

Enrichment

Enriching and equipping Spirit-filled ministers

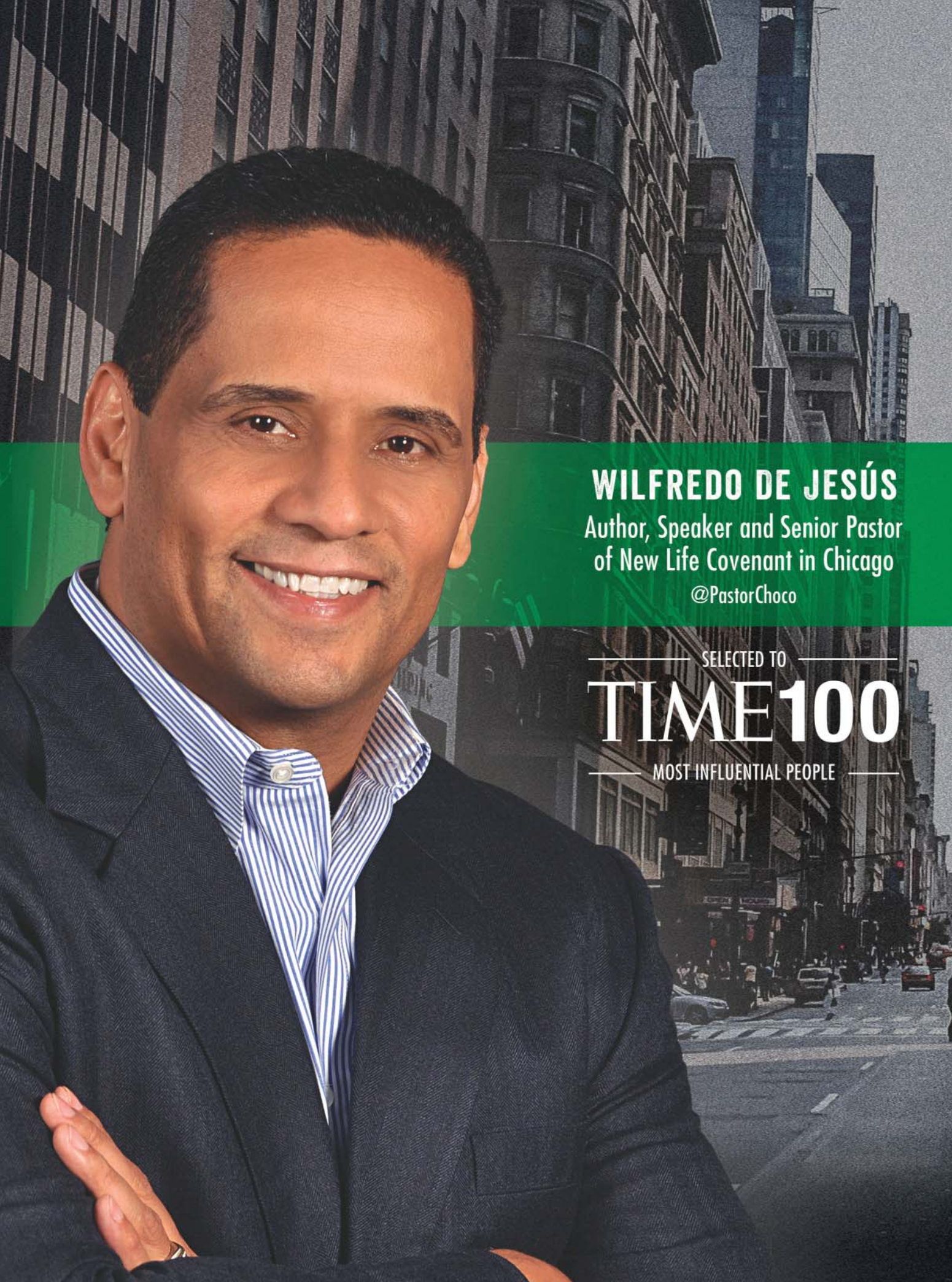
WINTER 2015



MONEY AND MINISTRY:

*Principles of Biblical
Stewardship*





WILFREDO DE JESÚS

Author, Speaker and Senior Pastor
of New Life Covenant in Chicago

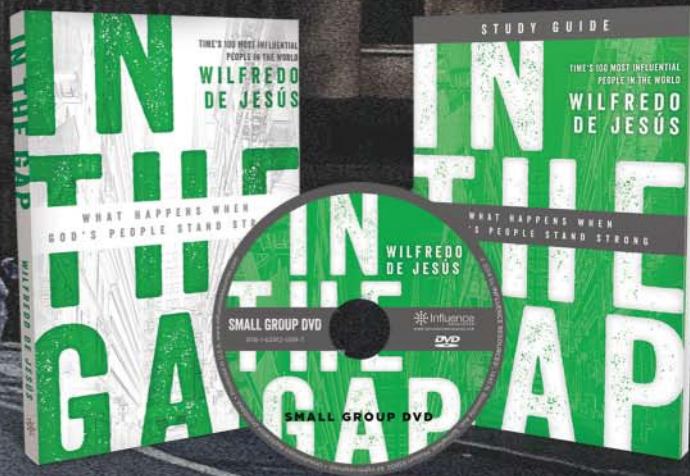
@PastorChoco

SELECTED TO

TIME 100

MOST INFLUENTIAL PEOPLE

GOD IS ASKING,
“WILL
YOU
STAND
IN THE GAP FOR MY
SAKE AND MY GLORY?”



MY HEALTHY CHURCH
Equipping Spirit-Empowered People

MyHealthyChurch.com
AVAILABLE IN SPANISH AND
WHEREVER CHRISTIAN BOOKS ARE SOLD





**Shop
Talk**

14 MANAGING THE MAYHEM OF MINISTRY

Finding Success in Your Failure

By CAL LeMON

In every ministry, there is a plethora of pinpoints where events and people (including you) can fail.

16 ON PREACHING

Show, Not (Just) Tell

By DOUG GREEN

Consider these three levels of delivery for transforming propositional statements into concrete examples.

18 THE KINGDOM NET: NETWORKING FOR PASTORS

Gain Trust by Positioning Your Church

By JOSEPH CASTLEBERRY

Pastors must establish relationships with the whole spectrum of society to realize the highest degree of success in their leadership.

20 IN CONTEXT

Jesus and the Pharisees

By MARC TURNAGE

A thorough reading of the Gospels calls for a more nuanced understanding of the relationship between Jesus and the Pharisees than traditionally assumed.

24 DEALING WITH DOUBTERS

Is It Ever Morally Permissible to Deceive? (Or Is It OK to Lie to Nazis?)

By PAUL COPAN

There are three main conditions under which deception is morally permissible.

30 MINISTRY & MEDICAL ETHICS

Reshaping Beauty: The Ethics of Aesthetic Enhancements

By CHRISTINA M.H. POWELL

Does society place too much value on how a person looks instead of valuing his or her character?

32 Q&A FOR MINISTRY WIVES

The Problem with Pornography

By GABRIELE RIENAS

An estimated 53 percent of Christian men view pornographic images; 37 percent of pastors say pornography is currently a struggle.

36 CLERGY, CHURCH & LAW

Naming Your Church as an 'Additional Insured'

By RICHARD R. HAMMAR

Requiring outside groups to list churches as "additional insured" in its general liability policy could lull churches into a false sense of security.

MONEY AND MINISTRY: Principles of Biblical Stewardship

58 Introduction Stewardship God's Way

By RICK KNOTH

In these tenuous times, it's imperative for those who earn their living from preaching the gospel to learn to manage church and personal finances wisely.

60 The Dangers of Wealth

By GEORGE PAUL WOOD

In Luke 12:13-34, Jesus identifies three dangers that wealth poses for all people. Have American Christians taken sufficient notice of them?

66 The Prosperity Gospel: A Biblical Evaluation

By FRANK D. MACCHIA

Contextual issues aside, the biblical and theological claims made under the umbrella of the prosperity gospel require careful attention.

(continued on page 4) ►

Features

38 Immediate Obedience: The Adventure of Tuning in to God

By ROD LOY

Discover the one area of your life that will make you a better person and a better leader by accepting this author's 90-day challenge to encounter God more fully than ever before.

44 When God Stood Up: An Isaiah 59 Compassion

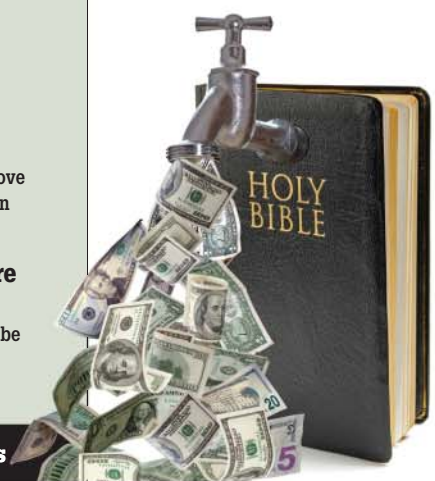
By BETH GRANT

In the face of twenty-first century darkness, violence, and injustice, how can the Church move from a tentative, anemic compassion to a bold, courageous one? Here are three steps we can take.

50 Equipping and Mobilizing the Church to Reach Muslims Everywhere

By MARK HAUSFELD

What missional characteristics of the local church are biblical necessities if Muslims are to be reached with the gospel?



8 eShorts 10 EJ Online 116 ClergyCraft 118 News&Trends

ENRICHMENT (ISSN 1082-1791) is published quarterly (January, April, July, October), ©2014 by The General Council of the Assemblies of God, 1445 N. Boonville Ave., Springfield, Missouri 65802. Assemblies of God ministers may reproduce nonbyline material from *Enrichment* in church publications, giving credit to the journal. Except for brief quotations, signed articles may not be reprinted without permission of the authors. Subscription rates: USA -1 year \$24; 2 years \$42. Outside USA add \$30 per year for postage. Subscriptions: All subscription correspondence, including change of address, should be sent to *Enrichment*, Customer Services, 1445 N. Boonville Ave., Springfield, MO 65802, phone 1-800-641-4310. Periodical postage paid at Springfield, Missouri, and at additional mailing offices. Printed in the USA. POSTMASTER: Send address changes to: *Enrichment*, 1445 N. Boonville Ave., Springfield, MO 65802.

WHAT DO THESE LEADERS HAVE IN COMMON?



WILFREDO DE JESUS



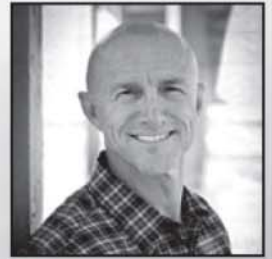
ROB KETTERLING



HERBERT COOPER



MATTHEW BARNETT



MIKE QUINN



BRYAN KOCH



JEREMY DEWEERDT



SATURNINO GONZALEZ



DENNY DURON



ISAAC CANALES

THEY CHOSE AG FINANCIAL AS THEIR LENDING PARTNER IN CHURCH GROWTH



Watch their stories of ministry growth at www.churchloans.ag, and call **888.599.6014** today to see how you can benefit from a partner in *your* church's growth.

MONEY AND MINISTRY (continued from page 2)

72 The State of Church Giving in America

Interview with
JOHN and SYLVIA RONSVALLE
Having researched American church giving patterns, the Ronsvalles discuss how much American Christians give and how to help them become more generous.

80 Preaching That Grows the Giving in Your Church

By **KREGG R. HOOD**
Here are seven preaching recommendations that will guide your church to see stewardship as an adventure with God, not a burden to endure or dodge.

86 Budgeting Beyond the Basics: Managing Your Church's Money

By **DOUG CLAY**
Whatever size church you lead, you can manage its finances effectively without sacrificing your vision and mission by following these proven principles.

92 Kingdom Builders: An Over-and-Above Giving Strategy

By **ROB KETTERLING**
How do we lead people on the journey to becoming generous, over-and-above givers?

96 When Helping Hurts

By **STEVE CORBETT and BRIAN FIKKERT** with **KATIE CASSELBERRY**
To be truly effective, we need to move past treating the symptoms of poverty — a lack of material things — and correctly diagnose its deeper causes.

102 Thriving Financially: Money Mistakes Ministers Make and How to Avoid Them

By **KYLE DANA**
How to manage your money... and how not to.

108 John Wesley on the Use of Money

By observing three simple rules, we can become faithful managers of money.

128 A Final Word
An interview with Don Headlee

The executive vice president of AG Financial Solutions shares his insights on money and ministry.



Read *Enrichment* on your iPad, iPhone, and Android devices.



Available free in the App Store and on Google Play.

120 Books | **124 With Christ** | **125 News&Resources** | **127 Ad Index**

E **Enrichment** is prepared under the direction of the Executive Presbytery: George O. Wood (General Superintendent) / C. Dan Betzer / James T. Bradford / Warren D. Bullock / Douglas E. Clay / L. Alton Garrison / J. Don George / Saturnino Gonzalez / A. Elizabeth Grant / Larry H. Griswold / Nam Soo Kim / Rod Loy / John E. Maracle / Jesse Miranda, Jr. / Greg Mundis / T. Ray Rachels / H. Robert Rhoden / Clarence W. St. John / Brian Schmidgall / Zollie L. Smith, Jr.

Executive Editor: George Paul Wood / **Managing Editor:** Rick Knoth / **Art Director:** Steve Lopez / **Office Coordinator:** Hilary Hartman / **Design:** Dave Danielson, Steve Lopez, Sarah Simmons, Josh Thomassen. **E-mail:** enrichmentjournal@ag.org / **Website:** enrichmentjournal.ag.org

Advertising: For information on print or online advertising, call Steve Lopez at 417-862-2781, ext. 4097; go to enrichmentjournal.ag.org (click on Advertise); or E-mail advertisingenrichment@ag.org. **Advertising Policy:** *Enrichment* does not endorse any advertiser or product. Claims made in an advertisement are the sole responsibility of the advertiser. *Enrichment* reserves the right to reject any advertisement that is inconsistent with the journal's objectives, editorial convictions, or Assemblies of God doctrine and practice.

Member of Evangelical Press Association; Pentecostal Press Association. All Scripture quotations, unless otherwise indicated, are taken from the Holy Bible, New International Version®, NIV®. Copyright ©1973, 1978, 1984, 2011 by Biblica, Inc.™ Used by permission of Zondervan. All rights reserved worldwide. www.zondervan.com

WHY AVERAGE IS DANGEROUS

AND HOW TO MOVE FROM MEDIOCRITY TO MEANING IN YOUR LIFE AND MINISTRY



BY NELSON SEARCY

Average. Mediocre. Run-of-the-mill.

Those aren't terms you would want applied to your life or your work, are they? In fact, I bet they diametrically oppose the fire you had in your heart when you were called into ministry.

Even though you wouldn't want to admit any association with average thinking or mediocrity, you may have felt their subtle pull. They tiptoe in and whisper to you through your frustration, your uncertainty, and your lack of time.

Before you know it, they have you shifting away from your pursuit of excellence for God's glory, focusing you instead on doing what it takes to get by from day to day.

When you understand the state of the average church and the personal well-being of the average pastor, it's not hard to see why the devil wants you to be average. **Attendance at the average church is declining by 9% every year.** That's a dangerous number, just small enough that you don't notice it at first. By the time you do, you're already in trouble.

That 9% drop in attendance generally equates to a 15% to 20% dip in the budget, which the average church is constantly behind on anyway. Because it's always under financial strain, the average church isn't free to say yes to the ministry opportunities God brings its way. There's a culture of constant need and begging, for both money and volunteers.

The average church begins a search for a new pastor every 18 months. Sometimes this is easier than dealing with the underlying problems that keep the church caught in the cycle of mediocrity, but it never solves the problem for long.

THE AVERAGE PASTOR:

- Leads a church with a 9% yearly decline in attendance
- Is always behind on budget
- Lacks sufficient volunteers
- Is unable to say yes to God's purposes
- Is personally frustrated
- Is short on time
- Lives a reactive life
- Has strained relationships with family and friends
- Isn't experiencing fulfillment

VS. THE RENEGADE PASTOR:

- Pastors a healthy, growing church
- Abandons average
- Challenges status-quo thinking
- Is obedient to God
- Is contrarian for Kingdom purposes
- Dedicates time to personal and professional growth
- Enjoys authentic relationships with family and friends
- Experiences fulfillment in life and ministry

Given these realities, do you think God has any desire for you to be average?

You carry the awesome responsibility of introducing people to the Savior and discipling them to be more like Him. When it comes to that task, average doesn't cut it. **Average doesn't lead to life change.** Average is where the enemy wants you to live, because it's the

precursor of ineffectiveness. **Average is exactly what God is calling you to abandon.**

I want to help you have greater effectiveness in your life and ministry. My new book, **The Renegade Pastor: Abandoning Average in Your Life and Ministry** is a relevant, step-by-step resource that offers profound yet practical insights to help you get back to the business of reflecting God's glory in every aspect of your life!

You'll have the opportunity to explore issues of personal and professional growth, such as:

- Planning with purpose
- Setting Godly boundaries
- Developing strong church systems
- Managing your stress level
- Dealing with criticism
- Being proactive with your time
- Becoming a better spouse and parent
- Establishing healthy friendships
- Personally honoring the Sabbath
- And more!



Regal Books, 2013 \$19.95 retail
This hardcover book is a relevant, step-by-step resource that offers profound yet practical insights to help you manage your stress level, deal with criticism, set Godly goals, plan with purpose and more!

Join me on a mission to abandon average and reclaim a life of impact and excellence!

Are you ready to go Renegade? Nelson wants to help you take this next step now. To grab his new book for JUST \$1.00, with FREE shipping, visit www.RenegadePastors.com/Enrichment

Nelson is an experienced church planter, coach and church growth strategist, consulting with many of the largest and fastest-growing churches around the world. He's also the founding pastor of The Journey Church, with locations in New York City, San Francisco and Boca Raton, Florida. He has personally trained more than 50,000 church leaders as founder of Church Leader Insights and the Renegade Pastors Network, which is designed to help pastors abandon average and strive for God's best in their personal lives and ministry. For more accelerated growth, pastors also participate in Nelson's Senior Pastor and Advanced Coaching Networks. His continued mission is to help church leaders around the world cooperate with God in creating healthy, thriving churches.

GO FULL RENEGADE!

Limited quantities available – next 199 Senior Pastors!
To pick up Nelson Searcy's new book for just \$1.00, visit:
www.RenegadePastors.com/Enrichment

HELPING HEARTS AND HOMES

To Marry, or Not to Marry?

Sooner or later, every pastor hears the question, "Will you marry us?" Knowing the brevity of many relationships today and the challenges some young couples face, a pastor may occasionally cringe at this request. As a pastor to single adults for 21 years, I have learned people marry for many reasons. Some of these reasons are healthy, and others are unhealthy.

UNHEALTHY Reasons People Marry

They want to escape singleness.

Some people are so unhappy being single they will do almost anything to get out of it.

They hope to escape loneliness.

Some mistakenly think marriage will solve their loneliness.

They are tired of living with their parents. Some people see marriage as a panacea for current family conflicts.

They are seeking a mom or dad for their children. Some single parents are so exhausted from raising children alone that marriage appears to be an answer for the lack of a second parent in the home.

They see marriage as a way to legitimize wrong sexual choices.

Some feel guilty over a premarital sexual encounter. This may lead to a premature desire to marry, thinking this will make things right in God's eyes.

They long to take care of someone. Some people simply want to take care of another person. Unfortunately, this can lead to a number of dysfunctional



attachments, including relationships with abusive or emotionally needy individuals.

They want someone else to take care of them. Some people have an unhealthy, self-centered need for attention.

They seek financial support. Some people are not responsible enough to provide for themselves and think a spouse is the answer.

HEALTHY Reasons People Marry

Both love and care for each other. There obviously needs to be a genuine attraction to, and desire for, the other.

Both want to serve each other. Marriage is more about serving the other person than about getting one's needs met. Love generously gives, hopes, endures, perseveres, and serves (1 Corinthians 13:4-8).

Both believe they can better serve God married than single. A couple

should carefully consider this before engagement. What are the gifts and abilities of each person? How can they use them together?

Both know it is God's direction to marry. This is determined through prayer and by evaluating the relationship to see if it violates biblical principles (such as a believer marrying an unbeliever, marrying for the wrong reasons, marrying before God's timing, etc.).

Both have discussed issues of disagreement and can accept and live with the different perspectives. The couple should explore potential conflicts in premarital and remarital counseling.

Both know it is the right time to commit to someone in a lifetime, legal marriage partnership. Consider schooling, finances, friends, careers, families, spiritual matters, and other issues to determine the right time to marry.

Both are approximately the same level of spiritual maturity. People who share the same basic degree of spiritual maturity have a stronger marriage.

Both are marrying for the right reasons. Enough said.

Marrying for wrong reasons is selfish — the opposite of what marriage is meant to be. Marriage is the second most important decision in life. It's wise to put much time, prayer, and evaluation into this life-changing decision.

Help people marry the right person, at the right time, for the right reasons.

— DENNIS FRANCK, former director, Single Adult/Young Adult Ministries, The General Council of the Assemblies of God, Springfield, Missouri

ON THE GRIDIRON



12th Man Loyalty



The Super Bowl Champion Seattle Seahawks boast the most loyal (and loud) fans in the NFL. The volume of

praise from the team's faithful on Sundays is so intense it can affect the outcome on the gridiron. The 11 helmeted men on the field look to those in the stands as part of their winning team. Because of this, they call the home field crowd the "12th man."

During the 2013 season, when the Seahawks were the top seed in the National Football Conference and entering the playoffs with dreams of winning the Vince Lombardi Trophy, the loyalty of their fans was obvious. Fridays were dubbed



“Tradition!” proclaims Tevye the milkman, in his foot-stomping opening to the musical *Fiddler on the Roof*.

Tevye’s invocation rings true for many Christians today. What are more reassuring than the practices of the past? So we resist change and stay with our personal thrones of tradition, not realizing that the fear of change, fear of the unknown, fear of failure, and fear of the unexpected are keeping us from God’s best.

“We’ve never done it like that before.”

These are fearful words — and, often, the words of a dying church.

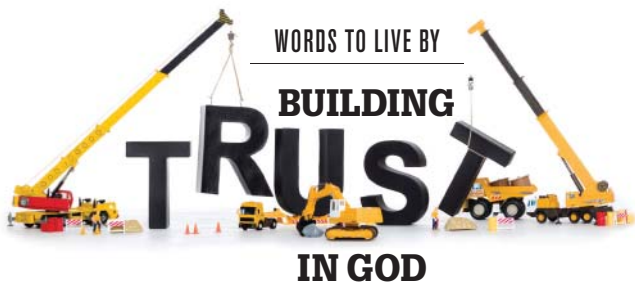
Change is a familiar Bible theme. In Matthew’s Gospel, Jesus speaks directly to our human desire to remain in the known and seek out the comfortable when He says: “Neither do people pour new wine put into old wineskins. If they do, the skins burst; the wine will run out and the wineskins will be ruined. No, they pour new wine into new wineskins, and both are preserved” (Matthew 9:17).

I believe the Lord wants to unleash a gushing river of new wine into the Church today, but He is directing us to prepare our wineskins. We must allow the Holy Spirit to renew the old. We must remodel what is outdated and replace what is ineffective or distracting. Let’s be a Church that exercises humility and is willing to say, “Maybe God is up to something new.”

Let’s ask the Holy Spirit to reveal His new strategies. We shouldn’t seek change for the sake of change, but we must be open to prayerful, thoughtful, gospel-grounded, God-led change.

We have no reason to fear change; God is with us. Let’s take fear off the throne, give Christ His rightful place as Head of the Church, and move forward His way.

— **PATTI ANN THOMPSON**, freelance writer, Kansas City, Missouri



Yet God is still with us, and He remains faithful. He builds our trust by helping us see the greater picture — beyond our preconceived notions. Trusting God means looking past what we can see to walk by faith into the plan God sees (2 Corinthians 5:7). It calls for us to wait on the Lord as we seek strength, provision, peace, and intervention that can only come from Him.

When we don’t see God at work or feel Him beside us, it may be that He has simply left room for us to grow.

No Christian intends to distrust God. Mercifully, God is with us and understands that trust is a process. When faith gives way to murmuring and doubt, I call on God for forgiveness. I ask Him to silence my fears and doubts through His Word. I recall the times when He came through — on His timetable — despite my groaning. As I rely on God through difficulties, I grow, learn, and increase my faith in Him and His ways. I cast off old ways of thinking, take hold of the Lord’s outstretched hand, and once again declare my willingness to trust Him at all times.

— **PATTI ANN THOMPSON**, Kansas City, Missouri

Has the five letter word t-r-u-s-t been putting you to the test lately? Psalm 62:8 tells us to trust the Lord “at all times.” Of course, it’s easy to say we trust God until we face a dreaded phone call, serious illness, or unexpected problem.

Times like these test our faith. As humans, we don’t always trust that God’s plan is better than the plans we’ve sketched out in private. We may question His pace or His process. When fear or sorrow overwhelms our hearts, we may even feel like God has let us down or abandoned us.

“Blue Fridays” as employers allowed their employees to come to work in blue Seahawks team jerseys. Throughout the play-offs, young and old alike donned team colors every day of the week. Giant blue flags with white numerals boasting the number 12 could be seen flying from office buildings all over the city — even atop the Space Needle.

When the Seahawks eventually defeated the Denver Broncos in Super Bowl XLVIII, a victory parade took place in Seattle. As the team rode by, the estimated crowd of 750,000 waved

their palms and lifted their praise. The Seahawks welcomed the worship of their fans, recognizing that these who vocalized their adoration represented their Super Bowl reign.

As followers of Jesus, we gather each Sunday to offer Him our allegiance and praise. Clothed in the righteousness of Christ, we represent Him between Sundays as well. We are an extension of His reign. In a manner of speaking, we are God’s 12th man.

— **GREG ASIMAKOPOULOS**, Mercer Island, Washington

PARENTING RESOURCES

Touchy Subjects

The world has changed, and is changing, at an alarming rate — especially in technology and media. Yet human nature remains the same. Every person is a sinner and is susceptible to temptations.

These two realities present challenges for parents who want their children to follow Christ and make right and moral choices. These days, kids are often more media- and technology-savvy than their parents. Toddlers can navigate a smartphone or tablet, 5-year-olds can find videos on YouTube, and tweens know their way around the Internet. So, whether we like it or not, children know more about the world, entertainment, sex, and other issues than ever before and at an earlier age.

No strangers to this dilemma, concerned fathers David Dean and Craig Gross recently created a valuable resource for parents.

Touchy Subjects: Talking to Kids About Sex, Tech, and Social Media in the Touchscreen World is an easy-to-read book all parents can read and appreciate.

Dean is a Christian comedian, and Gross is founder of XXXchurch.com, X3watch Software, and iParent.TV. Their collaborative work offers solid communication principles and extremely practical steps. With around 200 pages and a price tag of less than \$10, it is an accessible and affordable guide to help parents and church leaders navigate the digital age.

For more information, visit www.touchysubjects.net.

— **DAVE VEERMAN**,
Naperville, Illinois



MOBILIZING VOLUNTEERS

5 REASONS PEOPLE AREN'T VOLUNTEERING AT YOUR CHURCH

I've never met a church leader or pastor who didn't need more people to volunteer for their ministry. I've never been to a church where they said, "You know, when it comes to volunteers, we're good. We've got plenty. In fact, there's a waiting list for the nursery."

My guess is, no matter what church you belong to, you need more preschool workers to serve your children. You need more greeters. You need more ushers, and you need more people to catch the vision so you can continue bringing God's kingdom to your community.

Churches everywhere need to mobilize more volunteers to get ministry done. But before you start signing people up and filling slots, it might be helpful to take a look at why people are not volunteering.

Consider these five reasons why people may not be pitching in at your church.

1. You're Not Asking Correctly

It matters how you ask people to serve. It takes more than blurbs in the bulletin and pleas from the pulpit to move people into volunteer positions. If you want people to serve, you've got to help them catch the vision for why they're contributing in the first place.

2. It Is Too Hard to Sign Up

This is Marketing 101. You must make it easy for people to get involved. You have to remove their objections. ("I didn't know where to go." "I never saw the sign-up table." "I didn't know they needed anyone.") If you don't head them off, the excuses will win out.

Signing up has to be simple and immediate. Hidden tables in the lobby don't work. Remembering to email so-and-so isn't a good strategy.

3. The Duties Are Unclear

If you want people to do a job, they need to understand clearly the

expectations and requirements. If you're scared to tell them what's involved, ask yourself: Are we asking too much? Would it be better to make the request reasonable so more people are willing to contribute?

Pull back the veil and show people what it's like before you ask them to get involved.

4. You're Not Saying, "Thanks"

People don't want to toil away in a thankless role. Just because someone's reward is in heaven doesn't mean they don't need to hear "thank you" on Earth.

It doesn't have to be extravagant, but it does need to be intentional. Make sure your volunteers are told, frequently and clearly, how much they mean to the ministry and how you couldn't do what you're doing without them.

5. It's Too Hard

The super-committed will do whatever it takes, but if you want to mobilize a bunch of people, you need to make it easier. Take care of their kids, provide food, and make sure they have everything they need to succeed. A little planning on the front end goes a long way.

It's better to have a strong team of people who have to give less than a small team that feels tired, burned out, or even used.

— **JUSTIN LATHROP**, executive pastor,
Strategic Development, The Oaks Fellowship, Red Oak, Texas

THE HEALTHY LEADER

The Power of Affirmation

Some of the things we do give us energy; some things we do take away our energy. Comments, names, and words we hear (and use) all take or give us energy.

Giving and receiving honest encouragement is an energy producer. Affirmation is part of encouragement. It motivates people, gives them strength, and, at times, keeps them going. In your development as a leader, I'm pretty sure there was at least one person who affirmed and encouraged you to keep trying — someone who said, "You can do this."

People often rise to the level of their affirmation. When we acknowledge the good in another person by pointing out their gifts, talents, and abilities, that person often performs better. Words have tremendous power to motivate or discourage.

Everyone has God-given qualities that are worth noting and celebrating. Psalm 139:14 declares, "I



praise you because I am fearfully and wonderfully made."

Strong affirmation makes correction effective. Encouragement should precede correction. Affirmation and correction flow out of relationship.

Personal insecurities often block people from receiving affirmation. Past mistreatment and painful experiences can injure self-esteem. The enemy of our soul reminds us of failures, painful times, harsh words, names, threats, and lies.

Our insecurities may prevent us from realizing all we can be in Christ. If we believe the lies, it's difficult to believe the truth of how God views us as His children. Those past setbacks can have a tremendous impact on the present and future.

Affirmation is rooted in the gospel. Affirmation is grace in action, and we can give incarnational grace through affirmation.

If you have the right concept and understanding of God, there is no problem that doesn't have a solution.

— **WAYDE GOODALL**, dean, College of Ministry, Northwest University, Kirkland, Washington

IN THE RED ZONE

Celebrating with ESPN

When a favorite team scores the final touchdown, everyone cheers. Yet such a victory can't compare to the triumphant moment when a new believer accepts Christ. Wise Christian coaches can encourage their teams to make that occasion even more memorable with ESPN. Recently that's what I did.

When I met Vivianna, she was angry at God. Her father, Edgar, was a colonel in the Columbian military until a terrorist group kidnapped him. While in captivity, Edgar kept journals revealing an intimate relationship with Jesus. He also dedicated a journal to his 2-year-old daughter. Then, after more than a decade, Edgar's captors executed him.

"My dad loved me and thought about me every day, so why would God let him be killed? How can I trust a God like that?" Vivianna asked.

I explained that evil breaks God's heart and that Satan wanted Vivianna to blame God and turn away from the



only One who could heal her. Sensing a desire for more, I pulled out my phone, and together we went through the *Share Your Faith* app that describes the steps to salvation.

After Vivianna prayed to receive Christ, I used the app to explain ESPN. This acronym provides

believers with a concise way to celebrate the benefits of salvation. E stands for "eternal life," S for "sins forgiven," P for a "personal relationship," and N for "never leave you." Amid hugs and tears, ESPN affirmed Vivianna's victory in Jesus.

Encouraging believers to download the free app at <http://shareyourfaithapp.com/> equips them to share their faith anytime, anywhere.

— **KENT TUCKER** and **PATTI TOWNLEY-COVERT**, co-writers, *In the Red Zone: A Game Plan for How to Share Your Faith*. See <http://www.howtoshareyourfaith.com/>.

UTHTRAX

ATTRACT OR ANNOY?

What does she have that I haven't got? Why doesn't he ask me out?

What makes him popular? What's wrong with me?

So many questions spin inside the heads of our students. Some questions they voice; most they don't. But either way, they are still asking questions because culture won't let them forget: **Guy + Girl = Valuable.**

As influencers, we can help them change the questions they're asking themselves.

Young people are naturally self-focused; it seems to come with the season of life they're in. So why not play into what comes naturally and meet them right in the middle of their self-absorption? Help them by empowering them to become attractive, to become magnetic, to the right type of guy or girl.

God's Word clearly teaches what is beautiful, handsome, and charismatic. The fruit of the Spirit, or what I like to call "captivating characteristics," is that list. Who wouldn't want to date a guy who is patient instead of rude, or the girl who isn't pulled into girl drama, but instead remains calm and peaceful while others are annoying? That is attractive!

Focusing on traits that are the evidence of a life spent listening to and obeying the Holy Spirit — rather than a life consumed with designer clothes, jeans size, and the perfect body — helps redirect our students' culture-driven thoughts. This generation wants something more; developing godly character is part of that more.

— **LYNN COWELL**, author of *Magnetic: Becoming the Girl He Wants*, Charlotte, North Carolina



Antonio Guillem / iStock / Thinkstock

Next time in *Enrichment*

Your Daughters Will Prophecy: ASSEMBLIES OF GOD WOMEN IN MINISTRY

Historically, the Assemblies of God has recognized that this Spirit-empowerment opens the doors of credentialed ministry to all qualified applicants, whether men or women. The rise of the so-called New Calvinism, which often teaches that credentialed ministry is open to men only, is causing many young men (and a few young women) to step back from our historic commitment to equality in ministry.

In light of this reality, the spring 2015 issue of *Enrichment* examines the issue of Assemblies of God women in ministry under the theme, "Your daughters will prophecy." The purpose of this issue is to promote the value of credentialed women ministers within the Assemblies of God (USA) by exploring our history, searching the Scriptures, and evaluating our contemporary practice through the lens of our Pentecostal commitments.



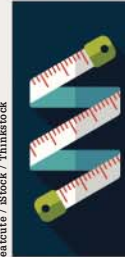
diawka / iStock / Thinkstock

"In Our Own Tongues": A Defense Of Miraculous Speech Based on Eyewitness Testimony

By **Jordan Daniel May**



Consider the following testimonies of people recognizing "other tongues" as real human languages.



eatcute / iStock / Thinkstock

New Metric Needed

By **Tim McGraw**



Seismic rumblings rippling through our culture require a new metric to gauge the church's effectiveness. This new metric takes into account four intangibles.



Kudryaska / iStock / Thinkstock

How To Manage A Church Staff When the Orgizational Chart is a Family Tree

By **Harvey Mitchell Jr.**



If every family has some form of dysfunction, how do we do ministry when family members serve together on staff in the church? Consider these seven tips for managing a church staff that includes family members.



Yang Minggu / Hemera / Thinkstock

Speaking In Tongues: Its Essence, Purposes, and Use (Part 2)

By **George M. Flattery**



The second installment in this four-part series examines what Paul writes about tongues and offers practical guidance for their use in public gatherings.



Jesper-skov / iStock / Thinkstock

You Are Already a Theologian (You Just Need to Be a Better One)

By **Bob Caldwell**



Embrace your calling as a theologian so that you can do even more effective ministry with the ones God has called you to serve.



AGED MINISTERS ASSISTANCE

For our "Pioneers of the Faith" who gave sacrificially to build this Fellowship and the kingdom of God and now need our help.

STRUGGLING? "AMA is the difference between not enough and just enough."

FORGOTTEN? "To know that I have not been forgotten ... I am still being remembered."

NEED HELP? "Never dreamed in all the 55 years we pastored that I would one day be a recipient."

AMA is an emergency fund designed to help provide the daily needs of food, medicine and housing for aged ministers and their spouses with substandard incomes. Emergency medical assistance is also available.

ELIGIBILITY REQUIREMENTS FOR AMA

- Ministry — Official AG ministers with 10 years of active ministry prior to retirement or disability, and their spouses or widows.
- Age — 65 for ministers, 60 for widows.
- Disability — Totally disabled ministers under 65 may apply for assistance.
- Income — Total monthly income less than \$1,470 (couple) or \$980 (single). **AMA** provides the difference between current income and the **AMA** monthly maximum.
- Emergency — If a minister is confronted with insurmountable medical bills or other unusual expense not covered by Medicare or supplemental insurance, he or she may apply for an emergency grant.

HOW TO APPLY

Call (417) 862-2781, ext 2184, or e-mail: ama@ag.org, or write to **AMA, 1445 N. Boonville Ave., Springfield, MO 65802**. Visit our Web site: www.ama.ag.org to download an application.

HOW TO HELP OUR "PIONEERS OF THE FAITH"

AMA is not a pension, but a fund underwritten solely by contributions from concerned churches and individuals. A one-time or monthly gift of any size is greatly appreciated, and joined with other gifts, makes possible this ministry to our beloved aged ministers, their spouses and widows.

Donate online at www.ama.ag.org or send in the coupon below with your check to:
Aged Ministers Assistance, 1445 N. Boonville Ave., Springfield MO 65802.

YES! I want to help AG Aged Ministers in need!

My check/money order is enclosed 872-001 SC 49 *Enrichment* 2015 Winter ad

Please charge my credit card: MasterCard VISA Discover American Express

\$ _____ # ____ - ____ - ____ - ____ Exp. ____/____

Name: _____

Address: _____

City: _____ ST: _____ ZIP: _____

Church to credit: _____ City: _____

AMA, 1445 N. Boonville Ave., Springfield, MO 65802
PH: (417) 862-2781, ext. 2184 • e-mail: ama@ag.org • Web site: ama.ag.org



WE CHOOSE TO GO

WHILE

IT IS STILL

POOR!

"We MUST WORK THE WORKS OF HIM WHO SENT ME WHILE IT IS DAY; NIGHT IS COMING, WHEN NO ONE CAN WORK"

(JOHN 9:4, ESV).

BIBLE SUNDAY IN THE ASSEMBLIES OF GOD DECEMBER 14, 2014!

ON BIBLE SUNDAY EACH YEAR, CHURCHES ACROSS OUR FELLOWSHIP DESIGNATE PART OR ALL OF THEIR OFFERINGS TO HELP PROVIDE THE *FIREBIBLE*, A PENTECOSTAL STUDY BIBLE, FOR OVERSEAS PASTORS AND LEADERS IN THEIR LANGUAGES. GO WITH US WHILE IT IS STILL DAY ON THIS BIBLE SUNDAY AND HELP PROVIDE THESE *FIREBIBLE* EDITIONS:

CROATIAN FIREBIBLE: FOR PASTORS/LEADERS IN CROATIA

ILOCANO FIREBIBLE: FOR PASTORS/LEADERS IN REPUBLIC OF THE PHILIPPINES

PUNJABI FIREBIBLE: FOR PASTORS/LEADERS IN SOUTHERN ASIA

CHURCHES CAN ORDER BIBLE SUNDAY MATERIALS FREE!

WWW.BIBLEALLIANCE.ORG | 417.832.0440 | 800.532.0440



ASSEMBLIES OF GOD
BIBLE
ALLIANCE®



light

ASSEMBLIES OF GOD BIBLE ALLIANCE | 1445 N. BOONVILLE AVE | SPRINGFIELD, MO 65802-1894
417.832.0440 | 800.532.0440 | ACCT. #4755633 (40) SC:GV

TO GIVE ONLINE: WWW.GIVEFIREBIBLES.ORG

(PLEASE TYPE "2014 BIBLE SUNDAY" IN THE PROJECT DESIGNATION BOX.)

FACEBOOK.COM/FIREBIBLES • @FIREBIBLES

ASSEMBLIES OF GOD BIBLE ALLIANCE IS A MINISTRY OF ASSEMBLIES OF GOD WORLD MISSIONS.



Jrcnaas / iStock / Thinkstock

Finding Success in Your Failure

BY CAL LEMON

Many people assume clergy are just a cut below divinity.

According to the stereotype, members of the clergy have exquisite diction, photographic memories (especially for children's names), impeccable clothes, eternally sunny dispositions, and the ability to instantaneously produce outlines for three-point sermons.

We, the clergy, know the truth. We are not a cut below divinity. We, like our parishioners, scream into the heavens in the middle of the night to hear a faint echo of God's footsteps. We often toss and turn through the predawn hours of the new day desperately trying to unravel the Gordian knot that binds up the contradictions of a pristine personal faith and our very public failings.

Sometimes we internally cringe when, in spite of our best efforts, we survey the landscape of our ministry and stare at the parched and dying seed we planted with such pietistic passion. And it seems nothing took root.

WHAT PART OF YOUR MINISTRY IS FAILING?

In every ministry, there is a plethora of pinpoints where events and people (including



In every ministry, there is a plethora of pinpoints where events and people (including you) can fail.

you) can fail. Is attendance at the midweek Bible study dwindling? Is your community outreach effort stumbling along with no direction? Has your Sunday night worship service gone the way of the Hula-Hoop and Burma-Shave signs? Is your sermon preparation reserved for the 30 minutes prior to the worship service? Are you the only person who volunteers to clean the restrooms?

If your ministry is in teaching, do the students who sit in the front row seem to all lose consciousness after your first scintillating 10 minutes of exegesis in the Book of Numbers?

Henri J.M. Nouwen, in his small but potent book *Out of Solitude* said, "In every success, there is the fear of jealousy. Behind every smile, there is a tear. In every embrace, there is loneliness And in all forms of light, there is the knowledge of surrounding darkness."¹

Regardless of your attendance numbers, do you encounter "surrounding darkness"? More importantly, is it of your own making?

SELF-CONFESSION

You could blame it on the spirit of the age, bad weather, suburban creep, the Internet, the proliferation of televised worship options, the polar vortex, the price of gasoline, or a gazillion other things. Indeed, there are many reasons why a ministry option may fail on your watch. The easiest response is to pontificate on the pollution of piety by an unregenerate world.

Yet when a ministry fails, and you know you are responsible, you can choose to accept this

responsibility and just confess. Confession is a biblical practice.

Consider Peter's confession in Matthew 16:16: "You are the Messiah, the Son of the living God." It is interesting that Peter, who knew how to dodge a question (Mark 14:68), was willing to lay it all out in this historic admission of faith.

There is a psychological component to confession: "giving status to the resistance." For instance, if someone in an intimate relationship says, "I find it difficult to get your attention. When I speak, you always seem to redirect the conversation and attention to yourself."

Most people would respond like this: "Well, I don't know what your problem is today, but I am not an egomaniac and do not always make our conversations about me."

But people of faith who give status to the resistance may answer: "I did not realize I was redirecting the conversation back to my agenda when we get together. Thank you for giving me this helpful feedback."

Therefore, confession means you wrap your arms around your failure and find other people or resources to do what you cannot. You might say to a board of elders, "I have been looking at the amount of money we raised for the new educational wing. I am disappointed in my ability to motivate the congregation to give sacrificially. I suggest we identify someone in this body of believers, or find an outside consultant, who can motivate us spiritually and emotionally toward giving."

SELF-AWARENESS

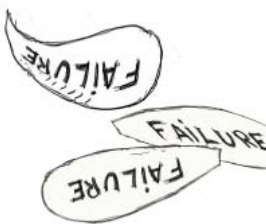
Honesty can be the best policy — unless you are looking in a mirror.

The message of the Law (the Ten Commandments) and the message of love (the Sermon on the Mount) are firmly cemented into the Psalmist's plea: "Search me, God, and know my heart; test me and know my anxious thoughts" (Psalm 139:23).

Our faith, which requires transparency with God, has a residual impact on what we are able to see and say to ourselves when looking inward. Self-awareness for the believer is an honest conversation we have with the person in our mirror. We learn to identify our innate gifts and acknowledge what we probably will never master in our lifetime.

Personally, I have given up on measuring 6'2" and having hair like Fabio's and a voice like Charlton Heston's.

Can you admit, through honest self-awareness, what is not being accomplished in your ministry and communicate that awareness to those who share leadership?



Spiritually, I am still a work in progress. I thoroughly enjoy both the preparation and practice of preaching and teaching. I am comfortable designing and executing new ministry options. Where I have significant deficiencies is in strategic planning.

Without spiritually and emotionally beating myself up over my lack of skills and interest in strategic planning, I have to assign this to someone else who has these gifts.

Have you mastered every facet of your ministry? What are you expected to do that is not an interest or skill set you possess? More importantly, can you admit, through honest self-awareness, what is not being accomplished in your ministry and communicate that awareness to those who share leadership?

SELF-CORRECTION

There is no value in either self-confession or self-awareness unless all this spiritual navel gazing helps correct what we know is not working in our ministry.

Andrew J. Dubrin, a noted professor at Saunders College of Business (Rochester Institute of Technology) said in his book *Leadership*: "[self-awareness] ... is insightfully processing feedback about oneself to improve one's effectiveness."²

Therefore, after we look inside, there should be a noticeable change outside. I am of the opinion we all die with our dreams. On the other hand, we have the option of physically, emotionally, and spiritually living in our dreams when we take corrective action.

What expectations do people in your ministry have of you that you will never master? What unused or underused gifts do you bring to your ministry? And what dream does God have for you that you still have time in your ministry to pursue and savor? ■

Notes

1. Henri J.M. Nouwen, *Out of Solitude: Three Meditations on the Christian Life* (Notre Dame, Indiana: Ava Maria Press, 1974).
2. Andrew J. Dubrin, *Leadership: Research Findings, Practice, and Skills* (Mason, Ohio: South-Western, 2007), 453.



CAL LeMON, president, Executive Enrichment, Inc., Springfield, Missouri, a corporate education and consulting firm.

To share or comment on this article, go to ej.ag.org/finding-success or scan the QR code.

Show, Not (Just) Tell

BY DOUG GREEN

It happened to me. I humbly admit it.

It was years ago and an ordinary Sunday. I was in the pulpit, facing the congregation, when I experienced a life-changing incident. In midsentence, I encountered something career shattering. In fact, I've never been able to shake the terror. It was a tragic moment.

I realized I was boring.

That's right! I looked out across the glazed eyes of the congregation. They were thinking about their next trip to the grocery store, the afternoon ballgame — something other than what I was saying. The room was warm.

I was not smiling.

I was explaining an important theological concept, but nobody was listening. It was vital information, but my declaration of propositional truth wearied them.

Have you ever lost contact with the crowd, knowing your content, albeit essential, was boring?

I assume (a) you just said yes and (b) it probably had something to do with your lack of supporting material. That's because propositional statements, which are not visual, are boring without concrete examples, which are visible. Memorable sermons are full of concrete examples.

Concrete examples turn invisible propositions into vivid, life-changing visuals. When you speak visually, you turn the hearer's ears into eyes, and they not only hear you, they see what you are saying. Hence, sermons need the assistance of visuals to keep eternal truths from being dull propositions. The Bible is not a boring book; often, we preachers are.

Good news: You can correct a boring delivery! Take action to make your preaching less lackluster and more engaging by using concrete examples. Consider these three levels of



Consider these three levels of delivery for transforming propositional statements into concrete examples.

delivery for transforming propositional statements into concrete examples.

LEVEL 1: (COLD) THE EXPLANATION

An explanation tells what it means.

Many times we need to explain the things of God. Taking the time to clarify the concept so others can understand the full meaning is imperative. This deductive process is important, but without illustration and application, it can be humdrum.

LEVEL 2: (WARM) THE ILLUSTRATION

An illustration shows how it looks.

Building upon understanding that comes through explanation, the preacher uses stories, analogies, metaphors, anecdotes, and other forms of narrative as tools that show, not tell. A picture is always more interesting than a string of words. The crowd stirs with anticipation when you give a good illustration. It's not boring.

LEVEL 3: (HOT) THE APPLICATION

An application models how to do it.

An illustration that models correct action is the most helpful. Not only is it not boring, it is the best way to illustrate the biblical text, giving the audience behavior to emulate. They not only see it, they see how to do it. Illustrations are good; an illustration that applies action is best.

TURNING UP THE HEAT

All three levels are appropriate in effective preaching; however, as the heat rises, so does the effectiveness of the example. Let me give you a case in point.

Propositional truth: "Love is patient."

(Cold) Explanation: "In 1 Corinthians 13: 4–7, Paul lists the qualities of love. The first one is patience. The Greek word for patience is. ... Patience is used in other verses in Scripture as. ... The full context of this chapter is. ... Paul is talking about the subject of love because ..."

(Warm) Illustration: "Two seeds fell to the ground. The first was a corn seed. Rather quickly, it sprouted, a stalk grew, and it yielded corn. The other seed was an acorn. Although it took many years, it turned into a large oak tree, providing joy for many, many generations. Patience looks like an acorn, not a kernel of corn. ..."

(Hot) Application: "My wife, Brenda, asked me to go shopping with her. I did not want to

Be cautious with personal illustrations

Although personal examples are the most powerful, we should use them with moderation. They should not be the only kind of illustration you use.

With a sober mind, share your life in the pulpit, but pay attention to how you

do so. Heed the following guidelines:

- Avoid using your personal examples to expose friends, disclose confidences, or embarrass family members.
- Avoid poking fun at others. Only poke fun at yourself.
- Avoid boastful reports. Don't make yourself the hero of every story. Tell stories of your human weakness, too.
- Avoid excessive confessions. The pulpit is not a counselor's couch. Using it as one is awkward for everyone.
- Avoid poor taste in content. (If this isn't clear, just avoid references to the four Bs: the birthing process, blood and guts, the bedroom, and the bathroom. As some might say, "T.M.I! Too much information!")

go, but I did. I thought I'd give her an hour, but three hours later, I grew anxious, frustrated, and impatient. I was mad. I did not want to wait any longer! Just before I was ready to tell her how I felt, the Holy Spirit reminded me how, early in our marriage, she took a full-time job and put me through seminary. He reminded me of the many times I made her wait for me. I asked the Lord to help me love my wife, and He gave me the patience to wait. When we love, we are willing to wait. Love is patient."

MAKE THE CONNECTION

Consider these tips for using concrete examples.

Strive for shared experience. In the best-case scenario, the example relates to both the speaker and the audience (i.e., it is taken from both of their shared experiences).

The next best option is an example from the lives of one or more members of the audience. If neither of these is a possibility, the example may be taken only from the life of the preacher. Avoid using an example that has nothing to do with the speaker or the audience's experiences.

Here are some instances of the effective use of shared experience:

Best (from the experience of both): "The rain we received this past week was ..."

Good (audience's experience): "I am told by the salespersons in our church that ..."



Magdalena Lates / iStock / Thinkstock

Concrete examples turn invisible propositions into vivid, life-changing visuals.

Satisfactory (preacher's experience): "When I was in seminary ..."

Worst (nobody's experience): "In 1429 ..."

Make it personal. As a general rule, the more personal your example, the more powerful your example.

Get involved in the story, even if it's not your story. If it's my story, it's easy to be engaged because I was there to see it happen. If it's not my story, I try to personalize it by sharing ways it impacted my life or telling how I experienced the other person's story. In other words, I am personally engaged either way. The worst thing I can do is make the story a distant tale or remove myself emotionally from its impact. There is always something about every story that matters to my heart, and I should let it be seen.

Boring happens, but God gives you a visual world to reduce the risk it will happen this week. Look around. Tell about it. Show them what you see, and watch the Bible come alive.

You'll be smiling. ☑



DOUG GREEN, founding pastor, North Hills Church, Brea, California

To share or comment on this article, go to ej.ag.org/shownottell or scan the QR code.

Pontius' Puddle



Ridofranz / Robert Churchhill / iStock / Thinkstock



Gain Trust by Positioning Your Church

BY JOSEPH CASTLEBERRY

People used to identify Pentecostals as “the people from the other side of the tracks.” In the early days of our Movement, people in American society put a lot of importance on social position. As a result, many pastors felt they had

something to prove. I once attended a pastors’ conference where a prominent church leader encouraged pastors to include a classic hymn in their worship services and feature a robed choir to show that their church had a little bit of class. Times change.

Still, ever since the days of the apostles, successful pastors have deemed it a privilege to minister to the high and mighty, even as they have gloried in the salvation of slaves and paupers. In chapter 16 of Paul’s Letter to the Romans, he includes in his long list of friends everyone from government officials and wealthy people to slaves and servants. As in Paul’s time, pastors today must establish relationships with the whole spectrum of society to realize the highest degree of success in their leadership. Even if you pastor “on the other side of the tracks,” you still need relationships all over town.

The breadth of a pastor’s relationships in the community determines the church’s position in the society. People often ask me what my job as a college president entails. I always reply that I work to embody Northwest



As in Paul’s time, pastors today must establish relationships with the whole spectrum of society to realize the highest degree of success in their leadership.

University to all its publics. If my life and relationships do not adequately reflect the university’s identity, I cannot do my job. People who meet me will judge the quality of the university at least partly on their impression of me. The same holds true for pastors and churches. More than anyone else, pastors have the responsibility of creating position for their church in the eyes of the community. How people see the pastor will determine how they see the church.

I recently received an invitation to speak at a conference at Life Center Spanish Church in Tacoma, Wash., on the topic of “The Leader’s Tasks.” In preparing the seminar, I instantly thought of the classic book *Leaders: The Strategies for Taking Charge* by Warren G. Bennis and Burt Nanus.

Bennis and Nanus say leaders must employ four strategies to lead effectively: attention through vision; meaning through communication; trust through positioning; and the deployment of self, which refers to putting talented people to work in ways that allow them to fulfill their lives through service. I decided to share these principles, but since I’m a preacher, I wanted a biblical text to anchor my comments.

A look at the launch of Jesus’ public ministry in Matthew 4 amazed me. Jesus started with a bold vision: “Repent, for the kingdom of heaven has come near” (verse 17).

He created meaning through social architecture as He called His disciples and taught them about the Kingdom and their role in it as fishers of people — or Kingdom networkers (verses 18–22). Then He established trust and credibility for His organization through positioning as He networked “throughout Galilee, teaching in their synagogues, proclaiming the good news of the kingdom, and healing every disease and sickness among the people” (verse 23).

Finally, He deployed His disciples with authority to do these same works: “to drive out impure spirits and to heal every disease and sickness” (Matthew 10:1).

The vision pastors cast, the message they communicate, and the people they deploy to accomplish God’s mission all depend on positioning for their credibility. If pastors only build networks inside their churches, their communities will interpret them as divisive and sectarian in their focus. Leaders from the spheres of business, government, public education, community life, the arts, the medical professions

— and all the other varied sectors of society — will assume that pastors who don't know anyone outside their church either do not care about society, or worse, feel hostility toward it. Some pastors rail so much against evil in society that it becomes obvious they truly do not trust people outside the church. When people think you don't trust them, they don't trust you. As Steven M.R. Covey explains in *The Speed of Trust*, a lack of trust slows down an organization. No church can grow in a community that doesn't trust it.

Pastors can create trust in the community around them by establishing relationships with leaders outside the circle of their church. When people have had a chance to rub shoulders with pastors, they tend to like them. Sociability builds likeability; likeability builds trust; and trust builds organizations. The more people in a community like and trust a pastor, the more church members will succeed in getting their friends to visit. Pastors who gain the trust of their city will inevitably enjoy a fast track to effectiveness for their church.

So how do pastors make friends with other leaders in their community? The guaranteed wrong way is trying to make every person you meet a member of your church. People who think you only interact with them to get them to your church will (rightly) distrust your motives. The right way seeks to serve other people or serve together with them without expecting anything in return.

Many venues provide golden opportunities for pastors to meet and befriend fellow leaders. Service clubs like Rotary International, Kiwanis, or Civitan provide amazing opportunities to connect with community leaders. Because such clubs offer a highly sociable context that requires people to speak up and participate, the verbal skills and people skills of pastors quickly establish them as valuable members.

A pastor who does not belong to a service club should strongly consider visiting and joining one. Even if no one from the club ever joins your church, the standing or position of your church in the community will improve. Most often, such memberships lead to people visiting and even joining your church as you interact with them as a friend.

The local Chamber of Commerce provides another excellent meeting ground, but people who get involved in the Chamber need to show a genuine concern for the economic development of local businesses. Most towns need

Pastors who gain the trust of their city will inevitably enjoy a fast track to effectiveness for their church.

volunteer labor for projects in the community. Pastors who organize volunteer teams for public service often catch the attention of city leaders and get invited to serve on local committees or nonprofit boards and participate in public events. Volunteering immediately identifies you as a person who cares about others. Some pastors get involved in causes such as the American Cancer Society or Meals on Wheels. Public schools offer PTA clubs, athletic booster clubs, tutoring opportunities, and other venues for service. Many other civic activities offer pastors access to important relationships with leaders.

As pastors position themselves — and the churches they serve — as vital players in the well-being of their community, people learn they can trust them. If we want to bring people to faith, establishing trust is a great place to start. Without moving your church an inch, you can make it stand out as more than just a building on one side of the tracks or the other. Rather, your church will become a trusted change agent that makes the community better. 📌



JOSEPH CASTLEBERRY is president of Northwest University. For more on this topic, see *The Kingdom Net: Learning to Network Like Jesus* (My Healthy Church, 2013).

To share or comment on this article, go to ej.ag.org/gaintrust or scan the QR code.



©2014 Norm Jung

"No, my husband isn't irreligious. He's just irresponsible and irregular."



Wellcome Library, London

Jesus and the Pharisees

BY MARG TURNAGE

What was Jesus' relationship with the Pharisees? Most readers of the Gospels assume they were the chief opponents of Jesus. In sup-

port of such assumptions, people point to places within the Gospels where the Pharisees questioned Jesus and where He challenged them and pronounced "woes" against them.

Many overlook, however, that within the Gospels, Jesus ate with Pharisees; they sought Him out for His decisions; and they warned Him against Herod Antipas (Matthew 22:35; Mark 12:28; Luke 7:36; 10:25; 11:37; 13:31; 14:1; 17:20; John 3:1; 8:3).

A thorough reading of the Gospels calls for a more nuanced understanding of the relationship between Jesus and the Pharisees than traditionally assumed. For an accurate understanding of Jesus' relationship with the Pharisees, you must place both within the historical-cultural world of first-century Judaism.

JESUS THE SAGE

In book eighteen of his *Antiquities of the Jews*, Josephus spoke about Jesus of Nazareth and His movement.¹ Josephus described Jesus as

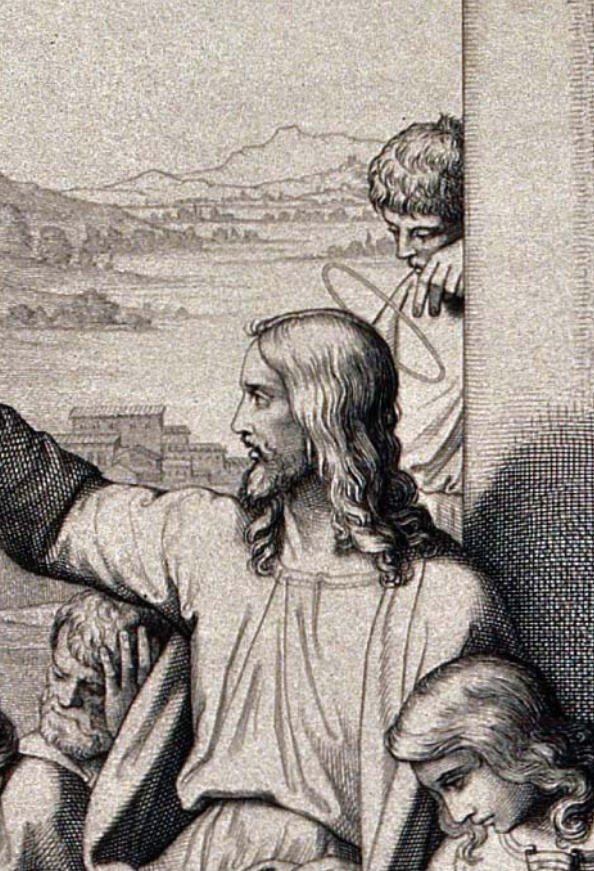


A thorough reading of the Gospels calls for a more nuanced understanding of the relationship between Jesus and the Pharisees than traditionally assumed.

"a wise man." The Greek word for "wise" has a common root with the Greek term "sophist." Elsewhere in his writings (*Jewish War* 1.648, 650; and *Antiquities* 17.152), Josephus referred to two outstanding Jewish Sages² as sophists. He regularly used this title to designate prominent Sages, which indicates that Josephus viewed Jesus as a Sage.³

In one version of Josephus' testimony concerning Jesus, Josephus described Jesus' "learning" as "outstanding." The words of Jesus found in the Gospels read within the cultural framework of first-century Judaism betray a genius and sophistication connected to the highest level of academic training. In fact, Jesus' formal education was superior to that of Paul's.⁴ Jesus used simple language that communicated with those who were unlearned in His audience and allowed them to enjoy the profound simplicity of His message. Yet underneath His simple words runs a complex current of thought with deeper meaning the intelligentsia of His day would have grasped. His genius as a communicator comes through clearly in His use of story parables. This form of teaching is unique to Jesus and the Sages. No one else in the ancient world taught in story parables.⁵

On the one hand, the story of the parable entertains people, much like television and movies do today. It showed them true-to-life scenarios that had a central driving point, either about God and His actions or how He



Most students of the Gospels read Jesus' "woes" against the Pharisees and scribes as a blanket condemnation of the Pharisees.

expects us to behave. Yet embedded within the words of the parables lay manifold hints and allusions to biblical passages and contemporary language. Educated listeners in Jesus' audience would catch these and understand the deeper meaning of His teachings. These meanings become clear as we understand the Jewish cultural world of the land of Israel in the first century.

JESUS, THE HASIDIM, AND THE PHARISEES

During the first century B.C. and first century A.D., a group of holy men emerged in the land of Israel, concentrated in Galilee, known as Hasidim ("pious ones"), or "men of deeds." This group, known for its exceptional piety and working of miracles, healed the sick, brought rain, and rescued people from troubles. Although mentioned in rabbinic literature, they were not Sages. Because they felt obliged to care for anyone in need, even those deemed ritually impure, they often came under the scrutiny of the Pharisees because they did not follow the strict purity observances of the Sages.

The Hasidim stood on the fringes of Pharisaic Judaism; nevertheless, they exerted considerable influence upon the public and among the Sages. They strictly emphasized a person's relation to another, particularly those in need (i.e., the poor), prayer, and embracing poverty as an ideology. They taught primarily through story parables. Their relationship with God

was very intimate, like a father and a son.

There are many similarities between Jesus and the Hasidim, both with regard to their actions and their piety.⁶ Jesus, like the Hasidim, emphasized the preeminence of a person's relationship toward their fellow human being. The quality of this relationship established the basis for one's relationship with God.

These Hasidic impulses upon the teachings and actions of Jesus, as well as the tensions created between the Hasidim and the Pharisees, appear in the gospel story of the healing of the man with the withered hand (Luke 6: 6-11). This healing on the Sabbath punctuated Jesus' teaching: "I ask you, which is lawful on the Sabbath: to do good or to do evil, to save life or to destroy it?" (Luke 6:9; cf. m. *Sanhedrin* 4:5).

In this instance, He took a well-known argument (m. *Sanhedrin* 4:5) and applied it to doing good on the Sabbath. The healing underscored His message, but it left some within the synagogue baffled⁷ and discussing "what they might do to Jesus" (Luke 6:11; cf. Acts 4:16).

If we read this story outside of the context of first-century Judaism, we can draw unwarranted conclusions about the aggressiveness of the opposition to Jesus. First, Jesus' healing did not break the Law (either the oral or written Law) in any manner. Second, and most importantly, readers should consider this story in light of the tensions between the Hasidim and the Pharisees.

A similar story appeared within rabbinic literature concerning the Hasid, Honi the Circle-maker:

Once they said to Honi the Circle-maker, 'Pray that rain may fall.' He answered, 'Go out and bring in the Passover ovens that they will not be softened.' He prayed, but the rain did not fall. What did he do? He drew a circle and stood within it and said before God, 'O Lord of the world, your children have turned their faces to me, for that I am like a son of the house before you. I swear by your great name that I will not stir from here until you have pity on your children.' Rain began falling drop by drop. He said, 'Not for such rain have I prayed, but for rain that will fill the cisterns, pits, and caverns.' It began to rain with violence. He said, 'Not for such rain have I prayed, but for rain of goodwill, blessing, and graciousness.' Then it rained in moderation [and continued] until the

Israelites went up from Jerusalem to the Temple Mount because of the rain ... Shimon ben Setah [a Pharisee and head of the Sanhedrin at the time] sent to him [saying], 'Had you not been Honi I would have pronounced a ban against you! But what shall I do to you? — you importune God but he performs your will, like a son that importunes his father and he performs his will.' (m. *Ta'anit* 3:8).

In this story, the tension between the Hasid and the Pharisee appears over the miracle wrought through the Hasid. In fact, Shimon ben Setah's response to Honi, "What shall I do to you," is similar to that of the baffled Sanhedrin in Acts 4:16.

Jesus, like the Hasidim, came into conflict with the Pharisees over issues pertaining to handling on the Sabbath and purity concerns, with Jesus and the Hasidim favoring actions and rulings that focused on the human individual and his or her need. The primary critique of Jesus by the Pharisees in the Gospels

The words of Jesus found in the Gospels read within the cultural framework of first-century Judaism betray a genius and sophistication connected to the highest level of academic training.

centered on His table fellowship with those they deemed unclean (Luke 5:30). Yet in the Gospels, if He is not eating with tax collectors — those who need a physician (Luke 5:31), He eats with Pharisees at their table.

THE DISPUTES AND JESUS' WOES

Judaism is a culture of conflict. There is an old saying in Hebrew: "Without debate (argument), there is no learning." It was common within Jewish circles of the first century for nonlocal or up-and-coming Sages to face public questioning in order to determine their level of expertise (cf. b. *Shabbat* 108a; and b. *Baba Batra* 22a). If the Sage answered well, he earned a respected reputation (cf. John 8:3,4). At various points within the Gospels, we find Pharisees and scribes asking Jesus public questions in order to "test" Him (cf. Matthew 22:34–40; Mark 10:2–9; and Luke 10:25–37). In light of the cultural norm of posing difficult questions to Sages, we should not read the motivations of Jesus' questioners as wicked or



THINK *Evangelism* FRIENDLY.

The heartbeat of our mission at Global University is evangelism. We are taking the Good News message around the world so that lives will be transformed and laborers will be equipped for service. Evangelism and discipleship materials are being distributed to people groups who might never have heard the saving message of Jesus. **Over 2,000,000** people have come to Christ as the result of Global University's evangelism materials.

"Look at the fields! They are ripe for harvest!" — John 4:35



ACCESSIBLE | ACCREDITED | AFFORDABLE
DISTANCE LEARNING
 1.800.443.1083 • WEB: GLOBALUNIVERSITY.EDU
 1211 S. GLENSTONE AVE. • SPRINGFIELD, MO • 65804
 FACEBOOK.COM/GLOBALUNIVERSITY

antagonistic; rather, it seems that they sought to see whether this up-and-coming Galilean Sage knew what He was talking about.

Most students of the Gospels read Jesus' "woes" against the Pharisees and scribes (Matthew 23:1-36) as a blanket condemnation of the Pharisees. Few, however, remember how Jesus began this discourse: "The teachers of the law and the Pharisees sit on Moses' seat [the place of authoritative teaching in the synagogue]. So you must be careful to do everything they tell you" (Matthew 23:2,3). He endorsed their authority and their theology; His problem with them was the discrepancy between their belief and their actions, particularly toward others.

If we overlook Jesus' endorsement of their authority and doctrine, it is easy to read His words as a categorical condemnation of the Pharisees. When read, however, within the context of contemporary Judaism, we find the same anti-Pharisaic polemic within rabbinic literature, which reflects the world and beliefs of the Pharisees (b. *Sotah* 22b; y. *Berakhot* 14b).⁸ Jesus chastised the Pharisees because they "tie up heavy, cumbersome loads and put them on other people's shoulders, but they themselves are not willing to lift a finger to move them" (Matthew 23:4).

The rabbinic list likewise criticized the "shoulder-Pharisee who lays commandments upon men's shoulders" (y. *Berakhot* 14b). While Jesus probably was not a member of the party of the Pharisees, His faith and piety expressed itself within the broader stream of Pharisaism.

When we read Him outside of His world, we find ourselves making Jesus into our image instead of encountering the reality of the Incarnation. It removes our preaching and teaching from Jesus of Nazareth and His message. ■

Notes

1. Christian scribes corrupted every Greek version of Josephus' testimony concerning Jesus. In the 10th century A.D., the Christian author Agapius wrote a history of the world in Arabic, in which he reproduced Josephus' statement about Jesus, which is basically that of Josephus. Cf. S. Pines, *An Arabic Version of the Testimonium Flavianum* (Jerusalem: Israel Academy of Sciences, 1971).
2. In this article, I use the terms Sage and Pharisee interchangeably.
3. The Greek author Lucian from Samosata (born circa 120 and died after A.D. 180) referred to Jesus as "the crucified sophist."
4. When one is equipped with a knowledge of ancient Jewish sources and the intricate nature of ancient Jewish hermeneutical method, the superiority of Jesus' formal education to that of Paul's is clear. This was first pointed out to me by my late professor Chana Safrai; see also David Flusser, "Hillel and Jesus: Two Ways of Self-Awareness," in *Hillel and Jesus: Comparisons of Two Major Religious*



Leaders, ed. J.H. Charlesworth and L.L. Johns (Minneapolis: Fortress Press, 1997), 71-107.

5. Cf. R. Steven Notley and Ze'ev Safrai, *Parables of the Sages: Jewish Wisdom from Jesus to Rav Ashi* (Jerusalem: Carta, 2011), see especially 1-70; Brad Young, *The Parables: Jewish Tradition and Christian Interpretation* (Peabody, Massachusetts: Hendrickson, 1998).
6. Within the New Testament, we can also detect the influence of Hasidic piety upon the family of Jesus. Rabbinic literature often identified the Hasid with the title *tzaddik* ("righteous one"); for example, Honi, the Circle Drawer (m. *Ta'anit* 3:8), the Hasid is also called "a righteous one" (Josephus, *Antiquities* 14:22; y. *Ta'anit* 3, 67a). Joseph, Jesus' father, is identified as "faithful to the law"—literally "a righteous man" (Matthew 1:19). In the Epistle of James, the brother of Jesus, we find the Hasidic impulse upon doing, which was the source of the Hasidim being called the "men of deeds" (cf. James 2:1-26; 5:13-18; m. *Avot* 3:9; cf. also, Flusser, "A Lost Jewish Benediction in Matthew 9:8," in *Judaism and the Origins of Christianity* (Jerusalem: Magnes Press, 1988), 535-542; idem, "It Is not a Serpent that Kills," in *Judaism and the Origins of Christianity*, 543-551).
7. Most translations of Luke 6:11 translate the Greek word ἀνοία as "anger, fury, wrath" (cf. H.G. Liddell and R. Scott, *A Greek-English Lexicon* [New York, 1940], 145). Those watching were filled with "frustration, bafflement."
8. The Talmudic list mentions seven types of Pharisees, five bad and two good. Jesus addressed seven "woes" against the Pharisees, which find parallels within the Talmudic list.



MARC TURNAGE, director, Center for Holy Lands Studies for The General Council of the Assemblies of God, Springfield, Missouri

To share or comment on this article, go to ej.ag.org/jesusandpharisees or scan the QR code.



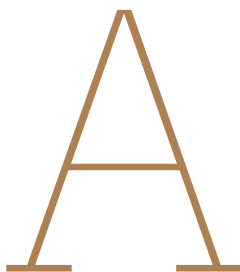
©2014 Harley Schwadron

"Wilt thou love her, cherish her, and put her on your affordable health plan?"



Is It Ever
Morally
Permissible
to **Deceive?**
(Or, Is It OK to
Lie to Nazis?)

BY PAUL COPAN



about 12 years ago I was lecturing in a philosophy class at a university in Indiana, and a student asked me: “Is it morally permissible to deceive Nazis at your door if you

are hiding Jews in your basement?”

He continued: “If you say ‘yes,’ then this means that, on your view, ethics is relative and based on circumstances. On the one hand, Christians like you say it’s wrong to deceive, but then in this situation a lot of Christians will say it’s okay to deceive to save a life. But if you take that perspective, you are basically undermining universal morality — a view that insists on objective moral standards that are true for all people regardless of the circumstances.”



There are three main conditions under which deception is morally permissible.

Was this student on track in his thinking? How should we respond to this kind of question? Does the Bible — in addition to rational reflection — give us any guidance about dealing with ethical conflicts like this? Is deception ever permissible? If it is, does this undermine universal moral truths?

GETTING OUR BEARINGS

From the outset, let’s consider some important points.

First, Scripture affirms the trustworthiness of God. God is true (Romans 3:4). He is faithful and keeps His promises (Deuteronomy 7:9). And He hates lying lips (Proverbs 12:22). Jesus calls himself “the truth” (John 14:6). Indeed, the being who qualifies as God would have to be worship-worthy and, therefore, trustworthy rather than faithless.

Second, some duties are absolute and inviolable — that we should love and worship God — and God would never command us to hate Him or to worship a God-substitute.

Nor would God command us to rape someone or torture babies for fun. Although God's commands in Scripture are sometimes difficult, God would never order us to do what is intrinsically evil (Jeremiah 19:5).

Third, philosophers make a distinction between absolute duties and *prima facie* (Latin: "on first appearance") duties. This is helpful as we read Scripture as well. All things being equal, moral demands — such as, "Keep your promises" or, "Do not deceive" — are generally binding for all people (*prima facie*). We are generally to tell the truth and "not withhold good from those to whom it is due" (Proverbs 3:27).

But — note well — such duties are not absolute and without exception. For example, it is generally wrong to take innocent human life. However, what if terrorists hijack a plane to use as a destructive weapon to fly into a building full of innocent civilians? Is a president who orders the passenger plane with innocent people on board shot down morally justified?

If a woman has an ectopic pregnancy (a fertilized egg trapped in a fallopian tube), both she and the unborn baby will die unless this young human life is removed. Unfortunately, the child will not survive either way. In this case, is it better to spare one human life rather than lose two?

Fourth, deception, which is generally wrong, is likewise morally permissible in cases of supreme emergency, as when Nazis are hunting down innocent Jews. Not all Christians agree on this point. However, I believe we can make a reasonable, biblical case. In my forthcoming book *An Introduction to Biblical Ethics: Walking in the Way of Wisdom* (IVP Academic, May 2014), my co-author and I go into more detail on this topic. For this article, I'll sketch out the case for why deception is morally permissible under certain specific conditions warranted by Scripture.

Fifth, this view assumes that there is a hierarchy or an ordering of moral duties. For example, some loves are more important than others. Loving God is more central than loving family members, and when loving family members comes into conflict with Christian discipleship, the follower of Christ should express greater allegiance to Christ (Matthew 10:37). And while we should love the stranger in our midst, we have a greater obligation to care for family members, whom God has entrusted to our care (1 Timothy 5:8).

Are you
morally
obligated
to tell the
Gestapo at
the door
that you are
harboring
Jews in
your cellar?



When is deception permissible? There are three main conditions under which deception is morally permissible.

1. Inconsequential Social Arrangements

After a long walk with two unknowing friends to Emmaus, Jesus acted as though He would go on, though He did not intend to do so (Luke 24:28,29). This was not deception. Rather, Jesus was displaying modesty; He didn't force His presence on His two friends. Rather, He gave them opportunity freely to invite Him in.¹

Also, Jesus instructed His disciples to use "makeup" of sorts so as not to appear as though they had been fasting (Matthew 6:17,18). Keeping such information private — between you and God — is not sinful.

We also assume a degree of deception in light, everyday social arrangements. When we tell jokes, deception is often involved — deception that makes the punch line especially funny. Quarterbacks in football and pitchers in baseball routinely deceive; the better they are at deception, the better they perform in a game. This is simply part of the mutually agreed upon arrangement in participating in such sports.

Even in our greetings, we don't tell everything about our psychological condition to people who ask us, "How are you?" Typically, there's no expectation on the part of the friendly greeter to receive from us a detailed clinical description of our inner state. And we shouldn't assume full disclosure in such circumstances is essential to maintaining our integrity. In fact, if we did tell everything, people would simply stop asking, "How are you?"

So we have some biblical evidence — as well as the support of common sense considerations — that furtiveness is permissible when it comes to such inconsequential social arrangements.

2. Deception in War

War, by its very nature, calls for an array of available weapons, including psychology and stealth. God himself waged war this way. In Joshua 8:2, God told Joshua to set an ambush. God also set an ambush in 2 Chronicles 20:22.

God instructed Moses to send spies — the quintessential form of stealth — into the land of Canaan (Numbers 13:2). Likewise, two Israelite spies went to Jericho, where Rahab

hid the spies and deceived the local troops (Joshua 2:2–6). Yet God commended and rewarded her for this act (Hebrews 11:31; James 2:25).

Some argue that God commended Rahab for her faith, not her deceptive activity. Apart from the fact that all three of the relevant passages commend her actions, how is it possible to divorce faith from works?

Paul himself condemns the dangerous mindset of sinning that grace might increase (Romans 6:1,2). It is morally and theologically misguided to say that we may commit a sinful act for a good cause and be rewarded for such “faith.” Don’t sinful acts deserve reprimands rather than rewards — especially when the motivation is as ignoble as self-preservation?

By contrast, Rahab acted in the faith that the God who was with Israel was mightier than the gods of Jericho. In response, she did the right thing by siding with God’s people. In what we might properly call an act of war, her actions and words deceived others. Some argue that the hiding of the spies was acceptable but that she sinned when she spoke untrue words. However, this dubious description of “the sin of deception,” in which words are sacrosanct but actions are not, is both theologically vague and morally inconsistent.

If there can be just wars (and my co-authored book *An Introduction to Biblical Ethics* defends this view), then ambushes, camouflage, spying, deceptive strategy, communicating in code, as integral parts of such wars, would also be legitimate.

3. Deception in Opposing Criminals

Another area where deception is biblically (and perhaps philosophically) permissible is in resisting a criminal or an enemy in war.

Here we come to the classic question: Are you morally obligated to tell the Gestapo at the door that you are harboring Jews in your cellar?

We answer, “No.”

Consider Sophie Scholl, a committed Christian and university student who was an active participant in “The White Rose,” a German resistance movement during World War II.² She and her friends devoted their lives to exposing Nazi propaganda and lies by quietly publicizing the truth to her fellow Germans. The Nazis captured Scholl and her brother on



Deception is generally wrong except where Scripture permits or advocates it, which is also very much in keeping with reason.

February 18, 1943. Under interrogation, she sought to deceive her captors to protect her innocent comrades-in-arms. She refused to say anything that might endanger her friends. Few would question whether she did the right thing.

We have similar scenarios in Scripture. The Hebrew midwives resisted an ungodly and oppressive regime through civil disobedience and deception. The result was that “God was kind to the midwives” and “gave them families of their own” (Exodus 1:20,21). How can it be said that their faith was good and their subversive activity bad? Or how can it be said that their disobedience was good and their deception bad? The Bible does not make those distinctions. It simply says that God rewarded them.

The philosopher Immanuel Kant insisted that if an ax murderer is running after someone and asks where the threatened person went, you are morally obligated to tell the would-be murderer the truth if you know it. If the criminal finds his target and kills him, you bear no guilt in the matter, according to Kant.

Kant argued that if we universalized deception, and everyone did it, lying would be pointless. Because of this, Kant concluded deception is always wrong. Philosophizing aside, it makes good biblical and rational sense to allow deception in certain exceptional contexts — when thwarting criminal activity, for instance.

God suggested diversion could be used if necessary (1 Samuel 16:1–5). God had told Samuel to anoint a king, and Samuel replied that if the jealous, ruthless, and irrational King Saul heard of it, he would kill Samuel. So God gave this advice to him: “Take a heifer with you and say, ‘I have come to sacrifice to the Lord’ ” (verse 2).

Because Saul was a standing threat to various innocent lives, he had forfeited the right to full or even partial disclosure of what Samuel was doing.

King Ahab’s own steward Obadiah, whom the Bible describes as a devout believer in the Lord, foiled Jezebel’s plan to kill all the prophets by hiding 100 of them in caves (1 Kings 18:3,4). Through civil disobedience, he spared the lives of these men of God.

What about in today’s world? If a homeowner, away on a trip, has left a timer hooked up to his light system to deceive potential

danielabfoto / Thinkstock

robbers into thinking that he is home, surely he isn't sinning. And deceptive police activity is a good thing when needed to apprehend a criminal (for example, sting operations to break up drug or prostitution rings).

When a robber demands entrance to a home or access to possessions or people within, and he can be deflected by deception, the deceiver has not chosen the "lesser of two evils," for which he must repent. Rather, he has done what is morally permissible.

Note that this isn't some version of "situation ethics" — that acts are right or wrong based solely on "the loving thing to do" in the situation. Nor is this a matter of making a tragic moral choice — as if somehow both courses of action (deceiving versus letting an innocent person be murdered) are wrong. Rather, deception is generally wrong except where Scripture permits or advocates it, which is also very much in keeping with reason. These three reasons are inconsequential social arrangements, war, and criminal resistance. In the instances cited, God himself

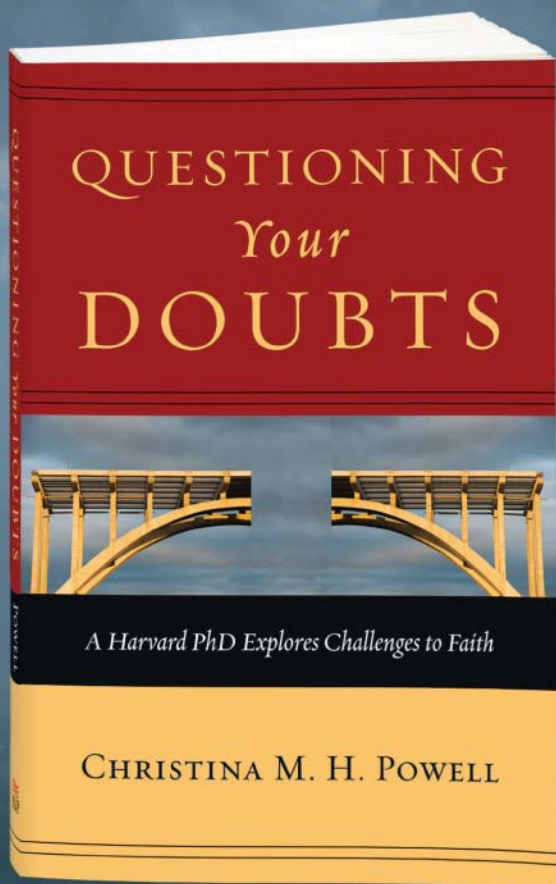
When it comes to truth telling and deception, we must not only consider the act itself, but the character, motive, and context involved.

took such action, commanded it, or is said to have approved of those who did.

SOME CONCLUDING REMARKS

As we make moral judgments, we must think holistically about them. Not only can acts themselves be right or wrong (e.g., the act of rape or baby torture is always wrong), motives can render an act good or evil. For example, two acts can be identical, such as two grandchildren visiting their grandmother in a nursing home. However, their motives for visiting may be quite different: One grandchild visits his grandmother out of love, while the other wants to have her name included in Grandma's will.

Another consideration about moral actions is the character of a person, which is the fountain from which virtuous (or vicious) actions flow. Good trees produce good fruit, and bad ones produce bad fruit (Matthew 7:16–20). And as we have seen, the Scriptures cite examples of God-fearing persons whose lives are marked by integrity, out of which comes an occasional



FROM DOUBT TO FAITH

Christina Powell, a biomedical research scientist and an ordained minister with the Assemblies of God, helps us grapple with our doubts about God, allowing us to move beyond skepticism, disillusionment or painful life circumstances. We can work through challenges to faith and find a renewed confidence in our beliefs when we dig deeper into our questions.

"Questioning Your Doubts is a unique and compelling examination of the relationship between doubt and faith. This is the rare book that is rich in content while being thoroughly enjoyable to read. It is a meaningful work deserving of widespread readership."

KEN HORN, editor of the *Pentecostal Evangel*, the official publication of the Assemblies of God

Learn more at questioningyourdoubts.com.


IVP Books
Church. Culture. Mission.

IVPRESS.COM | 800-843-9487

deception to protect innocent life. Deception does not characterize their lives, but evil persons can undermine the proper place for truth telling.

In the wise words of ethicists Glen Stassen and David Gushee: “Those ... who are threatened and oppressed may be permitted in times of moral emergency to suspend truth telling temporarily in some contexts in order to honor central covenant obligations — and to work clandestinely, if necessary, for a just and peaceful public square in which truth may be freely spoken once again.”³

Note that I am not making exceptions here based on what is merely “loving and reasonable”; rather, these exceptions come from Scripture itself, which serves as a safeguard against rationalization and corruption of character.

We have also seen that when it comes to truth telling and deception, we must not only consider the act itself, but the character, motive, and context (such as warfare or criminal activity) involved.

Now, in defending deception in certain circumstances, I’m not inviting loopholes to, say, justify lying when you’ve gotten yourself into trouble. An adulterer who rationalizes that he is preserving his marriage by not telling his wife of his betrayal is misguided. As the late Christian ethicist and theologian Lewis Smedes pointed out: “[This] would turn adultery itself into its own justification for lying. Since adultery always threatens to destroy a marriage, lying about it is almost always required to save the marriage. So the offense itself guarantees the ‘right to lie.’ The irony is too great.”⁴

Again, this topic of the moral permissibility of deception is certainly a debated one; godly, fair-minded believers may understandably disagree. The fundamental issue here is that the triune God is the ultimate reality that holds all else together. Departing from the truth and living according to a self-distorted reality destroys our own personal integrity and our relationships and leads to death now and in the hereafter. Yet in a fallen world of thug nations and criminals, we see from Scripture itself that deception may be necessary to protect innocent lives — until this is no longer an issue when Christ returns, our mortal bodies are raised, and we share in the new heaven and earth in which righteousness dwells (2 Peter 3:13). 📌

Notes

1. I. Howard Marshall, *The Gospel of Luke, New International Greek Testament Commentary* (Grand Rapids: Eerdmans, 1978), 897.
2. Film *Sophie Scholl: The Last Days* (Zeitgeist Films, 2005), starring Julia Jentsch, directed by Marc Rothemund.
3. Glen Stassen and David Gushee, *Kingdom Ethics: Following Jesus in Contemporary Context* (Downers Grove, Illinois: IVP Academic, 2003), 388.
4. Lewis B. Smedes, *Mere Morality: What God Expects from Ordinary People* (Grand Rapids: Eerdmans, 1983), 236–7.



PAUL COPAN, West Palm Beach, Florida, is professor and Pledger family chair of philosophy and ethics at Palm Beach Atlantic University in West Palm Beach, Florida. He is author and editor of a number of books, including *When God Goes to Starbucks*; *True for You, But Not for Me*; *That’s Just Your Interpretation*; *Creation Out of Nothing*; *Is God a Moral Monster? Making Sense of the Old Testament God*; and *The Paul Copan Apologetics Collection* (6 Volumes). He is also president of the Evangelical Philosophical Society. His column series in *Enrichment* journal, “Dealing With Doubters,” took first place in the Evangelical Press Association convention for 2013.

To share or comment on this article, go to ej.ag.org/deceive or scan the QR code.



“Instead of preaching today, I’m just going to listen.”

©2014 Conan deWries

RALLYING TOGETHER TO CREATE THIS GENERATION'S YOUTH MINISTRY ANTHEM



MARCH 23-25 | 2015 ▲ DALLAS | TX

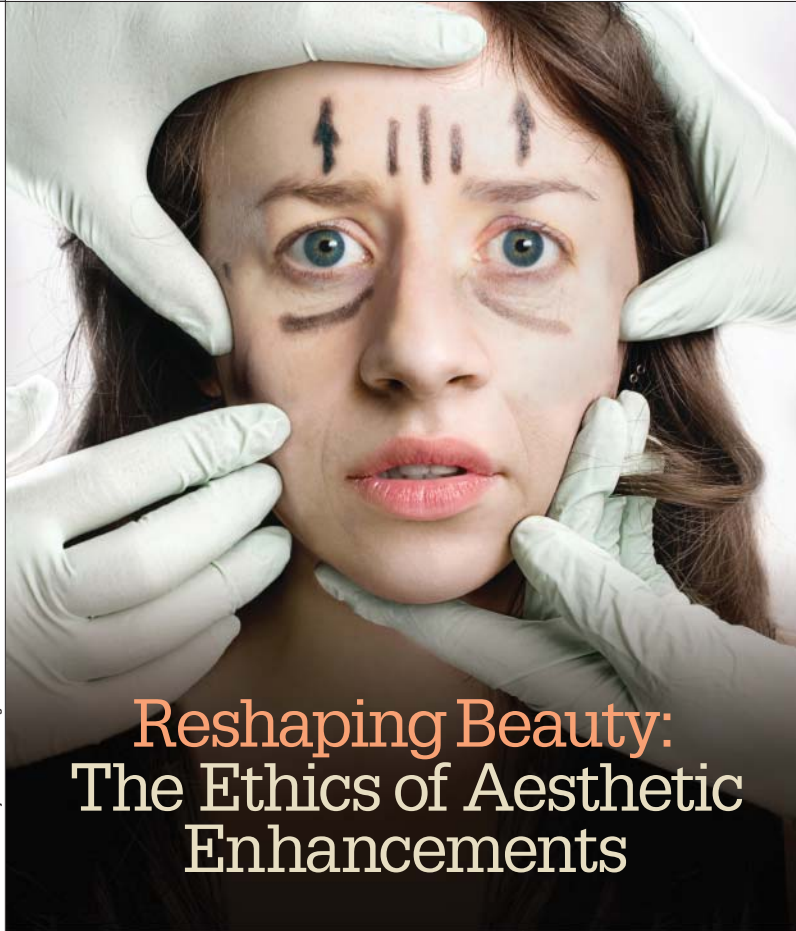


PLUS SESSIONS WITH OVER 50 OF TODAY'S TOP YOUTH MINISTRY EXPERTS!

NYLC15.COM | REGISTER TODAY FOR THE LOWEST POSSIBLE RATE!

PRESENTED BY:





Reshaping Beauty: The Ethics of Aesthetic Enhancements

Seth Loader / Beornbjorn / XIXinXing / iStock / Thinkstock

BY CHRISTINA M.H. POWELL

In today's competitive workplace, more men are undergoing cosmetic surgeries in an effort to appear healthy and youthful. The demand for aesthetic enhancements for both men and women has grown tremendously in the last two decades.

For example, between 1992 and 2005, annual U.S. cosmetic surgery volume increased by 725 percent.¹ Cosmetic surgery, once primarily used by those in the entertainment industry, is now widely available on a fee-for-service basis. In the future, advances in gene therapy could make it possible for individuals to enhance their appearance, or the appearance of their offspring, by altering their DNA.²

The availability of elective surgery to alter the appearance of a healthy individual raises ethical questions. Does society place too much value on how a person looks instead of valuing his or her character? Are cultural standards



Does society place too much value on how a person looks instead of valuing his or her character?

of beauty unrealistic? Should people expose themselves to the risks of surgery when there is no health benefit? What should be the basis for self-worth?

Some pastors may find themselves counseling individuals considering surgery for aesthetic reasons. However, all pastors can benefit from understanding the ethical concerns that drive decisions about aesthetic enhancement, because the underlying issues of defining beauty and enhancing self-worth affect many individuals, even if they do not seek to alter themselves through cosmetic surgery.

DEFINING BEAUTY

For the purposes of this discussion, beauty encompasses the term *handsome*, reflecting a desired physical appearance. Plastic surgery to restore appearance after an accident or illness is not included in this ethical analysis of aesthetic enhancements. With the term defined and the scope of discussion narrowed, what constitutes beauty?

Studies dating back to Pythagoras in ancient Greece have shown that humans associate beauty with symmetry. We perceive certain geometric proportions of facial features as aesthetically pleasing. For example, the plastic surgeon Dr. Stephen Marquardt calculated that people considered beautiful have mouths 1.618 times wider than their noses.³ Thus, we can reshape beauty through surgery, following a mathematical formula.

People often judge a person's competence and personality based on appearance. Therefore, improving one's appearance can increase a person's success socially and financially.⁴ While outward appearance may not be the best or most appropriate predictor of character and performance, if society rewards outward beauty, the demand for aesthetic enhancements will increase.

A biblical view of beauty includes the warning from Proverbs 31:30: "Charm is deceptive, and beauty is fleeting; but a woman who fears the Lord is to be praised."

A similar lesson for men is delivered in 1 Samuel 16:7: "But the Lord said to Samuel, 'Do not consider his appearance or height, for I have rejected him. The Lord does not look at the things people look at. People look at the outward appearance, but the Lord looks at the heart.' "

God did not choose the future king of Israel

based on appearance, but based on his heart. A Christian must not neglect caring for his or her inner beauty and spiritual health to conform to worldly standards of beauty. Pastors who emphasize the importance of character development provide a balance to the societal focus on outward appearance.

CONSIDERING SAFETY

All surgeries, including cosmetic procedures, carry risks, such as complications related to anesthesia, possible infection at the incision site, fluid buildup under the skin, bleeding, scarring, and nerve damage. The choice of a board-certified plastic surgeon reduces, but does not eliminate, risks.

Bariatric surgery for weight loss, which includes procedures such as gastric band placement and gastric bypass surgery, carries risks, but also delivers health benefits, such as recovery from diabetes and reduction in the likelihood of cardiovascular disease.⁵ While bariatric surgery provides aesthetic enhancement in the form of a thinner and more youthful physical appearance, the medical benefits of the procedure offset the risks.

A Christian seeking an aesthetic enhancement must consider how protecting his or her health is part of honoring God in his or her body. The Bible teaches that we are God's possessions, sealed by the Holy Spirit (Ephesians 1:13,14). The benefits of any aesthetic enhancement must justify the safety risks.

FINDING SELF-WORTH

The beautiful Italian actress Sophia Loren once said, "Beauty is how you feel inside, and it reflects in your eyes."

Loren recognized the importance of self-worth in feeling beautiful. For the Christian, self-worth comes from being made in the image of God (Genesis 1:26,27). God makes each person as a masterpiece of creation. We are "fearfully and wonderfully made" and full of purpose (Psalm 139:13–16).

First John 3:1 proclaims: "See what great love the Father has lavished on us, that we should be called children of God! And that is what we are!"

Our worth comes from our eternal connection to God and His everlasting love for us. In contrast, self-worth based on external beauty is fleeting.

In society, everyone can benefit from public

Our worth comes from our eternal connection to God and His everlasting love for us. In contrast, self-worth based on external beauty is fleeting.

education that emphasizes health and the beauty and uniqueness of diverse body shapes. This approach can help people become more satisfied with their own bodies, decreasing the demand for aesthetic enhancements.

While aesthetic enhancements may be appropriate in certain situations, an individual considering such procedures should weigh carefully the risks involved and whether these enhancements represent a good investment of his or her financial resources.

The potential aesthetic enhancement patient also might want to consider the best response to the societal pressure to appear young and healthy and conform to certain ideals of physical appearance. Should a person resist this pressure or acquiesce? What message is a person sending to others, particularly the younger generation, when choosing aesthetic enhancement? Is the choice empowering, or does it reinforce unrealistic standards for beauty? Will the choice truly enhance self-worth or simply become an expression of personal dissatisfaction?

These questions can help a person make a God-honoring and ethical decision regarding any potential aesthetic enhancement. A pastor can come alongside individuals navigating these decisions, making sure they do not overlook important areas of concern. Such discussions may turn from seeking physical changes to embracing the spiritual changes that bring much more lasting satisfaction. ■

Notes

1. T.S. Liu and T.A. Miller, "Economic Analysis of the Future Growth of the Cosmetic Surgery Procedures," *Plastic and Reconstructive Surgery* (2008): 121 (6): 404e–12e 10.1097/PRS.0b013e318170818d.
2. S. Goering, "The Ethics of Making the Body Beautiful: What Cosmetic Genetics Can Learn from Cosmetic Surgery," *Philosophy and Public Policy Quarterly* (2001): 21(1): 21–27.
3. B. Maddox, "The Math Behind Beauty: A Plastic Surgeon Computes the Perfect Face," *Discover* (June 2007).
4. C. Feng, "Looking Good: The Psychology and Biology of Beauty," *Journal of Young Investigators* 6 (December 2002).
5. M.K. Robinson, "Surgical Treatment of Obesity — Weighing the Facts," *New England Journal of Medicine* (2009): 361(5): 520–21.



CHRISTINA M.H. POWELL, an ordained minister, author, medical writer, research scientist trained at Harvard Medical School and Harvard University, and the author of *Questioning Your Doubts: A Harvard Ph.D. Explores Challenges to Faith* (InterVarsity Press, 2014). She speaks in churches and conferences nationwide and addresses faith and science issues at questioningyourdoubts.com.

To share or comment on this article, go to ej.ag.org/reshaping

beauty or scan the QR code.

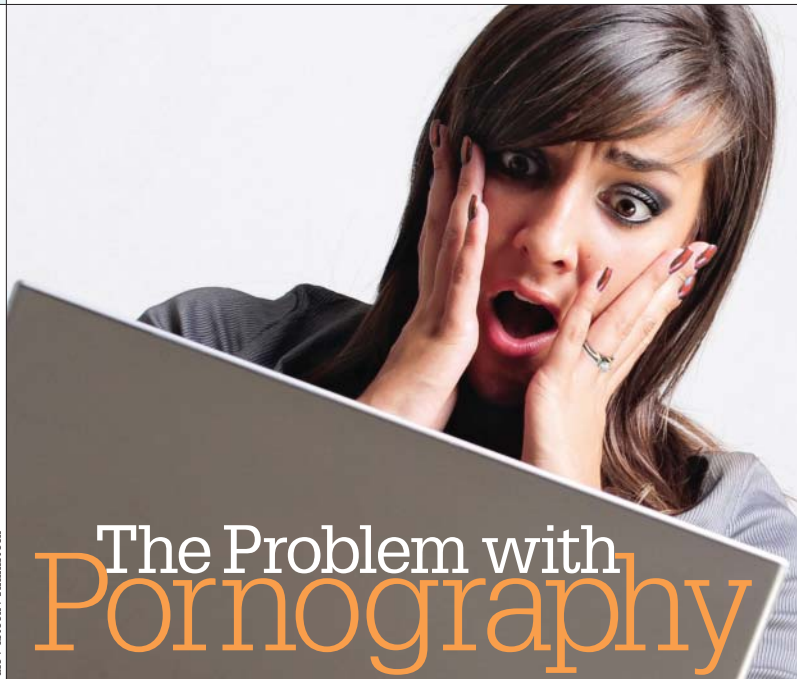


Foto / iStock / Thinkstock

The Problem with Pornography

BY GABRIELE RIENAS

Q I am mortified by my situation, and I don't know where else to turn. I have suspected for a long time that my husband might be looking at pornography on his computer. Last night after he stayed up late as he frequently does, I walked in on him viewing disgusting pictures. This is the second time this has happened. Like last time, he was very embarrassed and apologetic, saying that he had a weak moment. We talked for a long time, and he assured me that it has happened only a few times, promising that he will never do it again. Today, I figured out how to check his browser history and discovered that he has been visiting porn websites on a regular basis for months. I am devastated and don't have a clue what to do.

A Thank you for your honesty and your courage to talk about your situation. I am certain you feel a lot of mixed emotions, including pain, embarrassment, and anger.



An estimated 53 percent of Christian men view pornographic images, and 37 percent of pastors say pornography is currently a struggle.

Your dilemma will likely gain the attention of countless wives and husbands who secretly carry this burden — along with a lot of inner anguish and hopelessness.

First we must face the reality of what is happening. Through modern technology, pornography is now readily accessible to almost anyone, at any time, and virtually any place. Many Christian men and women struggle with the temptation to view the easily accessible images. The erotic sensations that follow become an escape from the difficulties of life and emotional pain. One statistic estimates that 53 percent of Christian men view pornographic images, and 37 percent of pastors say pornography is currently a struggle.¹ These are hefty figures that encompass all of our communities.

Contrary to secular thinking, pornography undermines the pure sexual union of body, soul, and spirit and has no place in a God-honoring relationship (1 Corinthians 6:18–20). Your husband is aware that it needs to stop, and I'm sure you are in agreement with that declaration. Often a discovery like this can be the first step in fixing a hidden agony, so take courage. At the same time, you cannot gloss over or quickly excuse his behavior. There is a serious problem, and you and your husband must address it in the most straightforward, behavior-changing way possible.

Pornography viewing is 100 percent wrong, and believers must rid it from their lives. Yet we must remember the decision to engage in it is a symptom of deeper issues — always. For this reason, simply promising to “stop” is not an adequate approach to coming clean. White-knuckling purity simply does not work because it does not address the deeper brokenness and unmet needs that drive the behavior in the first place.

Pornography viewing is a form of self-medication for dealing with life's difficult emotions. In very simple terms, a person learns to focus on physical sexual sensations (a rush of good feelings) while detached from the messiness of real relationships. Basically, porn images bring an adrenaline rush — a pleasant sensation — without emotional or spiritual attachment. Unfortunately, the physical sensation is addictive and cries out for more of the same or greater intensity. It is sinful behavior because it substitutes third-party involvement for what should be cherished between a husband and wife alone (Hebrews 13:4).

Please know that your husband's addiction is not about your body type, sexuality, or attractiveness. I am saddened to meet too many women who valiantly launch self-improvement campaigns (including surgery) to compete for their husband's eye. This is futile and tragically misses the real issue. His behavior is not directly about you but about emotional processes in his life.

Of course, you must know the revelation of his habit will greatly impact you. As a minister's wife, you realize your husband's role compounds this problem you uncovered. Therefore, you face gut-wrenching dilemmas. While dealing with the betrayal of the marital relationship, the potential repercussions on your husband's ministry career also hang over you. Revealing his sin to the congregation or district may affect you and your family in many ways, including your income, location, and social connections. In other words, it can impact virtually every area of your lives.

Again, take courage. The Lord promises to walk with you — through floods and fires and, yes, even through this kind of humiliating pain (Isaiah 43:1–3). You will certainly need much wisdom and wise counsel to move forward toward health and restoration. The alternative is staying stuck in a nightmare of lies and mistrust. It might help to look at your life, ministry, and marriage as a race that you run (Hebrews 12). Do not skimp on your pursuit of health and wholeness in order to finish the race successfully. If you take courage and invest in healing now, you will reap the benefits as you move forward. Let your decisions be redemption-based rather than fear-based.

Your husband lied to you about his behavior. Obviously, lying is neither acceptable nor moral, but it is common for people with addictions. Therefore, he will need checks and balances to hold him accountable for his words until enough time has passed to prove otherwise. No matter what he promises, declares, or says, this is the reality.

When trust is broken, repairs are in order. Love and trust are not synonymous. Trust is not a gift to be given but a confidence to be earned. Take steps to increase accountability in your home. Your husband should answer to you for his time and activities.

White-knuckling purity simply does not work because it does not address the deeper brokenness and unmet needs that drive the behavior in the first place.



Put viewing safeguards on your electronic equipment immediately. Some companies like Covenant Eyes will send reports of Internet viewing to spouses and/or accountability partners. Agree to keep electronics in public spaces and to avoid periods of solitary viewing behind closed doors. Yes, your husband will lose some privacy for a period of time, but the heightened scrutiny is a predictable consequence of his choices.

Having said that, do not put yourself in the place of alone holding your husband accountable. This task is too big for you and not helpful to the dynamics of your marriage. You need outside intervention, both for your husband and for your healing. This is not to criticize his strength of character or his level of self-discipline. It is simply admitting the reality of the unmet needs that drive him and his inability to handle this on his own. (If he were able to handle it, he would have already done so.) He must learn to deal with the emotional side of himself without medicating. If the exposure of his pornography habit has truly humbled him, he will freely admit his need for help.

An AG HelpLine is set up for situations just like this one. Calls are confidential and designed to assist you both compassionately. The phone number, printed on the back of your minister's credential card, is 1-800-867-4011. In larger communities, professional Christian counseling resources are available as well. Again, these professionals are confidential and concerned for your family's well-being. They are also experienced and insightful in these issues. They can guide both of you in steps toward recovery and healing. You can search for Christian counselors by zip code or state at aacc.net/resources/find-a-counselor/ or by visiting the minister care referral system on AGPassport at agpassport.ag.org.

If your husband resists coming clean and reaching out for intervention, you can no longer help keep his secret. Your husband's choice is destructive to himself and his ministry and detrimental to the marriage. Secret keeping is codependent behavior that helps him remain in denial, and it will certainly harm your relationship more than protecting his pride. By all means, use wisdom in deciding *whom* to tell, but do speak up and seek help. Find someone who will hold him

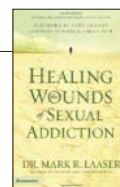
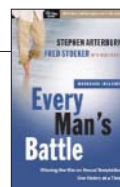
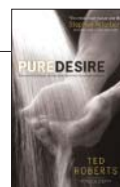
accountable and who has the power to insist that he seek out the help he needs.

No matter what, you will walk through an emotional windstorm. To bring clarity in the midst of a difficult, confusing time, seek help and support from safe, educated, and nonjudgmental sources in your life. Eventually, you will likely need couples' counseling, but personal counseling for you can be a powerful tool to help you as your husband works on his issues. Claim the truth of Psalm 91:2: "I will say of the Lord, 'He is my refuge and my fortress, my God, in whom I trust.' "

Draw daily strength from your gentle, compassionate Savior who has promised to walk with you through every circumstance.

Can a ministry couple recover from a situation such as this? Absolutely! Not only can you recover, you can become stronger both individually and as a couple. God can use even this circumstance to glorify His name and, in turn, help others. 📧

Can a ministry couple recover from a situation such as this? Absolutely!



Recommended Reading

- *Pure Desire* by Ted Roberts
- *Every Man's Battle* by Stephen Arterburn and Fred Stoeker
- *Healing the Wounds of Sexual Addiction* by Mark Laaser

Note

1. <http://www.getintolife.org/SolutionsResources/Statistics/PornographyStatistics/tabid/2662/Default.aspx>



GABRIELE RIENAS, a pastor's wife since 1981 and a professional counselor, lives in Beaverton, Oregon. She speaks at retreats, conferences, and events worldwide. Contact her at 503-705-9230. Visit her website: www.gabrielerienas.com.

To share or comment on this article, go to ej.ag.org/pornography or scan the QR code.

תקוות יעקוב
JACOB'S HOPE

BRINGING HOPE TO JACOB'S CHILDREN

Providing compassion ministries, food, clothing, medical care, and the gospel to bless Jewish people who are in need around the world.

Jacob's Hope • 1445 North Boonville Avenue • Springfield, MO 65802

Account # 390907

417-865-3295

www.jacobshope.com



**ASSEMBLIES of GOD
WORLD MISSIONS**



Learn what 500,000 people
have discovered about
enjoying a better marriage.
*Just imagine what it can do for
the people in your church.*



FamilyLife® understands making marriage work is a divinely inspired art form. In The Art of Marriage®, we've woven together expert interviews, real-life stories, humorous vignettes, man-on-the-street interviews and other engaging content to portray both the challenges and the beauty of God's design.

The Art of Marriage® is available in a weekend event or small-group format. Six engaging video sessions are interspersed with projects for couples to apply the biblical teaching. Since its release in 2011, 500,000 have participated in The Art of Marriage®, with 97% saying they would recommend it to other couples.

"The Art of Marriage weekend was a huge hit. We encourage everyone to use The Art of Marriage to focus people on the primary purpose of marriage, which is to reflect God's glory!"

—Steve Clifton | Executive Pastor of Education
First Baptist | Jacksonville, FL

FAMILYLIFE® presents

the art of 
marriage®

LEARN MORE

Learn how to host this event at your church by visiting TheArtofMarriage.com, or calling 1-800-358-6329 to speak to a member of our Help Desk.

Let's connect!



Naming Your Church as an 'Additional Insured'

ALSO MEETING HERE AT FAITH ASSEMBLY:

- **Alcoholics Anonymous**
Sunday 5:30 p.m.
- **Weight Watchers**
Tuesday 5:30 p.m. & Thursday 10:00 a.m.
- **Cub Scout Pack 194**
First Thursdays 7:00 p.m.

Alexandru Nika / Song Mi / iStock / Thinkstock

BY RICHARD R. HAMMAR

Churches often allow outside groups to use or lease their premises. Obviously, an outside group's use of church property exposes the church to potential liability for injuries that may occur. This risk

escalates if the property use involves minors. Consider the following examples:

- A church leases a portion of its premises one evening per week to a local scout troop.
- A church leases several rooms to an outside group to operate a preschool.
- A church leases a room one morning each week to an outside group conducting an exercise class.

Churches respond to this risk in various ways. Many churches require the outside group to list the church's name as an "additional insured" in its general liability insurance policy. However, a recent case in New York suggests this practice could lull churches into a false sense of security.

THE NEW YORK CASE

A church leased a portion of its premises for three days to an outside group conducting a dance competition. The lease required the group to name the school as an additional



Requiring outside groups to list churches as "additional insured" in its general liability insurance policy could lull churches into a false sense of security.

insured in its liability insurance policy.

A woman attending the dance competition fell and suffered injuries while walking from the church parking lot behind the school to the front entrance. She sued the church, claiming the church's negligence caused her fall. The church contacted the outside group's insurer and requested a legal defense against the victim's claims and indemnification for any verdict or settlement. When the insurer refused, the church sought a court ruling.

The court noted that the insurance policy defined an "insured" to include any organization to whom the insurer was obligated, by virtue of a written contract, to provide liability insurance, "but only with respect to liability arising out of [its] operations." In other words, the policy naming the church as an additional insured did not entitle the church to a legal defense and indemnification against any loss. The section in the policy limiting coverage to liability "arising out of [the insured's] operations" required that there be "some causal relationship between the injury and the risk for which coverage is provided."

The court concluded that the church failed to demonstrate the existence of such a causal relationship. The outside group's "operations" consisted of conducting a dance competition in the school auditorium and three classrooms. Bodily injury occurring on a sidewalk outside the leased premises, in an area the outside group had no responsibility to maintain or repair, "was not a bargained-for risk." Rather, the group's operations at the school merely furnished the occasion for the accident.¹

RELEVANCE TO CHURCH LEADERS

Many churches allow outside groups to use or lease their property. It is common for churches to require that an outside group's insurance policy list the church as an additional insured. But as this case illustrates, such a practice will not necessarily provide coverage for the church in the event of an injury, especially one that bears no direct relationship to the nature of the outside group's activities. This can result in an unexpected and potentially significant liability for the church.

The takeaway point is this: Church leaders should not agree to the use of their property by outside groups on the assumption that being listed as additional insured in the outside group's insurance policy will create an effective firewall against church liability. Before

allowing outside groups to use or lease church property, discuss the issue of insurance with your insurance agent, as well as legal counsel, so that you clearly understand the availability of coverage under the outside group's policy. Also consider any additional precautions that may be necessary. Only then can you make an informed decision.

RISK MANAGEMENT CHECKLIST

Before allowing outside groups to use or lease church property, consider these points:

- Use of church property by an outside group will expose the church to potential liability, especially for activities involving minors.
- There is no way to insulate a church from all risk of liability under these circumstances.
- Churches should consider several risk management options before allowing outside groups to use church property.

All general liability insurance policies have a "named insured," which generally is the entity that procured the insurance. The named insured can add one or more other entities as "additional insureds." Having your church's name added as an additional insured to the general liability policy of an outside group that uses or leases church property for a specified purpose or activity is one way a church can manage the risk of liability in the event of an injury. But, as this case illustrates, it is not foolproof. Conditions apply, and church leaders need to be familiar with the conditions so they can accurately evaluate coverage. The last thing you want to do is wait for a legal challenge to arise before discovering your vulnerabilities. Avoid surprises by asking your insurance agent and legal counsel about the legalities and limitations of the additional insured option.

There are other ways to mitigate the risks associated with allowing outside groups to use church property. Consider implementing some or all of these:

- Check with the church's insurance carrier to evaluate coverage in the event of an injury during use of church property by an outside group.
- Assess the increased risk of legal liability associated with outside groups using your property. Some risks may be too great, especially in comparison to the potential financial gains. Any activity involving minors represents the highest

The last thing you want to do is wait for a legal challenge to arise before discovering your vulnerabilities.



risk. The outside group must provide evidence of insurance in an amount that is acceptable to you.

- Have the outside group sign a facilities use agreement that provides the group with a mere license to use the property; contains "hold harmless" and indemnification clauses; and states that the church provides no supervision or control over the property during use. An attorney should prepare this document.
- Review the outside group's liability policy to ensure that it provides adequate coverage. Be certain it does not exclude sexual misconduct. Pay close attention to the coverage limits.
- Add the church as an additional insured under the outside group's liability insurance policy. This may not be effective in all cases, but it is worth doing since it offers a measure of protection in some circumstances.
- If the group's activities will involve minors, have a written acknowledgment from the group that all workers have been adequately screened.

Note that release forms are generally unenforceable against minors who are injured since they have no contractual capacity to sign such a release, and their parents or guardians lack the legal authority to release a minor's legal rights.

Allowing outside groups to use or lease facilities involves other considerations that are beyond the scope of this article. These include the application of the federal unrelated business income tax; the loss of the church's exemption from property tax, either fully or on a prorated basis; and the potential violation of local zoning laws.

For all of these reasons, a church should seek legal counsel when considering the use of church property by one or more outside groups. 📌

Note

1. *Christ the King Regional High School v. Zurich Insurance*, 936 N.Y.S.2d 680 (N.Y.A.D. 2012).



RICHARD R. HAMMAR is legal counsel for The General Council of the Assemblies of God. This article is excerpted from *Church Finance Today*, 2013, ©Christianity Today International. Used with permission.

To share or comment on this article, go to ej.ag.org/additional_insured or scan the QR code.

I M M E D I A T E

THE ADVENTURE OF TUNING IN TO GOD

| By ROD LOY |

O B E D I E N C E

DISCOVER THE ONE AREA OF YOUR LIFE THAT WILL MAKE YOU A BETTER PERSON AND A BETTER LEADER BY ACCEPTING THIS AUTHOR'S 90-DAY CHALLENGE TO ENCOUNTER GOD MORE FULLY THAN EVER BEFORE.

Busy, tired, and confused. That's an accurate description of many people in our culture — including many Christians. As we react to the external demands we face each day, it's all we can do to keep up with our priorities — and to be honest, we often choose the wrong things to put at the top of our lists. We're incredibly busy, and everything seems equally urgent. At the end of the day, we're exhausted, yet we wonder if we accomplished anything meaningful at all.

As Christians, we want to stand before Jesus someday and hear Him say, "Well done, good and faithful servant! ... Come and share your master's happiness!" (Matthew 25:21).

But many of us live with a secret, nagging doubt. We wonder whether our choices please Him, and we're not sure our lives are making a difference.

There's another way — a better way to live, a better way to connect to God, and a better way to be assured that our lives matter. It's by making a commitment to obey God immediately, no matter what He tells us to do. When we respond in active faith as soon as we hear His voice, everything changes!

We become more in tune with the heart of God and more sensitive to the people around us, and we get a front row seat to watch God do incredible things in us and through us. We experience the abundant life Christ promised to those who truly follow Him.

When we learn to capture each moment, we live with a sense of expectant wonder. Every moment (no matter how ordinary) might be a “God moment,” and every encounter with someone (no matter how annoying) might be a “divine appointment.” Our priority shifts from accomplishing our selfish agendas to fulfilling God’s kingdom agenda.

A YEAR, A LIFETIME

People who know me say I’m a pretty disciplined and detailed guy. I think it’s the product of both nature and nurture. My father was a computer programmer and troubleshooter for IBM. I have his genes, and I saw how he handled goals and problems.

Many years ago I developed the habit of setting goals in six different areas of my life at the beginning of every year — not just one goal, but several goals for each of the six areas. Then I created a detailed plan to fit them all into my schedule. However, by the third or fourth month of each year, the mass and complexity of all those goals proved to be overwhelming — even for someone who is naturally disciplined and focused. After several years of frustration, I decided to narrow the next year’s goals to one in each of the six areas. Even that proved to be too many, so I pared down my focus to just one goal that would be my focus for the entire year.

I asked myself, *What’s the one area of my life that, if I grow and change, will make me a better person and a better leader?*

To narrow the range of options (and there are always many), I used three filters: prayer, self-awareness, and the input of others who know me well. I asked God to put one thing on my heart. I knew He could show me a million things in my life that needed improvement, but I asked Him to target just one for the year. I trusted Him to give

THE COMMITMENT TO LISTEN AND IMMEDIATELY OBEY HAS REVOLUTIONIZED HOW I VIEW EACH DAY.

me a big, clear mirror of truth so I could see what I do well and what areas needed work.

Human beings have an almost limitless capacity for self-deception, so I don’t take self-analysis lightly. As I prayed and thought, I asked my wife, Cindy, and a few good friends, to give me feedback about what they saw in my life. I chose people who are perceptive, had my best interests at heart, and, most

importantly, had the courage to tell me the truth.

When I went through this process a few years ago, God put “quick forgiveness” on my heart. I didn’t tell our church about it, and I didn’t lead any campaigns to teach it. I realized that if it didn’t first sink deeply into my own experience, I didn’t have any business telling others to do it. For a year, I asked myself, *Do I forgive others the way God forgives me?*

In the Lord’s Prayer, Jesus taught us to pray, “[F]orgive us our debts, as we also have forgiven our debtors” (Matthew 6:12).

That doesn’t mean God’s forgiveness is conditional, based on our willingness to forgive. It’s just the opposite. Our willingness and capacity to forgive those who hurt us is an overflow of our experience of Christ’s complete, full, and instantaneous forgiveness of our sins. Paul picks up this connection in two of his letters when he explains, “Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you” (Ephesians 4:32, cf. Colossians 3:13).

Every day that year, I asked God to drive the power and beauty of forgiveness deeper into my heart until it spilled out into my relationships. Of course, when trying to forgive someone who has hurt or betrayed us, we experience the natural barrier of resentment. As I prayed, God reminded me of certain people I had excused and tried to forget but hadn’t really forgiven. It was a wonderful, cleansing year that drove me deeper into the heart of God and the gospel of grace. When the year ended, I was finally ready to share my experiences with others.

Another year, God put it on my heart to focus on immediate obedience. At first, I wasn’t sure what that meant. Wasn’t I already obeying God? I thought responding to God’s whispers, nudges, impressions, and shouts was a strength in my walk with Him. As I prayed and read



To share or comment on this article, go to ej.ag.org/immediateobedience or scan the QR code.

Visit *Enrichment* journal on Facebook

the Scriptures, however, the Lord showed me some gaps — big gaps — in my responsiveness to Him. I was responding, but sometimes slowly or even reluctantly. So every morning as I recited, “Your kingdom come, your will be done, on earth as it is in heaven,” my additional prayer was, “God, let me hear Your voice and sense Your leading so that I immediately obey You.”

I didn’t want to miss any “God moments” because of spiritual deafness or delayed responses. I asked God to clean out my spiritual ears, give me a receptive and sensitive heart, and provide the courage to act instantly on whatever He told me to do.

This was to be “the year of immediate obedience.” My first act of obedience was to accept God’s directive to make this commitment for the year. He had spoken, and it was up to me to obey instantly. I had no idea where all this was going, but I signed on for the ride. I felt a lot of uncertainty — and honestly, genuine fear. I also felt a little confused. After all, I was the pastor of a church. I shouldn’t feel threatened by God’s invitation to hear His voice and respond in faith,

but I quickly realized this commitment opened new doors of spiritual experience. What would He ask me to do? Would I be embarrassed when I obeyed Him? Would I look weird? Would I be weird?

Every morning for a year, I asked God to make me sensitive to His voice so that I would take action and make His kingdom come more fully to the people I meet each day. I thought of the old song that says:

“I’ll go where you want me to go, dear Lord,
Over mountain or plain or sea;
I’ll say what you want me to say, dear Lord;
I’ll be what you want me to be.”¹

THE ATTITUDE OF JESUS

Throughout the year, God kept reminding me of a passage in Paul’s letter to the Philippians. He wrote, “Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves, not looking to your own interests but each of you to the interests of the others. In your relationships with one another, have the same mindset as Christ Jesus” (Philippians 2:3-5).

Have the same attitude as Christ. What in the world was Paul talking about? Is that even possible? The apostle doesn’t leave us guessing. He says that Christ’s attitude was complete surrender to the will of the Father: “[H]e humbled himself by becoming obedient to death — even death on a cross!” (Philippians 2:8).

In the classic devotional, *My Utmost for His Highest*, Oswald Chambers encourages us to listen to God no matter what He says to us: “Get into the habit of saying, ‘Speak, Lord,’ and life will become a romance. Every time circumstances press in on you say, ‘Speak, Lord,’ and make time to listen. Chastening is more than a means of discipline — it is meant to bring me to the point of saying, ‘Speak, Lord.’ Think back to a time when God spoke to you. Do you remember what he said? As we listen, our ears become more sensitive, and like Jesus, we will hear God all the time.”²

One morning as I thought and prayed through the passage in Philippians, I realized I wasn’t yet at that point. I concluded that I was fairly obedient to God. If someone put a gun to my head and threatened to kill me if I said I was a follower of Christ, I think I would have the courage to claim to know Him. But this was different. God was asking me to be so obedient that I was willing to die to my own agenda, schedule, and desires — not just once, but all day, every day.

Plenty of people say they’re willing to die for Christ, but if you don’t live a life of obedience, there’s not much chance you’ll die a death

6

SIX STEPS TO IMMEDIATE OBEDIENCE

- 1 Prayer: “God, I’ll do what You tell me to do, I’ll give what You tell me to give, and I’ll go where You tell me to go. Even before You ask, my answer is, ‘Yes, Lord!’ I am listening, Lord...”
- 2 Read the daily passage. What is God saying to you through this passage of Scripture?
- 3 Is God telling you to obey Him in a specific way today? If so, how?
- 4 From yesterday (or the past week), what did you hear God tell you to do? How did you respond? How did you feel after you responded?
- 5 Have you experienced any resistance or misunderstanding of God’s directions during the past 24 hours? If so, describe it.
- 6 Pray: Ask God for humility to hear Him and courage to follow Him today.

of obedience. A life of obedience would be reflected, as Paul pointed out, in humility, kindness, truth, and generosity. My questions became: In any moment of any day, what in me needs to die so that Christ may be exalted? Am I willing to be that radically obedient to God?

I realized I needed to go back to the beginning and find a working definition of obedience. I couldn't obey if I didn't know what God wanted me to do, so the first necessary component of obedience is to hear His voice. God uses all kinds of ways to communicate His presence and His will to people — a burning bush, pillars of clouds and fire, a whisper after an earthquake, a donkey, a finger writing on a wall, appearances of angels, and voices from heaven, to name only a few. But the way God has chosen to speak most clearly and most often is through the Scriptures. If we soak our minds and hearts in God's Word, we can be sure He will illumine His truth and reveal himself to us there. Our task then becomes responding with the attitude of Jesus and

obeying to the point of death — immediately, fully, and courageously.

WHAT IF?

As God led me to make a commitment to focus for a year on immediate obedience, I wondered, *What if God has something for me that's far bigger than I ever imagined?* I wasn't thinking of positions or power or possessions. I was considering the adventure of walking hand in hand with the sovereign, mighty, and gentle King of all. Could any adventure be more thrilling (and threatening) than this? What if God had specific assignments for me in the ordinary course of my day? What if I was sensitive enough to hear His whispers, and what if I was bold enough to act when I heard Him speak? Was it possible that I would experience the divine in the ordinary?

Through the course of the year — and every day since then — I have encountered God more fully than ever before. The commitment

ASSEMBLIES OF GOD U.S. MISSIONS

Join us in prayer and through your financial giving.
Invest in the Kingdom right here at home.



EXTEND YOUR GIVING TO U.S. MISSIONS BEYOND THE OFFERING PLATE. THIS FREE GUIDE SHOWS YOU HOW TO MAKE GIVING EASY, AS WELL AS CREATIVE WAYS TO GIVE TOWARD BUILDING GOD'S KINGDOM. ORDER ONLINE AT WWW.MYHEALTHYCHURCH.COM OR CALL 1-855-642-2011.

...that none perish

facebook

USMISSIONS.AG.ORG

to listen and immediately obey has revolutionized how I view each day. My to-do list is no longer mundane; it's infused with the possibility that God may do something spectacular and unexpected if I sense His directive at any point. My meetings with people — scheduled or random — always carry the possibility that God may break into the ordinary and tell me to do something that changes a life.

These divine encounters may only last for a few seconds or a few minutes, so it's essential for me to respond instantly when I hear God's voice. Of course, I miss some of those "God moments," either because I'm confused about what I sense from God or because I'm too slow to respond. But I'm getting in a lot of practice! With each bold response, I become a little more receptive to hearing Him, and I get a little more confident that it's worth it to have the attitude of Christ every moment of every day.

God doesn't have to tell me what He's up to before I act, and I don't have to see definitive results after I obey. God just asks me to do as He instructs and leave the results to Him. That's what Jesus did. Everywhere He went, He did exactly what the Father told Him to do. But the results were, to say the least, mixed: Some adored Him, some feared Him, and some despised Him. When I hear God's voice and obey to step into people's lives, I can expect some to be grateful, some to be confused, and some to think I've lost my mind. I'm OK with that.

FIRST STEPS

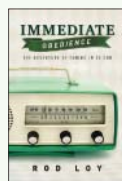
After my "year of immediate obedience" to understand and practice the principles on my own, I taught them to our church. The response has been more thrilling than I could have imagined. I couldn't be more excited about what God has been doing in and through our people as their spiritual ears are opened and they respond instantly to God's directives.

In my book, I issue a 90-day challenge as an experiment. For three months you read the Scriptures, pray, and expect God to lead you. Like any new habit or skill, obedience has a learning curve. As you practice immediate obedience, you'll get some things right, and you'll miss the mark sometimes. I'm still learning, and I expect to keep learning for the rest of my life.

Your journey, though, isn't designed to end after 90 days. I hope you'll make it a central priority of your life to listen and obey. There are no guarantees that God will speak at a certain time about a particular person or situation. We simply open our hearts to the fact that God longs to communicate His heart and intentions to us. If we

listen and obey, a world of possibilities opens up before us.

People who practice immediate obedience are the ones we love to hang around. We listen to their stories and marvel at how God uses them. You can be one of those people. Give it a shot, and see what happens. You have nothing to lose — and everything to gain. 📖



This article is adapted from *Immediate Obedience: The Adventure of Tuning In To God* (Influence Resources: Springfield, 2014).



ROD LOY, senior pastor, First Assembly of God, North Little Rock, Arkansas, and executive presbyter for the General Council of the Assemblies of God, Springfield, Missouri.

NOTES

1. "I'll Go Where You Want Me to Go," text by Mary Brown, 1856–1918, music by Carrie E. Rounsefell, 1894.
2. Oswald Chambers, *My Utmost for His Highest* (Discovery House Publishers: Grand Rapids, 2006), 30.





WHEN GOD STOOD UP: AN ISAIAH 59 COMPASSION

| By BETH GRANT |

IN THE FACE OF TWENTY-FIRST CENTURY DARKNESS, VIOLENCE, AND INJUSTICE, HOW CAN THE CHURCH MOVE FROM A TENTATIVE, ANEMIC COMPASSION TO A BOLD, COURAGEOUS ONE? HERE ARE THREE STEPS WE CAN TAKE.

So justice is far from us, and righteousness does not reach us. We look for light, but all is darkness; for brightness, but we walk in deep shadows. Like the blind we grope along the wall, feeling our way like people without eyes.

At midday we stumble as if it were twilight; among the strong, we are like the dead... We look for justice, but find none; for deliverance, but it is far away.

For our offenses are many in your sight, and our sins testify against us. Our offenses are ever with us, and we acknowledge our iniquities: rebellion and treachery against the Lord, turning our backs on our God, inciting revolt and oppression, uttering lies our hearts have conceived. So justice is driven back, and righteousness stands at a distance; truth has stumbled in the streets, honesty cannot enter. Truth is nowhere to be found, and whoever shuns evil becomes a prey (Isaiah 59:9–15).

In September 2010, I first heard news of a tragic modern story of injustice that is becoming far too common. A 21-year-old woman entered a local hospital emergency room in cardiac arrest. As the medical team worked on the patient, they noticed visible signs of torture and violent sexual abuse. In the days that followed, the sickening story unfolded.

At 15, the mentally challenged victim accepted an offer to live with a man and woman in their home. The teenage girl, looking for help, instead found herself in physical and sexual slavery for the next five years. She endured barbaric sexual torture and rape, all of which her captors documented for paying “customers” who had an appetite for cruelty and sexual perversion either as participants, observers, or consumers of video pornography. After going into cardiac arrest because of the severe trauma, the young woman finally gained freedom from her captors and received the care she needed.



To share or comment on this article, go to ej.ag.org/courageous-compassion or scan the QR code.

 Visit *Enrichment* journal on Facebook

Her perpetrators outrageously tried to defend their actions by saying the young woman enjoyed her abuse and liked posing for pornography — 21st-century “truth” in an Isaiah 59 world.¹

The Prophet Isaiah’s description of the context of evil and injustice is compelling for the contemporary Christian on several levels. First, the passage is graphically dark, evil, and hopeless in content and eerily descriptive of many global cities today. The writer could easily be describing dark areas of Mumbai, Cairo, Moscow, Johannesburg, or Mexico City that are in the grips of exploitation and violence. Or, as in the case of the news story above, it sadly also depicts small

towns in southwest Missouri. The scope is different in rural America, but the tone of tangible evil, its manifested violence, and its effect on victims are the same. Global injustice has come home, with over a quarter of a million children and youth in the U.S. victimized in commercial sexual exploitation each year.²

The unrestrained evil of greed and injustice, so effectively pictured by Isaiah, reminds us of the tragic faces of “dead” girls walking in red-light districts around the world. In the prophet’s words, “... among the strong, we are like the dead” (Isaiah 59:10).

While the dress and demeanor of sexual slavery differ from culture to culture, the eyes do not lie; they are tragically the same the world over. The effect of this extreme darkness and its accompanying sexual violence is the emotional, spiritual, and psychological death of the victims, which leaves empty physical shells in place of once-vibrant, innocent girls. Just as God created women and children to worship Him with body, mind, and spirit, evil injustice destroys body, mind, and spirit — creating seemingly hopeless shame that separates its victims from God.

THE REALITY OF A COMPASSIONATE GOD WHO LOVES JUSTICE

Thankfully, Isaiah 59 does not end with verse 15.

The Lord looked and was displeased that there was no justice. He saw that there was no one, he was appalled that there was no

one to intervene; so his own arm achieved salvation for him, and his own righteousness sustained him. He put on righteousness as his breastplate, and the helmet of salvation on his head; He put on the garments of vengeance and wrapped himself in zeal as in a cloak. According to what they have done, so will he repay wrath to his enemies and retribution to his foes; he will repay the islands their due. From the west, people will fear the name of the Lord, and from the rising of the sun, they will revere his glory ... (Isaiah 59:15-19).

In the face of 21st-century darkness, violence, and injustice, the prophet's message wonderfully illuminates truth about the God we serve.

God is not indifferent to injustice and its effects. Isaiah indicates God was appalled that there was no one to intervene.

Spiritual darkness does not intimidate God. He stood up to it by sending Jesus, His Son, to intervene with truth, righteousness, and redemption. God's compassionate response is bold, courageous, and epic. There is nothing tentative, hesitant, or hand-wringing about the tone or words of our Father's response to the violence and injustice Isaiah describes.

But God's response demands a response from His children. God was, and is, appalled. Are we? Where is the Church — God's people — in the face of great spiritual darkness, violence, and injustice? Are we wringing our hands? Have we lost our God-given voice? Or are we responding in the spirit and example of Jesus, whom we follow? These are the kinds of unsettling, prophetic questions that demand deep soul searching and inspire this call to action.

In the face of great darkness and evil, it's time for God's people to stand up.

A COURAGEOUS COMPASSION

How can we move from a tentative, anemic compassion to a bold, courageous one? What steps can we take?

1. Study the life of Jesus through the lens of His compassionate responses to people in need. He is our ultimate model.

Exploring the life of Jesus in the Gospels, His compassionate responses stand out as boldly unique in their historical and cultural context. The people He helped were often the ones society marginalized: children, women, the physically disabled, and the demonized — along with a few scoundrels! It's not insignificant that those who drew Jesus' attention 2,000 years ago still represent huge segments of our world's population today. Not infrequently, they remain devalued, stigmatized, and/or exploited in culture after culture.

IT TAKES A BOLD
COMPASSION —
LIKE THE
COMPASSION OF
JESUS —
TO BLESS, RESTORE,
AND EMPOWER
THOSE WHOM THE
POWERFUL OF THIS
WORLD VIEW
AS WEAK AND
UNIMPORTANT.

If we consider only one of the groups Jesus related to with compassion — children — and view them with His eyes in contemporary world issues, the result is revealing. In the 21st century, of the 2.2 billion children in the world, 1.5 billion — two-thirds — are at risk or in crisis.³

Children are among the most mistreated and exploited individuals on the planet.⁴ Some people press children to serve as soldiers in ethnic conflicts. Others victimize children through sexual abuse and incest, sell them into prostitution, use them as commodities in arranged child marriages, market them to pedophiles in sex tourism, or groom them for child pornography through Internet chat rooms. Some demonic religious rituals call adherents to sacrifice children to idols. Tragically, the list goes on.

Yet the actions and words of Jesus in Luke's gospel stand in prophetic contrast: "But Jesus called the children to him and said, 'Let the little children come to me, and do not hinder them, for the kingdom of God belongs to such as these'" (Luke 18:16).

Jesus took the children in His arms and placed His hands of blessing on them (Mark 10:16).

As the contemporary Church, we can bless children in our communities and around the world — not only by physically, emotionally, and spiritually reaching out to them in Jesus' name, but also by training them to practice compassion and bless others in the same ways. God blesses His children with opportunities to be a source of His blessing and compassion to others. While the Church easily grasps that privilege for adults, it's easy for us to be negligent in enabling, training, and empowering children who love Jesus to do the same. This valuing of children with spiritual responsibility is radical in traditional cultures. But Scripture reveals that the Creator God of heaven and earth, who is above all kingdoms, principalities, and powers, blesses children to bless others.⁵

Little girls in Mumbai, India, children born into brothels, have prayed some of the most powerful prayers uttered over my husband, David, and me. These little ones who came out of such great Isaiah 59 darkness and evil, experiencing horror I can't even imagine, learned from their spiritual caregivers that they, too, can call on God in Jesus' name, and He will hear and answer their prayers.

"Auntie, can we pray for you?"

A frail little girl, whose mother bears the societal stigma of being one of "those women," humbled and amazed me with that question.

"Of course! I would love for you to pray for me!"

As I knelt on the floor in humility, little girls of 5, 6, and 7 surrounded me — little girls who now knew Jesus and began to pray

faith-filled prayers, disarming in their sincerity and simplicity.

"Jesus, You know I am just a little girl, and this is a great woman of God. But Jesus, I know You hear my prayers. Please bless this Auntie! In Jesus' name. Amen."

Courageous compassion has many faces around our globe. But it takes a bold compassion — like the compassion of Jesus — to bless, restore, and empower those whom the powerful of this world view as weak and unimportant. Through the eyes of Jesus, we see the ones society overlooks as He sees them: potential men and women of God on a healing, life-changing journey.

2. Cultivate, through prayer and Bible study, a growing awareness of the believer's spiritual and moral authority in Jesus and its accompanying compassionate responsibility to those around us.

Several years before Mother Teresa's death, our daughters and I had the opportunity to visit her in the Mother's House in Kolkata. One of the first things that struck me about this unassuming but highly respected figure was the immense strength and courage housed in this woman no larger than our 12-year-old daughter. There was tangible humility and apparent sacrifice, yet great authority.

A wealthy businessman from Kolkata had arranged an appointment with Mother Teresa just before ours. She invited us to sit with them as they met. It quickly became clear that the businessman had come for Mother's blessing on him, his family, and his prospering textile business. But as he complimented her profusely and began to implore her for a blessing, Mother Teresa interrupted him: "But what will you do for my poor?"

Visibly taken aback, this man of authority attempted again to ask for Mother's blessing. Again, she cut him off and said with boldness, "But what will you do for my poor?"

When the businessman explained how much he had already done by donating sari material for the poor, Mother Teresa remained undeterred.

"That is good. But what will you do today?"

This diminutive woman's boldness was remarkable. I've since realized she could be so daringly bold because she was genuinely asking for the poor, not for herself. Part of her spiritual commitment was a vow to poverty, which she and her sisters kept faithfully. Thus her concern and action on behalf of the poor and dying of Kolkata had integrity and ethical authority, as they were based on and lived out from Jesus' compassion for the poor. Her compassionate initiatives

QUESTIONS FOR COMPASSIONATE ENGAGEMENT

1. **How does my view** of compassion ministry compare or contrast with the Isaiah 59 view presented in this chapter?
2. **When confronted with reports** of violence, sexual abuse and injustice in my local community, what is my inner, private response? What is my public response?
3. **What influences** shape and define my response to injustice the most? How and why?
4. **When our local church** is confronted with reports of violence, sexual abuse, and injustice in our community, what is the response?
5. **As we prayerfully look** at our own situations, what is God asking us as individuals, as families, and as a church to do to stand up and bring God's love and power to the darkest places in our world — to those who are enslaved in great darkness?
6. **Prayerfully consider** what might be the first steps that God would have you take in order to obey Him in courageous compassion. Finish the sentence, "I would do _____ if only _____." Using God's Word for guidance, what is His response?

were not self-serving but about “her poor” for whom she sacrificially worked and lived.

Clearly, God does not call most of us to the same life and ministry as Mother Teresa. However, we can learn from the bold compassion she lived out and articulated on a daily basis. It was Christ-focused, Christ-initiated, and Christ-impassioned. Her life conveyed a compassion of moral and ethical authority that captivated everyone — the poor and the rich; Hindus, Muslims, and Christians; the smallest child and the greatest statesman.

When personal ambition and profit drive so-called compassion ministries, it undermines the spiritual and ethical authority of the Church. Christ-like compassion is a natural outcome of walking close enough to Jesus on a daily basis that we catch His Father’s heart. We weep over those for whom He weeps. We engage with those in need because His love compels us.

3. Courageous compassion demands that we come to terms with our fears. Besides powerfully exposing God’s response to a world of injustice, Isaiah’s description reminds us that injustice, violence, slavery, and evil in all their forms have contexts. They are not mere concepts or social issues that occur in physical, emotional, and spiritual vacuums. While issue-focused conferences are excellent, they can dull the reality and significance of context in understanding and practicing life-changing compassion. HIV/AIDS, homelessness, substance abuse, domestic violence, sex trafficking, and every other social evil take place in real places with challenging and complex dynamics. And perhaps those things are what we fear most: danger, violence, perversion, hatred, greed, anger, hostility, betrayal, rebellion, disease, treachery, anarchy, and even death.

As 21st-century Christians, we would be Good Samaritans — if only those beaten and robbed and left to die weren’t on the most dangerous, isolated roads in our cities. We would gladly bring Christ’s hope to the Mary Magdalenes of our world — if they didn’t hang out in red-light districts with men in sexual bondage. We would pray prayers of deliverance for demoniacs — if they weren’t so violent and unpredictable. Yes, they would all be welcome in our churches — if only.

But there is good news! Many of Christ’s followers are stirred, not only by the pressing needs in our spiritually dark world, but by the empowering Holy Spirit, who dispels fear and gives His children a holy boldness to act. God’s people around the world are standing up and moving forward, as the Lord breaks chains of doubt and hopelessness (1 John 4:15–19). ■



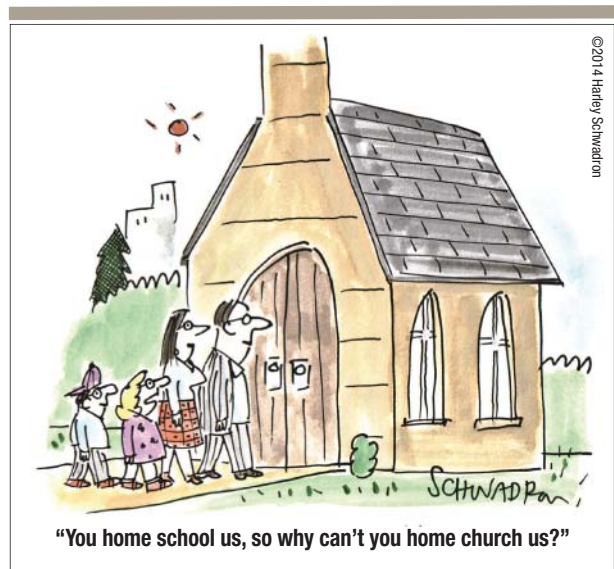
This article is adapted from chapter one of the book *Courageous Compassion: Confronting Social Injustice God's Way* by Beth Grant (My Healthy Church, 2014).



BETH GRANT, Assemblies of God executive presbyter, Eurasia missionary, and co-director of Project Rescue, a ministry to survivors of sexual slavery.

NOTES

1. “Springfield Man, Four Others Indicted in Sex Conspiracy,” *Springfield News-Leader*, September 10, 2010: B1.
2. Luke Gilkerson, “\$28-Billion-Crime: New Film Shows the Dark Connection Between Sex Addiction and Sex Trafficking,” *Covenant Eyes*, <http://www.covenanteyes.com/pureminds-articles/28-billion-crime-new-film-shows-the-dark-connection-between-sex-addiction-and-sex-trafficking/>.
3. Phyllis Kilbourn, *Healing for Hurting Hearts: A Handbook for Counseling Children and Youth in Crisis* (Fort Washington, Pennsylvania: CLC Publications, 2013).
4. See Dr. Phyllis Kilbourn’s curricula focusing on ministry to specific groups of victimized children worldwide. Crisis Care Training International, “About Curriculum,” <http://crisiscaretraining.org/about-crisis-care-training/about-curriculum/>. See also Rainbows of Hope, “Resources,” <http://rainbowsofhope.org/resourceswp>.
5. Douglas McConnell, Jennifer Orona, and Paul Stockley, eds., *Understanding God’s Heart for Children: Toward a Biblical Framework* (USA: Authentic Media, 2007).



EQUIPPING AND MOBILIZING
THE CHURCH TO
REACH
MUSLIMS
EVERYWHERE

WHAT MISSIONAL CHARACTERISTICS OF THE LOCAL CHURCH ARE BIBLICAL NECESSITIES
IF MUSLIMS ARE TO BE REACHED WITH THE GOSPEL?

| By MARK HAUSFELD |





Farhanix / iStock / Thinkstock

We are at a tipping point, and it is the point of engagement. One writer recently observed, “America is home for Muslims from every nation in the world. The only Muslim community that is as ethnically diverse as America is the temporary community in Mecca, Saudi Arabia, during the annual pilgrimage.”¹

God has given us the opportunity and responsibility to impart the gospel of Jesus to Muslims from all over the world, right here in America. The call to reach Muslims in faraway lands is the same call that beckons us to reach them in our own neighborhoods. Jesus charges us to “preach the gospel to all creation” (Mark 16:15).

There is a marvelous line in Paul’s letter to the Galatians that says, “But when the set time had fully come, God sent his Son ...” (Galatians 4:4).



To share or comment on this article, go to ej.ag.org/reachmuslims or scan the QR code.

 Visit *Enrichment* journal on Facebook

Paul is not talking about chronological time. He uses the Greek word that refers to an “opportune time.”² In 2 Corinthians 6:2, he says, “I tell you, now is the time of God’s favor, now is the day of salvation.”

We believe that for the Muslim world! As the Church, we must engage the Muslims God has sent us with this wonderful plan for salvation, which He has entrusted us to share. Mission is not *where*, but *whom*. The unreached are in our midst. What missional characteristics of the local church are biblical necessities if such unengaged and unreached peoples are to be reached with the gospel? God through His Word calls us to be a people of peace, presence, proclamation, and power among unreached Muslims in our publics.

PEOPLE OF PEACE

The opportunity to engage the Muslim diaspora in America is also our greatest challenge. This is particularly true as our nation, sensing the threat of Islam, wrestles with growing tension and resentment.

I will venture a confession here. Our family evacuated Pakistan following 9/11. We were living there during that momentous event. Our hearts were heavy for our nation’s loss. We also grieved for the innocent people in Pakistan caught in the turmoil.

We returned to the United States to wait for the right time to return to Pakistan. On the Sunday morning of March 17, 2002, I was preparing to travel to another city to preach when I received a phone call from a colleague in Florida. He had served with me on the mission field, and his family was also waiting to return to Pakistan.

“Turn on the news,” he said. “They have bombed our church.”

I switched on the news channel, and the first images I saw were of the front of our church in Islamabad, Pakistan. Medical first responders were carrying members of our congregation to waiting ambulances. I knew each person I saw on the television screen that morning. I canceled the service and asked my wife to order tickets. I had to return to Pakistan to begin member care in my church.

As I later learned, two Al Qaeda terrorists came into our church during the morning sermon. They cried, “*Allah Akbar!*” Then they threw six Russian-made hand grenades into the packed congregation of over 250 people. Three of the six hand grenades exploded. One terrorist also detonated the explosive vest he wore. The attack killed four people and wounded 85.

I was enraged. I wanted revenge. At that moment, I was filled with hate for Muslims. They had attacked my church; they killed and wounded people with whom I worshipped each week. As the hate filled my heart,

the Holy Spirit stuck His finger in my chest and said, “I died for those terrorists.”

I remember thinking, *Yes Lord. You did.* The Holy Spirit returned my heart and mind to a biblical and kingdom of God perspective of Muslim peoples.

Current world events have set most Americans on edge, at least to a point. American Christians struggle with the threat of Islam as well, but as a Church that is committed to reaching them with the gospel, our engagements with Muslims must first communicate that we are a people of peace — the antithesis of a world at war, the illogical response to insult and threat.

Interestingly, after Jesus dispersed the 72 evangelists who preceded Him to “every town and place where he was about to go” (Luke 10:1), He told them, “When you enter a house, first say, ‘peace to this house’ ” (Luke 10:5).

The Muslim greeting *assalamu alikum* literally means, “Peace be upon you.” For Muslims, it’s not an optional greeting. The Hadith requires it³ and prescribes etiquette for its use. We should always be prepared for honest, peaceful exchange. A peaceful presence keeps open the doors for ministry.

Don McCurry, author of *Healing the Broken Family of Abraham: New Life for Muslims*, wrote: “Because of a long history of animosity between Muslims and Christians, Christians may be tempted to allow an unforgiving and resentful spirit to poison their attitudes.”⁴

Today’s radical Islamic climate cannot be the Church’s excuse for abrasive, defensive responses — or, for that matter, offenses. A compelling example of peaceful response followed the murders of three key leaders of the Turkish Church in Malatya, Turkey, on April 18, 2007. A German missionary and two Turkish lay workers thought they were meeting to share with seekers. As the enemy would have it, the seekers were actually imposters who brutally tortured these brothers before taking their lives. Two of the murdered Christians left wives and young children; one was single. The murders devastated the small Christian community, but their response was one of amazing peace. In the days that followed, major newspapers featured the story of Suzanne, one of the widows, who said: “I forgive the ones who did this.”

A few days later, another Turkish leader reported on the nation’s reaction to Suzanne’s response to the murders: “How to summarize what is happening there is hard ... but what I am about to say, I don’t say lightly. It is as if a spiritual earthquake has hit the country through these events. What has happened, many have said has brought the

message of the gospel to the ears and eyes of the country in a way no one could have imagined.”⁵

PEOPLE OF PRESENCE

It should follow that a people of peace will be a people of presence or community. The idea that people who pursue peace would be able to live and work in harmony with one another makes a lot of sense. But in a culture where individualism and the right to personal expression takes precedence over group considerations, this is a challenge. However, the church that engages the Muslim diaspora will accomplish little if it does not understand the importance of community. Community is how we will engage Muslims in friendship, and it is vital to post-conversion relationships.

A very practical and deeply meaningful element in the lives of Muslims is the place of *ummah* — the worldwide fellowship of Muslim



Yamano Sardi / iStock / Thinkstock

PEOPLE OF THE
MUSLIM DIASPORA
NEED THE CHURCH
TO ENGAGE THEM
AS PEOPLE OF
PEACE, PEOPLE OF
PRESENCE, PEOPLE
OF PROCLAMATION,
AND PEOPLE
OF POWER.

believers with their god living in its midst.⁶ For the Muslim, most everything happens in community. The good of the family has priority over the good of the individual.

“Next to the extended family the wider community is the focus of loyalty,” McCurry says.⁷

The individual’s importance rests in his contribution to common welfare and the prosperity of his society.⁸ If he does something admirable, the community is honored. If he commits a public sin, the community is shamed and has to punish him to restore its honor. Muslims find their identity and security in this place of community. It is where they live; it is where they feel they belong.⁹

Loss of community is a fate worse than death for many Muslims. It is the penalty one pays for breaking laws, and it is what keeps many Muslims from leaving the faith. In America, a male apostate

may lose his wife and children. If a woman converts to Christianity, she is at her husband's mercy. He may keep her or divorce her.¹⁰ A convert is considered a traitor to the community and a renegade from the faith. No mercy is to be extended.¹¹ The Qur'an (Surah 4:88), even forbids community members from helping family members or friends who have accepted Christ. It says, "Would ye guide those whom God hath thrown out of the way?"

A Muslim who converts risks losing everything. The church that engages a Muslim must understand the risk this individual takes and must be ready to offer community where it may no longer exist. That can be a tedious, cumbersome task, but it is the culturally relevant way to show love to him or her. Muslims understand community.

Muslims who come to faith learn to appreciate the body of Christ as community. They find comfort and encouragement when they become aware that the Church is more than a building and that they are really part of a God-community. Discipleship matures them, but community must always be present in the discipleship process.

In David H. Greenlee's book, *From the Straight Path to the Narrow Way: Journeys of Faith*, he cites Abraham Duran's insightful words on the role of community in outreach to Muslims: "The beauty of Jesus is shown in community. The Church is His Body and His temple in this world. For Muslims to see the beauty of Jesus they need to see a community committed to Him and to each other — a community

walking in love, goodness, peace, and joy; a community of people who paradoxically show power and weakness; a community of struggling but overcoming people just like them. They need to see that, even if they are forsaken and rejected by their physical families, they will be embraced in the loving arms of Jesus, manifested in flesh and bone in his church."¹²

PEOPLE OF PROCLAMATION

The primary purpose of the baptism in the Holy Spirit is empowerment to proclaim the gospel of Jesus Christ (Acts 1:8; 2:4). The infilling of the Holy Spirit is Jesus' endowment of power for all of God's people to share Christ — not only in lifestyle, but verbally as well. The Church in the United States has opportunities to reach Muslims like no other body of believers in the world. Our context of freedom positions us for proclamation of the gospel to Muslim peoples.

Pastor Jared Stoner of West County Assembly of God in St. Louis says, "If we are willing to pay to send people to the other side of the world to do what we are unwilling to do in our own neighborhoods, we are the worst of hypocrites."

Therefore, to do this effectively, doesn't it make sense to equip and mobilize our churches to engage and reach Muslims in our communities? (See the sidebar, "New Muslim Awareness Curriculum Planned.") I have had the joy of leading Muslims to faith in Christ in Pakistan where

NEW MUSLIM AWARENESS CURRICULUM PLANNED

In late 2015, Global Initiative: Reaching Muslim Peoples will release a new curriculum to equip believers to evangelize their Muslim friends, neighbors, and co-workers.

The six-lesson course uses true stories of changed lives to help Christians understand and reach out to Muslims. Participants will discover how a biblical message changed others' attitudes toward lost Muslims. Believers from Muslim backgrounds will share their

testimonies, telling how the gospel transformed their fearful views of God and eternity into a relational love for the true God and an assurance of salvation in Jesus.

The course lessons address people in the local church. The objectives include overcoming the fear of engaging Muslims in relationship; befriending Muslim people; leading Muslims into faith in Jesus Christ for eternal life; and bringing Muslims into church fellowship. These lessons show Christians how to lead Muslims along the path of salvation and Spirit-filled discipleship.

The curriculum emphasizes the need for

constant prayer throughout the process of learning and putting the studies into action. It strongly reinforces reliance on the Holy Spirit for guidance, discernment, boldness, and gifts of the supernatural.

As God commissioned the prophet Jonah to minister to the people of Nineveh, He calls today's Christians to reach out to Muslims. However, as the story of Jonah illustrates, God cares about our attitudes toward the lost. He wants us to deliver a message of love to those who do not know the truth of Jesus. This is the task for believers of every generation.

MARK HAUSFELD, Springfield, Missouri

we served with Assemblies of God World Missions. However, I have had the same joy sharing the gospel and giving out Bibles and showing the *JESUS* film to Pakistanis in Chicago, as well as Moroccans and Saudi Arabians in Springfield, Missouri. Again, mission is not *where*, but *whom*.

Imagine the local church in the United States equipped and mobilized to reach Muslims. We have the potential to change the world if we only act on this God moment. Former Muslims could visit or return to their native lands and share the gospel with family and friends. Many would return to places that our missionaries cannot go because of geopolitical hindrances.

MUSLIM CONVERTS WHO LIVE IN THE SPIRIT OF PENTECOST HAVE THE ONE THING ISLAM CANNOT GIVE THEM: A RELATIONSHIP WITH A LOVING CHRIST WHO IS INTIMATELY AND POWERFULLY THE CENTER OF THEIR LIVES.

The Church in America must make the most of the freedom we relish. We must train local church members to proclaim the gospel to the Muslim peoples God has divinely brought to our country (Acts 17:26,27). It is missiological lip service to claim a burden for the ends of the earth and neglect unreached peoples in our Jerusalem and Judea. We are a people of proclamation!

PEOPLE OF PENTECOSTAL POWER

People of the Muslim diaspora need the Church to engage them as people of peace, people of presence, people of proclamation, and people of power.

McCurry says, "In our work with Muslims, it is inevitable that we will encounter power, for Islam itself is about power. Although there are many references to mercy and compassion in the Qur'an, the overriding impression of God in that book is one of irresistible power."¹³

Muslims desire to experience the power of God. A barren woman drinks *zamzam* water ("holy" water from a spring believed to have supplied water for Hagar and Ishmael when theirs ran out in the desert) because she believes it has power to help her conceive. A father visits the shrine of a deceased religious leader, called a Pir, because he believes the Pir's spirit will intercede for him, and Allah will meet his special needs. Any Muslim I have ever offered to pray for has been eager for me to do so. Muslims believe in miracles.

Nabil and I became friends at language school in Pakistan. Our casual conversations morphed into studies that took us through the Qur'an and the Bible. The stories of Jesus and His miracles interested him the most. This exchange went on for months. He began attending church with our family, at considerable personal risk. Nabil had not yet professed Christ, but he was drawn to Him in a special way.

One day I received a dreadful phone call. A car had struck Nabil as he rode his bike home from school. I rushed to be with him at the hospital. He had severe head injuries, including a fractured skull, and was thrashing violently in his bed. I asked him if I could pray for him,

and he made it plain that he wanted me to pray for him in Jesus' name. He said that boldly, in front of Muslim family members and others who were in the ward with him. I prayed for him and promised him I would be back to see him the next day.

The next day Nabil's hospital bed was empty, so I went to his home. When I knocked on the door, Nabil answered and invited me in. Before offering so much as a greeting, he asked if what he had experienced was the healing power of Jesus we had talked about in our times together. Happily, I affirmed this was the case. Nabil embraced this Christ who healed him.

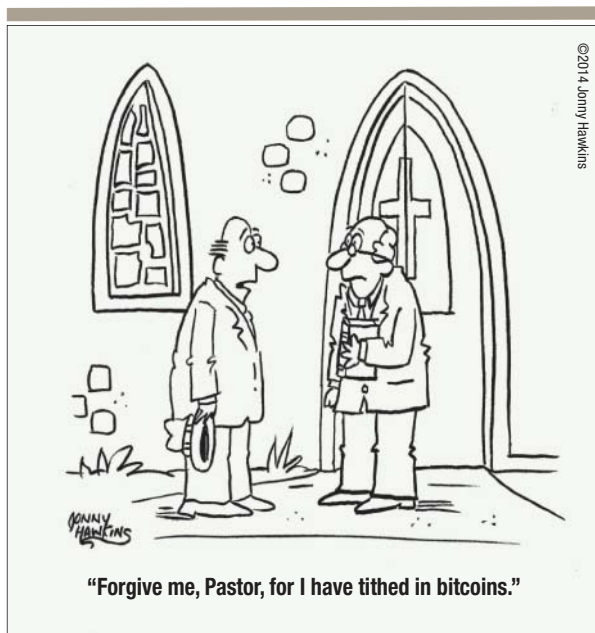
We have heard many stories of Muslims coming to Christ through dreams and visions as well. Pinar dreamed she was standing at the edge of a wide chasm, and she knew that Paradise was on the other side of that chasm. Her only way to reach the other side was by crossing on a thread the thickness of a human hair. She began to cross over on the thread, but before long she slipped off. As she was falling, a large hand scooped her up and gently placed her on the other side. She looked in her hand to see she was holding a white stone. She had no idea what her dream meant, but when one of our Central Eurasia missionaries explained it to her, she immediately accepted Christ.

Pentecostal theology is a theology of power. Signs and wonders confirm the Word of God. They tell Muslim people that God's message is reliable. For the Church to engage Muslims in Pentecost, we have to be Pentecostal ourselves. Will a Muslim who comes into community in our churches see prayers being answered? Will he see gifts of the Spirit in operation? Will she experience healing? Will he see demonic forces expelled? Will she hear messages in tongues with interpretations? Will he understand the role of the person and work of the Holy

Spirit in the life of the believer, because he is being disciplined in the ways of Pentecost?

One missionary, a worker among Muslims for the past three decades, said: “Muslims must experience the baptism in the Holy Spirit. It is a foundational belief of Islam that Allah is so ‘other’ that nothing man can imagine or say about him would be as he truly is. Tied in with the ‘absolute otherness’ of Allah is the correlate that he could only send his Qur’an to Mohammed by way of an angelic intermediary. He could never have intimate, personal contact with man. The baptism in the Holy Spirit is an experience that shatters that bondage. It puts a Muslim follower of Christ into personal, intimate, loving, profoundly caring, face-to-face contact with the Lover of His Soul. And until that intimacy is established, Muslim believers will forever be at risk of simply substituting one set of regulations (Islamic) for a better set of regulations (Christian). After one has received the Holy Spirit, however, he/she can never again say, ‘I’ve never met God.’ It helps them break through to that level where they can truly experience a day-to-day relationship with Christ.”¹⁴

Muslim converts who live in the spirit of Pentecost have the one thing Islam cannot give them: A relationship with a loving Christ who is intimately and powerfully the center of their lives. If we are not Pentecostal in the presence of Muslims, we may deprive them of salvation itself. An encounter with God’s power is vital to their salvation process.



CONCLUDING REMARKS

God has caused a Muslim diaspora to come from some of the world’s most restricted access nations to a place where Muslim people are set to receive the gospel message of Jesus Christ. It does not take great discernment to see that God is giving His Church divine opportunity to reach and lead them into life everlasting.

In Genesis 16:8, the angel of the Lord asked Hagar, “Hagar, slave of Sarai, where have you come from, and where are you going?”

May the Lord of the Harvest enable us as we answer the call to lead Hagar’s Islamic descendants in this journey, so that at the end of the day, millions of Muslims might respond in this way: I was born into slavery (Galatians 4:23), but now I am a child of promise (Galatians 4:28), for Christ has set me free (Galatians 5:1). 📖



MARK HAUSFELD is the international director of Global Initiative: Reaching Muslim Peoples, a ministry established to collaborate with AG World Missions regions and U.S. Missions to mobilize and equip the Church to reach Muslims everywhere. Hausfeld is also the director of the Center for Islamic Studies at AGTS, Springfield, Missouri.

NOTES

1. “Reaching the Muslim World for Christ in America,” Truth for Muslims, <http://www.truthformuslims.com/listen.htm> (Quote accessed May 30, 2014. However, the website is currently deactivated).
2. Raymond J. Bakke, *A Theology as Big as the City* (Downer’s Grove, Illinois: InterVarsity Press, 1997), 116–117.
3. *Hadith* means “story.” The *Hadith* are the collected sayings and examples of Muhammad. They are the highest written authority for the Muslim except for the *Qur’an*. Ergun Mehmet Caner and Emir Fethi Caner, *Unveiling Islam: An Insider’s Look at Muslim Life and Beliefs* (Grand Rapids, Michigan: Kregel Publications, 2002), 249.
4. Don McCurry, *Healing the Broken Family of Abraham: New Life for Muslims* (Colorado Springs, Colorado: Ministries to Muslims, 2001), 169.
5. John Weed, email message to the author, April 28, 2007.
6. McCurry, 322.
7. *Ibid.*, 297.
8. *Ibid.*, 166.
9. McCurry, 297. “Humanly speaking, the Muslim finds his ultimate significance in belonging to the household of Islam, or the dar-ul-Islam.”
10. Samuel Zwemer, *The Disintegration of Islam* (New York, NY: Fleming H. Revell, 1916), 34.
11. McCurry, 299.
12. David H. Greenlee, ed. *From the Straight Path to the Narrow Way: Journeys of Faith* (Waynesboro, Georgia: Authentic Media, 2005), 273–274.
13. McCurry, 166.
14. Doug Clark, email message to the author, October 5, 2007.

EXPAND YOUR OPTIONS

WITH THE DOCTOR OF MINISTRY AT AGTS

"I can honestly say that my experience at AGTS changed the trajectory of my life and ministry. I would recommend the Women's Leadership Cohort to any woman who is ready to say their biggest 'yes' to God and watch what happens!"

Jodi Detrick
D.Min. 2013
Author, Chairperson of the
Network for Women in Ministry
(2011–2013)



Empowered **MINISTRY** | *Biblical* **ANSWERS** | *Global* **IMPACT**

Focusing on your ministry context and personal growth, the Doctor of Ministry Program at AGTS is more than a degree—it is a journey of personal transformation that will change your life and ministry forever.

Concentrations available within the Doctor of Ministry Program include:

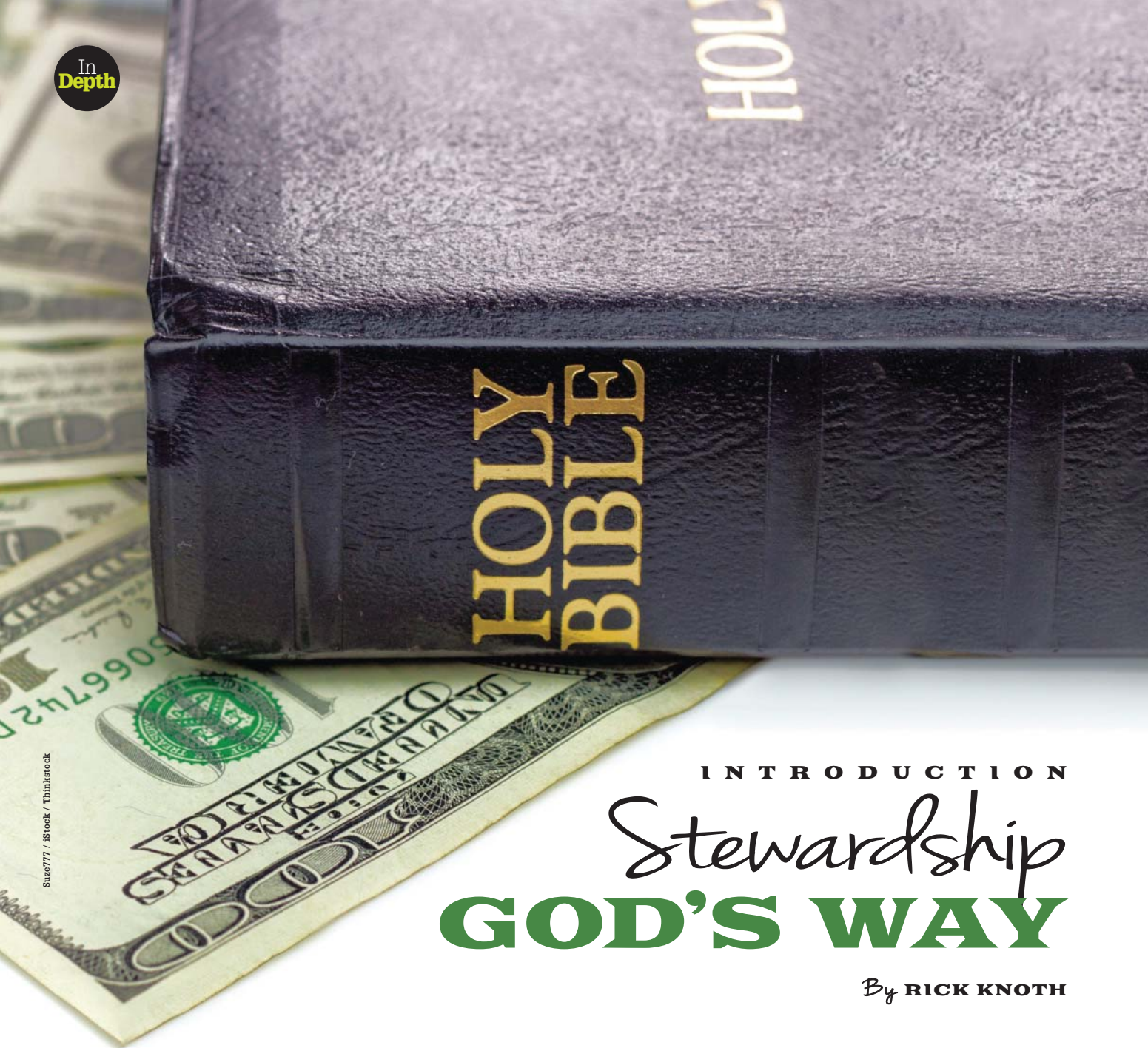
- **Missional Leadership**
- **Pastoral Care and Family Ministries**
- **Women in Leadership**
- **Military Chaplaincy**
- **Biblical Preaching**
- **Self-Design Option**

Other degrees available at the Assemblies of God Theological Seminary include:

Ph.D. in Biblical Interpretation and Theology • Ph.D. in Intercultural Studies • Doctor of Missiology • Master of Divinity
Master of Pastoral Leadership • M.A. in Christian Ministries • M.A. in Intercultural Ministries • M.A. in Theological Studies

1.800.467.AGTS
dmin@agts.edu
agts.edu





INTRODUCTION

Stewardship GOD'S WAY

By **RICK KNOTH**

NORTH AMERICANS TODAY enjoy historically unprecedented levels of affluence compared to the rest of the world. However, Americans' once irrepressible optimism toward their financial futures may be waning in the face of national and international unrest.

In the past number of years, the U.S. has experienced an unusually long, deep recession. According to the National Bureau of Economic Research, an American nonprofit research organization, from peak to trough, this economic downturn has been the worst since the 1930s Great Depression.¹ The Great Recession, as it has been called, and the slow-paced

recovery following it, has left a pronounced pessimism in the minds of many Americans.

Macroeconomist Robert J. Gordon of Northwestern University predicts that the real living standards of all but the top one percent in the income distribution will barely grow at all in the decades ahead.² Such a startling forecast paints a

gloomy picture for future financial growth in America and for the financial security of its citizens.

Furthermore, listen to or read the news on any day, and you will hear oppressive accounts of national and international concern: government defaults, skyrocketing national debt, dwindling labor markets, overvalued share prices, currency crashes, and social and political unrest in the Middle East, to name a few.

Consciously or not, many of these concerns weigh heavily on the hearts of average Americans. Financial pressure is one of the leading causes of stress today. Most everyone knows the toll that rising personal debt brings. Money-related stress affects our marriages, our productivity, and our health. Even among Spirit-filled, Bible-believing Christians, fiscal concerns remain a controlling reality.

In these tenuous times, it's imperative for those who earn their living from preaching the gospel to learn to manage church and personal finances wisely. Nothing tests the mettle of pastoral leadership more than managing God's resources. Any breach of fiscal responsibility on the part of clergy can present serious challenges to both the minister and the future of his or her church or ministry.

Not only must astute church leaders be vigilant stewards over personal and church resources, they must help relieve the angst felt by church members and attendees by guiding them to a deeper, richer, biblical understanding of money and its purpose in their lives.

The Bible has a lot to say about money: Wealth, poverty, greed, generosity, and contentment are just a few of the many topics that pertain to our financial and spiritual lives. In the New Testament, Jesus talked about money and possessions more than He did heaven and hell combined. In fact, Jesus had more to say about money and possessions than any other subject except the kingdom of God.

Why such an emphasis in the Bible on money and possessions? Does the idea that Jesus spoke more about money than anything else justify much of the wealth and prosperity teaching we hear today? Hardly! A closer look at Jesus' teaching on money reveals quite a different

tone. Consider the following two verses:

"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal" (Matthew 6:19).

"You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me" (Luke 18:22).

A proper understanding of what the Bible says about

money and stewardship can change how our people serve, spend their time, give, experience contentment, find balance between their needs and wants, and approach personal relationships. And it can give them an unshakable peace in an increasingly unpredictable world.

From a practical perspective, God expects ministers of the gospel to be careful and deliberate in matters of personal finance. Remember, integrity in the pulpit begins at home. In God's provision, He expects us to use wisely what He gives us. That means adopting a biblical approach to spending practices, eliminating debt, minimizing expenses, finding contentment in what we have, and being generous toward others. How we manage our own affairs is a reflection of how we will manage the resources under the care of the church. Ministers who establish a positive, personal, financial testimony before God and their congregations have the credibility to lead the church — even amid uncertainty, crisis, and confusion.

To this end, we examine in this issue of *Enrichment* some time-tested, biblical principles that will help guide you and your church during these turbulent times. This issue addresses such questions as: What does the Bible teach about wealth and stewardship? Will believing in Jesus Christ make us rich? Once wealth is acquired, how should Christians use it? Why has giving decreased, and what practical steps can Christian leaders take to help reverse this trend? In tight times, what are best practices for stretching ministry dollars? Because helping the poor is a core moral obligation for Christians and churches, what are some proven ways of helping the poor that do more good than harm? We explore these and many other stewardship-related topics in the forthcoming pages of this issue.

On behalf of the editors, I offer you this money issue of *Enrichment*. May the "wealth" of information resting in your hands lead you and your church on a financial journey that is both rewarding and God-honoring. ■



RICK KNOTH, managing editor, *Enrichment* journal, Springfield, Missouri.

NOTES

1. "U.S. Business Cycle Expansions and Contractions," National Bureau of Economic Research, <http://www.nber.org/cycles/cyclesmain.html>.
2. Robert J. Gordon, "Is U.S. Economic Growth Over? Faltering Innovation Confronts the Six Headwinds," Northwestern University and Centre for Economic Policy Research, *Policy Insight* 63 (September 2012): http://www.cepr.org/sites/default/files/policy_insights/PolicyInsight63.pdf.

To share or comment on this article, go to ej.ag.org/winter2015/introduction or scan the QR code.



Visit *Enrichment* journal on Facebook



DANGER

THE Dangers OF WEALTH

By GEORGE PAUL WOOD

In Luke 12:13–34, Jesus identifies three dangers that wealth poses for all people. Have American Christians taken sufficient notice of them?

BY ANY ECONOMIC MEASURE, Americans are wealthy people. We produce more and consume more than any other nation on the planet.¹ Even our poor are wealthy, relatively speaking. As Robert Rector and Rachel Sheffield have noted, “Today, most poor families have conveniences that were unaffordable to the middle class

not too long ago.”²

Our wealth is a source of great blessing to us. It enables us, if we are prudent, to meet our needs, indulge our wants, save for emergencies and retirement, and still have enough left to give generously to churches and charities. According to the World Bank, 80 percent of the world’s population lives on less than \$10 a day.³ We belong to the 20 percent that lives on more than that — in most cases, much more.

Our wealth is also a source of great danger to us, however, if we value and use it in terms that are contrary to God’s will. This is a recurring theme in Scripture generally, and in Jesus’ teaching specifically.⁴ Luke 12:13–34 provides a lens through which we can focus on what Jesus taught about the dangers of wealth. As we study this passage, we can see that Jesus’ words are especially relevant to wealthy Americans like us.

SETTING AND SUMMARY

In Luke 12:13–34, Jesus tells and interprets a parable about the dangers of wealth. Luke identifies the setting of Jesus' words in verse 13: "Someone in the crowd said to [Jesus], 'Teacher, tell my brother to divide the inheritance with me.'"

In Jesus' day, elder sons received a greater share of an inheritance than younger sons. We can assume that the man who spoke up was a younger brother who felt — rightly or wrongly — that his older brother had deprived him of his fair share. He thus approached Jesus and asked Him to settle the dispute, which was the kind of request commonly made to a rabbi.

Jesus made three replies:

1. He told the man He would not adjudicate the dispute. "Man, who appointed me a judge or an arbiter between you?" (verse 14).

2. He used the man's request as a teachable moment for the crowd. "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions" (verse 15).

He followed this warning with a parable about the judgment of a rich fool, which concludes with this moral: "This is how it will be with whoever stores up things for themselves but is not rich toward God" (verse 21).

3. In light of this parable, Jesus taught His disciples to trust in God rather than material things. The word "therefore" in verse 22 connects what precedes with what follows. Jesus taught His disciples not to worry about wealth because God would provide for their needs (verses 22–31).

He further instructed His disciples to put their faith into action by selling their possessions and giving to the poor, storing up treasure in heaven (verses 32–34).

Taken together, Jesus' replies to the man, the crowd, and the disciples establish three dangers wealth poses to people: insatiable greed, anxious unbelief, and a selfish disdain for the poor. These three dangers hang together. If your scale of value is the possession of an ever-increasing amount of stuff, you will always worry that you don't have enough, and you will never be generous to those with real needs.

Let's take a closer look at each of these points in turn.

To share or comment on this article, go to ej.ag.org/dangersofwealth or scan the QR code.



Visit *Enrichment* journal on Facebook

INSATIABLE GREED

Jesus frames His response to the crowd as a warning about greed (verses 15–21). He goes on to identify three elements of greed.

1. He points to the nature of greed. In Greek, the word for greed is *pleonexia*, which derives from the words "to have" (*exein*) and "more" (*pleion*). The greedy are those who desire to have more. There's nothing inherently

wrong with desiring more, of course. The poor disciples who pray, "Give us each day our daily bread" (Luke 11:3) are not greedy. They have a legitimate desire for more. The difference between legitimate desire and greed is the difference between need and want. Greed begins when you cultivate the habit of wanting more than you need.

2. He notes greed's scale of value. Jesus says, "Life does not consist in an abundance of possessions" (Luke 12:15). Greedy persons value stuff; they are materialists.

Notice what excited the rich man in Jesus' parable: bigger barns and surplus grain (verse 18). Jesus describes materialists as "whoever stores up things for themselves" (verse 21) and contrasts them with His disciples, who store up "a treasure in heaven" (verse 33). In Greek, the former is *thesaurizon*, while the latter is *thesauron*. When Jesus says, "where your treasure is, there your heart will be also" (verse 34), He means that the location of your treasure — here or in heaven — reveals the orientation of your heart — materialism or godliness.

The problem with materialism is that material things are subject to thievery or destruction (verse 33). Adopting a materialist scale of value locks you in a cycle of perpetual discontentment. You must replace things that are lost or destroyed. If the Jones family buys a shiny new widget, you too must buy one to keep up with them.

Even more problematic than this, you yourself die. "This very night your life will be demanded from you," God says to the rich man in Jesus' parable. "Then who will get what you have prepared for yourself?" (verse 20). Answer: Not you! You can't take earthly wealth with you into the afterlife. Thus, being fabulously wealthy in this age but abjectly poor in the age to come serves no good purpose.

3. Jesus exposed greed's self-centeredness. The rich man said to himself, "You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry" (verse 19).

He desired to spend his wealth on the satisfaction of his own wants — not the needs of others. In the parable, God demanded the rich man's life that very night. Jesus notes that God's assessment of the rich man's values demonstrates a universal standard: "This is how it will be with whoever stores up things for themselves but is not rich toward God" (verse 21).

We will examine what it means to be rich toward God. (Hint: It involves generosity to the poor.) For now, however, we can simply note the irony of the man's self-centeredness.

Jesus de-emphasizes the rich man's role in the production of his bumper crop: "The ground of a certain rich man yielded an abundant harvest" (verse 16). The rich man may have built the barns, but he didn't produce the overflow of grain that filled them. God did. Therefore, the rich man should have used his surplus as God intended: to provide for others. He had been blessed with wealth, but his wealth wasn't a blessing to anyone else.

Taken together, these three elements produce the motto of a greedy person: "I want more stuff for myself." The sentiment

underlying this motto is spiritually dangerous. Indeed, according to Jesus, it is a threat to one's eternal well-being.

ANXIOUS UNBELIEF

A second danger wealth poses to people is unbelief. In verses 22–34, Jesus frames His reply to the crowd as a warning about anxiety. He says, “Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear” (verse 22).

It is clear that the root of anxiety, according to Jesus, is unbelief. We worry because we have “little faith” (verse 28).

Jesus soothes our anxieties by teaching us several truths:

1. He reminds us of life's true scale of value. He says, “life is more than food, and the body more than clothes” (verse 23). The word *than* makes all the difference in one's philosophy of life. Compare materialism, which says, “Life is *more* food and clothes,” with Christian discipleship, which says, “Life is *more than* food and clothes.” The abundant life consists in properly identifying the “more than” element.

By the same token, however, life is not less than food and clothes. God created our material bodies and their material needs: “Your Father knows that you need them” (verse 30). He also created the material provisions to meet them. It is not wrong to have stuff, in other words.

2. Jesus soothes our anxieties about stuff by reminding us that God is a good Provider. “Consider the ravens,” He says. “God feeds them” (verse 24). “Consider how the wild flowers grow” (verse 27). He “clothes the grass of the field, which is here today, and tomorrow is thrown into the fire” (verse 28).

In light of God's obvious provision for living things that “do not sow or reap” or “labor or spin,” let alone have a “storeroom or barn” to store the products of their labor (verses 24,27), we have good reason to believe that God provides for us, too, because we are “more valuable” than they are (verse 24, cf. “how much more” in verse 28). If God provides for the needs of less valuable living things, He will definitely provide for the needs of more valuable creatures.

3. Jesus reminds us that anxiety is counterproductive. “Who of you by worrying can add a single hour to your life?” (verse 25). Far from adding to our lives, worry subtracts from our lives. It wreaks havoc with our mental and physical health

and poisons our relationships. So why worry (verse 26)?

4. Finally, He reminds us that seeking the Kingdom is the path to true abundance. Jesus says, “Seek [God's] kingdom, and these things [i.e., life's necessities] will be given to you as well” (verse 31). He then goes on to add, “Your Father has been pleased to give you the kingdom” (verse 32).

We are to seek what we have already been given. The truly abundant life, in other words, consists of continually refocusing on and laying hold of the divine grace that is ever before us. Only as we do so can we consider ourselves truly wealthy.

The questions are: Do we trust the God whom Jesus portrays in His teaching? Do we value the Kingdom more than



Compare materialism, which says, “Life is more food and clothes,” with Christian discipleship, which says, “Life is more than food and clothes.” The abundant life consists in properly identifying the “more than” element.

stuff? Do we believe that God will provide for our needs? Do we cast all our cares on a gracious Heavenly Father, knowing that He cares infinitely for us (1 Peter 5:7)?

If we do, we can heed Jesus' command: “Do not be afraid” (Luke 12:32). But we can also demonstrate our faith through generosity to the poor.

SELFISH DISDAIN FOR THE POOR

The final danger wealth poses is stinginess. This appears throughout verses 12–34. Jesus saw the element of greed behind the younger brother's request that He adjudicate a legal dispute with his older brother (verse 15).

He warned the crowd against acting like the rich man in the parable, noting that judgment was the just desert of “whoever stores up things for themselves but is not rich toward God” (verse 21). And He taught His disciples that if they truly believe in God, they can — without anxiety — “[s]ell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail” (verse 33).

The image of storing up treasure in heaven is not a common metaphor of generosity for modern-day people, but it was a common metaphor in Jesus' day. Gary A. Anderson argues that the metaphor ultimately derives from Proverbs 10:2 and 11:4.⁵ The

former says, "Ill-gotten treasures have no lasting value, but righteousness delivers from death." The latter says, "Wealth is worthless in the day of wrath, but righteousness delivers from death."

As faithful Jews meditated on passages such as these during the inter-testamental period, they came to identify righteousness (Hebrew, *tzedekah*) with almsgiving, an identification that persists in Judaism to this day. (If you're in Israel and a beggar asks for *tzedekah*, he's asking for financial assistance.) And they came to think of almsgiving as making a loan to God, or making a deposit in heaven. On the Day of Judgment, God would repay generosity to the poor — i.e., a loan to Him — with the interest of eternal life.

Now, as Protestants who believe we are saved by grace through faith for works (Ephesians 2:8–10), this talk of making deposits in the Bank of Heaven strikes us as a bit works-oriented, as if we are saved by our generosity. Yet Jesus uses the imagery of the treasury of heaven in precisely the way Jews of His day did. Do we have a contradiction, then, between Paul and Jesus?

No, of course not! The grace-faith-works formula also appears in Luke 12, though in different terms. Grace: "The Father has been pleased to give you the kingdom" (verse 32). Faith: "How much more will he clothe you — you of little faith!" (verse 28). Works: "Sell your possessions and give to the poor" (verse 33).

For Jesus, as for Paul, the ground of salvation is God's grace, not our works. Our works are simply evidence of authentic faith in God.

Put another way, how we use money is the proof of where we place our faith. If life consists in the abundance of possessions, we will seek to possess ever more stuff, worry that we don't have enough (or that we'll lose what we have), and fail to help the poor, believing that generosity diminishes us. If life is more than food and drink, however, we will seek the kingdom of God, trust in the Father's provision for us, and provide for those in need, knowing that generosity enriches us eternally.

When we compare these two understandings of life, then, we see more clearly what Jesus meant when He said, "You cannot serve both God and money [literally, *mammon*]" (Matthew 6:24), for they lead in diametrically opposite directions.

A TALE OF TWO ECONOMIES

What we see in Jesus' teaching is a tale of two economies. The earthly economy stores up treasures on earth. Its motto is, "I want more stuff for myself." The heavenly economy stores up treasures in heaven. Its motto is, "God has given me more than enough to bless you."

The crucial question facing American Christians like you and me is: Which economy do we participate in? America produces and consumes more than any other nation on the planet. Yet despite our wealth, American Christians give very little to church and charity, either as a percentage of their incomes or in absolute terms. In fact, over the last five decades, the average giving of American evangelicals has declined, even

as our standard of living has increased, and even as our knowledge of the world's needs have increased.⁶

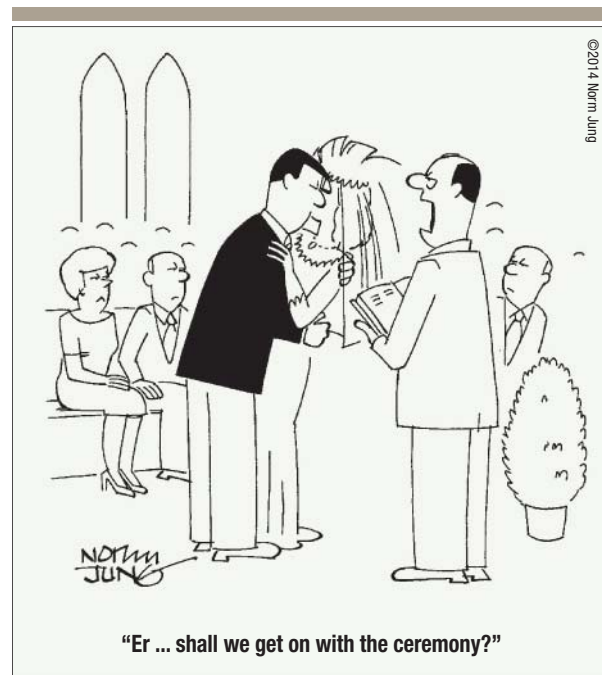
That leaves you and me with a very disturbing question: Might we be the rich fools who have stored up things for ourselves without being rich toward God? ■

NOTES

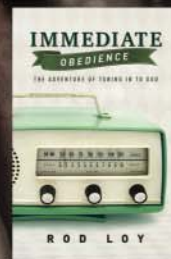
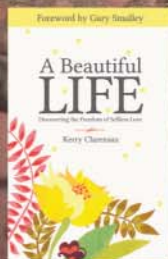
1. According to the CIA's *World Factbook*, our 2013 gross domestic product (GDP) was \$16.72 trillion, ranking us first in the world. Our per capita GDP was \$52,800, ranking us fourteenth in the world (<https://www.cia.gov/library/publications/the-world-factbook/geos/us.html>). According to the United Nations Statistical Division, our 2009 household final consumption expenditure (HFCE) was the world's largest, representing a full 28.9 percent of the world's total (http://en.wikipedia.org/wiki/List_of_largest_consumer_markets).
2. <http://www.heritage.org/research/reports/2011/07/what-is-poverty>
3. http://www-wds.worldbank.org/servlet/WDSContentServer/WDSP/IB/2008/09/02/000158349_20080902095754/Rendered/PDF/wps4620.pdf
4. Craig L. Blomberg summarizes "[t]he biblical theme of the ever-present dangers of riches" in *Christians in an Age of Wealth: A Biblical Theology of Stewardship* (Grand Rapids, Michigan: Zondervan, 2013), 67–95.
5. Gary A. Anderson, *Charity: The Place of the Poor in the Biblical Tradition* (New Haven, Connecticut: Yale University Press, 2013), 53–69.
6. John and Sylvia Ronsvalle, "The State of Church Giving in America," *Enrichment* journal, 20, no. 1 (Winter 2015).



GEORGE PAUL WOOD, executive editor, Assemblies of God publications, Springfield, Missouri.



HEALTHY LEADERS EQUIP



MY HEALTHY CHURCH
Equipping Spirit-Empowered People

MyHealthyChurch.com
AVAILABLE IN SPANISH AND
WHEREVER CHRISTIAN BOOKS ARE SOLD



THE PROSPERITY GOSPEL:

A Biblical Evaluation

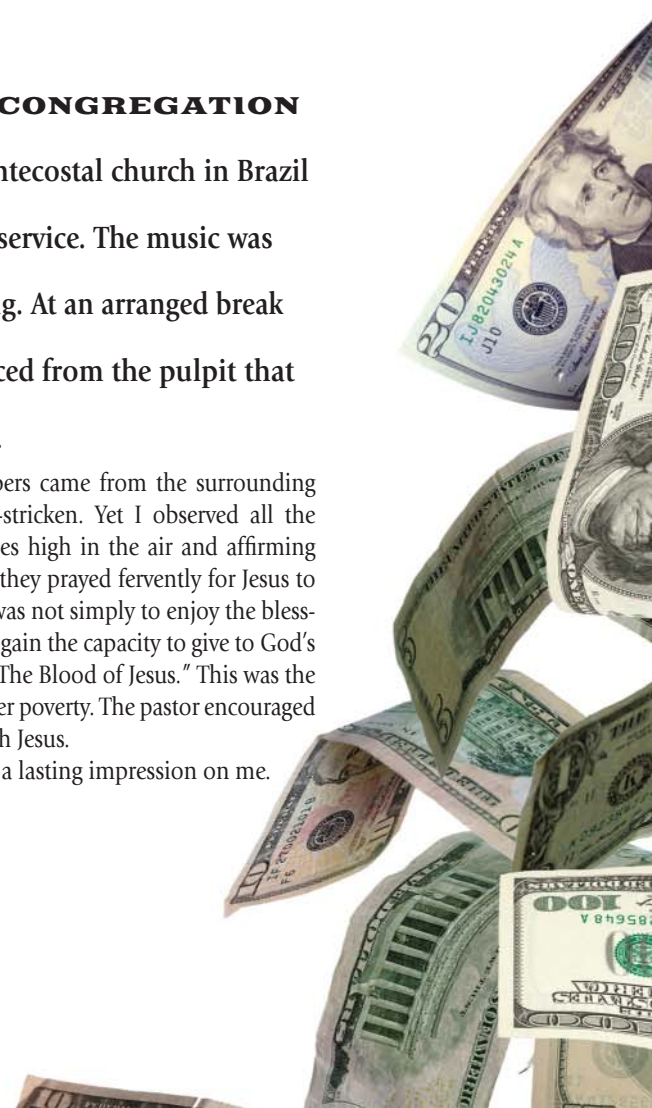
By FRANK D. MACCHIA

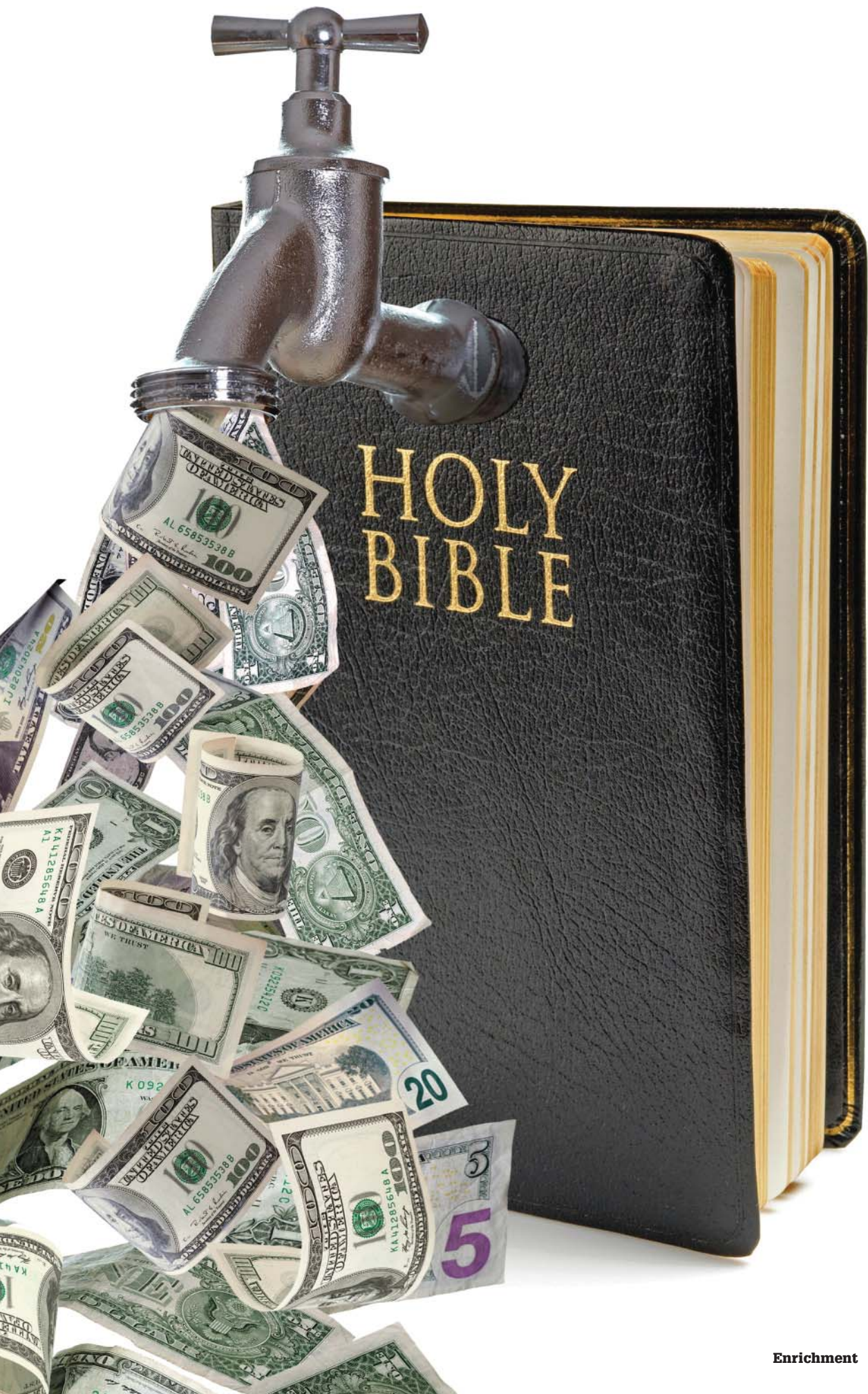
Contextual issues aside, the biblical and theological claims made under the umbrella of the prosperity gospel require careful attention.

I STOOD IN THE CONGREGATION of an independent Pentecostal church in Brazil enjoying the worship service. The music was loud and electrifying. At an arranged break in the music, the preacher announced from the pulpit that it was time to collect the offering.

The vast majority of the church's members came from the surrounding neighborhood, which was visibly poverty-stricken. Yet I observed all the congregants holding their offering envelopes high in the air and affirming together their desire to give. Moved deeply, they prayed fervently for Jesus to fill their envelopes with money. Their goal was not simply to enjoy the blessings of financial well-being. They wanted to gain the capacity to give to God's work. They had written on each envelope: "The Blood of Jesus." This was the banner under which they claimed victory over poverty. The pastor encouraged them with the promise of prosperity through Jesus.

The hearty amens and hopeful looks left a lasting impression on me.





HOLY
BIBLE

piet wort / iStock / Thinkstock

PROSPERITY GOSPEL DEFINED

It was clear to me that this church was familiar with the so-called “prosperity gospel.” Those who advocate it are part of a global movement. Promoted most frequently between Pentecostal and charismatic churches, other traditions sometimes teach it as well. Most of us have heard it before.

“Speak the word.”

“Only believe.”

“Obey by sowing the seed of a financial gift, and God will lavishly meet your needs ‘according to the riches of his glory’” (Philippians 4:19).

One interdenominational group of theologians based in Africa explains the prosperity message this way: “We define prosperity gospel as the teaching that believers have a right to the blessings of ... wealth and that they can obtain these blessings through positive confessions of faith and the ‘sowing of seeds’ through the faithful payments of tithes and offerings.”¹

There are different versions globally of this teaching; some emphasize financial prosperity more strongly than others, but they all focus on the simple assumption that the gospel promises prosperity to those who both believe for it and act on their faith by giving tithes and offerings.

PROSPERITY GOSPEL EXPLAINED


With this definition in mind, we can explain in greater detail what this message teaches so as to judge the degree to which it is biblical. People interpret the Bible in real-life contexts. As a result, it is possible sometimes to misunderstand what some people say when they speak to us from settings very different from our own.

For example, a person living in abject poverty in Brazil would most likely not understand the word “prosperity” in the same way as someone living in an affluent neighborhood in the United States. The poor person asking for “prosperity” might not desire much more than what most middle-class Christians in the U.S. take for granted as a blessing from God. Eighty percent of humanity lives on less than \$10 a day.² Many within that range live on much less. What Americans call middle class much of the world considers wealthy. We should keep this in mind the next time we criticize fellow believers from the global South for seeking “prosperity” as a blessing from God. We who are relatively prosperous should not criticize the poor for wanting what we have, especially if we are apathetic to their plight.

Contextual issues aside, the biblical and theological claims made under the umbrella of the prosperity gospel require careful

attention. Those who defend this message often make four basic arguments.

The first argument deals with the nature of God. The prosperity message highlights the goodness of God, or God’s desire to bless humanity with good things (James 1:17). Specifically, prosperity preachers emphasize that God wills to meet all of our needs according to “the riches of his glory” (Philippians 4:19). The implication of this teaching is that poverty is not God’s will for humanity, especially not for those who trust in Christ. For prosperity preachers, the idea that God can will for someone to live in poverty or even mediocrity rather than success and blessing seems to contradict the nature of God.



The expectation that one can claim material blessing in the same way that one can claim forgiveness or new life in Christ often leads to unrealistic expectations and crushing disappointment.

The second argument of the prosperity gospel is based on the victory of the Cross and the Resurrection over sin and its consequences. Consistent with divine goodness, God has acted decisively in the Cross and the Resurrection to free humanity from the clutches of sin and its curse, understood as the curse of the Law. Since the blessing of the Law in the Old Testament involves prosperity (Deuteronomy 8:18; 28:2–4), it is thought that, by overcoming the curse of the Law, the Cross and the Resurrection grant believers an open door to prosperity. Freedom from this curse brings the covenantal blessings promised to God’s people through Abraham’s descendant, Jesus Christ (Galatians 3:13,14).

The third argument in favor of the prosperity gospel has to do with the power of faith to claim the financial prosperity promised to believers and offered through the victory of Christ. Drawing from this victory, preachers urge people to believe for their prosperity and speak positive words affirming it before it becomes a reality. They often blame financial hardship on doubt and defeatism. They say faith resists such doubt in favor of total reliance on divine goodness and blessing. God then answers according to the degree of one’s faith. They point to Jesus’ statement in Matthew 9:29: “According

To share or comment on this article, go to ej.ag.org/prosperity-gospel or scan the QR code.



Visit *Enrichment* journal on Facebook

to your faith let it be done to you." Another favored text is John 15:16: "Whatever you ask in my name the Father will give you." In light of these texts, they view faith as the necessary requirement for defeating poverty and ushering in the blessing of prosperity.

The fourth argument connects financial giving with prosperity. People plant seed faith when they put their faith into action through tithes and offerings. These teachers say God has already given us the ability to obtain wealth as part of the covenant blessings channeled to us through Christ: "But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today" (Deuteronomy 8:18; cf. 6:3; 28:2-4).



thepoo / iStock / Thinkstock

Malachi 3:10 connects this promise of wealth specifically to tithing. God promises to "throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it." Prosperity will supposedly come if one puts action to their faith by sowing the seeds of giving to the work of God. "A man reaps what he sows" (Galatians 6:7).

PROSPERITY GOSPEL EVALUATED

Evaluations of prosperity teaching should not be reactionary and one-sided. Christians can gain valuable insights from this message. God is indeed good and generous, faith does resist defeatist attitudes, and those dedicated to God and to the way of Christ will experience a flourishing or prosperity of life that involves both body and soul.

The vast success of the prosperity message globally is not simply due to deception by preachers who prey on the false hopes or greed of their congregants. People sometimes abuse the prosperity message in this way, but that isn't always the case. This preaching connects with the hunger of many to discover a life that flourishes because it is generous and moves in harmony with a generous God. A biblical response to the

prosperity message must respond to that desire in a way that preserves the best of what it upholds but offers a more biblical framework for understanding it.

A careful study of what the Bible says about prosperity of life exposes the prosperity gospel as dangerously one-sided, especially in some contexts. In general, its strong emphasis on financial and material prosperity stands in stark contrast to the Bible's emphasis on spiritual blessing. By *spiritual*, I do not mean something entirely otherworldly, removed from one's concrete cares and concerns. Rather, *spiritual* here refers to something that is rooted in our deepest yearnings for God as well as for community, purpose, and value.

Jesus said, "Man shall not live on bread alone, but on every word that comes from the mouth of God" (Matthew 4:4). To live on bread alone is a living death. Even living primarily on bread is misguided and lethal to the spiritual life. Jesus reminds us that we must always seek first the kingdom of God and His righteousness and then trust God for the rest (Matthew 6:33). Our prayer for daily bread follows our prior prayer for the arrival of God's kingdom (Matthew 6:9-11). We are meant to flourish and prosper in life by living primarily from something deeper than financial blessing — namely, devotion to God, following in the self-sacrificial way of Christ, living by the leading of the Spirit, joining with

the community of the faithful, and caring for the lost and the outcasts. This is our most essential "food." Jesus thus said His food was doing the will of His Father (John 4:34).

The prosperous life does involve wholeness of spirit and body but only as we place the priority on the kingdom of God in the world. Financial health can be a component of a Christian's experience of wholeness, but we must not single out this element and grant it dominance over everything else. A distortion occurs when that happens.

Neither can the concern for financial prosperity dominate the Atonement. In Galatians 3:13,14, the blessing of Abraham that comes as a result of Christ's bearing the curse on the cross is justification by faith and the gift of new life in the Spirit. One can claim by faith both reconciliation with God and the gift of new life in the Spirit according to Galatians 3 (verses 1-5,13,14), but one cannot claim material prosperity with the same confidence.

Paul knew in the Spirit that he was a child of God (Romans 8:15,16), and he received in the Spirit a foretaste of liberty from the burdens of sin and death in the world. Yet he still groaned for the full liberty from this burden (8:21-23). He implies that the groaning will continue throughout this earthly life. The

expectation that one can claim material blessing in the same way that one can claim forgiveness or new life in Christ often leads to unrealistic expectations and crushing disappointment.

In God's kingdom, everyone is equally valued (Galatians 3:28), regardless of social status. Christ's followers face trials and frustrations, but they bear one another's burdens (Galatians 6:2). The blessing of the justified and Spirit-filled life carries profound implications for a life that flourishes in every way, but only as God wills and directs.

Certainly, a giving and generous spirit will prosper in life but not primarily or always in ways that involve material wealth. God is faithful to provide in times of hardship but not always to the degree that one might wish. Just confessing it will not make it so. God's Spirit is not a power for humans to use as they wish. In the Book of Acts, the Spirit — not the Church — directs and leads. The Church follows the Spirit.

Testimonies in the Christian media abound of God's generous provisions in life, but prosperity preachers often silence

A biblical response to the prosperity message must respond in a way that preserves the best of what it upholds but offers a more biblical framework for understanding it.

A circular graphic with a glowing blue border containing the text: "back to the have for you to prosper yo s to give you u will call up e, and I wil and". The text is slightly blurred and appears to be part of a larger document or image.

Within this biblical framework of the prosperous life, we discover God's generous grace in times of want and in times of plenty. Paul wrote about this in Philippians 4:11–13. In business ventures and in all areas of life, we learn to yield to God and submit to His will (James 4:13–17).

Faith does indeed resist defeatist attitudes. But the Bible writers do not harness faith to a hard and fast principle of sowing and reaping that applies in every situation. God is good, but He is also sovereign. We cannot reduce Him to a dispenser of financial blessing on demand. Scripture acknowledges that sometimes the unrighteous prosper financially while the righteous suffer hardship (Jeremiah 12:1). But true prosperity of life comes from a deeper source. Though God's ways are not always easy to understand, we know that His love makes us more than conquerors, even in the face of famine or nakedness (Romans 8:35–37).

According to 1 John 5:14, "If we ask anything according to his will, he hears us." Even those texts that say we will receive what we ask in Christ's name (John 15:16) imply a harmony with God's purposes for the world as revealed in the story of Jesus. To approach God in Jesus' name, we must first submit to Jesus' authority and lordship. That name implies a Spirit-led path dedicated to God's purposes for the world. That name is not a magic formula guaranteeing the acquisition of whatever one desires. Not all prayers are fittingly in Christ's name, even if the name is used.

or ignore testimonies that do not have perfect endings. What about testimonies from folks who did not receive the provision for which they prayed but still made it through by God's sufficient grace? Are we helping the people of God if these stories never see the light of day? Abundance of blessing cannot always be measured in dollars and cents. We need bread to live, but there is something even more important at the core of life than this.

PROSPERITY GOSPEL AND POVERTY

Of course, all this might be easy for someone writing from a middle class environment to say. What about people living in poverty or sustained financial hardship? They have a need that requires an answer. How can we say God wills this hardship for them? Does not God wish for them to prosper? These questions represent the greatest challenge of the prosperity message.

Of course, God does not will poverty for humanity. Poverty is our doing, not God's. The Psalmist says confidently of God: "I know that the Lord secures justice for the poor and upholds the cause of the needy" (Psalm 140:12).

The Bible instructs us to help those in need out of obedience to God: "Defend the cause of the weak and fatherless; uphold the cause of the poor and the oppressed. Rescue the weak and the needy; deliver them from the hand of the wicked" (Psalm 82:3,4).

There is no question that God wills to deliver people from poverty and to use people of good will to accomplish His purpose. In response to this need, one cannot deny that the prosperity message has had a positive effect in some parts of the world in generating financial health for the church and the surrounding community. Hope can be a powerful force among the poor. Giving to the work of God has in certain contexts allowed a church to open up opportunities for financial well-being for its members and others in the community. A church dedicated to rallying around those most affected by poverty can be an immense source of strength and wholeness.³

Moreover, hospitality is a marvelous way to show gratitude to God for a home and a regular job that puts bread on the table. Those who are generous will flourish in life. And God will multiply the Church's gifts to others so that they will bear fruit in their lives and, through them, in the lives of many others.

Yet, while all of this plays a vital role in a biblical understanding of the prosperous life, it is not enough to address the larger problem of poverty. The causes of poverty involve more than an individual's defeatist attitude or lack of faith. It involves more than the need to give to the work of the Church. It involves issues related to education, housing, and unjust social institutions and structures that sustain poverty and make it difficult to reverse. The Church's role in addressing this complex area of human suffering will involve more than encouraging faith and generosity among the faithful.

A CALL FOR BALANCE

In the midst of the Church's witness in the world, it is vital to reach for a balanced message. Especially needed in offering a biblical understanding of the prosperous life is a message that discourages giving primarily for the motive of getting back. The motive in giving cannot simply be one's desire to get a "bigger piece of the pie." Instead, the motive should be accomplishing God's will for humanity.

Obedient giving has its own rewards, even if there is little tangible return. Biblical motives for giving are listening to the Spirit's voice, following Christ in the world, and drawing closer to the heart of God.

Extravagant testimonies of financial wealth through giving implicitly place the priority of faith in the wrong place. Giving is all about God and caring for others, not building a little garden for me and mine to enjoy. Life prospers best when prosperity is not the motive: "Whoever finds their life will lose it, and whoever loses their life for my sake will find it" (Matthew 10:39).

Top: Photoimages / Jans Lambert / iStock / Thinkstock

It is understandable for people struggling in hardship to pray for bread and envision a better future. But the communities of faith that embrace them should help them expand their vision from the context of their own needs to a Christ-centered yearning for a better world. All giving and flourishing of life should remain focused there.

We are to pray for our daily bread and for the flourishing of our lives for the purpose of abounding "in every good work" in service to others (2 Corinthians 9:8). The prosperity message can remain relevant to the Church if it keeps its focus clearly moving in this direction. ■



FRANK D. MACCHIA, professor, Christian theology, Vanguard University, Costa Mesa, California. His most recent book is *The Trinity, Practically Speaking* (IVP, 2010).

NOTES

1. "A Statement on the Prosperity Gospel," Lausanne Theology Working Group, Africa Chapter, Ghana, October 2008 and September 2009, introductory paragraph, <http://www.lausanne.org/en/documents/all/twg/1099-a-statement-on-the-prosperity-gospel.html>.
2. Anup Shah, "Poverty Facts and Stats," *Global Issues*, <http://www.globalissues.org/article/26/poverty-facts-and-stats>
3. See Amos Yong and Katherine Attanasi, eds. *Pentecostalism and Prosperity: The Socio-Economics of the Global Charismatic Movement* (New York: Palgrave Macmillan, 2012).




©2014 Harley Schwadron



THE STATE OF CHURCH GIVING IN AMERICA



*An Interview
with John and Sylvia Ronsvalle*



JOHN AND SYLVIA RONSVALLE have been researching American church giving patterns since 1988. The results of their research are published annually in *The State of Church Giving*, which is now in its 23rd edition. Enrichment interviewed the Ronsvalles to find out how much American Christians give to the Church and its mission and how to help them become more generous.

Let's start with a personal question. You have been researching church giving trends since at least 1988. What motivated you to begin this research, and why do you think it is important?

RONSVALLS: First, thank you for the opportunity to address your readers. We also appreciate the chance to step back and reflect on the questions you raise. The process has led us to pray and think, both of which are always good activities to encourage.

As we completed our university work — Sylvia graduating Phi Beta Kappa, and John earning his Ph.D. — we felt a growing conviction that the Church was God's answer to the world's problems.

It was not easy to turn our backs on pursuing a general social movement and instead focus exclusively on the Church. To be truthful, we argued with God and each other. Yet, as Peter said, "To whom shall we go? You have the words of eternal life" (John 6:68). So we threw ourselves into encouraging church people to increase their help for others in Jesus' name.

As we went out to tell church people about their potential to implement God's will through increased giving and service, sometimes someone wanted more details about how much Christians currently give. That led us to explore further and analyze a number of available data sets.

Our goal focused on what the numbers meant: the difference between what was currently given and what could be given and applied to helping others in Jesus' name, particularly globally. Our first book in 1984 reflected that idea: *The Hidden Billions: The Potential of the Church in the U.S.A.* In

1987, we went to talk to Bob Lynn, then senior vice president at Lilly Endowment. He provided the first of two Lilly grants that helped us further document what church people give.

For us, our research began with — and is still focused on — the question: What potential is there for Christians to impact, in Jesus' name, global word and deed need?

The latest edition of *The State of Church Giving* ends with data from 2012. In that year, how much money did the average member of an American church give to his or her local congregation, both in current dollars and as a percentage of income?

RONSVALLS: In fact, in 2012, church members gave an average of 2.21 percent of U.S. per capita after-tax income to their churches. This number is based on congregational records of a set of denominations that included, as of 2010, over 100,000 of the estimated 300,000-plus historically Christian congregations in the U.S.

Giving to churches can be looked at from three points of view. First, in current dollars — the value the dollars have in the year they are given — church members gave \$861.40 in 2012, up from \$860.12 in 2011, and down from \$875.71 in 2007, before the great recession that ended in mid-2009. In inflation-adjusted 2009 dollars, church members gave \$819.40 in 2012, down from \$832.47 in 2011, and from \$899.87 in 2007.

Giving as a percent of income, a third way, is a useful thermometer to evaluate the warmth of church members' hearts as they consider how much to give to the church and how much to spend in other ways. In 2012, church member giving was

2.21 percent, down from 2.28 percent in 2011, and from 2.51 percent in 2007.

You have access to data sets that go back for decades. What are the long-term patterns in American church giving?

RONSVALLS: In fact, the church lost “market share,” as giving as a percent of income decreased from 3.02 percent in 1968 to the low point in the period of 2.21 percent in 2012.

Eleven denominations have reported numbers dating back to 1921. For this group, giving was above 3 percent from 1922 through 1933. That period includes the first years of the Great Depression. In 1933, U.S. per capita income was at its lowest point in the 1921–2012 period.

Giving was also above 3 percent from 1959 through 1961. Unlike after 1933, there was no Great Depression or factors in the early years of World War II that might explain the decline in church giving as a percent of income that began in 1961.

How much of that went to congregational finances, and how much to benevolences?

RONSVALLS: When a church member gives a dollar to the church, it’s divided into two general categories. Congregational finances support internal operations of the congregation, from salaries to capital expenses, Sunday School expenses to utilities. Benevolences include support of denominational administration at all levels and spending through denominational channels, or directly for activities such as local and international missions, seminary, and school support.

Of the two categories, giving as a percent of income to congregational finances has declined at a slower rate than benevolences. Between 1968 and 2012, per member giving as a percent of income to congregational finances declined from 2.38 percent in 1968 to 1.88 percent in 2012, a decline of 21 percent from the 1968 base. In comparison, benevolences declined from 0.64 percent in 1968 to 0.33 percent in 2012, a decline of 49 percent from the 1968 base.

66

If money is not being used as a weapon for good in the spiritual battle, as a weapon to help implement God’s will on earth, money will be used as a weapon against us, leading us to put distance between us and God.

Interestingly, during this same period, church membership as a percent of U.S. population has shrunk as well. The composite data set represented 14 percent of the U.S. population in 1968, and declined to 9 percent in 2012.

A larger group of denominations provide membership data, although not all provide giving data. This group includes the Assemblies of God. This larger group of 36 communions represented 45 percent of the U.S. population in 1968 and 35 percent in 2012. (See figure 1, page 75.)

We think a case can be made that, as the Church turned inward to emphasize its internal operations, no matter how good the music and services offered, the larger society was losing interest in a Church that was doing less in the wider world in Jesus’ name.

Are there differences between evangelical and mainline Protestant giving patterns?

RONSVALLS: Within this data set, evangelical Christians gave a higher percent of their incomes to their churches than did, for example, mainline Protestants. However, between 1968 and 2012, the percent of income given shrank faster among evangelicals than it did among the mainline. So it appears that the level of resistance among evangelicals to forces that decrease giving has been weakening.

Are there differences between the giving patterns of different demographics, such as gender, ethnicity, age, or region?

RONSVALLS: The church member giving data we analyze does not include those demographics. However, we also look at U.S. Bureau of Labor Statistics Consumer Expenditure Survey data. This data includes giving to “church, religious organizations,” as well as “charities and other organizations,” “educational institutions,” and “gifts to non-consumer unit members of stocks, bonds, and mutual funds.”

Regionally, in 2012, the South gave the highest portion of income after taxes to “church, religious organizations,” followed by the Midwest and the West, with the Northeast giving the least.

By income level, giving to “church, religious organizations” received the highest portion of income in each of the 12 income levels.

To share or comment on this article, go to ej.ag.org/stateofgiving or scan the QR code.



Visit *Enrichment* journal on Facebook

In every age group, giving to “church, religious organizations” received the highest portion of income. Of special note is something we have observed in the 2005 through 2012 data. The under-25 age group gave the smallest portion of income to charity. However, of the amount that they did give, the vast majority — in 2012 that was 73 percent — was directed to “church, religious organizations.” This finding suggests that those who give are learning their values in a religious context.

If the practice of philanthropy is weakening in the Church, as the giving patterns discussed above suggest, then those patterns may have important implications for the practice of charitable giving in the society as a whole. If the salt loses its flavor (Matthew 5:13), what happens to the soup that the salt is supposed to be flavoring?

What factors do you think account for these long-term patterns?

RONSVALLS: If we were going to summarize the many factors that account for these declining patterns, we would put them into two general categories. First, church leaders, including pastors but also denominational leaders, have not come to terms with the spiritual nature of money.

The second results from the first. Church leaders, including

pastors and denominational leaders, have been spiritually blind to the fact that God has placed the current church in the U.S. in an age of affluence never seen before in history. That means we have been blind to both the potential for increased giving and the good those funds could accomplish in Jesus’ name. The leadership that church members need in order to come to terms with the implications of this age of affluence has not been forthcoming.

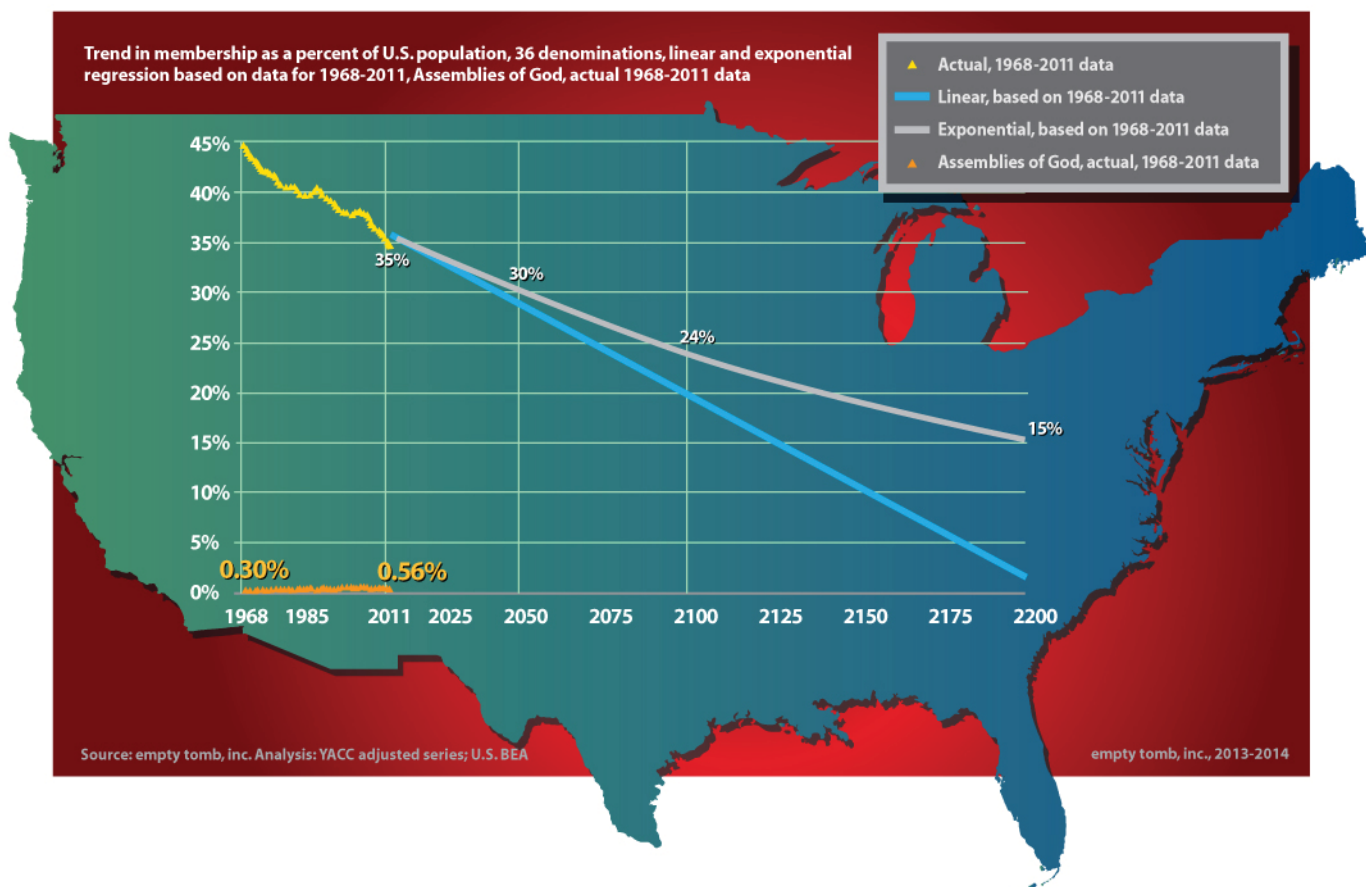
How would you describe the spiritual nature of money?

RONSVALLS: Money is a weapon in the spiritual battle that surrounds us. Philosopher Jacques Ellul pointed out that in Matthew 6:24, Jesus personified money as a being with an agenda. We must choose whom we will serve: God or money.

If money is not being used as a weapon for good in the spiritual battle, as a weapon to help implement God’s will on earth, money will be used as a weapon against us, leading us to put distance between us and God.

Consider observations by Daniel Kahneman in his book *Thinking, Fast and Slow*. He is an emeritus psychology professor at Princeton who won a Nobel Prize in Economics. He reflected on the work of Kathleen Vohs. Her studies focused

FIGURE 1



on how the influence (“prime”) of money affects behavior. For example, the prime might be a computer with a screensaver of dollar bills floating in water. The participants in a room with a money prime displayed behaviors that could be described not only as “self-reliance” but also as “selfish.” For example, in one experiment, “[w]hen an experimenter clumsily dropped a bunch of pencils on the floor, the participants with money (unconsciously) on their mind picked up fewer pencils.”

Kahneman writes: “[Kathleen Vohs’] findings suggest that living in a culture that surrounds us with reminders of money may shape our behavior and our attitudes in ways that we do not know about and of which we may not be proud.”

Although Kahneman may not have intended it, his comment is a good description of the spiritual nature of money’s effect on human beings.

What is the connection you see between the spiritual nature of money and church giving patterns?

RONSVALLS: Look at the emphasis on congregational finances compared to benevolences over the decades. Mammion continues to whisper, “There won’t be enough money to pay the bills.”

Jesus says, “Seek first his kingdom and his righteousness . . .” (Matthew 6:33).

Surely the activities of the local congregation, as well as denominations, are important, good, and probably necessary in general. The problem is that we could be doing all those maintenance activities and also expanding missions. We are content to maintain the institutions and do missions at a merely adequate level. That’s a lukewarm approach to missions, and that’s a dangerous place to be.

What do you mean by dangerous?

RONSVALLS: It’s dangerous because lukewarm requires some heat in order not to be cold. Yes, we’re doing missions, but not anywhere near the scale that we could be doing them. And as a result, children under age five are dying physically around the globe — many in areas that are filled with people who claim Jesus as Savior — and many are dying spiritually around the world at a time when unengaged, unreached people groups are identifiable.

Our mission efforts can be described as lukewarm, and lukewarm is not a good place to be when Jesus says that a lukewarm church will be spit out (Revelation 3:16).

What connection, then, do you see between what you have labeled as blindness to the spiritual nature of money and what you term this “age of affluence”?

RONSVALLS: The late Harvard economist John Kenneth Galbraith coined a term: “uncorrected obsolescence.”

Whatever you think of Galbraith’s economic views, we found his observation in the third edition of his 1958 *The Affluent Society* to be particularly useful. He was describing economic conventional wisdom — rooted in centuries of the majority being in poverty — that did not acknowledge the affluence spreading throughout U.S. society in the 20th century.

U.S. per capita after-tax income adjusted for inflation has increased over 200 percent since Galbraith wrote in 1958. Church

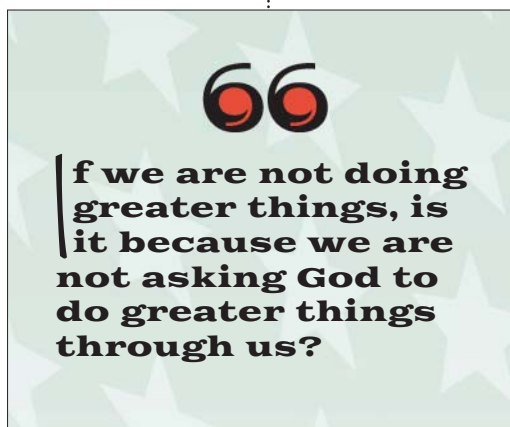
leaders function in the context of uncorrected obsolescence, acting as though Christians are not in a position to impact, via increased giving and in Jesus’ name, global need at a significant level. That’s just not true.

As a result of our blindness, we are not in a position to embrace the promises of Jesus, for example, in John 14:12–14; 15:7; and 16:23,24, when Jesus promises that we can ask for anything in Jesus’ name. Think about it. Jesus repeats that promise in all three chapters. In John 14:12, Jesus says we can do greater things than He did while on Earth. If we are not doing greater things, is it because we are not asking God to do greater things through us?

Sometimes it’s helpful to think about what good Christians could do if they increased their per-member giving. So, if per-member giving averaged 10 percent in the local church — basically, if every member averaged a tithe — how much more money would be available for congregational finances and benevolences?

RONSVALLS: Our measurement of church member giving is based on a data set of full or confirmed Protestant church members. This analysis yields a higher estimate of giving than, for example, for all Americans who claim membership in a historically Christian church.

The higher giving level of 2.21 percent means a lower amount of additional giving to reach 10 percent, and therefore a lower potential giving number. The conservative estimate of potential giving based on the 2.21 percent figure yields \$181



billion. To calculate the potential for all those who claim membership, average giving may be somewhat less than 1 percent of income, yielding an additional potential of as much as \$677 billion at 10 percent.

In *The State of Church Giving*, you mention that foreign-born persons in America send money to family in their home countries at a much higher rate than church people give to international missions. How much more money would be available if American church members gave at those sacrificial levels?

RONSVALLS: Many people will immediately say that increased giving levels are unrealistic. However, as you note, consider the level of remittances — money sent to home countries — in 2012 by those in the U.S. who are foreign-born. The countries that received the most of these remittances sent from the U.S. included Mexico and the Caribbean, China, India, and the Philippines. These gifts averaged \$2,538 per foreign-born person. Meanwhile, native-born church members in the U.S. gave about \$94 a year on average to international ministries in 2012. If native-born church members had given at a similar level as foreign-born remittances, in 2012, there would have been an additional \$397 billion more for international ministries.

We described that disparity to one woman who responded immediately, “Well yes, but those foreign-born people care about those people overseas.”

Exactly. When the world looks at the Church and then at the children dying, sometimes in the homes of Christian parents in other countries, can the world see we are Jesus’ disciples by the way we love one another (John 13:35), or that we love God and therefore love our neighbor (Mark 12:29–31)?

What additional good could be done?

RONSVALLS: We label two issues as global triage issues that could benefit from immediate intervention by the Church: reducing the rate of global child deaths, and engaging the unengaged, unreached people groups. (See figure 2, below.)

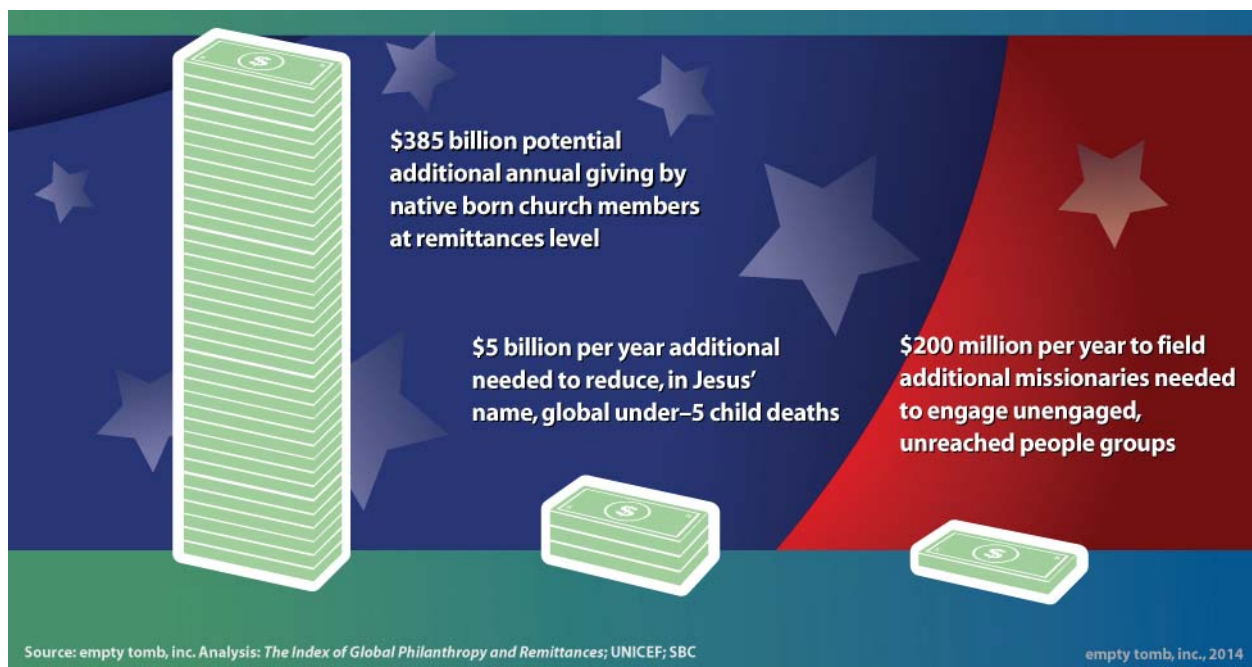
Many of the children under age 5 who are dying from preventable conditions are in areas where a majority of people identify themselves as Christian. In 2010, for example, there were 13 countries making no progress on reducing the rate of under-5 child deaths, in keeping with Millennium Development Goal #4. Of these 13 nations, nine had majority populations that identified as Christians.

The estimated additional funding needed per year to reduce the rate of child deaths in these and other countries is about \$5 billion a year.

At conferences in 1990 and again in 2000, global government leaders identified reducing the rate of under-5 child deaths as a core agenda. In Luke 18:41, Jesus asked the blind man, “What do you want me to do for you?” to which the blind man replied, “Lord, I want to see.”

If the Church asks the world the same question, leaders have answered: “Help reduce child deaths.”

FIGURE 2



If Christians were to increase their giving through their own local churches, through their own denominational channels, the coordinated parallel action of these Christians could make a dramatic intervention, and do it in Jesus' name.

The other issue of engaging unengaged, unreached people groups is purely a Church-related matter. An article in *Christianity Today* recently estimated that there were 127,000 international missionaries from the U.S., and 400,000 globally in 2010. How can this be, and yet, by one 2008 estimate, only 2,800 more missionaries were still needed to engage the remaining unengaged, unreached people groups? By one estimate, an additional \$200 million a year could field the necessary workers to be dedicated to reaching these groups. Why are we not mobilizing with every ounce of energy we have to accomplish this goal now?

Neither of these needs begins to tap the potential giving available.

Consider that if 100 million church members increased their giving to their local churches even \$50 a year each, designating it for reducing global child deaths through their own church channels, the \$5 billion additional needed annually could be raised. The cost per church member, of course, goes up to about \$200 if some subset, such as evangelical, were to take on the challenge alone.

The additional cost for fielding the additional missionaries for the unengaged, unreached people groups is much less per church member. We could be changing the world in Jesus' name, providing dramatic evidence of God's presence in the world through the body of Christ, for the price of a dinner out for two people once a year.

How can pastors use your data? In your opinion, how should your data change the way pastors think about the budgeting process, about teaching stewardship to members of their congregation, and about helping the poor at home and abroad?

RONSVALLS: For some 40 years, with growing clarity ourselves, we have understood the potential to do a lot of good, and observed that we in the Church are not doing it.

We've been correct in understanding this potential, and accurate in observing trends from the numbers. What we have failed to do is inspire anybody to mobilize more money in Jesus' name on behalf of critical global needs close to God's heart, at a scale that reflects the current reality. This is not due to lack of trying. Apparently, God has not chosen to make use of us in that capacity.

That means that the answer to how to help church people understand their own potential for good must be answered by church leaders, such as your readers. We can provide ammunition so that the weapon of money can be harnessed and increasingly focused on helping to implement God's will. However, others must put the information to use.

To not do so is to abandon church members to mammon's agenda for gratification of self, preached so effectively by advertising and entertainment. Those two entities of advertising and entertainment are not to be blamed. They are doing their jobs. The blame is at the feet of church leaders who have left the field to the opposition. We have sat in the stands and criticized those on the field, or even adopted some of their techniques. But we

have not offered an authentic alternative to living for self. Read what Jesus says. It's in losing our lives for Jesus' sake that we will save them (Mark 8:35).

What can your readers do? Act like they believe God. Pastors can stop seeing their congregations and denominations primarily as institutions to be maintained, and instead see them as bases from which to wage the spiritual battle of our times. That will take discernment and courage. It will involve coordinating with other Christian traditions. Both Jesus' prayer for oneness in John 17:20-23 and the parable of weeds in Matthew 13:24-30 are relevant. Under the banner of Jesus' name, pastors and denominational leaders can lead church members to increase giving and then make sure that giving increase is directed to impacting global need. We have to believe God has placed us in this age of affluence to do greater things than Jesus did (John 14:12-14), and thereby bring glory to the Father through Jesus Christ in the power of the Holy Spirit. ■



The blame is at the feet of church leaders who have left the field to the opposition. We have sat in the stands and criticized those on the field, or even adopted some of their techniques. But we have not offered an authentic alternative to living for self.

"Five Gospels record the life of Jesus. Four you will read in books and one you will find in the land they call Holy. Read the fifth Gospel and the world of the four will open to you."

— ST. JEROME —

SEA OF GALILEE | ISRAEL

DISCOVER

THE FIRST-CENTURY WORLD OF JESUS

JOIN A SCHEDULED TRIP | PLAN A CUSTOMIZED TOUR | SCHEDULE A BIBLE SEMINAR



REGISTER ONLINE OR BY PHONE:

HOLYLANDSSTUDIES.ORG

1-855-700-CHLS (2457)

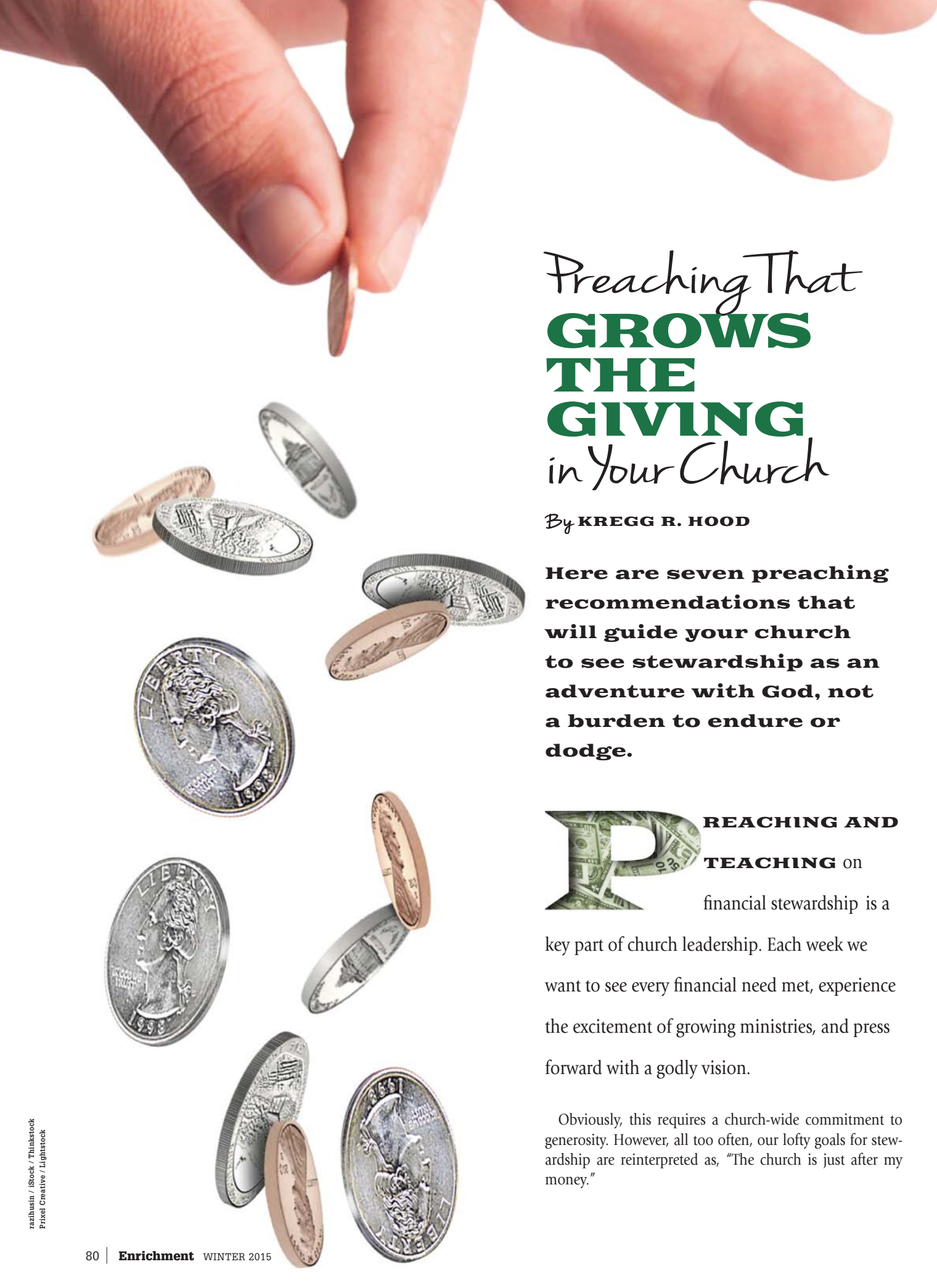


THE CENTER FOR
HOLY LANDS STUDIES



@THECHLS

TOUR DESTINATIONS: ISRAEL | JORDAN | TURKEY | GREECE | ITALY



Preaching That **GROWS THE GIVING** in Your Church

By **KREGG R. HOOD**

Here are seven preaching recommendations that will guide your church to see stewardship as an adventure with God, not a burden to endure or dodge.

PREACHING AND
TEACHING on
financial stewardship is a

key part of church leadership. Each week we want to see every financial need met, experience the excitement of growing ministries, and press forward with a godly vision.

Obviously, this requires a church-wide commitment to generosity. However, all too often, our lofty goals for stewardship are reinterpreted as, "The church is just after my money."

My first encounter with such negative attitudes happened early in my preaching ministry. I was only a couple of months into my first pastorate when one of our wealthiest members told me, "Let me tell you my view about giving to the church. It's like putting money down a black hole. The more you give, the more they want."

As you can imagine, I felt a bit intimidated by this flippant comment from a man who was also a deacon in our church.

Thankfully, the Lord helped me get through this exchange and led me on a fascinating journey about stewardship teaching. During the next 10 years, I actually began to enjoy teaching on stewardship, giving, tithing, getting out of credit card debt, and biblical principles of money management. Then, in 1995, a Christian publishing company asked me to write a book on tithing. Candidly, I was thrilled, humbled, and nervous to take on this assignment, but by God's grace, the project became my first book, *Take God at His Word*. Over the last 20 years, this little book and the preaching program that goes with it has helped more than 4,000 churches develop a positive, practical approach to stewardship.

I now have a passion to help preachers enjoy speaking on this great biblical topic — and get results, too! Allow me to share my favorite recommendations.

PREACH THE POSITIVES

John Maxwell is one of my favorite stewardship mentors. While attending his stewardship conference, I heard him say, "You don't give to get. You give to get to give again."

When I heard that, another light came on. God wants to use us as channels of blessing!

Another time, while preaching an expository series through 2 Corinthians, I came to 2 Corinthians 9:7, and this well-known truth hit me in a fresh, new way: "God loves a cheerful giver."

Here, the word translated "cheerful" in the Greek New Testament is *hilaros*, from which we get our English word "hilarious." Imagine that! God loves "hilarious givers." This truth energized me. I immersed myself in this entire section of Scripture as if I had never read it before. Even though it was not my first giving sermon, it was my first giving sermon to generate many genuinely enthusiastic comments afterwards. One of the church elders, who was also a fundraiser for a Christian ministry, said it was the best sermon on giving he had ever heard. That amazed me.

Another person said, "That didn't even feel like a giving sermon!"

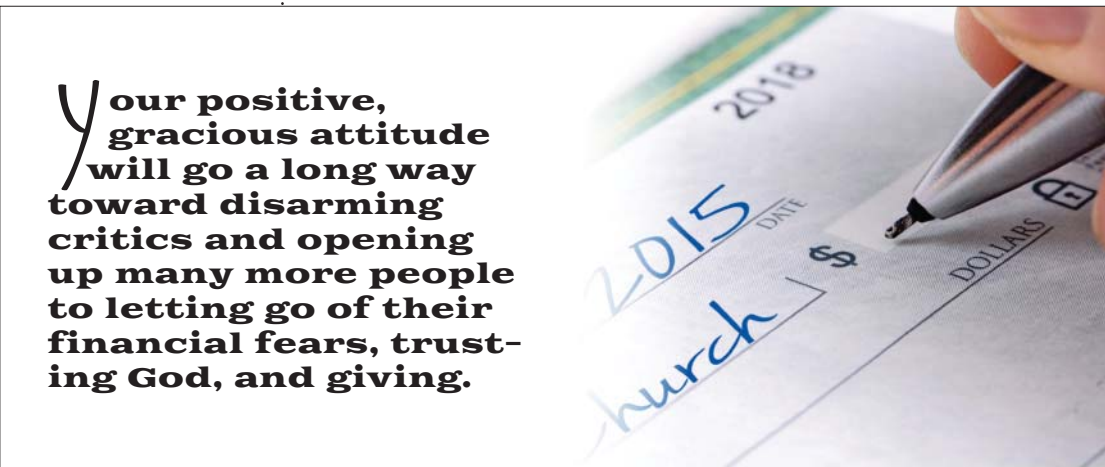
I said, "Thank you ... I think," and laughed.

I had finally realized that since giving should feel good — "cheerful" — my preaching on giving should feel good, too.

PREACH AN ANNUAL SERIES ON STEWARDSHIP

I learned this from John Maxwell, too. He has taught that preaching a four-week yearly stewardship series was the most important step he took to grow the giving levels in the churches he pastored.

Maxwell always preached his stewardship series in January, and I certainly like that time frame. Over the years, however, I have found that it really does not matter when you preach on stewardship as long as you make it a four-week straight preaching focus and preach with a positive, practical emphasis. I have



Your positive, gracious attitude will go a long way toward disarming critics and opening up many more people to letting go of their financial fears, trusting God, and giving.

seen giving go up significantly during the summer when the motive for the focus was spiritual growth.

Just pick four weeks in a row to preach on giving from a positive perspective. It is that simple. Your series works best when the first sermon is on some aspect of how giving is a blessing, how it helps people grow their faith, how they will learn to see God's hand in their lives, and so forth. In other words, have some fun with this first sermon. If you are enjoying the topic, most other people will, too. Make giving an invitation to blessing (Acts 20:35), and resist the temptation to fuss at your listeners. In short, encourage them, and do not berate them. Your positive, gracious attitude will go a long way toward disarming critics and opening up many more people to letting go of their financial fears, trusting God, and giving.

SHARE YOUR VISION FOR THE POWER OF TITHING

Next, make your second sermon in the series a message on tithing. As you preach on tithing, do not scold people for not tithing. I know it is tempting to put on the pressure here. Instead, speak

from your heart, from Scripture, and from personal experience about why you and your spouse tithe. I cannot recommend this strongly enough.

No one can criticize your testimony. As you speak lovingly about why you are personally committed to tithing on the first-fruits of your salary, something very interesting will happen. You will not only be their preacher, you will also be their example. People who have always resisted tithing will stretch in their faith and their giving, too.

Typically, the third sermon should deal with practical issues related to giving. You might speak on 1 Corinthians 16:1,2 and the practicalities of the weekly offering, or on the importance of accomplishing current and new ministry initiatives. You might also speak on the unity that comes to a church when everyone gives to do the Lord's work. Giving is ministry. If you are looking for new ideas, I have sample sermons available at kregghood.com/premium-resources. Again, my main advice is to stay positive, practical, and biblical.

INCLUDE OTHER STEWARDSHIP TOPICS

When you get to the fourth sermon, here is a great change of pace. Did you know there are only four things you can do with money? You can make it, spend it, save it, or give it. Amazingly, the Bible addresses all four topics. So consider making the fourth sermon in your stewardship series a practical money management message, like budgeting or getting out of credit card debt. When you help people learn biblical principles for money management, you not only help them with a very practical need, you earn the right to talk to them about tithing, too.

Another related topic for week four is the stewardship of life. Point out that we are all managing other God-given resources besides money. We should carefully manage time, relationships, and other abilities, skills, and gifts for ministry. Once people see the big picture, it expands the amount of time they willingly give to ministry just as they are learning to increase their financial giving.

To share or comment on this article, go to ej.ag.org/preachinggrowsgiving or scan the QR code.



Visit *Enrichment* journal on Facebook

GOD IS THE SOURCE OF ALL BLESSINGS

Christians must reject the false conclusion that the source of their income is their bank accounts, abilities, or intellects. Deuteronomy 8:17,18 clearly says that God is the One who gives people the ability to make wealth. This means money, ability, and intellect are not the sources of our income. They are simply the means by which God, the Source,

provides blessing. God provides for our needs according to the riches of Christ. He uses the material resources of our world as the delivery system to care for His children. To experience His abundance, we must first see Him as the Source of every blessing.

Once we see God as our Source, we can receive a new definition of the word "rich." In fact, this understanding liberates us to see that we may all be "rich" when we reflect on what Paul wrote to the Christians in Corinth. In 2 Corinthians, Paul provides a different picture of what it means to be rich (or enriched): "Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God" (2 Corinthians 9:10,11).

In God's kingdom, there is a correlation between true riches and generosity. Most people think they are rich if they make a lot of money. No, being truly rich has nothing to do with the amount in our checking accounts. We are rich as soon as God gives us enough to take care of our needs and have extra to share. This insight helps me see how blessed I am when I drive a car, take a hot shower, or eat at a restaurant. I am rich because these are all signs that I have more than I need to live on. With this perspective, we always have something to give back to God by sharing with others through the ministry of the local church. This passage also identifies one of God's many promises: If we give to Him, He will enlarge our financial capacity to be more generous in the future, too.

I know another successful Christian businessman who has counseled scores of couples over the years who were in deep financial difficulty. When they came to him for advice



Ten Action Steps To Increase Generosity

- Preach a series each year on stewardship. Include one positive sermon on tithing.
- Make giving online and by text message convenient.
- Send contributors a one-page letter each quarter with a year-to-date giving statement. (See the related sidebar, "How to Write a Quarterly Giving Letter.")
- Share video testimonies from your congregation about how biblical stewardship involves all your resources — not just giving money.
- Use illustrations on stewardship in all types of sermons.
- Teach giving in your New Members class.

ReStudio / iStock / Thinkstock

about solving their money problems, he agreed to help if they would decide to give 10 cents of every dollar they made to the Lord. This person told me that every couple that followed through not only got their financial house in order but they also had the opportunity to do good for God. That's a tremendous track record!

Luke 6:38 says: "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

Now I want to say up front that I am opposed to the many extremes in "prosperity teaching." Nevertheless, the Bible does teach that God rewards our faith (Hebrews 11:5,6). That includes obedient giving.

Jesus says to tap into God's economy. The Lord is a generous provider. Teach people not to be afraid to give. For years I thought it was materialistic to think God would bless me financially when I gave money to do His work. In reality though, the materialistic view is thinking that my own ingenuity is the only source of my ability to make money. A spiritual person obeys and trusts God to release good blessings and provide all the resources of life. The unspiritual person believes human effort is the source of material wealth.

EMPHASIZE "SOWING AND REAPING"

Galatians 6:7 and 2 Corinthians 9:6 allow you to show the cause and effect relationship between what someone gives and what they receive in return. The principle holds true whether you are talking about finances, friendship, or faith.

If people want God to bless them, they should do something that is a blessing in that area of their need or desire. God

- Schedule special offerings (above the tithe) for events, outreach, benevolence, missions, etc.
- Offer regular classes on biblical financial wisdom (especially getting out of credit card debt).
- Develop relationships with people who have significant potential to make giving a major ministry (not as fundraising but "faith raising").
- As appropriate for their faith development, consider a note, lunch, or visit with people who give \$1,000 or more for the first time in any given week. Do the same with those who have recently started giving consistently; are among your highest givers; or have made significant changes in their giving. (Increases or decreases may signal important life situations.)

Remember, your goal is faith raising, not favoritism. Giving is a ministry. For more ideas, visit kregghood.com/premium-resources/.

KREGG R. HOOD, Naperville, Illinois



will oversee the experience. It is safe to teach people to be bold in this area of faith because God will watch over the results of our sowing and bring about His will. He does not guarantee this principle to create selfishness but to create faith and partnership with His purposes.

BE PATIENT: GROWING FAITH TAKES TIME

One of my preacher friends who grew up on a farm gave me this little three-point outline: (1) You reap what you sow; (2) you reap more than you sow; and (3) you reap after you sow. When we see this Scripture as insight into the ways God works, we know giving is not an expense — it's an opportunity!

Another time, during a capital stewardship campaign in which our church was trying to raise several million dollars for a building expansion, one of our truly generous givers shared

this with the entire church: "Don't pray and see how much God wants you to give. Instead, pray and see how much God wants to give through you. That number will be the amount you should commit to give."

That definitely stretched some people, but it was the good kind of stretching. When we challenge people in a healthy way to trust God, we can help them discover some of the best spiritual feelings they can imagine.

God wants every one of our uses of money to lead us to trust Him. Let Him use you to encourage generous giving, smart spending, and wise investing. Help people escape from the bondage of credit card debt, too. Most of all, guide them to see stewardship as an adventure with Him, not a burden to endure or dodge. As we help people grow in all areas of their stewardship, we will help them grow in their faith. God will use this kind of faith to change the world! ■



How to Write a Quarterly Giving Letter

Mailing a quarterly giving letter to your regular contributors is a great way to encourage people to grow in generosity. When you write, remember this phrase: "TIE" a person's giving to ministry.

THANK them for being faithful in generosity. Highlight the link between faith and giving. Reference a particular Scripture, and connect it to a recent setting in the church or a particular time of the year.

INFORM them about ways the church is serving, ministering, and reaching people. Millennials especially appreciate this because it helps them see how giving impacts specific needs that are biblical and personally meaningful.

ENCOURAGE them to stretch in giving and in all other areas of their walk with God.

Many churches also mail two more letters. One, sent around the first of December, encourages year-end giving by December 31. The other, mailed around the third week of January, includes a giving statement confirming the total amount given in the previous year.

Done well, these encouraging letters also serve as gentle reminders to help people stay on track with tithing and other giving decisions the Lord might have put on their hearts earlier in the year.

KREGG R. HOOD, Naperville, Illinois



KREGG R. HOOD, pastor of community life, Calvary Church, Naperville, Illinois



HEALTHY KIDS' MINISTRIES INSPIRE

INCREDIBLE ISLANDS™
Hope INNOVATED

jellytelly®

KINGSTONE
MEDIA GROUP

Fire BIBLE
For Kids

BUCK DENVER writes
WHAT'S IN THE BIBLE?

KID BIBLE
HEROES

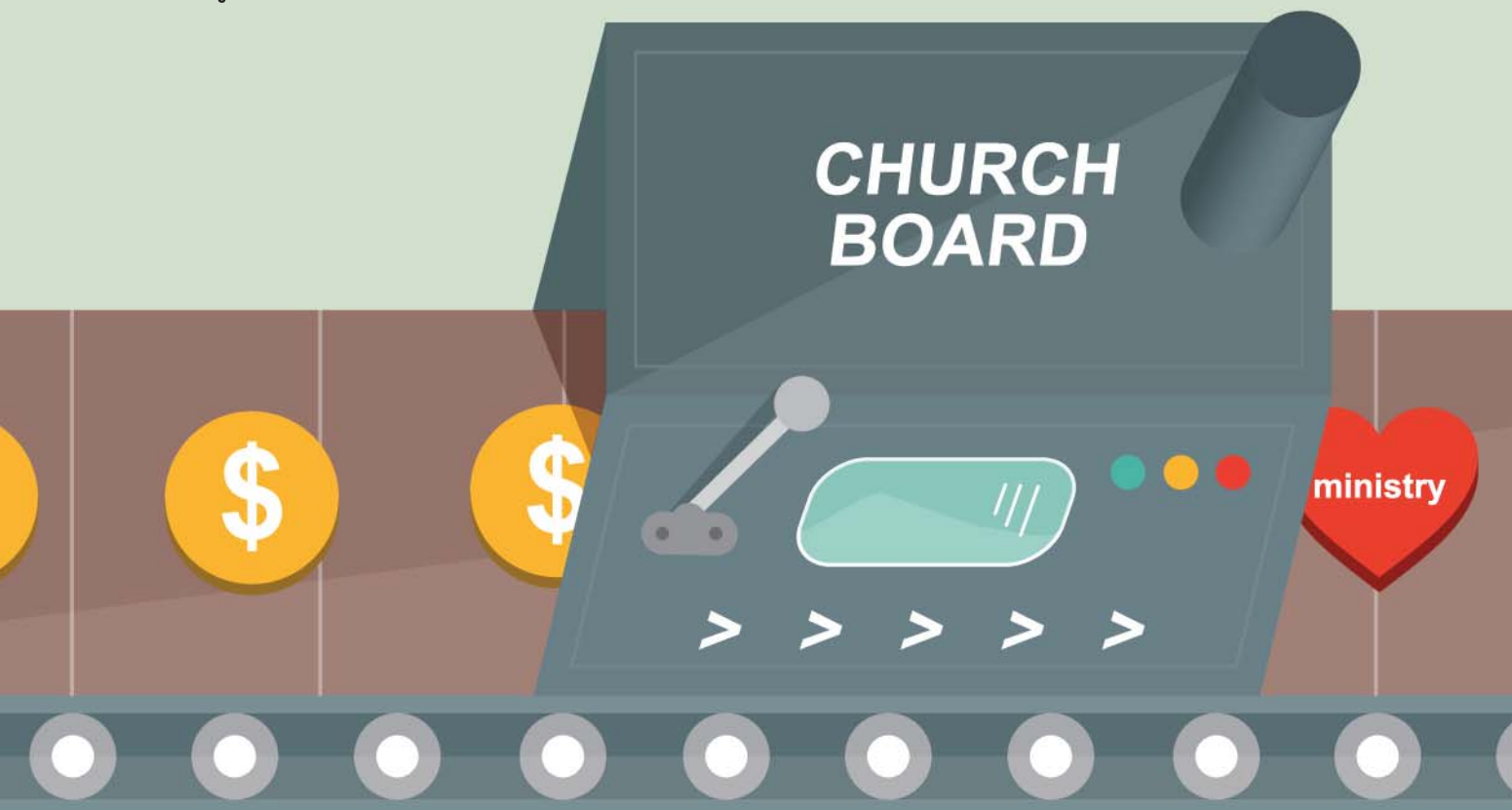
Welcome to
HOLSOM
POPULATION: WEIRD



MY HEALTHY CHURCH®
Equipping Spirit-Empowered People

Budgeting Beyond the Basics: **MANAGING YOUR CHURCH'S MONEY**

By **DOUG CLAY**

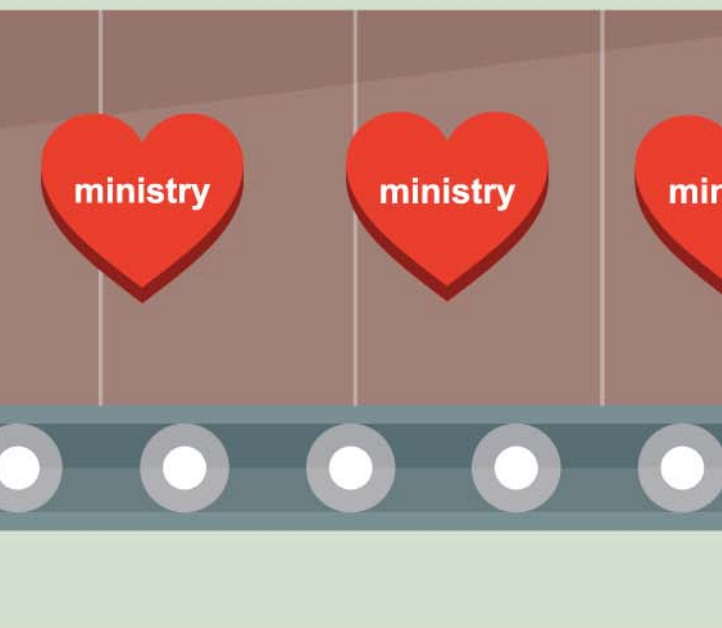


NEW PASTOR ARRIVES, and the church is excited!

The church had gone through a very difficult experience in losing their previous pastor. Emotions were raw; there was still much pain and division, but the church was now hopeful and enjoyed the possibility of focusing on the future rather than dealing with the issues of the past.

The new pastor was excited about his new assignment. He knew the turmoil that the church had recently gone through, but he felt in his spirit that God had called him to help bring health and healing to this church.

Whatever size church you lead, you can manage its finances effectively without sacrificing your vision and mission by following these proven principles.



However, what he did not realize was just how frail the financial situation had become. The search committee did mention this briefly in the interview. Yet he didn't fully understand the gravity of the situation until he had to hold payroll checks over the weekend, waiting to deposit the next offering. He quickly saw the need for a system upgrade for managing and deploying the finances.

I was that pastor. And I was quickly educated in "beyond the basics of budgeting" during my very first payroll cycle!

My initial concern was how in the world I would ever achieve the vision and mission God had put in my heart for this church if we didn't have enough money.

Have you ever experienced that same fear?

Let me assure you, whatever size church you lead, you can manage your finances effectively without sacrificing your vision and mission. Managing your budget is one of the most effective ways of aligning the finances with the vision.

When it comes to church finances, most people are concerned about the same things. Board members, employees, ministry leaders, and attendees ask the same question that reflects the same concern: What is the state of the church's finances?

ASSESSING THE CONDITION OF YOUR FINANCES

Road signs play a vital role on a road trip. Some road signs convey rules and boundaries for safe driving, like speed limits and passing zones. Other signs convey warnings and cautions that alert drivers to dangerous situations, such as a dangerous curve ahead, a slippery roadway, or steep slopes. These road signs are like flashing beacons that catch a driver's attention and call for immediate action.

As leaders who oversee and manage church finances, there are road signs along the route of ministry that convey helpful information about the health of your finances.

These seven questions can quickly give you a clearer picture of the state of your church's finances:

1. How much did we start with?
2. How much did we receive?
3. What was its intended purpose?
4. How did we spend it?
5. Where did it go?
6. How much do we have left?
7. How are we doing?

It's important for you to be able to answer these questions correctly. Not only will you be able to communicate the status of your finances, but you'll also have a clear understanding of where you've been and where you're going.

What are your road signs communicating? Destination ahead? Slippery slope? Uphill climb? Slow down? Exit here?

THE NUMBER 1 RULE

As we wind down 2014, many churches will begin reviewing their current year activity and planning for next year. It can be a complex and time-consuming exercise for any size church. But the principles and concepts for creating an effective budget transcend size or revenue levels.

When it comes to managing the current budget or projecting next year's budget, there is a great rule to remember: Don't let your outgo exceed your income. If you do, your upkeep will be your downfall!

It's a simple rule, yet some people have difficulty following it. Leaders in the church are often tempted to spend it now and pay for it later. There can be a mindset that says, "We can pass the offering plate next Sunday to make up for the shortfall!" However, whenever a ministry starts committing to expenses before

they have cash in hand, they begin traveling down a road that is both risky and dangerous. It is critical to reduce this risk!

Over the years I've watched many ministries (and some friends) get into financial trouble because their outgo exceeded their income. Every failure is a constant reminder of how important it is to follow this rule and reduce this risk.

It was my practice both as a pastor and district superintendent to build budget management into the performance evaluation of staff members who had direct oversight and management of ministry funds. I based 25 percent of their performance evaluation on how well they managed their respective budgets. As you can imagine, there was good buy-in and a sense of ownership when it came to budget adherence.

HOW TO CRAFT THE BUDGET

One important tool that will help your ministry manage finances effectively is a budget. A budget is simply a roadmap that helps you get from point A to point B. It explains how your ministry receives and uses funds.

The budget quantifies your ministry's goals and objectives. It is a prioritized reflection of your ministry's vision and mission.

As you know, a bank statement reveals one's priorities. Where you spend your money is a reflection of what is important to you. The church budget works the same way. An effective budget follows your ministry's priorities. It reflects the goals and objectives that your leadership has for the upcoming year.

Review, and consider eliminating from the budget, every program, line item, or expense that doesn't further those goals and objectives. Carefully scrutinize every line item in the budget, and keep your ministry on track as it advances toward point B.

The time and effort you invest in the creation of the budget will directly impact the success of your budget.

Let me share a few more points for you to consider as you craft your budget:

- Include the right people in the process. Certainly, the pastor, who is the primary vision caster, needs to be present. In addition, I suggest involving personnel who will be responsible to manage the budget. These persons may include church board representatives, a treasurer, the bookkeeper, etc.
- When budgeting revenue, use past history as your guide, and be conservative when projecting increases. Don't increase revenue estimates just to balance the budget.
- When budgeting program and ministry expenses, evaluate the usefulness of these expenses in light of the vision and mission.
- When budgeting operational expenses, review past history, and expect some increases due to inflation, rising supplier costs, etc.

To share or comment on this article, go to ej.ag.org/budgetingbasics or scan the QR code.



Visit *Enrichment* journal on Facebook

- Require justification for large expenses, and work hard to minimize "guestimates" or "padding."
- Include discretionary, or "wish-list," expenses, but clearly identify them in the budget as items that require sufficient revenues for approval.
- For a sample church budget template, go to ej.ag.org/churchbudgettemplate or scan the QR code.



Good to Great: Managing Church Finances

Church leaders face decisions every day that affect the health of their churches. Decisions related to financial operations can have a lasting impact on all aspects of ministry.

Making the right choices, adopting proper procedures, and implementing adequate financial controls will go a long way toward ensuring a healthy church.

Unfortunately, some well-meaning leaders make decisions that negatively impact the church's financial success and leave the ministry vulnerable to waste, fraud, and abuse. Don't let these seven financial mistakes sideline your Kingdom mission.

1 **Allowing one person to have complete control of the finances.** Better practice: Segregate key financial duties. This simply means that no one person has custody of assets or the ability to authorize and record transactions. It is the most important way an organization can protect itself from misuse or abuse of funds.

2 **Letting the bookkeeper count the offering and make the deposit.** Better practice: At a minimum, two people should receive, count, and record donations. Deposits should be reconciled to contribution records for accountability, and someone who doesn't make the deposits should review the bank accounts.

3 **Signing checks without looking at (or requiring) support.** Better practice: Properly support all checks with an invoice or approved purchase request. Someone other than the preparer should review and sign checks. Never sign blank checks.

- Read the article “Navigating the Church Budget” at blog.agfinancial.org/bid/94784/Navigating-the-Church-Budget or scan the QR code.



HOW TO MANAGE THE BUDGET

Once the budget is completed, the work has only begun. For the next 12 months, leadership will want to monitor and manage



4 Allowing employees to use credit cards

without limits. Better practice: Limit access to credit cards and establish purchase limits. Support and document the business purpose of each transaction. As with any other purchase, follow approval guidelines.



5 Failing to create a budget and monitor

its execution. Better practice: Create a financial budget at the beginning of the year that includes estimates of revenue and expense for all operations and ministries of the church. Monitor the budget during the year as a financial tool to help manage expenses.



6 Failing to prepare and review monthly

financial reports. Better practice: Create financial reports each month showing the

income and expense activity for the month and current year. This provides the board with complete and timely financial information.



7 Ignoring the power of an audit.

Better practice: Have an independent audit performed to scrutinize your financial processes. Enlist a team

of business people from your congregation to review your processes, or hire a local CPA firm.

Financial controls, or internal controls, are tools that increase accountability, transparency, and integrity of financial operations. These controls are the tools that promote good stewardship.

For an in-depth assessment of your financial processes, visit ej.ag.org/financialcontrolsassessment, or scan the QR code.

This 10-minute assessment tool will review your financial processes and determine the strength of your controls. After completing the assessment, you will receive a list of resources to help improve your processes.



ROLLIE DIMOS, Springfield, Missouri

the budget to make sure finances are in alignment with their budgeted purpose.

You will need to review the roadmap often and look for road signs that require your attention. Some road signs will confirm you are on the right track, while others alert you to proceed cautiously. Some may warn you to change course if you want to reach your intended destination by the end of the year.

Some churches have their leadership meet monthly to review financial activity. Others may meet less often. At Toledo Calvary, I met with my budget management team every month to review the budget. This was a small subgroup from our governance board that carefully reviewed the budget performance and served with me to make any necessary changes if we were trending differently than planned.

Whatever the frequency, managing the budget will include comparing actual activity to expected activity. Without this scrutiny, your ministry will be captive to your current cash flow. Instead of knowing where you are and where you are going, your business decisions will be based on how much cash came in the offering this week.

Here are some essential tools you'll need to manage your finances effectively:

- Maintain a record of all financial transactions.
- Prepare monthly reports for review and analysis.
- Establish performance measures to identify what success looks like.
- Analyze trends and make course corrections as needed.

Build into the budget review process some performance measures. Financial reports should include columns for actual and budget. The difference between these two columns reflects whether you are meeting the budget, exceeding the budget, or falling short of the budget. These variances are your primary performance measures. If revenue isn't meeting expectations at the 3-month and 6-month mark, consider changes in spending. If expenses for a particular program are exceeding expectations, leadership may need to adjust other ministry programs while evaluating the situation.

Certainly, you should utilize nonfinancial performance measures as well to measure effectiveness. A few examples could include attendance, salvations, Holy Spirit baptisms, water baptisms, percentage of members involved in ministry, etc.

HOW TO CONTROL THE BUDGET

If you think of a budget as a three-legged stool, the activities of crafting the budget and managing the budget are two of the legs. Controlling the budget is the third activity that brings support and stability to the budget process.

What use is a budget without boundaries or controls to ensure people follow it? (Go ahead and reread the previous sentence.) It's one thing to have a budget; it's another thing to effectively control the budget.

Let me offer four suggestions that will help you control your



To Audit Or Not To Audit... That's The Question

One way to assess the strength of your financial processes, procedures, and controls is to put them through the scrutiny of an audit. There are a

few different types of audits that can assess everything from the strength of your controls to the reasonableness of your financial statements.

Before you decide on what type of audit you need or who will perform it, ask yourself these questions:

- What type of review does your constitution and bylaws require, and how often is this review required?
- Who reads your financial statements, and what are their needs?
- Do you need a review of internal processes to assess compliance with your policies and procedures?
- Do you need to evaluate the effectiveness of a specific finance function, like payroll or accounts payable?
- Do you need complete financial statements for a bank or lending institution?
- How much funds are available for a review or audit?

Your specific needs dictate the type of audit required.

An independent public accounting firm performs a financial statement audit. The public accounting firm will ensure your organization's financial statements comply with generally accepted accounting principles (GAAP), and a certified public accountant (CPA) will express an opinion on whether those financial statements are relevant, complete, and fairly presented.

A financial statement audit brings your church into alignment with generally accepted accounting principles. This means your church must comply with many of the rules and requirements enacted to protect shareholders.

However, qualified people within your church can perform audits that focus on internal controls, operational effectiveness and efficiency, and ways to reduce risk. Certainly, a local CPA firm can provide this same type of review, but an internal review performed by volunteers in the church can save costs. These volunteers should include qualified businesspeople who are knowledgeable about corporate governance, accounting practices, and risk management.

ROLLIE DIMOS, Springfield, Missouri

Budgeting Beyond the Basics: Managing Your Church's Money *(continued from page 89)*

financial plan, especially if many people are involved in executing the budget.

1. **Hold respective leaders accountable for the financial activities they control and manage.**
2. **Require appropriate review and approval before spending funds.** Every transaction should have at least two sets of eyes on it for proper accountability and transparency. Empower your bookkeeper to push back if any transaction isn't appropriate, properly approved, and properly supported.
3. **Segregate financial duties to minimize risk.** No one person should have full control over church funds. Again, best practices would include two sets of eyes on each transaction. Have someone other than the bookkeeper reconcile the bank account and sign checks. Segregating duties will increase accountability and can help keep expenses from getting out of control.
4. **Follow established policies and procedures for every transaction, and minimize exceptions to policy.** Certainly, some exceptions may be necessary in the course of your business, but I encourage you to be very transparent and accountable when exceptions are necessary.

HOW TO MANAGE RESTRICTED FUNDS

While restricted funds are just a subset of total contributions received during the year, I've seen restricted funds mismanaged and even comingled with operating funds, because leaders failed to effectively craft a budget, manage their budget, and control their budget.

Always use restricted funds, or designated funds, for their intended purposes. This is a fiduciary responsibility and a legal responsibility for church leaders. It also builds trust between you and your donors.

If necessary, segregate restricted funds into separate bank accounts to protect those funds. Be accountable for how those funds are spent by tracking activity and providing summary reports. It is especially important to pay special attention to any special donor restrictions.

RESERVES

Here's a great proverb to remember: "The wise have wealth and luxury, but fools spend whatever they get" (Proverbs 21:20, NLT).¹

I believe saving funds for future expenses or projects is a mark of good stewardship. I also believe it is necessary to protect against normal fluctuations in giving.

Best practices recommend between three and six months of reserves to cover operating expenses in case of major disruptions in economy, natural disasters, or other catastrophic events. Additional reserves may be needed if you plan any capital improvements or major equipment repairs or replacements.

I've seen too many church facilities fall into disrepair because there simply were not enough funds on hand to perform basic maintenance and upkeep. Don't let this be a neglected line item on your budget.

Creating a budget line for reserves will position your organization for future ministry opportunities and help guarantee success when launched.

CONCLUSION

King Solomon knew the importance of budgeting. His sage advice included: "Know the state of your flocks, and put your heart into caring for your herds, for riches don't last forever, and the crown might not be passed to the next generation" (Proverbs 27:23,24, NLT).

When Solomon wrote this, most people had their assets tied up in flocks, sheep, cattle, and goats. I think if Solomon wrote this verse in the cultural context of today, he would say,



While church leaders are busy doing ministry, they often overlook financial best practices. However, churches with a strong financial foundation are better equipped to fulfill their purpose: ministry.

Enabling churches to build a strong financial foundation and equipping them for future challenges were the primary drivers for creating *The Interactive Guide to Church Finance*. This extensive eBook addresses common church finance topics, such as budgeting and accounting best practices, insurance basics, church policy making, ministry financing, fund raising, and building projects. The eBook also contains a comprehensive list of additional resources, including videos, templates, and articles. This material enables pastors to dig deeper into their specific areas of interest.

"We are passionate about resourcing churches with financial tools that will help their ministry thrive," says Andy Whaley, senior vice president of marketing and strategic partnerships. "This eBook provides a compilation of financial best practices that pastors can use to establish a strong financial foundation for their ministry."

For more information or to download this free resource, visit agfinancial.org/ebook or scan the QR code.



"Know where your money is going, watch your spending, and manage your budget!"

As you implement these principles, I believe you'll create an effective budget that will help your ministry manage spending, measure financial performance, and ultimately fulfill your ministry goals. ■

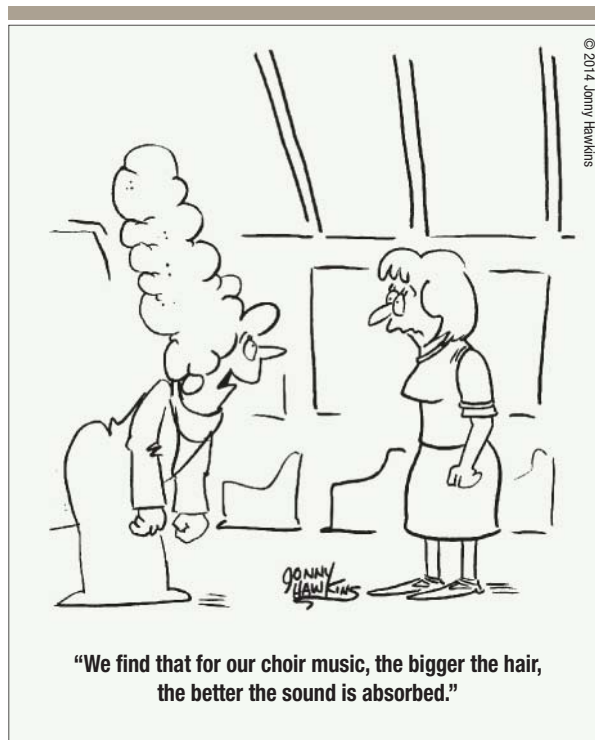
For church finance and administration resources, visit ej.ag.org/churchfinanceresources or scan the QR code.



DOUG CLAY, general treasurer for The General Council of the Assemblies of God, Springfield, Missouri.

NOTE

1. Scripture quotations marked (NLT) are taken from the Holy Bible, New Living Translation, copyright © 1996. Used by permission of Tyndale House Publishers, Inc., Wheaton, Illinois 60189. All rights reserved.





KINGDOM BUILDERS:

An Over-and-Above Giving Strategy By **ROB KETTERLING**

How do we lead people on the journey to becoming generous, over-and-above givers?



THE ODDS ARE ALREADY AGAINST US. With 80 percent

of the U.S. population giving less than 2 percent to charity, giving and generosity aren't deeply embedded in our national culture.¹

The situation in the Church isn't much better. According to a 2008 Barna Group report, only 5 percent of U.S. church members tithe.² For the majority of Christians currently giving little or nothing, 10 percent seems like a big commitment. Adding to the difficulty,



trends show the next generation doesn't have strong loyalties to institutions. Younger people give on emotion and feeling, not discipline and loyalty.

So, how do we lead people on the journey to becoming generous, over-and-above givers? The challenge is teaching churchgoers that 10 percent is really a starting point, not the end game.

IT ALL STARTS WITH TITHING

In our church, we ask people to be biblical tithers, and we don't apologize for it. It is something I had to settle early in ministry. It's clear that if someone is to be an over-and-above giver, they have to be over and above something, and that something is the tithe.

To show the under 35 generation that tithing is biblical, and not just part of the Law, we investigated what the Bible says. The Scriptures that show tithing predates the Law opened the eyes of many of our younger attendees. In Genesis 14:18-20, Abraham gave a tenth to show that God was his source and that all his success was due to God's blessing. At the end of his victory — his "big business deal" — Abraham could have thought, *I did this. I'm really great.* Instead, he gave back to God in humility, with an attitude that said, "God, You did this. You're really great." Abraham tithed out of love for God and a desire to acknowledge Him as his source. Jacob followed Abraham's example. In Genesis 28:22, Jacob declared God as his Lord and began to tithe.

Tithing, then, predates the Law, and it is a matter of the

heart. Grace giving in the New Testament is a type of giving that is above the tithe. This teaching strongly impacted the under 35 crowd. When they were convinced that tithing pre-dates the Law and is biblical, they were on their way to becoming over-and-above, generous givers.

giving. Financial planning companies are dedicated to helping people maximize their resources. The Bible addresses this topic as well. "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver" (2 Corinthians 9:7).

Dedicating a plan to God engages Him on an entirely different level. When we start with a plan, God moves to blow past our expectations.



Deciding ahead of time what you want to give serves as a commitment to God. It is a pledge dedicating you to this purpose and showing that you are serious enough to write it down. I remember early in my ministry when my wife and I first decided to give over and above our tithe. We wrote it down as part of our budget. (I like to think this was all because we wanted to stick to the plan, but I'm sure it had something to do with my wife being a

With so many churches struggling to lead people to be tithers, asking for over-and-above giving brings your church into unique territory. New Testament giving goes above the Law or anything pre-Law. Grace giving goes even further. Grace giving goes over and above — helping the church build the kingdom of God.

Once people understand tithing, we ask them to become Kingdom Builders. We use this term to help people understand a simple, but powerful point: While we're here on Earth, we're here to build the kingdom of God. With over-and-above giving, we can accomplish that mission much faster.

Every year we have a financial goal we would like to receive from the congregation that is over and above the tithe. The plan is laid out and the projects lined up so the congregation can see how the funds will be used. I share that we have eight, 10, or 15 projects lined up, and if they give toward Kingdom building, it's like giving to a heavenly mutual fund. This seems to connect with the next generation of givers. I share the vision and ask people to pray about how much they want to give. Kingdom Builders view money as a means to advancing the kingdom of God. Giving over and above is successful when people have a plan, vision, and dream.

chartered financial analyst as well.) We started with a commitment of \$50 a month. For some perspective, our car payment at the time was \$150 a month. That may not seem like much, but for us it was the start of something much bigger. This was our start to a lifestyle of giving. It was faith-stretching, but we were committed.

Dedicating a plan to God engages Him on an entirely different level. Proverbs 16:3 says, "Commit whatever you do to the Lord, and he will establish your plans." When we start with a plan, God moves to blow past our expectations.

GET A VISION

Starting with a plan is a simple step toward creating a lasting obedience in giving. To test and stretch our faith, however, we should cast a vision for our giving.

The vision number or dollar amount is our ordinary giving partnered with God's extraordinary generosity. It's a way to catch God's attention with a faithful commitment. I often challenge our congregation to think of a vision number that excites them and write it down. Casting vision can be intimidating, so we ask everyone to pray about the number or amount and seek God's response. For married couples, this may mean praying separately and then coming together to compare notes. God often speaks the same amount to both individuals. (If not, we joke that the bigger amount must be God.)

HAVE A PLAN

Purposeful planning creates an atmosphere of accountability; it is the foundation for a lifestyle of

GIVE FROM A DREAM

Plans lay the groundwork, vision builds the house, and dreams create the legacy. I remember wondering what our life could look like if giving was our biggest expense. What could

To share or comment on this article, go to ej.ag.org/kingdombuilders or scan the QR code.



Visit [Enrichment journal](https://www.facebook.com/EnrichmentJournal) on Facebook

our giving be without a mortgage? What if we could give away 90 percent and live on 10 percent? Creating a dream helps us steward our plan and vision. It keeps us in a forward-thinking mode. I remember starting River Valley Church and praying, "God, could someone someday give a gift of \$5,000?"

Sure enough, He answered the prayer. Then I added a zero and repeated the same prayer. He answered again. I added another zero, and again God answered my prayer. Each time my faith was stretched. Each time I desired a bigger dream. And each time, my expectations of God were shattered. By the way, I've added one more zero, and I'm praying in faith.

People tend to distrust ambiguity. The more unclear things are, the greater chance people won't join in. This is especially true where money is concerned. People believe in giving, but they are skeptical about where their money goes. We've made it clear in our church that the tithe covers the local church, and offerings further the global church. Regardless, people deserve to know what happens after their envelope is dropped in the offering.

It is also important to show the journey and the final destination of every dollar spent. I think there's wisdom and accountability in transparency, especially when it comes to the church and how money is spent. Our annual church report fully discloses how much we gather and how much we give. We're not afraid to announce not only where we sent the money (organizations, missions, etc.) but also how much we sent.

Transparency promotes trust, confidence, generosity, and a stronger passion for giving. If we can break down the walls of distrust, we can strengthen the walls of the storehouse. It is far better to build on transparency and accountability over ambiguity and speculation. This builds trust across all generations.

THE NEXT GENERATION

People under 25 are the least likely to give, according to the 2008 Barna study. I have a son in college and understand how his giving anything can sometimes seem impossible. At his age, ordering pizza seems like a luxury. But gaining dominion over consumerism is easier than it seems.

People naturally make comparisons when talking about money. When we set a Kingdom Builders goal that seems astronomical to college students, it's easy for them to feel lost, overwhelmed, and meaningless. Yet, Jesus isn't concerned about the amount. He considers the heart and the sacrifice. We see this with the widow with her two coins (Mark 12:41-44) and Mary with the expensive perfume (John 12:1-7).

I encourage the younger generation to give in the same way I advise others: Have a plan, write down the vision, and hold on to the dream. But the key difference is asking them to create a vision that is tied to a percentage. Could you give away 1 percent, 5 percent, or 15 percent of your paycheck? Even if you're making \$100 a week, percentage giving establishes the key principles of giving. It is much easier to learn to tithe on \$100 a week now versus learning to tithe on \$100,000 in adulthood.

FINISH STRONG

Regardless of age, cause, or source, we want people to give following a model that is built on a plan, a vision, and a dream for over-and-above giving. This kind of model sets people up for a lifestyle of long-term, healthy giving.

Celebrate your goals along the way, and don't be afraid to cast a large vision. I would rather depend on God for something incredible than make something mediocre happen in my own strength.

Let's get out there and use what God has blessed us with to reach more people. 📌



ROB KETTERLING, founder and lead pastor, River Valley Church, a multisite church in Minnesota's Twin Cities South Metro area.

NOTES

1. Arthur C. Brooks: *Who Really Cares: The Surprising Truth About Compassionate Conservatism* (New York: Basic Books, 2006)
2. <https://www.barna.org/barna-update/congregations/41-new-study-shows-trends-in-tithing-and-donating#.U4ZFhfdWS0>



"Pastor, I am feeling convicted about my gossiping — and I am going to stop as soon as people quit feeding me such yummy material!"

When Helping **HURTS**

By **STEVE CORBETT** and **BRIAN FIKKERT** with **KATIE CASSELBERRY**

To be truly effective, we need to move past treating the symptoms of poverty — a lack of material things — and correctly diagnose its deeper causes.



HOPE COMMUNITY CHURCH, a predominantly middle-class congregation, is centrally located in the downtown area of a U.S. city.

Being in the Christmas spirit, Hope decided to reach out to the residents of a nearby housing project that was characterized by extensive poverty.

Church members bought Christmas presents for the children and went door-to-door singing Christmas carols and delivering wrapped toys to the boys and girls in each apartment. Although it was awkward at first, the big smiles on the children's faces and the warm reception of the mothers moved and encouraged the church volunteers. In fact, the congregation felt so good about the joy they had brought that they decided to expand their ministry, delivering baskets of candy at Easter and turkeys at Thanksgiving.

After several years, Hope's pastor noticed that he was struggling to find volunteers to deliver the gifts to the housing project. At a congregational meeting, he asked the members why their enthusiasm was waning.

One member spoke up: "Pastor, we are tired of this ministry. We have been bringing them things for several years, but their situation never improves. They just sit there in the same situation year in and year out. Have you ever noticed that there are few men in the apartments when we deliver the toys? Many residents are unwed mothers who just keep having babies out of wedlock."

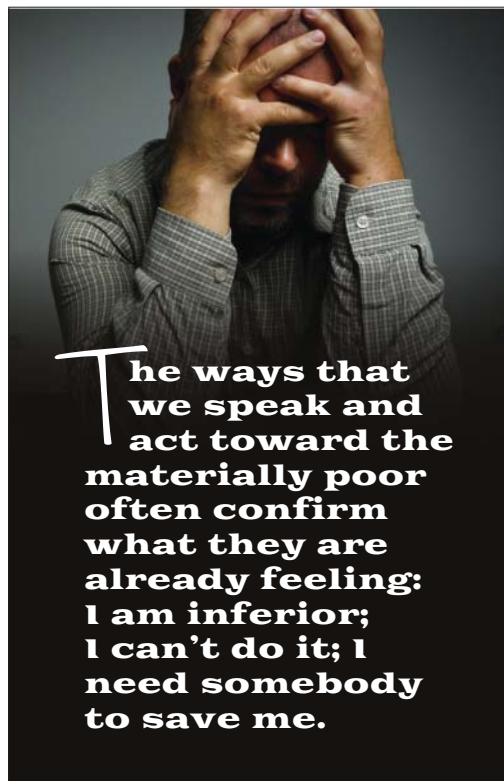
Churches all across the U.S. share elements of Hope's story. They want to help people who are poor, but they are not sure that their efforts are making a difference. And sometimes frustration sets in, as it did with Hope Community Church.

Churches want to know: What lasting impact is our church having in our community? How can we be good stewards of our resources and foster lasting transformation in our communities?

Unfortunately, good intentions aren't enough. As we will see, it is actually possible to harm the poor in our attempts to help them. The first step in moving forward is recognizing that poverty — and thus poverty alleviation — is more complicated than we might think.

WHAT IS POVERTY?

Imagine that you went to the doctor with chronic headaches, and the doctor simply gave you medicine to stop the pain. If you had a brain tumor, this approach would do serious harm to you, for it would deaden your pain while your tumor grew bigger and bigger. The same is true when



The ways that we speak and act toward the materially poor often confirm what they are already feeling: I am inferior; I can't do it; I need somebody to save me.

manuregon / iStock / Thinkstock



we work with people who are poor. If we treat only symptoms, we can actually mask the underlying problems, thereby hurting poor people in the very process of trying to help them. Good intentions are not enough.

And therein lies the problem in many of our attempts to help poor people. Most of us define poverty as a lack of material things such as money, food, and shelter. As a result, we try to solve the problem by giving things to the poor, whether in the form of backpacks full of school supplies, turkeys and toys at Christmas, or repainted houses every summer. Although these programs may reduce the pain temporarily, such handouts treat the symptoms of poverty rather than its underlying causes.

Low-income people describe their poverty in far more psychological and social terms than we do, often describing it as a profound sense of shame, inferiority, helplessness, vulnerability, and social isolation. Handouts of material resources will not solve these problems. To be truly effective, we need to move past treating the symptoms of poverty — a lack of material things — and correctly diagnose its deeper causes.

From a biblical perspective, poverty is rooted in broken relationships. The Bible teaches that in creation God established four foundational relationships that shape each person: a relationship with God, with self, with others, and with the rest of creation. When these relationships are functioning properly, humans experience the fullness of life that God intended. Families are nurturing, work is fulfilling and productive, and people glorify God in all that they do.

However, the Fall damaged all four of these relationships for all of us. Hence, we are all “poor” in the sense that none of us are experiencing these relationships as God intended. Those of us who are not materially poor often experience this brokenness in the form of pride, self-centeredness, workaholic tendencies, and a desire to “play god” in everyday life. In contrast, those who are materially poor often experience this brokenness in the form of a paralyzing sense of inferiority, violent conflict and exploitation, a failure to steward resources, or a sense of spiritual fear or isolation. Thus, all of us, regardless of income level, desperately need the restorative work of Christ in our lives.

HELPING OR HURTING?

Here is the clincher: The way the materially nonpoor are broken tends to exacerbate the brokenness of the materially poor, and vice versa. The ways that we speak and act toward the materially poor often confirm what they are already feeling: *I am inferior; I can't do it; I need somebody to save me.*

This attitude makes them more passive, and, as this happens, we

get more arrogant: *I knew they didn't have my work ethic and initiative. Why don't they do something to improve their lives?*

Their shame deepens, and our pride grows.

Let's go back to Hope's story. There was a reason few men were in the apartments when the church members delivered the toys. Often, when the fathers of the children heard the Christmas carols outside their front doors and saw the presents for their kids through the peepholes, they were embarrassed and ran out the back doors of their apartments. For a host of reasons, low-income males sometimes struggle to find and keep jobs. This often contributes to a deep sense of shame and inadequacy, both of which make it even more difficult to apply for jobs. The last thing these fathers needed was a group of middle-class people providing Christmas presents for their children, presents that they themselves could not afford to buy. In trying to alleviate material poverty, Hope increased these fathers' sense of inferiority and shame.

In addition, the members of Hope Community Church



valerieberry / iStock / Thinkstock

Development, AG, and West Africa

The foundational principles of poverty alleviation described in the accompanying article apply internationally as well. Indeed, it is possible to use asset-based, participatory development even in settings that are very poor materially.

The Chalmers Center is working with Assemblies of God church leaders in Togo, West Africa, to form savings and credit associations as a development ministry of local churches. Participants in these groups study Scripture, pray together, learn money management principles, and save and lend their own resources to one another. These groups arise from local churches and require no outside money.

To share or comment on this article, go to ej.ag.org/helpinghurts or scan the QR code.



Visit *Enrichment* journal on Facebook

hurt themselves. At first, the members developed a subtle sense of pride, thinking their acts of kindness were helping the project residents. When they then observed the residents' failure to improve their own situations, the members' sense of superiority was further increased.

This story illustrates the basic formula for causing unintended harm in our efforts to help the materially poor:

$$\begin{array}{l} \text{Material} \\ \text{Definition} \\ \text{of Poverty} \end{array} + \begin{array}{l} \text{Feelings of} \\ \text{Superiority of} \\ \text{the Materially} \\ \text{Rich} \end{array} + \begin{array}{l} \text{Feelings of} \\ \text{Inferiority of} \\ \text{the Materially} \\ \text{Poor} \end{array} = \begin{array}{l} \text{Harm to} \\ \text{Materially} \\ \text{Poor and} \\ \text{Materially} \\ \text{Rich} \end{array}$$

Breaking out of this equation requires us to change the first two variables: the way we define poverty and our sense of pride and superiority. The repentance starts with us.

As we move from a material to a relational definition of poverty, we begin to see that poverty alleviation is ultimately about

As a result, they are asset-based, participatory, and sustainable, providing an incredible opportunity for local churches to share the gospel with low-income people and address their physical needs.

When members describe the impact of these groups, their responses reflect the multifaceted restoration central to development. Dimbiani, a mother of three, is now financially stable.

"Before I joined the savings group at our church, I could not even afford to buy salt for my soup," she says. "But after receiving my savings from our group, I bought a goat that gave birth to two others."

Yentougli, an AG deacon, says: "The training helped me a lot in my own life to better understand my relationship with God and how to relate to other people."

Samuel, an AG pastor, says these groups foster spiritual, economic, and social transformation.

"Members who were not happy to come to church in the past because they did not have money for the offering now come," he says. "They pay their tithe freely, and their relationships with each other have improved."

When we view poverty as a material condition, savings and credit associations seem like a strange approach to alleviating poverty. After all, Dimbiani, Yentougli, and Samuel never received handouts of food, clothing, or money. But when we approach poverty as a situation rooted in broken relationships, development approaches like church-centered, gospel-driven savings and credit associations make all the sense in the world.

STEVE CORBETT and BRIAN FIKKERT

reconciling relationships — in both our lives and the lives of the materially poor. As a result, effective poverty alleviation happens by forming long-term relationships with the materially poor, walking alongside them over time as Christ restores both of us.

NOT ALL POVERTY IS CREATED EQUAL

Appropriately helping low-income people also requires discerning whether the situation calls for relief (short-term handouts to people in an emergency or crisis situation) or development (walking with people over time in a way that reconciles their — and our — relationships with God, self, others, and the rest of creation).

Relief is the appropriate response when people are incapable of helping themselves, such as after an earthquake, famine, or war. But the vast majority of materially poor people around the world are not coming out of a crisis. They can contribute to improving their circumstances, making walking alongside them developmentally the proper approach.

Because of our tendency to define poverty as a material condition, we often apply relief in contexts that call for development. This is one of the most common and detrimental mistakes churches make in attempting to alleviate poverty, whether in their own communities or around the globe on a short-term missions trip. Handing out shoes and clothing to people who are not helpless can deepen the very feelings of shame that are among the root causes of material poverty. Doing so undermines their capacity and drive to support themselves and their families through work, fostering a mindset of dependency.

ASSETS OR NEEDS?

Churches also need to move toward "asset-based" approaches to poverty alleviation, rather than "needs-based" approaches. An asset-based approach focuses on the God-given gifts, resources, and abilities that He has placed in a community. It seeks to identify, celebrate, and mobilize those gifts. A needs-based approach focuses on the needs and deficits in a community, seeking to bring outside resources, leadership, and solutions to "fix" the problems. It assumes, "We must build houses and run Vacation Bible Schools in your community because we know more than you do. We must bring you agricultural equipment so you can farm more efficiently."

Such an approach often reflects and feeds sinful pride in our own hearts and intensifies the feelings of inferiority that commonly plague low-income people. In short, it again deepens the poverty we are each experiencing.

Focusing on the assets God has put in a community frames our interactions with the materially poor in light of their God-given dignity. It affirms that they can steward their resources to God's glory and support themselves, combating their feelings of inferiority. In the process, an asset-based

approach fosters an attitude of respect in our hearts for the materially poor, countering our sense of superiority. This does not mean we will never bring in outside resources, but we will only do so in a way that complements, rather than undermines, local assets.

Further, healthy poverty alleviation efforts are participatory, asking low-income individuals and communities to define their needs and propose solutions. And by asking them to initiate and contribute to their own improvement, participatory approaches give low-income people ownership of their own change and empowers them to sustain that change in the future. In contrast, “blueprint” approaches tell the materially poor what to do and how to do it. Such programs treat the materially poor as objects, undermining their God-given dignity as image-bearers entrusted with managing their own gifts and resources.

MOVING FORWARD

So what does it look like when a church’s ministry initiatives embody these principles?

Let’s go back to Hope. Realizing its approach was neither effective nor sustainable, the church retooled its efforts. Instead of giving handouts each holiday, Hope opened a thrift store where the parents from the housing project could buy donated toys at a low cost. The parents were then able to purchase toys for their children, building dignity in their own eyes and in the eyes of their children.

Over time, Hope’s members built relationships with the parents and began to address their deeper issues by offering job preparedness and financial education classes. Participants in these classes studied the Scriptures together, enjoyed fellowship with church members as equals, and learned how better to support themselves and their families.¹

As Hope saw the benefits of walking with these parents over time, the church leaders began to reevaluate Hope’s international work as well. They realized their short-term missions trips were providing relief-type handouts to people who were not helpless. Hence, Hope changed their trips, focusing on supporting and encouraging partners who could actually engage in the long-term process of asset-based, participatory development.

TAKE-AWAYS

In light of these principles, here are a few closing thoughts about how to serve the materially poor.

- Remember that the materially poor are made in the image of God with inherent dignity, and that we all need the reconciling work of Christ in our lives.
- Look for opportunities to form relationships with low-income people over time, rather than looking for one-time interactions.
- Recognize, celebrate, and mobilize the gifts God has already placed in communities and individuals, empowering the

materially poor to improve their own circumstances. This includes supporting ministries and churches that are in those communities and working effectively.

- Don’t give low-income people handouts of material things unless they just experienced an emergency situation or crisis.
- Don’t do things for the materially poor that they can do for themselves. Instead, walk with them.
- Don’t assume that your way of doing things is best, imposing a blueprint approach to poverty alleviation. The materially poor know things about their circumstances that you do not. Listen to them.

A growing number of churches like Hope are moving away from crippling handouts and toward truly restorative approaches. Since the Church is the embodiment of Jesus Christ — who is restoring all things — we need such a shift to be faithful stewards of the resources God has entrusted to our care. ■

*This article is adapted from the book *When Helping Hurts: How to Alleviate Poverty Without Hurting the Poor ... and Yourself* by Steve Corbett and Brian Fikkert.²*



STEVE CORBETT is the community development specialist for the Chalmers Center at Covenant College, Lookout Mountain, Georgia, where he also serves as an assistant professor in the Department of Economics and Community Development.

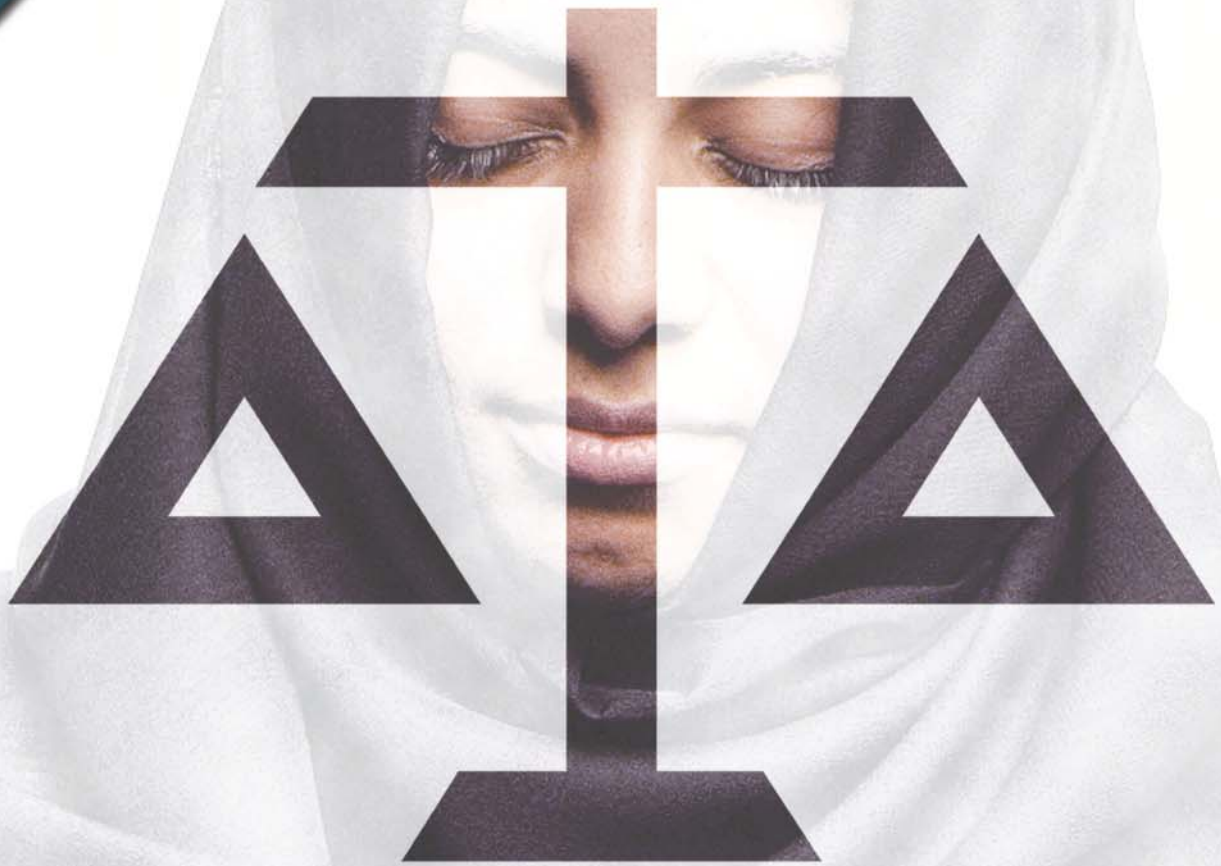


BRIAN FIKKERT is the founder and president of the Chalmers Center at Covenant College, Lookout Mountain, Georgia, where he also serves as a professor in the Department of Economics and Community Development.

KATIE CASSELBERRY is communications specialist for the Chalmers Center at Covenant College, Lookout Mountain, Georgia.

NOTES

1. Resources and training in these ministries are available at the Chalmers Center, <http://www.chalmers.org>.
2. Steve Corbett and Brian Fikkert: *When Helping Hurts: How to Alleviate Poverty Without Hurting the Poor ... and Yourself* (Chicago: Moody Publishers, 2014).



**WHEN LOVE MOTIVATES US,
WE REFUSE TO STAY SILENT.**

TELL THEM ABOUT JESUS. THEY HAVE THE RIGHT TO KNOW HIM.



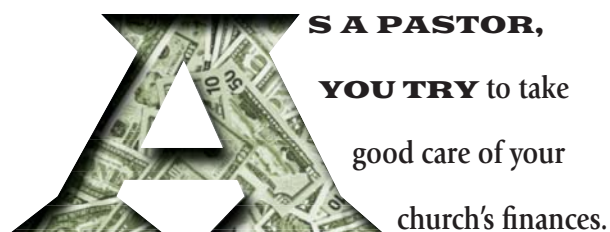
THE HUMAN RIGHT™
TO KNOW JESUS

Be the voice of The Human Right. www.thehumanright.org/voice



Thriving Financially: **MONEY MISTAKES MINISTERS MAKE** and How to Avoid Them *By* **KYLE DANA**

How to manage your money ... and how not to. Here are eight common money mistakes ministers make and how to avoid them.



Are you taking the same care with your own?

Financial success has little to do with how much we make and everything to do with how much we spend. Ironically, despite a growing emphasis on wise financial stewardship in today's church culture, it is our pastors who most often find themselves lacking sufficient financial resources to meet their needs as they age.

When it comes to managing money, ministers generally do two things well: tithing and giving. But frequently, other important areas fail to receive proper attention.

I have had the privilege of consulting with ministers on personal financial management for nearly 15 years. In that time, I've noticed a pattern of well-intentioned mistakes. Some may surprise you.

Mistake No. 1:

SHORT-TERM THINKING

A recent study by the Employee Benefit Research Institute found that 36 percent of American workers have less than \$1,000 saved for retirement.¹

The most detrimental mistake in financial management is a short-term perspective: thinking about now, next week, next

month, or next year. In contrast, long-term thinking starts with the future and works its way back to the present. If you are in your 20s or 30s, thinking this way can be a challenge. Answer this: What can I do now to provide for my future self and my spouse's future self? Putting aside a little bit early in life goes much further than delaying.

Mistake No. 2:

FOCUSING ONLY ON DEBT REDUCTION

Although church culture tends to emphasize debt reduction and avoidance, it is only one aspect of good financial management. The big picture is net worth. Net worth is the sum of your total assets minus total debts. You can build net worth in two ways: reducing your debt, and increasing your assets.

When deciding which debts to pay off, consider the amount of interest accruing. For example, it's wise to eliminate high-interest credit card debt. (For additional debt reduction strategies, see sidebar, "Overcoming Debt.") However, too many people focus on becoming debt free and forget about increasing assets.

One of the best ways to increase assets is by saving. Some wrongly feel they can't effectively save until they've eliminated all debt. By waiting, you may lose out on the potential growth of your savings. So while you may not be able to eliminate every debt right now, you should start saving now to build net worth.

Paradoxically, certain types of debt can have a strategic place in building net worth as long as what you are gaining is more than what you are paying off, and you have favorable low interest rates locked in. A mortgage is a perfect example, which brings us to the third mistake.

Mistake No. 3:

PAYING OFF THE MORTGAGE TOO SOON

After eliminating credit cards, vehicles, and student loans, some believe they should eliminate the mortgage next. A better approach is to evaluate the optimal time to reduce a mortgage in light of building net worth. I have worked with ministers who put all their extra funds toward paying off their mortgage, only to find themselves using home equity loans and/or reverse mortgages to finance their retirement. After the mortgage was paid off, they had much less time to accumulate retirement savings and were forced to tap into their home equity. It's fine to pay off your mortgage, but not at the expense of building net worth.

Over the past several years, mortgage rates have dropped, making it more favorable to the borrower. These lower rates call for a different perspective than we have traditionally been taught. By making minimum payments on your mortgage, you can have the capability to save more each month, putting you in a better financial position for retirement.

For example, compare a 30-year mortgage loan at a 4.5 percent interest rate to a low-risk investment option such as bonds or a fixed-income fund inside of a retirement plan. After factoring in historical earnings and tax deductions, you could expect to make 4.5 percent, or possibly more, from such an investment. Over 30 years, your investment could yield an amount greater than or equal to the amount of total interest you'd pay on your mortgage. This example illustrates one way to balance debt repayment with asset building to effectively increase overall net worth.

Keep in mind it is crucial to know how much house you can afford. A general rule of thumb is to spend no more than 30 percent of your total gross monthly income on your mortgage payment, including property tax and insurance. However, I recommend no more than 25 percent to maximize monthly cash flow for saving.

At this point, you may be saying, "Hold up. It's all well and good to talk about building net

worth and saving for the future, but right now I've got kids, bills, and a minister's salary. How can I make it happen?"

I'm glad you asked.

Mistake No. 4:

NO BUDGET

No personal finance article would be complete without mentioning budgets. Nine out of 10 people fail to grasp the reason for budgeting — to spend modestly enough to have money left over to save.

Identify your spending by listing every single expense, focusing especially on the small ones. I once read a fortune cookie message that stuck with me. It said, "Beware of little expenses. Small leaks will sink great ships."

The most detrimental mistake in financial management is a short-term perspective: thinking about now, next week, next month, or next year.



Two bucks here, four bucks there never seems like much, but it adds up quickly. To identify your small "leaks," track every expense for a few weeks.

Once you've pinpointed where your money goes, ask: Do I have anything left over? Most people find they don't. At that point, they have two choices. Ask the church board for a raise — an unrealistic option for many — or reduce spending.

What are the things you need in your life, and what things can you live without? What are things you may be able to enjoy in a couple of years but not now? Are you willing to make a lifestyle change today to benefit your family's future? You can still enjoy life, just in a manner that costs less.

Consider shopping for better prices on car and home insurance, as well as services you use frequently. This is where pastors often have an advantage because they can draw from the pool of professionals in their churches for advice and options.

In addition, look into refinancing your mortgage. When the goal is increasing monthly cash flow, choose a 30-year term rather than a 15-year mortgage. This puts your monthly obligation to the lowest level so you can build up cash and still pay extra when you desire.

To share or comment on this article, go to ej.ag.org/moneymistakes or scan the QR code.



Visit *Enrichment* journal on Facebook

For creative ideas to build savings from limited resources, I recommend the free eBook *52 Ways to Save*, available at blog.agfinancial.org/52-ways-to-save/.

Mistake No. 5:

WRONG PRIORITIES

Once you've reduced spending and freed up cash, the next question is: What should I save for? Most people improperly prioritize their savings because of short-term thinking. (See Mistake No. 1.) I recommend allocating extra cash in the following order for optimal long-term benefit:

Create an emergency fund. The purposes of this fund are reducing your stress and mitigating financial risk. Use this bucket to set aside insurance deductibles, out-of-pocket health or dental expenses, and home and car maintenance. At minimum, build up three to six months of income in a savings account you can access easily. Don't worry about earning high interest on these funds.

Create a retirement fund. As of last year, Assemblies of God ministers ages 61 to 70 had an average of just over \$90,000 in their 403(b) retirement accounts.² Assuming an earning rate of 4 percent, that amount will provide a slim \$12,000 a year for just nine years. What's more, younger ministers ages 18 to 30 had an average of just under \$4,300, putting them on the exact same trajectory to be where their older peers are now, unless they begin saving more. No matter your age, I encourage contributing the maximum amount allowed by law to your retirement account each year. However, even if you're not able to do that, the first savings you have after building an emergency fund should go toward retirement.

Create an opportunity fund. Common advice is to tithe 10 percent, save 10 percent, and live on 80 percent. Don't let these ratios limit you. At a certain point, if you keep building up cash, it transforms from an emergency fund to an opportunity fund. Maybe you'd like to purchase a rental home, complete a home renovation, or take a short-term missions trip. By making saving more important than spending, you'll be able to take advantage of such opportunities.

How much do I need to have for emergencies? What is my current net worth? How much will I need to save for retirement? For answers to these questions and others, check out the free financial calculators at agfinancial.org/calculators/.

Mistake No. 6:

SAVING FOR KIDS' COLLEGE

As parents, we want to provide for our children and set them up for success. Although well intentioned, one of the most common mistakes parents make is saving for their kids' education rather than their own retirement. Truly, the best financial blessing you can give your children is a secure future for you and your spouse. I've never spoken with a minister who intends to rely on his or her children for financial support in their senior years. Yet I have seen many who must.



What Are Your Financial Goals?

AG Financial Solutions can help you reach them

■ If You Want to BUILD CASH

Consider opening an AG Loan Fund (AGLF) Investment Certificate. These are fixed-income investments that offer a competitive rate of return through demand and term certificates. What makes AGLF different from other options is that money invested also helps build churches across the country.

■ If You Want to SAVE FOR RETIREMENT

The AG 403(b) Retirement Plan is designed specifically for credentialed ministers and ministry employees of the Assemblies of God. Since 1945, it remains the only retirement program endorsed by The General Council of the Assemblies of God. In addition, you and your spouse can each contribute to an individual retirement account (IRA). IRAs are an effective way to save for retirement with options that meet your personal tax needs.

■ If You Want to SAVE FOR KIDS' COLLEGE

Your state's 529 plan isn't the only option you have. The Coverdell Education Savings Account (ESA) is another type of fund that is growing in popularity. These are among the benefits:

- Contributions are not tax-deductible but do grow tax-free.
- Withdrawals may be tax-free for qualified expenses.
- The establishment of an ESA is not restricted to family members.
- Coverdell ESAs can be used in conjunction with 529 plans.
- The beneficiary has until age 30 to use the funds.
- Qualified expenses include elementary and secondary school expenses (K through 12), which means children can benefit now.

In addition, although known primarily as a retirement savings vehicle, a Roth IRA can be a fantastic education savings alternative.

To speak with an investment or retirement planning consultant about the best ways to reach your financial goals, call 866-621-1787, or visit agfinancial.org.

KYLE DANA, Springfield, Missouri

BrianAJackson / iStock / Thinkstock



Overcoming Debt

While it's not necessary to be 100 percent debt free

before you begin saving for the future, many families struggle with debilitating debt that makes it impossible to save anything. What should they do? The following approaches have helped many.

Make a Snowball

Popularized by Author Dave Ramsey, the “debt snowball” approach leverages emotional gratification by having you tackle the smallest debt first, paying the minimum on all other debts until that one is completely paid off. At that point, you can take the money you were paying on the smallest debt and begin applying it toward the next largest debt until it is paid off as well.

By repeating this pattern with each consecutively larger debt, you can reduce overall debt load in a relatively short time.

Track Progress

The most important aspect of successful debt reduction is making a plan you can follow over the long haul. One way to stay motivated is by tracking your progress. Take advantage of online tools, or try a money management app. Among the popular free ones are Mint, Manilla, MoneyWise, Check, and LevelMoney.

KYLE DANA, Springfield, Missouri

The only point at which I suggest saving for kids' education — or putting extra toward a mortgage, for that matter — is when a family is first doing two things: maintaining a healthy cash reserve, and maxing out annual contributions to retirement accounts.

You may ask, “What am I supposed to do — stand by and watch my child sink beneath a wave of student loan debt?”

If you save properly for yourself and your spouse, especially early in life, you can be in a position to more effectively help your children when they reach college age while teaching them about money at the same time.

Here is one idea: Rather than simply paying for their schooling, have them apply for scholarships, grants, and student loans. Keep in mind that many loans are interest-free while they're in school. Continue to save during that time, investing the money so it can earn interest during those years. Then, upon graduation, offer to pay part or all of their debt as a loan to them. This lets them learn the discipline of paying a debt while allowing you to control the terms for their benefit. Give them as long as you want to repay the loan, at the interest rate you set. As time goes on, you can forgive some or all of the remaining debt, as a gift to your child, up to the maximum annual gift amount allowed by law.

Related to this topic is the importance of training our children to value saving over spending from an early age. It sets them up for financial success as adults. Have your kids save portions of their allowance and money they receive from relatives. When they wish to buy something, consider making them wait several weeks before they purchase the desired item. Intentionally delaying gratification is an effective way to help kids learn the difference between needs and wants and develop long-term thinking. In addition, as it is age-appropriate, involve kids in family financial discussions. Explain to them how and why you tithe, save, and budget.

Mistake No. 7

NO TAX KNOWLEDGE

Every minister should know how to fill out a tax return, even if an accountant does it for you. Ask questions and let an expert explain the process to you. Understand the system, your tax rate, and deductions for which you qualify.

Stay informed of changes in tax laws that affect you. One recent example involves the Minister's Housing Allowance a federal court struck down last year as an unconstitutional preference for religion. This ruling affected the states of Wisconsin, Illinois, and Indiana and has been appealed. You can follow this case, stay informed of other ministry-related tax changes, and obtain the *Ministers Tax Guide*, prepared annually by Richard R. Hammar, at agfinancial.org.





Paradoxically, certain types of debt can have a strategic place in building net worth as long as what you are gaining is more than what you are paying off.

Because tax deductions can fluctuate, they should not influence purchasing decisions. It is safest to view money received from deductions or credits as a bonus to help build your cash bucket.

Mistake No. 8:

CHASING RETURNS

Over the course of hundreds of conversations with pastors, a common pattern I've observed is the human tendency to believe in the fallacy of greater returns with little risk. If a different investment is paying a higher rate, we chase it. Before investing in anything, ask two questions:

Do I understand the investment? A big mistake is choosing investments based on who is having success with it and what they know, rather than what you know. It may be fine to invest, but do you understand it? Never put your money in something you don't understand.

Do I understand the risk? In the investment world, risk and reward are directly related. If one investment promises to pay more than another, ask how it is able to do that. In other words, what is the underlying risk? If I'm making 10 percent or 20 percent, there's a good chance I could lose that much as well. Everyone is fine making money, but what happens to your emotions when you lose it? Answering that question will tell you something about your risk tolerance. Wise financial stewards do not invest without regard for risk. Even investments that offer guaranteed returns may have a catch. Often, such guarantees mean your funds will be locked up with hefty penalties if you try to move them. Do your research first.

CONCLUSION

It's my desire to see every minister thrive financially, both now and during retirement. Switching from short-term to long-term thinking is the first step — one everyone can take. I encourage you to make saving a priority. Your future self will thank you. ■

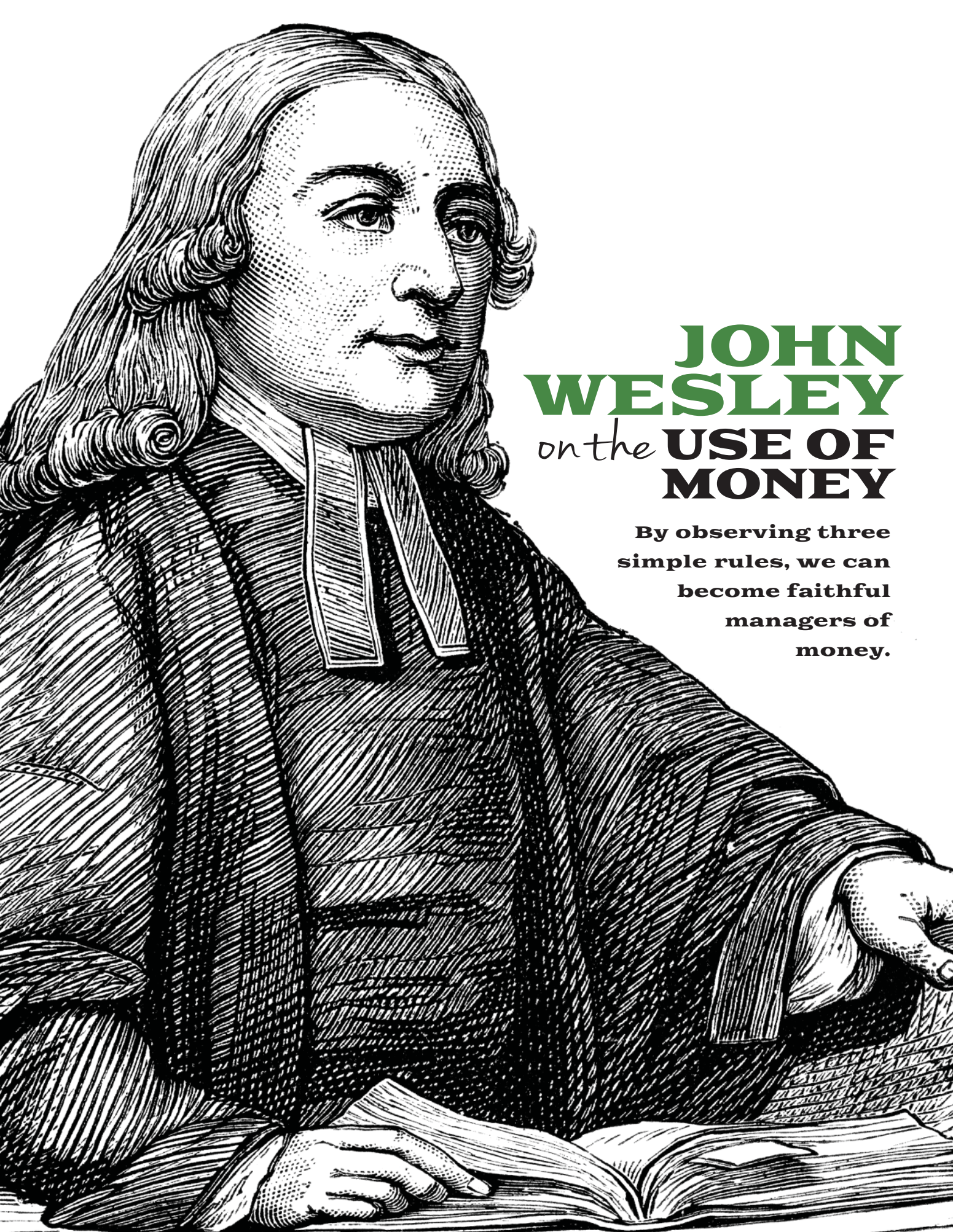


KYLE DANA, senior vice president, Retirement and Investment Solutions, AG Financial Solutions, Springfield, Missouri.

NOTES

1. Nanci Hellmich, "Retirement: A third have less than \$1,000 put away," *USA Today*, March 18, 2014. Found at <http://www.usatoday.com/story/money/personalfinance/2014/03/18/retirement-confidence-survey-savings/6432241> (accessed March 21, 2014).
2. Statistics are based on the AG 403(b) Retirement Plan account balances as of December 31, 2013.





JOHN WESLEY *on the* **USE OF MONEY**

**By observing three
simple rules, we can
become faithful
managers of
money.**

Four years before John Wesley's death he wrote *Thoughts Upon Methodism*. In that work he said,

I fear, wherever riches have increased, (exceeding few are the exceptions,) the essence of religion, the mind that was in Christ, has decreased in the same proportion. Therefore, I do not see how it is possible, in the nature of things, for any revival of true religion to continue long. For religion must necessarily produce both industry and frugality; and these cannot but produce riches. But as riches increase, so will pride, anger, and love of the world in all its branches.¹

Wesley often warned against the dangers of riches, and he frequently preached about the proper stewardship of material resources.

What Wesley preached, he modeled. It is estimated that he gave away at least £30,000 [over \$50,000 U.S.] during his lifetime, an enormous amount of money by that day's standards.

The following sermon is adapted from Wesley's most concise articulation of his views on how to use money.

THE USE OF MONEY

WE KNOW THAT IT IS THE LOVE OF MONEY that is a root of all kinds of evil. The fault does not lie

in the money, but in those who use it.

Money can be used wrongly — and what cannot be misused? However, money can also be used properly. Money is of indescribable benefit to all civilized nations in all the common affairs of life. It is a most condensed means to transact all kinds of business and of doing all kinds of good (if we use it according to Christian wisdom).

If humankind were in an uncorrupted state or if all people were filled with the Holy Spirit, there would be no misuse of money. In paradise, the use of money will be outmoded, and we cannot imagine that there is anything like money among heaven's inhabitants.

In our present state, though, money is an excellent gift from God, working toward the most elevated purposes. In the hands of God's children, money is food for the hungry, drink for the thirsty, and clothing for the naked. For the pilgrim and stranger, money provides a place to lie down to rest. By the right use of money we can provide for others. Money can serve as a husband for the widow and as a father to the orphans. We can supply protection for the oppressed, a means of health for the sick, and comfort for those in pain. Money can become as "eyes to the blind, and feet to the lame" (Job 29:15, NRSV);² and, indeed, money can lift up others "from the gates of death" (Psalm 9:13).

Therefore, it ranks among our highest concerns that all who fear God know how to use this valuable gift. It is important that we be instructed in how money can serve admirable ends to the highest degree. Perhaps all the instructions necessary for this goal can be reduced to three simple rules. By observing them, we can become faithful managers of money. These rules are *gain all you can*, *save all you can*, and *give all you can*.

GAIN ALL YOU CAN

The first of these simple rules is: *Gain all you can*. Of course, it is certain that we should not gain money at the expense of life or health. Therefore, no gain whatever should prompt us to enter into, or to continue in, any lengthy or difficult work that will damage our health.

If we are not to harm our bodies, neither are we to harm our minds. Whatever the circumstance, we must maintain a healthy mind. Therefore, we cannot begin or continue in any sinful occupations, any of which are contrary to the

law of God or the nation. In gaining money, we must not lose our own souls. We must all judge for ourselves and abstain from whatever we personally find harmful to our souls.

In gaining all we can, we must never harm others. Naturally, we will not and cannot do so if we love our neighbors as ourselves. Therefore, we cannot despoil a neighbor through gambling, collecting a debt owed to us, or extracting interest in excess of what the law allows. Therefore, we prohibit all loans based on pledged collateral. Whatever temporary good such loans might bring, all unbiased people see with sorrow that this kind of lending leads to more evil than good. Even if good would come from these kinds of loans, we are not allowed to “do evil so that good may come” (Romans 3:8).

We must not gain more by harming our neighbor’s bodies. Therefore, we cannot sell anything that tends to impair the health of others. At the forefront of such activity is the selling of that liquid fire commonly called “spirituous liquors.”³

All who sell alcohol to anyone who will buy it are masters of poison. They murder our citizens indiscriminately, and they do not pity or spare anyone. They drive others to hell like sheep.

This way of gaining money demands a high price. And so does everything that we acquire by harming our neighbor’s souls. We harm others when we directly or indirectly promote their immorality or debauchery. Certainly, no one who does these things fears God or has any genuine desire to please him.

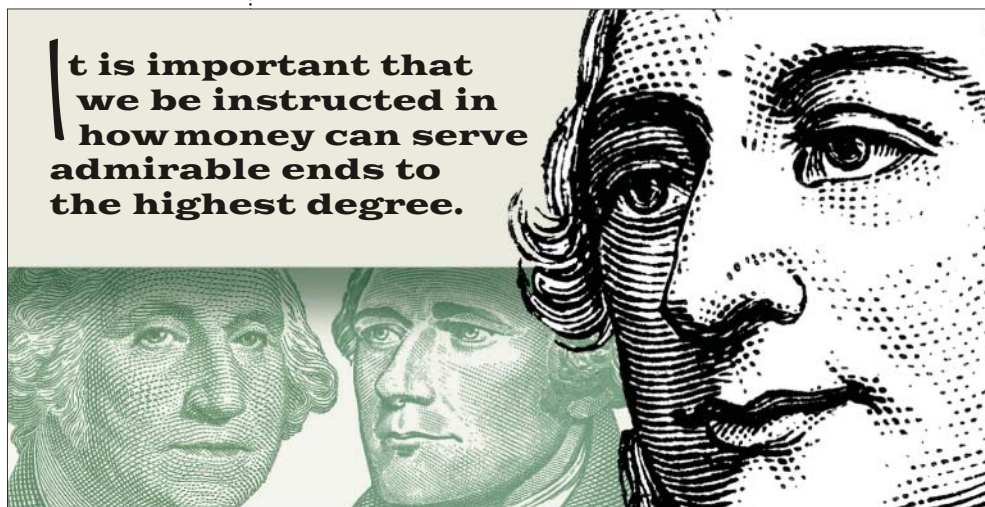
Observe these cautions and restrictions: It is the solemn duty of all who engage in worldly business to notice the first and principal rule of Christian wisdom with respect to money: Gain all you can. Gain all you can by honest industry, and

exercise all possible diligence in your calling. Make the most of the time. If you understand yourself and your relationship to God and others, you know that you have no hours to spare. If you understand your particular calling as you should, you will not have any time to waste.

Every vocation will provide enough work for every day and hour. Wherever you are placed, if you earnestly do your work, there will be no spare time for inane

and empty amusements. Always, you have something better to do — things that will in some way benefit you. “Whatever your hand finds to do, do with your might” (Ecclesiastes 9:10). Do it as soon as possible. Let there be no delay or putting off your tasks from day to day or from hour to hour. Never leave anything until tomorrow that you can do today.⁴

Furthermore, do your work as well as possible. Do not sleep or yawn over it. Put your whole strength into your labor. Let nothing be done by halves or in a superficial and careless manner. Let nothing in your business be left undone if labor or patience can do it.



In gaining all you can, use common sense. That is, employ all the intelligence that God has given you. It is astonishing to observe how few people use all that God has given them. From the understanding of others and from your own experience, reading, and thinking, you should continuously learn in everything you do better today than you did yesterday. See to it that you put into practice whatever you learn, so that you can take full advantage of everything in your hands.

SAVE ALL YOU CAN

Here is the second rule of Christian prudence: As you gain all you can, by honest wisdom and tireless diligence, *save all you can*. Do not throw your precious gains into the sea. Do not waste your resources on trivial expenses, which is the same as throwing your money into the ocean.

Do not waste any of your precious resources merely in gratifying the desires of the flesh. Do not try to obtain any kinds of physical pleasures, especially in cultivating a taste for various foods. Cut out all these unnecessary expenditures. Despise delicacies and variety, and be content with the simple food that nature requires.

Do not waste any part of your valuable resources gratifying the desire of the eye with extravagant or expensive clothing or needless accessories. Waste no part of your money fancifully

To share or comment on this article, go to ej.ag.org/johnwesley or scan the QR code.



Visit *Enrichment* journal on Facebook

adorning your houses with unnecessary or expensive furniture. Avoid expensive paintings, portraits, decorations, books, and elegant (rather than useful) gardens. Let your neighbors who do not know any better buy these things. Jesus said, "Follow me, and let the dead bury their own dead." With regard to doing what others do, Jesus also said, "What is that to you? Follow me!" Are you willing to follow him? If so, you are *able* to follow him.

Spend no money to gratify the pride of life or to gain the admiration and praise of others. This reason for spending money is often connected with the lust of the flesh and the



lust of the eye. They also have an eye to their own vanity. Others praise you "when you do well for yourself" (Psalm 49:18). As long as you are "dressed in purple and fine linen and feasted sumptuously every day" (Luke 16:19), no doubt many will applaud your elegant taste, generosity, and hospitality. However, do not buy their applause at such a great price. Instead, be content with "the glory that comes from the one who alone is God" (John 5:44).

Would we spend anything to gratify these desires if we realized that when we cater to them we only increase them? Nothing can be more certain than this truth. Daily experience reveals that the more we indulge our desires, the more our requirements grow. Therefore, whenever you spend anything to please your tastes or your other senses, you are paying only to satisfy your sensuality.

When you lay out money to please your eyes, you are spending to increase your curiosity. You spend money to develop a stronger attachment to these pleasures, whereas they will only "perish with use" (Colossians 2:22). While you are buying things to gain human applause, you are paying for more vanity. Did you not have enough pride, sensuality, and curiosity when you began? Do you really need more things, and then be forced to support them with your own money? Would it not be a less devilish folly for you literally to throw your money into the sea?

Have pity on your children, and remove from their paths whatever you can easily foresee will increase their sins and consequently plunge them deeper into everlasting destruction. How amazing is it to see the obsession of those parents who think that they can never leave their children enough money? Think of that folly!

GIVE ALL YOU CAN

Do not imagine that you can have done anything merely by *gaining* and *saving* all you can. Do not stop here. Making and saving money is nothing if we fail to go forward to the final purpose. People cannot rightly be said to save money if they only store it away. You might just as well throw your money into the sea and bury it in the ground. Not to use your money is essentially to throw it away. Therefore, if you really want to make friends for yourselves by means of earthly treasures, add the third rule to the preceding two rules. First, having gained all you can and, second, having saved all you can, *then give all you can*.

In order to see the basis and objective of this rule, consider the following point. When the owner of heaven and earth brought you into being and placed you in this world, he positioned you here not as an owner. He placed you on earth as a steward or manager. As such, for a time he deposited various kinds of goods with you. But the sole ownership of these things still rests in God, and they can never be taken from him. Because you are not your own, neither are the possessions that you enjoy.

Even your soul and body are not yours — they belong to God. And your possessions in particular do not really belong to you. In the most clear and explicit terms, God has revealed how you are to employ yourself and your possessions. You are to use them in a way that becomes "spiritual sacrifices acceptable to God through Jesus Christ" (1 Peter 2:5).

If you want to be a faithful and wise steward of the things that God has presently put into your hands (with the right to take them back whenever it pleases him), do the following things. First, provide for your basic needs — food, clothing, and what is necessary to keep yourself in health and strength.

Second, provide these things for your spouse, children, servants, or any others related to your household. When you have done these things, if you have any surplus, do good for "those of the family of faith." If you still have a surplus, "whenever you [we] have an opportunity, [let us] work for the good of all" (Galatians 6:10). In doing so, you are giving all you can. This gift to God includes what you give to the needy and what you give to provide for your own needs and those of your household.

If at any time a doubt should arise concerning what sum you should spend on yourself or any part of your family, there is an easy way to resolve the doubt. Ask these questions: (1) In spending this money, am I acting according to my character? Am I acting not as an owner, but as a steward of my Lord's goods? (2) Am I giving this money in obedience to

God's Word? In what scripture does God require me to spend this money? (3) Can I offer up this action or expenditure as a sacrifice to God through Jesus Christ? (4) Do I have reason to believe that for this very work I will receive a reward at the resurrection of the righteous? You will seldom need anything more than these questions to remove any doubt that may arise.

If any doubt still remains, you can further examine yourself by prayer according to each of these four questions.

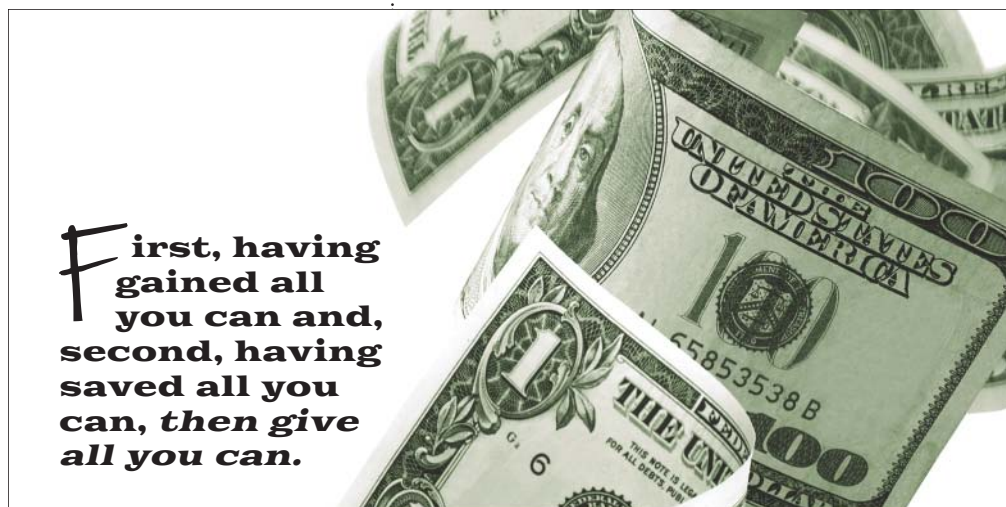
If your conscience bears witness to you in the Holy Spirit that this prayer pleases God, then you have no reason to doubt that the expenditure is right and good. As such, it will never make you ashamed.

By applying yourself with perpetual diligence, and by using all the understanding that God has given you, gain all you can without harming yourself or your neighbor in soul or body. Save all you can by cutting off every expense that only serves to indulge the foolish desires of the flesh, the lust of the eye, or the pride of life.

In your living and dying, waste nothing on sin or on foolishness for yourself or for your children. And finally, give all you can. In other words, give to God everything you have. Do not confine yourself to this or that percentage of your income. Give to God not a tenth, a third, or a half. Be it more or less, give God all that belongs to God.

Brothers and sisters, can we be either wise or faithful stewards without managing the Lord's goods in this way? No, we cannot. Both the Bible and our own consciences bear witness. Why, then, should we delay? Why should we any longer consult with flesh and blood or with people of the world? Our kingdom, our wisdom "is not from this world" (John 18:36). We follow others no further than they follow Christ. While it is still today, hear and obey God's voice. Today and from now on, do the will of God. Fulfill God's work in the use of money and in everything else.

The right use of money is no small part of the wisdom of the righteous. Give all you have and all you are as a living sacrifice to him who did not withhold his only Son from you. In doing so, you are "storing up for yourselves [themselves] the treasure of a good foundation for the future, so that you [they] may take hold of the life that really is life" (1 Timothy 6:19). ■



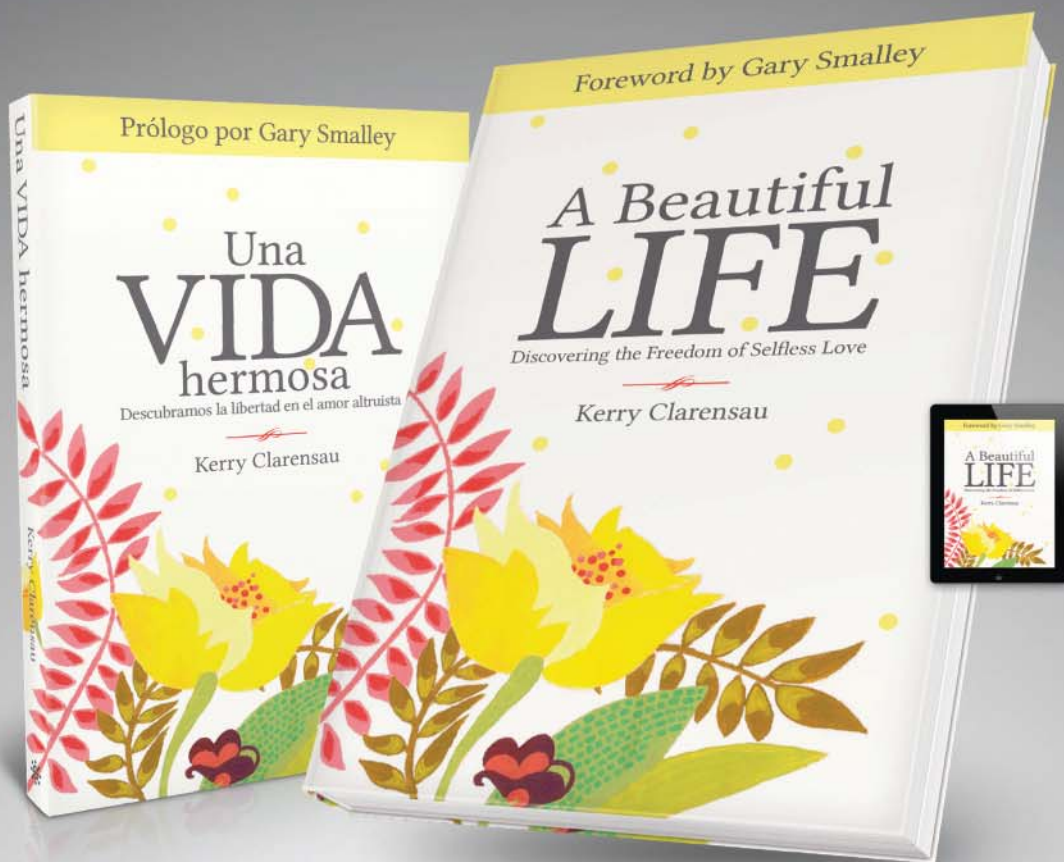
Adapted from Kenneth Cain Kinghorn, *John Wesley on Christian Practice: The Standard Sermons in Modern English, Volume 3* (Nashville, Tennessee: Abingdon Press, 2003), 317-334. ©2003. Used by permission. All Rights Reserved.

NOTES

1. *Arminian Magazine* (1787): 10, 100-102, 155-56.
2. All Scripture quotations are from the New Revised Standard Version Bible, copyright © 1989 the Division of Christian Education of the National Council of the Churches of Christ in the United States of America. Used by permission. All rights reserved.
3. "Spirituous liquors" refers to distilled alcohol.
4. Benjamin Franklin, *Poor Richard's Almanack* (New York: Random House; London: Hi Marketing, 2000). Maxims prefixed to *Poor Richard's Almanack*: "Never leave that till to-morrow which you can do to-day."



Love is closer than you think.



Coming September 2014 in English and Spanish,
print and eBook available at MyHealthyChurch.com



Kerry Clarensau is the national director of Women's Ministries for the *Assemblies of God Fellowship*. She is a credentialed minister, a mentor, and an international speaker. A prolific writer, she creates resources for women and is the author of *Secrets*, *Love Revealed*, and *Redeemed*. Kerry has served in ministry with her husband, Mike, for over 20 years..



MyHealthyChurch.com
Toll Free: 855.642.2011
[/MyHealthyChurch](https://www.facebook.com/MyHealthyChurch)
[@MyHealthyChurch](https://twitter.com/MyHealthyChurch)



MY HEALTHY CHURCH®
Equipping Spirit-Empowered People

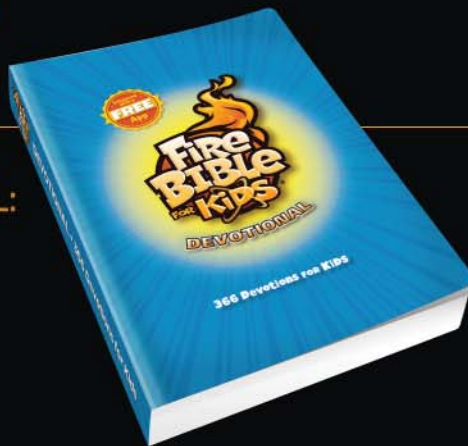


The Leading Bible for Spirit-Empowered Kids!



FIRE BIBLE FOR KIDS™

Draws children ages 8–12 into God's Word with studies and illustrations emphasizing the works of the Holy Spirit.



FIRE BIBLE FOR KIDS DEVOTIONAL: 366 DEVOTIONS FOR KIDS

Coordinates with the *Fire Bible for Kids* and *Fire Bible for Kids Companion App*.
PREORDER NOW.

Experience the Bible in **3-D** with the **FREE Fire Bible Companion App!**



Enhances Bible learning with interactive activities.



Download the **FREE** COMPANION APP today!



BROUGHT TO YOU BY
MY HEALTHY CHURCH
Equipping Spirit-Empowered People

LEADER LIFE



THERE ARE NO LEADERSHIP SILVER BULLETS

People discuss some critical subjects so frequently and broadly that the basic essentials get lost. Leadership is one of those topics.

There is no shortage of resources on leading, but too much information can pose a problem. Church leaders may gravitate toward the novel, believing the most recent leadership book holds the silver bullet for future effectiveness.

Sifting through the barrage of leadership materials to find something

useful can seem like an overwhelming task. There are no leadership silver bullets. Yet the best tools for leading in ministry are close at hand.

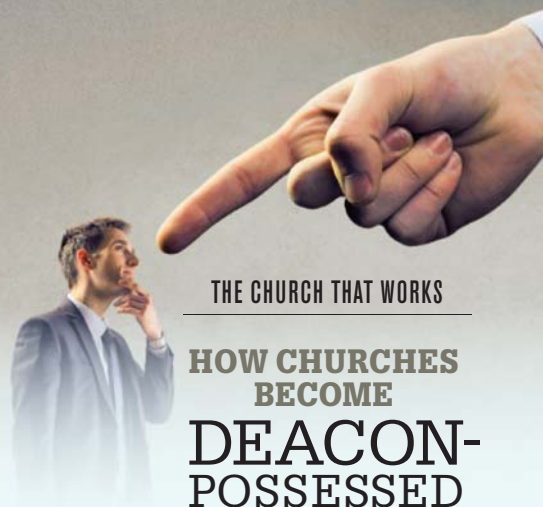
Transformative leadership¹ begins with self-awareness. We all have default patterns of thinking we use to interpret the world and frame the situations we encounter. Our thinking shapes our practices and, over time, our practices become habits. Our mindsets can grow entrenched unless we regularly broaden our activities and perspectives. That may mean learning a new skill, meeting new people, or considering a matter from a different point of view. It certainly involves seeking God and studying His Word to find out what mindsets and habits need changing so we can be more like Christ. Positive, Spirit-led transformation provides the fuel for new mindsets that can respond more effectively to leadership challenges.

All Christian leaders must pay attention to the character traits — the signs of a person's character — that the Bible signals are essential for Christian leadership. The fruit of the Spirit (Galatians 5) is much more than a list of those character traits. It is the result of a long-term effort to reflect Jesus' character more and more. It comes from pursuing godly activities that create a Spirit-influenced mindset keen to discern how we may join God's transformative work in the world.

— **BYRON KLAUS**, president, Assemblies of God Theological Seminary, Springfield, Missouri

Note

1. See <http://www.faithandleadership.com/content/dave-odom-habits-are-key-transformative-leadership?page=full&print=true>



THE CHURCH THAT WORKS

HOW CHURCHES BECOME DEACON-POSSESSED

A board member changing churches can impact the life and ministries of two congregations. The church left behind must fill a vacancy, and the new church can experience a new season of blessing or a hectic time of stressing.

Churches sometimes elect board members previously affected by pastoral failure or infected by authoritative boards. This can result in the third of four situations this series explores. (See *Enrichment* journal, Summer 2014 and Fall 2014.)

A relocated board member may bring an unhealthy perspective to a new position. It likely has nothing to do with that local church; the leader simply carries emotional and spiritual baggage from something that happened elsewhere.

This person will begin trying to give direction, not just advice, to his or her new pastor. Rather than filling an appropriate role, the deacon adopts a harsh overseer mentality, believing the previous experience justifies it. The deacon may believe this is God's will or the church's desire. In fact, many malfunctioning deacons are good people thinking wrongly. Either way, the power-grabbing deacon becomes a problem — rather than a helper — for the pastor and people.

Churches can avoid this unhappy situation by providing ongoing training and cultivation of biblical roles and authority; modeling healthy pastor-board relationships and function; and scheduling candid interviews, orientation, and instruction for all prospective candidates for office.

In such an environment, worthy individuals who have served elsewhere will be willing to leave behind their unhealthy baggage.

— **MEL SURFACE**, Crowley, Texas, and **RICK DUBOSE**, Hurst, Texas.

Adapted from *The Church that Works* by Rick DuBose and Mel Surface

Commonly held stereotypes about Millennials are being shattered on a regular basis as this young, socially conscious, and passionate generation builds peer networks that are making a difference in their communities and around the world.

Consider Ashoka,¹ a pioneer in developing a social entrepreneurial network of millennial change agents. Then there's Acumen,² a partnership between social action agents and mainstream business sectors that helps fund microenterprise startups around the world.

The fascinating thing about these innovative change agents is not that they got tired of waiting around for someone to give them a chance to succeed. Instead, recognizing they did not have a viable voice in the conversation of their Boomer-led workplaces, they left corporate America to pursue the kind of work that really

BOOMERS TO ZOOMERS

GETTING IT
WRONG



Photo: iStock / Thinkstock

matters to them — changing a world they believe is unfair and unjust.

Boomer-aged church leaders stereotype the younger generation as lazy, unmotivated, unskilled technology junkies. Such

characterizations only widen the generation gap and make it difficult to establish meaningful conversations and relationships.

These wrong assumptions — combined with our tendency to paint unrealistically rosy pictures of the Christian life and our refusal to listen or let them lead — will make young adults flee the church just like they are leaving the workplace. The good news is they'll probably go out and do ministry in their own way and in places no one else would even consider. The bad news is they won't invite us along for the ride. If we aren't on that bus, we are really getting it wrong.

— RANDY WALLS,

director, continuing education,
Assemblies of God Theological Seminary,
Springfield, Missouri

Notes

1. <http://usa.ashoka.org/>
2. <http://acumen.org/>

GRIEF SHARE

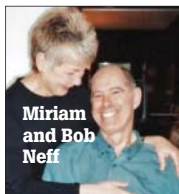
WIDOW CONNECTION

Full of idealism and short of life experience, most young people assume that pain and suffering are the exception and imagine a future filled with joy, fulfillment, and good health. But as mortals living in a fallen world, reality eventually hits.

Attend a high school reunion at the 25-year mark or beyond, and you'll hear many individual stories of challenge, struggle, and tragedy.

Miriam Neff has such a story. Happily married with a career as a high school counselor, she lived and ministered

with gusto. A speaker, writer, and mother, she also encouraged her husband, Bob, in his Christian broadcasting career. Bob eventually became the head of Moody Broadcasting. But in



Miriam and Bob Neff

the prime of his life, he received a diagnosis of amyotrophic lateral sclerosis (ALS, or Lou Gehrig's Disease). He died at the age of 61.

Suddenly, after 41 years of marriage, Miriam was a widow — grieving and bereft of her life partner. But with her confidence in God's goodness and plan, she used her ministry

and counseling skills to reach out to others in similar circumstances. She founded Widow Connection to fulfill her calling to encourage, inform, and empower widows. This Christ-centered ministry offers advice, counseling, resources, relationships, mission opportunities, radio programs, and hope for women who have lost their husbands. Widow Connection addresses everything from emotional needs to practical concerns, including time and healing, friendships, finances, and more.

Visit www.widowconnection.com for help ministering to widows and hurting women in your congregation.

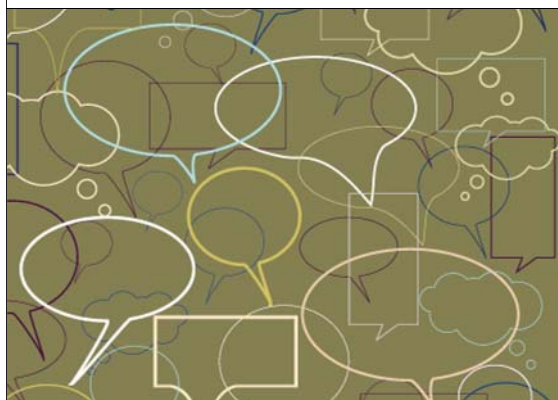
— DAVE VEERMAN, Naperville, Illinois

CONNECTING PULPIT AND PEW

DON'T ASSUME CONTEXT

We live in a "tweetable" age in which everyone is a journalist, armed with a communication platform on a smartphone.

This affects the way pastors preach, even when it seems the only audience is the congregation. Live streaming, podcast uploads, and the presence of Twitter in every pocket means pastors must carefully consider every word they speak. Throwaway lines, designed to win over an audience



esentarta / iStock / Thinkstock

RULES TO LIVE BY

NEGATIVE RESPONSE ETIQUETTE: 5 RULES OF TEXT AND EMAIL

Over the last few months, I engaged in two verbal discussions with a couple of colleagues that required follow-up. I was anticipating some sort of response to those conversations by phone since that had been our previous means of communication. A few weeks ago, I received negative email responses in regard to both of those conversations. Not good!

That same week, I was on the phone talking with a church about my services as a pastoral leadership consultant. I expected a response the next day, and I got one — on the phone!

In each of these instances, I received negative responses to a matter previously discussed. But the verbal communication felt a lot better.

Why do I note these examples to you? It is important that we manage our ministry and business communications, texts, and emails in a way that is honest, direct, honoring, and respectful of all persons.

Here are five rules of text and email etiquette that, if followed, will forge the best of long-term relationships for you and the other party.

1. Responding to routine text and email conversations: If you are having routine conversations via email, completing them by text or email is appropriate. A lot of communication fits in this category.

2. Responding positively to voice, text, or email conversations: If you plan to respond positively to a conversation where there has been actual voice-to-voice contact, a text or email will work. Positive response texts and emails lift the spirits of everyone involved. However,

It is important that we manage our ministry and business communications, texts, and emails in a way that is honest, direct, honoring, and respectful of all persons.

because voice has been used prior to the decision being made, it should be followed up with voice soon after.

3. Responding negatively to voice or email conversations: If you plan to respond negatively to a voice-to-voice conversation, you should not respond negatively by text or email. Even the simple, “Thanks, but no thanks” texts or emails are not the best in building ministry and business relationships if a voice-to-voice conversation was the initial form of communication.

4. Responding to a professional, nonpersonal acquaintance: Professional courtesy dictates that when contacting someone who is not close to you, but with whom you have had voice-to-voice contact, you should always conclude the issue at hand by voice-to-voice contact and not by text or email — if it is not going the direction the other person wanted.



5. Responding to a friend: Never conclude either voice, text, or email dialogue with a friend by sending them a text or email indicating you are not going the direction your friend had hoped. That is very poor taste and disrespectful of your friendship with that person. Talk to your friend!

The primary reason we use text or email rather than voice when giving bad news is that no one likes to be the bearer of such news. How do you feel when you get a negative email or text response to what had been initially a voice communication?

While some might suggest there is efficiency in responding by text or email, keep in mind these rules are for times when we respond against what the other party in the conversation wants.

Following these five rules will keep lines of communication by voice, text, and email at the highest personal and professional level.

— **DICK HARDY**, The Hardy Group, Springfield, Missouri

in the house, may easily be taken out of context through tweets and then distributed unfavorably by people predisposed to dislike your biblical or theological position.

This doesn't mean pastors should become politically correct. The Scripture cuts deep into the human soul, overthrowing our culturally influenced paradigms. But we'd be wise to heed the words of Peter, who encouraged his church to speak both courageously and winsomely, avoiding criticism for rhetorical transgressions (1 Peter 3:14–17).

There are no private conversations anymore. We never know when someone is recording our words for the entire world to digest and consume. This shouldn't drive us to fear, but to speak the truth in kindness — even when it seems we may escape the consequences of flippant talk. God has promised to make known everything secret. Today that could be through someone else's Facebook post.

— **DANIEL DARLING**, vice president for communications, Ethics and Religious Liberty Commission of the Southern Baptist Convention (ERLC), Hermitage, Tennessee



AG Does Best Job Attracting Young Adults

The Assemblies of God is doing an exceptional job of engaging young adults, according to a national survey by Faith Communities Today (FACT) of the Hartford Institute for Religion Research.

In questionnaires answered by more

than 11,000 congregations, the survey found that the AG had an average of 22.8 percent of attendees in the 18-to-34 age bracket, by far the highest ratio of any of 23 denominations measured. According to the report, the AG is the only denomination with significant young adult participation, defined as 21 percent or more of churchgoers. Across all faiths, just 16 percent of congregations achieved such an involvement rate by young people.

Congregations most likely to attract those in the 18-to-34 age range are ones that already have a significant number of young attendees, demonstrate ethnic diversity, and have a location in a newer suburb, the study concluded. Overall, churches between 300 and 400 attendees had the highest rate of young adult adherents.

FACT suggested that church leaders wanting to attract and engage young adults offer a high-quality contemporary worship experience, involve young adults in leadership, allow people to bring coffee to worship, sponsor activities that mix socializing with theological reflection, and apply theological principles to

everyday life issues young adults face.

Churches won't attract a substantial number of young adults if leaders insist on formal attire, pressure attendees to sign up for long-term committee work, or stress strict doctrinal distinctives, according to the report.

In a case study, the report cited the success of a young adult church plant called The Well, a monthly outreach of Evangel Church (AG) in Scotch Plains, N.J. The Well, which targets people between the ages of 18 and 29, incorporates worship and teaching followed by a coffee-house gathering for fellowship.

FACT noted that The Well is the most successful young adult ministry in the area because of involvement from students of nearby colleges and universities. Participants include single and married adults from various ethnic and racial backgrounds. Other reasons cited for the church's popularity are a multiethnic and racially diverse preaching team, solid biblical and practical teaching, creative use of drama and technology, and substantive worship by accomplished musicians.

MULTISITE CONGREGATIONS SPUR GROWTH, PARTICIPATION

Are multiple locations the cure for all the growing pains a cramped church experiences? Data from a recent National Congregations Study sponsored by Duke University seems to indicate as much.

According to the Leadership Network/Generis Multisite Church Scorecard, congregations with more than one locale are booming, in large part because they are attracting new Christian converts. Another hallmark of multi-site congregations is high lay leader involvement.

A multisite church meets in two or

more locations but under one overall budget and leadership. Virtually nonexistent two decades ago, by 2012 multisite churches in the U.S. num-

bered 8,000 — a significant jump from just 5,000 two years earlier. Multisite attendees represent 9 percent of all Protestant churchgoers.

The report found an overwhelming 85 percent of multisite churches are

gaining adherents — at the rate of 14 percent annually — at a time when four out of five U.S. Protestant congregations are stagnant or in decline. The typical multisite church is only four years into the process.

Researchers indicated that multisite campuses grew far more than church plants during the study period, in part because 88 percent of them experienced an increased role of lay participation. Only 1 percent of churches said lay participation had declined, with the remaining 11 percent finding no change.

The movement shows no signs of slowing down; 57 percent of multisite pastors said they were likely to launch another campus in the next 12 months. Churches typically go to multiple locations when attendance reaches around 1,000.

Nearly half of multisite churches practice in-person teaching. The rest either use video teaching exclusively or combine in-person and teaching via video from the central location.

Regarding video teaching, more than two-thirds use a prerecorded message, often from earlier in the weekend. Nearly one-third of services broadcast live or virtually live to other campuses. Nine out of 10 satellite locations are within a half-hour drive of the original church.

Ninety percent of satellite locations have a paid pastor, while almost two-thirds have a paid worship leader.



U.S. multisite churches in 2010:

5,000

In 2012:

8,000

KJV Demonstrates Remarkable Staying Power

Although various editions of the **New International Version (NIV)** are the best-selling Bible in the U.S. year after year, a new study reveals that most people — and most congregations — prefer the **King James Version (KJV)**.

According to *The Bible in American Life*, a study by Indiana University-Purdue University Indianapolis, a whopping 55 percent of Bible readers turn to the KJV compared to runner-up NIV, at 19 percent. The **New Revised Standard Version (NRSV)** is the choice of 7 percent, while 6 percent read the **New American Bible**, and 5 percent use the **Living Bible**.

The report mirrors a 2013 Barna Group study that showed 52 percent of Americans read the KJV or New KJV, compared to just 11 percent who use the NIV.

Pastors read publicly from the KJV in 40 percent of churches, followed by the NIV in 21 percent of local bodies and the NRSV in 10 percent.

“Although bookstores are now crowded with alternative versions, and although several different translations are now widely used in church services and for preaching, the large presence of the KJV testifies to the extraordinary power of this one classic English text,” says Bible scholar Mark Noll, an adviser on the project.

Overall, 48 percent of Americans say they read Scripture at least occasionally outside of a church service, although women (56 percent) do so more often than men (39 percent). Nine percent of all Americans say they read the Bible daily.

Regionally, those in the South (61 percent) are the most likely to read the Bible, while those in the Northeast (36 percent) read the least. Among racial and ethnic groups, blacks (70 percent) read the Scriptures most often, outdistancing Hispanics (46 percent) and whites (44 percent).

Even those Americans who never read Scripture tend to revere it. The survey found that half of those who don't read the Bible nevertheless consider it the inspired Word of God, while an additional 15 percent call it the inerrant Word of God.

Survey respondents indicated that Psalm 23 is their favorite passage, followed by John 3:16 and Philipians 4:13.



SUPREME COURT OKS PASTOR COUNCIL PRAYERS

The U.S. Supreme Court has ruled that pastors may invoke the name of Jesus in opening city council meetings.

In a 5-4 decision in May, justices determined that ministers in Greece, New York, a suburb of Rochester, don't have to curtail their prayers to please upset non-Christians.

Two residents, Susan Galloway and Linda Stephens, protested that local volunteer clergy led virtually every opening prayer at town council meetings during an 11-year period.

In his majority opinion, Justice Anthony Kennedy said that's OK, because it reflects the religious composition of the community of 96,000 people.

“The town made reasonable efforts to identify all of the congregations located within its borders and represented that it would welcome a prayer by any minister or layman who wished to give one,” Kennedy wrote. “That nearly all the congregations in town turned out to be Christian does not reflect an aversion or bias on the part of town leaders against minority faiths.”

Kennedy noted that several ministers regularly spoke in distinctly Christian language, praying in the name of the Heavenly Father, Jesus Christ, and the Holy Spirit.

Galloway and Stephens had complained that such invocations are “offensive,” “intolerable,” and an affront to a “diverse community.” Indoctrination is not the intent of such prayers, and prayer has a long tradition in opening public meetings, the court ruled. Kennedy and four other justices — John Roberts, Samuel Alito, Antonin Scalia, and Clarence Thomas — comprised the majority.

Although troubled that the narrow ruling split along ideological lines, Greece Assembly of God Pastor Patrick Medeiros expressed gratitude for the decision.

“It's a great victory not only for the town of Greece, but also for the whole country,” said Medeiros, who has opened council meetings about 30 times since 1995.

Medeiros, who sat in the Supreme Court chambers during arguments on the case in November 2013, believes he is inviting God into the community when he offers such town prayers.

“I always conclude my prayers in Jesus' name,” Medeiros says. “It's through Jesus that we can bring our petitions and our requests before the Father.”

Kennedy noted that for the court to determine the content of prayers could cause problems.

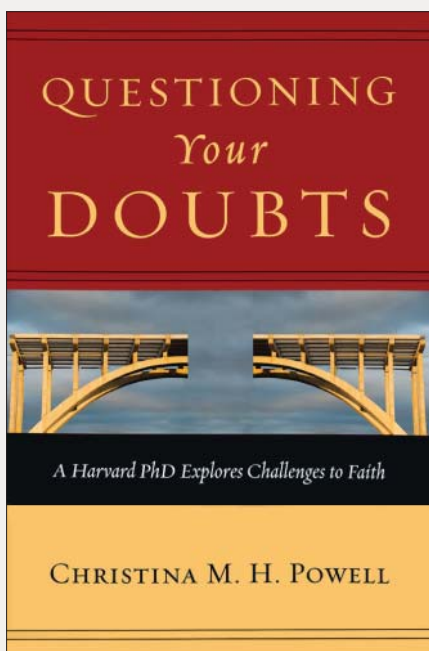
“To hold that invocations must be nonsectarian would force the legislatures that sponsor prayers and the courts that are asked to decide these cases to act as supervisors and censors of religious speech, ...” Kennedy wrote. “Our government is prohibited from prescribing prayers to be recited in our public institutions in order to promote a preferred system of belief or code of moral behavior.”

Once invited, a prayer giver must have the freedom to address a deity as conscience dictates, unfettered by public officials, Kennedy said.

OSTILL / iStock / Thinkstock

Alan Eginton / iStock / Thinkstock





Questioning Your Doubts: A Harvard PhD Explores Challenges to Faith

CHRISTINA M. H. POWELL (*InterVarsity Press, 208 pp., paperback*)

Christina Powell is a Harvard-trained microbiologist and cancer researcher. She is also an ordained Assemblies of God minister and a regular contributor to *Enrichment*. Her new book, *Questioning Your Doubts*, pulls these two dimensions of Powell's life together in a skillful and practical way.

Some view science and ministry as irreconcilable polarities, but Powell effectively builds a bridge between rationality and faith. In the process, she charts a journey of Christian discipleship that is accessible to anyone, regardless of academic training.

As a longtime advocate of "doubting your doubts," the title immediately caught my attention.

The book contains three primary sections. Powell first explores the notion that God created us to think. Here she helps the reader strike a balance between relying on reason and understanding its limitations. She goes on to explore the sources of doubt in our lives, from intellectual questions to personal life experiences. Finally, Powell lays down several steps for resolving doubts and facing questions as we grow. She includes a strong apologetic for Christian community.

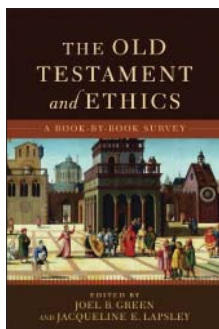
Knowing the author personally, I especially enjoyed the writing style of the book. It does not come across as a lecture or a sermon. Instead, Powell cleverly uses the story line of her experience as a Harvard graduate student in microbiology as a kind of analogy for walking the Christian life. Although her analysis of the interface between faith and science

is fascinating, this really is a comprehensive, whole-life discipleship guide for any serious follower of Christ.

— Reviewed by **James T. Bradford**, general secretary for the General Council of the Assemblies of God, Springfield, Missouri

The Old Testament and Ethics: A Book-by-Book Survey

JOEL B. GREEN AND JACQUELINE E. LAPSLEY
(*Baker Academic, 240 pp., paperback*)



According to the Assemblies of God Statement of Fundamental Truths, "The Scriptures ... [are] the infallible, authoritative rule of faith and conduct."

Though Pentecostals express this belief, how do they, as present-day people of God, apply the Scriptures as the authoritative rule of conduct? This volume assists readers in understanding how the Bible, particularly the Old Testament, practically serves as a guide for how we should live.

The work draws on material from the *Dictionary of Scripture and Ethics* to provide readers with information regarding how the Old Testament (as well as various apocryphal works) aids in the development of Christian ethics today.

The first section provides an overview of ethics in the Bible. The book then addresses how the Pentateuch, historical books, wisdom books, Psalms, and prophets help shape ethics. Finally, the discussion shifts to Old Testament apocryphal writings and concludes with selected topics related to Old Testament ethics.

Some readers may question the decision to include apocryphal

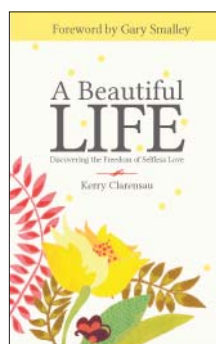
material in the discussion. However, since the Early Church read these writings, they can help students of the Bible understand the environment in which ethics developed in New Testament times.

Ministers must acknowledge that the world of the Bible writers was different in many ways from today's world. When it comes to ethics, some want to know what the biblical writers taught their first readers. Others prefer to read the Bible as a guide to what the Spirit is saying today regarding ethics in the world. This edited volume is a helpful tool in both endeavors.

— Reviewed by **Daniel I. Morrison**, young adult pastor, Evangel Temple, Springfield, Missouri

A Beautiful Life

KERRY CLARENSAU (*Influence Resources, 256 pp., paperback*)



I love love. I love reading about love. I love studying about love. And I love recognizing those moments of love in my life that God drops into my lap on frequent occasions. Reading *A Beautiful Life* was one of those moments. I cried, laughed, and experienced anger and happiness as I turned the pages.

Most women can relate to the personal stories included in each chapter. Just as a good meal brings the generations together, this book offers

something satisfying for women in every life stage. The author's personal observations and life lessons — which she relates with wisdom, knowledge, and transparency — are as relevant for seniors as they are for young adults.

A Beautiful Life contains heartrending stories that will shake readers to the core, but each one points to the supernatural love of God. The life moments end in victory, reminding women that when Christ's love enters a situation, circumstances naturally change for the better.

God is love, so genuine love is an expression of God. Learning to love well by bringing God into every situation is profoundly life changing. From handling conflicts with love and forgiveness to realizing true freedom through selflessness, these principles can strengthen relationships and bring greater fulfillment to every facet of living.

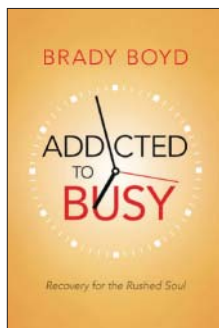
Clarensau's book reflects a deep understanding of the life and love to which God calls us. As a pastor's wife, the incredible wisdom found on these pages is reason enough to recommend it to the women of our church. My husband already dedicated one of our small groups to the study of *A Beautiful Life* in early 2015.

Pastors who want to see the women of their church come to life should consider this book as a resource for leaders, staff, and laypeople.

— Reviewed by **Sheila Harper**, Hendersonville, Tennessee

Addicted to Busy: Recovery for the Rushed Soul

BRADY BOYD (*David C. Cook, 208 pp., paperback*)



I wasn't expecting much. Frankly, lead pastors of megachurches seem to make their own water to walk on. I fully expected Boyd to tell me how I, as a believer, should be able to tame my time and prioritize my piety. After all, if megachurch pastors preach to 10,000 people every Sunday, run to hospitals at all hours of the day and night, and still nurture their incredibly good-looking families, they must be spiritual time management gurus.

The author's wisdom, honest self-disclosure, and pragmatism decimated my preemptive assumptions, however. *Addicted to Busy* taught me a lot about wrestling with the hands on my wristwatch.

First, Boyd teaches that the anchor for all time management is family. With palpable angst, he reminds readers time with family is not negotiable. This pastor's new paradigm began with clear commitments to his spouse and children that they would not get the leftovers in his ministry.

Second, Boyd introduces the biblical principle of "rest found in you," or what psychologists call "projective identification." When leaders nonverbally broadcast internal chaos and exhaustion, those around them will mirror the same characteristics. In other words, if spiritual leaders visibly burn out, they can expect their congregations, staff, and adherents to go up in smoke as well.

Finally, Boyd emphasizes that leaders must teach and model biblical time management principles. For example, Boyd preached a

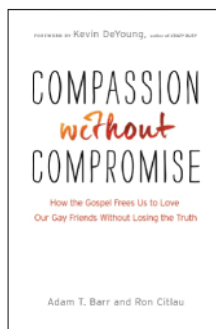
series of sermons on the "Jesus pace." This series was a catalyst for radical congregational changes that included ending some ministries built on busyness.

If you feel the length of this book review has taken too much of your time, there's a good chance you could benefit from reading *Addicted to Busy*.

— Reviewed by **Cal LeMon**, president, Executive Enrichment, Inc., Springfield, Missouri, a corporate education and consulting firm

Compassion Without Compromise: How the Gospel Frees Us to Love Our Gay Friends Without Losing the Truth

ADAM T. BARR AND RON CITLAU (*Bethany House, 160 pp., paperback*)



Same-sex marriage, homosexuality, and the pro-gay agenda are hot topics. Should you allow people who identify as gay to join your congregation? How would you start a conversation with a friend you believe has same-sex attractions?

Pastors Adam Barr and Ron Citlau have written a book that is relevant for every church leader: *Compassion Without Compromise: How the Gospel Frees Us to Love Our Gay Friends Without*

Losing the Truth. Many volumes on this subject are little more than sermons about homosexuality. Others bog down in research and statistics. However, Barr and Citlau tackle the tough questions in a practical, down-to-earth style.

So far, gay marriage is legal in 32 U.S. states. The coming decade will force church leaders to take a stand, knowing that speaking truth will put them in the minority.

"There is an agenda — a strong, organized movement across all levels of our culture," the authors say. "The aim of this movement is simple: To silence any opposition, not only to homosexuality, but to a wide range of sexual expression" (93).

Their key question to readers is: "How can we be a compassionate, uncompromising witness in a culture that celebrates what the Bible censors" (12)?

They recount God's intention for sexuality from Genesis and respond to the question about today's sexual behavior: "Does this behavior honor the Creator's plan for human sexuality" (20)?

Citlau came from a background steeped in drug and alcohol use, as well as homosexual encounters. God's mercy turned him around, and he can boldly say, "I have actual knowledge of the goodness of living in the demands, constraints, and liberty of Christian sexuality" (24).

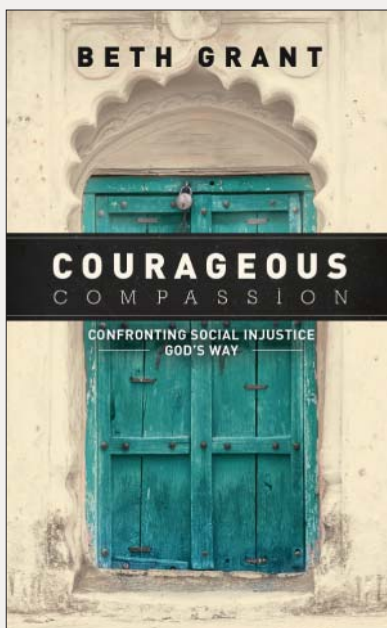
The authors outline how revisionists, who claim Jesus was neutral on homosexuality, reinterpret the Bible. Barr and Citlau encourage readers to explore Scripture and arm themselves with knowledge.

Though there are no cookie-cutter answers, the authors deal with possible solutions to real scenarios, using the Good Samaritan story as a guide. Practical application abounds in *Compassion Without Compromise*.

— Reviewed by **Ginger Haan**, licensed Assemblies of God minister

**Courageous Compassion:
Confronting Social Injustice
God's Way**

BETH GRANT (*My Healthy Church*, 304 pp., paperback)



The tragedy of human trafficking and sexual exploitation has multiplied throughout the world. *Courageous Compassion* is an impassioned call to informed participation in Christ's liberating power, reminding readers that the brutal darkness of sexual slavery cannot extinguish the light of His love.

Though Beth Grant's credentials as an intercultural scholar are evident throughout, *Courageous Compassion* is not merely an academic treatise. It is a window into her personal journey of a deepening faith awareness and commitment to walk with the sexually exploited to freedom and new life in Christ. Interwoven with her life narrative is the story of Project Rescue, an international ministry co-founded with her husband, David Grant. She openly confesses her own misgivings, fears, and preconceived ideas. She candidly shares challenges, mistakes, and lessons learned.

Grant unapologetically emphasizes that redemption from sexual slavery is theologically Christocentric and Spirit-empowered. Compassionate ministries must be rooted in Christ's person, life, and mission. In the power of the Spirit, we can effectively engage the powers of darkness. A biblical foundation for compassion ministry is essential and includes both proclamation of Christ's life and incarnational demonstration of His love.

Grant insists the Church is not incidental to God's redemptive purpose but is at its core. Every follower of Jesus should reflect His compassionate heart. She also addresses the sensitive need for collaboration among compassion ministry organizations.

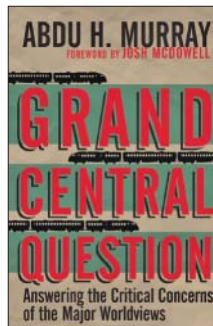
Courageous Compassion will speak to the hearts of laypersons, church ministers, and organizational leaders. It informs through statistics and stories, and it transforms as its probing questions and intrusive imperatives linger in our hearts.

Having served in India for 30 years, I know well the integrity of the author and the effectiveness of the Project Rescue team. Together they have lived *Courageous Compassion*.

— Reviewed by **John Higgins**, theologian, educator, and former missionary to India

**Grand Central Question:
Answering the Critical Questions
of the Major Worldviews**

ABDU H. MURRAY (*InterVarsity Press*, 260 pp., paperback)



Abdu H. Murray, a former Muslim, is the co-founder and president of Embrace the Truth International, a ministry dedicated to offering Muslims, Jews, cult members, and skeptics a well-reasoned and loving articulation of the Christian gospel. Murray does just that in this fine book outlining the three major worldviews and what he calls the Grand Central Question at the heart of each.

Murray begins with a captivating personal story of witnessing to a dying Muslim man. This account highlights not only the importance of answering worldview questions, but also the cost of embracing truth. For this man, accepting Christ would mean facing his impending death ostracized from the family he loves.

“
If a worldview fails to provide cohesive answers — answers that directly address a particular question while consistently cohering to the answers it gives to other questions — it fails what is called the ‘coherence test for truth.’
”

— Abdu H. Murray

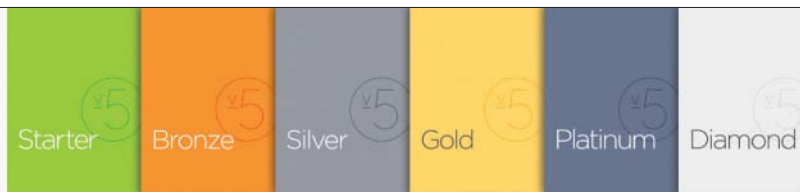
Yet Murray reflects that the very existence of multiple worldviews and earnest adherents affirm that people believe the cost of truth is worth the price.

According to Murray, there are fundamental questions, or Grand Central Questions, about the nature of reality that each of the three major worldviews, outside of Christianity, seek to answer. He examines secular or atheistic humanism, pantheism, and Muslim theism. He then shows “how each answers its own ‘Grand Central Question’ and how the Gospels — the central message of Jesus — answer the same question” (35).

Chapters 2 through 4 address secular humanism's quest to answer the question: “How does humanity have inherent dignity, purpose, and moral value without appealing to some belief in God?”

After analyzing various humanist and New Atheist writings, Murray cogently argues that the secular humanist can only appeal to subjective values dependent upon mere human opinion. Objective values must derive from a transcendent God. The secular humanist's intuitions about humanity are right. But Christianity is the real humanism,

Logos Bible Software (Version 5)



In November 2012, Logos Bible Software released Logos 5. This software has the potential to aid pastors, missionaries, and ministry students in fulfilling their ministry calling.

Logos provides users sermon preparation resources at their fingertips, a portable theological library, and a wealth of academic materials.

Package prices for this program range from \$300 to \$4,980. While the software is expensive, buying the same materials in print form costs considerably more. The tools and materials available in these software packages provide users with easy access to various Bibles translations, commentaries, dictionaries, and media that can ease the processes of sermon preparation, Sunday school and small group teaching, and academic research.



The Bronze Package, available for \$630 (print value, over \$8,000), includes 429 resources for use on a PC, Mac, and Apple and Android devices. This volume includes scholarly articles discussing historical backgrounds of people, places, and events from the time of the Hebrew Bible until the Early Church.

Those interested in studying the Scriptures in the original languages can access various lexicons and numerous interlinear Bibles. Among the most popular translations are the King James Version, the New International Version (2011), and the English Standard Version. The Bible Word Study tool serves as an invaluable resource for learning how the writers

of Scripture use various words in their original context.

Users can add other items — including commentaries, books, and study materials — to the library by ordering them online or by phone. Global University digital courses are among the resources available for purchase in Logos. Adding these courses to a base package will allow ease of use for study and, most notably, portability of the resources. Individuals may purchase all 27 courses for \$468, or buy them individually for \$28.95 each.

As an added bonus, software users can add their own sermons, research, and other documents to their Logos library. This is a great way to keep a resource library of sermons and papers.

The company offers 18-month, interest-free payment plans, student discounts, and a 30-day money-back guarantee.

— Reviewed by **Daniel I. Morrison**, young adult pastor, Evangel Temple, Springfield, Missouri

Antonio Diaz / iStock / Thinkstock

for human dignity, purpose, and moral value must ultimately be grounded in God.

Chapters 5 and 6 address pantheism's Grand Central Question: "How do we escape this world of pain and attain bliss?"

Murray succinctly surveys Hindu, Buddhist, and New Age answers and then exposes the logical problems with pantheism itself. He rightfully contends that the Gospel's stark realism about suffering and pain and God's solution in Christ expose the bankruptcy of pantheistic attempts to see pain as mere illusion.

As a former Muslim who embraced Christianity after years of investigation, Murray's treatment of Islam and the gospel in the last part of the book is especially insightful. Islam's Grand Central Question is: "How should we respond to the greatness and majesty of God?"

Murray demonstrates how Islam's appeal to the absolute unity and utter transcendence of God actually diminishes His greatness. He then masterfully shows — through examination of the Qur'an, Scripture, and Christian theology — that the gospel and its doctrines of inspiration, Trinity, and the Incarnation truly present God as the Greatest Possible Being, a God worthy of worship.

Grand Central Question is an excellent handbook on understanding major worldviews. Murray argues convincingly and compassionately for the truth of Christian theism. His reasoned presentation of

the coherence of Christian theology is particularly helpful and necessary in defending the Christian faith in our pluralistic society. The book is appropriate both for believers and for those still asking questions about which worldview is true.

— Reviewed by **Calvin Pincombe**, professor of philosophy and apologetics, Evangel University, Springfield, Missouri

With Christ

Perry F. Allen
Livingston, Tennessee

Richard L. Anderson
Santa Rosa, California

Judith M. Anderson
Montgomery, Illinois

James R. Armstrong
Bakersfield, California

Mary Lou Arrington
Evans, Georgia

Donald E. Batsel
Eureka Springs, Arkansas

Richard R. Beatty
Kittanning, Pennsylvania

Roberta J. Brown
Central City, Pennsylvania

Newton J. Burnside Jr.
Copper Hill, Virginia

Paul L. Calentine
Astoria, Oregon

Clinton M. Carey
Grapevine, Arkansas

Robert Carpenter Sr.
Mason, Michigan

Cecil C. Chisum
Alexandria, Louisiana

Thomas R. Collins
Oklahoma City, Oklahoma

Prentis H. Collins
Porter, Texas

Mary R. Corvene
Cape Coral, Florida

Catherine O. Cotton
Costa Mesa, California

Lindell E. Cox
Osceola, Arkansas

David C. Crabtree
Boca Raton, Florida

Jerry R. Crouse
Dyer, Tennessee

Roe Devore
Lyons, Indiana

James D. Dishman
Covington, Georgia

Buford T. Dorsey
Claremore, Oklahoma

Anita K. Durham
Jasper, Texas

Manuel H. Estrada
Hanford, California

Johnathan E. Faggart
Sherman, Texas

Merle R. Fennell
Jacksonville, Florida

John A. Griffith
D'Lo, Mississippi

G. Fredrick Halquist
Bloomington, Minnesota

Gilman A. Hanson
Fontana, California

Thelma Hardin
Farwell, Michigan

Eula M. Harrison
Laurel Hill, Florida

William O. Hatley
Tulsa, Oklahoma

Billie Hawtin
Los Angeles, California

Dean G. Heady Jr.
Farmington, Missouri

Carolina Hernandez
San Angelo, Texas

Miguel Hernandez
Hialeah, Florida

John C. Heter
Ridgecrest, California

Robert M. Hicks
Laurinburg, North Carolina

Stephen L. Hill
Orange Beach, Alabama

Annie Mae Hinson
Graceville, Florida

Albert J. Hodge
Graceville, Florida

Morris E. Horton Sr.
Calera, Alabama

Richard G. Hughes
Jacksonville, Florida

James H. Johns
Advance, Missouri

Richard L. Johnson Jr.
Ozark, Missouri

John Paul Joyner
Mount Pleasant, Texas

Frieda I. Kerfoot
Maryville, Illinois

Bernard W. Kerrick
Kingsport, Tennessee

Robert E. Ketner
Everett, Pennsylvania

Marian E. Kingsriter
Golden Valley, Minnesota

Charles S. Kitner Jr.
Blairsville, Pennsylvania

Alvin D. Kyle
Frostburg, Maryland

Esther Kay Langston
Warrensburg, Missouri

David Laquintano
Cresco, Pennsylvania

Glenn L. Law
Bisbee, Arizona

Elaine M. Lewis
Robinson, Illinois

Mildred L. Martin
Falling Waters, West Virginia

Charles S. Mayfield
West Monroe, Louisiana

Clyde R. Mayhugh
Jacksonville, Illinois

Jeffery L. McFalls
Crawfordville, Florida

M. Barbara McWherter
Ava, Illinois

Randol L. Mercer
Girard, Illinois

Bill J. Meyer
Norman, Oklahoma

Ronald W. Michael
Indianapolis, Indiana

Johnson Naidoo
Aurora, Illinois

Vernon W. Nybakken
Kelso, Washington

Morris P. Ohlin
Mesa, Arizona

Abraham Oliver
Jenkintown, Pennsylvania

Lawrence G. Olson
Bridgman, Michigan

Leonard W. Olson
Poulsbo, Washington

Mark A. Paez
Dallas, Texas

John C. Panzetta
Bushnell, Florida

J. Montiel Peck
Springfield, Missouri

Clarence A. Pedersen
Deland, Florida

Frances J. Powell
Wolcott, New York

Robert W. Rainbow
Myerstown, Pennsylvania

Winfred L. Rains
Jacksonville, Missouri

G. Dean Reid
Sierra Vista, Arizona

Curtis W. Ringness
Palm Desert, California

Ernest L. Rolland
Comanche, Oklahoma

Patsy M. Ryan
Claremore, Oklahoma

Donald E. Starr
Edmonds, Washington

Cheryl A. Stephens
Wilmore, Kentucky

Richard L. Stratton
Flora, Illinois

William H. Tanton
Votaw, Texas

Arthur W. Taylor
Bayard, Nebraska

Ronald G. Turner
Fort Worth, Texas

William W. Ulin
Pasco, Washington

Donald W. Wagner
Moorhead, Minnesota

William R. Wainscott
Plymouth, Indiana

Lee Roy Ward
Waxahachie, Texas

John M. Washler
Columbus, Indiana

Marlynn S. Wilder
Tulsa, Oklahoma

Clarence Willingham
Bentley, Louisiana

S. Lucille Willis
Garden City, Kansas

Charles Willman
Blandon, Pennsylvania

Elisha Ward Willoughby
Redding, California

Elizabeth A. Wirtz
Lancaster, Pennsylvania

Margaret A. Yanno
Youngstown, Ohio



Karin Lau / Hemera / Thinkstock



In almost every church there is a special older lady. She goes to church every Sunday, arriving as the doors open. She may volunteer in the nursery, bring the best brownies to the potluck, mentor the young, or provide fellowship to other seniors. She is always there to help. But sometimes even the most generous servants need help, too.

Many seniors — and younger people, as well — lose their ability to see. The loss and isolation can be intense, but even worse is the devastation of spiritual loss. When people lose their sight, they can also lose the ability to study the Bible. But it doesn't have to be that way.

The Assemblies of God Center for the Blind provides Christian materials to blind individuals. Funded by Light for the Lost, the center can provide free audio cartridges of the Bible to any individual who is blind or reading impaired. The cartridges play on audio players, which are available free through the Library of Congress (202-707-5100). The audio Bible resources, available in the *New Living Translation* or the King James Version, provide a way for blind individuals to hear about God.

For more information about the services available through the AG Center for the Blind, call 414-831-1964.

AGTrust Invests in the Future of the Assemblies of God

In 2015, the Assemblies of God Trust begins its seventh year of investing in the AG Fellowship through four initiatives designed to reach the lost and advance a healthy, growing Assemblies of God for future generations.

PLANT VIBRANT, EVANGELISTIC CHURCHES



Church planters Brian and Mary Schmidgall launched MiddleTree Church in St. Louis, Mo., in Jan. 2012. St. Louis is a divided city, and MiddleTree hopes to bridge the "Delmar Divide" — a street that is an unofficial dividing line of race and class in

the city — by building relationships and sharing God's love.

This is the first AG church to open north of Delmar in 20 years. More than 300 church plants like MiddleTree have received \$30,000 each in matching funds, thanks to AGTrust and the Church Multiplication Network.

REVITALIZE CHURCHES BY PROMOTING CHURCH HEALTH

CrossPointe Church in Sioux City, Iowa, participated in the Acts 2 Journey (A2J), a yearlong process sponsored by the AG Healthy Church Network to help churches achieve better health.

"Our church, in its 40-year history, had never experienced a team effort approach to vision casting and implementation," says Pastor Bob Schoenherr. "But now we sense a healthy spiritual momentum and have key tools to help us continue reaching our full Kingdom potential."

At least 400 AG churches have participated in A2J, and AGTrust has provided \$357,000 in scholarships for 119 of them, including CrossPointe.

TRAIN YOUNG MINISTERS

Michelle Neumann, a graduate of Southwestern Assemblies of God University in Waxahachie, Texas, and an AGTrust scholarship recipient, is working on a master's degree in intercultural ministries at the Assemblies of God Theological Seminary in Springfield, Mo.

She hopes to help plant churches overseas among unreached and least-reached people groups. AGTrust has awarded \$1.8 million in 680 scholarships and grants to deserving AG college students like Neumann.

PRODUCE RELEVANT MATERIALS TO TRAIN FUTURE GENERATIONS



"There's nothing like this in the Christian market," said a well-known marketing firm regarding Incredible Islands, a digital ministry tool for children's ministry.

The children's ministry multiplayer, online video resource was a collaborative effort of AGTrust, My Healthy Church, and OneHope. AGTrust has provided \$1.1 million to produce discipleship training materials for children and youth.

"Nearly 9,000 churches, individuals, districts, and businesses are members of AGTrust and contribute regularly to help with these initiatives," says Dr. George O. Wood, AG general superintendent and AGTrust chairman and founder. "I invite you to go to AGTrust.org today and join us in our efforts to reach the lost and strengthen the future of our Fellowship."

The Internet Challenge: Reaching the Lost

The rapid advance of the Internet presents the church with an awesome challenge and important questions to consider. Will we idly

allow those outside the faith to dominate Internet technology for worldly purposes, or will we use the Internet as a tool to touch the world for Jesus?

Every day, more than 10,000 people view the gospel on a foreign language site or on one of Network211's evangelism websites, such as JourneyAnswers.com, WhoJesusis.com, or Family-relationships.com. Each of these sites provides a witness to the gospel, as well as an opportunity to respond.

Network211 formed Project100Million.com to proclaim Christ to all people by presenting the gospel in the top 10 Internet languages. There are about 2.5 billion Internet users in the world today, and

more than 82 percent of them use one of these top 10 languages.

“We are grateful for the success in English, Chinese, and Spanish, and the newly launched Russian and Arabic language sites,” says Mark Flattery, ministry director and CEO of Network211. “In order to reach the top 10 Internet languages, we are working toward reaching lost people who speak Japanese, Korean, German, Italian, and French.”

Network211 purchases Google ad words to draw people to these websites. Each dollar invested will reach 15 people; \$99 reaches 1,485 people. Each target language has its own budget funded by donors interested in reaching people searching for spiritual help on the Internet.

George M. Flattery, founder and president of Network211, says discipleship must accompany evangelism. Every day, scores of people contact Network211 seeking spiritual help online.

Network211 needs mature Christians who can read and write in the top 10 languages of the Internet to serve as volunteers from their own homes and on their own schedules. To become a volunteer, register at 121connectors.com/register.

The global population is increasing daily, and so is the number of people using the Internet. Your church can partner with Network211 to reach the lost through Internet technology. Register for ministry updates at network211.com/join.html. For more information, email info@network211.com.

Fire Bible — While It Is Still Day

It was a hot day in May in the northern part of Thailand. About 100 people had gathered for a momentous occasion.

For years, many had dreamed of a Bible — a study Bible in a certain restricted access Southeast Asian language to train church leaders in this country.

It was costly, difficult, and risky to make it happen. But those gathered rejoiced because the long-awaited day had arrived. Leaders came to the podium and spoke, thanking God for His goodness and explaining different aspects of the new *Fire Bible*.

Rejoicing will continue as hundreds of leaders across the restricted-access nation receive this edition of the *Fire Bible*. Distributed by the Assemblies of God Bible Alliance, the *Fire Bible* provides invaluable explanations of Pentecostal doctrines and practices.

The AG Bible Alliance theme for 2015 is: “We Choose To Go ... While It Is Still Day.”

“We know that the day is coming when we will not be able to work, and this creates a sense of urgency in our every action and decision,” a press release from the Bible Alliance says. “We also know that doors are opening now that have been closed for centuries. Walk with us through the newly opening doors this year in the nations of India, Croatia, and among the Ilocano people of the Philippines. This one-book Pentecostal library will be a blessing and of enormous help to thousands of church planters and workers — while it is still day.”

For more information on the *Fire Bible*, contact Assemblies of God Bible Alliance at 800.532.0440 or e-mail: info@biblealliance.org.



The Human Right

The issue of human rights is a hot-button topic these days. As believers, we are committed to providing clean drinking water, feeding the hungry, and caring for the broken around the world. If we aren't careful, however, we can miss the opportunity to address the greatest human right of all.

More than having physical needs met, knowing Jesus is the ultimate human right (John 1:12). The Human Right is not only this year's Speed the Light theme for National Youth Ministries, it is also a call to recalibrate the Assemblies of God to its century-old reason for being: to do the greatest work of evangelism the world has ever seen. Beyond a yearly theme, The Human Right aims to challenge our perception of what truly matters and to bring back into focus the millions who are dying without hearing the gospel. This is the greatest human rights tragedy in the world.

Will you join in The Human Right movement? Will you commit to praying for this generation? Please pray that this generation will learn to abide in Jesus like those of previous generations, abandoning themselves to His purpose and saying “yes” to Him before they even know what the question is. Pray that this generation will advocate the truth to their family and friends, bringing the message of Christ wherever they go.

God can use The Human Right to change the human rights conversation around the world. For more information, visit thehumanright.org.



Bihar Bible College Launches with Global University Materials

Bihar, India, has a population of over 80 million people. Yet only one percent claim to know Jesus as their Savior.

Ten years ago, Chad and Angela Germany, endorsed U.S. Assemblies of God missionaries, began serving in Bihar in partnership with a local minister, Pastor Sanjay. Determined to plant a church among the many unreached people in the region, they began evangelizing and discipling new believers.

In addition to planting churches, the couple prayed for God to help them start a Bible school in Bihar where pastors could be trained. After a decade of prayer, the Bihar AG Bible School launched in January 2014 with 14 enrolled students from newly planted churches.

Global University/ICOM (India College of Ministry) materials are helping catapult this training initiative. Sanjay says the new Hindi Christian Life and Christian Service series and ICOM electronic tablets will expedite the training efforts in the state of Bihar. Leaders expect

enrollment to double in the next few months. The goal of Bihar AG Bible College is to train 500 ministers and plant 500 house churches by 2020.

“When God speaks a word to your heart, hold on to it,” Chad Germany says. “It may look impossible, it may delay, but hold on to it. A word from God will surely come to pass. Though it tarries, wait for it.”

To learn more about Global University’s strategic partnerships around the world, visit www.globaluniversity.edu/missions_index.cfm, or contact Nicole Vicari, director of donor relations, at 800-443-1083, extension 2636, or at nvicari@globaluniversity.edu.

The Interactive Guide to Church Building for Life in Tanzania

Builders International is partnering with the Tanzania Assemblies of God and PriorityOne to build a new dorm at Dodoma Bible College, a strategic school that trains leaders to advance the gospel in hard places.

The new facility will double the resident school’s capacity—from 200 to 400 students.

Builders International missionaries Richard and Kelly Green, along with Hilary Dyer, are working in Tanzania to make the expansion of

the Bible school a reality. Equipping twice as many pastors to reach the nation for Jesus will help propel Tanzania Assemblies of God closer to its goal of training 10,000 pastors in just 10 years.

Builders International/MAPS construction teams help make such projects possible. From skilled craftsman to willing bodies, these teams include volunteers from a variety of backgrounds.

To learn more about volunteering or contributing financially, visit buildersintl.org or call 417-582-0003.

Ad Index

The Art of Marriage®	35
Assemblies of God:	
▪ Aged Ministers Assistance	11
▪ Bible Alliance	12, 13
▪ <i>Enrichment</i> journal	4
▪ Financial Solutions (AGFS)	3, inside back /outside back cover
▪ Center for Holy Lands Studies	79
▪ Jacob's Hope	34
▪ Speed the Light	101, 126
▪ Theological Seminary (AGTS)	57
▪ U.S. Missions	42
ChurchWar.com	123
FamilyLife	35

Global University	22, 126
HelpLine (phone counseling for AG ministers)	127
The Human Right	101, 126
IVP Books	27
MyHealthyChurch:	
▪ <i>A Beautiful Life</i>	65, 113
▪ <i>Courageous Compassion: Confronting Social Injustice</i> . <i>God's Way</i>	65
▪ <i>FireBible for Kids</i>	114, 126
▪ <i>In The Gap</i>	inside front cover, 1
▪ Jeanne Mayo's National Youth Leaders' Conference ...	29
▪ Kids ministry resources	85
<i>Questioning Your Doubts</i>	27
<i>The Renegade Pastor</i>	5

AN INTERVIEW with Don Headlee

ENRICHMENT interviewed Don Headlee, executive vice president of AG Financial Solutions, Springfield, Missouri, for a final word on the subject of money and ministry.



Headlee

Drawing from your background of sitting on a church board, helping manage a financial institution for 25 years, and serving as executive vice president at AG Financial, how can ministers create a stronger foundation for both their personal finances and the finances of their churches?

HEADLEE: If I could share one big idea, it's simply to be proactive. Waiting to address financial issues often leaves people with limited options. This has application in many areas of finance, but especially in the areas of retirement and investing. Those who start thinking about it and acting on it early set themselves up to be better prepared for the future and able to handle bumps in the road along the way. One of the hardest things to see is ministers who want to retire but either don't have a retirement plan or don't have enough funds to sustain themselves in retirement.

Through our country's recent recession, what did you observe as primary areas of vulnerability for churches? And looking forward, what should pastors do to better prepare their churches in these areas?

HEADLEE: I saw many churches struggle because they did not have proper cash reserves to compensate for the low tide of giving. We encourage people to establish savings, or cash reserves, that could cover three to six months of expenses in case of an emergency. That personal finance wisdom is the same for churches.

What common characteristics did you find with churches that weathered the recession well?

HEADLEE: The churches that did well through the recession had several

key things in place: adequate cash reserves, an established culture of stewardship, and properly structured debt.

What about ministers themselves? What should they be considering with their personal finances?

HEADLEE: I'll reiterate that being proactive is key. The average retirement balance of pastors ages 61 to 70 within the AG retirement plan is around \$90,000, and the median bal-

ance is around \$39,000. With an average life expectancy of 80 years, a pastor retiring at age 65 will have to make that balance stretch for what could be 10 to 20 years. My fear is that the retirement balance will not adequately sustain the cost of living in retirement.

It's also important for ministers to learn to invest wisely. Many investors focus solely on the interest rate, but there are actually three main factors to consider. They all have to do with the stability of the investment fund and the institution itself. First, investors need to ensure the financial institution is meeting at least the minimum financial requirements legally mandated. If it's not meeting the minimum requirements, investors should be very cautious. Second, look at the strength of its capital position and liquidity. Does the institution have adequate funds on hand? Third, if the investment product is tied to lending, evaluate the amount of loan delinquencies. This also is an indicator for overall risk. A key principle to consider is that rate is usually tied to risk. The greater the risk, the greater the rate should be. Regardless of your appetite for risk, it is always advisable to understand the stability and security of the investment fund and the financial institution before investing.

We know from experience that AG Financial handles many of these areas you've addressed. If ministers reading this are interested in finding ways to strengthen their churches' financial foundation or even their personal finances, what should they do next?

HEADLEE: It always starts with understanding your financial goals, finding a financial institution that you can trust, and asking the right questions. Our staff at AG Financial is always on hand to help people find the right financial solutions for personal finances like retirement planning, investments, and planned giving, and for church financial needs, from ministry lending to church insurance programs. ■

To read this interview in its entirety, scan the QR code.

To share or comment on this article, go to ej.ag.org/winter2015finalword or scan the QR code.



Visit *Enrichment* journal on Facebook



Insuring thousands of
Assemblies of God churches ...

Doug LeClair
Church Mutual
Regional Representative

... and each one is special.

Every church has its own shape and size, with its own unique insurance needs. That's why we conduct a detailed on-site risk analysis to make sure your policy is individually crafted to match your needs.

AG Financial Insurance Solutions — in partnership with Church Mutual Insurance Company — is committed to providing lower pricing, value-added services, broader coverage and other customized options designed specifically for churches. It's a portfolio of protection, strength and service you won't find elsewhere.

Learn more about your insurance options or request a detailed on-site risk analysis for your church today.

Call AG Financial Solutions at 866-662-8210 or visit www.AGFinancial.org/insurance.



Listening. Learning. Leading.®

Simplify your nest egg.



Roll over all your retirement funds into a single AG 403(b) account and simplify saving for retirement today.

The benefits include a variety of investment options to choose from (including faith-based investments) and the ability to view your retirement accounts on one statement. Email or call our rollover specialist now and see how easy a rollover can be.