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MARCH, APRIL, MAY 1987

PREACHER'S MAGAZINE

OLIVER NAZARENE UNIVERSITY
KANKAKEE, ILLINOIS



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THE SHADOW-CASTER

The time for shadows past. The Temple veil
Gapes open to reveal an empty room.
The cherub-covered mercy seat; the pale
Soft glow of beaten gold; the yearly bloom
Of rust-red sacrificial stains—all gone;
And being gone can never shade Man's view
Of God in Christ. Thus our weak eyes are
drawn

Straight on to that One who was born the true
And certain Ark of God. And on the mound
Called Golgotha we meet reality—
Not insubstantial shadow; here is found
The Shadow-Caster and in Him we see
High Priest, Propitiation, Mercy Seat,
And our Redemption made—at last—concrete.

—William D. Gebby

MONEY MATTERS

by Wesley Tracy

I spent my life trying to outgive the millionaires," he said, "and now I have nothing." These are the words of a friend of mine who is now retired after 40 years of service as a Nazarene minister. He and his wife live in a rented apartment and scrimp to make ends almost meet.

I asked another pastor friend about his financial plans for retirement. "I don't have any," he said. "I'm barely making it from week to week. But the Lord takes care of me. I guess He can take care of me in retirement just as well as He can take care of me now."

It is hard not to give everything away—there are so many good causes. And it is hard to save when every week you are trying to beat postdated checks to the bank with your meager deposit. All of this says to me, however, that whether we have a lot of money or a little, there is a right way to manage it and a wrong way. Thus we offer this issue of the *Preacher's Magazine* as a step toward helping ministers manage their personal finances better. It is a tricky subject, for when it comes to money most of us have very little to talk about. Here are a few thoughts on ministers and money. Some of these ideas are expanded in the feature articles; some are not.

1. Remind yourself regularly that you did not enter the ministry to make money. Keep saying this over and over until you really believe it—again.

2. Remember that, almost with-

out exception, each of us can learn to manage our money more efficiently.

3. Keep in mind John Wesley's philosophy on money: "*Gain* all you can, *save* all you can, *give* all you can."

4. Remember that the simple life is an acceptable life-style for the Christian. Assorted trinkets, toys, and luxuries are not required.

5. Do not be afraid to work toward getting your church to raise your salary if the church can afford to do so. "The laborer is worthy of his hire." Hugh C. Benner used to remind us that "sacrifice is meaningless unless the cause demands it."

6. "Save some" applies not only to evangelism but also to finances. No matter how small your income, save some of what you get. *Regular* saving, even if we have to do without certain things now, is a must. Several articles in this issue show how savings grow. Start saving early, continue saving with discipline. If you do this, you will not face financial dependency in old age.

7. Don't consider risky investments until you have at least \$10,000 in a savings account, or in certificates of deposit, or an *insured* credit union.

8. One of the best investments available for Nazarene ministers is the tax-sheltered annuity plan provided by Pensions and Benefits Services USA. I know of no interest-bearing investment that pays a higher return.

9. Do not invest in any venture just because it is run by "Christians." One's state of grace says nothing about one's money management skills. I remember when a bunch of "holiness folk" created a company and invited other "holiness folk" to invest in this holy-run enterprise at \$1.00 a share. A pastor friend of mine borrowed \$1,000 in order to invest. Sure enough, the stock skyrocketed from \$1.00 to \$21.00 per share. Then without warning the "holiness folk" managing the company dumped their shares on the market, stuffed the money of the "holiness folk" investors in their pockets, and walked away chuckling about how dumb "holiness folk" are about money matters. In a few weeks the shares were worth 6¢.

10. Beware of stockbrokers. With some exceptions, of course, stockbrokers are to be regarded as warily as the stereotyped used-car salesmen. They all have something you need—now. Of course you need it because the broker needs a commission. The worst thing you could do is turn a lump sum over to a broker and tell him to do with it as he pleases. This almost guarantees "churning," that is, frequent trades to create commissions. Think what 10 trades with 5 percent commissions in and out will do to your principal.

Stockbrokers cannot see the future even if they claim to. Let me share one lesson learned in the school of hard knocks. I went to four

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INSUFFICIENT FUNDS

by D. Martin Butler

*Executive Assistant to the President
Nazarene Theological Seminary, Kansas City*

Gladys! Someone forgot to enter a check in the checkbook. We're overdrawn again. The worst part is that it was our tithe check that bounced!" Sound familiar?

Most of us have suffered the embarrassment of a bounced check. Those of us who haven't know what it is to make a bank deposit, then drop a stack of bill payments in the mailbox outside the bank. The deposit better hit the computer before the checks reach their destination or—right, insufficient funds.

The occasional insufficiency of funds in the bank happens to nearly everyone from billion-dollar corporations to everyday folk like you and me. Usually, the problem is a temporary cash flow shortage; a matter of the deposit and the checks falling into proper sequence.

Unfortunately for many ministers, insufficient funds may be more than a cash flow problem. The insufficiency comes not at the point of having enough in the bank on a certain day, it comes at not having enough in the bank *ever*! Denominational statistics for my church reveal that the average pastor makes an annual salary of \$14,577. Churches of under 75 members average paying their pastor \$11,697 per year. Without the free parsonage and the Social Security reimbursement usually provided a pastor, it would be next to impossible to survive. It would be easy to complain—and some do.

Complaining, however, will probably do little—if anything—to solve your problem. Many of our churches do amazingly well at the point of pastoral compensation. A few of you may be a little embarrassed at the generosity of your church when you read these average salary statistics. God has been good to us. He has blessed us with a call to ministry, a denomination that stands with us, and a church that supports us.

All in all, an outsider may wonder why ministers would ever complain of insufficient funds. We get a salary, a free house, and our utilities paid for us. Most of us get medical insurance coverage and other benefits. Some

are reimbursed for professional expenses such as automobile mileage, entertainment, etc. A few churches even have the insight to help their pastor expand his horizons by paying for books for his personal library.

What the outsider may not fully realize is that the minister has costs that some persons may not have. The minister is expected to maintain a good wardrobe, have access to a dependable car, pay for a college and seminary education, keep abreast of the field by constantly buying books, travel to district and general church meetings, entertain either in his home or at restaurants, and set an example of stewardship to the church. Does this mean that the minister is more likely to have insufficient funds? Perhaps, but not necessarily.

You see, the problem of having month left at the end of the money is a problem that crosses ranks between clergy and laity. I make more money now than I ever have and more than I ever dreamed I would (not because the seminary pays me so well but because my wife has a good job!). Yet, the money still seems to run out before the list of expenditures is completed. If you make \$10,000, you could always spend \$12,000; and if you make \$35,000, you could easily spend \$40,000. In



D. Martin Butler



Mark D. Marvin

Things won't get better until you stop blaming others and begin taking responsibility for your own financial situation.

uch the same way that water seeks its own level, our revenue seems to seek its own level of expenditure. The more we make the more we spend, and the more we wonder where it all went. The amount of income is less important than the way we handle it.

Insufficient funds, then, is not as much a matter of income as it is outgo. Certainly there are times when the income is too meager. Some ministers are not paid well enough to provide the bare necessities, let alone a few luxuries. That may be your problem. If so, additional sources of revenue must be found. For many, however, it is the expenditure side that needs to be brought under control. The fact that we spend more than we make is not so much the fault of the church for underpayment, but our fault for overcommitment of funds.

Most people blame their financial problems on someone or something else. Perhaps some of these statements echo conversations at your house: "I hated to spend so much on that gift, but you know how Uncle Harry is." "We'd have money, too, if our kids weren't sick all the time." "I simply can't drive one of those little compact cars; they don't have enough power to suit me." "I didn't want to buy the most expensive washing machine, but the salesman was so convincing." Notice any similarity in these statements? It's always someone else's fault—the kids, Uncle Harry, inflation, salesmen.

We in the Church have a propensity, at times, to affix blame. There is even biblical precedence for it. The psalmist and other Old Testament writers point out that their political and agricultural problems are the result of disobedience and idolatry. Paul, in his writings, blames certain persons for division in the Church. Jesus himself calls the Pharisees blind hypocrites who have led the people astray. It is appropriate to recognize that certain causes bring about certain effects. Sometimes our dilemmas are the result of the influence of other people or events. Often, however, we are victims of our own mistakes. This is particularly true financially.

It's time to stop blaming someone else and begin taking responsibility for our own financial situations. Let's make a commitment before God that with His help we will stop blaming the church for a small salary, blaming our teenagers for drinking too much pop, or blaming our spouses for "Cadillac" taste on "Chevrolet" incomes. Today we are going to climb out from underneath our circumstances and determine to do something about our finances.

Insufficient Funds or Insufficient Planning?

One of the easiest things to talk about, but one of the hardest things to do, is to plan. As I sit here I see a book on my shelf titled *Planning a Year's Pulpit Work*. I also see *The Master's Plan of Evangelism*. We know how important it is to plan a preaching schedule. Most of us plan our vacations. I'll never forget how much planning it took to pull off our wedding.

Planning is vital in personal finances as well. Since money is the means of exchange in our culture, almost everything hinges on it. This is disconcerting to us who know that the best things in life are free gifts to us by God's grace. We preach Sunday by Sunday that one cannot earn his way into heaven. We encourage our people to put God and His kingdom first in their lives. To talk about money—especially about *our* personal money—leaves us feeling guilty. We wonder if we lack trust in God if we speak of planning ahead.

We can alleviate our fears if we recognize that money is a tool. It is a means to an end rather than an end in itself. A hammer is a tool of the carpenter, a typewriter is a tool of the secretary, a commentary is a tool of the pastor. In much the same way, money is a tool. There is a proper way to use hammers, typewriters, and commentaries to receive the best results from the tools. The same is true of money. To get the best results from our money we will need to plan how to spend it.



Let's review some basic planning principles.

1. *Get a Clear Picture of the Current Situation.* To make good financial decisions you need adequate information. What do you own? Make a list of your assets—car, certificates of deposit, bank accounts, furniture, clothing, cash value of life insurances, etc. Most of us own more than we realize. We especially discover that when it comes time to move! Next, make a list of what you owe. These liabilities include bank loans, etc. Sit down when you complete these lists, because the result may knock you off your feet! Many of us are too heavily in debt. If we sold everything we owned, the proceeds would not pay off our indebtedness. The teenage neighbor girl was complaining to me recently that she owed \$2,000 on her car but when she wanted to trade it in the salesman told her it was only valued at \$1,000. That is a problem! To know where to go next, you must know exactly where you stand now.

2. *Determine Your Financial Goals.* Let's do some dreaming. Where do you want to be financially 1 year, 5 years, 10 years, 25 years down the road? There are a few similarities, but many differences between people's lists. Some people live for the day they can upgrade from a tent to a camper or from a camper to a recreational vehicle. Personally, my idea of camping is a motel room! My wife tells me I am overly concerned about careful planning for retirement days. I have life insurance, mutual funds, a TSA, and a pension plan besides my Social Security. She complains that by the time we

have any money to spend, we'll be too old to remember what we wanted to spend it on.

The place to start in listing your financial goals is to establish a basic value system. What is really important? What matters to me? Giving to the church, paying off school loans, sending the children to college, paying all bills on time, reducing credit card indebtedness, having \$10,000 in the bank for an emergency fund, owning a lawnmower that starts (I'm serious), remodeling the house, taking a nice vacation, feeding the family three square meals a day, helping aging parents with increased expenses on a fixed income, are all important. Your value structure will help you determine whether the lawnmower is more important than the vacation or the emergency fund more important than the remodeling.

The Bible gives us some help at the point of values. It doesn't tell us whether the kids' braces are more important than a new boat, per se, but it does tell us how valuable our children are and reminds us of our responsibility to them. It also tells us how important it is to give generously to the kingdom of God.

While operating within the biblical principles of values set your goals. Don't try to make your values and your goals match your fellow pastors' and your district superintendent's. God made us individuals. It's OK if your goals are different from my goals. Make this effort a family affair. The spouse and children should be involved in helping you dream your financial dreams.

3. *Prioritize Your Goals.* Which of these goals is most important? Which are obtainable short range? Which are long-range goals? Our goals should give us a sense of direction and propel us toward a purpose.

Long-range goals must be reached one step at a time. If one of your goals is to be financially secure, it will take a lifetime to achieve.

Prioritize your goals according to your established value system. Don't compromise your values. If number one in your list of priorities is to send the kids to a Christian college, don't allow goal number 15 about a European vacation creep in ahead and at the expense of the college plans. If you can accomplish both, great, but be sure to keep your priorities straight.

4. *Analyze the Obstacles to Your Goals.* Let's say one of your goals is to be able to set aside \$100 a month into an emergency fund. What keeps you from doing that? Well, Butler," you might say, "I don't have \$100 a month left over to set aside." I wonder if you do, but just don't realize it.

Perhaps spending habits are standing in the way of reaching this goal. Keep track this week of how much you spend in vending machines. How often did you run down to the convenience store last month to buy an item that cost you 50¢ more than it would have at the discount grocery store?

As I write this, the stores are full of back-to-school sales. My fourth grader wears a particular brand of pants. They are on sale right now for \$4.00 off the regular price. We bought him three pair this week. Since we would have to buy them by the time cold weather came anyway, we saved \$12.00 toward our own financial goals.

One word of caution. If one of the major obstacles to your financial goal achievement is your spouse's spending habits, be careful how you overcome it. It may take a lot of discussing and a lot of praying to change patterns of living. Some people drink alcohol, some take drugs, some steal purses, some cheat on their taxes, and some compulsively spend money. Though these sins are different and have varying degrees of severity, they are all sins. To need to buy a new pair of shoes or a trinket for the car every time we walk into a store is as much a habit to some as lighting a cigarette is to others. The latter is damaging to your physical health. The former is damaging to your fiscal health.

5. *Chart a Course of Action.* You walk a mile one step at a time. You achieve financial security in the same manner. Today you save one dollar. Next year with your raise and the commitment to keep the car an extra year, you save \$1,000. Persons who achieve their financial goals have recognized that \$1,000 under the mattress will not suffice. The \$1,000 must be put to work. Investment income is the key to getting ahead financially. Didn't Jesus tell a parable about investing the master's money rather than burying it?

If, by the help of God, I can place several thousand dollars in my lifetime into a tax-sheltered annuity program, mutual funds, or whatever, my money will earn money for me. Instead of working a part-time job during retirement years to supplement Social Security, the interest check from the investments supplements my earnings. Investing is the key. We invest money and mis-

sionaries into a world area with the expectation that our investment will yield eternal dividends. We invest in our colleges with the expectation that they will be there to educate our children and grandchildren from the Christian perspective. We don't invest our money because we are money hungry or because we don't trust God for our future. The investment is to allow our money to work for us. We've all seen those compound interest charts that show what a little investing over a long period of time will accomplish.

6. *Follow Your Plan.* This is the day of quick need satisfaction. We are not comfortable with waiting an hour for a baked potato, so we cook one in four minutes in the microwave oven. We get nervous if we wait more than a minute at a red light. Computers can deliver results to calculations in a fraction of a second.

Financial goals are not so easily or quickly achieved. How often people have lost their life savings in some kind of get-rich-quick scheme. Don't fall prey to instant gratification. If it sounds too good to be true, it probably is.

Financial goals are often sacrificed for the expedient. It is our goal to save \$1,000 and then buy a long term certificate of deposit for the children's education. Just about the time we get the money saved, we begin to think about a new car with more buttons and gadgets than the one we own, or a salesman comes along and talks to us about buying a vacuum cleaner that is almost like hiring a maid. Suddenly the goal we have been working toward is sacrificed at the altar of the expedient.

Many say, "Our troubles would be over if we just made a few hundred dollars more a year." You must manage what you have with discipline. We all might be able to accomplish a lot more if we had 26-hour days. It may be equally impossible for you to earn several hundred dollars more per year. Instead, we must discipline ourselves to spend and save within the parameters of the income we have.

Life is full of choices. We live with those choices and with the results of those choices day in and day out. We chose to follow Christ and answer His call to minister. That choice brings with it good days and discouraging days; but we live with the choice knowing we are doing the right thing. On a smaller scale, we make other choices every day. We choose to wear a certain outfit, drive a certain car, send our children to public or private schools. There are consequences of each of these choices. If we choose to drive an Olds 98 with all the bells and whistles today, we may live with the consequences of having less money to accomplish other goals tomorrow.

The insufficiency of our funds today may very well be the result of expedient choices a few years ago when we borrowed money to fly on that vacation rather than drive, or to buy the kids every new toy that came out. Tomorrow's sufficiency or insufficiency will undoubtedly result from today's decision. Why not decide today to discipline yourselves to a plan that will allow us to accomplish financial goals? Set your goals, prioritize them, chart the course, and then stay with it. You will be amazed at how sufficient the seemingly insufficient funds become.

When the Credit Trap Snaps

by Kenneth Heer

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When Paul said, "I am debtor" (Rom. 1:14), he could have been confessing the financial status of many modern ministers. He was, of course, speaking of a spiritual indebtedness that motivated him to pour himself out in ministry. I am, of course, speaking of financial indebtedness which can turn a minister into a mercenary rather than a servant. The "credit trap" waits to ensnare undisciplined and unwise ministers. Its devilish jaws can permanently maim or bring premature death to the ministry of those entrapped.

Credit is one of those necessary evils of our culture. Each year, as I itemize deductions on my IRS form, I have to face how much I have paid over the year in interest on borrowed money, and I think of all the ways I could have used that money. But then I fall back under the anesthesia of gratitude for a system that rewards me—in the form of a tax deduction—for having paid the high price of living in debt. Now I live in fear that tax reform will remove such deductions and I will be forced to face those facts without the aid of anesthetic.

We live in an age of convenient credit. Money is prominently advertised—available for borrowing. Credit applications are thrust into your hands when you walk into department stores. Ministers are susceptible to the pitfalls of plastic prosperity like everyone else. The credit card has become our symbol of affluency and can get us anything we want, when we want it. We wouldn't leave home without it. Americans carry more than 600 million credit cards and pay 23 percent of every take-home dollar for carrying charges. This occurs in an economy characterized by a bumper sticker I saw recently, "My take home pay won't take me home." My billfold can carry \$25,000 worth of purchasing power in the form of credit cards, yet not have enough money in it to pay for the stamps to mail my payments.

Anything can be purchased on credit these days. Some churches have arranged for people to give their

offerings by credit card. Recently I watched a prominent TV evangelist plead for money so he could complete his current project. After making his pitch, he told his listeners that if the Lord had laid the need to give upon their hearts but they had no money, they could call the toll-free number on the screen and give the operator their credit card number. Their gift would be received immediately, thereby keeping him from sinking beneath the tremendous financial load he carried. He was interrupted

Plastic prosperity has Americans carrying 600 million credit cards and paying 23% of every take-home dollar for carrying charges.

by his wife, who said with tears in her eyes, "Isn't it wonderful? You can even charge the things of God these days!"

There is almost a spiritual fervor in the promotional pitches for MasterCard. A celebrity promoting the card said, "My charge card doesn't say 'No' to me. It only opens up possibilities. Anything is possible with MasterCard!" The credit card cult proclaims another omnipotent presence. We proclaim, "With God all things are possible." But when it comes to money matters, we may try to find answers through the use of credit sooner than through faith. If anything is possible with MasterCard, who needs God's help?

Going into debt may be necessary—actually beneficial at times. It is not hard to justify going into debt for a home. It is impossible to purchase a house with cash, besides homes appreciate in value. We consider such a credit venture to be an investment. But credit for things that "moth and rust may devour, and thieves break through and steal" is difficult to justify as an investment. Credit, when used for items that deteriorate and depreciate, becomes not a tool but a trap, often disguised as an innocent plastic card.

"Bill" and "Jane" grew up in a church I pastored. I shared in two exciting events of their lives—their marriage and their call to the ministry. There was a special bond between us—the kind of bond that comes when a pastor has been at a church long enough to share in several rites of passage with his people. Bill was a gifted, creative person who did well in his ministerial training. The future looked bright for them.



Kenneth Heer

Late one afternoon the phone rang in my office. Jane, sobbing uncontrollably, asked if she could come and talk with me. Within minutes she was in my office trying to compose herself enough to tell me her problem. She told me that the furniture store was coming the next day to repossess some of the furniture in their home. But it soon became evident that the furniture repossession was only the tip of the iceberg—a visible symptom of a much deeper problem.

Bill and Jane were newlyweds trying to complete their education. Besides school bills to pay, they had a desire to establish a life-style that resembled, to some degree, that to which they had grown accustomed while living with their parents. It appeared as if they could do all that with assistance of a major credit card. But when the balance on their account became substantial, and other financial pressures were added, they decided to consolidate their debts and purchase a few more of their desires by getting a loan from the credit union. They paid off the credit card account, but soon found that compulsive buying of trinkets with their ever-trusty credit card, developed another large balance. When it became difficult to make both payments, they went to a bank and took out another loan to pay off the credit union and the charge card. Again, undisciplined purchasing led them to get a loan with unbelievable payments and equally unbelievable interest rates at a loan company. Then, on top of the loan company debt and another large balance on the credit card, they tapped into department store revolving charge accounts. Each step of their financial fiasco was precipitated by an honest effort to salvage an uncontrollable situation. But suddenly, the trap snapped. Bill and Jane could not afford the payments to all of the places they had borrowed from, and they had run out of places to go for refinancing. They were caught in the credit trap.

Not only was there an immediate problem facing Bill and Jane, there were implications for the future. How could a couple so deeply in debt accept a call to pastor a church where they would barely make ends meet even without credit payments to make? The future contained the possibility that they might not be able to accept a call to ministry—all because of the unwise use of credit.

Such problems are not isolated. Many young ministers coming out of college or seminary bring massive student loans with them. In some cases these persons have married fellow students and have discovered that two cannot live as cheaply as one when both have student loans to pay. "For richer or for poorer" takes on new significance. Low interest rates and deferred payment schedules can make student loans attractive. But in many cases those who go into the ministry find that the income at their first appointment is not great enough to meet living costs and make the payments on student loans at the same time. I know a married student who just completed his seminary education and has a \$35,000 student loan that he must start paying back. The salary he will receive from the church considering him will not allow him to make the payments and support his family too. The best option seems to him to be to stay in school, delaying the payment. But to do that he will have to borrow more money. The future does not look bright for him.

The answer is not simply that our churches need to pay our pastors more. While most pastors are not overpaid, most churches want to be fair with their pastors and are doing a better job of recognizing the need for adequate compensation. The salary paid by a church is only one part of the problem. The pastor's handling of what he has is the other part. The answer to his part of the problem may be far more difficult than talking a reluctant board into giving him a much-needed raise. Raises often give a false sense of security. This may lead to the purchase of some item or a change in standard of living that more than wipes out the benefits of the increase in salary.

A minister is faced with several factors that carry financial implications: rapidly increasing costs of ministerial training; low starting salaries; expectations of a congregation for their pastor to maintain a life-style comparable to theirs (this expectation may be either real or imagined by the pastor); professional expenses that come with trying to do an effective job; the need for continuing education in order to be competent in ministry; cultural pressure to possess the symbols of success (nice clothes, a new car); and the expectation of the Christian community to have his children in the local Christian school.

Concerned with the amount of a monthly payment, rather than the amount of the indebtedness, a minister can go deeper and deeper into the trap of undisciplined use of credit. I fell into that trap early in my ministry, securing a major bank card. As long as I could manage the monthly payment I was not too concerned over the size of the debt. Although I did not use my card often, I discovered that with the monthly payment, coupled with a high interest rate and an occasional purchase, the balance was not going down, but was actually rising. I determined not to use the card any longer. Making the minimum monthly payment, it took almost four years to pay off the balance. Interest was 1.5 percent of the unpaid balance and the minimum monthly payment was 5 percent of the unpaid balance. By paying the minimum monthly payment, I was only paying the loan off at the rate of 3.5 percent per month. At that rate, the things I had purchased had to be replaced before they were paid for.

In his book *Economic Anxiety and Christian Faith*, Larry Rasmussen tells a story about Godfrey Davis, who wrote about the hero of Waterloo, the Duke of Wellington. Godfrey said, "I had an advantage over earlier biographers. I found an old account ledger that showed how the duke spent his money. It was a far better clue to what he thought was really important than the reading of his letters or speeches." The things we choose to buy on credit may well be evidence of what we think is important. They may be better indicators of how we respond to a materialistic world than what we say in the pulpit. It is probably good that the Right to Privacy Act keeps our credit dealings from our congregations during our sermon series on stewardship.

The problems of a minister caught in the credit trap are many. Credibility and integrity are questioned when payments cannot be made. Reputation in a community suffers when bills are paid late or when he moves and

leaves unpaid bills behind. Stress over financial pressure soon becomes stress in relationships, particularly with his spouse. The ability to be a wise steward, able to accomplish God's purposes with the resources available, is destroyed. Vision for the Lord's work can become blurred as a person tries to see his own way out of impossible personal situations. The field of ministry can become narrow as ability to serve is limited to churches within a certain salary level or within driving distance of a spouse's place of employment. When the trap snaps, ministry suffers.

In order for Bill and Jane to salvage their future ministry, they had to make some uncomfortable, yet definite decisions. Compulsive buying had to be stopped. This meant destroying the credit cards. They had to develop

Concern over the amount of a monthly payment, rather than the amount of indebtedness, is a trap more than one minister has fallen into.

a biblical perspective on possessions. Things unessential to health and well-being had to be considered trinkets—fun to look at but not to buy. The purchase of some things thought to be essential had to be postponed. They had to be honest with their creditors, telling them about their dilemma and seeing if they could work out new arrangements for payment—while promising not to borrow any more money until these accounts were settled. They had to determine not to borrow just to ease the pressure, only to begin to buy more because they felt more financially solvent.

For ministers struggling with financial problems, I offer this advice gleaned from 25 years of pastoral ministry:

1. If there is something you need but you don't have the money to buy, give God a chance to supply it before you borrow money to get it. Demonstrate your faith that "God shall provide all your need" and "with God all things are possible" before you bow at the shrine of the credit cult that says "Everything is possible with MasterCard." You will be a richer person if your needs are met through the riches of glory in Christ Jesus than through the funds on deposit at the First National Bank.

2. Don't buy something on credit if waiting a couple of months and saving your money will allow you to pay cash for it. Interest rates for credit card purchases range from 17 to 26 percent, depending upon the limits established by the state in which you live. You increase your purchasing power by about one-fifth by paying cash.

3. If you want to use credit cards for record keeping or for the convenience of not carrying large amounts of cash, pay the balance in full when the statement comes. Some cards allow 30 days before carrying charges are assigned, others compute the charges from the date of purchase. Know the terms that accompany the use of your card. Membership fees vary. The same card may

carry a different interest rate depending on the source of your application. Use the card to your advantage, not to your disadvantage.

4. If your credit card provides you the luxury of compulsive buying, then don't carry it with you. Leave it home. Your card will not say "No." You must be the one to say "No."

5. Don't go beyond the rule-of-thumb limit for debt payment. After fixed expenses such as income tax, social security tax, and tithe are subtracted from your gross income, set aside 10 percent of this adjusted income for savings. Use 70 percent for living expenses and no more than 20 percent for debt payments and emergency buffer.

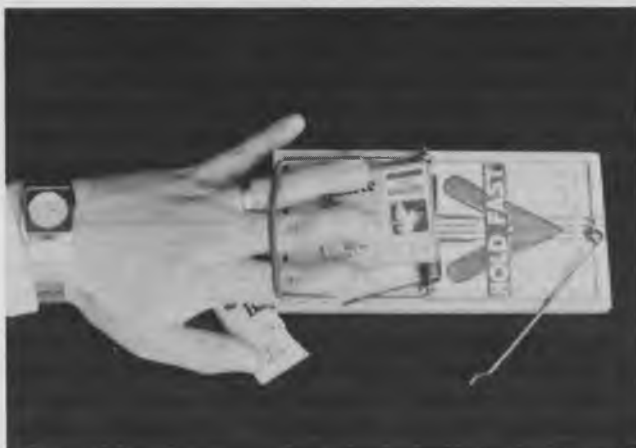
6. Don't use your credit card to pay the intangible. It's hard to pay for things that are already gone. The enjoyment of eating out or of being entertained is hard to remember when the statement is received three or four weeks later. Once you begin using your card for "feeling good" type purchases you develop a conditioned response in which you may turn to the pleasures available by the credit card when financial pressure is on.

7. If you have trouble making payments, talk to your creditors. Dodging the people to whom you owe money only perpetuates the problems and injures your reputation.

8. Don't borrow money from people in your congregation. It is too easy for misunderstandings to arise and for your business to become the business of everyone else in the church.

9. Avoid the psychological need to prove to yourself that you are financially able to buy something, even when you aren't. Often, when we are in the worst financial condition, we will buy something extravagant just to prove to ourselves that we can still do it. Easy credit makes this trap too easy to fall into.

If you have gotten caught in the credit trap, don't let your pride keep you from going to those who can help you salvage your financial situation as well as your ministry. If you haven't heard the trap snap, look out. Lower interest rates, easy credit, tantalizing product promotion, and a general sense of well-being means that the credit trap lies hidden near you, waiting to put the bite on you and your ministry.



Mark D. Marvin

INVESTING ON A SMALL SALARY

An excerpt from *Personal Finances for Ministers*, by Darold H. Morgan*

If your current income and your expenses are equal each month, you may not want to think about saving and investment strategy. But this is the very time you should be interested in this area.

Know Your Net Worth

Every successful financial plan focuses not only on the personal budget but also on net worth. Both are essential. While the personal budget reflects monthly income and expenses, net worth is the difference between what you own and what you owe. It is important that you prepare a financial statement that shows your net worth. Savings and investments should be an integral part of your net worth. It is possible that you may already be saving and investing without knowing it!

One pastor told me of a ritual he carried on for years without realizing he was saving money. Every time he received a dime, he put that ten-cent piece in a glass jar. Periodically, he took his collection of small coins to the bank, exchanging them for bills, which he quickly spent. He thought nothing about what he was doing until a banker invited him to put those dimes in a savings plan. He did, and he continues to do so today. "Those dimes quickly add up," he said.

Other ways of saving are seldom considered as such. For example, your Social Security taxes are providing protection that you will use someday. The retirement program you have through your denomination and the cash value of your life insurance constitute savings. These are part of your long-range savings goals.

A sound financial plan calls for wise investing, regardless of how little it may be. In fact, the less money you have to invest, the more skill and common sense are required to manage the money. Financial ignorance comes at a high cost. The successful planner, however, keeps up with the ever-changing concepts of money management, taxation, and estate planning as he seeks ways to make his future financially sound. By wise plan-

ning now, you will avoid being one of those who will barely make ends meet in retirement.

Understanding Interest

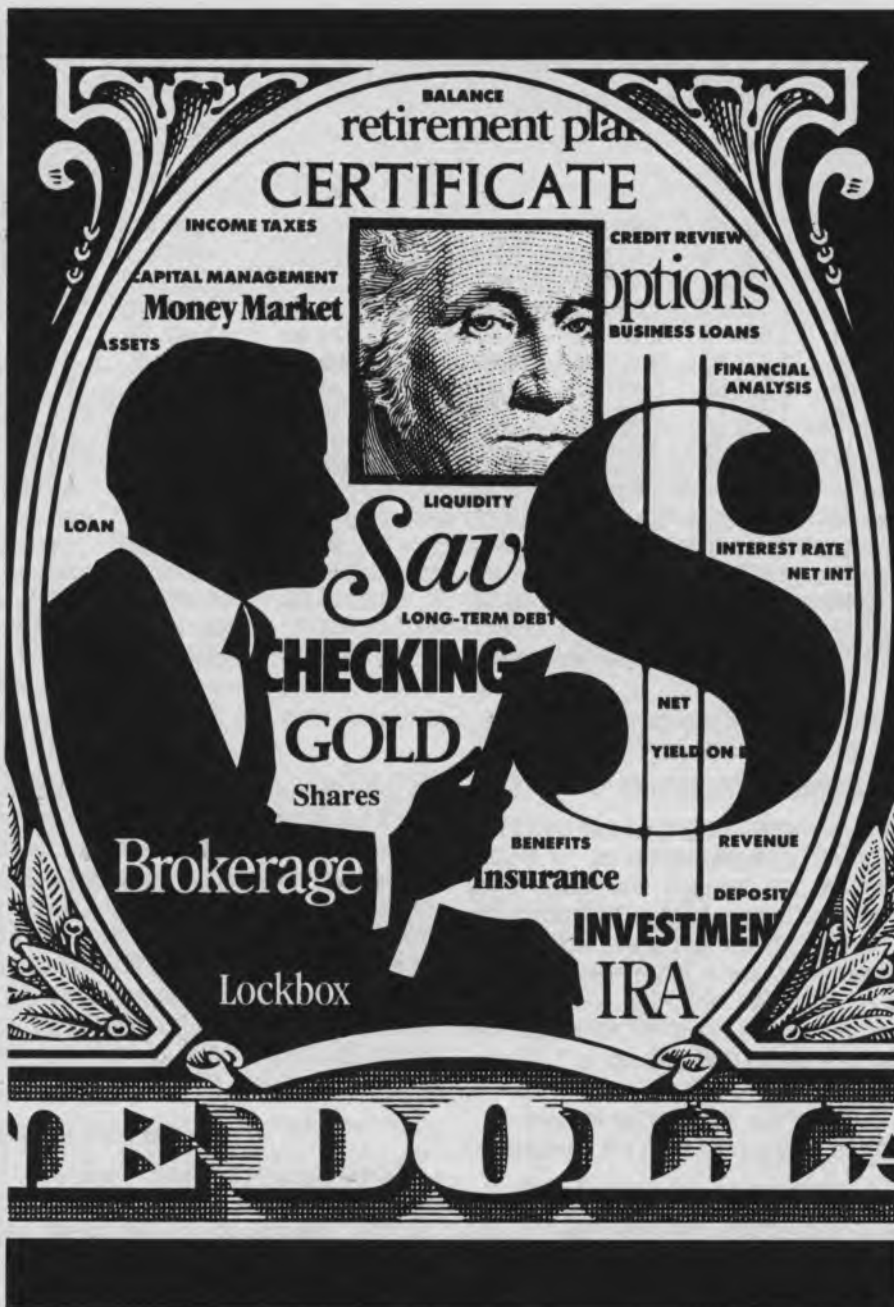
One reason people fail in investing and savings matters is that they have not learned the basic language of the field. They dream of success but do nothing to make their dreams come true. For example, compound interest is one of the simplest principles of saving, but many people do not understand how effective it can be or how it works. You can earn interest on any amount. As you study your budget, look for places to save. Anytime you trim \$5.00 here and \$10.00 there, you are making progress. This may not seem like much until you put those fives and tens to work earning interest. The kind of interest paid on your money makes a difference, often a big one. Two basic kinds of interest are simple interest and compounded interest. Simple interest means no compounding. Suppose you deposit \$100 in a savings account that pays 5.25 percent simple annual interest. At the end of one year, you will have \$105.25 in your account.

Compound interest is computed continuously on a daily, monthly, quarterly, semiannual, or annual basis. When interest is compounded, you earn more on your money, depending on how often compounding occurs. Compound interest is the payment of interest on interest, as well as on the principal you own in the account. Assume you have \$100 in a passbook savings account that earns a minimum of 5.25 percent interest at the savings and loan. Here is how it will grow when interest is compounded at various intervals:

How \$100 Grows

When Compounded	1 Year
Daily	\$105.67
Quarterly	105.467
Semiannually	105.319
Annually	105.25

*From *Personal Finances for Ministers*, by Darold H. Morgan. © Copyright 1985 Broadman Press. All rights reserved. Used by permission.



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The longer you leave your money in an account that earns interest, the more you will have. A simple formula that can show you how many years it takes for your money to double at any given interest rate compounded on an annual basis is often referred to as the "Rule of 72." Divide 72 by the rate of interest. The answer is the approximate number of years it will take for your money to double when the interest compounds annually. A simple formula does not exist to compute how soon your money will double when interest is compounded more frequently.

The following examples show how quickly your money can double. The calculations are approximate ones, but they are adequate for quick figuring.

Interest Paid	5%	6%	8%	10%	12%	14%
Years to Double	14.4	12	9	7.2	6	5.1

Once you master the simple principle of compound interest, you will realize that money that does not earn interest loses earnings and purchasing power. One minister's widow believed her small-town banker when he told her the main objective for her savings account was security, not return. "She knew him, and he knew her. That was the main thing." But that notion alone is naive. Although security certainly is important, making more than the banker's 5.25 percent is more important. She eventually moved her funds to another bank where certificates of deposit earned her more than 10 percent, a much better rate of return and still with the necessary security.

The following chart reflects how much interest you can earn on every \$100 a year (\$8.33 a month) that you save.

\$8.33 Monthly Contributed for Years Indicated Accumulates to Amounts Shown

Monthly
Compounding
Rate

	Years								
	1	5	10	15	20	25	30	35	40
5%	102.71	568.85	1,298.89	2,235.79	3,438.18	4,981.27	6,961.60	9,503.08	12,764.70
5.5%	102.99	576.41	1,334.79	2,332.59	3,645.41	5,372.68	7,645.27	10,635.31	14,569.32
6%	103.27	584.09	1,371.94	2,434.63	3,868.04	5,801.50	8,409.45	11,927.17	16,672.06
7%	103.83	599.85	1,450.21	2,655.70	4,364.63	6,787.26	10,221.64	15,090.30	21,992.24
8%	104.40	616.14	1,534.10	2,901.72	4,939.25	7,974.86	12,497.45	19,235.43	29,273.96
9%	104.97	633.00	1,624.06	3,175.76	5,605.22	9,408.99	15,364.47	24,688.85	39,287.86
10%	105.54	650.43	1,720.58	3,481.31	6,378.26	11,144.63	18,986.77	31,889.54	53,118.57
11%	106.12	668.46	1,824.17	3,822.30	7,276.90	13,249.64	23,576.01	41,429.47	72,296.66
12%	106.70	687.11	1,935.38	4,203.12	8,322.90	15,807.29	29,404.18	54,105.58	98,980.52
13%	107.28	706.41	2,054.84	4,628.81	9,542.12	18,920.92	36,823.65	70,997.34	136,229.87
14%	107.87	726.38	2,183.23	5,105.09	10,965.23	22,718.39	46,290.70	93,567.64	188,386.92
15%	108.47	747.05	2,321.22	5,638.27	12,627.90	27,356.34	58,391.80	123,789.16	261,593.26
16%	109.06	768.44	2,469.60	6,235.65	14,572.92	33,030.01	73,890.34	164,347.05	364,600.34
17%	109.66	790.58	2,629.25	6,905.51	16,850.99	39,981.57	93,777.22	218,891.81	509,875.53
18%	110.26	813.49	2,801.03	7,657.01	19,521.24	48,508.19	119,329.65	292,362.06	715,118.16
19%	110.87	837.21	2,985.94	8,500.73	22,654.61	58,981.00	152,213.86	391,498.99	1,005,632.00
20%	111.48	861.77	3,185.10	9,448.72	26,335.28	71,861.05	194,597.40	525,491.61	1,417,574.20

Flexible Banking Accounts

Another way for your money to grow is to use Flex, Negotiable Order of Withdrawal Accounts, or Super NOW Accounts. Banks and savings and loans offer these accounts, which are similar to checking accounts except they earn interest. The main drawback is that most of these accounts require a large minimum balance. Some Super NOW, NOW, and Flex accounts will pay 5.25 percent on a balance up to \$2,500 and may increase to 6.50 percent on \$5,000 and up to 7.50 percent on \$10,000.¹

One bank described its Flex account as follows:

"We pay 8.75 percent on your account if it amounts to \$1,000 or more.

"We charge \$5.00 if your account drops below \$1,000 and \$7.00 if it is less than \$500. You are limited to 25 checks each month that your account is below \$1,000.

"We also have a Money Market that pays 10 percent on \$1,000 and lets you write three checks per month. If the account drops below \$1,000, we charge \$7.00 and reduce the interest to 9.75 percent."

One of your first goals should be to have at least 10 percent of your income deposited in a savings account. As you save, look for investments that pay a higher rate of return than a passbook account or other types of savings accounts. Make sure some of your funds remain liquid. Liquidity means you can convert the assets of the funds into cash on short notice.

Beyond savings accounts and money market funds, investing becomes more involved. Your decisions now depend on return and risk. When you lend your money, you certainly expect some return. Risk usually determines the potential return. Your money is safe in a savings account, so the rate of return is relatively low.

On the other hand, if you invest in a speculative venture, you assume a higher risk. You have no guarantee

of growth nor do you have the assurance that you will not lose all of your money. Somewhere between these extremes you will find sound investing. Planning becomes very important because every dollar you spend or invest represents a financial decision you must make. You must look at the alternatives and the consequences of each possibility before you make a decision. Financial planning entails thinking ahead to the end result. Again, you must define your financial objectives before you can select the best means of achieving them. Then live with the decisions you make.

Financial Risk Is Real!

Someone once asked Baron Rothschild, one of Europe's most famous financial wizards, for investment advice. "Tell me, do you like to eat well and sleep well?" he asked. "If you like to sleep well, then don't invest in risk ventures." If you tend to worry about losses, regardless of how small, or if you do not have time to study the markets, do not consider risk ventures, such as stocks. On the other hand, if you are willing to take some risks in anticipation of greater financial rewards and if you can afford to lose, invest in common stocks or mutual funds that hold stocks. If you want no risk at all, put your money into U.S. Treasury bills and bank savings certificates.

Where Is Financial Risk?

Financial risk can be almost anywhere. A business may be financially sound today but in bankruptcy later. Good management and adequate products keep a firm in good stead, but if management, research, and products fail, the business can fail. If you own stock in a company that fails, you may lose all you have invested in what is called "equity" capital. This means that you own a piece of the enterprise, and your income increases

Your denomination is providing financial programs for ministers and their families. The persons directing these programs will understand your financial problems and needs better than any commercial enterprise agents.

with the success of the business. When the company folds, you are the last to receive any payment for your investment.

Purchasing power risk is a second hazard that can affect your investments. This type of risk pays you back in dollars that have been reduced by inflation. Usually such risks are found in fixed rates of return on investments such as bonds. During any period of rapid inflation, purchasing power risk must be considered.

Interest rate risk, a third type, occurs when interest rates fluctuate. Suppose you purchase bonds when interest rates are low. To sell the bonds when interest rates are high, you will have to offer them at discounts to attract purchasers, thus losing even more.

The fourth kind of risk is market risk. With this type, the market value of equities may change radically because of the investment attitude of the investors.

Investment Diversification

It is unwise to put all of your savings into one type of investment. The sound approach is to diversify for safety and protection.

First, put at least one month's income into a liquid account such as savings or a money market instrument so that the funds will be available when you need them.

Then, if you are willing to enter the investment arena by taking some risks in anticipation of greater rewards, consider investing in mutual funds, common stocks, and real estate. No one, regardless of his knowledge, can tell you the best place to invest. So, begin investing gradually. Study all you can about the investment areas in which you are interested.

Your age plays an important role in your investment strategy. A young minister will have more time to make significant gains in common stock, mutual funds, or real estate. A minister nearing retirement will have more security with money market funds and U.S. Treasury bills, which can be purchased in 13-, 26-, and 52-week maturities.

Your choice of investments will depend on a long-range investment plan that answers these questions:

1. What is my ultimate investment goal? How much do I need in assets and why?
2. How long will it take to reach my goals?
3. How much can I afford to invest each year?
4. Do I want to consider tax shelters?

Savings for College

David, the young seminary graduate, and his wife want to save money for college tuition for their one-year-old child. Except for buying a home, college expenses

are the single largest expenditure many families have. Annual costs for a four-year education beginning in the year 2001, when the baby will start college, are estimated between \$9,500 a year in a public university to \$16,750 in a private institution. Approximately \$67,000 will be needed to provide education for one child in a private school. David and Mary realize they must begin to save while the child is young in order to have any chance of paying tuition expenses. When college enrollment time arrives, they will also look at scholarships, government loans and grants, student employment, and school aid.

Assume David and Mary can save \$1,200 a year. The following chart reflects how much they will save at various interest rates compounded annually.

\$1,200 a Year with Interest Rates Compounded Annually

Interest %	10 Years	15 Years	20 Years	25 Years
5	\$15,848	\$27,188	\$ 41,662	\$ 60,135
6	16,766	29,607	46,791	69,787
7	17,740	32,265	52,638	81,211
8	18,774	35,188	59,307	94,744
9	19,872	38,403	66,918	110,788
10	21,037	41,940	75,602	129,818
11	22,273	45,828	85,518	152,398
12	23,586	50,103	96,838	179,200
13	24,976	54,806	112,164	221,020
14	26,454	59,976	124,521	248,799
15	28,018	65,660	141,372	293,654
16	29,679	71,910	160,609	346,905

If the young couple could put \$100 a month in a savings plan at one of the higher rates of return shown above, their problem would be solved. But what if they could not set aside \$100 a month now?

Assume David and Mary would like to save \$100,000 for the college education fund and for paying off the home mortgage. Here are the factors they must consider.

Approximate annual deposit needed to equal \$100,000:

Interest %	10 Years	15 Years	20 Years	25 Years
5	\$7,572	\$4,414	\$2,880	\$1,966
6	7,157	4,053	2,565	1,720
7	6,764	3,719	2,280	1,478
8	6,392	3,410	2,024	1,267
9	6,039	3,125	1,793	1,083
10	5,704	2,861	1,587	924
11	5,388	2,618	1,403	787

12	5,088	2,395	1,239	670
13	4,805	2,190	1,070	569
14	4,536	2,001	964	482
15	4,283	1,828	849	409
16	4,043	1,669	747	345
17	3,817	1,523	657	293
18	3,603	1,390	578	247

Two other methods of obtaining college expenses are through the Uniform Gifts to Minors Act (UGMA) and a Clifford Reversionary Trust.

The Uniform Gifts to Minors Act allows you to give up to \$10,000 per year in money or securities to each child without paying federal gift tax on that amount. Gift tax is assessed when property is transferred. Your spouse may also give up to \$10,000 a year per child. Grandparents like the UGMA because they, too, can make this type of gift.

Under this arrangement, you can put the gift in a bank or other institution and appoint a custodian to see that the account's assets and earnings are used for the child and that the control of the account is given to the child when he reaches the age specified by your state. Income from the UGMA can be used for nonsupport expenses, such as education. One drawback is that you can do very little if the child does not use the money for college when he gets control of the account. To overcome this, name yourself as custodian. As custodian, you can distribute the income to your child. If you want to make sure the funds go for college education, set up a trust, such as the Clifford Reversionary Trust.

The Clifford Reversionary Trust is an irrevocable trust that must last for a minimum of 10 years and one day or for the lifetime of the beneficiary, whichever is shorter. The trust can state that income paid to your child be used or accumulated for college educational expenses. The income is taxable, but it is based on your child's lower tax bracket. At the end of the trust period, the capital can revert to the original owner.

Determine Your Risk

Thus you can invest in three basic ways. You can make random choices, listen to sage advice from "insiders," or you can develop a strategy that leads you to investments to meet your needs.

Before you begin, decide how much you are willing to risk on each investment. If you can save only \$1,200 a year, will you risk all of it on a single investment or divide it among several? If you decide to diversify, you reduce risk, but you also reduce the amounts you can invest in each category. This, in turn, reduces the possibilities of loss. For example, suppose you have accumulated \$5,000 in savings. You decide to set a limit of \$1,000 for any one investment. The choices that are open to you include CDs, bonds, money market funds, mutual funds, and common stocks selling under \$10.00 a share. (Stocks usually are traded in lots of 100 shares.)

As your investment savings grow, you can increase the limits on each investment and perhaps add new ones, such as real estate properties, rental houses, and stocks valued at more than \$10.00 dollars a share.

Once you know how much money you have to invest and the amount you will allocate to each investment, set

your investment priorities. Do you want cash income or growth, or a combination of both?

Finally determine the level of risk you are willing to take and the rate of return you expect.

Types of Investments

Many different investments are available, and new ones are constantly being developed. The investments presented here are the more popular ones found in individual portfolios today. Details are brief and limited because of space.

Common Stocks

Shares of common stock represent ownership in a business corporation. By investing in common stocks, you are entitled to share in the profits of the company by receiving dividends, to elect officers, to sell your shares, to experience limited liability, to examine the company books, and to share in the assets if a company is dissolved.

The market price of the stock is what investors are willing to pay for it. Two guidelines for evaluating the worth of a stock are the projected earnings and the projected dividends.

As an investor in common stock, remember several things. First, there is no legal requirement for a corporation to pay cash dividends. The board of directors can vote to reinvest the cash in the business. Second, stocks are evaluated on the stability of their earnings, dividends, and growth potential. Finally, the price of the stock is closely related to the profitability of the company, but it can be radically influenced by the investors. Common stocks usually offer good possibilities for growth, though investment in them is riskier than it is in other investments, such as bonds or preferred stocks.

Preferred Stocks

Shares in preferred stock have a fixed and usually limited return, but the return is distributed before the dividends on common stocks are paid. Unlike common stocks, preferred stocks carry no voting privileges, except when the company gets into financial trouble. Preferred stocks are better investments than common stocks for protecting your principal. But they do not offer as good a growth opportunity as common stocks do. Preferred stocks usually make better investments for corporations and big funds than they do for the individual investor.

Bonds

In the order of payment, bonds rank ahead of stocks. The issuer of bonds promises to pay fixed amounts of interest at specified times and to repay the principal. A corporation has a legal obligation to make these payments. Bonds are issued by various enterprises, including the government. A general rule is that safer investments give lower yields. Government bonds are the safest and usually pay the least. Municipals and high-grade corporates are not as safe, but the yield is greater. Bonds are usually secured by certain corporate assets, while debentures are unsecured and must depend on the reputation of the firm issuing them.

Bond prices fluctuate with market interest rates, and they are bought and sold like stocks. Like preferred

stock prices. Some corporations give buyers the privilege of converting their bonds to common stocks in the company. These are called convertible bonds because they offer the owner a fixed rate of interest and convertible privileges. Convertible bond prices will fluctuate more than the prices you pay for nonconvertible bonds. When interest rates rise, bond prices fall and vice versa. One major disadvantage of bonds for the small investor is the way bonds are traded. Usually corporate bonds are issued in \$1,000 face value units. In order to receive reduced commission rates, bonds must be purchased in units of five.

U.S. Government Securities

The safest bond investment is in a U.S. government bond, including the U.S. savings bond, Treasury bond, Treasury bill, and Treasury note. The Treasury bill, the most actively traded government security, is issued in maturities of 3, 6, 9, and 12 months with a minimum \$10,000 investment. The T-bill is purchased on a discount basis, meaning that when you buy one, the price you pay is less than the face value. When the T-bill matures, the Treasury redeems the bond at its face value.

Other bonds do not require as much investment. The Treasury note is one that starts at \$1,000 and matures in from 1 to 10 years. The T-note is not discounted, but it pays a fixed rate of interest semiannually. Treasury bonds can also be purchased for \$1,000, but they have maturity dates ranging between 10 and 25 years. The interest that T-bonds pay varies, depending on their maturity dates and the prevailing rates when you buy them.

Money Market Funds

Money market funds offer attractive income possibilities, liquidity, and safety in varying degrees. More than 300 money market funds are available, and they are excellent for the individual investor with a small amount of capital to invest. You can buy units for an average of \$1,000, but some cost as little as \$25.00. A major consideration in investing in money market funds is the ability to shift quickly from one fund to another within a family of funds. Many brokerage houses have a stable of investments for the individual investor with a small amount of capital to invest. For example, major houses are advertising variable packages of investments including common stocks, bonds, money market, selections of mutual funds, and government guaranteed bonds.

A *mutual fund* is a good place for a beginning investor to start. When you purchase shares, you become an indirect owner of all the securities held in the fund. This gives you a diversification that reduces your risk. Pick a fund whose investment objectives match yours. For example, if you want to take a chance on a reasonably high-risk investment in hopes of reaping more, invest in an aggressive growth mutual. If you do not like to take risks, desiring virtually no loss and no gain in the value of the shares, invest in a money market fund. Between these two positions are some 500 mutual funds that strive for varying degrees of growth and income.

These are the principal kinds of securities and investments that are popular with the individual investor. Each has its advantages and disadvantages. Before you invest in stocks, study the company thoroughly by look-

ing for strong, experienced management, strong financial position, a broad enough product mix, and a growth market for the products. Investors who have been successful in the market have done so by investing in quality securities.

Many different networks of investment possibilities exist, making it imperative that you seek the help of professionals. Large securities dealers and stockbrokers, and investment departments in banks and investment companies can provide excellent advice.

How to Begin Investing

If you are an investment beginner, you may feel overwhelmed by all of the information presented to you. So begin with your pension agency. Why? Because through this agency, your denomination is providing programs designed for ministers and their families, and it can give counsel on other financial matters. The representatives will understand your problems better than any commercial enterprise agents. Your denomination will advise you to make sure you are fully covered in the pension program and in the life, medical, and disability insurance plans. After you have done this, you can move into other areas.

If you have no experience, the best place for a beginning investor is in a money market fund that has various options. This is very important when interest rates rise or fall even a percentage point or two. Defensive investments tend to roll with the interest rates and are built into the funds. They require far less complicated investment strategies than other kinds of vehicles, such as stocks.

Before you invest, know what you want. Develop your investment strategy by setting objectives that include:

1. The safety of your principal (the money you invest)
2. The income you want your investments to yield
3. The long-term growth you want your assets to make
4. The short-term profits you will make and
5. The tax savings aspects open to you

Investors must work and study continuously to be successful. And that success comes from execution of a well-planned investment objective and from attention to possibilities and probabilities gleaned from reading magazines, newspapers, and investment newsletters.

Individual Retirement Account

One of the opportunities that can directly affect your plan for saving is an individual retirement account (IRA). The law permits any minister who is currently covered by a pension plan to establish an IRA also. You are allowed to deduct as much as \$2,000 from the taxable income you earn and put it into a special retirement account.² All earnings are also excluded from current taxes. Taxes are deferred until you begin to withdraw funds from the account, usually after your retirement. At that point you probably will be in a lower tax bracket.

Your spouse can establish her own IRA provided she is employed and earns at least \$2,000. If she does not earn a salary, you may deposit a total of \$2,250. This may be divided into two accounts, and a minimum of \$250 should be deposited into your spouse's account. This amount can increase quickly. For example, \$2,250

GLOSSARY OF FINANCIAL TERMS

Compiled by Dan Holom



Here is a brief glossary of the everyday terminology used in brokerage houses and financial offices around the globe.

Accrued interest: Interest due from issue or from the last coupon date to the present as a interest-bearing security. The buyer of the security pays the quoted dollar price plus accrued interest.

Active: A market in which there is much money.

After-tax real rate of return: Money after-tax rate of return minus the inflation rate.

Agent: A firm that executes orders for or otherwise acts on behalf of another (the principal) and is subject to its control and authority. The agent may receive a fee or commission.

All or none: Requirement that none of an order be executed unless all of it can be executed at the specified price.

Asked: The price at which securities are offered.

Bank line: Line of credit granted by a bank to a customer.

Basis point: One one-hundredth of 1 percent.

Bear market: A declining market or a period of pessimism when declines in the market are anticipated (a way to remember "Bear down").

Best efforts: The underwriter will sell all the securities the market will take at a specified price over a period of time.

Bid: The price offered for securities.

Book value: The value at which a debt security is shown on the holder's balance sheet.

Broker: One who brings buyers and sellers together. He is paid a commission either by the initiator of the transaction or by both sides. He executes orders for the account and risk of others.

Bull market: A period of optimism when increases in market prices are anticipated. (A way to remember: "Bullahead.")

Callable bond: A bond that the issuer had the right to redeem prior to maturity by paying same specified call price.

Certificate of deposit (CD): A time deposit with a specific maturity evidenced by a certificate.

Confirmation: A memorandum to the other side of a trade describing all relevant data.

Convertible bond: A bond containing a provision that permits conversion to the issuer's common stock at some fixed exchange ratio.

Coupon: A certificate attached to a bond evidencing interest due or a payment date.

Day trading: Intraday trading in securities for profit.

Discount rate: The rate of interest charged by the Fed (Federal Reserve bank) to member banks that borrow re-

a year invested at just 10 percent will grow to more than \$35,850 in 10 years and almost \$120,000 in 20 years.

There can be only one owner of an IRA. Wherever there is a "spousal" IRA, the total is divided into two subaccounts. A family with a spousal IRA should consider placing more money in the wife's account than in the husband's account because women usually live longer than men and more wives are younger than their spouses.

The IRA is definitely a retirement savings plan. The money put into an IRA plus all it earns from interest or dividends is sheltered from income tax until it is withdrawn. You may leave your money in an IRA until age 70.5 when income tax becomes payable. While an IRA account is extremely attractive, remember that your money is locked in until age 59.5. If any of the money is withdrawn before that time, not only will you have to pay income tax on it, but you will also have to pay a 10 percent penalty on the amount withdrawn. Consult your pension agency about the most appropriate way to open or transfer an IRA.

One other word needs to be said about the individual retirement account. Available to the minister through the

denominational pension board is the advantage of the tax-sheltering arrangements. This gives a minister the opportunity to contribute to a tax-sheltered annuity without the restrictions of the individual retirement account. Frankly, it is far more flexible. You can tax shelter up to 25 percent of your reportable income in this manner. If you are interested in this unique program, consult your denominational pension board about this excellent opportunity before you set up an individual retirement account.

Child Care Credits

Couples who work may be eligible to claim a credit for the costs of child care if the care is needed to enable both parents to work. Children must be under age 15 for the credit to qualify. For tax purposes, a credit is worth more than a deduction. A dollar of tax credit directly reduces your taxes by a dollar. The value of deductions depends on your tax bracket. The value of a deduction is always less than the amount of the deduction. For example, if you had \$100 in deductions, you would deduct \$100 from your income before the tax is calculated. Assuming you are in the 30 percent tax bracket, your

serves against collateral in the form of government securities and other acceptable paper.

Equivalent taxable yield: The yield on a taxable security that would leave the investor with the same after-tax return he would earn by holding a tax-exempt municipal bond.

Federal Deposit Insurance Corporation (FDIC): A federal institution that insures bank deposits, currently up to \$100,000 per deposit.

Federal funds: Non-interest bearing deposits held by member banks at the Federal Reserve.

Fixed-rate loan: A loan on which the rate paid by the borrower is fixed for the life of the loan.

Joint tenants in common: Each participant owns a share of the account. If one of the parties dies, his estate is entitled to that share.

Joint tenants with the right of survivorship: On the death of one of the participants, the other or others take his share.

Liquidity: A liquid asset is one that can be converted easily and rapidly into cash without a substantial loss of value.

Market value: The price at which a security is trading and could presumably be purchased or sold.

Money market: A market in which short-term debt instruments (Treasury bills, commercial paper, etc.) are issued and traded.

Money market fund: Mutual fund that invests solely in money market instruments.

Money supply definitions used by the Fed in January 1983:

M-1: Currency in circulation, plus demand deposits, plus other checkable deposits, including NOW accounts.

M-2: M-1, plus money market deposit accounts, plus overnight repurchase agreements (RP) and money market funds, and savings and small (less than \$100,000) time deposits at all depository institutions.

M-3: M-2, plus large (over \$100,000) time deposits at all depository institutions, term RPs (repurchase agreement)

at banks and savings and loan institutions, plus balances at institutions—only money funds.

Municipals: Securities issued by state and local governments and their agencies.

New-issues market: The market in which a new issue of securities is first sold to investors.

NOW (Negotiable Order of Withdrawal) accounts: These amount to checking accounts on which depository institutions (banks and thrifts) may pay a rate of interest subject to federal rate bids.

Odd lot: Less than a round lot.

Par: Price of 100 percent.

Point: 100 basis points = 1 percent.

Portfolio: Collection of securities held by an investor.

Premium: The amount by which the price at which an issue is trading exceeds the issue's par value.

Prime rate: The rate at which banks lend to their best (prime) customers.

Principal: Face amount or par value of a debt security.

Prospectus: A detailed statement prepared by an issuer and filed with the SEC prior to the sale of new issue. It gives detailed information on an issue and on the issuer's condition and prospects.

Repurchase agreement (RP): The holder of securities sells them to an investor with the agreement that he will sell them at a specific date at a set price.

Round lot: 100 shares of stock.

Securities and Exchange Commission (SEC): Agency created by congress to protect investors in securities transactions by administering securities legislation.

Tick: Minimum price movement.

Trade date: Date on which a transaction is initiated.

Yield to maturity: The rate of return yielded by a debt security held to maturity when both interest payments and the investor's capital gain or loss on the security are taken into account.

deduction of \$100 will save you \$30.00 in taxes. By contrast, a \$100 credit will reduce your taxes by \$100. The following chart shows the child credit allowances on taxable income.³

If Your Taxable Income Is	You May Take This Amount of Credit	But the Credit May Not Exceed	
		One	Two or More
Up to \$10,000	30%	\$720	\$1,440
\$10,001 to 12,000	29	696	1,392
12,001 to 14,000	28	672	1,344
14,001 to 16,000	27	648	1,296
16,001 to 18,000	26	624	1,248
18,001 to 20,000	25	600	1,200
20,001 to 22,000	24	576	1,152
22,001 to 24,000	23	552	1,104
24,001 to 26,000	22	528	1,056
26,001 to 28,000	21	504	1,008
28,001 and up	20	480	960

Conclusion

Keep in mind two terms: *investing* and *small salary*. Many ministers understand the latter from personal experience. Not enough ministers are yet involved in the challenge of saving through safe investment concepts. Because a minister's money is often limited, investing on his small salary mandates serious consideration of both the risks and the opportunities.

If taxes still boggle you, remember that this article is not intended to explain the tax laws in detail. Many of the provisions allowed today may be changed, modified, or eliminated by congress during its next session.

Knowing generally what is available for investments will aid in your financial planning. From here you can decide if your personal situation requires expertise from an attorney, an accountant, or some other specialist such as a Realtor. Investment in housing will be the next consideration.

NOTES

1. Interest rates have fallen since this article was written. Current returns will probably be smaller.

2. At this writing, the tax advantage of the IRA is threatened by new tax legislation and may be lost altogether to U.S. taxpayers.

3. This credit may be eliminated by legislation now before the U.S. Congress.

Retirement Savings: THE HIGH COST OF WAITING

by Paul D. Fitzgerald

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Planning for retirement should begin early in a minister's career. This income should be built on a foundation consisting of three basic parts: Social Security, a denominational pension plan, and personal savings.

A common—and costly—fallacy accepted by many ministers is that a substantial amount of money is needed before a retirement savings plan will be worth the bother. This simply is not true. Setting aside even small amounts today can earn more than waiting until tomorrow when a larger contribution can be made. In fact, *waiting until savings contributions are more affordable can typically cost up to nine times the original investment.*

SOCIAL SECURITY

If you're under 50, it's popular to criticize the Social Security system and to question its future viability. In my experience with retiring ministers, not one has said they would have been better off if Social Security had never been started. No one likes the high taxes paid for this benefit. But it is not uncommon for a minister and wife to collect all the taxes they have paid into Social Security in monthly retirement benefits within 24 months of retiring. Certainly there are exceptions; but the system has been generous to most ministers.

In the Church of the Nazarene, the importance of Social Security retirement benefits for ministers is reflected in the denomination's emphasis on the local church to reimburse the tax to the minister. While this cannot be a tax-free benefit, it has been a significant financial advantage. Reimbursement has generally increased as the tax has risen. In a sense, the church has paid the "premium" for Social Security benefits as part of its retirement program.

Younger ministers, sometimes enticed by sales representations and less-than-candid advisers, have wondered if they could do better by opting out of the system and taking the same money to build a retirement income. No study known to date supports the suggestion the same money that would have been paid into Social Security would privately buy a better retirement benefit. This suggestion ignores that fact that Social Security benefits include potentially large amounts of insurance in the forms of life insurance, disability protection, and post-retirement medical benefits in addition to retirement income with built-in inflation protection.

DENOMINATIONAL PENSION PLANS

Denominations' pension plans vary as greatly as their theologies. Yet pension plans are similar in that they are



Paul D. Fitzgerald

established either as a defined *benefit* plan or a defined *contribution* plan.

A defined benefit plan may be based on years of service to determine an individual's future benefit payment. The Nazarene ministers' "Basic" Pension Plan is one such plan. All members with the same service receive the same monthly benefit without regard to salary history or congregation sizes. This plan provides a basic benefit as a supplement to Social Security benefits. The Pension Fund of The Wesleyan Church is another example of a defined benefit plan.

A defined contribution plan, or "money purchase" plan, allows periodic deposits to an account in the name of an individual pastor. The tax-free contribution is set aside, and the interest on the account grows, also tax-free. At retirement, an annuity may be purchased, providing a fixed monthly benefit payable to the minister and spouse as long as either lives. The amount of the benefit is determined at retirement, depending on the level of contributions, interest rates paid, and annuity assumptions. The annuity benefit is guaranteed, and the retiree cannot outlive the benefit.

Some plans allow a flexible withdrawal plan that is not an annuity. Under such an option, the individual is responsible to withdraw certain minimal amounts, but is not guaranteed the funds will last for his lifetime. The Nazarene Supplemental Retirement Plan (tax-sheltered annuity) is such a plan.

Denominational pension plans are important in the minister's retirement planning. They are different from commercial plans in that no sales commissions are paid, overhead and administrative costs are minimized, and there is no need for a profit margin. Another important difference is that investments are made to exclude businesses that traffic in alcohol, tobacco, and other trades contrary to ethical positions taken by the denomination.

PERSONAL SAVINGS FOR RETIREMENT

A minister should start to save for retirement through a tax-sheltered annuity (TSA). A TSA may be supplemented by contributions to an individual retirement annuity (IRA); however, TSA plans can be significantly more advantageous. A minister's TSA contribution is exempt from any self-employment (SE) tax (12.3 percent in 1986), while IRA contributions are not exempt.

TSAs generally allow flexible contributions of up to 20 percent of annual taxable compensation. The contributions are not reportable on the annual Form W-2 and are exempt from income taxes. The contribution is thus made partly from take home salary and partly from the money that would have been paid in taxes. For example, if your marginal tax bracket is 15 percent, and the church increases your salary by \$100 per month, the \$1,200 is reduced by 15 percent for income tax (\$180) and 12.3 percent for SE tax (\$147.60). This leaves an after-tax payment of \$872.40. By putting the \$1,200 in a TSA, you contribute \$872.40 toward your retirement and the IRS contributes \$327.60. Income tax will be assessed upon withdrawal, but the compounding of interest on the funds will more than offset the tax after retirement. (If at age 35 a minister contributed \$327.60 at 10 percent annual compound interest, that in-



vestment could grow in value to \$5,716.42 by the time he retired at age 65.)

You may have income other than salary. This might be from revivals, speaking engagements, or from writing. Based on this income, you may be eligible to open a Keogh account that is similar to an IRA account. This provides a means of saving taxes on that extra income. A Keogh account can provide a significant source of retirement income if contributions are made in time for the money to compound.

THE HIGH COST OF WAITING

It is impossible to overemphasize the importance of saving early for retirement. Even if contributions are modest, the power of compounding interest can yield astounding results at retirement.

If an individual chooses not to save \$2,000 each of the next four years, but instead waits 12 years until this same yearly contribution amount becomes more affordable, nearly nine times the four-year investment amount may be lost. Assuming the interest rate remains level for the entire savings period and the earnings compound tax free, the person waiting 12 years to start saving will have to contribute \$70,000 (at \$2,000 per year) to have the same cash value at age 65 as the person making \$2,000 contributions for the next four years. The amounts can be changed, but the relative difference remains the same.

There is a high cost to be paid for waiting to start a retirement savings plan.

REIMBURSEMENT: SIMPLIFY YOUR TAX RETURN AND SAVE

by Don Walter

Manager of Office Operations, Pensions and Benefits Services USA, Church of the Nazarene

Many ministers frequently use personal money to pay for various local church expenses. If travel and automobile expenses are included, these expenditures can add up to thousands of dollars annually. Eventually, ministers and lay employees of the church must eliminate their liability for income and Social Security taxes on salary spent this way. The potential personal tax liability can be substantial if these expenditures are not properly removed from the employee's taxable income.

The problem of removing these expenditures is usually characterized by one of these questions:

1. "How do I deduct my automobile and business expenses?"
2. "I'm being audited! How can I keep the IRS from disallowing my deduction for travel and business expenses?"

Most churches realize their pastor and other employees have these expenses and seek to provide reimbursement. At times, however, reimbursements do not cover all expenses. The employee must then find an acceptable way to deduct the unreimbursed expenses from income and Social Security tax liability.

Unreimbursed automobile and travel expenses can be deducted on IRS Form 2106. However, written records must be maintained according to IRS guidelines to substantiate the expenses. At the time of this writing, congress is even considering disallowing any such unreimbursed expenses to the extent they do not exceed 2 percent of the employee's adjusted gross income.

Unreimbursed professional and church expenses must be deducted on Schedule A, Itemized Deductions. In order to appreciate any savings here, the employee must have enough deductions on Schedule A to exceed the standard deduction amount (zero bracket amount). If itemized deductions do not

exceed the zero bracket amount, these unreimbursed professional and church expenses will simply be absorbed and lost in the standard deduction amount.

Even if the total deduction amount exceeds the standard deduction limit, other problems may arise. In the event of an IRS audit, deductions could still be lost if they do not satisfy strict record keeping and "business purpose" guidelines. It is difficult and expensive to retain a deduction once inadequate substantiation has been determined. At that point, additional taxes would be due, and interest and penalties could be added.

Churches with lay employees may even be unnecessarily paying part of the employer's payment of the FICA tax if the employee is spending any salary for local church expenses. Of course, FICA tax cannot be recovered.

The best way to eliminate the unnecessary payment of taxes on money spent for local church expenses is for the pastor to work with the church board in establishing a reimbursement policy and procedure. This process should also allow the church board to have a more accurate understanding regarding an employee's personal income. Most churches want to reimburse all business, travel and professional expenses of their employees. The IRS recognizes these reimbursements as nontaxable to the employee for income tax and Social Security purposes.

The first step in establishing a reimbursement policy is to determine which expenses are to be reimbursed by the church. Besides automobile and travel expenses, others to consider include: business related entertainment, professional books and magazines, memberships and dues in professional organizations, stationery and supplies, gifts given as an expectation of one's professional capacity, and other ministry expenses. The church employee should be reimbursed in full for such expenses.

Once these expense parameters have been determined, reimbursement procedures will need to be established. If the church cannot afford to pay all business expenses of an employee, the income tax liability can still be minimized. As pastor, you may wish to lead your church board in considering the following plan:

1. Have the church board decide which expenses it will fully reimburse. An estimate by the employee of all business and travel expenses anticipated for the year may be helpful in this determination. If full reimbursement of all expenses is not possible at this point, the church board may wish to set this as a goal for the near future.
2. The employee should determine how much of the amount currently designated as salary is actually being spent for unreimbursed local church expenses. This amount should be subtracted from the employee's current salary figure, thereby establishing a new lower amount that more accurately reflects actual discretionary compensation.
3. The difference between the two salary figures should then be placed in the church's budget for reimbursement of



Don Walter

COMPENSATION OF NAZARENE MINISTERS, U.S. DISTRICTS, 1971-85

YEAR	NO. OF CHURCHES	SALARY	ASSUMED HOUS. & UTIL.	TOTAL SAL. & HOUS.	PERCENT CHANGE	EMPLOYEE BENEFITS			AVERAGE TOTAL COMPENSATION	PERCENT CHANGE	CPI-U* PRESENT INCREASE
						TOTAL BENEFITS	PERCENT CHANGE	PERCENT OF SAL. & HOUS.			
71-72	4,504	\$ 4,389	\$ 1,097	\$ 5,486		\$ 800		14.58%	\$ 6,286		3.4%
72-73	4,564	4,640	1,160	5,800	5.72%	994	24.25%	17.14	6,794	8.08%	3.4
73-74	4,637	5,078	1,270	6,348	9.45	1,093	9.96	17.22	7,441	9.52	8.8
74-75	4,635	5,498	1,375	6,873	8.27	1,361	24.52	19.80	8,234	10.66	12.2
75-76	4,661	5,869	1,467	7,336	6.74	1,515	11.32	20.65	8,851	7.49	7.0
76-77	4,661	6,289	1,527	7,861	7.16	1,739	14.79	22.12	9,600	8.46	4.8
77-78	4,625	6,773	2,257	9,060	7.70	1,836	5.58	20.26	10,896	7.32	6.8
78-79	4,456	7,359	2,453	9,812	8.30	1,970	7.30	20.08	11,782	8.13	9.0
79-80	4,449	8,173	2,724	10,897	11.06	2,276	15.53	20.89	13,173	11.81	13.3
80-81	4,450	8,512	2,837	11,349	4.15	2,437	7.07	21.47	13,786	4.65	12.4
81-82	4,444	9,060	3,020	12,080	6.44	2,834	16.29	23.46	14,914	8.18	8.9
82-83	4,456	9,448	4,049	13,497	4.26	3,182	12.28	23.58	16,679	5.78	3.9
83-84	4,357	9,751	4,179	13,930	3.21	3,487	9.59	25.03	17,417	4.42	3.8
84-85	4,313	10,204	4,373	14,577	4.64	3,865	10.84	26.51	18,442	5.89	4.0

*For the calendar year, December to December, based on the 1967=100 reference base.

COMPENSATION BY CHURCH SIZE UNITED STATES DISTRICTS, CHURCH OF THE NAZARENE, YEAR ENDING 1985

	NO. OF CHURCHES	AVERAGE MEMBERSHIP	SALARY	ASSUMED HOUS. & UTIL.	TOTAL SAL. & HOUS.	EMPLOYEE BENEFITS		AVERAGE TOTAL COMPENSATION
						TOTAL BENEFITS	PERCENT OF SAL. & HOUS.	
74 Members or Less	2,107	43	\$ 6,593	\$ 2,826	\$ 9,419	\$ 2,278	24.19%	\$11,697
75-199 Members	1,637	120	12,142	5,204	17,346	4,829	27.84	22,175
200-399 Members	426	270	16,804	7,202	24,006	6,637	27.65	30,643
400+ Members	143	615	21,559	9,240	30,799	7,942	25.79	38,741
Total Number of Churches	4,313							
Overall Average		114	10,204	4,373	14,577	3,865	26.51	18,442

Compiled from statistics supplied by the permission of the General Secretary's office by Data Processing, General Board, Church of the Nazarene, at the request of Pensions and Benefits Services USA.

NOTES:

In computing averages, all churches showing zero (0) membership or zero (0) dollars paid as pastor's salary (Col. 3A), were eliminated.

"Assumed Housing and Utilities" is estimated to equal 30% of the total when combined with the pastor's salary (Col. 3A). The percentage has changed over the years to keep up-to-date.

"Employee Benefits" figures are taken from Col. 3B, District Statistics Report, including Group Premiums, Social Security reimbursements, Tax-Sheltered Annuities, etc.

"Business and Professional Expenses" are excluded from these figures.

local church expenses. If the church board combines the reimbursement amounts for automobile and other business expenses as one budget item, any funds currently designated as automobile or car allowance should also be included. These funds should no longer be considered as part of the employee's salary.

4. Pay the newly determined salary at the regularly scheduled intervals and report this on forms 941 and W-2.

5. Pay the employee a portion of the amount designated "expense reimbursement" as a cash advance fund. As business expenses occur, receipts and/or mileage statements should be given to the church treasurer. When the receipts are

(Continued on page 38)

Principles for Saving and Investing

by Bert Martin

Whether you have a little or a lot of money you should be saving or investing some of it. The Bible has the last word on this subject: *"The wise man saves for the future, but the foolish man spends whatever he gets"* (Prov. 21:20, TLB). Why is it, then, that so many of us act like fools when it comes to saving money? I don't know the answer to that question, but having received a lot of advice on spiritual things from preachers (most of it good) I welcome the opportunity to return the favor by sharing some financial advice. Really it is advice I would give to anyone, preachers included. I know a minister is not apt to be paid a high salary, but this counsel is offered under the assumption that whether you have a little or a lot there is a right way and a wrong way to handle it. Here are my guidelines for saving and investing.

1. Pay attention to the biblical reasons for saving. First, the Bible says we should provide for our own family. "Command this, so that they may be without reproach. If any one does not provide for his relatives, and especially for his own family, he has disowned the faith and is worse than an unbeliever" (1 Tim. 5:7-8, RSV). Second, the Bible says we should manage our money so that "your abundance at the present time should supply their want" (2 Cor. 8:14, RSV). In other words, we are to be wise stewards and not fools spending whatever we get, so that we will have resources to share with those less fortunate than we are—especially those of the household of faith. Finally, the Bible says that careful management not only multiplies our own resources and supplies the needs of others "but also overflows in many thanksgivings to God" (2 Cor. 9:12, RSV). So careful saving and handling of money helps us provide for our own, give generously to others, and glorify God.

2. You cannot afford not to save and invest. Failure to save now is drastically expensive. Whatever your salary, save something. Little becomes much if you save regularly. Consider how savings grow: \$3.60/week, invested at 10 percent for 40 years, grows to \$100,000. But it takes nearly 10 times that amount, \$30.17/week, to reach the same financial goal in 20 years. Both saving plans produce \$100,000, but \$3.60/week for 40 years amounts to a \$7,488 investment, while \$30.17/week for 20 years amounts to a \$31,376 investment. Saving \$3.60/week now should be a lot easier than saving \$30.17 20 years from now. Start saving. You cannot

afford to wait, it is too expensive. It will take some discipline and doing without, but you will be glad in the long run.

Start saving now at the best interest rate you can get in a safe insured account. The following chart shows the difference a few points can make on a savings of \$10 per week compounded weekly.

Years	Interest Rate on the Account				
	5%	6%	7%	8%	10%
10	\$ 6,743	\$ 7,120	\$ 7,524	\$ 7,960	\$ 8,921
20	17,856	20,100	22,667	25,655	33,149
40	66,372	86,735	114,502	152,570	277,621

3. Keep money matters in proper perspective. A life frittered away trying to "make money" is a tragedy. You did not enter the ministry to get rich. Who should know better than you that a person's "life does not consist in the abundance of his possessions" (Luke 12:15, RSV). The love of money can creep up on us and absorb our best creative energies just as the lack of money can breed a resentful spirit. Do not let 1 Tim. 6:9 be wasted on you. "But those who desire to be rich fall into temptation, into a snare, into many senseless and hurtful desires that plunge men into ruin and destruction. For the love of money is the root of all evils" (RSV).

You may very well discover that you can make money through investing and saving—but don't let the love of money pull you away from God's call—don't let moneymaking dominate your life.

4. Consider both saving and investing. Putting your money in a bank, savings and loan, or certain types of insurance company programs, or a credit union is *saving* money. Your money is relatively safe, the return is modest. Before you *invest* at higher risk for a greater return you should have the equivalent of four to six months income in such a savings institution.

These institutions pay interest on deposits left with them. They take your money and invest it in real estate, stocks, bonds, or loan it to someone who does. They are a "middle man," a service organization, and they charge for their service. Therefore, you may want to deposit no more money with them than is necessary for an "emergency fund" and to conduct your normal business.

Investing gives you the opportunity to bypass the "middle man" and therefore have a chance at earning higher returns.

Here are some investment options. These are not get-rich-quick schemes but are ways that *may* improve the rate of return on investment. The risk is greater in accordance with the chance of higher earnings.

REAL ESTATE

The average person's largest investment is in real estate. The ownership and investment value of a house has been greatly enhanced by our tax laws. It appears that the tax benefits for home owners will not change, but tax considerations on real estate purchased strictly for investment purposes will be changed. Extra care must be exercised before investing in this area.

In the 1980s, real estate values have not appreciated as they did during earlier years, but overall the past 40 years real estate has been an excellent investment.

If you do not own a home it is still possible to invest in real estate. Investment may be made by buying an individual property or by buying part of a real estate partnership (REIT) that is being offered through a securities dealer. Either of these would be worth your consideration. Real estate investments are normally made with the idea of holding the investment for a long period of time, and it may not be possible to liquidate an investment quickly if you should decide to do so.

Some of the partnership plans are designed to provide current tax deductions and long term capital growth, while others are designed to give fewer deductions and generate greater continuous income. The latter type would be ideal for an IRA or SEP account because income generated within the account is allowed to accumulate with no tax being paid until the money is withdrawn.

THE STOCK MARKET

Stocks of companies and mutual funds composed of stocks are desirable investments because they have the opportunity to appreciate in value. When you buy stock in a company you become a part owner of the company and the success of your investment will depend on how well the company does in its efforts to grow and increase earnings. If the company does not do well, your investment probably won't do well. If the company goes broke, you lose everything. If you buy stock, set a stop-loss mark in your ledger or at least in your mind. You may want to set a "profit-taking mark" as well. For example, if you buy a stock at \$15.00 per share, you may determine that if it drops below \$12.00 you will cut your losses and sell. (One blue chip stock that I follow dropped from \$31.00 to \$7.00 in a matter of weeks when the recession of 1973-74 hit.) While setting your stop-loss mark, you may also set a profit-taking sell mark. If you bought at \$15.00, you might set your sell mark at \$22.00. Yes, it might go higher; it might go to \$50.00 per share. But there is a Wall Street maxim that says, "The greedy always get burned."

Another benefit to owning stock in a company is the dividends paid to the stockholders. Normally, stocks that pay good dividends are considered to have poorer growth prospects.

Mutual funds are a popular way to invest in stocks, and with good reason. A mutual fund will own shares in many companies, therefore it will not have the volatility of individual stocks. In addition they provide you with liquidity, diversification, professional management, and daily accounting. For people who do not have the time to follow the stock market closely, a mutual fund may be the best way to invest in stocks.

There are two kinds of funds, load and no-load. Many investors think they are ahead of the game if they can avoid an up-front sales fee. May I say, there are no free lunches on Wall Street. If they do not collect it one place, they will collect the fee some place else. There are three kind of fees: (1) up-front; (2) yearly expense; (3) liquidation. Before the effect of these fees can be evaluated, you will need to decide how long you expect to hold the shares you buy. If you plan to hold the position for a short time, avoid the up-front fee. If you expect to hold the position for a long time, give careful consideration to the yearly expense fee.

When considering mutual funds, be wary of advertised claims on growth rates. There are no standards on how to calculate growth rates, so your protection is to read the prospectus carefully and get counsel from an unbiased source.

THE BOND MARKET

Bonds are a safety net for your investment portfolio. The normal reason for buying bonds is the assurance that your original investment will be returned to you at the maturity date of the bond and also because of the high interest rates they pay.

There is a great variety in types of bonds and in the ways they can serve the individual investors. A lot of care and study is needed in determining which bond should be selected for your specific investment objective. There are also many bond mutual funds available to you.

Bonds are available with maturity dates ranging from 6 months to 30 years. This is a very nice feature since it allows you to buy bonds for their high interest with the commitment that your money will be returned at the time you want to use it for some other purpose. Bonds can be sold before their maturity date in the event you would wish to. When this is done, the value of the bond would be influenced by current interest rates, which could be either higher or lower than what your bond is paying.

Bonds are issued for the purpose of raising money for the issuer. The governments are the biggest issuer of bonds. Corporations as well as churches also borrow through bond issues.

DENOMINATIONAL RETIREMENT PLANS

The Nazarene Supplemental Retirement Program is one of the best investments I know of. It is a tax-sheltered program with no commissions and no fees. It pays an excellent return. At this writing it pays a return of about 50 percent greater than Treasury bills. Every pastor should participate in this program. Many church boards contribute in behalf of their pastor. A pastor needs, in my judgment, a savings base, then an investment in this tax-sheltered annuity; then, if there is further money to invest, stocks, bonds, and real estate can be considered.

5. Proceed carefully and with counsel. A lot of financial advice is available. Much of it is ruinous. Get-rich schemes are just that for the author who wants to sell you his "no money down" plan to get rich before lunch. Flee these like you would, in Paul's words, flee fornication. Remember that most stock-brokers are like used-car salesmen. They will have something you "need" —since they earn commissions on what you buy. Hear the Word of the Lord: "The simple believes everything, but the prudent looks where he is going" (Prov. 14:15, RSV).



WHERE TO FIND FINANCIAL INFORMATION

by William C. Miller

Librarian, Nazarene Theological Seminary, Kansas City

Making personal financial decisions can have risks beyond those associated with volatile investment markets. One means of reducing the risks is to have sound financial information. Such information comes in a variety of formats, in a wide price range, and with various degrees of reliability. These sources run the gamut from very general to quite specific in scope. Such diversity is advantageous to the financial community, but it can intimidate the casual investor or even overload the more sophisticated.

The following items are sources of investment information or advice that reflect this diversity but provide it in manageable form. These are only a sample of the sources available. One may find others better suited to personal needs or interest, yet these will give basic investment information. All sources cited are readily accessible.

The ubiquitous television and radio are the easiest means of obtaining investment information. While the major networks' news programming gives only the national highlights, more substantial coverage is afforded over public television and cable channels. The weekly "Wall Street Week," carried by public television, has become a widely followed program. Also on some public television stations is the daily "Nightly Business Report" and the weekly "Wall Street Journal Report." In those communities served by cable television, the "Cable News Network" (CNN), "Financial News Network" (FNN), and "Life-style Network" may be available. FNN has extensive coverage and provides a slightly delayed (15 minutes) record of stock transactions on the major U.S. exchanges. CNN has the weekday "Moneyline" program, which concentrates on a wide range of personal financial issues. "Business Morning" and "Business Day," shown each weekday on CNN, provides information of interest to investors. The "Investment Advisory" appears on "Life-style." Other cable channels may provide further programming relating to personal finances.

The selection carried over radio is more limited. National Public Radio broadcasts the weekly "Markets and

Money." Radio stations affiliated with CNN also carry "Moneyline" daily and the weekly programs "Moneyweek" and "Speaking of Your Money." The Canadian Broadcasting Corporation carries similar programming on both radio and television.

The print media has greater diversity and complexity. While an individual may subscribe to the publications cited, most of these are found in public libraries. The library may also have financial dictionaries to help explain specialized investment terms. One example is *Dun & Bradstreets' Guide to Your Investments*, by C. Colburn Hardy.

The major financial rating firms Standard & Poor's and Moody's publish a number of handbooks, guides, newsletters, and dictionaries that are important resources. The best known are Standard & Poor's *Stock Reports*, a loose-leaf service in three areas; *Outlook*, their weekly investment advisory newsletter; and quarterly stock and bond guides. Moody's *Handbook of Common Stocks* is issued quarterly and covers a common stock having high investor interest.

In the area of stocks and bonds, the weekly *Barron's National Business and Financial Weekly* and *Value Line Investment Survey* are frequently consulted. *Barron's*



William C. Miller



"And now a special prayer for the dollar . . ."

reports the week's activity in the financial markets along with feature articles on investments. *Value Line* is a loose-leaf service that rates common stock and prints an advisory newsletter recommending investment strategy.

For those interested in mutual funds, two sources are helpful. The annual *Investment Companies*, prepared by Wiesenberger Investment Companies Service, gives "a complete explanation of their [mutual funds] functions and their various uses to the investor." It also contains a useful glossary of investment terms. There are monthly supplemental updates, giving current fund performance and dividend record. Related information is found in *Mutual Fund Sourcebook: A Quarterly Survey of Mutual Funds*. The sourcebook displays the funds' portfolio holdings as its major contribution to investors.

Several magazines are useful resources. *Money*, published by Time-Life, and *Changing Times*, published by Kiplinger, cover the full range of personal finances in a popular style. *Business Week*, *Forbes*, and *Fortune* are oriented toward the business community, but both regu-

larly have articles for the investor. The same is true for the *Wall Street Journal*. The *Wall Street Journal*'s "Heard on the Street" column is widely quoted. Coming from a different direction, *Consumer Report* has printed highly informative feature articles on insurance, banking, home mortgages, etc. *Canadian Business* and the French language *Commerce* are available to those interested in a Canadian view.

Some metropolitan daily newspapers have special sections devoted to business or personal finances and are solid contributions. The same holds for regional business weeklies and trade/professional publications.

Brokers, financial planners, officers of financial institutions, and agents all stand ready to extend advice and sell a product. Those who offer a wide range of investment options are usually helpful in exploring the suitability of any specific type of investment to one's goals. An additional source for those in ministry is the denominational agency, or office, which assists clergy in retirement and financial planning. They are knowledgeable, available, and their advice is without obligation. ✚

«WHERE

DID

ALL

THE

MONEY GO?”



(Or the Essentials of Planning a Budget)

by Darold H. Morgan*

Several years ago, a noted television commentator on a popular news program pondered, "Where did all the money go?" Like most people, he never used a budget. Now he was having a difficult time remembering where all the money he had earned since his discharge from the United States Army following World War II had gone. He believed his family had spent money wisely and carefully, but where?

He estimated that through the years he had spent almost \$137,000 for food and beverages for his family of six. The home he purchased in 1951 for \$29,500 cost him about \$50,000 to maintain. Utilities during the time he lived there totaled \$87,500. He estimated that he spent a total of \$63,000 for transportation. Fuel costs for driving cars was the most difficult to determine because of the changes in gallon costs, especially during the oil crisis of the 1970s. He figured his expenditures for gasoline and oil were about \$34,000.

College education for each of the man's four children totaled \$96,000. For miscellaneous expenditures, such as clothing, haircuts, appliances, and other, he figured his family spent some \$200,000. His last expense was taxes, which, after he computed his "guesstimate," reached the staggering total of \$400,000. Collectively, the commentator estimated he had spent about \$1.06 million. During the years since his discharge, he estimated he had earned some \$1,250,000. "If I've earned \$1.25 million and I've spent \$1.06 million, what did I do with the other \$190,000?"

Do You Know Where Your Money Goes?

Like the commentator, most people do not know where their money goes. And like millions of other Americans, they fret and wonder how they are going to make their incomes at least match their expenses. Not one minister in 10,000 makes the money the commentator did, but most ministers ask the same question: Where did all the money go?

Money is nothing more than a tool with which to obtain what one needs and wants. How effectively one controls money is the key to a successful plan. Money management requires planning that avoids the pitfalls of waste and grabs the wise opportunities. Developing a functional plan requires time. A person cannot expect new efforts to produce complete financial independence overnight after spending years of neglecting to maintain budget control.

Financial planning is neither complicated nor mysterious. Setting up a personal financial plan does pose a problem for many because they do not know where to start.

This chapter is designed to unravel the problem and thereby eliminate the frustrations that you and your family experience with today's finances. You will find ways to break your financial resources and needs into small units. If you follow the step-by-step procedure, you will organize them into an intelligent program of spending, saving, giving, and investing priorities. Once you complete your plan, your family's budget will be your own and may be radically different from others you may know. What you allocate in your budget will depend

upon your personal goals and priorities. You will know what money is coming in each month and from what sources and what funds you must set aside for bills and for your future needs and security. You will also know exactly how much money you have left to meet the day-to-day expenses for items such as food, clothing, housing, and transportation.

Make Financial Planning a Family Matter

Before anything is put on paper, you must first pick a manager to keep the records of the family's spending and saving. If you are single, you are elected to keep your own budget. If you are married, you and your spouse must decide. Once a month (or at least once a quarter), the family should gather to discuss its financial position. If you have children, involve them in your discussions and planning.

Making the financial plan a family project will be one of the soundest decisions you can make. Some books on financial management specifically recommend the wife keep the books because usually she outlives her husband; furthermore, she may have more day-to-day contact with costs if she goes to the supermarket and also buys the family's clothes.

First Steps in Budgeting

Nothing is really complicated about financial planning. Creating and developing your financial plan is easy when you know your net worth and relate it to your personal financial budget. To do this, follow these five steps.

1. Set goals and develop financial priorities based upon your family's ultimate goals, including retirement.
2. Determine your present financial status.
3. Figure your current expenses.
4. Set up records for maintaining and controlling expenditures.
5. Review and evaluate your plan, and modify it as needed.

As you begin to develop information pertaining to each of the five steps, keep in mind that no two families, not even two people, have the same financial needs. Recall the five ministers in the first chapter and their variety of needs.

Develop Financial Priorities

Using the first steps in budgeting, the first element is to know what your family wants to accomplish in its financial plan. Establish your goals step by step until you are where you want to be. Take a moment to dream big. By thinking and planning, you come to grips with questions such as, Where am I now? and Where do I want to be in 90 days, 1 year, 5 years, 10 years, and 20 years? Be as specific as possible as you focus on the things you want to accomplish. For example, the long-range goal of every minister should be to have a debt-free home and an ample retirement fund. Another long-range goal may be to have enough money to take a trip to some distant land. Again, think big!

Your intermediate goals are those you want to reach in 1 to 10 years. Maybe your desire is to pay college

*From *Personal Finances for Ministers*, by Darold H. Morgan. © Copyright 1985 Broadman Press. All rights reserved. Used by permission.

costs. Perhaps you want a new car or need to make some major repair to your home.

Finally, determine your immediate or short-range goals. These are goals you can reach in 60 days to one year, and they might include reducing your debt, buying new insurance policies or new furniture.

Once you have determined your goals, record them in the front of your family's financial budget book. Compare them periodically with what actually has happened. Never hesitate to adjust your goals whenever it is appropriate.

Use the spaces below to list your family's goals.

Long-range Goals (20 Years to Retirement)

Intermediate Goals (1 Year to 10 Years)

Immediate Goals (60 Days to 1 Year)

Determine Your Financial Status

To determine your financial status, begin by totaling every dollar of income your family expects to receive for spending during the year. If you and your spouse work, include both of your earnings. List only the actual net take-home pay (after all deductions have been made for income taxes, Social Security, group insurance, retirement plan, and any other item that is withheld regularly).

To this, add all the income you expect to receive from interest on bonds, savings, bonuses, stock dividends, tax refunds, property rentals, and miscellaneous sources such as weddings, funerals, speaking engagements, and revivals. Also give an accounting of income from any profits or monies you receive from the sale of real estate, home, automobile, stocks, bonds, or other securities.

If you earn money on an irregular basis from sources such as sales or writing, record these also. Remember, your income inventory must reflect actual amounts, not estimates. When your income increases because of raises or extra effort, adjust your financial plan. Likewise, if your income decreases, adjust your plan.

The following work sheet will guide you in computing your total income. When it is completed, file it in your family's financial budget book.

Our Family Income for 19____

INCOME

Salaries (net amounts)

You \$ _____
Your spouse..... _____
Bonus(es)..... _____
Loan(s) _____
Other..... _____

TOTAL SALARIES \$ _____

Investment Income

Interest (taxable)..... \$ _____
Interest (nontaxable). . _____
Dividends..... _____
Real Estate ... _____
Profit Sharing..... _____

TOTAL INVESTMENT INCOME \$ _____

Other Income

Cash Gifts \$ _____
Bonus(es)..... _____
Inheritance..... _____
Other..... _____

TOTAL OTHER INCOME _____

NET INCOME FOR 12 MONTHS
OF 19____

Net income is the amount available for spending on everything during the year. Does the total surprise you?

Because most bills are due and payable each month, you need to know your total monthly income, so divide *Net Income* by 12.

Figure Your Expenses/Set Up Records

Knowing how much money you have is important, but more important is knowing how it is being spent. If you have kept records of any kind, such as receipts for purchases, check stubs, or bills of sale, they will make establishing a plan easier. You can purchase record-keeping forms, but it is better if you tailor them to fit your own needs from the ones used in these pages.

For simplification, all expenditures will be broken down into fixed or variable categories. The following list classifies most budget items.

Fixed expenses are those that must be paid regularly and regarded as already spent. These include:

- Tithe and love offerings to your church
- Housing costs (rent or home mortgage payments)
- Utilities such as electricity, gas, water, telephone, garbage collection, sewage, and fuel
- All premiums for life, medical, dental, home, and auto insurance
- Membership dues in professional organizations and clubs
- Installment loans
- Federal and state income taxes and Social Security taxes
- Personal allowances
- Subscriptions to papers and magazines

Variable expenses are those that can be decreased, increased, or omitted. Itemize these from your statements, receipts, or check stubs. If you have not kept them, you can either estimate the amounts or determine how much you spend by keeping records for one or two months on these items. Variable expenses include:

Home improvements and maintenance
 Clothing and laundry
 Household furnishings, repairs, and renovations
 Personal care, such as barber, beauty shop
 Entertainment, such as theater, hobbies, parties, sports
 Recreation and vacations

Gifts for birthdays, weddings, anniversaries, graduation
 Transportation (such as bus, train, or plane), fuel, car repairs, and auto insurance.
 Miscellaneous: all things not listed
 From these categories, you can create your budget using the sample work sheets.

Fixed Expenses Work Sheet
These are items we must pay each month.

Items	Jan.	Feb.	Mar.	Quarter
CHURCH				
Tithe and Offering				
HOUSING				
Mortgage or Rent				
UTILITIES				
Lights				
Gas or Fuel				
Water				
Telephone				
Other				
INSURANCE				
Life				
Medical				
Accident				
Home				
Auto				
Other				
INSTALLMENT LOANS				
TAXES				
Income				
Personal				
Real Estate				
Social Security				
SAVINGS				
Emergency Fund				
OTHER				
Total Amount for				
Fixed Expenses				

Variable Expenses Work Sheet
These are items we must pay each month.

Items	Jan.	Feb.	Mar.	Quarter
FOOD AND BEVERAGES				
CLOTHING				
TRANSPORTATION				
Auto				
Bus				
Other				
MEDICAL AND DENTAL				
HOUSEHOLD EXPENSES				
Furniture				
Maintenance				
Equipment				
EDUCATION				
GIFTS AND DONATIONS				
Church				
Fund-raising				
Other				
INSTALLMENTS				
Credit Cards				
Other				
RECREATION				
MISCELLANEOUS				
OTHER				
Total Amount for Variable Expenses				

Nazarene

Update

UPDATE EDITOR, MARK D. MARVIN, PASTORAL MINISTRIES

THE PASTOR AND RAISING MONEY

Money and men flow toward mission—not toward needs in the same proportion. Nothing is more basic to our financial success as pastors than to understand this axiom. Never do friends of our cause respond to a recitation of needs in the same proportion as a response to mission fulfillment. Response to a mission is self-energizing for the leader and for those being led. Response to needs, no matter how great, is self-defeating, drains resources, and may bring on discouragement, depression, and failure.

People aren't thrilled at all to hear a recitation of needs. They are thrilled to hear about a mission so glorious that it is going to change a wicked world. The wise pastor keeps his mind, heart, and soul full of thoughts and motivations for fulfilling the Great Commission, an imperative of Christ himself (Matt. 28:19-20). Everybody's "got needs!" When the pastor spends 10 minutes of worship time talking about the "needs" of the church he triggers memories of all kinds of needs represented in the congregation. Most people barely make it financially, are always

stretched to the last dollar, and so they are sensitive to the "needs" syndrome. They are already so needy they don't "need" to hear the pastor stress "needs."

People really aren't all that thrilled to hear pastors talk about "duty." They've got lots of that too! They have duties to children, marriage, an unreasonable boss, monthly bills, their professional career, aged parents, an invalid in the family. They experience crop failures, layoffs, career changes, heartbreaks in the family, forced retirements, and much more. We all know that money is very necessary in operating the local church, the district church, and the general church. Eventually we have to "pay up" or see our cause lost. And . . . that includes paying the budgets that support our cause.

Life is so short, especially the term of a preacher in a particular place. When life in ministry is the means to a great end, every day can be an exciting and challenging day. We are involved in the greatest business in the world . . . the changing of lives! We have the privilege to bring lost people to the foot of the Cross and see twisted, sinful lives cleaned up and influenced for Christ. All of life in the ministry is serving Christ as a means to the great end of bringing the whole world to the feet of Jesus. We can have no greater challenge than this. There can be no finer, no better life than this.

There are practical necessities *in order* to live, educate children, keep up our morale, and plan for old age while we devote ourselves as a means to this great end.

Somehow in managing the affairs of the church and in raising the necessary funds to carry out the work of the church, we must help our people to have an enlightened, optimistic view of the grand mission that grips our hearts. When they see the mission, when they see our hearts beating with faith, optimism, and sacrifice, they will want to sacrifice too. They will share our faith and optimism, and the money will flow, and the man, woman, and child power will flow toward fulfillment of that mission.



by General Superintendent
Raymond W. Hurn

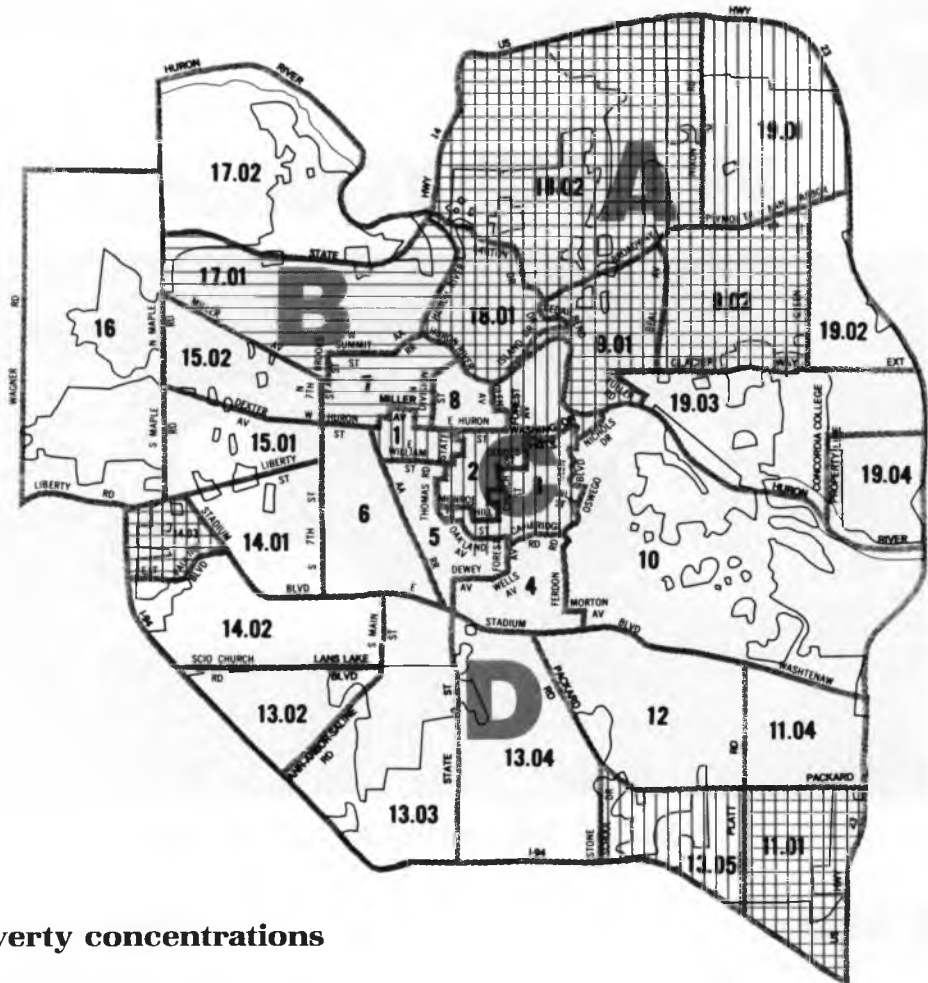


I Love to Tell the Story

WILLIAM G. FISCHER

THAT THE WORLD MAY KNOW HIS LOVE

EASTER OFFERING FOR WORLD EVANGELISM
CHURCH OF THE NAZARENE



COLOR 1  **Poverty concentrations**

COLOR 2  **Non-Anglo concentrations**

ONE CITY—FOUR MINISTRIES

The area pictured above has over 100,000 people who need to hear the gospel. What methods will we use to reach these people with the message of holiness?

Even within the same city, different strategies will be needed for different groups.

As shown above in *COLOR 1*, there is one large non-Anglo neighborhood in the north central part of town, with smaller clusters in the southeast and southwest. In *COLOR 2*, we see the areas of high poverty.

A church at location A requires a cross-cultural approach and will most likely involve compassionate ministries.

Area B will involve cross-cultural work, but these families won't need much in the way of social services.

Area C is mostly made up of Anglos, but a large proportion are in poverty. Further research should be done to determine which social services may be needed.

Area D is a largely middle-class Anglo neighborhood. Traditional methods ought to reach this area.

The Church Growth Research Center can help you locate information about your ministry area and its needs. Data is on file for every county in the United States (and for Census Divisions in Canada). If more information is needed, the Research Center can help you locate it.

The Church Growth Research Center exists to serve the church. How may we help yours?



PICTURE YOURSELF HERE



(BEFORE THE CHAPLAINCY ADVISORY COMMITTEE)

THE NEED

The Church of the Nazarene is looking for a few good men and women who will consider the challenges of Christian ministry in military and institutional communities. Over two million persons serve our nation in the armed services. The number of persons in our country's institutional system alone is beyond calculation. They constitute a great mission field.

Qualified ministers (ordained seminary graduates) are needed for the army, and the need is especially great for the navy. These two branches of the armed service no longer operate on a quota system and will consider all competent applicants endorsed by the Church of the Nazarene for full-time chaplaincy. The air force still operates a quota for active duty, but is wide open for air national guard chaplains. Both the army and navy also have chaplaincy positions open in national guard and reserve units.

THE PROCEDURES

If you are called to full-time chaplaincy in the military, correctional facility, hospital, or industrial community, contact Chaplaincy Ministries for an application.

Upon completion of your application you will be invited to appear before the Chaplaincy Advisory Committee (the committee meets once annually) and for an interview with a general superintendent before ecclesiastical endorsement is granted. The next meeting of the Chaplaincy Advisory Committee will be in July, 1987.

Part-time chaplains (civil air patrol, police, national guard, reserve, hospital, V.A. contract, nursing homes, and chaplain candidates in the seminary chaplaincy program) need not appear in person for endorsement. They will be considered as soon as their applications are completed and all references are in the Chaplaincy Ministry office.

For further information
contact Chaplain Curt Bowers, CHAPLAINCY MINISTRIES
6401 The Paseo, Kansas City, MO 64131.

The Chaplaincy Advisory Committee, pictured above, consists of (l. to r.) **Rev. Milton Parrish**, Kansas City District superintendent; **Rev. Max Jones**, correctional chaplain, Orlando, Fla.; **Rev. Aiden Sproull**, hospital chaplain, Hanover Park, Ill.; **Col. Dave Grosse**, chaplain, Andrews Air Force Base, Md.; **Capt. Dudley Hathaway**, chaplain, Naval Air Station Miramar, San Diego; **Rev. Richard Neiderhiser**, pastor, Grandview, Mo.; and **Col. Curt Bowers**, director, Chaplaincy Ministries. Not pictured are **Col. Calvin Causey**, V.A. chaplain, Leavenworth, Kans.; and **Col. Vernon Swim**, chaplain, U.S. Army (retired), Monument, Colo.

TEN WAYS TO KEEP INFORMED ABOUT MISSIONS

1. Read the denominational missionary magazine, *World Mission*.
2. Read letters from missionaries, and correspond with them yourself.
3. Spend quality time with furloughing missionaries.
4. Visit your general World Mission Division or NWMS directors once a year (in person, over the phone, or through written correspondence).
5. Read at least one foreign affairs magazine (i.e., *Christian Science Monitor*, *Wall Street Journal*, *U.S. News*, *South/World Press Review*).
6. Read NWMS's *Focus*. Every church receives one. Other periodicals include *Pulse*, *Missionary News Service*, and the *Evangelical Friends Quarterly*. (For information or subscriptions write: EMIS, Box 794, Wheaton, IL 60189.)
7. Read NWMS reading books each year.
8. Take a short course on missions at a seminary or Bible college.
9. Visit one mission field a year.
10. Bring to your church a good film, video, or slide presentation that is mission related.

Adapted from "Current Issues and Trends in Mission" workshop of the 1986 NAE Convention, led by James Reapsome, executive director, Evangelical Missions Information Service, Wheaton, Ill.



WE ARE THE WORLD

It used to be that to talk about missions was to talk about foreign lands—those places “out there.” But day by day, those people “out there” are becoming a part of our own society. We have never been able to send out missionaries fast enough; now the world is coming to us, adding their own ethnic and cultural distinctions to our already culturally diverse country.

CHURCH EXTENSION MINISTRIES services 464 ethnic works in the U.S.A. and Canada. Nazarenes worship together in 28 languages among 49 distinct cultural groups across the continent. They include:

- Afghan
- African (Swahili)

- American Indian
 - Chemehuevi
 - Chippewa
 - Cocopah
 - Comanche
 - Creek
 - Hopi
 - Maricopa
 - Mohawk
 - Mojave
 - Navajo
 - Oneida
 - Papago
 - Pima
 - Ponca
 - Potawatomi
 - Pueblo

- Quechuans
- Sioux
- Arabic
- Armenian
- Black
 - American Negro
 - English West Indian
 - Ethiopian
 - Haitian
- Cambodian
- Chinese
 - Cantonese
 - Mandarin
 - Taiwanese
- Deaf
- East Indian
- Eskimo

- Filipino
- French
- Hispanic
 - Cuban
 - Mexican
 - Puerto Rican
 - South American
- Japanese
- Jewish
- Korean
- Laotian
- Portuguese
 - Cape Verdian
- Samoan
- Thai
- Vietnamese
- Multiracial



CHURCH EXTENSION MINISTRIES recommends two books to churches interested in ethnic ministries:

MISSIONS HAVE COME HOME TO AMERICA

Rev. Jerry Appleby, former missionary, president of Samoa Nazarene Bible College, and Ethnic/Urban coordinator for the Church of the Nazarene, and presently pastor of Pasadena, Calif., Breese Avenue Church's multiracial congregation, shows how to plan an evangelization program among ethnic groups, how to plant a church in an ethnic neighborhood, and when to share facilities. He also tells why it's not enough for the church just to be "interested" in missions. Available from Nazarene Publishing House.

GUIDELINES FOR LAUNCHING ETHNIC CONGREGATIONS

This booklet will guide you in starting and maintaining your work among an ethnic group. Available, free of charge, from Church Extension Ministries.

ETHNIC CONSULTANTS

Eight national ethnic consultants are available to help you. In addition, there are many other trained consultants on the district and local levels whom we can recommend. Call Church Extension Ministries (816) 333-7000.

Michael R. Estep, *Director*
Church Extension Ministries
6401 The Paseo
Kansas City, MO 64131

WHAT IS

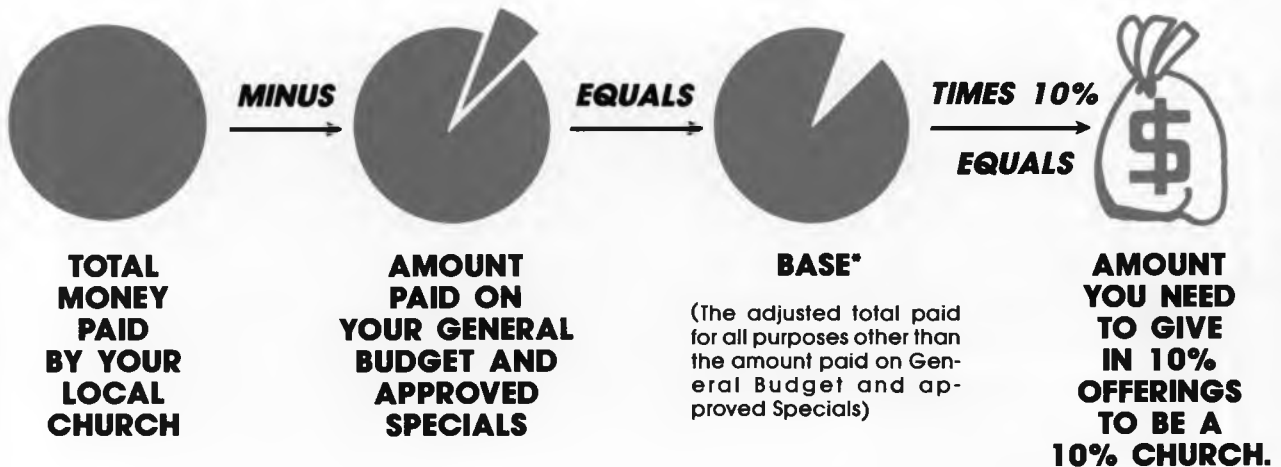


?

10% GIVING

is the local church paying 10% of its adjusted total paid for all purposes for General Budget and approved missions specials.

HERE THEN IS THE FORMULA



WHAT OFFERINGS COUNT AS 10% SPECIALS?

- Missionary deputation offerings
 - World Mission Radio
- Alabaster offering
 - Medical plan
- Other approved world and home missions specials.

The "10% Giving" program has proved to be characteristic of our commitment to missions as a denomination. It also has been shown that those congregations that give good support to missionary work are usually strong and growing themselves.

Let the "10% Giving" program indicate your church's vision of and dedication to taking the gospel to the world.

"But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."

Matthew 6:33



WHO IS GENERAL BUDGET?



AND WHAT'S HE DOING WITH MY MONEY!?

The General Budget is the fund that supports the home and world mission ministries of the general church, including its administration.

HOW IS THE BUDGET ESTABLISHED?

The General Board meets annually to establish the operating budget for the year. Their deliberations are cautious and prayerful as they endeavor to practice good stewardship of the church's financial resources.

HOW IS THE BUDGET SUPPORTED?

Each year the District Assemblies approve a General Budget for each local church, giving everyone an opportunity for commitment to the Great Commission.

WHERE DOES THE MONEY COME FROM?

- Easter offering
- Thanksgiving offering
- General Budget offerings
- Prayer & Fasting offerings
- Faith Promise offering portions so designated

WHAT DOES THE GENERAL BUDGET ENCOMPASS?

Exactly what the name *General* implies—all areas of our evangelistic outreach. In essence, therefore, it is the *lifeline* of our total church outreach.

The General Budget supports the Divisions of World Mission, Church Growth, Finance, Christian Life

and Sunday School, and Communications, and the costs of Education Services and the operating expenses of the General Church.

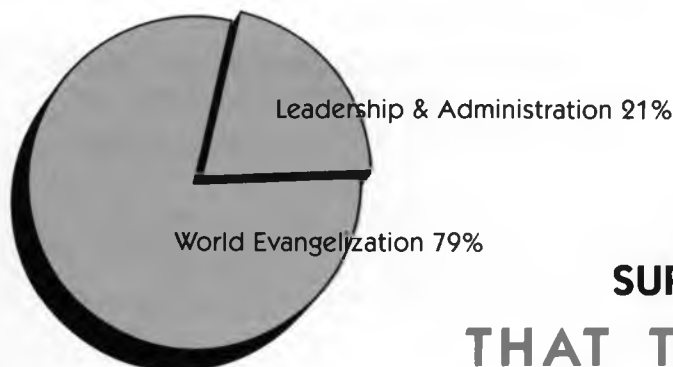
The largest share of the General Budget goes to World Mission Outreach, which includes the following:

MISSIONARY BENEFITS AND FIELD-RELATED OPERATIONS

Missionaries' Salaries
Cost-of-Living Adjustments
Social Security and P & B Life Insurance
Travel Expenses
Visas and Passports
Educational Allowance
Language Study

Support and Operation of Churches, Schools, Hospitals, Clinics, etc.
Church Planting
Rent on the Field
Building and Property Maintenance
Equipment Grants
Workshops and Training
Missionary Pension Plan

This is only a partial list, but you can see how *important* local church support is to our mission program. How much of your money goes where? The majority of it goes to world evangelization.



Stewardship Services
Church of the Nazarene
International Headquarters
6401 The Paseo
Kansas City, MO 64131



**SUPPORT GENERAL BUDGET . . .
THAT THE WORLD MAY KNOW**

Share a Dream



Photos by Russ Hansen

*Get your church involved in the excitement of
MEXICO '87!*



MEXICO CITY— to an Encounter with Christ

Please pray with your church for the possibility of helping us meet the following goals during MEXICO '87, the Thrust to the Cities urban missions project. We want to do the following before December 31, 1987:

- To bring 3,000-5,000 new souls into a saving knowledge of our Lord Jesus Christ.
- To plant and organize 100 new churches.
- To help the poor, the sick, and the needy through a well-organized compassionate ministry.
- To bring revival to all our existing churches in Mexico City.
- To help buy property and build chapels for as many of these new churches as possible.

A warm, Mexican "muchas gracias,"

Rev. Julio C. Perez, *District Superintendent
Mexico Central District (sponsor of MEXICO '87)*



Julio C. Perez

For more information, call or write Rev. Michael Estep, Thrust to the Cities, 6401 The Paseo, Kansas City, MO 64131; (816-333-7000).

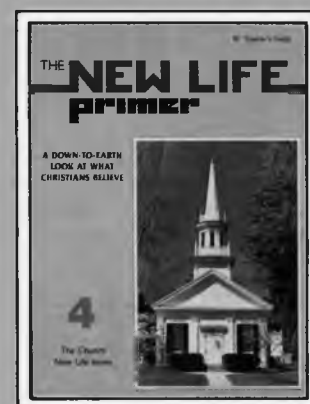
ADULT SUNDAY SCHOOL STUDY



PAVE-872 STUDENT
PAVE-873 TEACHER



Available June 1, 1987



Available September 1, 1987

THE NEW LIFE PRIMER

A DOWN-TO-EARTH LOOK AT WHAT CHRISTIANS BELIEVE

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In simple English this *New Life Primer* answers the tough, basic questions people ask about Christianity and the church. Questions like: "Where did the Bible come from?" "How do we know Jesus rose from the dead?" "What am I agreeing to when I join the Nazarene church?"

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THE SHEPHERD'S

LIFE

Coming to you each quarter from Pastoral Ministries, Wilbur Brannon, Director

LEADERSHIP



INSPIRATION



FULFILLMENT



ENRICHMENT

GOD IS CALLING!

May 31 should be a special day for pastors. The Word-Action Series Sunday School lesson for senior high youth focuses on "God Still Calls!" This is an opportunity for you to talk with your senior high teacher and make plans to share your call to preach with the class. It is a ready-made opportunity to impress on the youth God's claim on their lives and His call to ministry.

All our people should know that God is still calling—but especially our youth! They might listen to God and hear what He is saying if we stress its importance in our relationships with them and in our sermons.

Have you had a consecration service recently? What a time to challenge youth and young adults specifically for Christian service! It had been several years since I heard a sermon on "Is the young man Absalom safe?" (2 Sam.

18:32). But when Dr. Don Owens used it in the opening convention of Mid-America Nazarene College, the Holy Spirit applied it to contemporary youth with convicting results.

There are many texts that could grip your heart as you bathe your prayers with tears for your young people. They are watching us so closely. Young people will be the first to spot insincerity or calloused "professionalism" among us. However, they are also impressionable. They can be challenged by a strong, noble attitude we convey about being Christ's ministers!

We can influence our young people by our example and sincere love to become leaders in the church. They need to know they can make a difference in their world and that the gospel of Jesus Christ is their most powerful instrument for accomplishing it.



Wilbur W. Brannon, Director
Pastoral Ministries

COURSE OF STUDY UPDATE

Jubilate by Don Hustad is the replacement text for *A Joyful Sound*, Deacon-Music Ministries, Level II, 425.

It's Revival We Need by Bill Fisher is the replacement reading book for *Renewing the Spirit of Revival*, Deacon-Music Ministries, Level II, 425b.

How to Speak the Written Word, a reading book, Elder, Level II, 124c, is out of print. Contact Pastoral Ministries for information on its replacement. □

NEW MINISTERS SUPPORTED IN



MINISTRY INTERNSHIP

A growing number of districts are implementing Ministry Internship to benefit new ministers. Ministry Internship is a one-year program based on a covenant between a new and an experienced pastor. The intern and mentor meet for regular extended conversations to discuss the learning goals previously agreed to.

Professional, spiritual, and personal issues may be explored in a confidential relationship. The mentor experiences growth in his personal life as he articulates the fundamental concepts of his ministry.

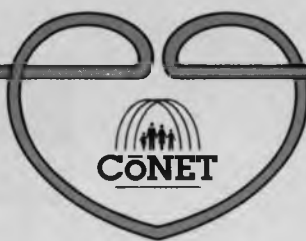
Internship packets are available upon request. Pastoral Ministries offers an orientation seminar at no cost to districts wanting to initiate this program.

PALCON III DATES SET

The PALCON III Steering Committee met in February to finalize plans for this important gathering. With the exception of Canada, all dates have been scheduled for 1988 (Canadian date is September 28-30, 1987). Clear these dates as you make your plans for the summer of 1988:

May 30—June 2	Southern Nazarene University
June 6-9	Mount Vernon Nazarene College
June 13-16	Olivet Nazarene University
June 27-30	Eastern Nazarene College
July 11-14	Trevecca Nazarene College
July 18-21	Mid-America Nazarene College
August 1-4	Northwest Nazarene College
August 15-18	Point Loma Nazarene College
August 22-26	European PALCON

Further information will be made available as details are finalized. ☐



HEARTLINE REACHES ALL-TIME HIGH

By the time this goes to press the statistics will be old. But as of this writing we have had our highest number of calls in a given month—a total of 86. Within one 17-hour period, 15 calls had been answered. The average length of these calls was over 30 minutes.

The "Heartline" was established at Christian Counseling Services (CCS) in Nashville as a program originally assigned to Pastoral Ministries by the Board of General Superintendents. CōNET is the trade name describing a Confidential, COUNSELING, CONSULTING, CONTINUING EDUCATION NETWORK for Nazarene ministers and their families.

Started in April 1984 as a pilot project on the Central (Olivet) Region and the state of Florida, it now extends across all 50 states in the U.S.A. Feasibility studies are now being made to include Canada.

Since its beginning the "Heartline" calls have represented 15% of our churches. That is to say, around 1,000 different churches are represented in the calls that have been made to date.

Pastors are getting professional help on unique counseling questions, personal and family issues, and referral information. It is a valued service by those who have used it. The phone numbers (10 A.M.-3 P.M., CST) are: 1-800-874-2021; (Tennessee residents) 1-800-233-3607; (Alaska residents) 0+615+255-5667, wait for dial tone, then dial 8081.

"Heartline" is cosponsored by district superintendents and Pastoral Ministries. ☐

NEW COURSES DEVELOPED FOR "APPROVED WORKMAN" SERIES

Four new learner-directed courses have been developed in the "Approved Workman" program. Course 17, *The Heart of Romans*, has been prepared by Richard E. Howard. This is an excellent exegetical study on the Book of Romans. Completion of this course will earn the student 1 CEU in the "Biblical Studies" category.

Course 18, *Celebration of Discipline*, by Richard J. Foster, is a video course designed to move the student beyond the superficialities of modern culture into an intimate walk with God. Completion of this course will earn the student 1 CEU in the "Personal and Devotional Development" category.

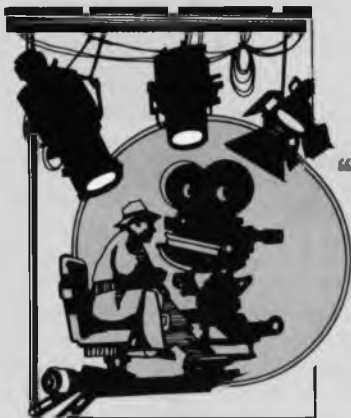
Course 19, *Power in Prayer*, has been prepared by Mendell Taylor. This course helps the student discover techniques of prayer, insights into the potential of prayer, and principles that will serve as guidelines of prayer. Completion of this course will earn the student 2 CEUs in the "Personal and Devotional Development" category.

Course 20, *Matthew 13*, a cassette tape course, is an in-depth study of the Book of Matthew. Prepared by Stephen Manley, it consists of 12 lessons, each designed to help the student formulate the material and develop skills in expository sermon preparation. Completion of the course will earn the student 5 CEUs in the "Biblical Studies" category and an "Approved Workman" certificate to be awarded at his district assembly.

The "Approved Workman" program consists of 14 categories of courses for private study offered by Pastoral Ministries. Courses taken through extension classes (e.g., district seminars) will be credited to one of these categories. Certificates are awarded for five CEUs of concentration in 1 of the 14 categories. When a minister has completed 10 of the 14 categories, a specially designed plaque is awarded.

Five new courses and the development of several videotaped courses are planned for 1987. The cost for each private study course remains \$10.00 payable when you register for the course. Credits will be recorded on computer and a confirmation card sent.

If you would like a list of courses presently available and a registration form, write to Pastoral Ministries. ☐



"UNDERSTANDING THE CITIES" SEMINAR VIDEOTAPED

Dr. Dallas Mucci, superintendent of the New York District, was the facilitator for a 10-hour seminar on "Understanding the Cities" October 2-3. The seminar was videotaped at Media Services and will be released as a continuing education course eligible for CEU credit.

Dr. Mucci highlighted the following topics:

1. What Are the Cities of America?
2. Urban Reality and Human Situation
3. The Ethnic Cutting Across the Urban Situation
4. The Church and the City—A Slow-Moving Church; A Fast-Moving Metro
5. The Church and the City
6. Strategies to Reach the City
7. Uses of Social Science
8. Models for Urban Church Life—An Emphasis Within the City Limits

Plans are being made for video distribution of this seminar. Contact Pastoral Ministries for further information. ☐

CONTINUING EDUCATION MODULE III HELD IN KANSAS CITY

The third module of the newly developed continuing education series was conducted at Nazarene headquarters' Media Services, October 20-23. Dr. Millard Reed, pastor of Nashville First Church, was the facilitator of this 12-hour event.

The module was attended by pastors from across the country, who participated in the videotaping for the benefit of using the seminar for a continuing education course offering.

Dr. Reed delivered a challenging presentation on "Pastoral Authority." Highlighted topics included "The Pastor and Identity" and "The Pastor and Community." He also portrayed the pastor as a theologian, presenting case studies on the subject.

Pastoral Ministries is making an effort to capture such events on video so that others can take advantage of the continuing education opportunities they produce.

For more information about this mode of continuing education, contact Pastoral Ministries. ☐



MINISTERIAL TRAINING THROUGH VIDEO

The Ministerial Course of Study is being developed for the benefit of students who are unable to attend college. The former "Home Study" method is being replaced with group learning by video. The students meet in a local church on a regular basis. They benefit from the discussions as well as the direction of the facilitator, who may be a fellow pastor.

Interactive video is a concept meant to enrich and support group learning. Videotapes are being formatted into 16 segments. Each segment is 15 to 20 minutes long featuring a teacher experienced in the subject covered.

The program is designed to stimulate responses to the video teacher and interaction with one another in the group and with the facilitator.

Written material accompanies each tape to reinforce important points being raised and to help the student prepare for the examination.

Individuals may purchase these video courses, but they are developed with a group in mind. Even a small group can help provide a very dynamic learning experience.

Our first priority is to cover the first level in the Course of Study. We are completing:

- "Alive in Christ" with Morris Weigelt
- "Master Plan of Evangelism" with Stephen Manley
- "Introduction to Homiletics" with David Wilson
- "Manual" with David J. Felter
- "The Gospel of John" with Reuben Welch

Several districts have already begun Training Centers. For more information, contact Pastoral Ministries. ☐



Many pastors are writing their appreciation for these "helps." We solicit your suggestions and ideas for future planning.

If you are planning ahead, this fall Randal Denny from Spokane, Wash., Valley church will be guiding you through 1 John.

Curtis Lewis, Jr. (pastor of Dayton, Ohio, Parkview church), will be working in St. John's prologue and the Psalms for the winter quarter.

Russell Metcalfe of Quincy, Mass., College church is the resource person for the spring of 1988. He is dealing with "The Mind of Christ" in Philippians, Holy Week, and "Abraham's Journey in Faith."

In the summer of 1988, Hal Perkins from Moscow, Idaho, will be taking a look at Ephesians.

Let's determine to be better preachers for a better church. *Worship and Preaching Helps* can enable you to accomplish that goal. ☐

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ployees"

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fit for Home-Ownning Clergy"

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pensation Laws and the Local
Church"

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and Federal Income Taxes"

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☐ P & B Pension Policy Summary

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gram—KEOGH Plan

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gram—IRA Plan

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for Ministers

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surance for Ministers and
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REACH THE REACHABLE

SCHEDULE A FALL REVIVAL/CHILDREN'S CRUSADE

*Win Children
to Christ*



In order to reach those thousands who are outside of Jesus Christ, yet *within reach*, we must prepare our hearts with much prayer and make specific plans to reach the reachable—the children—in all of our churches.

FALL REVIVAL SEASON OF 1987

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Kim & Cindy Semran
Harold & Orpha Smith
Ken Staniforth
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ADDITIONAL RESOURCES:

Winning Children to Christ by Lillian Johnston/Robert Troutman

Basic Bible Studies for Children (Beacon Hill Press of Kansas City)

Foundations of Faith: Catechism for Children by Donna Fillmore/Robert Troutman

To contact an evangelist for your Revival/Children's Crusade, see the Evangelists' Directory in the *UPDATE* section of the *Preacher's Magazine*, Evangelists' Slates in the *Herald of Holiness* the first of each month, or call Evangelism Ministries' toll-free WATS line (800-821-2154).

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(Monthly slates published in the first issue of the "Herald of Holiness" each month)

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*An adequate budget for evangelism at the beginning of each church year is imperative for each congregation.
 A revival savings account is useful in building toward adequate support for the evangelist.*

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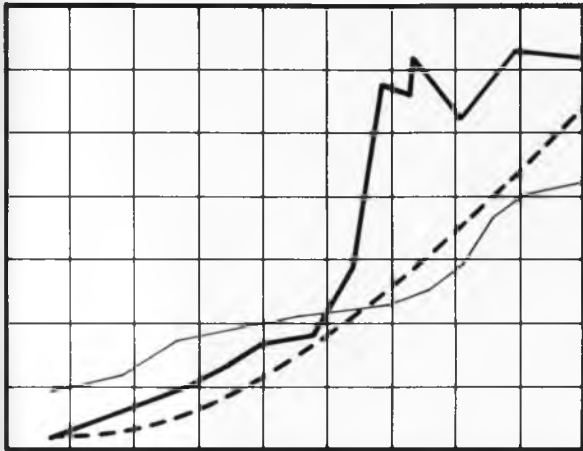
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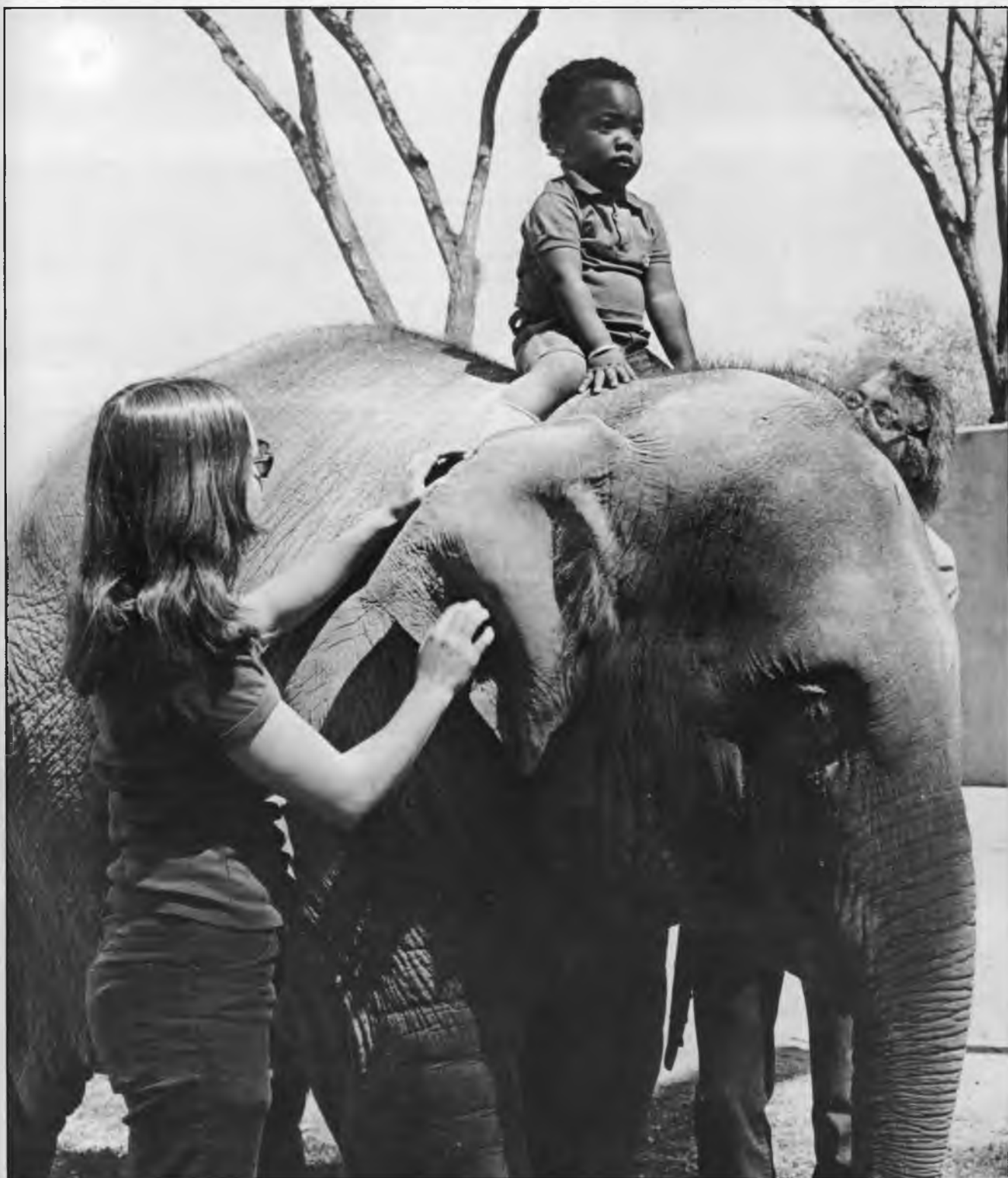
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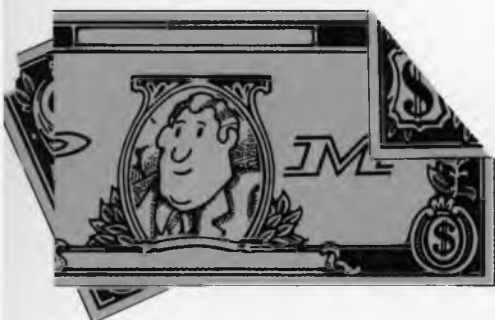
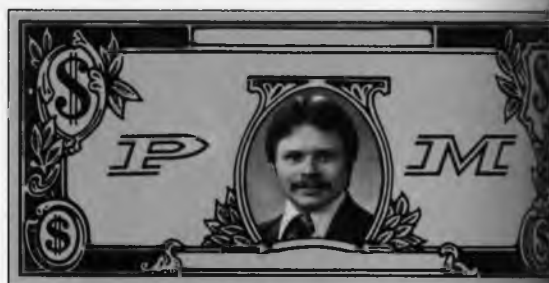
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On May 19, 1986, 10 people representing both clergy and Christian businessmen gathered to serve as the editorial board for this issue on **THE MINISTER'S MONEY**. Pictured (counter clockwise from the top l.) are: Wesley Tracy, editor, the *Preacher's Magazine*; Dan Holom, account executive, Prudential-Bache securities, Little Rock; Bert Martin, Messner, Martin & Roberts, Inc., Bucyrus, Kans. (no photo available); Paul Fitzgerald, Administrative Assistant, Pensions & Benefits USA, Church of the Nazarene; Don Walter, manager of Office Operations, Pensions and Benefits Services; Lee McCleery, pastor, Lenexa, Kans., Central Church of the Nazarene; D. Martin Butler, administrative assistant to the president, Nazarene Theological Seminary; Wayne E. Caldwell, general editor, The Wesleyan Church, Marion, Ind.; Wilbur Brannon, director of Pastoral Ministries, Church of the Nazarene; and Mark Marvin, assistant editor, the *Preacher's Magazine*.



FAMILY FINANCIAL RECORD

		MONTH	YEAR		
	TITHE AND GIFTS	FOOD IN AND OUT	HOUSING UTILITY	TRANSPOR- TATION	MEDICAL CARE
Amount to Spend	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Day 1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					
31					
TOTAL					

Monthly Recap

Net Income to Spend

Salary(ies) \$ _____
Interest \$ _____
Other \$ _____
TOTAL INCOME \$ _____

TOTAL EXPENSES \$ _____

FAMILY FINANCIAL RECORD

MONTH

YEAR

CLOTHING

PERSONAL CARE

SAVINGS

ENTERTAIN-
MENT

MISCELLANEOUS

[illegible]

Special Notes on New Budget Items

Review and Evaluate

The ideal budget is one in which your income regularly exceeds your expenses. Ideally, your income is greater than your expenses. If this is not true, review your work sheets and adjust your budget. If you still cannot make your income exceed your expenses, a family financial record can be very important for you. With it you will be able to determine where and when your money is being spent. For at least 30 days, keep a detailed accounting of where your money is going. At the end of the accounting period, evaluate once again. If your spending is too far out of line, can you determine the reason? Here is where your family must keep working and reworking the budget until income equals or exceeds spending.

Once more, the key to successful personal money management is disciplined planning. As your family circumstances change, you will find yourself adjusting and reorganizing your plan to fit your new goals.

Conclusion

For a budget plan to work, you need to know where the money goes. You can know. You must know. This is

true whether you are like David S. at the outset of your ministry or like Clyde C. You must know enough about the things you buy to make certain you are getting your money's worth. You must make sensible decisions about what you will and will not buy. The end result is to balance expenses and income, all within the guidelines that you and your family have chosen.

In budgeting, forget the get-rich-quick schemes. Ignore the barrage of fliers about instant wealth. Most ministers will always have a moderate income. With good planning, you can use moderate, sometimes minimum, income to attain your goals. It takes care, common sense, Christian stewardship, and understanding your limitations to manage your money. It is never too late to begin. Though it may be difficult to change your habits, it can be done.

Please do not fall into the trap of thinking all of your problems will be solved if you can earn more money. A salary raise or a second income through your wife's job may be welcomed, but the underlying premise still holds: You can and you must manage what you have. Begin with a budget!

ATTITUDES TOWARD MONEY

by Lee McCleery

Pastor, Central Church of the Nazarene, Lenexa, Kans.

Recently someone said to me, "Money is the root of all evil." Correcting him, I said, "Scripture doesn't say that. It says, 'The love of money is a root of all kinds of evil!'" (1 Tim. 6:10, NIV). Embarrassed at my correcting him, he said that was what he meant. Yet, his emphasis was on the money itself, not on the attachment to the money. This is a mistake many people make. But far more important than money is the attitude we take toward it.

The Scriptures are clear. They teach that our heart is the wellspring of the issues of life. "Keep thy heart with all diligence; for out of it are the issues of life" (Prov. 4:23). We are what our thoughts make us. "For as he thinketh in his heart, so is he" (Prov. 23:7). Jesus said, "The things that come out of the mouth come from the heart" (Matt. 15:18, NIV). Behavior, thinking, life-style, and ministry are all directed by the attitudes of the heart.

These attitudes are formed over time and through a very complicated reinforcement system. They dictate who and what we are. We are more than simply a physical body that can be measured by weight and height and recognized by sight. We are what we think about.

This is not only true of our personality but true also of the "inner man." The spiritual being is a person of thoughts, desires, and faith. In one sense at least, we really are the sum total of our thoughts and attitudes.

This is evident in the area of money. You can quickly identify those in your congregation who give to support missions, the building fund, and the church budget. These people come forward when special appeals are made and not only give but give cheerfully. They have

an attitude that all their possessions really belong to God, and they give gladly—not begrudgingly. May their tribe increase!

You also know those who grumble every time a special appeal is made. You know that before the week is out you will have to smooth their ruffled feathers.

Both sets of members are operating with a basic attitude about money. The first group believes that the money belongs to God. The other believes it is theirs and they should decide what to do with it.

We could have a field day talking about attitudes our members have about money. But what about our own? How do you think about money? What attitudes about it do you carry to your pulpit each week?

Paul warns Timothy of the dangers of an improper attitude toward money, "But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness" (1 Tim. 6:11, NIV). Paul is not denounc-

ing the possession of money, he is rather saying we must have a proper attitude about it. He does not condemn the rich, but commands that they not be arrogant about their riches nor "put their hope in wealth" (v. 17, NIV).

Much of what Paul writes about money has to do with attitudes. He says do not be "a lover of money" (1 Tim. 3:3, NIV), then goes on to talk about church leaders managing their families well (vv. 4-5). This theme is picked up again in chapter 5, where Paul gives instructions on who in the Church should be cared for. Those without families should receive aid, while those with families should be supported by their own family members.

"If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever" (1 Tim. 5:8, NIV). Paul believes a person should take care of his family's physical as well as their spiritual needs. Our attitudes can lead us to such extremes that we deprive our families of basic needs. No one has any greater struggle over the issues of money than the pastor who barely has enough income to feed and clothe his family, yet feels he must give more money to the church. God will help us to form the right attitude so that both needs are met.

The matter of a pastor receiving a salary was apparently a problem to Timothy and his church. Paul assures Timothy that it is right to receive wages and to give wages to those who teach and preach in the church. He echoes the words of Jesus in Luke 10:7; "The worker deserves his wages" (1 Tim. 5:18, NIV).

Sometimes a pastor is made to feel
(Continued on page 57)



Lee McCleery

COULD IT HAPPEN AGAIN?

by Wayne E. Caldwell
General Editor, The Wesleyan Church, Marion, Ind.

If you had it to do again, would you try it?"

"Yes, I would!"

"You mean you think it would work today?"

"I believe it would, at least in many instances."

"But it's ridiculous! It's stupid! It's irrational! It's presumptuous! It's impossible in this day and age! It may have worked 40 years ago, but we live in a different age!"

"Yes, I know what you're saying, but God's promises are still true. And for 18 years I have been challenging students preparing for the ministry in our church schools to prayerfully consider what I propose."

"But you don't understand my circumstances. God doesn't expect that of anyone! I think it's even a reproach to God's cause! It's demeaning to a minister's family. It's certainly not my idea of trusting God. And if anyone does not provide for his own family he is 'worse than an infidel'" (1 Tim. 5:8).

"That same verse also states that such a person has 'denied the faith.' The point I am making is that to live by faith, while working diligently, is really claiming God's provision. For He 'is able to do exceeding abundantly above all that we ask or think, according to the power that worketh in us' (Eph. 3:20). And remember, He also promised to furnish 'all your need according to his riches in glory by Christ Jesus'" (Phil. 4:19).

Let me explain this conversation I've had with more than one person since my wife, our three children, and I tested and proved God's promises for 20 years in pastoral ministries in Kansas, Missouri, and Colorado.

Our experience of "living by faith in Jesus alone," occurred especially during the years 1948-1968, in four different churches. College bills and expenses for three graduate degrees, as well as living expenses with growing children also going off to college, were not nearly as high 30 years ago as they are today. But to us the obligations were staggering, with far less money, even though money was worth more then.

My wife and I were both farm kids who grew up in the same Sunday School and church. We learned frugality from Christian parents and also had splendid models of

living comfortably without having to have everything that money could buy. After my three-year stint in the U.S. Air Force in World War II, we were married. Immediately, we gave our lives to one purpose: to obey God and prepare carefully for the pastoral ministry to which He had called us.

My first experience as a pastor was at a rural church not far from the college where I was a student. The salary was \$20.00 a week, plus \$15.00 a month for our school apartment. There was plenty of farm and garden produce—eggs, milk, meat, and fruit and vegetables in season.

As a principle, I chose not to hire out to any of the farmers. I helped anyone who asked, for a day or two at a time, but took no pay. Also, when the temptation came to raise chickens or pigs or calves out near the church on the farm, I refused.

The Lord knew my weaknesses and that livestock enterprises on the side might lead me away from the one thing He had called me to do—to preach the gospel. He helped me stand strong when farmers shook their heads in disbelief. Because of their natural pride, they soon stopped asking me to help them.

Attendance grew by 19 percent during the second



Wayne E. Caldwell

year, and my salary was increased by 25 percent twice. Some of the congregation began to be convinced that my commitment was of and to the Lord. But then I felt the need of seminary training. At Nazarene Theological Seminary I had the privilege of helping in two pioneer churches in the Kansas City area before becoming pastor of the Olive Street Wesleyan Methodist Church.

Here some of the greatest tests of our faith came. My first Sunday saw 43 in Sunday School, 13 for the morning worship, and 15 in the evening service. The church had not been able to help me move but had promised me \$25.00 per week salary, plus the parsonage and all utilities. My wife was expecting our third child, 180 miles from Kansas City in order to be near the hospital and our doctor. The total offering for both worship services that first Sunday was \$8.08, which I received in cash.

I was determined to stand by the principle I felt the Lord had led me to adopt. At the first prayer meeting I carefully explained that every bit of my time was going to be for the church and my seminary work. I would depend on the salary given me and not give my time to secular employment for money. I challenged them to join me in prayer and visitation to build the church to the glory of God.

The second Sunday offerings skyrocketed to nearly \$19.00. Early on Wednesday morning the call came that my wife was going into labor. Our son was born a few hours after my three-hour trip to the hospital. The doctor bill was \$35.00 and the hospital bill was \$58.50, a real bargain for a fine baby boy in 1952! With a small amount in savings I paid part of each bill, and 10 days later made a second trip to bring my wife and children home.

Another feature of the Olive Street Wesleyan Methodist Church was that every board and committee was composed of women. Not one man was in a position to serve. Two or three men came to Sunday School, but they seldom stayed for church. We joined in prayer that God would give us men, not because the women did not serve well but because men were lost and we felt God would give us faithful men, too.

By the end of our first year the church was convinced that I really meant to keep my promise. Increases in attendance and nearly every other area were being recorded. Because of the slow start, at the end of the year the church was five weeks behind paying my salary of \$25.00 a week. Without my knowledge, the women on the finance committee met, and by a bold act of faith, voted to raise my salary. I could hardly believe what they did, but I accepted it in the same spirit, believing that God was honoring our labors together.

Within a few months that church had not only paid all the salary owed me for the previous year, but they kept up with the increase as well. In three years attendance increased 44 percent and my salary had increased 60 percent. Several men were won and began supplying fine spiritual leadership on some of the boards and committees.

After these experiences with two smaller churches, calls came to stronger churches that gave us living wages. With the same commitment of time to the work of the Lord for the church, not a year went by but that local boards voted salary increases.

Without asking for increases or indicating what the needs of our growing family were, God led dedicated laypeople to faithful obedience in caring for us. As workers together our financial rapport was one of the most beautiful experiences we ever had in 20 years of pastoral service.

In Colorado a new experience tested our faith. A series of 11 hospitalizations between my wife and me occurred. Again bills were staggering, but God's people rose to the occasion to help pay what was beyond our insurance coverage. Help came from some of the most unexpected sources. We always sensed God was working through our weaknesses to fulfill His purpose, even in the lives of others who were blessed by giving.

And so it has been throughout our 40 years of marriage and work for the Lord. He has fulfilled every promise we have claimed. God still calls His people to careful, prayerful management of time and financial matters. To do this calls for personal sacrifice. It calls for living within one's income. It calls for determination and the commitment of God's people along with the purpose of the minister.

One argument that has been used in questioning my purpose is that one's children may be turned against the church or the Lord's work. On the contrary, our children have been convinced that God still answers prayer and cares for His own.

All our children are strong, loyal lay members, serving in local churches. Our oldest daughter is organist and secretary of the board of administration at College Wesleyan Church, Marion, Ind. She is also secretary to the general secretary of Wesleyan World Missions at Wesleyan World Headquarters in Marion.

Our second daughter has been pianist of "The Wesleyan Hour" from its beginning 11 years ago. She is also pianist at the Lakeview Wesleyan Church in Marion, where her husband serves on the local board of administration.

Our son is the administrator of Rolling Hills Health Care Center, in New Albany, Ind., where he and his wife are members of the Eastside Church of the Nazarene. He is a member of the local church board, and he and his wife co-teach the young married people's class.

Would I still prove God's promises in giving all my time to the work of the church? Indeed, I would! And I am still doing so, for He has given me every reason to continue!

There are two conditions, however, which I believe must be kept in mind. There must be a potential for growth and outreach in the community where one serves. And there must be the commitment of God's people to work together for the glory of God.

Church members must be willing to visit and develop a vision for soul winning and discipling new believers. Coupled with prayer, faith, and the anointing of God's Spirit, I believe He will give the increase in the vineyard where pastor and people work together. So I would still like to see young ministers prove the Lord and see that He really will provide.

God has not promised that we shall have all or the best that money can buy. But He has promised to supply all our "need according to his riches in glory by Christ Jesus."

Yes, it can happen and still does happen today! 

CAN MINISTERS OPT OUT OF SOCIAL SECURITY?

The Tax Code provides an option for some ministers in some denominations to terminate Social Security coverage. The proper form (IRS Form 4361) must be used, and it must be filed on the basis of religious belief.

The individual filing Form 4361 must certify, by signature, that two statements are correct. Those who were ministers before 1968 must certify that they did not file Form 2031 asking to be allowed into Social Security. (Before 1968, one had to elect into Social Security. Now, all ministers are included unless there is a basis for electing out.) The second statement is as follows:

I certify that, because of my religious principles, I am conscientiously opposed to the acceptance (with respect to services performed by me as a minister, member, or practitioner) of the benefits of any public insurance that makes payments in the event of death, disability, old age, or retirement or makes payments toward the cost of, or provides services for, medical care (including the benefits of any insurance system established by the Social Security Act).

Key terms are "religious principles" and "acceptance of the benefits." Tax regulations and court decisions are clear. Religious principles cannot be simply personal convictions that perhaps Social Security will not be there when you retire or that a better retirement can be purchased through an annuity. The belief must be an integral part of your religious belief system. Further, this religious principle must prevent you from asking for the benefits from such a plan based on your church salary.

The Church of the Nazarene, for example, has one of the highest Social Security participation levels of any denomination its size or larger. This has been true since the earliest days of Social Security coverage for ministers. Most local churches reimburse part, if not all, of the minister's as well as lay staff's Social Security tax.

By practice and polity, there appears to be no basis for an exemption from self-employment tax. In a recent tax court decision, a minister filed and received an exemption from self-employment tax. The Tax Court overturned the exemption when it found his belief had no basis in his denomination's polity or practice.

Some ministers who have erroneously opted out of Social Security may soon have the opportunity to revoke the previous election. Proposed tax legislation would open a temporary "window" where these ministers could elect to rejoin the Social Security program without paying back taxes for having made an election on a nonallowed basis.

Currently, we know of no financial analysis that indicates a person can take the money that would be taken out for Social Security tax and privately purchase the coverages offered by the Social Security system: retirement income, life insurance, disability insurance, and post-retirement medical care.

All ministers are urged to carefully review any decision to opt out of or back into Social Security.

—Provided by Pensions and Benefits Services USA
Church of the Nazarene

REIMBURSEMENT

(Continued from page 23)

received, the amounts should be refunded to the employee's cash advance fund, bringing it up to its original amount.

In the past, many churches have used "allowances" to designate those funds intended to reimburse employee expenses. Probably the most common of these has been the car allowance. However, if no accounting regarding the use of allowances to reimburse employee expenses is required by the church of the employee, the IRS has determined that these funds are simply extra salary. As such they are to be reported on form W-2 and deduction procedures must then be undertaken to remove them from tax liability.

The reimbursement procedure outlined above clearly separates these funds from salary. This procedure is a valid and much used system for minimizing income tax liabilities and simplifying reporting. Simplified reporting procedures may also reduce the chances of an individual's tax return being audited by the IRS.

It is possible that some accounting and allocation adjustments might be necessary the first year such a procedure is adopted. If the amount budgeted by the church board for reimbursements represented a reduction in designated salary, and if at the end of the year that amount was not fully spent

by the employee, the remainder should then be paid to the employee as additional salary.

If the amount budgeted for reimbursements is insufficient for expenses, the church board should consider two options before the end of the year:

1. Further reducing the employee's salary to provide for the additional expense reimbursement.
2. Paying the additional reimbursements at local church expense and not making additional reductions in the employee's salary.

Income tax laws provide that an employee can be reimbursed for certain business and professional expenses incurred in performing his job and that such reimbursements do not become taxable income. Careful and mutual planning is required of the church board and the employee to determine what those expenses are and to set up accounting for both the expenses and the reimbursements.

It would be beneficial to work closely with your local, personal tax adviser in implementing the tax-saving procedures mentioned in this article. Specific guidelines and accounting standards are available from your local IRS office.

Through careful accounting and compensation structuring, it is possible for a minister or lay employee to have more discretionary income without reflecting any additional money paid to them as salary.

JOHN WESLEY'S COVENANT SERVICE

An Introduction

To John Wesley, founder of Methodism and principal human motivation behind the great revival that swept England and Wales in the 18th century, one means of "increasing serious religion" was the joining of believers in a covenant "to serve God with all our heart and with all our soul." He urges Methodists to renew, "at every point, our Covenant, that the Lord should be our God."

The word *covenant* has rich meaning throughout the Bible. (See Gen. 2:16-17; 6:18; 1 Sam. 18:3; Pss. 25:10; 103:18; Jer. 50:5; Matt. 26:28; Acts 3:25; Rom. 11:26-27; Heb. 7:22.) According to most contemporary dictionaries, *covenant* denotes a solemn and binding agreement; a compact; a promise between two or more parties.

When filtered through the light of God's Word and religious experience, the term *covenant* becomes a binding agreement between God and man; a promise that is dependent one upon the other. Throughout the Old Testament, and continuing into the New, God made a promise (a commitment) of continual life and favor to man on condition of obedience, coupled with a penalty for disobedience.

On August 11, 1755, John Wesley refers to an occasion when he conducted a service that provided opportunity for making or renewing individual covenants with God. At the close of that 6 P.M. meeting in the French Church in Spitalfields "all the people stood up, in testimony of assent, to the number of about 1,800 persons." The *Journal* entry closes with "such a night I scarce ever saw before. Surely the fruit of it shall remain for ever."

The success of this Covenant Service encouraged Wesley to have it published as a pamphlet in 1780. It was in this form that the service received wide distribution and use for nearly a century.

As the Church has come to recognize the value of greater congregational involvement and participation in public worship, the need for providing meaningful opportunities for making and expressing one's personal covenant relationship with God has come to the fore-

front. Such a need resulted in the rediscovery, by churches of varied worship traditions, of the beauty and scriptural authority contained in Wesley's original Covenant Service.

This abridged and edited version is closely based on the spirit and text of the 1780 version. It retains much of the author's language, but it veers from the original in that it suggests specific hymn selections, which are found in this volume.

To all who participate in a worship service based on this material, or who make use of it for personal devotional reading, may this historical connection with the Wesleyan church and teaching be a reminder of our natural condition as sinners and our responsibility to reaffirm a personal covenant relationship with God. It should also provide for a renewed realization of God's promises and presence.

Suggested Use of the Covenant Service

It was John Wesley's traditional practice to make use of the Covenant Service for Watch Night or on the first Sunday of the year. The Lenten season also is an ideal time to recommit ourselves to God through the Covenant Service. Isolated portions may be selected for use in other contexts, such as for reading or congregational meditation, and there is a wealth of material here for private devotional use.

For some modern worshipers, especially those of the evangelical and nonliturgical tradition, such a structured service may at first appear to be a hindrance to true worship; but as the scriptural allusions are understood, hymns sung within the context of the service, prayers prayed earnestly, and the minister's exhortations delivered with personal conviction and unction, there will be an awareness on the part of the participants of the value of this traditional service. It will be beneficial to print all portions of the service, except for the minister's exhortations, in the worship folder.

Worshipers in the holiness movement may find the confessional language of the Covenant Service strange

at first. The "confessions" can be prayed as repentance of actual sins or to commemorate one's conversion when in repentance the sinner turned from darkness to light. But the entirely sanctified should pray prayers of confession as well, Wesley believed. The most holy among us is subject to "a thousand infirmities," which spring from our fallenness. Our shortcomings and human failings need the atoning blood of Christ as well as our "properly so-called" sins.

The Service

INSTRUMENTAL PRELUDE

MINISTER: "Come, let us join ourselves to the Lord in an everlasting covenant which will never be forgotten" (Jer. 50:5, RSV).

HYMN: "Rejoice, the Lord Is King," No. 158*

MINISTER: Almighty God, unto whom all hearts are open, all desires known, and from whom no secrets are hid; cleanse the thoughts of our hearts by the inspiration of Thy Holy Spirit, that we may perfectly love Thee and worthily magnify Thy holy name through Christ our Lord. Amen.

Then shall follow the minister and people praying together.

MINISTER and PEOPLE: The Lord's Prayer (Matt. 6:9-13)
(use "trespasses")

THE SCRIPTURE LESSON: John 15:1-8

HYMN: "Jesus, We Look to Thee," No. 105

MINISTER: My dear friends, get these three principles fixed in your hearts: that things eternal are much more substantial than things temporal; that things not seen are as certain as the things that are seen; that upon your present choice depends your eternal lot. Choose Christ and His ways, and you are blessed forever; refuse, and you are undone forever.

And then, beloved, make your choice. Turn either to the right hand or to the left; Christ with His yoke, His cross, and His crown; or the devil with his wealth, his pleasure, and his curse. Then ask yourselves, "Soul, you see what is before you; what will you do? Which will you have, either the crown or the curse? If you choose the crown, remember that the day you take this, you must be content to submit to the cross and yoke, the service and sufferings of Christ, which are linked to it. What do you say? Had you rather take the gains and pleasures of sin and risk the curse? Or will you yield yourself a servant to Christ and so make sure the crown?"

Do not delay the matter. If you are unresolved, you are resolved: if you remain undetermined for Christ, you are determined for the devil. Therefore follow your hearts from day to day; let them not rest till the matter be brought to an issue, and see that you make a good choice.

Next, embark with Christ. Adventure yourselves

with Him. Cast yourselves upon His righteousness. You are exiles from the presence of God and fallen into a land of robbers and murderers. Your sins are robbers, your pleasures are robbers, your companions in sin are robbers and thieves. If you stay where you are, you perish. Christ offers, if you will venture with Him, to bring you to God. Will you say now to Him, "Lord Jesus, wilt Thou undertake for me? Wilt Thou bring me to God and bring me into the land of promise? With Thee I will venture myself. I cast myself upon Thee, upon Thy blood, upon Thy righteousness."

This is coming to Christ as your Priest. And by this you now renounce your own righteousness.

Do you deeply sense your sins and misery without Christ?

CONFESSION

PEOPLE: We acknowledge a deep sense of sin and misery. We see ourselves as sinners in need of a Savior. The Spirit of God has awakened us; a kind of awakening, as it were, in hell. We cry,

"Lord, what am I! What mean these legions round about me? These chains and fetters that are upon me?

"Lord, where am I! Is there no hope of escaping out of this wretched state? I am but dead, if I continue as I am. What may I do to be saved?"

MINISTER: Being made sensible of his sin and his danger, a sinner will look for help and deliverance, but he will look everywhere else before he looks unto Christ. Nothing will bring a sinner to Christ but absolute necessity. He will try to forsake his sins. He will go to prayers, and sermons, and sacraments and search out if there be salvation in them. But all these, though they be useful in their places, are of no help. His duties cannot help him; these may be reckoned among his sins. Ordinances cannot help; these are but empty cisterns. They all tell him, "You knock at a wrong door; salvation is not in us."

Do you now utterly despair of your own goodness, or do you trust in anything but Christ?

SUPPLICATION

PEOPLE: Lord, be merciful to me. What shall I do? Abide as I am I dare not, and how to help myself I know not. My praying will not help me. My hearing will not help me. If I give all my goods to the poor, if I should give my body to be burned, all this would not save my soul. Woe is me. What shall I do?

MINISTER: You must let your sins go. You must let your righteousness go. Christ came not to call the righteous, but sinners to repentance. He came to seek and to save them that are lost.

Friends, will you now adventure on Christ? You have this threefold assurance:

*The page numbers refer to hymns in *Wesley Hymns*, compiled by Ken Bible, Lillenas Publishing Co., 1982, Kansas City, MO 64141.

First, God's ordinance. Christ is He whom God the Father hath appointed and sent into the world to save sinners. This is He whom God the Father has sealed as the Savior who is redeeming and reconciling the world to himself.

Second, God's command. This is His commandment, that we should believe on the name of His Son, Jesus Christ.

Third, the promise of God. "Behold, I lay in Sion a chief corner stone, elect, precious; and he that believeth on him shall not be confounded."

Now, having this threefold assurance of God's ordinance, command, and promise, you may now be bold to adventure on Christ and to apply yourselves to Him.

Then shall follow the minister and people praying together.

MINISTER and PEOPLE: Lord Jesus, here I am, a lost creature, an enemy to God, under His wrath and curse. Wilt Thou, Lord, undertake for me, reconcile me to God, and save my soul? Do not, Lord, refuse me, for if Thou refuse me, to whom then shall I go?

If I had come in my own name, Thou mightest well have put me back; but since I come at the command of the Father, reject me not. Lord, help me. Lord, save me.

I come, Lord. I believe, Lord. I throw myself upon Thy grace and mercy. I cast myself upon Thy blood. Do not refuse me. I have not whither else to go. Here I will stay. On Thee I will trust, and rest, and venture myself. On Thee I lay my hope for pardon, for life, for salvation. If I perish, I perish on Thy shoulders. If I sink, I sink in Thy vessel. If I die, I die at Thy door. Bid me not go away, for I will not go.

COMMITMENT

MINISTER: Yield yourselves now to the Lord. As His servants, give up the dominion and government of yourselves to Christ. "Neither yield ye your members as instruments of unrighteousness unto sin, but yield yourselves to God, as those that are alive from the dead, and your members as instruments of righteousness unto God." "To whom ye yield yourselves servants to obey, his servants ye are to whom ye obey." Yield yourselves so to the Lord that you may henceforth be the Lord's.

Those that yield themselves to sin and the world, their hearts say, "Sin, I am yours; World, I am yours; Pleasures, I am yours."

Rather, with the Psalmist, we say to the Lord.

Then shall minister and people affirm together.

MINISTER and PEOPLE: I am Thine; I reverence Thee. I dedicate myself to Thy service.

MINISTER: In so giving yourselves to the Lord, you affirm that you will be heartily contented that He appoint you to your work.

Let Him appoint you to your work. Christ has many services to be done; some are more easy and honorable, others more difficult and menial.

Some are suitable to our inclinations and interest; others are contrary to both. In some we may please Christ and please ourselves, as when He requires us to feed and clothe ourselves. Indeed, there are some spiritual duties that are more pleasing than others; as to rejoice in the Lord, to be blessing and praising of God. These are the sweet works of a Christian. But then there are other works, wherein we cannot please Christ but by denying ourselves, as in bearing and forbearing, reproving men for their sins, withdrawing from their company; witnessing against their wickedness; confessing Christ and His name, when it will cost us shame and reproach; sailing against the wind, swimming against the tide, parting with our liberties and accommodations for the name of our Lord Jesus Christ.

See what it is that Christ expects and then yield yourselves to His whole will. Do not think of making your own terms with Christ; that will never be allowed you. Let us now approach Christ in prayer.

The people will join the minister in praying.

MINISTER and PEOPLE: Lord Jesus, if Thou wilt receive me into Thy house, if Thou wilt but own me as Thy servant, I will not stand upon terms. Impose on me what condition Thou pleasest; write down Thy own articles; command me what Thou wilt; let me be Thy servant.

Make me what Thou wilt, Lord, and set me where Thou wilt. Let me be a vessel of silver or gold, or a vessel of wood or stone; so I be a vessel of honor. I am content. If I be not the head, or the eye, or the ear, one of the nobler and more honorable instruments Thou wilt employ, let me be the hand, or the foot, as one of the lowest and least esteemed of all the servants of my Lord.

MINISTER: Lord, put me to what Thou wilt; rank me with whom Thou wilt.

PEOPLE: Put me to doing; put me to suffering.

MINISTER: Let me be employed for Thee, or laid aside for Thee, exalted for Thee, or trodden under foot for Thee.

PEOPLE: Let me be full; let me be empty.

MINISTER: Let me have all things; let me have nothing.

PEOPLE: I freely and heartily resign all to thy pleasure and disposal.

HYMN: "Lord, in the Strength of Grace," No. 69

MINISTER: Beloved, such a commitment to Christ as you have now made is that wherein the essence of Christianity lies. When you have chosen God to be your portion and happiness; when you have laid all your hopes upon Christ, casting yourself wholly upon

the merits of His righteousness; when you have understandingly and heartily resigned and given up yourselves to Him; then you are Christians indeed, and never till then. Christ will be the Savior of none but of His servants. He is the Author of eternal salvation to those who obey Him. Christ will have no servants but by consent. His people are a willing people, and Christ will accept of no consent but in full to all that He requires. He will be all in all, or He will be nothing.

THE COVENANT

MINISTER: And now let us confirm our commitment by a solemn covenant, beginning with the singing of a covenant hymn.

HYMN: "Come, Let Us Use the Grace Divine," No. 109

MINISTER: Search your hearts whether you have already, or can now freely, make this commitment to God in Christ. First, consider what your sins are and examine whether you can resolve to forego them all. Consider what the laws are, how holy, strict, and spiritual, and whether you can, upon deliberation, make choice of them all as the rule of your whole life.

Second, compose your spirits into the most serious frame possible, suitable to a transaction of so high importance.

Third, lay hold on the covenant of God and rely upon His promise of giving grace and strength, whereby you may be enabled to perform your promise. Trust not to your own strength, but take hold on His strength.

Fourth, resolve to be faithful. Having engaged your hearts, opened your mouths, and subscribed with your hands to the Lord, resolve in His strength never to go back.

Last, being thus prepared, in the most solemn manner possible, as if the Lord were visibly present before your eyes, bow and open your hearts to the Lord.

The minister and people will bow and pray together.

MINISTER and PEOPLE: O most holy God, I beseech Thee, accept the poor prodigal prostrating himself at Thy door. I have fallen from Thee by my iniquity and am by nature a son of death and a thousandfold more the child of hell by my wicked practice. But of Thy infinite grace Thou hast promised mercy to me in Christ if I will but turn to Thee with all my heart. Therefore upon the call of Thy gospel, I am now come and, throwing down my weapons, submit myself to Thy mercy.

And because Thou requirest, as the condition of my peace with Thee, that I should put away my idols and be at defiance with all Thy enemies, I here from the bottom of my heart renounce them all. I firmly covenant with Thee not to allow myself in any known sin, but conscientiously to use all the means that I know Thou hast prescribed, for the death and utter destruction of all my corruptions. I humbly affirm before Thy

glorious majesty that it is the firm resolution of my heart to forsake all that is dear unto me in this world, rather than to turn from Thee to the ways of sin. I will watch against all its temptations, whether of prosperity or adversity, lest they should withdraw my heart from Thee.

And since Thou hast, of Thy boundless mercy, offered graciously to me to be my God through Christ, I call heaven and earth to record this day, that I do here solemnly acknowledge Thee as the Lord my God. I do here take Thee, the Lord Jehovah, Father, Son, and Holy Ghost, for my portion and do give up myself, body and soul, for Thy servant, promising and vowing to serve Thee in holiness and righteousness all the days of my life.

O blessed Jesus, I come to Thee hungry, wretched, miserable, blind, and naked, unworthy to wash the feet of the servants of my Lord, much less to be solemnly married to the King of Glory. But since such is Thy unparalleled love, I do here with all my power accept Thee and take Thee for my Head and Husband, to love, honor, and obey Thee before all others, and this to the death. I renounce my own worthiness and do here avow Thee for the Lord my righteousness. I renounce my own wisdom and do here take Thee for my own Guide. I renounce my own will and take Thy will for my law.

And since Thou hast told me I must suffer if I will reign, I do here covenant with Thee to take my lot, as it falls, with Thee and by Thy grace to run all hazards with Thee, purposing that neither life nor death shall part between Thee and me.

Now, Almighty God, Searcher of Hearts, Thou knowest that I make this covenant with Thee this day, without any known guile or reservation, beseeching Thee that if Thou seest any flaw or falsehood therein, Thou wouldst reveal it to me and help me to put it right.

HYMN: "Father, Son, and Holy Ghost," No. 72

All shall stand and say:

MINISTER and PEOPLE: And now, glory be to Thee, O God the Father, whom I shall be bold from this day forward to look upon as my God and Father. Glory be to Thee, O God the Son, who hast loved me and washed me from my sins in Thy own blood and art now become my Savior and Redeemer. Glory be to Thee, O God the Holy Ghost, who by Thy almighty power hast turned my heart from sin to God.

O eternal Jehovah, the Lord God Omnipotent, Father, Son, and Holy Ghost, Thou are now become my Covenant-Friend, and I, through Thy infinite grace, am become Thy Covenant-Servant. And the Covenant I have made on earth, let it be ratified in heaven. Amen.

Now may follow the Holy Communion, or a hymn may be sung and the benediction given.

OPT. HYMN: "Ye Servants of God," No. 124



EASTER

A sermon preached at the La Paz Community Church, La Paz, Bolivia, on Easter Sunday.

TELL US AGAIN, MARY

by Fletcher L. Tink

*Associate Pastor, First Church of the Nazarene,
Los Angeles*

I remember it as if it were this morning. The judicial courtyard, the flickering torches, the milling crowd on such a terribly restless morning.

I had been awakened from a troubled sleep by heavy hammering on my door. His friends were there. They had barely escaped arrest with Him in the garden late that night. I immediately went to look for Him. Rumors compounded rumors as we tried to follow His movements through the night. Just as we thought we had located Him in the house of Caiaphas, we learned that He had been taken from there to Pilate's—or to Herod's—or back to Pilate's again.

I finally found Him in the Praetorium. Why was it that wherever He was, the crowds could always locate Him? And I, His mother, was so often caught in the panic of losing my son. Sometimes it seemed that I was the only one who couldn't find Him.

Twenty years earlier, it was the same story—the same city, the same class of critics—religious leaders. Only then they were impressed. Now they were obsessed. Then, He seemed surprised at my worry. He talked about His "Father's business." Joseph, somewhat confused at that, chalked it up to religious intensity. I think I understood then. I know I do now. But it's frightening to lose a son, especially a good one.

Yes, the crowd was there that morning; an insatiable crowd, anxious to devour a cure here, a piece of bread there, some bit of quotable wisdom, a provocative parable—good, cheap, wholesome entertainment. But as He said, "Woe to him who doesn't dance when the piper plays." He didn't dance that morning.

Pilate addressed us. I had hoped—oh, how I'd hoped—that Jesus would defy death again, that He had somehow slipped out, or that the reason in His message would be persuasive, that God would vindicate Him in some climactic moment. But the crowd rushed forward

like animals pressed against the sides of their cages, teased by their keeper with chunks of meat. I was left behind, fearing the anger of the mob. They were all too vividly reminded of the liberation of the first Passover. This crowd wanted blood, and oh, how indiscriminately they would squeeze it out.

They got their entertainment—a mock festival of coronation—ugly burlesque. Jesus, dressed in purple robes, with a bloody gnarled crown of thorns pressed into His head, a mace of reed, and bitter blows as the farce went on. The crowd laughed and hated.

But it was His silence that tore at their rage. It was His silence that closed the show with its final insult. Man would prefer to have an evil god and an evil king rather than a silent one.

It was a closed case. Pilate threw out questions, but no one cared to listen to them. I think he really wanted justice—or at least he wanted to look just. But the force of twisted emotions rolled over him like a pounding sea, leaving him with wet hands. He tried giving them an option—Barabbas. But only innocent blood seemed to satisfy the deep guilt that for the moment we all seemed to share.

With one voice they screamed, "Release Barabbas!" In desperation I cried out my son's name. But my cries were drowned in the roar of the crowd until the hopelessness of it all paralyzed my throat. Their chorus became chaos as He was swept into their grasp to cries of "Crucify Him!" I nearly fainted. But I fled to find the others, in a last-ditch hope of saving Him.

In what horrible dark room do they store unused crosses? What carpenter joyfully collects his fee for three crosses, premium quality, made from the best wood in town, "don't even tilt"?

I saw the crowd pick its way along the city streets. Three beams bobbed above the growing mass of spec-

tators. I couldn't even get close. A mother's heart never seems to know when to hang on or let go, but the crowd didn't even give me a choice. I could hear voices, snatches of conversations: "Hey! It's that prophet Jesus. Looks like they've nailed Him this time!" "Serves Him right for messing up my wife's mind. Maybe she'll listen to *me* now!" "Too bad. He's a good fellow, obviously a little deluded, slightly fanatical. But what a way to die! I didn't realize we were still so primitive." I'll never forget one crippled beggar we passed who sobbed, "I'd hoped that some day He'd touch me and cure my leg. What hope do I have now?"

I tried to round up His friends. Oh, they were around, here and there. They seemed a little awkward at seeing me, expressed their condolences, and said they wished there was "something" they could do. It was as if they wanted *me* to feel sorry for *them*. Or they'd assure me that He'd know how to get himself out of this fix. He didn't need their help. And they always closed the conversation with, "We know what you're going through." How could they? Like cheery get-well wishes to a dying man. But I guess they meant well.

The Galilean women did gather, and why not? They were the ones who took care of Jesus all along. But who were we, scarcely regarded as more than "things" to our men. There was something about Him that gave us a dignity and value that we found nowhere else. No wonder we women stayed with Him.

As the procession moved out toward the hillside, we circled around to intercept it before arriving at The Place of the Skull. When we saw Him stumbling along, we broke into weeping and sobbing. We were near hysteria when He turned and spoke to us. He told us not to weep, that worse days were coming yet. "Happy are those who are barren, the wombs that have never borne, the breasts that have never suckled." I remembered better days when it was said of me, "Happy the womb that bore You and the breast You sucked." I thought how time had taken my pride and reduced me to a mass of tears.

They call me the mother of a criminal; an insurrectionist and a blasphemer. But I know He isn't. This is my son!

I thought, "O God, do we have to go all the way to Golgotha? Isn't anything going to stop this bad dream?" I was so tired—tired of heart, of body, of everything. I'm a tired old woman. Why couldn't I die in His place?

I don't know how I endured it. Before, if you'd have asked me, I would have said that it was beyond human limits. Maybe the greatest fear is the fear of your own response. How is a mother supposed to act when she sees her son crucified?

Something inside compelled me to watch as they laid Him down on the Cross. I tried to go to Him, to put my arms around Him, but the husky guards shoved me aside. "Don't you know we've got work to do, woman?" In angry helplessness I replied, "But I'm His mother," as though it would have made a difference. I winced as the nails impaled His hands and feet. I felt His flesh as my flesh, His cartilage as mine, and as His blood ran, so did mine—colder than it ever had before. His mouth formed the sharp cries of pain. So did mine.



Paul Schrock

They dragged the Cross over to the hole and let it drop in. I could only watch, yet I hardly could. It was obvious His pain was intense. I could only wish for an early death, but not before I could find some meaning in it. It all seemed so unnecessary. I searched my memory, grasping for something to give me comfort. I was grasping at straws.

A miserable, bloodied sign hung above His head, proclaiming, "King of the Jews." I thought of the magi who called Him that shortly after His birth. Would they worship Him now?

I thought of the long cloth band that I wrapped around His little body to protect Him from the manger's straw. And I watched as the soldiers gambled for the seamless robe I made for Him.

He called out for something to drink. They offered Him wine. He had turned water into wine. The One who could turn a tired party into celebration had to beg for a few drops for himself. He called out again. This time He was talking to me. He saw me; He cared for me; He didn't want to leave me utterly alone. He told me to lean on John after He was gone. I had often wondered if He really cared for me. Yes, I knew that He cared for everyone. But I had often wondered if I was really special to Him. Selfish, maybe. Mothers can be, you know.

He offered the soldiers forgiveness, paradise to a thief. And I asked myself if I could offer forgiveness to those I so much wanted to hate. But if He could, maybe I should. I tried to forgive, and I felt a strange warmth on that cold hill.

Near noon, He let out a cry. Some thought He was

crying Elijah down from heaven. But I heard Him. He cried, "My God, my God! Why hast thou forsaken me?" I knew what He was feeling. For hours I had been groaning from the depths of my soul, "My son, my son! Why do You forsake me?" I thought He would have had some gimmick that would spare Him from this moment—some divine "in" that would subvert His accusers and bring in His kingdom.

And yet He said, "My God, my God." David had cried out "My God," too. It was a prayer. And the man who can pray is not forsaken. Surely the one who can cry out "My God" is never alone. But He was. For in that instant, He died. So prematurely, so casually—so publicly. I felt the futility and the finality of it. And frankly, it was a relief. One sad, empty relief. It was over.

I wondered again about all those "I ams" upon which we had counted so hopefully. And with more than a touch of bitterness, I thought of the "Good Shepherd" slaughtered; "the Bread of Life" discarded; "the Door" nailed shut; "the Way" blocked off; "the Truth" perverted; "the Life" cut short; and "the Light" puffed out.

The Light extinguished. Indeed it was. He whose birth was announced by a brilliance in the night sky, died and left the noonday heavens in shrouds. It seemed all nature protested His death, or maybe I was seeing through darkened eyes because my light had gone out. Then again, maybe not, because the attending soldier exclaimed, "Surely this man was the Christ!"

But then another came along and with the finality of a punctuation mark, dotted Jesus' death with a spear thrust in His side. Only then did I remember Simeon's words, over 30 years ago, when he prophesied as he held our little One, "He is destined for the fall and for the rising of many in Israel, destined to be a sign that is rejected—and a sword will pierce your own soul too, so that the secret thoughts of many will be laid bare." How that sword stung in me at that moment as I had to face my own secret thoughts.

Maybe it was routine—the little habits, the minor social responsibilities—that saved me those next few hours. Those meaningless little details of life irritatingly disturb one's self-absorption. Maybe that's their purpose, I don't know. We had decisions to make about the legal custody of the body, the location of the grave, the embalming, notification of friends and relatives, assigning women to watch the tomb. I had always liked to make decisions calmly and rationally. But in the face of death, so many decisions seem forced. I had to make most of them, though thankfully, I was freed from the agony of options. Thank God for Joseph of Arimathea, who obtained governmental permission to remove the body from the Cross. (How cold the word *body* sounds. Only moments before, He had been my son!) What an ugly job! We tried to be tender, though we knew that tenderness had no meaning except maybe for ourselves. Joseph also donated his own private grave. And then there was Nicodemus. He brought us 100 pounds of embalming perfumes. I wonder what went through his mind while rubbing down the body of the Man who had introduced him to "new birth."

But as the old saying goes, you can't keep a good man down. Jesus had said that no man was good, save God. That should have given us a hint. We ought to have

known that His goodness and His godliness were irrepressible, even in the grave.

Of course, we didn't expect anything but rigormortis. Naturally, we were nervous and frightened at the prospect of confronting death. We took an ample supply of cloths for our tears that Sunday morning. Mary Magdalene and the others had trouble sleeping the night before and insisted we go immediately to the tomb first thing in the morning.

In the darkness, we saw that the stone had been rolled away from the tomb. Horrified, we began to speculate what could have happened: Was it an earthquake? Roman soldiers? maybe Joseph had changed his mind? maybe His own disciples had taken drastic action? We were stunned and overcome. A dead Jesus was better than none at all. They say a dead faith is better than no faith.

We grasped each other in fear at the prospect of confronting incredible new possibilities. We were afraid that we had reached our emotional limits, ready to tip into a black nothingness when a light grabbed us. We saw, not a body, but a vision—a totally unexpected vision! "He is not here," we were told. That was evident. "He is risen." That was frightening! The first suspicions of a risen Christ always are. The possibilities of an encounter with Him, whether in Galilee or elsewhere, are awesome. For when you meet the risen Christ, all life must be reoriented, and the transition is an awesome experience. But when you've faced death, it's worth the encounter.

You may think us naive visionaries, wishful thinkers. Oh, there was doubt among us. The men initially chalked our story up to sentimental woman stuff—pure nonsense. But try to tell that to Mary Magdalene. He called her by name! And don't try to talk Peter out of His encounter. He apologized for his behavior, but he knew he was forgiven even before he brought up the subject. Cleopas didn't even recognize Him until suppertime! And what a commotion Jesus caused when He showed up at the disciples' business meeting. They had met intending to curb the effects of the women's fanaticism. His appearance finally took care of their doubts. And Thomas, the final holdout. He wanted to believe, but he was too committed to the "scientific" possibilities. But Jesus gave him more evidence than Thomas had bargained for!

And as Christ (for He's now more than just my son) chose how He would reveal himself—whether on the beach, or in a hall, or on a hillside—we laughed and joked, and loved and cried, and remembered with a freedom we'd never known before, because the guilt had been swallowed up in forgiveness, defeat in victory, death in life.

It started with Him, then in a few of us. I hear He is still moving into the hearts of people, resurrecting bored, spiritually dead lives. Everywhere in twos and threes, slaves, freemen, young and old, liturgical and informal worshipers, of all tribes and nations He is calling mankind to himself.

And I can see a thousand years from now, maybe two thousand, when Roman domination has become a vague memory, when crosses have become obsolete, that somewhere, sometime, crowds will still be gathering, this time celebrating the living presence of He who was once called my son.

Pentecost Ignites Revival

by Delbert R. Rose

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I recently rediscovered a treasure in my library, a book titled *Tarry Ye!* Its subtitle is "Studies of Pentecost." Published in 1930 by the Pentecostal Publishing Co., Louisville, Ky., it contains messages from 14 preaching stalwarts of the holiness movement of that era. These messages came alive to me; I had personally heard 9 of those 14 proclaim our Wesleyan understanding of Christianity and revivalism.

One emphasis stands out above others as I reflect on these familiar, precious truths. It is a declaration by Rev. Joseph H. Smith, made 55 years ago. "Brother Smith," as he preferred to be called, proclaimed: "There is a cloud to be seen about the size of man's hand. We are in the early throes of another epochal revival. . . . This oncoming revival which is to date a new era in the Church life of our land, will *major upon the doctrine of . . . the Person and Peace of the Holy Ghost.*"

During World War II, Brother Smith wrote to his preacher-son, J. Hunter Smith, and reiterated his conviction about the future: "I cannot dwell upon the awful atrocities of this War for thinking of the great outpouring of God's Spirit which will come after the war is over."


Is not Smith's prediction coming to pass? What one doctrine has been more dominant in the preaching, teaching, and writing—both in books and magazines—over the past 40 years than that of the person and work of the Holy Spirit? While too many of these utterances have lacked scriptural soundness and balance, they have nevertheless verified that foresight which Smith believed had been given him by the Holy Spirit.

Look back to the 1940s. Two new holiness seminaries were given birth in 1945: Nazarene Theological Seminary and Western Evangelical Seminary. The Billy Graham crusades began in 1949 and have continued with unabated effectiveness to this day.

The Asbury College campus has been the scene of three special outpourings of the Holy Spirit in the last 35 years: one in 1950, another in 1958, and greatest of them all in 1970. The 1970 visitation from heaven touched our entire nation and spilled over into Canada, Central America, and South America. Anyone wanting spiritual encouragement should read *Halls Aflame*, by Henry James and Paul Rader, and *One Divine Moment*, edited by Dr. Robert E. Coleman. Both are detailed reports of what God did during those life-changing days.

Dr. Billy Graham is the guest editorialist in the December 30, 1985—January 6, 1986, issue of *U.S. News & World Report*. He writes on "The Need of the Hour," declaring, "*Our most basic need is a moral and spiritual renewal that will touch every aspect of our lives*" (italics his). He points to some great revival movements of the past, and then declares, "It could happen again today. In fact, there are already signs it is happening. I recently heard the Chief Justice of the United States say that we are in the midst of a spiritual awakening now."

With Joe Brice of England, I believe that "if the Church would move to Pentecost, nothing could arrest its triumph, and its thousands of unsatisfied souls would have found Something Better."

In spite of the pornography, drug addiction, the abortion-scourge, demoralizing TV programming, and the humanism and materialism of the masses outside (and some inside) the visible Church, the promised Holy Spirit is ready and powerful enough to turn our nation back to God. And by receiving God's full blessing of Pentecost, with its purifying, empowering, and daring aggressiveness, we can experience true revival in this decade. Let us pray earnestly and expectantly for another heaven-sent awakening! 

—Provided by the Christian Holiness Association

THE TRINITY AND CONTEMPORARY THOUGHT

by David L. Smith
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In recent times there has been an appeal to recognize John Wesley's toleration for theological differences within the church. For instance, many cite the statement in his sermon, "Catholic Spirit":

Keep your opinion; I mine; and that as steadily as ever. You need not even endeavor to come over to me, or bring me over to you. I do not desire you to dispute those points, or to hear or speak one word concerning them. Let all opinions alone on one side and the other: Only "give me thine hand."¹

This statement, taken alone, tends to mean that one's beliefs could greatly differ and he would still truly be a believer in the Christian faith.

However, opinion was not religion for John Wesley. Not even right opinions. People could have right opinions and have no religion, while others might have wrong opinions and be truly religious. In another passage Wesley observed that some truths are more important than others because they are related to "vital religion":

... there are ten thousand mistakes which may consist with real religion; with regard to which every candid, considerate man will think and let think. But there are some truths more important than others. It seems there are some which are of deep importance. I do not term them *fundamental* truths; because that is an ambiguous word: And hence there have been so many warm disputes about the number of *fundamentals*. But surely there are some which it nearly concerns us to know, as having a close connexion with vital religion.²

One of these important truths is the doctrine of the Trinity, which, for Wesley, was a valid doctrine for a number of reasons. First, he believed the doctrine to be the teachings of the Scriptures. Second, it was deeply entrenched in the creeds of the church, which he inherited from the Anglican church. Third, theologically he believed "[t]he knowledge of the Three-One God is interwoven with all true Christian faith; with all vital religion."³ This reflection relating the doctrine of the Trinity to "vital religion" offers an opportunity to explore this same truth and the contemporary attack upon it.

Throughout the history of the church, the Roman Catholic, the Eastern Orthodox, and nearly all of the main Protestant denominations have held tenaciously to the doctrine of the Trinity. In fact, in most of the disciplines, the doctrine of the Trinity comes at the beginning of the "Articles of Faith," showing its importance as the cardinal doctrine on which all other doctrines rest. It is this doctrine that gives identity to the Church and to the believer.

There have been those who have questioned the doctrine of a Three-in-One God in every century. It is not surprising, therefore, that many sincere people today have questions about a doctrine that is difficult to understand. After all, who has not been asked, and even asked themselves, how it is

that God is One and Three at the same time?

But there is also a wrestling going on in contemporary theological thought that desires to modify the teaching, and in doing so, would change the very foundations of the Christian faith itself. Briefly stated, these thinkers raise the question, How is one to speak about God? From the last three decades a number of movements relating to "God-talk" emerged. The representatives of these movements offered new interpretations to the biblical record and to the historic faith of the church. There was the "redefining" and "demythologizing" of Rudolph Bultmann, the "deliteralizing" of Paul Tillich, the "new hermeneutic" of James Robinson, the "contextualization" of liberation theology, and presently, there is the "resymbolization" of the Christian faith promoted by thinkers discontent with the traditional language and symbols of the church. The concern of these thinkers is that traditional language no longer speaks to contemporary people. Newer, more expressive and inclusive symbols of the Christian faith are needed. These new theologies are changing the content of worship liturgy today, and of the devotions of tomorrow.

These contemporary theologies cover a broad spectrum of concerns including feminist, process, liberation theologies and theology of hope. A common denominator in all of them is God-talk, the attempt to make God relevant to contemporary men and women. This is accomplished by beginning with human nature. Since all persons have value and human worth, all individuals—races, classes, and sexes—are related to God, who is the creative force and ground for being in the world. The shift removed God from a place of transcendence over the universe to one in His world. A number of other changes also became necessary. God was no longer a self-revealing God, but one that is learned of in history or from the world. He can no longer have personhood as our "Heavenly Father" but becomes an impersonal power or being within the world.

Such thinkers represent a number of schools of thought.



David L. Smith

Paul Tillich, a neoorthodox scholar, describes God as the "Ground of Being" and the "God beyond God"; that is, the God beyond our frail human ways of describing God; Charles Hartshorne, a process theologian, views God as the receptacle of the world's impression. God is the Cosmic Consciousness inclusive of all that is good. He views God as the "all-creative, all-determining Cause." He has no difficulty in referring to God as being bisexual: the He/She of the universe.

Similarly, Jurgen Moltmann, a theologian of hope, denies a transcendent God over creation. God is not identical with the universe but is interdependent with it. He suggests the term *panentheism* describing how God unfolds himself in time and space. Consequently, the Trinity is not a supernatural Trinity but an eschatological process within history. All persons can partake of the "inner-trinitarian life" of God through "self-communicating" and "suffering love." Here Moltmann not only touches on feminist theology but process and liberation theology as well.⁴

These thinkers have influenced liberation theology, which is represented by various minority groups—Latin American, Black, and feminist movements. The feminist movement particularly offers a practical example of how the doctrine of the Godhead is endangered by a theological shift from transcendence to imminence in the changing of symbols. The feminist movements seeks ways of talking about humanity in broader terms than the generic "man," "men," and "mankind" by applying terms such as "people," "human," "person," and "humankind." But this has opened the way to reduce masculine terms for God from "Heavenly Father," "Lord," "Master," "King," "Son," and "Eternal Son," to "Father/Mother," "He/She," "Primal Matrix," "Child," "Holy One," and even "God/Goddess."⁵

The new *Inclusive Language Lectionary* published by the National Council of Churches in October 1983, encouraged this reductionist language by deleting references to Christ as "Lord" and "Son" and by referring to God as "Father" and "Mother." Denominations such as the United Church of Christ and the United Methodist Church have studies underway on how to refer to God either in alternate male/female or genderless terms.

The Scriptures were written by individuals who were influenced by the culture of their times, according to these thinkers. Thus, the symbols of the Christian faith are outdated. They indicate that the creeds in which the Trinity was enshrined were written in terms of hellenistic philosophy and are therefore no longer acceptable. New symbols of modern times are needed to express deep religious faith. Yet in doing so, they raise serious questions in biblical theology and worship for the Christian faith.

What is in the balance here is the way we talk about God. The issues espousing equality and concern for others are certainly the concerns of evangelicals and those of a Wesleyan orientation, but not at the expense of biblical teachings. Consider the following questions: Does the God we affirm act in history, or does He simply reside in nature? Is the God we serve one who has given himself in a redemptive sacrifice, or one who attracts by an abstract love from creation? Do we believe in a God who exists in a trinitarian fellowship with himself or an impersonal "ground" and "source" of all existence? Do we believe in a God who created the world out of nothing, or one who subsides in the universe that is inseparable to himself?

It is important to remember that it is God who has revealed himself in redemptive history. It is God who has given us His name. In the Scriptures, God's name signified His very existence. He reveals himself as "I AM THAT I AM" (Exod. 3:14). It is by His name that His people are saved (Ps. 124:8). The New Testament states that it is the name of Jesus by which He saves His people (Matt. 1:21). "And there is salvation in no

one else; for there is no other name under heaven that has been given among men, by which we must be saved" (Acts 4:12, NASB).

Granted, the term *Trinity* per se is not found in the Bible. The term was formulated by Tertullian, a Latin Father in the third century, to describe the unity of God who acted in three different periods and events. Concerning this term, John Wesley noted:

I dare not insist upon any one's using the word Trinity or Person. I use them myself without any scruple, because I know of none better: But if any man has any scruple concerning them, who shall constrain him to use them? I cannot.⁶

The Bible does affirm the doctrine of the Trinity. It is anticipated in the Old Testament and its teaching is evident in the New Testament. The accounts of the baptism of Jesus (Matt. 3:16; Mark 1:9; Luke 3:21), the discourse of Jesus with His disciples in the Upper Room (John 15—16); and the Great Commission (Matt. 28:19-20), are all vivid in describing God in terms of Father, Son, and Holy Spirit. Furthermore, Paul offers numerous accounts that correlate the work of the Father, the Son, and the Spirit (Rom. 8:9-11; 1 Cor. 12:4-6; 2 Cor. 13:14; Eph. 4:4-6).

When the church councils of the postbiblical period convened, the leaders formulated the doctrines of the Church, including the doctrine of the Trinity. In doing so, they brought hellenistic thought to their service. However, the terms the church leaders borrowed from Greek philosophy did not carry the same meanings they did in Greek philosophy. They were infused with the new meanings of the Christian context.

In accepting the Scriptures as normative and the articles of faith offered by the postbiblical leaders, the Church affirmed its belief that God has made himself known for our salvation in three unique historic events: the giving of the Law; the life, death, and resurrection of Jesus Christ; and the coming of the Holy Spirit upon the Church at Pentecost. The Church did not, nor does it today, deny that the doctrine of the Trinity is a mystery beyond human comprehension. However, it is not the *fact* of the Trinity that is mystery, but its *manner* that is beyond comprehension. To use the analogy of electricity or light, there is no dispute regarding the existence of these two phenomena, only the manner and mode of their existence.

This brings the question around to how one talks about God and the use of symbols in doing so. Can the church update its symbols in order to relate to today's people? Indeed it can! For instance, it would be difficult to speak of a "sacrificial lamb" to those living in the Northland who would have no idea what a lamb is. Those working in biblical translations are well aware of this problem. The discussion about symbols is not an easy subject and can be touched on only briefly here. We all use symbols, but not in the same manner. This is as true in theology as in other subjects. Basically, the question is: Is our language in symbols a true knowledge, or simply a symbolic awareness of the ultimate presence of God? Much of contemporary thought about God is intuitive symbolic awareness. The knowledge of God arises from within but can never be expressed in reality, except by symbols, the symbols of one's culture. Hence, the reason that ancient symbols must be contemporized to meet today's need. On the other hand, evangelical thought defines symbols as a means that draws together the object and the object pointed to. Thus, if God is revealed to us as "Father," there is a relationship that points to God as being Father to His children.

Consider some of the new symbols and terms used for God by some contemporary thinkers. Creative Process, Divine Eros, Ground of Being, Womb of Being, Primal Matrix, Creative Event, Imminent Mother, Life-force, God/Goddess, Eternal Spirit, and Principle of Concretion are just a few. In some Protestant churches even the Trinitarian formula "Father, Son,

and Holy Spirit" is replaced with "Creator-Redeemer-Sustainer" or "Shepherd-Helper-Refuge."

Specifically, the parallelism between Father and Mother, as used by some feminist supporters, appears harmless, even poetic, at first. It may even appear to be ethical in its inclusiveness of all persons, male and female. But it is at the expense of undermining the historic reality of the Christian faith. The shift in symbols is more than a shift in language. It is a shift of emphasis in theology and in worship. In short, it is a shift in religion. It is a throwback to the ancient Canaanite religions with which Israel wrestled, and the Gnosticism with which the Church struggled during the third and fourth centuries. This shift involves a movement from God as Father, transcendent and sovereign over His world, to Mother Goddess who is the creative force within nature. Miriam Starhawk, in *The Spiral Dance: A Rebirth of the Ancient Religion of the Greek Goddess* may be extreme, but speaks forthrightly:

The symbolism of the Goddess is not a parallel structure to the symbolism of God the Father. The Goddess does not rule the world; She is the world. Manifest in each of us, She can be known internally by every individual, in all her magnificent diversity.⁷

The God/Goddess of the mythical religions of Canaan, which separated into two gods of fertility, offered little equality for females compared with their Hebrew counterpart. The God of Gnosticism was removed from fatherhood and even personhood to become an impersonal "Eternal Silence" and "Incomprehensible One." This is a reminder that a God who is either subsumed to creation or removed into the realm of the incomprehensible is no longer a God to whom prayer is directed. Prayer to this God can only take the form of meditation and reflection. Only a personal God can hear and answer prayer. The shift in symbols is a loss of the personal "Heavenly Father" to whom Jesus encouraged us to pray. Furthermore, it is the loss of the "Abba" relationship by which the Spirit unites us in forgiveness.⁸

It is this importance that brings us back to Wesley's "catholic spirit." It was not centered on small matters such as personal opinions about modes of worship, church government, baptism, and the like. It did center upon love for God and individuals in word and deed. But the "catholic spirit" did not include speculative opinions, as his instruction was:

Go, first, and learn the first elements of the gospel of Christ, and then shall you learn to be of a truly catholic spirit.⁹

Wesley understood that a removal or change in the basic structure of the Christian gospel was not a development in faith but a loss of it altogether. The "catholic spirit" is an absolute necessity for the promotion of holiness in bringing all persons to spiritual health and wholeness. But it is never at the expense of exchanging the symbols of Christian faith, which introduced spiritual health. The doctrine under discussion is one example.

The knowledge of the Three-One God is interwoven with all true Christian faith; *with all vital religion* (italics mine).¹⁰

Such a predominance of this view led the Wesleys to write *Hymns to the Trinity* in order to disciple their Methodists in worship and maturity. For example:

*Praise be to the Father given!
Christ He gave
Us to save,
Now the heirs of heaven.*

*Pay we equal adoration
To the Son:
He alone
Wrought out our salvation.*

*Glory to the Eternal Spirit!
Us He seals,
Christ reveals,
And applies His merit.*

*Worship, honour, thanks, and blessing,
One in Three
Give we Thee,
Never, never ceasing!*¹¹

If the teaching of the Trinity was vital in Wesley's age, should it not be today? Are we, then, in danger of losing our theological voice, especially at a time when this doctrine is attacked by contemporary thought on the one hand and by numerous cultic groups on the other? How often do churches go through the motions of worship using the trinitarian prayers, benedictions, and doxologies, without really understanding why or offering some explanation to the worshipers? What of the students who sit in our Sunday Schools with unresolved questions as to why the church believes in the Trinity because there are no answers offered? And what of ministers who take for granted that members in the church believe in the cardinal doctrine of the Trinity while offering little "reason for the faith that is within them"?

When was the last time you heard a message on the Trinity? That answer may well be the clue to the importance given to this doctrine and its need to be accented in faith and worship. An excellent tool for preaching and teaching the Christian faith is the use of the church calendar. One Sunday is designated Trinity Sunday (the eighth Sunday after Easter). Here is at least one appropriate time to remind ourselves of this cardinal truth and to share it with our people. Bible studies, teacher training sessions, membership and catechism classes, along with the hymns of the faith are other means of supporting the church in its faith. Wesley urged this knowledge as integral to "vital religion." Certainly, we can do no less!

NOTES

1. *Wesley's Works*, 5:499.
2. *Ibid.*, 6:200.
3. *Ibid.*, 201.
4. Donald Bloesch, *The Battle for the Trinity*, 1.
5. Bloesch, 44-45.
6. *Works*, 6:200.
7. Starhawk, 9.
8. Bloesch, 66.
9. *Works*, 5:502.
10. *Ibid.*, 205.
11. *Hymns to the Trinity*, 346.

All unidentified scripture quotations are from the King James Version. Quotations from the following translations are used by permission:

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Preventing Stress and Depression: Suggestions for Pastors' Wives

by Don Harvey

Clinical Director, Christian Counseling Services, Nashville

Recognizing the need for their pastors to have access to confidential counseling services, the Church of the Nazarene established the CōNET Heartline. After receiving thousands of calls from pastors and their wives during the three years in which the "Heartline" has been in existence, we are beginning to ask ourselves: "Exactly what are we hearing? Are there any recurring themes? Are we hearing the same thing from many different sources? Are pastors reporting the same kinds of people problems in their churches? Are they having similar problems with their church boards? Are pastors' wives encountering similar forms of stress-producing situations?"

The resounding answer to these questions is "yes." Although every caller has a problem that is uniquely his own, many patterns and themes are emerging. The realization of this fact has prompted an urgency within the professional staff who answer the Heartline. We want to share these findings in the hope that this information could be used in a preventative manner. It is always more desirable to prevent a crisis than it is to intervene in one.

One area that seems to be common is the stress and depression reported by pastors' wives. In dealing with many of these situations during the past three years, we have found six factors to be present in most of the situations described. Granted, the standard response of "low self-esteem" is always present. People who are overly stressed or depressed typically see themselves in a poor light. Yet self-esteem is difficult to define, let alone treat. Has the wife always had low esteem? Or has her situation gradually depleted a once adequate self-image?

Following a preventative vein, each of the common characteristics typically found to be present in the situations of the stressed and depressed callers have been rephrased in such a way so as to offer constructive direction toward action. If you want to take some positive steps toward preventing stress in your life, these are the things you need to do. If you want to reduce the level of

stress that is already there, these are the changes that you need to make.

1. DEVELOP A BROAD SUPPORT NETWORK.

Pastors' wives are often isolated. They often have no significant relationships outside of the parsonage. This is limiting. Everyone needs close friendships. A great deal of emotional support is garnered from them. Although the number of friendships need not be high (two or three may be sufficient), they need to be relationships of significant quality. Mere acquaintances will not do. A confidant is someone in whom you can confide. You share each other's cares, concerns, burdens, and joys. And you do so knowing that they are kept in confidence.

I often hear the complaint, "I can't get near to anyone in the congregation because of my position as pastor's wife." If you feel that way, go beyond your church, beyond your denomination. You will find it refreshing to talk with stable Christians who won't be able to "shop talk" denominationally. Remember, your friends need you as much as you need them. They will benefit as much from your contribution to their lives as you will from theirs.

2. DEFINE YOUR CHURCH ROLE.

Most of the stressed pastors' wives I talk with are unclear regarding what exactly their responsibilities are to the church. "What is my role? What am I supposed to do and be?" This confusion prompts frustration and anxiety. Often, they allow others in the church to determine what is right for them. They try to be all things to all people. After all, isn't the Christian's responsibility to please everybody?

Actually, it is *not* the Christian's responsibility to please everybody. In many instances, Jesus infuriated people (Luke 4). He did not intentionally go out of His way to "cut people off at the knees," but He did go out of His way to do His Father's business. He was directed internally, not externally. This often displeased those around Him.

To reduce or prevent stress, you must be directed internally. You must define your role, as best you can,

"He knows what I need; he just doesn't care."

and establish "boundaries." What are you willing to do? What can you reasonably do and still fulfill your responsibilities as a mother, wife, etc.? There is no "ideal" model. Two different wives will not come up with the same definition. But that's OK. What is important is that you feel good about the parameters and be willing to enforce them once they are set. Do and be what you believe to be reasonable.

3. DEAL DIRECTLY WITH CHURCH PROBLEMS.

Stressed wives usually allow problems to mount up. They avoid frustrating situations and people. They fear and shun conflict. They feel that to do anything other than "sit on" anger is to be unchristian. Their motto is "Holiness unto the Lord, and don't make waves." Some wives rationalize: "If I do confront this problem, it will damage my husband's ministry."

This line of thinking allows small problems to become big ones. Problem situations and problem people need to be dealt with directly. Failing to do so prevents opportunities for resolution and reconciliation. I am not giving you license to pick fights. I am giving you permission to deal directly and honestly (in love) with the brethren. Dealing directly with a *problem situation* can resolve it. To let it go allows it to fester. Dealing directly with a *problem relationship* allows for reconciliation. To avoid it builds resentment. The consequences of avoidance are stress-producing.

4. BROADEN YOUR HORIZONS.

Stressed wives often live in a box. Their worldview is restricted. Rather than having multiple interests and involvements, their focus is upon the institutional church and their husband's ministry. Placing all of your identity "eggs" in one basket is emotionally unhealthy.

Part of the reason for this occurring relates back to the failure to clarify a role. Some wives believe it is wrong to live any other way. They believe anything short of complete involvement in the church is a sacrilege. Actually, emotional stability is dependent on balanced living. Just as the physical body is dependent upon a balanced diet for good health, our emotional self needs variety, too. Variation allows you to be objective and refreshed. The energy spent in church work can consequently be a higher quality.

Answer this question: "What would I like to do for me?" Your answers could fall into numerous categories such as career pursuits, recreational and relaxation activities, hobbies, enrichment and self-enhancement programs, etc. But the theme is the same. Simply, do for yourself. What you want to do is not as important as your degree of interest in it. Invest yourself in something. Healthy "preoccupations" are important to emotional stability.

5. STAY IN TOUCH WITH YOUR HUSBAND.

Stressed wives often report that they feel distant from their husbands. They describe their relationships as routine and mundane. Little emotional support is derived. It's easy to see how this can occur. We live in a hectic world, and "a pastor's work is never done." Lonely wives report:

"He's too busy giving at the office to notice my needs."

"I don't want to bother him by asking for his support."

"He knows what I need; he simply doesn't care."

Regardless of the cause, the consequences can be devastating for both the wife and the marriage. Caring must be demonstrated. Two ways for clergy couples to help stay in touch are:

SHARE YOUR TIME. Structure your time together. Take control of your life and schedule to give your marriage the priority it deserves. The world will not give you this time. If you have it, it's because you take it.

SHARE YOUR SELF. Become emotionally intimate. Share feelings, dreams, goals, and desires: not just superficial data. As my wife has commented, "Sometimes we are so caught up in the *relaxing* that we never *relate*." Just sharing time together, as important as it may be, is not enough. You must also share your selves. This allows you to draw closer to one another.

6. DISCUSS DISSATISFACTIONS.

Stressed wives frequently report that they either do not or cannot communicate with their husbands regarding their frustrations and dissatisfactions. It doesn't seem to matter what the dissatisfaction may be. Whether it be displeasure with him, the church, or a church member, it doesn't get discussed. The wife keeps the frustration to herself and becomes increasingly stressed.

Sometimes the failure to discuss dissatisfactions is protective in nature: "I don't want to bother him." At other times it represents a more passive nature; "I fear the consequences. It'll probably get better on its own." They also rationalize that "He's too busy," "He doesn't want to hear it anyway," or "He won't discuss it with me."

Many reasons can be given for failing to talk about frustrations. It is important, however, that your husband be aware of your frustrations. If they involve him, discussion offers the possibility of resolution. If they do not involve him, he can be a sounding board or help in your problem-solving process. If the problem is uncomfortable for both of you to talk about, work on it for a while and set it aside. Agree on a time to deal with it again and keep that appointment. Teamwork is essential in a marriage.

Some of these suggestions may appear to be simple. Maybe they are. However, that does not mean they are *easy*. Simple solutions can often be accurate ones. Yet, a multitude of factors can interfere with our doing what "simply" needs to be done.

Wives in general are happier when they establish a life for themselves and deal directly with people and circumstances. According to what we hear on the "Heartline," it is no different with pastors' wives. It sounds simple; it's just not easy. But if you follow these six suggestions, your chances of becoming stressed or depressed can be greatly reduced.

**Preparing to preach from Mal.
2:17—3:5**

THE DAY OF YAHWEH

by Stephen Green

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SCRIPTURE

You weary Yahweh with your words. And you ask, "How have we wearied Him?" When you say, "Anyone who does evil is considered good by Yahweh, and He delights with them," or "Where is the God of justice?" "Behold I am sending My messenger and he will clear a way before Me. And the lord whom you are seeking will suddenly come to his temple; and the messenger of the covenant, whom you are longing for, behold he is coming," says Yahweh of hosts. Who will be able to endure the day of his coming and who will be standing when he appears? For he is like the refiner's fire and the launderers' soap. He will sit as a refiner and purifier of silver, and will purify the sons of Levi and refine them like gold and silver, then they will bring the offering to Yahweh in righteousness. The result of this is that the offerings of Judah and Jerusalem will be pleasing to Yahweh like they used to be in the good ol' days. "Then I will come near to you for judgment and I will be a quick witness against those who practice sorcery, and against those who are committing adultery, and against those who are deceptive in their oath, and against those who are oppressing the wage-earner, the widow, the orphan, and the homeless; they don't fear me!" says Yahweh of hosts (author's own translation).

The purpose of this article is to join the tasks of exegesis and homiletical theory as we seek to discover the purpose and function of Mal. 2:17—3:5.

EXEGESIS

CONTEXT

We look most often at two types of context: literary

and historical. In this particular prophetic book, the literary context plays no important role. The order of the oracles has no particular function in understanding each oracle. The historical context in this book, however, is of vital importance.

When Babylon fell to Cyrus, a new age seemed to be at hand. The policy of Persia was to be very different from earlier empires that had ruled Palestine. This policy seemed to encourage exiled people to return to their homeland. To many devout Jews, this seemed to point to a recovery of Israel's lost glory. A new beginning was possible because a second exodus was happening.

But the realities were very different. Instead of a great host of exiled people returning to restore the land of promise, only a small group of dedicated Jews were willing to give up the security they had developed over the past years. Upon returning, this small band found their homeland in ruins.

It is easy to see how enthusiasm and hope soon turned to despair. The majority of the returning exiles were barely eking out an existence. Their energy was being used up supplying their daily physical needs. This was hardly the time to undertake special religious duties. Yahweh's house would have to wait to be built until after theirs had. The dream of Israel in her glory quickly changed into a nightmare.

Into this depressed situation, Haggai and Zechariah came preaching. Their message was that the only hope for physical well-being was in spiritual well-being. Haggai saw the hard times as a consequence of religious indifference. If the people would only cease from their

apathy and build Yahweh's house, there would be an end of the hard life.

So the hope for greatness was rekindled, and the people went to work on the Temple. But upon its completion, greatness was still elusive. Promises were being made, but where were their fulfillment?

Into this dismal scene, the prophet of the Book of Malachi addressed his oracles. Israel had been made promises over and over with little to show for them. This lack of fulfillment had all but silenced the authority of the prophets. Straightforward promises and commands no longer moved the people to faith. In fact, they only brought about an even greater loss of faith. How could confused and disappointed Israel hear Yahweh's word again?

FORM

For us to understand how God's word was heard during this time, we must understand the form that the prophet used.

OUTLINE

- I. *Shocking Statement* (2:17a): "You weary Yahweh with your words."
- II. *Anticipated response to statement* (2:17b): "How have we wearied Him?"
- III. *Answer to the question* (2:17c): "When you say:"
 - A. "All who do evil are good in Yahweh's sight" and "He delights in them."
 - B. "Where is the God of justice?"
- IV. *Promises and threats* (3:1-5)
 - A. The messenger's work (vv. 1-4)
 - 1. Thesis statement: "he will clear a way before Me" (v. 1a)
 - 2. The messenger is coming (v. 1b)
 - a. "lord whom are you seeking"
 - b. "messenger of the covenant, whom you are longing for"
 - 3. Questions and reason about the nature and purpose of messenger (v. 2)
 - a. Questions (who can exist before him?)
 - (1) "who can endure in his 'coming'"
 - (2) "who can 'stand' in his manifestation"
 - b. reason
 - (1) "like 'fire' of a refiner"
 - (2) "like 'soap' of washers"
 - 4. The action of the messenger and its results (vv. 3-4)
 - a. he will purify the sons of Levi (v. 3a)
 - b. (result) they will then offer gifts in righteousness (v. 3b)
 - c. (result) the gift of the nation will be pleasing to Yahweh as of old (v. 4)
 - B. Yahweh's coming (v. 5)
 - 1. (then) Yahweh (1st sing.) will draw near for justice
 - 2. Yahweh (1st sing.) will be a quick witness against evil
 - 3. summary statement: "they have not feared me"

In analyzing the general structure of this oracle, we notice an important ingredient: the question posed by the prophet's listeners. With this question in each of the oracles, we discover a dialogue.

The function of this type of oracle was to give the winning argument to a disputed topic. Both sides of the disputed topic would be stated in the opening two sections. The third section gave the answer-judgment in response to the dispute. The fourth section, the threats and promises, was used to motivate to obedience and faith, in response to the answer-judgment.

CONTENT

The purpose of this area of exegesis is to understand how the author uses words to communicate his message. We do not want to separate content from form, so we will move through the major sections of the form and seek to discern how the prophet proclaimed his message.

I. SHOCKING STATEMENT (2:17a)

The prophet introduces his message with an abrasive statement: "You have wearied Yahweh with your words." The Hebrew word translated "weary" is quite significant. The common use of the word was to express the idea of physical tiredness because of hard work. But here, and in Isa. 43:24, a rather startling use is made of the word by applying the idea of exhaustion to God. In Isaiah 43, the people have wearied Yahweh with their offenses; here, the people have wearied Yahweh with their words. The prophet seems to be pointing out that words such as the ones uttered by his audience wearied Yahweh as surely as did the outright sins of which Isaiah spoke. It might be that the "words" were not so much heard as they were seen, for the sentiment was there. It was proved in the way people lived.

This opening statement is shocking to the prophet's audience because it reverses the attitudes of Israel and her God. Israel was exhausted with the events and situations that she found herself in. The disappointment of having a religion that didn't seem to work made the effort put into that religion exhausting. Now, the prophet was saying that it was Yahweh himself who was exhausted!

The theology that underlines this opening statement is that God grows tired of hearing people raise doubts, through word and deed, about His fairness. The prophet himself may have asked the question of theodicy, but this is not what causes God to grow weary. It is the indifference of the people, which the prophet makes clear in all of his oracles, coupled with a desire for security and success that exhausts God.

II. ANTICIPATED QUESTION (2:17b)

If the opening statement is abrasive in these oracles, then the question that follows is an attempt to anticipate the major objection that the opening declaration had caused in the minds of the hearers and the readers. It is this question that opens up the passage. It also provides the prophet with the opportunity for a more extended discussion of the topic. Though he places the question upon the lips of the people, he uses it to capture his audience and move them to an understanding of how they are exhausting Yahweh. This question helps draw the audience into the comfort of dialogue, so that the need can be exposed.

III. RESPONSE TO THE QUESTION (2:17c)

The prophet's response to the question is seen in his

quotation of the people. The content of these quotes is taken from covenant terminology. Within a covenant context, "justice" is defined as the capacity to make a distinction between good and evil. Yahweh is just when He, as judge, moves to the aid of good against evil. Being subjected to repeated raids and reprisals, this Jewish audience could not understand why Yahweh was not removing the godless from their land.

The problem that underlies this passage is that the land seems cursed, and the people understand themselves to be doing the "good." This brings the question of theodicy, the justice of God, into sharp focus. The prophet's audience feels that Yahweh is unfair! The prophet is about to show Israel that the reason for her suffering is not God's unfaithfulness but her own sin.

IV. PROMISES AND THREATS (3:1-5)

Before we look at the unique way this section functions, let us remember its intention. This section is used to motivate the audience to obedience in response to the answer given in the oracle's third section.

What kind of obedience is hoped for? Obedience lies in a new vision of themselves in covenant. Not a new angle to covenant faithfulness, but a rekindled understanding of "goodness," "righteousness," and "justice."

"Where is the God of justice?" The prophet answers, He is coming! It is interesting to see how the prophet uses promise-threats to draw his audience into the hope that God's power is breaking in to establish justice. It is this latent hope ("Whom you are seeking . . ." "whom you are longing for") that the prophet first uses. It seems at this point that he is attempting to give hope and enlist endurance. The day of justice is coming!

One thing must happen before Yahweh comes and establishes justice. A way must be cleared for Him. This way is going to be cleared by Yahweh's messenger. Who this messenger is, is not clear. What is clear is how the messenger will clear a way. This clearing process is seen in the motif of purifying. The metaphors of refining and washing are used to describe getting rid of any obstacle that hinders Yahweh's coming.

It is interesting that an obstacle to Yahweh's coming to establish justice is the religion itself. There does not seem to be syncretism (which was such a threat to Israel's religion in Hosea's time), but apathy—an apathy in worship, social relations, which is summed up as "not fearing" Yahweh (3:5).

The need was to purge Israel from her religious apathy, or bring renewal/revival to the land. How was this revival possible? For the prophet, it must begin in the clergy. The priests must perform their functions in "righteousness," and this was possible only out of Yahweh's initiative (grace) in sending His messenger to "purify the sons of Levi."

The righteous functioning of the priests must be seen against the backdrop of 1:6—2:9. The priests were not only responsible for offering sacrifices, but also for teaching Torah, judging disputes, and establishing justice. The priests functioning in righteousness opened the way for Israel to be pleasing to Yahweh.

So how has this section functioned so far? It began by offering a hope that the people were seeking and longing for; a hope for establishing justice. Yet a re-

ligious renewal was needed before this hope could be realized. The apathy that had set in had to be removed. The people had to learn to fear Yahweh again. But what did this purifying and renewed fear in Yahweh have in common? They might just point to a new awareness of what "doing good" and "performing justice" are all about.

The final movement of this section establishes what justice is all about. After the people have been prepared, Yahweh now comes to judge between good and evil. And what is evil? Faithlessness and oppression in social relationships. The very people who have been crying "unfair" and "foul" are themselves the ones who are unjust! Those who demanded Yahweh to establish justice are the very hindrance of His justice.

It is interesting to note that the way to social reform, for the prophet, is through religious renewal. This is evident in his summarizing statement about the "fear of Yahweh." To fear Yahweh is to have a proper religious attitude, and to not fear Him is to oppress others in society.

How did the prophet bring about this shift in vision? By describing what the result of a purified religion (original function of religion) is; to be faithful in relationships, caring for the needy and helpless.

THEOLOGICAL AFFIRMATION

It is now time to turn to the last subsection of our exegesis. This subsection will listen carefully to the oracle and attempt to restate the common ground shared by Malachi's and contemporary audiences.

The issue that concerns the prophet's audience is theodicy. God is not fair. Evil prevails over good, and God is doing nothing about it. What good is serving God if religion doesn't work?

To ask the question of theodicy means that one has a sense of right and wrong, of good and evil. Though the question of God's justice is on the lips of the prophet's audience, it is the question of good and evil that dominates the prophet's thoughts. It becomes his task to show that the very ones who are claiming to be misused are themselves the misusers.

Contemporary people are not far removed from this issue. Most of us have a sense of good and evil. What is good for me is that which brings me security and success. We may not ask the same questions that Malachi's audience raised, but we deal with similar hopes and desires. They constitute what is considered our rights. To lose these rights is to experience evil, and to have them is to experience good.

Because we lack fulfillment in security and success, we also share an apathy with Malachi's audience. If we do not experience what we consider "good," and if religion doesn't make a difference, then why have a religion that doesn't work?

What is the answer to mankind's needs? Malachi's audience knew that the answer lay in Yahweh's coming and establishing justice. There is no doubt that God's power breaking in upon His people is a move toward an answer. But how can that power come and establish justice?

Before the establishment of justice can be experienced, a preliminary work must happen. This is the work of clearing the way; removing the obstacles that keep

the Lord from establishing His justice. This is the renewal or purging of religion so that it functions as it was intended to, caring for the needy and helpless, and exercising faithfulness in relationships. This function can only happen if the clergy experience a renewal so that they minister as in the days when the church was most vital; offering proper opportunities for worship, and interpreting faith with honesty and sincerity. As this happens, the power of justice will truly be established, and social reform will be its fruit. An example of this is the combination of revival and social reform that can be seen in the early history of the Church of the Nazarene.

So how must we respond to the prophet's word today? First of all, we must respond by replacing old eyes for new, that we might see what is truly good and evil in our day. Second, we must relearn how to fear the Lord. The only religion that will bring the reforms that establish justice is the religion that allows God to work through its people.

HOMILETICS

It is now time to ask how this oracle wants to be preached. It is important to let God's Word function again in a way similar to which it did originally. My purpose is not to give a sermon outline but to point out the

ingredients that must be in our sermons.

The first ingredient with which we must be concerned is the burden of the prophet. It was for renewal within the community of faith. The result of this revival would be that the religious would respond to God and others faithfully.

Though the prophet was concerned about revival, the people were concerned about justice. God seemed unfair! What is important for our preaching is that the prophet begins with the people's perceived need, "justice," and moves toward revealing their real need, "a pure religion." It is in this revelation that the people who are crying, "Unfair," begin to see that they are themselves unfair. It would be good for our preaching to follow the same pattern.

That last ingredient that we will look at is the response the prophet wants from his audience. Many people preach this passage as if the prophet wanted the people to wait around for someone to clear the way. What is wanted is not a waiting but a "shift of vision" to where they see themselves as offenders rather than the offended. Our people's response to the sermon needs to be a new view of themselves and a spiritual renewal that will bring about social reform. May our Lord empower you to preach His Word!

MONEY MATTERS

(Continued from page 1)

big-name brokerage firms (over a period of two years) and asked each of them to put my few but hard-earned dollars in the best investment available. All four firms, without exception, put me into a losing stock. At the time, my wife and I held nine stocks. Four of the five we had selected ourselves were earning good profits; all four that the "pros" chose for us turned out to be losers.

You must realize that brokers are under heavy pressure to generate revenues. Some brokerage firms, especially large ones, have a "product of the day." This is a stock or other security that is pushed all over the country by all the branch offices and individual brokers on that day. Your broker may be told every day to try to sell a certain product. His records will likely be examined regularly to see if he has cooperatively moved the "product of the day." Here's how this scheme works. Let's say that ABC Brokerage, the parent company, buys 1,000,000 shares of XYZ stock at \$10.00 per share. They then make XYZ the "product of the day" for their 10,000 account

executives all across the country. Many investors are coached into buying XYZ themselves. The artificially created demand for the stock shoves the price of XYZ up to \$12.00. ABC Brokerage then quietly sells at a 20 percent one-day profit. Apparently some brokerage firms attempt this type of thing every business day. Next time your broker calls with a hot tip, ask him if it is the "product of the day."

11. No-load mutual funds are attractive. "No-load" means there is no sales charge. Some firms assess as much as 8.5 percent as a sales charge. Avoid these funds. But not all funds make the sales charge visible. They represent themselves as "no-load," but the fine print reveals a "back load"—a sales charge when you sell or redeem your shares. With all the mutual funds available, there is no reason to pay any load.

12. Most ministers do not understand the world of finance as well as they should. If you are to be as "wise as serpents and as harmless as doves," you need to know how money works. Why do you need to know about such things? Consider this: It was reported to me recently that a pastor deposited \$100,000 of his church's building fund, in an *uninsured* money market account.

13. Use your Christian con-

science when investing. I avoided investing my few dollars in a certain mutual fund because the prospectus revealed that most of the money was loaned out through finance companies whose exorbitant rates make the poor pay double. Again, how could any Christian invest in a South African gold mining firm?

14. Do not allow yourself to become fascinated by money matters. The "love of money" is still "the root of all evil." You should manage your money—don't let it manage you.

15. Get-rich-quick schemes are everywhere—but I am sure that none of them really work. Do not give one bit of credence to the television gurus who want to reveal to you the secret of riches if you will just send them \$398 for their books and tapes. The "no money down" real estate schemes are among the worst of these scams.

16. Never borrow money to invest. Do not let anyone rush you into a "great opportunity" that you must seize now even if you have to borrow to do it. Good investments come along all the time. There is no such thing as a "last chance" to make a good investment.

17. Remember that your money, like everything else you have, belongs to God. You are just a steward.

"By all means, save some"

THE FISHING HOLE

by William W. Woods

Pastor, Deer Valley Church of the Nazarene, Phoenix

I came into the church building and found a broken window, Sunday School supplies strewn around the room, and everything in a shambles. Our church had been hit again! This was becoming a regular event. This is a nice, quiet, lower-middle class neighborhood. This should not be happening all of the time! Why had the kids from the school across the street taken such a vengeance toward our church?

I phoned the police to come out and do their paper work again, knowing that it was a waste of time. I would add that little crime report card to my ever-growing stack of crime report cards.

I called the insurance company. As usual, my agent groaned and made excuses about loopholes in the policy and why this particular incident was not covered. At least he couldn't call this an act of God. I knew he would take weeks or months before he would offer me any kind of a settlement. I knew, also, that most of this loss would go unrecovered.

Then I set about cleaning up the mess.

Our church has been in this neighborhood for over 20 years. But we had yet to make inroads with our neighbors. Most of our congregation drove in each Sunday from other areas of the city. I began to pray, "God, what is it going to take to stop this vandalism on our buildings and win this neighborhood's trust and friendship? How will we ever be able to minister to these folks and show them the love of Jesus?" We

were an object of contempt to all of the children and teens in the area. There were even stories among them that we tortured children and killed babies. Where in the world would stories like that come from anyway?

God's answer came in a different direction than I had expected. A friend phoned me one day and asked if I had any use for a fussball game and a pinball machine. My first reaction was that I would have no use for such games around the church. Imagine a pinball machine in a Church of the Nazarene! I tried to dismiss the idea as silly.

The idea would not go away!

I talked to my church board, knowing that they would say no to such an absurd idea. They surprised me by saying that this might be the very thing to help us bridge the gap into our neighborhood.

I asked a friend of mine, a retired district superintendent, for some direction. He said that it just might work.

I searched the *Manual* to see what guidelines I could find there. To my surprise, there was nothing said about pinball machines and video games.

I opened a Youth Center in one of the back rooms for our fellowship building (maybe I hoped that the "saints" who might not understand would never find it). Almost immediately the pinball machine broke down. I searched the Yellow Pages for a repairman. I asked God for guidance if this really was His will. The repairman I found charged a

small fee and offered to provide some used video games for a reasonable price. I added Pac-Man and Space Invaders to our Youth Center. Use of these games was offered to the neighborhood at no cost. The only requirement was that they attended a brief devotion time each week.

At first, two or three ventured into this new territory in the church. They couldn't believe they had found free video games. Soon we had a dozen or more kids coming on Friday afternoons after school and again on Friday evenings. The crowds grew as the word spread. We bought more games as we could afford it.

One Friday evening, at the close of the devotions, a boy responded to an invitation to accept Christ. I gave him a Bible and a basic explanation of what it meant to be a Christian. Three weeks later, 10 more young people responded. We were beginning to reach our neighborhood!

Last summer, I conducted a Wednesday noon Bible study for the young people. They would bring a lunch, and we would study God's Word together. After the study, they could play the video games for an hour. There were 22 youngsters involved in this Wednesday program. Several accepted Christ as their Savior.

The "Fishing Hole" has grown. We now have as many as 80 kids every Friday. We are able to minister to parents because we have shown interest in their children. Adults are always dropping in to see what we are

doing. We encourage them to take part in our activities.

Recently, the police officer on this beat came by to see me. He told me there has been a drastic reduction in the crime and vandalism rates in our neighborhood. He credits our "Fishing Hole" as being largely responsible.

Young people are now coming to our church services, too. About 25 percent of our Sunday attendance comes directly out of the "Fishing Hole." Our Wednesday attendance has gained much because of this ministry. Over half of our children's choir are kids from the "Fishing Hole."

The "Fishing Hole" ministry is now expanding. We have a junior high teacher opening a homework library to help kids with their school assignments. He answers questions and gives direction in the assignments that our youngsters need help with.

The "Fishing Hole" has opened many doors in the adult world for us too. Randy Smith, assistant vice president for one of Phoenix's major banks, has caught the vision of what we are trying to accomplish. He has been responsible for helping us generate funds to branch out into a one

afternoon a week Senior Adult Ministries center. He has encouraged people to donate items that can be sold, using the money to purchase much-needed equipment. He has helped locate a snow cone machine to aid in our afternoon ministry and a 15-passenger van. He is now helping us locate two air-conditioning units and some bike racks. One electrician has helped us by wiring our game room for the machines we have. I'm sure he will be a part of Christ's kingdom soon. Several other adults have found meaning in their lives by helping to keep order in the "Fishing Hole." God cares for their needs while they are busy helping others. We have come into contact with several needy families since opening the Youth Center. They have been open for guidance and counsel.

Recently, other churches have heard about what we are doing and have contacted me for help in establishing similar ministries. I didn't realize I would be pioneering a new ministry for this modern day.

We have established some rules. We have a dress code requiring shirts, shoes, and modest apparel. We don't allow radios or tape play-

ers in the center. There is no swearing or fighting. Violators are sent home. Everyone has to take turns on the games. Everyone has to attend devotions, or they will not be admitted to the "Fishing Hole" following the devotional.

I print a weekly news sheet called *Ye Olde Fishing Lure*, which informs the young people of church news and activities. Each paper contains a puzzle requiring Bible study to solve. The puzzles that are completed and returned on Sunday morning before Sunday School earn a candy bar.

We hope to offer training soon in auto mechanics, self-defense, sewing, manners, and other subjects of need and interest to our neighborhood.

God certainly has answered my desperate prayer to help us open our church to the neighborhood. Who would have thought that Pac-Mac would ever evangelize? Who knows what else will eventually become part of our "Fishing Hole" ministries?

My goal is for our church to become the "Neighborhood Church." We want to meet needs. With God's help, we will!



ATTITUDES TOWARD MONEY


(Continued from page 35)

that he does not deserve his salary. He develops a guilt complex over his pay, whether it is large or small. If Jesus and Paul both tell us that we deserve our pay, then let's receive it with dignity and thanksgiving to God! The attitude that we do not deserve to be paid fairly is not of God unless, of course, we are not fulfilling our ministerial assignment. To this Paul says, "If a man will not work, he shall not eat" (2 Thess. 3:10, NIV).

The attitudes we hold will be conveyed to our people. Some time ago I spoke to a group of pastors about managing money in their churches. I told them that pastors must lead the way in tithing and giving *proportionately* in order for God to financially bless their churches. I went on to say that if we led the way in giving, the people would follow. A comment was made that our people do not know what we give. My response was, "No, but God does, and He

is the One who blesses or does not bless our churches!"

If we think of *money* rather than the *attitude toward money* as the inherent evil, we will have difficulty managing our church finances. We will likely be apologetic and ineffective when talking to our congregations about financial needs. We must have freedom to conduct services. That freedom comes when we allow the Holy Spirit to refine our own attitudes about money. When we allow Him to show us that whatever money we have belongs to Him. Then our attitude becomes that of a steward or servant.

A man once gave \$25,000 for his church to purchase an organ. Later, he declared bankruptcy and lost everything he had. To earn a living he worked as a custodian in that same church. One day someone asked him if he regretted giving the church the money for the organ. "No," he replied, "I lost the money I kept for myself. I still have the money I gave away." 

PREACHER'S EXCHANGE

WANTED: Issues of the periodicals *Pioneer Holiness Echoes* and *The American Holiness Journal*. Also, old books on holiness and the history of the holiness movement. Contact Larry P. Stover, P.O. Box 302, St. Bernice, IN 47875.

WANTED: Adam Clarke's *Commentary on the Entire Bible*, abridged in one edition by Dr. Ralph Earle. Also, *Christian Theology*, Volumes I, II, and III, by H. Orton Wiley. Contact H. R. Holler, 3936 E. Dayton Ave., Fresno, CA 93726.

WANTED: Complete set of *The Pulpit Commentary* and Alexander MacLaren's set on the Old and New Testaments. Contact Randy Vinson, 505 Bielby Rd., Lawrenceburg, IN 47025.

WANTED: 1920s and 1930s *Preacher's Magazines*, and 1930s *The Pulpit Digest*. Contact S. Ellsworth Nothstine, Rte. 6, Box 150-11, Mocksville, NC 27028.



TODAY'S BOOKS for TODAY'S PREACHER

The Cup of Wonder, by Lloyd John Ogilvie, © 1985, Baker Book House, \$5.95, 141 pp., paper, PA080-106-7103.

Communion is a ritualistic part of the worship service; simply a time for fulfilling a *Manual* or scriptural commandment. Something deep within us cries out, "No, this experience of Communion was one of the deep moving experiences of the disciples with the Lord!" Yet the actual observance can get lost in ritualism. Lloyd John Ogilvie's book *The Cup of Wonder* is a book of Communion meditations that presents again the intimacy of Communion.

Dr. Ogilvie says of Communion, "The service is profoundly relational. Each aspect of the service is shared by the people. . . . A great sanctuary seating hundreds of people of all ages and backgrounds becomes an intimate Upper Room. Our Lord is there in power and love, forgiveness and the hope of new beginnings."

Whether you minister to hundreds or only to a few, these short Communion messages will be a source of inspiration for leading your people in meaningful Communion. The titles of the chapters are indicative of the interests and resources the book offers: "The Feast of Freedom," "The Elijah Complex," "Thingin' It," "You Are a Gift," and "Come Home," to list a few.

Dr. Ogilvie's messages are concise and speak to the specifics of living for Christ in our world. For example, "The Elijah Complex" deals with Elijah's experience immediately after the Mount Carmel victory. Dr. Ogilvie suggests we get caught up in doing God's business—and even find success in fighting evil—only to forget who is really in charge. Then, as Elijah experienced, we find ourselves running from the forces of evil. The Communion table is a place to allow God to bring the cares and concerns of life into perspective.

Each of the chapters takes a passage of scripture and develops its message around the Communion that Jesus desires to have around His table with each of us. The development is not a deep theological treatment but a practical exposition of the Word. For anyone interested in leading his people in meaningful Communion, this book will prove a valuable resource. Certainly we all need to sense the wonder and feel the close-

ness of His presence at those special times of partaking the Lord's Supper.

—Bill Bland

The Cross, by D. Martyn Lloyd-Jones, edited by Christopher Catherwood, © 1986, Crossway Books, \$6.95, paper, 221 pp., 089-107-3825.

Out of the richness of Martyn Lloyd-Jones' pulpit ministry comes this volume of sermons that deal with the heart of the gospel. All nine sermons are from the words of Paul in Gal. 6:14, "God forbid that I should glory, save in the cross of our Lord Jesus Christ, by whom the world is crucified unto me, and I unto the world."

Dr. Lloyd-Jones does not just try to tell us what Paul felt and meant by these words; he tells us what these words mean to him and should mean to all believers. By adding this insight and letting the words of Scripture expound to the unfolding of deeper understanding, he looks at, examines, and brings us to a deep reverence and worship at the cross of Jesus Christ.

When Dr. Lloyd-Jones talks about the Cross he is talking about God's love, Jesus' sacrifice, redemption, forgiveness, the consequences of sin, freedom in Christ, and the glory of God. He lays bare the deep stain and consequence of the Fall. Then he lifts up Jesus and the resulting new life that is our privilege to obtain through belief in Him. Because he deals with the corrupted nature of man, he opens the way to several good holiness sermon ideas of your own. Not a book of gimmicks or how-to's, here is gospel meat that you will enjoy chewing on for a while.

—Earl R. Marvin

The Believer's Absolute Surrender, by Andrew Murray, © 1985, Bethany House Publishers, \$3.95, 154 pp., paper, PA087-123-8276.

In a day when we have everything from Coca-Cola Classic to a classic Caprice, it is hard to use that word. But nothing could be more appropriate in describing this reprint of Murray's sermon series on holiness. This work is classic in the sense of having stood the test of time. The reader is struck by its contemporaneity in 1986.

There are 14 sermons here that were first delivered to the Keswick Con-

vention a century ago. This was a day of passionate striving for holiness people; a day when evangelicalism and mediocrity were understood to be mutually exclusive. Murray's thesis is: Carnal Christianity is neither desirable nor normative. If you think it is, your God is too small.

Murray's writing is well-informed on two accounts. One, he has depth of spirit. Those who have pastored will feel his sensitivity to the human psyche. He knows us somehow. He has plumbed human thoughts, desires, and motives. For some, and perhaps many preachers, the knowledge of human misery is depressing. But Murray will not be denied. He affirms humanity touched by grace. To those of us sometimes disillusioned with the human predicament, Murray is an encouragement.

Second, Murray is strong in his thinking. That is not to say that this is a heavy theological tome, but it is well thought out, nicely organized, and therefore easy to comprehend. I would recommend that it be read in the pastor's devotions. Let Murray preach to you. Don't you sometimes get weary with your own? We all need to be on the receiving end of good holiness preaching.

—W. Terrell Sanders

Developing a Christian Mind: The Intellect and Beyond, by Oliver R. Barclay. © 1985, Academie Books, Zondervan Publishing House. Paper, \$7.95, 157 pp., PA031-033-2915.

"We must approach problems of life and thought, not only in terms of particular biblical truths, but also in terms of broad principles and attitudes that constitute a Christian outlook created by allowing God's revelation to mold our thinking and our priorities of life."

Oliver Barclay directs our attention, and I hope our future teaching and preaching, to the obvious need to base our life-styles upon an inward state of mind and heart rather than on a list of learned standards. We live in a day when we face arguments designed to undermine our holiness ethic and life-style. We are having difficulty defending them because there seems to be a lack of proof texts. Barclay shows us clearly, using specific Scripture passages as examples, that God's plan was not to give us a complete detailed system of dos and don'ts to live by, but rather to mold our lives through a Christian mind or outlook.

He applies his expertise in seeing the need for a Christian mind when faced with other problems of our modern society. He writes: "The current culture of the western world is tending to put feelings . . . before thinking." So many Christians base their lives and decisions on what they feel instead of a dependence upon God's revelations; revelations that, according to Barclay, form the Christian mind.

Reminding us that we are to love God with all our mind, we are led into considerations of the Christian outlook of man, work or employment, and culture.

Oliver Barclay's book deserves attention. Those preachers and pastors who allow it to influence them will do their flocks an incredible service as they seek to live a fulfilling and victorious Christian life.

—Frank W. Morley

Faith in Dialogue: A Christian Apologetic, by Jerry H. Gill, © 1985, Word Books, 159 pp., \$13.95, hardback, PA084-990-4951.

This brief apologetic book recommends a dialogical approach to the challenges of the Christian faith. The dialogical posture is a "confessional stance" that attempts to provide a basis for continued conversation and exploration between those who hold differing convictions. Allowance is provided for the dialoguers to be committed to their own conviction set as true. The entire approach assumes that all who use the dialogue mode will grow closer to the truth. To use the implied disjunction of Tertullian, which is posed in his famous rhetorical question, "What has Athens to do with Jerusalem?" (the Tertullian answer was "Nothing!"), but Gill's reply is to deny the disjunction of (A or J) and affirm the conjunction (A and J). The dialoguer's process then will be a critical examination of the assumptions of faith and nonfaith, while maintaining commitment.

Much of the technical proficiency within the text rides on the strength of the seventh chapter. However, the author shows more than familiarity and incisive philosophic skill in combatting, in the earlier chapters, the "reductionism" thesis, so prevalent in "subjectivism" and "objectivism," in the social sciences. The humanities, especially philosophy, come in for close scrutiny with the doctrines of positivism and existentialism. There is a heavy epistemological reliance on M. Polanyi's *Tacit* knowledge doctrine. Also, much is made of L. Wittgenstein's "language games," "use" and especially the theme that precision is neither necessary nor possible as an ideal for communication. There is a helpful concluding and summarizing last chapter, which reminds the reader to continue the dialogue between "Athens and Jerusalem" and to not forget Gill's notion of *mediated dimensions*, as the

true structure of reality. The book is skillfully structured but its utility for the ministry, in general, is limited by its philosophic rigor and technicality. Some will be disenchanted by the paucity of biblical evidences and suggested interpretations.

—Henry Smits

The Outpouring, by Elwood McQuaid, © 1986, Moody Press, paperback, \$5.95, 160 pp., PA080-246-1018.

In this interesting volume, Elwood McQuaid presents new insights into the Gospel of John. This book is not a complete commentary on John but rather an interpretation of Jesus' ministry in connection with the great religious feasts of Israel. (The title of the book reflects the central feature of the most important of these feasts—the Feast of Tabernacles.) Using this approach, the author not only provides insights concerning the background of these feasts from the Old Testament and from Judaism but also applies the ultimate meaning of the feasts to the words and ministry of Jesus. Conversely, he shows how the words and actions of Jesus shed new light on these ancient religious feasts. The pattern McQuaid sees throughout the Gospel of John is triangular: (1) the Old Testament pronouncements; (2) the words of Jesus; (3) the confirming sign-miracles. There is nothing new in this basic approach, but what is new and refreshing is the application of this approach to the Jewish feasts in the Gospel of John.

McQuaid writes in an interesting style and draws upon various sources for his information. Much of the detailed description in the book is imaginative, but this adds to its readability and enjoyment. He is well acquainted with the findings of modern biblical archaeology as seen in his description of the Jerusalem Temple of Jesus' day. Quotations from the Talmud regarding the religious feasts provide insight into the Messianic expectations of Judaism. One of the interesting features of this study is the frequent occurrence of basic homiletical outlines from the biblical text, a plus for the preacher.

The author is not concerned to enter into scholarly debate on disputed points; he merely takes a position on such questions and builds thereon. For example, his characterization of the law as "the stern old taskmaster that had laid men low as convicted sinners" reveals a faulty understanding of the divine purpose of the law. Also, by restricting himself to the English text of the King James Version, the author limits his ability to interpret the text; e.g., John 1:11. However, his approach in these matters does not detract from the overall value and worth of this work. It is commended without reservation to the student and preacher of the Word.

—Alvin S. Lawhead



The Works of Arminius, 3 volumes. The London Edition, translated by James and William Nichols. Introduction by Carl Bangs. Beacon Hill Press of Kansas City, 1986.

An old treasure scarcely available for 100 years is offered to us in this attractive three-volume set, the London edition, of *The Works of Arminius*. The 1986 edition contains a valuable introduction by the world's foremost Arminian scholar, Carl Bangs. His book *Arminius*, a sort of theological biography of James Arminius, was reviewed recently in this magazine. I have read every syllable of that work and find it excellent preparation for relishing *The Works of Arminius*.

Of the *Works* thus far I have read the "Declaration of Sentiments" and "Apology Against Thirty-One Defamatory Articles" from Volume I. From Volume II I have read three of the "Twenty-five Public Disputations" and 15 of the "Seventy-nine Private Disputations." In Volume III I have read the 230-page "Modest Examination of a Pamphlet [of] Dr. William Perkins on the Mode and Predestination" and on the "Amplitude of Divine Grace." I have much yet to read, but I have read enough to see many values in making this set a part of one's regular reading program.

These volumes are not light reading for the TV room, but perseverance will yield fruit. These works help an Arminian identify with his theological heritage and develop a sense of faith identity. One's own relationship to the God of grace can be enhanced, one's preaching informed, and one's counseling enriched by careful reading of these volumes. It will also reveal how far we have gone in some respects from our Arminian foundations.

We do need to know more about Arminius, because we do not know much about him to start with. Recently after a guest-speaker appearance one of my old friends, a graduate of a holiness college came up and asked, "What is this 'Armenian' [sic] theology you were talking about?"

I heard Dr. Bangs quoted as saying that enough unpublished writings of Arminius have surfaced to supply a fat fourth volume. It is my hope that this publisher might one day provide us with that fourth volume or a new critical edition of all the *Works*. But until then let us profit from what is now offered.

—Wesley Tracy

SERMON OUTLINES



JESUS IS LORD

Scripture: 1 Thess. 4:1-8; 5:19-24

INTRODUCTION

1. "But in your hearts set apart Christ as Lord" (1 Pet. 3:15, NIV).
 - a. Christ may be your Savior, but is He your Master, your Lord?
 - b. Many have asked Christ to rescue them from sin and then promptly forgotten Him.
2. I want to challenge you to make Jesus Lord in your life.

I. LIVE IN ORDER TO PLEASE GOD

(1 Thess. 4:1-2)

- A. If Jesus is to be the Master and Supreme Authority in our hearts, we will need to adopt a motto such as, "God Above All Others!" (See 1 Thess. 2:4.)
- B. We need to be like Enoch, who walked with God daily.
- C. Enoch seemed to meet God at the beginning of the day, remain in His company until bedtime, and then fall asleep in His presence, awakening the next morning with God right there.
- D. When we keep company with God in this way it is easier to check with Him daily regarding His desires for us.

II. YOU SHOULD BE HOLY

(1 Thess. 4:3-8)

- A. As we walk with God daily, our lives become saturated with His presence.
- B. For this saturation to occur, we must consecrate ourselves to Him with the desire to live a holy life.
- C. His saturation, sanctification, follows our act of consecration.
- D. Living a holy life is only possible within the reality of sanctification.
- E. "It is God's will that you should be sanctified" (v. 3, NIV).
 1. One specific mark of holiness is sexual purity (v. 3).
 2. Sexual purity is being devalued not only by a worldly society but also by theologians and churches.
 3. There is a continuing need in

our day to call people to holiness (vv. 7-8).

III. DO NOT PUT OUT THE SPIRIT'S FIRE (1 Thess. 5:19-22)

- A. We can encourage a holy life within ourselves by refusing to extinguish the Spirit's fire (5:19).
- B. In Scripture, fire has at least two symbolic meanings:
 1. The symbol of purifying done by the Holy Spirit (Acts 2:3).
 2. A symbol of sin (James 3:6).
- C. If we continually indulge in sin, we rob the Spirit of fuel He would use in our hearts to create spiritual warmth and encourage life.
- D. Paul suggests several ways to keep the fire of the Spirit burning.
 1. Listen carefully to sermons (v. 20).
 2. Don't accept every idea and fad at face value (v. 21).
 3. Don't play with sin (v. 22).

IV. MAY GOD SANCTIFY YOU THROUGH AND THROUGH (1 Thess. 5:23-24)

- A. The sanctifying work of God is required before we can:
 1. Lead a holy life.
 2. Avoid every kind of evil.
 3. Live a life that pleases God.
- B. "To sanctify" is to purify and set apart for sacred use.
 1. We present ourselves to God in consecration, but He does the purifying and setting apart.
 2. "Through and through" emphasizes the thoroughness of what God wants to do.
- C. Most people are concerned only about receiving forgiveness for the guilt of sin when they first come to Christ, but there is need for a second crisis in which one gives everything to Him.

CONCLUSION:

1. Jesus may be your Savior, but can you say, "Jesus is Lord"?
2. Present yourself to Him in sincere consecration and allow Him to do the work of entire sanctification in your life.

—David Vardaman

12 POINTS FROM A PRIESTLY PRAYER

John 17

INTRODUCTION

- A. Christ's overcoming (16:33), expressed in prayerful concern for others to overcome as well
- B. Prayer includes both *vision* and *voice*: "lifted up his eyes to heaven . . . and said . . ."
- C. Its motive (17:2)—the glory of God

I. REGENERATION (v. 3)

" . . . eternal life, [to] know thee, . . . and Jesus Christ . . ." No substitute, no secret.

II. CONSUMMATION (v. 4)

"I have finished the work."

III. MANIFESTATION (v. 6)

"I have given . . . they have known."

IV. CONSECRATION (v. 10)

- A. Dedication
"All mine are thine."
- B. Appropriation
"All thine are mine."

V. INSULATION (v. 15)

"Keep them from the evil . . ."
Not *isolation*, but *insulation*.

VI. INSPIRATION (v. 13)

"My joy fulfilled . . ."
Against a background of hatred

VII. SANCTIFICATION (v. 17)

- A. Illumination (v. 17)
"Through thy word"
- B. Commission (v. 18)
"I also sent them"
- C. Preparation (v. 19)
"I sanctify myself"

VIII. PROPAGATION (v. 20)

" . . . them also which shall believe on me through their word"

IX. UNIFICATION (v. 21)

- A. Divine Pattern
"As thou, Father, art in me"
- B. Dynamic witness
"that the world may believe"

X. IDENTIFICATION (v. 23)

- A. By life
- B. By love

XI. REVELATION (v. 24)

Fullness of the final glory

XII. CONFIRMATION (v. 26)

"I have declared . . . and will declare"

APPLICATION

- A. Prayer followed by action "He went forth" (18:1, 2)
 - 1. In a familiar path
"He oft resorted there . . ."
 - 2. In fellowship bonds
". . . with his disciples."
- B. A crisis of choice
"Where was a garden"—Gethsemane
- C. In the face of disloyalty
"And Judas also . . . knew the place . . ."
- D. Satan's malice (Heb. 5:7)

CONCLUSION

This high priestly prayer takes four and a half minutes to read, a lifetime to work out, and all eternity to fulfill.

—Albert J. Lown

THE PRODIGAL SON

Text: Luke 15:11-24

Introduction

I. Hunger (vv. 14-16)

II. Humiliation

III. Homesickness (vv. 18-19)

IV. Homecoming (vv. 20-27)

When the sinner comes to Christ and asks for forgiveness, he finds a welcome (15:7).

INVITATION

Invite the wanderer to return to the Father's house.

SONG: "Lord, I'm Coming Home"

—Nellie Holden Ewell

SEEKING HOLINESS

THEME: Holiness

FOCUS: God's ability to give a new heart to the believer

SCRIPTURE: Psalm 51

TEXT: Ps. 51:5-13

INTRODUCTION

David had been confronted by the prophet Nathan for his sin. Conviction gripped David's heart as he cried out to God for forgiveness. However, David realized he needed more than forgiveness. He needed a new heart!

I. DAVID REALIZED THE DEPTH OF SIN

- A. "Behold, I was brought forth in iniquity, and in sin my mother conceived me" (v. 5, NASB).
 - 1. David was not offering an excuse for his sin.
 - 2. David was saying that sin is so deeply embedded in our natures that we can only re-

produce defiled and carnal offspring.

B. David realized that God desires and requires truth.

- 1. "Behold, Thou dost desire truth in the innermost being" (v. 6, NASB).
- 2. David desired to *be* truth, in his innermost self as well as in his life-style.

II. DAVID WAS AWARE OF THE CONSEQUENCES OF A SIN NATURE

A. He knew that outward sin was only the fruit, or the result, of a sin nature.

- 1. Gen. 6:5
 - a. "Continually"—to maintain without interruption a condition, course, or action (Webster).
- 2. Prov. 6:12-19 (especially vv. 14, 18).
 - a. "Perverse"—something created for good, being used for evil (Webster).
 - b. "Devise"—to form in the mind by new combinations, or applications of ideas or principles: INVENT (Webster).

3. Eccles. 8:11

4. Rom. 8:8

a. Flesh in Greek is *sarx*—human nature infected and corrupted by sin

B. Sin that is committed is always committed against God.

1. (v. 4)

C. David realized that having his sins forgiven did not cure his heart problem.

- 1. The only cure for an evil heart is a NEW heart.

III. DAVID SOUGHT CLEANSING

A. "Purify me with hyssop, and I will be clean" (v. 7, NASB)

- 1. Hyssop is a small bush in Israel used in the cleansing ceremony of lepers. Hyssop is dipped in the blood of a sacrificed bird, then the blood is sprinkled seven times on the leper.
 - 2. Hyssop was used by the Israelites to put blood on their door posts on the night the death angel visited Egypt before the exodus.
 - 3. Hyssop did not cleanse the leper, nor did it protect Israel from the death angel, it took the *blood*!
 - 4. The blood protects, cleanses, and sanctifies!
- #### B. "Wash me, and I shall be whiter than snow" (v. 7, NASB).
- 1. Wash has two different words in Hebrew.
 - a. One means to dip in water and wash with a mild soap.

b. The second means to dip, rub, pound, beat, and stomp with vigorous action as a woman would pound her dirty clothes against the stones in a stream.

c. Which word did David use? The second.

C. David continues even further. He asks for a *new* heart (v. 10).

1. The Hebrew word for create is *bara*. This word applies only to God. It means "to bring into existence what previously had no existence."

2. David wasn't the only person to seek a new heart.

- a. Apostles on the Day of Pentecost
- b. Paul on the street called Strait
- c. Cornelius (Acts 10)
- d. Disciples at Ephesus

CONCLUSION

- A. Wouldn't you like to receive a new heart?
- B. Aren't you tired of fighting a rebellious spirit within yourself?
- C. Would you like to be totally free in Christ?
- D. "And He made no distinction between us and them, *cleansing* their hearts by faith" (Acts 15:9, NASB).
- E. Come and receive a new heart!

—Charles A. Bledsoe

THE GODLY MOTHER

Text: Proverbs 31

She is . . .

- I. TRUSTWORTHY (v. 11) in that she is
 - A. TURNED GODWARD (v. 12)
 - B. THRIFTY (vv. 16, 19, 21-22)
 - C. TIME-CONSCIOUS (v. 18)

II. TENDER (v. 20)

III. TOUGH (v. 25)

IV. TONGUE of wisdom/kindness (v. 26)

V. TOUCHED by God (vv. 29-31)

LOOKING AT MOTHER

The face of Jesus shone
In your kind look at dusk
When desperate, panic-ridden,
I thought the world to dust
Had turned upon its space—
The planet done was dark
E'en to the empty kingdom's trace
Of my discarded heart.

I peered into your eyes
Unknowing first I saw
Except to realize
That on my knees I'd crawl
To catch another glance
Of that Man's love there shone
On my imploring, crippled stance
That thought its journey'd run.

—Grant Swank, Jr. 

SERMON ILLUSTRATIONS



NEW LIFE

While excavating Tutankhamen's tomb in Egypt, archaeologists discovered a vase containing a few dried, wrinkled seeds. After the vase had been transported to the British Museum in London, the ancient seeds, though hard as stones, were carefully planted under glass. After 30 days, the seeds had sprouted and were growing nicely—even though they were over 3,000 years old!

SOURCE

Emphasis, Vol. 14, No. 11, April 1985

TRUTH, CONCEPT, OR DOCTRINE ILLUSTRATED

Paul says that death is the last enemy to be defeated. We cannot avoid it, just as Jesus could not avoid it, but we can face death knowing that it is only the gateway to new life. God can give us new life just as He can give it to a seed, or as He gave it to His Son on Easter morning!

SUPPORTING SCRIPTURES

Matt. 4:1-8

Matt. 13:1-23

1 Cor. 15:19-28

—Submitted by *Veora Tressler*

"IT'S EMPTY"

Tommy's fourth-grade class was learning about life. As an assignment, his teacher asked each child to bring something to class the next day that would represent life. She passed out large plastic eggs in which the children were to bring their specimens.

The next day, the children placed their eggs in a row on a table in front of the classroom. As the teacher opened each egg, she commented, "Good, Amy, this rosebud is a good example of plant life. Very nice, Robert, this caterpillar will soon be a beautiful butterfly. It certainly represents life."

Tommy was excited; the next egg was his. His teacher picked it up, opened it, then closed it and put it down. She moved on to the next egg.

"Wait, Teacher," cried Tommy, "you forgot my egg!"

"No, Tommy, I didn't forget your egg. You must have misunderstood the assignment. You were to put something in your egg that represented life. But your egg is empty."

"Yes, Teacher," said Tommy. "But

Jesus' tomb was empty, and that represents life!"

SOURCE

Unknown

SUPPORTING SCRIPTURES

Luke 24:1-12

1 Cor. 15:20-23

—Submitted by *Eddie Estep*

SECOND FIDDLE

Leonard Bernstein was once asked, "What is the most difficult instrument to play?"

The famous conductor replied, "Second fiddle. I can get plenty of first violinists, but to find one who plays *second* violin with as much enthusiasm, now that's a problem. And yet, if no one plays second, we have no harmony."

SOURCE

Improving Your Serve, by Chuck Swindoll, Word Books, Inc., Waco, Tex., © 1981

TRUTH, CONCEPT, OR DOCTRINE ILLUSTRATED

Though he gets less recognition, the one who serves others in humility is the one who creates harmony.

SUPPORTING SCRIPTURES

Matt. 20:25-28

John 13:1-5

—Submitted by *Lynn Bean*

A SHOW OF HANDS

William Dixon was a widower who lived in Brackenthwaite, England. One day, he saw that the home of his neighbor was on fire. Although the aged woman had been rescued, her orphaned grandson was trapped on the second floor of the house. Dixon climbed an iron pipe on the side of the house to a second story window. Entering the blaze, he located the boy and carried him to safety via the iron pipe. Though the boy was unharmed, Dixon's hands were badly burned.

Shortly after the fire, the elderly neighbor died. The townspeople wondered who would care for the boy. Two volunteers appeared before the town council. One was a wealthy man who had lost his own son and wanted to adopt the orphan. The other was William Dixon.

The wealthy father spoke eloquently of his ability to care for the child and the

opportunities that he could afford to provide for the boy. But when William Dixon's turn to speak came, he said nothing. Instead, he merely held up his scarred hands.

When the town council had taken their vote, the boy was given to William Dixon.

SOURCE

As told by C. Neil Strait

TRUTH, CONCEPT, OR DOCTRINE ILLUSTRATED

The scars on His hands are all the evidence needed to prove that we rightfully belong to Christ. He was not only wounded but also laid down His life that we might be called Children of God.

SUPPORTING SCRIPTURES

Isa. 53:5

John 3:16

—Submitted by *Michael Baughman*

NO NEED TOO SMALL

Mark Twain illustrated his daughter's perspective of tragedy. "She had been breaking her heart over what had seemed disasters: a picnic canceled, a broken toy. Several times her mother said to her, 'Susy, you mustn't cry over little things.'

"For two or three days the little girl gave her mother's words her best thought, but they baffled her. At last she went to her mother for help. 'Mamma, what is "little things?"'

"She was hoping for the answer that would bring peace to her perplexed little mind. The hope was disappointed, for the broken toy is as great a matter to the child as a lost crown is to a king."

SOURCE

The Autobiography of Mark Twain, New York: Harper & Row, © 1959

TRUTH, CONCEPT, OR DOCTRINE ILLUSTRATED

We needn't be embarrassed to bring our needs to Jesus because we think they may be "little things." Christ was just as anxious to help the fretful bride at Cana as He was to comfort the grieving Mary and Martha. In His eyes, there are no "little things."

SUPPORTING SCRIPTURES

Matt. 6:26

1 Pet. 5:7

—Submitted by *Phil McCallum*

We Get Letters

THANKS FROM NEW GUINEA

Thank you for your editorial in the June, July, August 1986 *Preacher's Magazine*. It spoke to me, and I know it spoke to others. One of the other missionaries here mentioned how much it meant to her in her Bible study in our English service.

How thankful I am for the faithfulness of God! He does understand our confusion and keeps working with us and loving us. He gave me many new insights during my first furlough when I took "Doctrine of Holiness" under Dr. Richard Taylor at Nazarene Theological Seminary. I shared my new understanding with my mother, and she bought books on the subject from Nazarene Publishing House. She shared her newfound assurance with her pastor, and *he* found new assurance.

Thank you again for your editorial. I pray it will speak to the hearts of preachers who read it and help them find the middle road you wrote about!

—Virginia Stimer

ENJOYED EDITORIAL WHILE PEDESTAL TOPPLED

Thank you for your honest editorial [JJA '86 *Preacher's Magazine*]. It seems easier to read our doctrines into Scripture than to ask why the doctrine is not clearly presented in a complete package in our favorite verse.

Yesterday I heard a man trying to find "tongues" in some verses on Spirit baptism rather than ask himself why they were not mentioned where he wanted them to be.

I enjoyed your brief testimony as much as the rest of the magazine.

I can't resist commenting on the "Exploring Christian Holiness" review by Dr. Grider. Since my seminary days 20 years ago I had him on a scholarship pillar in my mind. It was refreshing to have him destroy that pillar. Because Dr. Bassett's research agreed with what he has been teaching, Dr. Grider was abundant with lavish praise on this portion of the book. However, because Dr. Greathouse's research did not agree with his teaching, and did not appreciate the "holiness movement's contribution," praise was lacking.

—Vic Dunton

FOUND ISSUE RESOURCEFUL

I seldom get around to writing letters to editors. However, I cannot let this issue of the *Preacher's Magazine* slip by without expressing my appreciation and my thanks for the March-May issue on "Resources for the Season." Well done!

In particular, I would like to mention Charles R. McCall's "The Heritage of Lent." I hope that this fine article

will open our evangelical eyes to the rich heritage to be found in the Christian Church seasons and holy days. Also, David Cubie's article "Christian or American?" was great!

Please—keep the Ark rockin'! We need to laugh at ourselves more often!

—Doug Cooney

HAS GOD CHANGED HIS MIND?

The writer of "On the Other Hand" (SON '86 "Letters") must be a layperson who knows very little about being voted out. Yes, a spiritually mature "holiness" person can face facts. The facts are: after 27 years of ministry, you find yourself out of a job, a home, insurance, and sometimes a car. You receive no unemployment, and may not know any other trade. When, two years before, the people gave you a unanimous "yes" vote, you took it as God speaking from the pew. Now has God up and changed His mind? Don't forget, sometimes the devil's best work is done by people who claim to love the Lord.

I was Out, but thanks to the Lord and a caring D.S., I'm back in.

—Name withheld by request

NO RUSH FROM CRISIS TO CRISIS

Your recent "Apology to the Not-Yet-Sanctified Believers" (JJA '86 *Preacher's Magazine*) is one of the best things I have read in a number of years! I greatly appreciated both the content and the spirit of what you had to say.

I am one of many who grew up under the preaching that you described. All I ever heard was "Crisis NOW!"—no process of "seeking the blessing," and nothing of what was to happen once you "got" the blessing. After you were sanctified, you were just supposed to "be" sanctified. Then if (no, *when*) you experienced spiritual failure (no sanctified person would ever *sin*), you didn't know what to do.

This view caused me a lot of years of struggling over how to live a sanctified life. I have worked and studied hard to put together a theology and life-style pleasing to God. Several leading holiness theologians have been helpful in directing my thinking, my preaching, and my living. I have learned from them a healthy balance of process and crisis that has made sanctification more understandable and more livable!

My only wish about your editorial is that it could be published in the right place for the right people to read it! I dare say that the vast majority of the people to whom it was intended will never read it in the *Preacher's Magazine*. It needs to be printed in the *Herald of Holiness*, where the thousands of struggling laymen who need it can see it!

—Doug Samples 



THE ARK ROCKER

BALAAM IN REVERSE

You remember Smerdley. The last time we reported on him, he was fretting over what he took to be a devaluation of his about-to-be-received honorary from the nearby holiness college. Well, he's stewing over recognition again. And, frankly, the case is complex.

The president of his conference proposed, some time ago, that the conference bestow an "Outstanding Preacher Award" on one of its own every two or three years. And he named a Blue Ribbon Commission to study the proposal and name the first recipient.

Well, the upshot of it is that Smerdley is the first Triennial Outstanding Preacher of the Conference—and he's upset. It was an overheard remark made by a fellow pastor that upset him. At least, the remark made him think, and what he thought upset him.

He quoted the remark to me: "Being called an 'outstanding preacher' by that committee is like being named Doctrinal Whizbang of the Century by the local chapter of Cynics International." That's the remark that got him thinking, Smerdley told me.

But I still wasn't catching on, so with a whiff of dissatisfaction with my naivete, Smerdley explained it all to me. I pass the intelligence on to you, for there seems to be great subtlety in this business. I certainly wouldn't want you to mistake an award, an honor, a commendation—or even a simple compliment—for an award, an honor, a commendation, or even a simple compliment.

"First off," snorted Smerdley, "look who constituted the commission that named me. The conference president always speaks vigorously, out of deepest piety, but the deaf can make more out of his gestures than the rest of us can make of his words. And his right-hand man on the commission believes that exegetical or expositional preaching is done only by those boobs too retarded or too snobbish to subscribe to *Reader's Digest* and *Time*. His left-hand man on the commission bewails the biblical illiteracy of his congregation, and in the interest of 'preaching where they're at,' follows suite. He has mastered the art of the long illustration, the point of which is clear only to the emotions, and the relationship of which to the text makes absolutely no difference since he doesn't preach from the text anyway. And the other two guys on the commission are well-known

'Yes Men.' They've got it down pat: dress mod, talk old-fashioned, and don't rock the boat.

"Now do you see what I mean about the hollowness of the award?" Smerdley asked.

Well, I did see. I also saw before me a man that such a system could count on. You see, Smerdley never let his feelings be known to anyone who could do anything about his complaints; he only told his friends. In public, he made all sorts of hay with this and all other awards he got. So, for instance, he made sure that the conference secretary had the name of the Church Page editor of the daily newspaper in his town so that a picture and an article about his receiving the award could duly appear there.

But I will say this; the affair has moved Smerdley to think a lot about what psychologists call "positive reinforcement." It caused him to think about it much more deeply than the psychologists can, given the empirical boundaries of their discipline. And he's in the dumps because he believes that much of the time such reinforcement has been used in the church at precisely the same level that the psychologists describe it—that motive and purpose are matters about which it is better not to inquire. Given the known level of expertise of the commission, he has decided that the award could not possibly be for preaching. He thinks it must have some other purpose behind it. What he doesn't see is that he has joined the game through his penchant for self-promotion—duly sanctioned, of course.

All of this has put a strain on my relationship with Smerdley, though he hasn't sensed it yet. You see, an eminent poohbah, having checked with Rev. President, recently told a group of us that he considers Smerdley the very model of a loyal churchman and that, incidentally, an "important post" would soon need filling. "This off the record," said Dr. Panjandrum. Of course, he knew that it would leak back to Smerdley.

Knowing his present state of mind, I'd hate to be the leaker. His mood will not be unlike that of a few years back when a rather notorious ecdysiast offered to buy the much-needed new choir robes (her maternal grandmother was a member of the congregation). Her words were ever-memorable: "Dear Rev. Smerdley, I am happy that I can cover something for the church."

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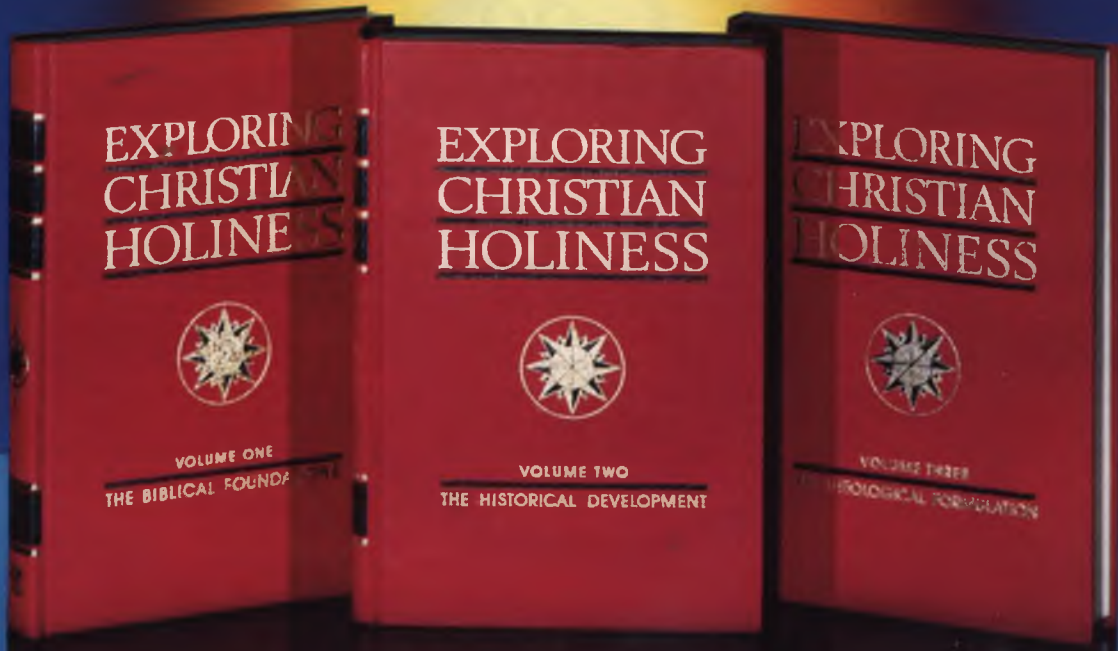
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