With humility, I want to share the type of church we desire to start by providing five focal points for our ministry.

We want to start a church that focuses on studying and then obeying the Scriptures.

We desire, first and foremost, to be obedient to study, preach, and teach the Word of God. We desire to stand firm on biblical truth! Our focus on Scripture does not stop there. We have a passionate focus on not just hearing the Word, but obeying the Word (James 1:20-22). We are not as concerned with "Amen!" "That'll preach!" and "Good sermon, Pastor!" as we are with the Word of God taking root in the lives of followers of Jesus Christ.

We want to be a church that is deeply rooted in prayer.

The more I think about it, the more I am convinced of two truths about prayer. First, I am convinced I do not understand how prayer works. Of course, I know it does work, and I know the key verses of Scripture on the subject of prayer. But how God's will and our prayers work together is a mystery to me. Second, I am convinced that, as a whole, we do not pray enough. We want to be dependent on prayer and the working of the Holy Spirit as a church!

We want to be a church compassionately concerned for the lost.

When Jesu's looked out over the city, He was moved with compassion because the people were as sheep without a shepherd (Matt. 9:36-38), lost and far from God. I once preached a sermon that asked the question, "Are we moved by the things that move the heart of God?" I am certain Christ's heart was moved by compassion for tax collectors and sinners. These people were far from God, and they were in desperate need of a Savior.

It is our calling to reach people with the love of Christ. It is our desire to love them as we love ourselves, to see them through the eyes of Jesus, and to point them to the Savior who made the ultimate sacrifice of love for them. We do not desire to simply see them as evangelistic targets or "notches on our belts." We desire to see them as people who have real problems who need a Savior.

We want to be a service-oriented church.

The more I read the account of Jesus bending to wash the disciples' feet, the more I am humbled that Jesus Christ, the Son of God, was a servant. We are most like Christ when we are serving others. We desire to pour our lives into serving others. We want to be known as the most willing servants in Marana, Arizona. We want to get our hands dirty and love people the way Jesus loves us.

We want to be a church that wants to make much of Christ.

It is ultimately our calling to make much of Christ. Our lives exist to make much of Christ. We will spend eternity making much of Christ. We desire to see this happen as a church through Christ-like humility, service, feeding the poor, providing water for those thousands of miles away, biblical obedience, or in whatever we do. We want Christ to be lifted up! Let all that we do be done for the glory of Christ.

These principles by no means define everything we desire to be as a church. However, I feel that they provide a simple answer to the question, "What type of church will we start?" Pray with us that The Marana Project will be all that God desires it to be!

ABOUT THE WRITER: Josh Bennett and Jeff Goodman and their families have been commissioned to plant a Free Will Baptist church in Marana, Arizona.

SENDING OUT AN S.O.S. (SHARING OPERATION SATURATION)





Perhaps you have heard of **Operation Saturation** and wondered what it was.

What?

This joint effort between Master's Men and the Home Missions Department recruits groups—families, men's groups, women's groups, youth groups (or any other group for that matter) to go to the sites of new Home Missions churches and help the home missionaries distribute information to the neighborhoods around the church. This involves placing a flyer or door hanger on the door of the home. Sometimes we knock; sometimes we don't.

When?

Operation Saturation is usually held in the fall, but we leave this up to each individual missionary. Sometimes it is easier to attract groups to come during the summer, when youth groups are out of school and looking for a mission. Most churches start the event around 10:00 a.m. on Saturday. This seems to be a good time. People are up, but most have not started the day's activities.

Where?

Wherever! Operation Saturation can

be held at any Home Missions church from Memphis (TN) to Green Bay (WI), Fredericksburg (VA) to St. Croix (USVI), and all points between. We have visited neighborhoods in Pittsburg (PA) and sweated through the streets of Puerto Rico. Once, we even braved an 11-story high-rise apartment building with no working elevator.

Why?

Why not! Most home missionaries leave family and friends and move to an area where there are few or no other Free Will Baptist churches. They go with the desire to plant a church and reach souls for Jesus.

The purpose is threefold. First, it is easier to reach 1,000 homes with 10 people than it is with one! Second, it is encouraging to the missionary and their family to know they are not alone. Knowing that people are praying for them and supporting them will help them keep going when the fruits of their labor are slow to appear. And third, Operation Saturation will encourage participants to reach out to the area around their own church.

Who?

You! Anyone—man, woman, boy, and girl—can be involved in Operation Saturation. Maybe you can't walk very far. We need drivers to deliver and pick up those who can. We need volunteers to put packets together. We need people to prepare lunch for the other volunteers. We need *everyone* to pray before, during, and after the event, asking God to speak to hearts through this important ministry.

Visit www.fwbmastersmen.org or www.homemissions.net to learn more about this important initiative. Watch *ONE Magazine* for more information about plans for 2010. Contact your favorite home missionary and ask them when you can partner with them and Share Operation Saturation.

ABOUT THE WRITER: Ken Akers is director of Free Will Baptist Master's Men. To learn more about the ministries of Home Missions, visit www.homemissions.net.

T. E. A. M. By David Crowe

What exactly does it mean to be a member of a team? *Webster* defines a team as: 1) a group of people constituting one side in a contest or competition; 2) a group of people working together in a coordinated effort; 3) to harness or yoke together in a team.

Throughout my life I have been asked to be a member of many different teams. Whether a sports or academic team in school or a Bible or musical team at church, I have participated on many teams. As a pastor, I was asked to join different denominational and departmental teams.

As a staff member of the Home Missions Department for 14 years, I have participated on teams with varied purposes and goals. I have even been asked to be on teams that were neither denominational nor departmental. So, what does it mean to be a member of a team and what is the purpose of a team?

Allow me to use two common acronyms: 1) Together Everyone Accomplishes More and 2) Together Everyone Achieves More. It seems that the purpose of a team is to accomplish a common goal for the good of the entire team. The problem is that many of the teams of which I have been a member have not sought the good or the benefit of the entire team. They want you to be on *their* team. You have to understand that it is *their* team and that *they* are the owner, the manager, the captain, the quarterback, the play caller, the decision maker, and the referee. Other acronyms come to my mind, Together Everyone Assists Me, and Together Everyone Advances Me. It seems that I have been on many of these teams over the years.

I have spent a good deal of my life playing and working on other people's teams. I no longer have the time, the energy, or the desire to be on everyone's team. What life and ministry I have left, I truly want to count for the Kingdom of God. My goal is not to score points for the David Crowe Team or the Home Missions Team or even for the National Association of Free Will Baptists Team! Our Lord and Savior, Jesus Christ, is the one and only "Captain of our salvation." He is the one who knows and keeps the real score in this life. In Ephesians 4:3-6, the Apostle Paul seemed to want us to understand that there is one body, one spirit, one hope, one Lord, one faith, one baptism, and one God and Father of all. I want to be a member of this *one team*. As a member of God's team, other Free Will Baptists are not the opposition. As a member of His team, other Christians are not the enemy. Even the unsaved of this world are not the enemy team. We are not supposed to "whip them." We are supposed to "win them!"

May we as Free Will Baptists learn to be yoked together as a team and become a TEAM of people working together in a coordinated effort only for the good of the one team.

ABOUT THE WRITER: David Crowe is director of development for the Home Missions Department. Learn more about the ministry of Home Missions at www.homemissions.net.

IF IT SOUNDS TOO GOOD TO BE **TRUE...**

While watching the local news recently, I was disturbed by the story of an elderly widow who had been scammed out of her life savings. Older Americans can be sitting ducks for crooks that want to rob them blind. Instead of a gun, these scoundrels use trickery and deceit. Seniors Beware!

Ten popular scams to guard against:

- 1. Money Found. A stranger approaches you and claims to have found a bag with a large sum of money. This perfect stranger wants to share it with you! All you have to do is give him "good faith" money. As was the case in the news story above, the stranger will accompany you to your bank while you make a hefty withdrawal. When he gets your money, he will give you the bag and disappear. When you look inside the bag, you find no money. You are literally left "holding the bag." Remember. Total strangers don't exist to make you rich…ever.
- 2. Door-to-door Salesmen. While there are some honest door-to-door salespersons, in today's world, there's a good chance the one who comes to your door is a rip-off artist. He may be selling anything from magazines to large ticket items. He might offer to do chores like

By D. Ray Lewis

Be careful. Door-to-door con artists are both charming and friendly. Their smiles are inviting. They are successful because they seem so honest. For your own safety, don't allow anyone you don't know into your home. It is okay to tell someone they cannot come in.

painting, cleaning gutters, or minor repairs.

- **3. Sweepstakes.** An excited caller breathlessly informs you that you have won a sweepstakes or a valuable prize, but in order to claim your prize, you have to wire them some money. Caution! You never have to send money to collect a prize or award. If you fall prey to this scam, you'll lose the money you wire.
- **4. Nigerian Letter Scam.** Don't be taken in by individuals claiming to be Nigerian (or other foreign government officials or royalty) who offer you money to help them place large sums of money

Quick suggestions to avoid being taken in by the latest scam:

- Don't make a hasty decision.
- Never give out personal information to verify an award.

in overseas bank accounts. The catch? The con artist will ask you to send personal banking information or wire money to him. Rest assured there is no foreign money; it's just a scam to get your money.

5. Home Repair Rip-off. Someone appears at your door saying they noticed your house needs repairs, and they will do the work quickly and cheaply. These repairs vary from simple yard work or paving your driveway to repairing or replacing your roof.

Most home repair scam artists want all—or at least a large portion—of the money up front. Many times they leave before the work is finished and do not come back. Others do poor quality work and never return to do it right. They have your money, and you still need the repairs done.

- 6. Credit Card Offers. You receive a notice that you have been approved for a credit card. The credit card company asks you to wire a certain amount of money before they issue the credit card. Legitimate companies don't operate like this. You'll never receive the credit card. They just want your money.
- 7. Offering to Purchase an Item From You. You have an item for sale. You advertise it on the internet or newspaper. Someone responds to your ad. He offers to pay for it with a check made out for more than the sale price. He asks you to deposit the check into your account and then wire them the difference. The check you receive is fake. When the check bounces, your bank will come after you for the total amount of the bad check. You lose both the amount of the fake check and the amount you send by wire (plus a bundle of bounced check fees).

- Don't let strangers in your house.
- Check references.
- Report suspicious solicitations to the police.
- 8. Internet Fraud. One example of internet fraud is persuading people to send money for merchandise but delivering nothing or items far less valuable than promised. Internet fraud also includes investment schemes, employment opportunities, businesses for sale, etc. The FBI has an internet fraud web-page with tips to help protect you against internet fraud.
- **9. Reverse Mortgage Scams.** Be very careful when considering a reverse mortgage. You will encounter many unscrupulous professionals in real estate, financial services, and related entities whose goal is to steal equity from the property of unsuspecting seniors.

They offer their victims free homes, investment opportunities, and foreclosure or refinance assistance. Be suspicious of anyone who claims you can own a home with no down payment. Seek out your own reverse mortgage counselor. Do not sign anything that you do not fully understand.

10.Work-at-Home Schemes. While some legitimate opportunities exist, one of the most prevalent rip-off scams is the offer to "work at home." These scams require you to send money for software, equipment needed to perform the job, or information about starting a business from home. Many times, seniors who fall into this trap receive nothing. Their money simply disappears, and once it is gone, they cannot get it back.

The scams listed above are just the tip of the iceberg. The U.S. government estimates more than 800 active scams across the nation, and many target the elderly. You do not have to be a victim. Use caution, and don't let greed overcome common sense. Remember, if it sounds too good to be true, it is.

What's Your TOLERANCE By John Brummitt

Mark Twain once said, "The art of prophecy is very difficult, especially with respect to the future."

No one can see into the future, so in January 2009, when the stock market experienced its greatest downturn in decades, we saw a mass exodus by investors. When people reached their maximum loss tolerance, they sold their investments and ran scared. **OF COUPSE,** the market later rallied by 50 percent, after hitting bottom in March. So why did so many people run from the dip in the market? They wanted to reap large returns and suffer zero losses. This is rarely a realistic goal. For a better return on our investments, we need to understand our risk tolerance. In other words, "How much heat can we stand before we get out of the kitchen?"

1. You are more conservative than you think.

The most common portfolio investment allocation for people under the age of 55 includes 70% or more in stocks with the remainder invested in bonds. This puts most investors somewhere between moderately risk-tolerant and heavily risk-tolerant, meaning you can tolerate large losses in order to receive large gains. Putting your funds into a heavily concentrated stock portfolio gives you a higher risk of loss, but also a higher rate of return on your

investment dollar.

Why does this make sense? In the long run, stocks outperform bonds almost two to one. (From 1926-2008: 100 percent stock portfolio = 9.62 percent return based on U.S. Large Cap Index; from 1926-2008: 100 percent bond portfolio = 5.43 percent return based on the Intermediate Term Government Bond Index).

However, a recent study by FinaMetrica, an Australian company that produces investment risk surveys, found that only seven percent of investors can tolerate the risk produced by a 70% or higher investment in stocks. When things are going good, the economy is up, stocks enjoy positive returns on their investment, and investors think they can't lose. As a result, risk-tolerance skyrockets. But when stocks fall like a rock, investors become cautious.

2. Risk aversion sets limits not targets.

It is important to determine the amount of risk you can tolerate. Don't make the mistake of taking a risk assessment survey and setting your stock to bond ratio in the section it says you can tolerate. Rather, look at the results as a ceiling not to be exceeded; then determine your breaking point (the point where you sell everything and bury it in the back yard). Setting limits on your risk aversion will be very helpful when the stock market experiences a downturn. If your risk survey says you can handle a 70 to 30% portfolio, use common sense to determine if that ratio is right for you.

3. Being comfortable with the risk of your portfolio doesn't necessarily help you reach your investment goals.

Investing in a conservative investment option, like the ProBlend fund the Board of Retirement instituted in October 2009, would make you comfortable with the amount of risk to which you would be subject. Of course, with lower risk come lower returns, and your goals for retirement will be harder to reach.

> Consider three easy-yet-hard fixes for conservative investing: (1) Boost your savings rate, (2) cut back on your goals, and (3) do a little of both. On the flip side, being risk-tolerant can put you farther away from your goals in much the same fashion. Tolerant investors often overestimate the pay off on highly risky investments, and they suffer losses they cannot recoup. Throwing large chunks of

savings into the stock market "is a sign of their willingness to do something, not necessarily a sign they know what they are doing" (David Cordell, professor of finance at the University of Texas at Dallas).

Understanding your tolerance for risk will save you a lot of sleepless nights. It will also keep you from drawing funds out of your investments when they hit lows and then repurchasing those investments at a higher cost, making you lose twice. Your financial advisor will never know you as well as you know yourself. Only you can determine how much loss you can handle to gain the rewards you seek.

About the Writer: John Brummitt is business manager for the FWB Board of Retirement. A 2004 graduate of Free Will Baptist Bible College, John began working for the Board of Retirement in the spring of 2006.



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In our highly individual, single-

family, independent, safety first, busy, two-income household nation, hospitality often has a difficult time finding a place. But aren't we called to be hospitable? Should we as followers of Christ try to battle this lack of hospitality?

Scripture highlights many examples of hospitality. Elijah was housed and fed by the widow and her son. The Is-

raelites welcomed strangers and travelers into their midst. Rahab took the spies into her home (risky business) and was welcomed by the Israelites. Jesus relied on the hospitality of others. Mary, Martha, Lazarus, Zaccheus, and Pharisees all welcomed Jesus into their homes.

The first disciples were sent out without any provisions and told to rely on the hospitality of others. The early Christians constantly met in each other's homes to worship and pray and break bread together. Scripture demonstrates hospitality shown to strangers and enemies as well as to brothers and sisters in Christ.

Hospitality is a vital part of life in many cultures. So who better to ask about the practice of hospitality than a missionary who does an excellent job of demonstrating it in her host culture?

Barbara and Jerry Gibbs have been missionaries in St. Nazaire, France, for almost 35 years. Barbara has the gift of hospitality and practices it weekly. Barbara and Jerry encourage people to stop by their home anytime. They welcome travelers to France. They receive people with needs into their home each week for counseling and encouragment. "In France, if you can open your home, then you are ahead," says Barbara, "because people will talk while sitting around a table in a way they otherwise wouldn't." Hospitality is a vital element of their ministry.

How can we offer hospitality? When Mary and Martha welcomed Jesus into their home, Martha was busy and distracted, seeking to make everything nice. Mary sat at

Be hospitable to one another without grumbling. As each one has received a gift, minister it to one another as stewards of the manifold grace of God.

1 Peter 2:9-10

Jesus' feet, listening and talking. "Martha, Martha, you are worried and troubled about many things," said Jesus, "but one thing is needed. Mary has chosen that good part which will not be taken away from her."

What is that good part? "Don't stress about the small things," says Barbara. "Realize the biggest gift you have is your open home, making people feel at home." And, some practical advice, "Always have something in the cupboard that is quick and easy to make!"

So for those who feel inept at showing hospitality, follow the example of Scripture,

other cultures, and Barbara Gibbs. Let's obey the call to show hospitality to others despite feelings of inadequacy, discomfort, selfishness, and fear. Let's be generous with the homes and resources God has given us. After all, we might entertain angels unaware.

ABOUT THE WRITER: Michelle Forlines works as a nurse on a mobile unit in inner-city Memphis. She and her husband Dane live with another married couple in an urban neighborhood where they seek to learn more about God's heart.

NEWS around the world



Japan—Rusty and Brenda Carney and Josh and Alicia Crowe spoke at the Kamifukuoka Christ Church in November. The Carneys spoke November 1, 2009, provided special music, and renewed friendships made six years ago when Brenda was a two-year overseas apprentice and Rusty served as a summer missionary. Josh and Alicia visited the church November 8. Josh brought the message, and he and Alicia provided special music. They attended a neighborhood festival after the service with church members.



India—South India was hit by monsoons in November 2009. Landslides caused road blocks in several locations. Many people died because of the monsoons. A family of five was killed when a landslide buried their car on the road. Immanuel FWB Church in Kotagiri and the FWB church in Karamadai experienced damage due to the landslides. The Immanuel Church was begun during Laura Belle Barnard's ministry in South India.



Nantes, France—J'Crois, an annual youth conference in France, was held in Nantes, October 30-November 1, 2009, with the best attendance to date. The 2009 theme was "Discerning the Message of the Modern Youth Culture." Raphãël Anzenberger spoke six times using video examples to stimulate discussion and thought. Several young people offered a prayer of commitment to the Lord. Carol Teague counseled with a young lady from Ghana, and Tim Keener did the same with a young lady from China. Both professed faith in the Lord.



Nashville, TN—Norman and Bessie Richards received FWBIM Board approval on October 21, 2009, for a short-term assignment to France. Norman and Bessie will serve as Specialized English Ministry Assistants while career field workers are on stateside assignment. The couple will teach English and fill other service needs from January-June 2010. The Richards served in Côte d'Ivoire, West Africa, 28 years and later took an assignment in Louisiana with the Home Missions Department. Norman and Bessie currently live in Nashville, Tennessee, and are active members of the Donelson FWB Church, including heading an English as a Second Language (ESL) ministry to immigrants. The couple's knowledge of the French language, as well as their ESL and cross-cultural experience, make them a perfect fit for this six-month assignment with FWBIM.



Araras, Brazil—The Campinas Regional Association held a joint service November 7, 2009, at Second FWB Church in Araras, with 200 present. All eight regional FWB churches participated in the service through special music. Pastor Neto, Bereana Church in Araras, brought the evening message. Special recognition was given to Second FWB Church, which celebrated their 12th anniversary.



Montevideo, Uruguay—David and Kendra Dodson and their son Deacon departed for their first term on Monday, September 28, 2009, and arrived in Uruguay Tuesday afternoon. The Dodsons have been busy since their arrival becoming familiar with the city, searching for an apartment, and finding a preschool for Deacon. David and Kendra began language school in early November and are involved in the work at Emmanuel Church in Montevideo.

IM Board Addresses Financial Crisis

ANTIOCH, TN—The Board of Free Will Baptist International Missions met December 9-10, 2009, in Antioch, TN, with all board members present.

The board reviewed finances and an analysis of the numbers. As a result of four months of significant giving shortfalls and two years of brutal currency exchange rates, the Mission is facing a dire financial situation. Donor income for the months of August through November fell well below budget and income goals. As of November, year-to-date receipts are more than 8% below 2008 receipts. In addition to the income shortfall, the Mission has fought a two-year battle with the ongoing devaluation of the U.S. dollar against other major world currencies. Mission donations are received in dollars, but most spending is in Euros, yen, rupees, and other currencies that continue to escalate against our dollar, inflating ongoing "fixed" expenses.

Missionaries and stateside staff cut expenses, spending much less than budgeted amounts to lessen the impact of currency exchange rates. Yet exchange rates inflated the amount of money needed to operate overseas to more than \$630,000 additional U.S. dollars. The Mission held steady in the face of the recession and these drastically increased exchange rates until the unparalleled drop in donor income pushed the Mission to take unprecedented action to avoid compromising the financial integrity of the Mission.

Painful spending reductions were necessary. Three full-time and one part-time position were eliminated, including Dr. Neil Gilliland's position as director of member care. To continue serving the needs of our missionary family, the Mission will enter into a contract with Dr. Gilliland to provide services as a consultant.

In addition, all IM employees, both stateside and field-side, will experience a 5% reduction of their base salaries in 2010. The board froze salaries and issued no raises in 2009. For the second year, retirement contributions for all personnel (home office and field) will be reduced to the minimum required by the Board of Retirement to maintain an active account status and retain the life insurance provision.

"The board dealt with many heavy issues in an extremely short period of time. I speak for the whole IM leadership team," stated James Forlines, general director, "in expressing great appreciation for the board's diligence in advance of the board meeting, as well as their thoughtful, thorough, and prayerful approach throughout the two days. Please pray for all of us as we seek to continue to work on tight budgets. Ask God to provide all our needs according to His riches in glory."

Note: Additional information concerning board action can be found on the IM website: fwbgo.com. Details concerning the financial crisis may be found by entering fwbgo.com/about/crisis in the Web browser.

EIGHT RULES

An FWBBC Business professor talks about the business of writing, how to jump-start a writing career, and how to get published.

o you have a Facebook page or blog? Do you tweet, text, write lyrics or poetry? Have you written a resume, cover letter, or business plan? Do you pen letters to Mom or contribute to church newsletters and bulletins? Would Eric Thomsen, editor of ONE Magazine, ask you to write an article? Does a New York Times bestselling novel simmer inside you?

If the answer to any of these questions is yes, you are a writer. God takes writing seriously, and so should you.

The Bible includes 407 references to writing and writers. One of those references found in Habakkuk 2:2 says, "And the Lord answered me, and said, Write the vision, and make it plain...."

Austin's Way

Six years ago, my then nine-year-old son walked into the bedroom where I sat with a yellow legal pad, creating my novel's first sentence. He asked me one question: "Mom, how do you write a book?"

At first I wanted to brush his question off with "Not now, sweetheart. I need to squeeze more words from my brain." But a small voice inside stopped me. It said two things. One, take this question seriously; it isn't a "standard" request. And, two, writing will occupy him for a while.

BY REBELTA DEEL

I told Austin to jot down story events, and make sure the guys in white hats win on the last page. Since he didn't watch John Wayne movies, I had to explain who the guys in white hats were.

When I ventured from my bedroom an hour later, Austin was still working on his manuscript. He finished the threepart story a few days and 7,563 words later. That's 31 pages of double-spaced type.

While Austin wrote his 31-page story, I wrote one page. I went back to the small voice and said, "Lord, I want to be like Austin!" I wanted to finish my story from beginning to end. I yearned for confidence in my ability to energize the boring parts and mend plot holes.

You may not harbor aspirations to become a best-selling author, but you write. Whether emailing friends, family, coworkers, or sharing thoughts on Facebook, we write every day.

All writing can be improved. Don't worry. A writing upgrade doesn't require diagramming sentences or mastering Latin. Over the last six years by watching Austin, I've learned eight writing rules.

Rule #1: Read

Writers must read. Read your Bible first, then read whatever else catches your attention. Good writers read books from every genre. Learn from other writers. Best-selling author Dean Koontz' novels unveil the beauty and rhythm of language. Mystery writer Robert B. Parker's books showcase masterful dialogue. The Bible demonstrates lean writing with deep meaning.

No whining about a lack of good books. Like westerns? Grab Louis L'Amour and ride the open range under a blazing sky. Prefer political intrigue? Try Vince Flynn. Nobody is a tougher undercover operative than Mitch Rapp. Don't read fiction? Select a biography. Just read.

Rule #2: Live

Pay attention to the world around you. People-watch at the mall. Visit new places and historical sites. Volunteer in the community and witness life. Don't be a hermit writer barricaded behind legal pads and computer screens. How can we write about and connect with people if we hide from life?

Rule #3: Write

Habakkuk 2:2 says, "Write the vision." [Despite our preference, procrastination is not a Christian discipline.] *Thinking* about writing doesn't count as writing.

A writer's worst enemy is a blank page or screen. If our pages remain blank, we are dreamers, not writers. Ever notice how stories, articles, letters, or blog posts humming with life in our minds disintegrate transitioning from our brain to the page? But any words are better than no words.

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You can't edit blank pages.

In his book *On Writing*, Stephen King says if we can't finish a 90,000-word novel in three months, we aren't working hard enough. Ninety thousand words is 360 double-spaced pages. King writes 2,500 words a day. Every day. No wonder he's a best-selling author.

Don't have time to write a blog post or letter to your congressman? Writing doesn't require a two-hour time block. Quit procrastinating! Fifteen minutes at a time, you can write the next book in a best-selling series or at least a blog post.

Stephen King advises writing the first draft with "the door closed." In other words, write for yourself the first time through the manuscript or letter. On the second pass, write with the door open or write for the reader.

Rule #4: Keep It Simple

Short sentences and familiar words raise comprehension. If someone reads what we write and asks for clarification, our mission failed. We write to express, not impress. Short paragraphs also aid understanding. White space on a page enables easier reading and comprehension.

Rule #5: Polish

God smoothes rough edges from our lives. Rough-draft manuscripts need polishing as well. Contrary to what we wish, first drafts are seldom fit for reader consumption. But a jewel lurks beneath those ragged words. Our job is to cut away the grit and reveal the gem.

Only God's writing needs no editing. The rest of us need to memorize *Self-Editing for Fiction Writers* and *Stein on Writing*. No writer crafts a perfect first draft. So go ahead and have fun with that first draft—write with passive verbs, adjectives, and adverbs. Tell yourself that you're the next Ted Dekker or Terri Blackstock. After the dust settles, use a red pen and the delete key to add muscle and action.

Polishing doesn't allow 2:00 a.m. creation of the business plan due by sunrise. An off-the-cuff letter of recommendation won't result in quality work.

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Rule #6: Tap Your Biorhythm

Some people wake cheerfully before the worms. Others stumble through the day on coffee, hitting their stride just as the sun sinks beneath the horizon.

Austin discovered his creativity peaks between 8:00 p.m. and 11:00 p.m. He capitalizes on that, frequently producing 20 manuscript pages per session. Of course, that pace might

originate from a Mom-enforced 9:00 p.m. bedtime during the school year. Committing those scenes to the screen before bedtime becomes a race against the clock.

I'm more creative in the early afternoon. Even my editing sessions fizzle by 7:00 p.m. Austin considers that a good thing since we share the same laptop.

When is your best writing time? If you wake with your motor revved, set the alarm for an earlier hour and write. Write better with music playing? Plug in the headphones and get to work. If you are a night owl, wait until moonrise before powering up the laptop.



DESPITE OUR PREFERENCE, PROCRASTINATION IS NOT A CHRISTIAN DISCIPLINE.

Rule #7: Discipline

Be faithful. Make an appointment with yourself to write. Fifteen minutes, 1,000 words, one page. Writers write, inspired or not. Our Christian walk is one of discipline. We will never be writers without committing words to paper or screen.

During an average year, *New York Times* bestselling author Nora Roberts publishes six new books and releases four reprints. She treats writing as a regular job.

Robert B. Parker pens four book series and publishes four or five books per year. He writes 10 pages every day. Another *New York Times* bestselling author, Jayne Ann Krentz, works from 7:00 a.m. to noon, writing three series under three names. Allison Brennan, mother of five children, writes five days a week, from 9:00 a.m. to 3:00 p.m. Screenwriter Sheldon Turner rises at 3:57 every morning and writes.

Austin, now 15 and a full-time student, writes 100,000word. He just completed his fourth manuscript.

So what's your excuse? You work, go to school, or carry heavy church responsibilities? You're sleep deprived?

Most Christian writers have full-time jobs and families. They hold various positions in churches. Yet they rise early, labor late, or write on breaks and lunch, producing articles, Bible studies, and books.

God gave these authors a gift they use daily. What about you? Are you using your writing gift daily?

Rule #8: Honor the Calling

Whether writing to entertain or educate, we must write to the best of our ability. This means no email prayer requests containing typos, no church signs with misspelled words or incorrect grammar, and no bulletins filled with mistakes.

What we write matters. Letters written by Paul became books in the New Testament. Those letters became part of a Book that turned the world upside down and led people to a Savior. Our writing reflects Christ.

Not a grammar guru? Buy a grammar book. Keep a dictionary handy. Use a thesaurus. Don't depend on spell check.

Jesus commanded us to occupy until He comes. Writers must write

until He returns. What are you writing today? An email to a friend? Check it before you press send. Is it concise? Is it correct? Is it necessary? Posting to Facebook today or writing on a friend's wall? Remember, a future employer may read what you write tomorrow.

If you prefer the scent of new books over new cars, then write. If you love words, write. Free Will Baptists need articles, Bible studies, Sunday School curriculum, commentaries, textbooks, biographies, and outstanding fiction. We need wordsmiths to craft *New York Times* bestsellers. Are you that writer?

One warning. Unwrap your writing gift with care. Great power lurks in pens and keyboards. 🖽

About the Writer: Dr. Rebecca Deel has taught in the Business Department at Free Will Baptist Bible College since 1988. She is completing the third in a series of Christian fiction novels.



DR. GARNETT REID chairs the Bible Department at Free Will Baptist Bible College.



Your Name in the Bible

Our son Hugh was two years old when my wife Carol ordered a personalized Christmas storybook for him. It was just a standard Santa tale, but with Hugh's name, favorite toy, pet's name—those kinds of details that made it his own story—inserted into the narrative.

I'm Talking to You!

Hugh's personal Christmas storybook reminds me of a great way to help the Bible come alive as we read it: make it personal. Read it as your story. I don't mean take it out of context or violate what the biblical author was saying in his own time and place. Nor am I forgetting that we interpret and apply Scripture within the community of believers.

But I am convinced that too often we read the Bible as outsiders looking in, with a "that was then, this is now" mindset. Or, as Calvin Miller suggests, I think of other people who could really use this passage I'm reading! When my eyes fall on God's Word, it is a word to me, about me, for me. The Holy Spirit would likely tell us, "Hey! I'm talking to you!"

God Spoke to Us

After all, even the human writers of Scripture made it a practice to apply earlier passages to themselves. When the prophet Hosea read the story of Jacob's dream at Bethel in Genesis 28, he knew that God intended it as a lesson for him and his generation in Israel over a millennium after it happened. Jacob met God there, Hosea notes, and "there God spoke to us" (Hosea 12:4). Though a few English translations miss the sense, the Hebrew text clearly says, "with us" or "to us," not "with him." Hosea is reading Genesis with an eye toward what it is saying to himself and to his generation.

The same is true in Acts 13:47, where Paul takes Isaiah 49:6 as a commandment to his outreach team to evangelize the world. He quotes the Isaiah passage and affirms that it is the Lord's command "to us."

Peter's Daughter, Jephthah's Daughter

Seldom have I seen a more moving example of personally applying the biblical truth than what I witnessed in Russia several years ago. I was teaching the first class at the Chelyabinsk affiliate of the Moscow Bible Institute. When it came time to give the class their final exam in Old Testament Survey, I decided to administer the test in a style common to Russian education. Each student would sit before me and respond to questions orally.

Since I had gotten to know these men and their backgrounds quite well, one question I posed to them was this: "What Old Testament character would you most like your son or daughter (depending on the student's family) to be like and why?"

Peter Alyanov, a church planter from Magnitogorsk, stunned me with his answer. "I would like my daughter to be like Jephthah's daughter (in Judges 11)," he declared. "I pray that she would trust the Lord and her father so completely that she would give her life without hesitation if that's what He asked of her." Talk about personal application!

You Are in the Painting

Seeing ourselves in the Bible reminds me of an incident Carol and I experienced in 2008. We were visiting the Norman Rockwell Museum near Stockbridge, Massachusetts. Our guide was leading us through rooms graced with the artist's paintings. All those elegant, realistic depictions of Rockwell's Americana brought quick smiles and hushed sighs of delight from our group. Yet I thought our guide seemed dry and rote, not quite into his spiel—until, that is, we entered the final room of the exhibit.

Suddenly he seemed energized, and his tone lightened as he pointed to a single painting: Rockwell's depiction of the first desegregated neighborhood in a Chicago suburb in the 1960s. In the picture were three white children awkwardly meeting their new neighbors, an African-American boy and girl, beside a moving van in their driveway. "That little black boy in the painting is me!" our guide exclaimed, still with a proud grin some 40 years later.

He was in the picture, and that made all the difference. Paint yourself into the Bible's scenes, and it will make a difference for you.

NEWS at FWBBC

Pinson Speaks at Beeson Divinity School

NASHVILLE, TN—Dr. Matt Pinson, president of Free Will Baptist Bible College, delivered a presentation titled "How to Be Confessional, Baptist, and Arminian: The General-Free Will Baptist Tradition and the Nicene Faith" during Beeson Divinity School's "Need for Creed" conference September 28-30, 2009. He spoke Wednesday morning of the three-day conference.

Dr. Pinson said, "I was delighted to be part of this important academic gathering at Beeson and have opportunity to present the Arminian and Free Will Baptist perspective. The staff welcomed my participation and extended every courtesy to me. Several FWBBC graduates are or have been enrolled in graduate programs at the Divinity School."

The conference was designed for theologians, pastors, and all Christians concerned with how to present faith in an age of increasing syncretism and radical pluralism. It focused on a variety of topics including the significance of the Nicene faith for pastoral work, evangelical worship, biblical exegesis, and vital expressions of orthodox Christian faith around the globe.

Pinson was joined on the program by Tom Oden, professor of theology and ethics at Drew University and director of the center for Early African Christianity; Beeson Divinity Dean Timothy George, author and specialist in church history and doctrine; and seven other speakers. Conference papers will be printed in a forthcoming book by the same title, to be published by Baker Academic.

Missions Conference Called 'Uplifting'



NASHVILLE, TN-Dozens of students responded positively to messages calling for them to shake off spiritual apathy and commit their lives to Christian service during the 2009 World Missions Conference October 4-6. Seven worship sessions and 11 seminars highlighted the three-day gathering.

President Matt Pinson said, "We hope this conference will energize our students to break away from inwardly focused lives and respond to the

urgency of worldwide missions."

The conference featured James Forlines, general director of Free Will Baptist International Missions, and Larry Powell, general director of the Home Missions Department. In addition, cross-cultural specialist Clint Morgan and Home Missions director of missionary assistance Richard Atwood called for students to embrace the task of evangelism with tact and passion.

Other workshop participants included FWBBC Business chair Michael Walker, Wycliffe Bible Translators representative Duke Simpson, and English language Institute China representative Erin Pak.

Exhibits and displays in the Student Lounge provided printed materials for students and guests. FWBBC's Music Department under the direction of Dr. James Stevens arranged for a variety of conference music, including performances by the College Choir as well as small groups.

Rachel Dennis to Teach in Laos

NASHVILLE, TN-



Rachel Dennis, 23vear-old enrollment counselor at Free Will Baptist Bible College, left the college in January

2010 to teach English two years in a Laotian university, according to Jeff Caudill, director of enrollment services. The Arkansas-born Dennis is a 2008 FWBBC graduate with a B.S. degree in International Business.

Mr. Caudill said, "Rachel plans to join English Language Institute China (ELIC). She is a gifted, passionate, and committed individual who will be greatly missed."

Miss Dennis joined the enrollment services staff in 2008 where she planned campus events for prospective students including Welcome Days and Senior Days, and participated in nation-wide youth camps encouraging students to attend FWBBC.

"I came to FWBBC in 2004," Miss Dennis said, "and pursued a degree in International Business. My course work and my employment at FWBBC have prepared me for the next two years. Teaching English requires an understanding of cross-cultural communication, a sound work ethic, and flexibilityall of which have been constants in my life these past five years at the college."

For more information about English Language Institute China (ELIC), visit www.ELIC.org.

Michael Oliver Named Men's Resident Director



NASHVILLE, TN—Reverend Michael Oliver has been named men's resident director at Free Will Baptist Bible College, according to Jon Forlines, vice president for student services. The 35-year-old Alabama native has served as administrative assistant in FWBBC's institutional advancement office since 2008 and is scheduled to graduate

with a degree in General Christian Ministries in December 2010.

Dr. Forlines said, "We are so pleased that a man with such extensive ministerial and business experience has agreed to serve as men's resident director. He will make an immediate impact on our students. Prior to enrolling at FWBBC, he owned a trucking company and pastored a church. He served four years as associate pastor and pastor at Olivet Free Will Baptist Church (Clarksville, TN). His professional management skills, maturity as a minister who understands people, and proven ability to function within an organizational structure are exactly what we need."

Oliver's dual role at FWBBC includes duties as resident director and continuing responsibilities with the advancement office. His wife Kim also joined the FWBBC staff in a part-time capacity.

"This is a wonderful opportunity to mentor young men for ministry and Christian service," Oliver said. "Everything I've learned as a business owner, supervisor, and pastor has prepared me for this moment. Kim and I look forward to living in Goen Hall and being available to offer support and encouragement as needs arise among the students."

The Olivers have two sons, Seth (10) and Jon (7).

Kaiser to Lead Forlines Lectures



NASHVILLE, TN—Dr. Walter C. Kaiser, Jr., president emeritus and distinguished professor of Old Testament at Gordon-Conwell Theological Seminary in South Hamilton, Massachusetts, will serve as guest lecturer for the 2010 Leroy Forlines Lectures, according to

President Matt Pinson. The lectures will be held February 23-24.

The Pennsylvania native is one of the world's most influential Old Testament scholars. He received his A.B. from Wheaton College, B.D. from Wheaton Graduate School, and Ph.D. from Brandeis University. Kaiser taught at Trinity Evangelical Divinity School where he chaired the Old Testament Department and also served as academic dean and vice president. After serving as the first Colman M. Mockler Professor of Old Testament at Gordon-Conwell, he filled the office of president for nine years.

"It is a great moment for FWBBC to have such a distinguished biblical scholar and preacher as Dr. Kaiser to lead the Forlines Lecture Series," President Pinson said. "We invite professional colleagues and friends to join with our college family to hear this highly respected speaker and author."

Kaiser is internationally known for his prodigious writings in the fields of Old Testament, ethics, hermeneutics, exegesis, expository preaching, and biblical theology. He will speak twice on February 23-24, from 10:00 a.m. until noon, in the Memorial Auditorium, addressing the subject, "Recovering the Unity of the Bible." A book table featuring a number of Kaiser's titles will be available for purchase.

Dr. Kaiser is known for his wry sense of humor, his passion for exegesis and exposition, and "epangelicalism" the promise doctrine in biblical theology. He and his wife Marge live on Kerith Farm near Cedar Grove, Wisconsin, where he maintains a busy schedule of research, writing, teaching, and preaching.

The Leroy Forlines Lectures began in 1993 at FWBBC as a means to bring well-known speakers to campus to address challenging issues related to theology, philosophy, and other topics.

Bass Resigns from Trustees

NASHVILLE, TN—Mr. Bob Bass, vice chairman of the Free Will Baptist Bible College Board of Trustees, resigned from the Board effective October 12, 2009, according to President Matt Pinson. He will continue in his role as project consultant with the Relocation Task Force. Bass was elected to the Board of Trustees in 2006 to fill an unexpired term, and was subsequently re-elected in 2008 for a six-year term expiring in 2014. In a letter to President Pinson, the 47-year-old businessman and entrepreneur said he felt it best to resign from the Board of Trustees in order to give more time to the college's ongoing relocation efforts.

"My work with the relocation process, as well as other personal matters, has taken a toll on my available time," Bass said. "I appreciate the opportunity to serve on the Board of Trustees, but I believe the college would be best served to seek my replacement."

President Pinson said, "While we regret losing Bob off the Board of Trustees, we are in agreement with his decision to resign from the Board. We need his expertise as a builder and his experience in construction as we move forward with plans to relocate the college to a new campus, and we are so pleased that he will continue to provide leadership in this vital area."

Mr. Bass is a 1994 FWBBC graduate, one of three Illinois brothers to attend FWBBC. He has worked broadly as a real estate developer and investor, and has been deeply involved in construction projects, renovation of historic homes, and buying-selling-leasing properties.

COUNT ME IN MASTER'S MEN LAUNCHES NEW INITIATIVE

Master's Men recently launched a new series of meetings called CMI Conferences. CMI stands for Count Me In. The conferences are designed to equip and encourage men to mentor other men.

During each CMI conference, Free Will Baptist men are supplied with information they can use to reach and council other men. It is the goal of Master's Men to equip them to be leaders who can successfully mentor others. Conference topics will address many of the issues men face today, from battling addictions to developing leadership skills.

Conference participants will receive books and notebooks designed to equip them to be better mentors. Each conference will feature motivational services to encourage and prepare men for the challenges ahead.

It is hard to build a strong church without godly men. Many churches place a high priority on youth and women's ministries, but men often are left on their own. They are told to "get involved," but often they are not trained or mentored. CMI Conferences will provide the training that today's men desperately need.

Are the spiritual needs of the men in your church being met? Men, are you reaching and mentoring other men in your church? Let us help! Make plans to attend a CMI Conference near you.

Bible Conference + March 7-10, 2010

Why are young people leaving

How can we reach a postmodern generation with the gospel?

This March, join Free Will Baptist Bible College for a life-changing conference designed to challenge and refresh your faith. In addition to uplifting services, the conference will feature a number of workshops, seminars, and discussions addressing the challenges of reaching students and engaging people with the gospel in a postmodern culture. A wide variety of ministry professionals will lead the discussion, and we want to hear from you! **Register today: www.fwbbc.edu/Forum10**.



Mark Dever Senior pastor, Capitol Hill Baptist Church, Washington, D.C. President, 9Marks Ministries. Author, What Is a Healthy Church? The Gospel and Personal Evangelism, Nine Marks of a Healthy Church, The Deliberate Church and others.



Allen Pointer Youth pastor, First Free Will Baptist Church, Russellville, AR, for more than 18 years. Director, Truth and Peace Student Leadership Conference. Author of numerous articles and writer of small-group curricula.



Thom Rainer President and CEO, LifeWay Christian Resources. Founding dean, Billy Graham School of Missions, Evangelism, and Church Growth at Southern Baptist Theological Seminary. Author of 21 books, including Essential Church and Surprising Insights From the Unchurched.

Register for the conference today: www.fwbbc.edu/forum10 [Bible Conference and FORUM10 are FREE! No registration charge.]

FORUM10 March 8-9, 2010

the church?

FORUM10 will meet in conjunction with Bible Conference, with some sessions designed exclusively for FORUM10, while others overlap with regularly-scheduled Bible Conference programming.





Barry Raper Program coordinator, Christian Education and Youth Ministry programs, Free Will Baptist Bible College. Pastor, Bethel Free Will Baptist Church, Chapmansboro, TN. Author of numerous articles on the subject of Christian education and youth and family ministry.



Joey Stewart Executive director, Reformed Youth Ministries. Previously director, youth and educational ministries, First Presbyterian Church, Yazoo, MS. Planted a thriving church in Cookeville, TN. Active in campus ministry through Reformed University Fellowship.



Brian Williams Church planter in Buffalo, NY, with Free Will Baptist Home Missions. Former pastor, Highland Drive Free Will Baptist Church, Lincolnton, NC.

Join the conversation FORUM10



CONVENTION 101 By Ryan Lewis, convention manager. National Association of Free Will Baptists

Every April, nearly 6,000 Free Will Baptists search for a hotel room in the city hosting the annual convention. More than 4,000 of them also begin the pre-registration process. Most have it down to an art form, getting the hotel they want and pre-registering their large group with little effort.

For others, however, the thought of making hotel reservations and pre-registering for the convention causes nightmares from the moment they open this magazine! If this is you, let me offer a few simple pointers to help you get the right hotel and register your group early and easily.

PRE-REGISTRATION

Read the Pre-Registration and Housing Forms carefully (especially the fine print).

How can I pre-register?

- Download the form at www.nafwb.org.
- Registration opens (online and by mail) Monday, April 5.
- Designate one or two people in your group to register everyone. This will cut down on confusion if you're trying to get a large group registered.
- Forms must be postmarked by June 15.
- Why should I pre-register?
 - You get a nicer badge!
 - It saves you \$10 on student registration for NYC.
 - Time spent registering early saves long lines and headaches later.
 - When you get to the convention, just stop by the "Pre-Registered" booth and pick up your packet of name badges and information.

MAKING HOTEL RESERVATIONS

When can I actually book my rooms?

- Housing opens Monday, April 5, 9:00 a.m. CST (Central Standard Time). Hotels will not accept reservations before that time.
- What can I do until then?
 - Investigate the hotels.
 - Take virtual tours of the hotels on their websites.
 - Determine their proximity to the Cox Convention Center.
 - Find out their amenities (high-speed internet, breakfast options, etc.).
 - Check out other (more economical) parking options near the Convention Center.
 - Notice the **NEW RESERVATION POLICY**.
 - On June 1, your credit card will be charged a

NON-REFUNDABLE deposit of the first night's room and tax for every room that you book.

- If you need to cancel your room after June 1, find someone else who can use it. The charge is nonrefundable, but the reservations are transferrable.

IT'S APRIL 5...WHAT NOW?

•Be prepared.

- After investigating the hotels, rank your top three choices, then focus on calling those three for reservations.
- Have several people ready to call for reservations that morning.
 - Some hotels may limit the number of reservations that can be placed under one name.
- Be prepared when calling for reservations.
 - Have the group code and your credit card and information ready.
 - Be sure to get all of your confirmation numbers.
- Try booking on the internet; you're guaranteed not to be put on hold. Hotel booking sites will be available on www.nafwb.org.

These tips will not guarantee you the hotel room you want, nor will they ensure that you don't encounter obstacles along the way. Hopefully, they will relieve some of the stress that comes with making preparations to attend the convention.

WHERE THE CONVENTION COMES SWEEPING DOWN THE PLAIN

By Mary Kathryn Driggers

O klahoma City is the capital of Oklahoma (a state since 1907). The third largest city (in land area) in the nation, with a population of more than a half million, it is home to one of the top livestock markets in the world and is situated in the middle of an oil field.

K nown for its Native American influence, Oklahoma City became an Indian Territory in 1828, when Congress ruled that the area would be reserved for Indians. Five tribes—Cherokee, Chickasaw, Choctaw, Creek, and Seminole—established five independent nations under U.S. protection.

L ocated in downtown Oklahoma City, the Bricktown community features a magnificently restored neighborhood filled with historical attractions, restaurants, sports facilities, shops, and a spectacular canal and riverwalk.

A ssorted museums are located in Oklahoma City. The Kirkpatrick Air and Space Museum preserves and honors contributions of Oklahomans to aerospace. The International Photography Hall of Fame is a tribute to the art and technology of photography, and the Red Earth Museum is dedicated to Native American cultures and lifestyles.

ome of the Sooners and Cowboys football teams, the capitol city also claims the Oklahoma City Redhawks, Triple-A affiliate of the Texas Rangers.

O verflowing with natural venues, Oklahoma City has numerous parks including the Zoological Park, Martin Park Nature Center, Will Rogers Gardens, and Myriad Botanical Gardens, a large urban park.

M any love to visit Oklahoma City's amusement parks, Frontier City and White Water Bay. Frontier City is an Old West-themed amusement park. The park also features a recreation of a western gunfight at the O.K. Corral, and many shops line the town's picturesque "Main Street."

A nother prominent feature of the capitol city is the National Memorial located in the northern part of downtown. The memorial was created to honor victims, survivors, and rescue workers whose lives were changed forever when the government building on the site was bombed April 19, 1995. The outdoor memorial is open 24 hours a day. **C** ommonly known as "The Sooner State," the Oklahoma Indian Territory was opened to settlers in 1889. As a result, thousands lined the border and raced into the territory to claim their land when the signal was given. Some people, however, left the starting line early. They became known as "Sooners."

nterestingly, the name Oklahoma comes from the Choctaw words okla, meaning people, and humma, meaning red. Literally translated, the name means red people.

T ornadoes are common in Oklahoma. The state ranks second for frequency of tornadoes.

ou're okay, Oklahoma! Oklahoma, OK.

Join the rush when the National Association of Free Will Baptists meets in Oklahoma City, July 18-21, 2010. The convention theme will be, "Who Will Go?" based on Isaiah 6:1-8. For more information, visit <u>www.</u> nafwb.org. CM

ABOUT THE WRITER: A senior at Free Will Baptist Bible College, Mary Kathryn Driggers served as Press Assistant at the 2009 National Association of Free Will Baptists in Cincinnati, OH.



- + Make a difference in someone's world through REACH THAT GUY service projects.
- Experience a cross-cultural simulation in the GLOBAL PURPOSE SEEKERS INTER-NATIONAL BAZAAR. Attend other GPS sessions to discover how to make wise choices and learn to discern God's will.
- Participate in the BIBLE COMPETITION AND MUSIC & ARTS FESTIVAL and perhaps earn a spot on the 2011 Youth Evangelistic Team.
- + Enjoy the hilarious comedy of TIM HAWKINS after the Tuesday evening service.
- + Be a part of the historic G010 WALK at it concludes a 2,500-mile trek.
- + ATTEND SEMINARS that will help equip you to defend your faith.
- + WORSHIP WITH HUNDREDS OF OTHERS each evening and hear challenging speakers inspire you to be a faithful witness wherever you go.
- + Check out LOCAL ATTRACTIONS: OKLAHOMA CITY NATIONAL MEMORIAL, OKC BRICKTOWN, FRONTIER CITY THEME PARK, CELEBRATION STATION, ASA NATIONAL SOFTBALL HALL OF FAME, INTERNATIONAL GYMNASTICS HALL OF FAME, NATIONAL COWBOY & WESTERN HERITAGE MUSEUM, SCIENCE MUSEUM OKLAHOMA, BLUE SAGE GLASSBLOWING, STOCKYARDS CITY

See more attractions listed at www.okccvb.org

OK

Pre-Registration National Association of Free Will Baptists

WNAC | NYC | Oklahoma City, Oklahoma, July 18-21, 2010

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 (Authorization Required) Local Church Delegate (Delegate Card Required) \$100 NON-VOTING: Attendee (includes infants and toddlers) Tickets: FWBBC Alumni and Friends LuncheonQtyx \$25 = Wednesday, July 21, 12:00 pm Friends of Hillsdale ReceptionQtyx \$15 = Wednesday, July 21, 4:30 pm National Association Information: www.nafwb.org	 National Youth Conference 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 DELLEGE AGE / ADULTS: Attending NYC (\$10) Ree covers attendance to NYC worship services and competitive activities. Tickets: Tim Hawkins Live
Women Nationally Active for Christ VOTING DELEGATES: National Officer State President State Field Worker State Delegate (Authorization Required) Local WNAC Delegate (Delegate Card Required) \$10 NON-VOTING: Attendee Tickets: WNAC LuncheonQtyx \$25 = Tuesday, July 20, 12:00 pm WNAC Information: www.wnac.org	Register April 5—June 18, 2010 (postmarked) Date: Dat

___ CK# _____ Amt \$___

From

Convention Housing 2010

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

PREPARE PERSONAL INFORMATION

The following will be needed when making reservations: +Name(s) +Address, City, State, Zip +Phone/Email

- +Credit Card Information
- +Special Requests:
- Non-Smoking Room
- Wheelchair Accessibility
- Rollaway Bed
- Crib

CONTACT YOUR HOTEL OF CHOICE

(See the chart to the right.)

Reservations will open at 9 am, CST / 10 am, EST, Monday, April 5, 2010. Hotels have been instructed NOT TO ACCEPT reservations before this time.

+Hotels may limit the number of reservations made by an individual.+Cut-off date: June 18, 2010.



NEW HOUSING POLICY:

A non-refundable, one night deposit will be charged per room on June 1, 2010.

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

Cambria Suites OKC Airport 4410 Southwest 19th Street Oklahoma City, OK 73108 Phone: 405-688-3300 Rate: \$99 King or Double Queen Suite Complimentary Parking Group Code: LNAFWB

Colcord Hotel 15 North Robinson Avenue Oklahoma City, OK 73102 Phone: 866-781-3800 Rate: \$129 King and Double/Double \$179 Superior Corner King Parking: \$7 Self-Park / \$10 Valet Group Code: 1682

Courtyard by Marriott Downtown 2 West Reno Oklahoma City, OK 73102 Phone: 800-217-9905 Rate: \$129 Parking: \$12 Self-Park / \$20 Valet

Embassy Suites Oklahoma City 1815 South Meridian Avenue Oklahoma City, OK 73108 Phone: 800-EMBASSY Rate: \$129 King Suites Complimentary Parking Group Code: FWB

Hampton Inn & Suites OKC / Bricktown 300 East Sheridan Avenue Oklahoma City, OK 73104 Phone: 405-232-3600 Rate: \$115 Standard Rooms Parking: \$8 day (in-out) Group Code: FWB

Hyatt Place Airport 1818 South Meridian Ave. Oklahoma City, OK 73108 Phone: 888-492-8847 Rate: \$89 Complimentary Parking Group Code: NFWB Renaissance OKC Convention Center Hotel & Spa 10 North Broadway Oklahoma City, OK 73102 Phone: 800-468-3571 Rate: \$139 Parking: \$8 Self-Park / \$25 valet (in/out)

Residence Inn by Marriott OKC Downtown/Bricktown 400 East Reno Ave. Oklahoma City, OK 73104 Phone: 405-601-1700 / 800-MARRIOTT Rate: \$159 1 Bedroom Suite \$269 2 Bedroom Suite

Sheraton OKC Hotel One North Broadway Oklahoma City, OK 73102 Phone: 405-235-2780 Rate: \$139 Parking: \$10 Self-Park / \$20 Valet

The Skirvin Hilton Hotel One Park Avenue Oklahoma City, OK 73102 Phone: 405-272-3040 Rate: \$145 Parking: \$10 Self-Park / \$20 Valet (in-out) Group Code: FWB

Wyndham Garden OKC Airport

2101 South Meridian Avenue Oklahoma City, OK 73108 Phone: 405-685-4000 Rate: \$99 Complimentary Parking Group Code: 0701XXXNA

Complimentary Shuttles

will be provided from the following: +Cambria Suites +Embassy Suites +Hyatt Place +Wyndham Garden

NEWS about the denomination

2009 Leadership Conference Promotes Fiscal Responsibility

NASHVILLE, TN—One hundred twenty leaders from 21 states gathered at Nashville Airport Marriott Hotel, December 7-8, to promote good stewardship and greater fiscal responsibility. Workshops tackled a list of related topics, such as "Ensuring Financial Integrity," "To Cut [Staff] or Not to Cut," and "Compensation Issues: Setting Staff Salaries."



Keynote speaker Will Harmon (AR) encouraged listeners to "think biblically about money," as he presented a comprehensive scriptural view of financial accountability. The Oklahoma native pastors Cavanaugh FWB Church in Ft. Smith, Arkansas. Recently, the church was honored for reaching \$1 million in cooperative giving. "He [Harmon] was infinitely practical," said one conference attendee. "His messages convicted me and encouraged me to return to my church and put what I've learned into practice."

Conference services featured music provided by Free Will Baptist Bible College, including performances by the College Choir and New Mercy trio, all under the direction of Dr. James Stevens. Jan Clay of Indianapolis, Indiana, led congregational worship.

A full slate of workshops featured a variety of presenters including: Keith Burden (TN), Tim Eaton (OK), Larry Howlett (KY), Bill Evans (KY), and David Williford (TN). One highlight of the Tuesday morning schedule was the seminar featuring Certified Public Accountant, Larry C. Howlett. Drawing on 30 years of experience with the Internal Revenue Service (IRS), Howlett specializes in helping churches and ministries become more financially effective.

All workshops were received enthusiastically. "Talking about money is never easy," said Ryan Lewis, conference coordinator. "But Scripture makes it clear that it also a very important topic. This conference provided a wealth of information for church leaders information they will use daily in their ministry."

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 to be filled at the 2010 convention in Oklahoma City, Oklahoma. Mark McCraney (AL) chairs the seven-person committee.

Other national boards and committees that held meetings include the Executive Committee, Home Missions Board, International Missions Board, Board of the Free Will Baptist Foundation, Randall House Publications Board, and the Executive Committee of Women Nationally Active for Christ.

Keith Burden, executive secretary of the National Association, summed up the conference: "I can't think of a meeting when the subject matter was more relevant. Across the board, the speakers were high caliber, and their messages 'hit us where we live.' I encourage all Free Will Baptist leaders to make plans to attend next year's meeting."

The 2010 Leadership Conference will meet December 6-7, at the Nashville Airport Marriott Hotel, Nashville, Tennessee. Visit www.nafwb.org for more details.

Gwen Hendrix Institute Graduates Ten

INMAN, SOUTH CAROLINA—Ten students graduated from Gwen Hendrix Hispanic Bible Institute, November 28, 2009, bringing the total to 103. The service, held at First FWB Church of Inman, featured Larry Powell, general director of Home Missions.

Graduates celebrated completion of more than 800 hours of intense training and received an associate degree in Bible. For more information about the institute, visit www.homemissions.net or call 877-767-7674.



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



I RECEIVED THE FOLLOWING E-MAIL TUESDAY, JUNE 30, 2009:

Bro. Keith,

Too often people don't pass on compliments or comments, and then wish later that they had. So I decided to pass mine on this morning. I look forward to each issue of *ONE Magazine*, and do what I always did when I got *Contact*. I always read Bro. Jack's article first, then the rest of the magazine. Now, I read your article first, then the rest of the magazine. I'd like to say I read it from front to back, but I might as well go ahead and read your article first, because if I don't there's always this little thought in the back of my head—"What's it about this time?" Thanks for all you and Sister Debbie do for all of us.

Jennye

That message probably took less than two minutes to write, however, its impact lasted for months. All too often those in ministry wonder if anyone notices or appreciates their efforts in the kingdom. Most Christian workers I know don't serve the Lord out of desire for human recognition. But everyone can use a kind word or a pat on the back every once in a while.

They say confession is good for the soul. If that's the case, I should feel better after I finish telling you this. Occasionally...well, actually more often than that, I think about someone to whom I should write a note of encouragement or appreciation. It wouldn't take much time. Postage isn't all that expensive. Email is quick and simple. I have good intentions. I would like to say I'm just too busy. The truth is, I simply procrastinate.

As you read this, you may be thinking of someone who could use a word of encouragement. A telephone call, a note, or an email could lift the spirits of a person who feels unappreciated or taken for granted. It wouldn't take much of your time, but it would mean a lot to the recipient.

I don't make many New Year's resolutions, but this is one area where I've resolved to do better in 2010. It doesn't take that much to make a big difference in someone's life.

I received another e-mail Thursday, November 12, 2009:

We received word early this afternoon of the passing of Jennye. She fought her cancer until the very end. She went to sleep last night, and they were unable to wake her this morning. But we know that our loss is Heaven's gain, and she is no longer sick and suffering.

The kind words written 139 days earlier now mean more to me than ever. I am glad Jennye didn't put off sending that encouraging e-mail in June. If you are contemplating sending a message to someone today, take my advice—don't put it off!

2010 Deep South Golf Tournament

Meadow Links at George T. Bagby State Park | Ft. Gaines, GA | March 24-26, 2010

The **Deep South Golf Tournament** is a 54-hole, three-day, two-man scramble sponsored by the **Master's Men Department**. A bargain at \$300, the tournament fee includes green fees and cart fees, three breakfasts, two dinners, and three nights of lodging. Golfers may play additional rounds for a cart fee. Don't miss this chance to enjoy three unforgettable days of fun, fellowship, and fast greens!

P

Reserve your spot today: (877) 767-8039 | www.fwbmastersmen.org. Course information: www.georgetbagby.com.



If this is your plan...

OD WE THU

Retirement



Call us. We have a better plan.