

By Delbert Akin

WHY I'M STAYING

In recent years increasing numbers of ministers, pastors in particular, have left the ministry. Some have taken positions in related fields of professional services while others have gone into secular jobs leaving behind any service related to the ministry. Some of these men later

return to the ministry, but most never return. This exodus of pastors has left large numbers of churches without pastoral leadership. Denominations both large and small are confronted with this serious issue. The question arises, "Will this departure of ministers from their responsibility continue to increase or will it diminish?" Today's active ministers hold the answer to this question by deciding whether they will quit or stay in the ministry.

I want to show you some positive reasons why I have decided to continue in the ministry. A multitude of reasons are given by preachers who quit, but I hope that by stating some particular reasons by which I am convinced to stay active, others who are faced with the

temptation to quit will likewise stay. Perhaps these reasons will build the confidence expressed by the Apostle Paul to the church at Philippi when he said, "I know that I shall abide and continue with you all for your furtherance and joy of faith" (Philippians 1:25).

How It All Began

By way of background, I was ordained as a minister of the gospel in November, 1950 in Shawnee, Oklahoma after answering the call to preach in March, 1949. My pastoral ministry began at Tecumseh Free Will Baptist Church, Tecumseh, Oklahoma, in June, 1951. Since then I have pastored churches in Norman, Spencer, and Ada,

Oklahoma, where I am presently pastor of First Free Will Baptist Church. Since 1952 I have not spent a single day without a pastoral responsibility. During the times that I have changed from one pastoral charge to another, I have usually assumed a double responsibility

both to the church I was leaving and the one to which I was going. These years added together make a total of more than 22 years of pastoral experience and nearly 25 years of preaching.

There have been times when I considered quitting the ministry. However, these times have been few and short-lived in my mind. The past 22 years have been rich and full of the blessings of the Lord for me and my family even though I haven't experienced what I would call a phenomenal success in my ministry. I have enjoyed, however, a fruitful and rewarding ministry in many ways. While there have been failures and disappointments, I haven't considered them more than ordinary events which

come to anyone willing to accept positions of responsibility.

Determined to Stay

What are my plans for the future? They are definite in my mind. I intend to continue in the ministry. My greatest ambition in the Lord is to be a better pastor and preacher. I want to serve my Lord and my congregation in a more effective way. I see nothing on the horizon but to continue preaching the gospel and ministering to the needs of God's people as He gives strength and tarries His coming.

Why am I so emphatic in this determination to stay in the ministry? One is my responsibility to a commitment I made to the Lord over 25 years ago. I promised Him faithfully that since I only had one life to live, I would live it first for Him, others second and I would be last. It has not always been easy to make every decision in light of this commitment, but I have tried with God's help to do so. The pressures to move to greener pastures where material gains were greater haven't thwarted my pledge to God. I know that I am much happier today because I have resisted those temptations. I believe I will be happier in the future as I keep this commitment.

"For though I preach the gospel, I have nothing to glory of: for necessity is laid upon me. Yea, woe is unto me, if I preach not the gospel," Paul exclaimed in I Corinthians 9:16. These words ring afresh in my mind when I think of quitting. I don't know what "woe" Paul had in mind, but I can think of many troubles and woes which could come upon me. Paul had already declared to the church in Corinth that as co-laborers, as wise master builders, as stewards, ministers are required to be "found faithful" (I Corinthians 4:2). I believe this faithfulness is yet required of ministers who are truly called of God to the task of proclaiming the Gospel of Christ. Those found otherwise will surely suffer punishment as unprofitable servants.

Effectiveness in the work of a minister is increased with experience. I believe my experience in the past 22 years as a pastor is the greatest asset I possess in future ministry. It would be foolish to let this go unused for the Lord. When I review the records of those ministers who have served long years in the church, I observe that their greatest success has most often come in the later years of their ministry.

Knowledge acquired through years of study, the wisdom and spiritual power increased through much praying and patient waiting before the Lord, the understanding of human behavior obtained through constant contact with all kinds of people under all kinds of conditions, and yes, even the mistakes and blunders I have made, all join together to provide a vast reservoir from which I can draw to make me a more effective minister. This reservoir can only grow with added years of experience.

I have often told young preacher friends who are tempted when problems arise to jump from one church to another that the best way to be a better pastor is to stay at one church long enough to learn how to live with your own mistakes and blunders. This will teach you not to make the same mistake twice. What is true with mistakes is equally true in the opposite way with experiences and ideas which prove successful. Greater success will come in the future for that minister who continues to use proven ideas and who acts out of experiences of the past which serve as his teacher.

Another reason I will continue in the ministry is because of the needs of the world around me. When I answered the call of God to the ministry, it was this deep spiritual need that made the greatest impression on my heart. The cry for help from the multitudes who are lost and hungry for the Word of God continues to penetrate my heart. The

impassioned plea of the sinner who cries, "Help me, help me!" throbs in my soul day after day. The sobs and plaintive cries of those whose hearts have been broken through death and tragedy call me to pray for them and to comfort them as the Lord's minister. I can't be happy if I fail those who need me. I constantly remind my congregation that the best way to defeat my ministry in the church is for them to fail to call me when I'm needed. The lifeline of the successful minister is dependent upon his awareness of the needs of the people. As long as I have this awareness, I shall continue to minister.

Jesus said to Peter in John 21, "Feed my sheep." This command must have made a deep and lasting impression upon Peter's heart. There is no record to show that he ever turned back. He remained faithful even unto death. This is my challenge. This is my hope. I long for that time when I can hear Jesus say, "Well done, thou good and faithful servant... enter thou into the joy of thy Lord." I believe this will be true only if I keep the faith and continue to preach His Word.

One last thought for the preacher who might be thinking seriously of quitting. In Harold E. Kohn's A Touch of Greatness there is a chapter entitled "Life's Climate Is More Important Than Its Weather." The author says that the climate of a region can't be determined by the weather on a given day. This is likewise true in a spiritual sense in regard to the spiritual climate of our lives. Let me urge you, my preacher brother, don't make the mistake of basing your decision to quit the ministry on what happens on a given Sunday, or on any given day. Let your decisions be based on the sum total of your experiences, your long-standing commitments, and your goals and purposes to be accomplished over an entire lifetime.

CONTACT

VOL. XXI, NO. 3

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Published monthly by the National Association of Free Will Baptists, Post Office Box 1088, Nashville, Tennessee 37202. Address all correspondence and subscriptions to this address. Subscription rates: 1 year, \$3.00; church family plan, \$2.52 per year; church bundle plan, 23 cents per copy. Second class postage paid at Nashville, Tennessee. Copyright privileges reserved. © 1974 Member of the Evangelical Press Association.

Your Minister's Salary:

By Alton Loveless

IS IT FOR REAL?

Is your pastor one of nearly 30% of American pastors who have had increased indebtedness in the last 5 years?

Does it bring pleasure to you as a layman that your pastor's wife may be added to the already 50% of pastors' wives who work?

Do you think it right that your minister loses an average of nearly \$1100 dollars yearly in order to maintain his job which you helped hire him to do?

The willingness of dedicated men to live with an unsatisfactory situation is what this article is about. Free Will Baptist ministers are well aware that their families need more income, that other professionals are paid far better, and that their own salary levels do not adequately reflect the work required of them. However, sacrificial service is what most ministers I know choose to give, whatever their pay. Yet the system within which they serve often works at cross-purposes.

To become an adequate provider, a man must often move to a part of the system which needs his service even less but is willing to pay more. In such a case, the low-paying congregation he leaves behind sometimes has their best leadership skimmed off, leaving them less able to grow stronger. I contend that this is not a "motivational" problem of the minister but a structural problem of the church as an occupational system.

Have you heard these comments? "Every year since I left Bible College I ended up just a little more in debt. This did not change until I left the pastorate." Or, "Service in the church cost me heavily. When my wife and I analyzed my financial future closely, we figured the education of our children might be jeopardized. We didn't see how it could be done on a minister's salary."

Because the ministry is regarded as a "calling" most men will "stick it out" regardless of their financial circumstances. Should responsible laymen exploit this situation? Not and be fair. Not within the tenets of our faith. We are truly our brother's keeper.

Do you want your pastor to continue in this underpaid condition? Are you satisfied with the community having to compensate by offering ministerial discounts, free memberships in organizations, invitations to lunch and dinners without having to pick up the check, and honorariums for funerals and weddings? As a pastor these benefits are dehumanizing and run contrary to cultural feeling that compensation is essentially a symbol of one's worth and achievement.

LET'S COMPARE

Spot checks across the country reveal that the average salary of Free Will Baptist pastors is only \$3,080 per year, or about \$59.00 per week. This median is taken from 231 full-time and part-time pastors. Denominations of

similar size or situations outpay our median greatly.

For example, Pentecostal Free Will Baptists, headquartered in Dunn, N.C., have a median salary of \$5,338.45. The Church of God, Cleveland, Tennessee. require their church congregations to pay their pastors according to church size. If the church has 50 or fewer members, they pay \$116.35 plus \$24.68 expense allotment weekly, graduating to the maximum of \$163.35 plus \$58.08 allotment for churches of 550 or more. Even the Salvation Army Captain who heads the local church program is paid \$92.50 plus home and expenses and is considered one of the lowest paid ministers in America for what he does. Recent studies for Southern Baptists in North Carolina showed their annual base salary for pastors in churches of 100-300 memberships at \$5,784.66 with additional fringes of house allowances parsonages, utilities, insurance, retirement, car expenses, etc., being furnished by the church. This median came from churches that average only \$17,500 in the annual church budget. Presbyterians have given steady salary increases since 1967 showing a 37% rise

in 1972 to a median of \$11,404.

Even with some groups giving increases, the standard pay increase (amidst the fastest rising inflation period in years) has only been rising between 3.4 and 4.7 per cent per year. The Christian Church (Disciples of Christ) report that their ministers received an average salary of \$8,405 in 1972, compared with the \$10,289 for the average American family. Even with parsonage allowances included, the Disciples' Pension fund added, the denomination's ministers' average annual salary has increased only 4.7 per cent a year since 1963.

Over that same ten-year period, a study showed the Christian Church minister's average rise in income placed them in 44th position among occupational groups, second from the bottom and just ahead of dance instructors, with athletes and veterinarian heading the list.

LET'S LOOK AT OUR OWN

Our ministers are dedicated and committed servants of Christ and His Church. They are not overly concerned with finances. They seldom feel free to ask for an increase. The minister depends upon the Christian spirit and fairness of the church. Ask yourself, "How well do we pay our minister? How long has it been since we reviewed his needs?"

Since most ministers pledge voluntarily and generously, they should not be forced to make involuntary contributions by delayed salary increases. Most ministers will not complain about this, but they feel the injustice.

Perhaps you are asking, "What is a fair salary? What does a man of equal qualifications make along with fringe benefits in secular jobs?" Many things must be considered in setting a salary equal to his needs. Among the first is the cost of living in your area. Consider also the cost from which he comes because this is where many of his debts were born. Try to average these.

An often overlooked approach is to

ABOUT THE WRITER: Mr. Loveless is the Southern Regional Manager for Scripture Press Publications, Wheaton, Illinois. He was a Free Will Baptist pastor for 16 years and is presently an active member of Decatur Free Will Baptist Church, Atlanta, Georgia. consider paying the pastor the average of your congregation. You might take a secret poll and average the amount from your board. It will surprise you that most of your membership makes from two to five times more than a church is normally willing to pay the pastor. In love you should be willing to do the same.

It is not a fact that your pastor makes as much because you furnish him a home, etc., unless you have made ample provisions elsewhere to assure him of equal compensation from same. (This you will see later.)

No businessman would consider his employees' expense account, insurance or other "fringes" as part of their income. Personal income is one thing; fringe benefits and business expenses are in another category. The business executive considers the expense account standard while the ministry is the only profession in America where the expenses from which one operates come from the base salary. According to a recent survey taken by Ministers Life Insurance Co., such an expense created a net loss of \$1,018 from the already suffering annual salary.

The minister's chief loss is the business use of his car. Computed at 10¢ per mile his loss averaged \$838. (The U.S. Department of Transportation, April '72, reported it costs 13.6¢ per mile to operate a standard size vehicle. So again he loses. The Ministers Life survey also revealed 57% were making current payments on car debts averaging \$1,453. Almost three-fourths of all full-time ministers reported a total debt averaging \$2,623, with nearly 21% more holding mortgages on real estate, another debt of \$21,340.

Suggested Pastoral Budget

Salary	\$7,800	
Automobile allowance	1,200 2,400	
Housing and utilities		
Book allowance	100	
Continuing education	100	
(college extension classes,		
seminars, workshops, etc.)		
Hospitality allowance	200	
(entertaining evangelists,		
missionaries, etc.)		
Denominational pension program	n 780	
(10% of salary)		
Major medical insurance	500	
Convention-conference expense	450	

\$13,430

Yearly compensation

The following suggestions could be a review procedure. Keep in mind that if you get the best from your pastor, you will have to provide resources that will enable him to devote his full time and energy to the work of the church.

In considering his salary, do not count on his receiving fees for weddings, baptisms, and funerals as part of his income. (These fees averaged only \$166 among the highest paid pastors in the U.S.)

Also bear in mind that, if the minister is recently ordained, he will need to furnish his home and may have to repay college debts. Ask him about it. Find out the real situation before trouble develops.

In these days, allow for inflation. At a 3% yearly inflation, he will need \$1,159 in five years to pay what \$1,000 buys today. However, inflation has risen nearly 35% in 7 years, meaning if his salary hasn't risen the same, he is making less than then. Most companies have at least a cost of living increase. The church should at least provide such and consider incentive increases every 6 months or yearly.

After establishing a base salary, you should strongly consider the following additional compensations:

- Moving Expenses. Don't create an additional expense for the pastor by not assuming this responsibility. Seldom does a secular business not pay this expense for his new employee.
- 2. Housing Provision.
 - a. Parsonage provision should be regarded as part of the minister's compensation and is helpful to him because it is not a taxable income. However, he will have to figure rental value toward establishing his Social Security and pay accordingly. A parsonage should never keep the congregation from paying an adequate base salary.
 - b. Housing Allowance. If you do not have a parsonage but provide such an allowance, it is so stated as an allowance and thus non-taxable, but merely added to the cash salary. The allowance should be adequate to cover taxes, repairs, utilities, insurance and amortization.

(Please turn to page 16)

Assisting the Shepherd:

By Doug Randlett

THE SECOND MAN

The demand for the "second man" in our denomination is almost greater than the supply. With the exception of a handful of Free Will Baptist churches, the importance of the second man has been overlooked in our denomination until recent years. Today, however, the

growing role of the second man demands that we educate ourselves to this ministry.

I claim no expertise in this area. I simply share with you from my own experience and from knowledge I have gained from others during the past three years.

CHOOSING A CHURCH

Foremost, of course, is the divine leadership of the Holy Spirit. In following that leadership, it is valuable to consider several factors about a church.

Visit the church. Spend time with the pastor and get to know him. Remember, he is the key person with whom you will work. Also meet the official board to catch their temperature concerning a second man. If choral duties are included, you would do well to schedule a special choir practice to

give you an idea about the present situation.

Request a general job description. Especially find out what the pastor expects. Do not allow your ideas of what you will and will not do become too set. Be flexible to the peculiar needs of the individual church.

How long has the pastor been there? You work with the pastor, so his tenure is important. You should know that he is planning to stay for some time yet.

Does the church have a full-time secretary? If not, you will invariably end up with such duties.

Does the church have potential for numerical growth? Consider its location, the amount of property and the pastor's and church's attitudes toward growth. Having a second man should result in numerical as well as spiritual growth.

What is the attitude of the pastor and church concerning change? I'm

not referring to overnight change. But growing means changing procedures and methods periodically. Tradition is not sacred. Results are!

Ask other respected leaders about the church and pastor in question. These persons can give an objective

evaluation of the church from an outsider's viewpoint.

The key person is the pastor. All else is secondary. Consider the basic framework of your job description and request a basic *freedom* to carry out your task within that framework.

HINDRANCES TO STAYING

Plan to stay! If you don't, you may easily succumb to the following hindrances:

Laziness or not doing your work. The ministry can be susceptible to laziness by the nature of our inconsistent hours.

Constantly criticizing the pastor's ministry.

Serving as full-time secretary and custodian while your special talent lies dormant.

Going to a church where the pastor and people are divided over having a

Not getting and keeping the lines of communication open between you and your pastor. This results in an impersonal relationship.

Using the church as a stepping stone to "greater things." Often "greater things" turn out to be your very own pastorate.

Forcing yourself and your philosophy on the church immediately after your arrival.

When the church or pastor so tie your hands that you have no liberty to institute your own ideas in your field of work.

Certainly there are other reasons for not staying long, but these problem areas are worth noticing as to why many are unable to enjoy a rich, fruitful and lengthy ministry.

HELPS IN STAYING

Carefully check out the church beforehand so you will know as much as possible about it.

Work at producing a harmonious pastor—second—man relationship. It is imperative to communicate, discuss and have mutual respect.

See that you have responsibilities that are distinctly yours. This will give you a sense of worth and assure the use of your talents. Flexibility and freedom in your field, with the pastor's consent, are essential.

Be patient in instituting all that you think the church needs. The church will exist in the meantime.

For the benefit of churches considering a second man, I mention that a *sufficient salary* helps toward keeping him.

God's work is accomplished to a greater degree by men who stay. So "scratch the two-year itch," fellows!

AFTER YOU ACCEPT THE POSITION

You will probably discover that the first several months are your toughest.

ABOUT THE WRITER: Mr. Randlett is Associate Pastor of Grace Free Will Baptist Church, Greenville, North Carolina, having served in that capacity since 1970. The Virginia native is a graduate of Free Will Baptist Bible College, Nashville, Tennessee.

Getting settled, learning the pastor, and that "lost" feeling contribute to discouragement. However, this feeling will change with time. Do not expect an ideal situation. Neither the pastor nor the church nor you are perfect. My pastor, Chester Phillips, taught me a valuable lesson when he said, "Learn to accept some mud with the rain." If you do, you will find it a joy to work with your people.

Go to work when you get there and ...

Make a list of priorities after carefully studying the church. View the entire work and not just your area. Feel things out to see what needs the most attention, such as Sunday school organization, visitation, music, teens, etc. Our denomination has no place for just a minister of music, or just a minister of youth, so plan to fill several positions.

Always follow the pastor's wishes. You may have plans to study when he wants to visit — so, visit. Remember, you are responsible to him and he is responsible to God on your behalf.

Study other churches. Observe what they are doing. Learn from them — their failures and successes. Don't try everything, but be selective and adapt ideas for your own church. Don't rule out ideas simply because you're not in agreement with the total ministry of that church. Think for yourself and use what you can. "Don't be a mini anybody; be a maxi you."

Don't be afraid of failing, especially if the program is already dead. If one horse dies after a few months, don't be afraid to get on another horse. Learn as you go. Do things positively and be willing to suffer the consequences.

Read a lot. Book philosophy may not always be helpful, but it can be adapted.

Don't try to do everything. Do well what you do and God will eventually provide someone else to take care of the other things.

Timing is of vital importance. For example, it may take you one or two years to successfully implement your music or youth programs. Starting a program too soon or too late can kill it. Be sensitive to the right time.

RELATIONSHIPS WITH PASTOR AND CHURCH

Publicly support the pastor at all times. When you feel this is impossible

to do, it is time to leave.

Earn the trust of adults and teens. This takes time — maybe as much as one or two years in the teen department.

Learn to share the blame with the pastor. Praise will come together and individually.

Communicate daily or at least frequently with the pastor. This is vital to a healthy relationship.

You are an extension of the pastor's ministry. Therefore, it's *our* program and not just *yours* or *mine*.

Follow the pastor's example. If he cleans the church periodically or helps the secretary, you do it too.

Love the people. Spend time with them before and after services so they will know you serve because you love.

Never allow or make your pastor feel threatened by what you think is superior knowledge to his. That line "Well, I learned in school..." just doesn't go over out here in the field. You will find that your pastor knows far more than you may wish to admit.

Don't be an ear for criticism of the pastor. Let people know that you share all with the pastor and they will soon stop carrying criticism to you.

REMINDERS TO PASTORS

Since you have perhaps done it all before the arrival of an assistant, you will find it difficult to turn him loose. Please learn to respect the abilities your co-worker has. You should undergird his decisions or else he will lose the people's respect and in general get trampled. Finally, learn to listen to your assistant. Two heads are better than one. Simply because of personality differences he will be closer to some people and some situations than you are.

FINALLY ...

Adhering to these suggestions has given me as harmonious a relationship with my pastor and church as any second man anywhere. I feel as if I have barely scratched the surface in discussing the role of the assistant, but let me summarize by repeating a few important words and phrases. Think on these things: priorities, flexibility, patience, communicating, staying, adapting, loyalty, and the pastor-second man relationship. By all means, learn the adaptability lesson and adapt this article to your own needs and situation.

A Church's Curse or Cure:

By Jack Williams

DENOMINATIONAL

CHECKERS

Ever watch a checker game? The hedge-hopping common to a substantial percentage of our constituency reminds me of one — from one church to a neighboring church to still another

church. There are times when it's downright difficult to tell for sure who are my members, your members or his members.

For all the bother they might cause, I must confess that it isn't the bi-monthly church jumper or even the annual hopper that disturbs me so much. We've always kind of allowed for some

element of hop-itis; sort of goes with the territory, I guess... if you know what I mean. A certain amount of shift in membership is plainly unavoidable because of job transfers or the kids shipping out to school somewhere. Then there's the fellow who hops on down to the next hamlet never realizing that his pastor was overjoyed to unload him anyhow.

So much for that.

The hard-core hop-ism participants don't all come to the surface in a year's run. Some may weather a few storms with one church and even shore up the building program, thus appearing to be a part of the local church fabric. And you know what? For a while they really are!

That's what makes it hurt so badly when the latent hopper feels that urge. By this time, he's (they're) usually identified with a local, tangible and often vulnerable Free Will Baptist Church.

Why is it that their moves (hops?) seem to be devilishly calculated to a timetable which guarantees to leave some pastor in the lurch. A key teacher vanishes; a rather expensive chunk of financial support stops... if you've been through this experience, then you know! And how!

This rotating membership is a constant source of irritation. Like I said before, the quick hoppers don't ruffle a church because everyone's expecting as much from them. But... embedded on the cutting edge of almost every church is that lethal shift which surfaces about every five years. This is where it hurts and why it hurts. "College towns" are notorious for this type migrations. If it

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only occurred in college towns, the idea could be dealt with in that specialized framework. Alas, such is not the case.

You pick the area, any area with four or five Free Will Baptist churches in near proximity. Take the past fifteen years. I dare venture to suggest that there've been at least two major membership upheavals involving an alarming percentage of "backbone" members. What?

Verily, there are some pluses to be duly said for the five year exodus of these twice-a-decade late hoppers. As is usually the case, just before they request a letter and take to the roads, the about-to-leavers become vehemently and vocally critical of the pastor and his program. So-o-o... that element is worth losing. They almost always complain of "just not being fed" or "the same old thing Sunday after Sunday," or take your choice. You've probably heard a few good ones yourself.

I am grieved to know that when most folk leave one church in a given area and transplant to another in the immediate vicinity, it almost invariably makes for strained relationships between both churches because of things said just before or just after the move. Often the leaver can never return to the former church because of the sting of last minute remarks.

There's a second verse to this same song and it gets no better.

Let me approach it this way. How many families — whole families — has your church won, enlisted and kept in the last four years? Don't count the "inherited membership" from other churches. Just how many entirely new families were added to your church roster? Unless you have escaped the norm, you can count them all on *one* hand! If most of your church growth came via the denominational checkers phenomenon, something is desperately awry. Better mend your ways.

I think I'll drop this hot subject and rush to something of a conclusion.

Do we really want to cure the checker syndrome? Is it so far along that a "cure" would be worse than the disease?

The key is the pastors. There's no question about it; some of this membership drift stems from pastors who go to sleep in critical areas. The most critical of all is a lack of consistent pulpit elocution. Preacher, when you step up to deliver God's message to a waiting people, you'd better have a sermon as big as your God and just as necessary. Dime store preaching neither delivers you nor your people.

Stay in the Book. Take inventory. Boldly re-examine your program, your techniques. Be harsh in your self-evaluation. If you aren't, "they" will be. Honest ministerial ethics, perhaps a course in business management, and good common sense could well reverse the trend.

OUR, READERS COMMENT

ENJOYS REGULAR COLUMNS

My wife and I enjoy ... CONTACT very much. articles are all well written and of interest. I especially enjoy the regular articles by Brother Forlines and Dr. Picirilli. I feel you have given fair representation both sides of some controversial issues. It was a great blessing to read the comments of our departmental leaders in "What's Ahead for our Denomination?" The answers they gave reflect a great deal of wisdom on their part, for even though they are zealous for Christ and the denomination, they use caution in areas where it is needed . . .

In Christ, Steve Lytle Swannanoa, N.C.

OCTOBER ISSUE GETS PLUSES

I want to express my gratitude and appreciation for the series CONTACT (October issue) presented on the elderly in our denomination. I was especially impressed with the emphasis on the Missouri church that had produced so many workers. I have found that many of our people are not cognizant of the endless hours of labor the pioneers of FWB have given us...

— Sincerely, Vernon M. Whaley Albany, Ga.

...I greatly appreciated the October issue of CONTACT. Herman Hersey's article on the older members of our churches was especially timely. Regular features such as Leroy Forlines on doctrine continue to be helpful and a valuable contribution to subscribers...

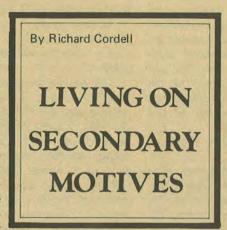
Cordially, Larry Hampton California Christian College Fresno, Calif.

ARTICLES STIMULATING

Your articles in CONTACT have been very stimulating and thought-provoking. Especially is this true concerning the issue on busing. I continue to stand in amazement at the reactions of some of our brethren regarding such articles. Apparently, a tender spot was touched and such reactions must be expected... The inability of some to not be able to take constructive criticism is, in my opinion, a mark of immaturity.

As a "victim" of busing, my former pastorate, First Church at Searcy, lost eight families over the past two years because of the "sheep-stealing" tactics associated with busing. The church is a typical Free Will Baptist church and is not financially able to compete with other churches who have buses. Also we refused to turn our church into a three-ring circus. Paul's becoming "all things to all men" needs to be properly balanced with "it pleased God, through the FOOLISHNESS of preaching to save those that believed."

In Christ, David A. Joslin State Executive Secretary Conway, Ark.



Several years ago I labored tediously one day as I pushed my car to the nearest service station. It was not

necessary for anyone to tell me that the car would operate, and indeed was built to operate on gasoline. It certainly was a lot easier for me to use the primary source of power rather than the secondary.

I cannot honestly say I have always served Jesus Christ because of my love for Him and my devotion to His cause. The best motive for the Christian life and service stems from love for and dedication to Jesus Christ. The problem arises when dedication wanes and love grows cold.

Every believer finds himself struggling with the desire to be Biblical in his desires and motives. Some piously maintain that their every action is properly motivated. I doubt those reports. After 20 years of living the Christian life, I must honestly admit the actual, practical facts. I hope you will be helped and encouraged by my candor.

There have been times when I wanted to quit, that is, temporarily. Sometimes the load of being a pastor became so heavy and circumstances so discouraging that quitting seemed to be the easiest way out. Even if it were only for a few hours, quitting is a miserable experience for a child of God. It was useless to appeal to my dedication to the Lord and my love for the Saviour. My heart was cold and my life was out of tune with His will. I was on the bottom. I really wanted out! I was

ABOUT THE WRITER: Mr. Cordell is pastor of Woodbine Free Will Baptist Church, Nashville, Tennessee. The Free Will Baptist Bible College graduate is presently serving as moderator of the Tennessee State Association.

However, while struggling with the desire to quit, I was never sorry for a moment that I started

down spiritually.

living for Jesus Christ. Quitting was not the answer.

Sometimes I continued to "keep on keeping on" simply because I did not want to let my family, friends and church members see my failure. My motive was *secondary*. I have often remembered those who predicted my downfall or failure as a Christian. A few times I simply got up and kept going to prove the predictions false. These were not the best motives for serving, but they were the only motives that kept me going during critical times.

The determination not to let my life be a stumbling block has kept me going on more than one occasion. Too many Christians have allowed their unfaithfulness to hinder the cause of Christ.

I am sure some readers will not agree with the idea of promoting secondary motives. Neither do I! But I am convinced a person can become overwhelmed by circumstances and temporarily lose sight of the primary motive for serving Jesus Christ.

The primary motive is the best motive. Most of my life is motivated by my love and devotion to Jesus Christ. The successful Christian life does not run smoothly, nor for long, on secondary motives. However, I thank God for secondary motives that kept me going during some real crises until I could get my values and principles in their proper perspective.

Satan delights in sidetracking the believer. Let's not be deceived by his tactics. Instead, may we allow our lives to be motivated by the same guiding principle that propelled the apostle Paul into ministry: "The love of Christ constrains me."

HILLMONT LEADERSHIP PROGRAM BEGINS 7TH YEAR

WHITE BLUFF, TENN. — Hillmont Leadership Training program is being offered to Free Will Baptist teens for the 7th consecutive year beginning June 23 through July 18, 1974. Programs for the Engineers and Evangelines will run concurrently. Each program is limited to 18 participants.

The first 3 weeks of this specialized leadership program for high school teens will be conducted at Hillmont Camp, located 35 miles west of Nashville. Wichita, Kansas is site for additional youth activities when teens converge for the 12th Annual National Youth Conference.

The program is under the direction of Samuel Johnson, executive director of Hillmont, Inc. Missionaries Ken and Marvis Eagleton (Brazil) will be on the staff the first 2 weeks of the 1974 session. Other staffers will be college age young people.

Individual cost of the month long program is \$295. In addition to the 3 weeks of camp at Hillmont, this fee includes transportation to the National Youth Conference, meals and lodging during the conference.

Applications are available on a first come basis by writing Hillmont Camp, P.O. Box H, White Bluff, Tennessee 37187.

SOUTH CAROLINA CHURCH SETS 6 RECORDS IN '73

LANCASTER, S.C. — With a record Sunday school attendance of 479 being set on December 23, South Avenue Free Will Baptist Church concluded 1973 with 6 first-time achievements.

Pastor Ansel Smith summarized the progress of the church in 1973 with the following highlights: baptized 40 in one service; a high attendance day of 479; a monthly average of 420, the highest in the church's history; the highest yearly attendance average of 326; the first year to exceed \$52,000 in tithes and offerings; and the tirst year to surpass \$5,000 in gifts to missions and other outside ministries.

Plans to build a new auditorium seating 750 are presently being formulated.



'CELF' PROGRAM LAUNCHED BY HOME MISSIONS DEPARTMENT

NASHVILLE, TENN. — The Church Extension Loan Fund (CELF) of the National Home Missions Department was officially activated December 30, 1973, when the first \$100 of a \$500,000 goal was received. Mr. and Mrs. Dayton Seiler of Eastside Free Will Baptist Church in Elizabethton, Tennessee launched this project with the first of 5 gifts they will share over the next 5 years.

The program, which was approved by the Home Missions Board in their November meeting, is designed to provide a source from which church extension projects begun under the auspices of the National Home Missions Department may secure finances to buy needed property and to construct their first units. Loans will be granted on a short term basis according to availability of funds at a small percentage of interest. The fund will be perpetuated by its continual use.

In order to establish 50 new churches each year for the next ten years, a goal adopted by the National Home Missions Department in 1973, the Board feels a minimum of \$500,000 is needed. The goal will be reached if 1,000 churches or individuals will give \$100 each year for the next 5 years. Director of Field Personnel E. B. Ledlow heads this program. He and wife Odessa will be traveling to Free Will Baptist churches preaching and promoting the CELF "Building for Souls" program.

General Director Robert Shockey projects the \$500,000 goal can be funded in a year. He feels one of the most frustrating aspects of beginning a new work is the inability to secure money. "Experience has taught us when a small group of people gets ready to buy land or start a building program," observes Shockey, "they are limited in the amount of money they can borrow

because they lack proper security and backing. Thus they often have to buy property in less desirable locations and are forced to construct inadequate buildings." Shockey hopes that when the tithes and offerings of a church extension group increase they will obtain a bond program through Executive Church Bonds to pay off the remainder of the CELF loan and then begin the second phase of church construction.

FREE WILL BAPTIST BIBLE COLLEGE TRUSTEE DIES

FOUR OAKS, N.C. — Owen Thomas, 52, member of the Free Will Baptist Bible College Board of Trustees, died as a result of a farm accident January 17, 1974. In addition to serving eight years as a Bible College trustee, Mr. Thomas was elected National Free Will Baptist Layman of the Year in 1964.

A memorial fund to assist worthy students has been established by the Thomas family at Free Will Baptist Bible College, 3606 West End Avenue, Nashville, Tennessee 37205.

Funeral services were held January 19 at Unity Free Will Baptist Church, Smithfield, N.C., where Mr. Thomas served as Sunday school superintendent and chairman of the board of deacons. John Craft, pastor of Unity; Dr. L. C. Johnson, President of Free Will Baptist Bible College; and Jack Paramore, Director of Development at Free Will Baptist Bible College officiated.

Mr. Thomas is survived by his wife, Beatrice; son Stanley and daughter Beth of the home; and daughter Kaye, wife of Free Will Baptist Bible College faculty member, Ted Wilbanks.

GEORGIA LAYMAN CLAIMED BY DEATH

SYLVESTER, GA. — Death came December 20, 1973 to G. C. King, 85, an active Georgia Free Will Baptist layman. For many years he represented Georgia on the General Board of the National Association. His face became well known as he faithfully attended district associations and national conventions.

A retired farmer and merchant, Mr. King was a member of First Free Will Baptist Church of Albany.

CHURCH PERSONNEL CHANGES

These changes in Free Will Baptist pastoral and other church personnel are provided by CONTACT Magazine as a service to its readers. No personnel will be listed as having left a place of service until he is called officially to serve with another congregation.

PASTORATES

ALABAMA

Bonnie Hughes to Hamilton Church, Hamilton from Loyal Chapel, Columbia, Tennessee

ARKANSAS

Keith Woody to First Church, Searcy from First Church, Lubbock, Texas

KANSAS

Robert Sharry to First Church, Wellington, from First Church, Aurora, Mo.

MISSOURI

Dale Pitts to First Church, Aurora James Stovall to Mill Creek Church, Myrtle from Olivet Church, Marshall where he served as assistant pastor

Murray Southwall to First Church, Waynesville

NORTH CAROLINA

Gene Outland to Shady Grove Church, Durham from Pleasant Acres Church, New Bern

OHIO

William Fleshman to Reynoldsburg Church, Reynoldsburg

Ralph Dean to Silver Run Church, Cheshire from Chapman Memorial Tabernacle, Harts, West Va.

OKLAHOMA

John West to Bethany Church, Broken Arrow

TENNESSEE

J. B. Fletcher to First Church, Manchester from Airport Church, Tulsa, Oklahoma



WORDS FOR WOMEN

The Evangelist's Wife Enjoys a BONUS

By Jane Jackson

Being an evangelist's wife is a thrilling experience. There's the thrill of seeing souls saved and lives changed . . . seeing new babes in Christ grow into mature, productive Christians . . . watching churches meet the needs of increasing numbers in a community . . . witnessing young people seek preparation for the Lord's work . . . the satisfaction of knowing your husband is performing God's will for his life, and as you see the smile of God upon his efforts, you know God loves him even more than you do. My list of blessings could easily fill a whole page!

But there is a bonus (something given in addition to the expected ones) that we have realized, which is especially dear to me. This is the *friends* we have met throughout our denomination.

Free Will Baptists may differ in the order of worship, the way we talk, sing, and preach; but wherever we go there is

one unchanging characteristic — our people are good friends. When I begin to think of all the friends we have from coast to coast, my heart just swells as I say, "Bobby, we're rich!"

In just a short week, you can really begin to know people in a church. And as we visit in various homes in a community, over and over again, we feel the warmth of Christian love and fellowship. The inconvenience of never having met before is soon forgotten. While sitting in a kitchen in a farm home in Alabama listening to a mother tell of her concern for her children, I begin to realize that she is so much like the lady in Arizona who has that lovely little boy and girl!

Or I hear a pastor's wife in Tennessee tell about their work, and I see how much their lives parallel the young preacher and his family we met in Mississippi. And I think, "Oh, if they could just meet each other, wouldn't

they be good friends!"

Over and over again, it's easy to compare our Free Will Baptist women's interests and concerns. At a National Association it's a real thrill to see scores of friends from so many different places all come together under one roof. Every few minutes my heart sings "Blest be the tie that binds our hearts in Christian love." It's exciting trying to reminisce and catch up on recent events in a short conversation. There's just not enough time.

But when we get to heaven, there won't be the "hurry up" of national conventions or the state boundaries and long miles that separate friends. I think one of the bonuses of heaven will be seeing old friends and meeting new ones.

Jesus, Himself, knew the joy and value of friends when He said, "Greater love hath no man than this that a man lay down his life for his *friends*... Henceforth I call you not servants; for the servant knoweth not what his Lord doeth; but I have called you *friends*..." (John 15:13,15).

ABOUT THE WRITER: Mrs. Jackson, a native of Illinois, is the wife of Evangelist Bobby Jackson. She is a member of the Grace Free Will Baptist Church, Greenville, North Carolina.

Milestone Reached in Training Workers

By Harrold Harrison

The Scriptural admonition, "And let us not be weary in well doing; for in due reason we shall reap, if we faint not." (Gal. 6:9) is a encouraging verse to the Christian worker. True, there are times when it appears that all one's time is spent in sowing. But, by and by a harvest will come.

Following the 1962 reopening of the National Sunday School Department in Nashville, Tennessee, an intensive effort was begun to train Sunday school teachers and layworkers in the church. A contractual agreement was entered into by the Department with the Evangelical Teacher Training Association of Wheaton, Illinois to utilize both the Preliminary and the Advanced Teacher Certificate courses.

These courses of study cover subject matter in the areas of Bible survey, psychology, teaching methods, Sunday school organization, missions, evangelism, Bible doctrine, Christian education and Biblical introduction.

The design of the Sunday School Department at the outset was to teach and promote the use of such courses from the national level until brush fires of interest on the state and local level ignited a wider interest in such training.

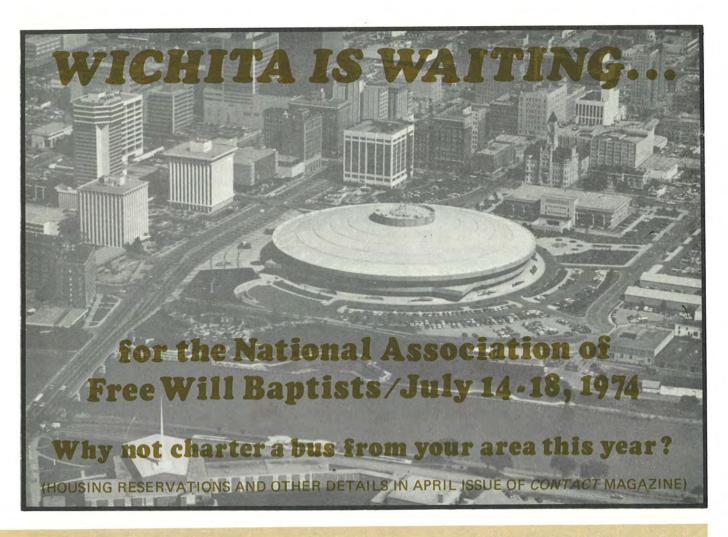
We sowed, and sowed, and sowed and it seemed the harvest would never

come. Here and there others began to sow and still others to water. Years passed, then God turned His sunshine on the teacher training ministry. Green shoots of interest in training began to sprout here and there across the denomination. More and more pastors caught the vision and initiated regular training programs in their churches.

Interest grew, enrolments expanded, Bible institutes were born, incorporating the E.T.T.A. materials into their curriculum. At the last count Bible institutes were operating on a regular basis at the following locations:

Little River Bible Institute Reverend Damon Dodd Box 354 Homerville, Georgia 31634

ABOUT THE WRITER: Mr. Harrison is now Director of Sales and Promotion with the National Sunday School Department.



Kentucky Bible Institute Reverend Eddie Dollar 2121 29th Street Ashland, Kentucky 41104

Great Lakes Bible Institute Reverend Raymond Riggs 2005 Rochester Road Royal Oak, Michigan 48073

Piedmont Bible Institute
Reverend Roy Rikard
426 Woodlawn Extension
Cramerton, North Carolina 28032

Ohio State Bible Institute Reverend Paul Thompson 470 East Welch Avenue Columbus, Ohio 43207

Sciotodale Free Will Baptist Church Reverend Frank Guinta 7007 Shela Boulevard Portsmouth, Ohio 45662 Ext. of Ohio State Bible Institute Reverend Hobert Ashby 1661 Brandt Pike Dayton, Ohio 45404

Ext. of Ohio State Bible Institute Reverend K. L. Frisbee 2060 Congo Avenue Akron, Ohio 44305

Ext. of Ohio State Bible Institute Reverend Oral Maggard Route 3, Clay Street Wheelersburg, Ohio 45694

Beaver Creek Bible Institute Reverend Allen Lemons % Postmaster Lockhart, South Carolina 29364

The E.T.T.A. program reached a milestone in 1973 when the Sunday School Department issued its ten thousandth training certificate. In addition to the E.T.T.A. program, the

Department also promotes the Sunday School Workers' Training Course which is used in some institutes. This is a course of study which includes five texts written by Free Will Baptists. It has found reasonably wide acceptance among our people. Several thousand such certificates of credit have been issued for study of these courses as well.

Piedmont Bible Institute is the granddaddy of all the institutes. It has been through the diligent efforts of men such as the Reverend Roy Rikard, who began Piedmont Bible Institute, and a host of other capable pastors and lay persons that the training ministry has grown.

To each of you on the local church level and each laboring in a Bible institute, we salute you for your faithfulness and diligence in heeding Paul's admonition in II Timothy 2:2 "And the things that thou hast heard of me among many witnesses, the same commit thou to faithful men, who shall be able to teach others also."

IS IT POSSIBLE TO BE "SAVED TODAY"

Christ liveth in me: and the life which I now live in the flesh I live by the faith of the Son of God, who loved me, and gave himself for me" (Gal. 2:20).

If at any given time in your life, you must look *up* to your salvation experience, you have backslidden. If you are not as close to God today as you were yesterday, you have backslidden.

IS THE BACKSLIDER ALWAYS LOST?

Definitely not! It is possible, in the light of the previous definition, to be a backslider and still be a Christian. One might confuse backsliding with apostasy or falling from grace. These terms are not the same in meaning. Backsliding is the first step a person takes away from God that may lead to apostasy. If we became lost each time we made a mistake or sinned, few could call themselves Christians.

God reveals His nature in His Word and in His creation. Each revelation

AND "LOST TOMORROW"?

By Max Courtney

God does not want our minds to be clouded with question marks. That's why He speaks so clearly in His Word.

I know Christians who approach the subject of perseverance with the idea that it isn't important what a person believes about this doctrine. But I believe we need to settle all questions regarding perseverance in our minds in order to have assurance of salvation.

"A believer can't sin," says one Christian. "But a believer can sin," objects his opponent, "and he becomes lost each time he sins!" And others believe God permits the believer to sin

ABOUT THE WRITER: Mr. Courtney is pastor of the First Free Will Baptist

Church of Cabool, Missouri. During his

20 years in the ministry, he has been

active in most phases of denominational

activities. He is presently serving on the

Executive Committee of the Missouri

State Association.

without fear of His judgment.

I hope this catechism on the doctrine of perseverance will establish the believer's assurance in his salvation.

WHAT IS MEANT BY THE TERM "BACKSLIDING"?

I often meet people who wish, "Oh, if I could just get back to where I was when I was saved, I could be happy."

I believe that if a person must "climb up" to where he was when he was saved, he has gone in the wrong direction. Christians must leave that altar experience and grow in the Christian faith.

The new birth, as I see it, is the act of "bringing forth" the child of God. God's Spirit (the same Divine sperm sent from the Father into the womb of the virgin Mary) enters the *inward man* and Divine conception takes place. From this beginning, *growth* begins. Each day the product of this conception, the child of God, grows toward perfection. "I am crucified with Christ; nevertheless I live; yet not I but

shows His nature to be one of progression. After creation the animal, fowl, fish kingdoms, and even the creeping things of the earth received the command to be fruitful, multiply, and fill the earth with their kind (Genesis 1:20-25). This passage shows progression and illustrates Christian growth.

Man was formed and placed on the earth and given the same command (Genesis 1:28).

Even creation itself illustrates the very nature of God. In the emptiness of space He formed all things — from nothing to a progressive, moving, living universe teeming with action!

Israel, God's chosen nation, was brought forth from a man and woman who, by all the standards of man, were too old to bear children. Yet God spoke and Israel came into existence. This nation was destined to go forward and become the greatest nation in the world. The whole of God's creation, as well as His Word, reveals His nature as a progressive nature. This too illustrates His desire for Christian growth. Anything traveling in retrograde is

definitely out of phase with His nature. When we travel away from God, naturally we incur His displeasure. It is dangerous to move away from God for any reason, yet we do not necessarily lose our salvation each time we backslide.

IS SALVATION CONDITIONAL?

Yes. We read in Matthew 10:22, "And ye shall be hated of all men for my name's sake: but he that endureth to the end shall be saved." Endureth (Greek hupomeno) means "to remain under"; (Young) or "to persevere: absolutely and emphatically, under misfortunes and trials to hold fast to one's faith in Christ" (Thayer).

The same meaning holds for Matthew 24:13 and Mark 13:13. Here Jesus declares emphatically that salvation is contingent on *endurance* under all types of trials and misfortunes.

Salvation is also contingent on overcoming (Greek nikao), "to gain the victory" (Young), "absolutely to carry off the victory; come off victorious" (Thayer). (See Revelation 2:7; 2:11; 2:17; 2:27; 3:12; 3:21 and I John 5:3-5)

"Wherefore the rather, brethren, give diligence to make your calling and election sure: for if ye do these things, ye shall never fall" (II Peter 1:10). Thus, salvation is contingent on continuance in "these things" outlined in verses 5-7 of this chapter.

I believe we use the word "saved" too lightly. We are in a saved condition, the condition being that the believer, through endurance, keeps his faith in Christ. True, no person may take us from God's hand. No third person can snatch the believer away, but the Scripture here does not say the first person cannot take himself away. The word used in the original translated "pluck" in KJV is harpazo. It means to snatch out or away and refers to a third person or persons. (Read John 10:28.)

God's Word declares that death is the last enemy to overcome (Heb. 2:8-18; I Cor. 15). How can we claim complete victory if there is one more battle to fight?

As Christians we strive for our spiritual inheritance — heaven. This is our goal. I became a son of my natural father by being born into his family. He could never cause me to be unborn as his son. I was born of his blood and

nothing he could do would change this. He could, however, mark me from his will, disinheriting me. The same thing can happen to a disobedient child of God. Though we remain His sons because of the blood relationship, our inheritance can be taken away.

Revelation 3:5 assures the believer, "He that overcometh, the same shall be clothed in white raiment; and I will not blot out his name out of the book of life, but I will confess his name before my father and before his angels." What would be the position of one who fails

tomorrow, a Christian the next day, etc. Does God permit such an *in and out* relationship with Himself?

We can walk with God in one of two ways. We can walk in the center of His will or we can walk on the outer edge of His will. (Of course, His blessings are falling in the center, so you'd better move to the center!) Being on the edge means we just get by as a Christian, not doing anything out of the ordinary, but just coasting along. Strangely enough, most people choose to walk this narrow road bordering the edge of God's will.

"If we become lost each time we made a mistake or sinned, few could call themselves Christians."

to overcome? Would it not be reasonable to assume that God would blot out his name from the book of life, and thus disinherit him? (See Revelation 22:19.)

WHICH SCRIPTURES TEACH PERSEVERANCE?

See II Chronicles 15:2; II Peter 1:10; Ezekiel 33:18; John 15:6; I Corinthians 10:12; Hebrews 6:4-6; Hebrews 12:15; I Chronicles 28:9; Revelation 2:4; I Timothy 1:19; II Peter 2:20; Matthew 24:13; Acts 1:25 and Revelation 22:19. These verses appear in the footnotes of our treatise under the section *Perseverance*.

Notice carefully John 15:1-7. "Every branch in me..." (v. 2). How do we get in Christ? Through a definite process — the new birth. If, after we become a part of the vine by this process, we fail to meet the conditions, we shall be cut off, cast into the fire, and burned. How can we be cut off from something we have never been a part of? If we have been a part of the vine and there is a possibility that we could be cut off and burned, would this not teach the possibility of falling from grace? If not, why not?

CAN A PERSON BE BORN OF THE SPIRIT MORE THAN ONCE?

Some hold to the misconception that one can be a Christian today, lost

Now there is a point out there somewhere where it is possible to step over the edge, or borderline, of God's will and become eternally lost. The intercessory work of Christ's pleading with God for our sins enters here. (Read Luke 13:6-9 and note especially verse 9.) To transgress this intercessory work is dangerous. We step over this borderline when we ignore Christ's intercessory work and continue in our sins. When this happens, we commit apostasy or fall from grace and become eternally lost. Jesus warned (as well as comforted) Peter, "Satan desires to have you that he may sift you as wheat, but I have prayed for the ... " (Luke 22:31-32). Peter was walking the dangerous rim of God's will. Jesus interceded or prayed for him. Jesus had faith that Peter would return because of that prayer: "When thou art converted strengthen thy brethren."

Peter was teetering dangerously when he denied Christ with an oath, but he regained footing as he wept in repentance and stepped back into the center of God's will.

Praise God for the intercessory work of Christ! Instead of splitting hairs over the line one crosses and thus becomes doomed to destruction, let's respond to the intercessory ministry of Christ and live in complete submission to His lordship. It's in this relationship that we enjoy His many rich resources.

Kinds of Action

By Dr. Robert Picirilli

I have often written this column about the importance of *kind* of action in Greek verbs. Two different sorts of action need to be distinguished, and the distinction between them adds clarity and punch to many New Testament passages. I John 1:6-9 serves as an excellent example.

Keep in mind that some verbs express simple, whole action. We can call it *point* action and illustrate it with an asterisk (*). It is a clean-cut action, an over—and—done—with action. It is action that strikes one clear blow. But other verbs express continuing action, action drawn out and extended, or repeated. Action that lingers and lasts, that goes on, yet unfinished, or that is repeated over and over. We can call this *linear* action and illustrate it with a line (_____) or (----).

Now let's look at I John 1. In verse 6, the verb "say" is point action; "have" is linear; "walk" is linear; "be" is point action; and "do" is linear. So let's paraphrase it this way: "If we spout off with a claim (*) that we are enjoying a continuing fellowship relationship (____) with God, but at the same time are walking on and on (____) in the darkness, then our claim is a lie (*) and

gems

from the Greek New Testament

we are not practicing (_____) the truth."
In verse 7, "walk" is linear action again. So are "have" and "cleanses". Here's a paraphrase: "But if we are proceeding on our way (_____) in the light, as God exists in the light, then we do enjoy a fellowship-relationship (_____) with each other and the blood of Jesus keeps us clean (_____) from all sin."

In verse 8, "say" is point action again; "have" is linear; "deceive" is point action. Note this paraphrase: "If we spout off with a claim (*) that we never have (____) sin in our lives, we deceive ourselves in this claim (*) and the truth does not exist in us."

IS IS FOR REAL? (Con't. from page 5)

- 3. Utilities. In providing this supplement to the minister's salary, there is a tax advantage to specifying this separately rather than adding it to his base salary. In some situations this may reduce the base from which his pension is calculated but the gain at present outweighs the pension loss.
- 4. Social Security. Ministers who pay Social Security cannot lawfully get it paid by the church, but they may reimburse him should they elect to do so. This then becomes a part of his salary and, therefore, taxable.
- Hospital and Medical Care. Business and industry assume all or most of the hospital costs and medical care plans for their employees. Churches should not do less for their minister and family.
- 6. Life Insurance. For the protection of your pastor's wife's future, provide a plan that will give her funds to live on in case of his death. Permanent life insurance can be more than aid in case of death. It can be a means of regularly saving in case of fast need.

It builds cash values and policy loans are cheaper than most loaning institutions. It does not offer the bank's ready access to money but neither does the bank offer death benefits in excess of the deposits as does insurance. Some churches also are buying high amounts of term insurance on their pastor, making the church and pastor's wife co-beneficiaries. This is done in case of the untimely death of their pastor to keep the church from financial problems while they seek to secure a new pastor. Such a plan aids both the wife and the church.

- 7. Disability Insurance. For your protection and that of your pastor, it is wise to secure such insurance. It will be a tremendous benefit to your minister should he become unable to perform his job. Thirteen per cent of Minister's Life members stated they would have to resign in case of disability, because no provision has been made for such a calamity. According to Minister's Life, 15 of every 100 suffer disability 6 months or more during their working years a far greater risk than pre-mature death. If disability occurs, the pastor should have an income on which to live, along with Social Security.
- Automobile Reimbursement. The cost of operating an automobile is increasing considerably. The 13.6¢

figure of 1972 will not operate a car today with higher gas prices. An amount equal to 14¢ should be reimbursed for every mile traveled for the church. Or, as others are realizing, the purchase of a church-owned car or leasing can be alternates. Auto expense is not a reportable tax for the pastor when rebated to him by the church but should be so noted in your records and budgeted.

- Continuing Education. Surveys show
 the pastor who is continuing in
 educational studies is among the
 better paid and stays longer in each
 pastorate. This should create a desire
 on your part to include an education
 allowance in your next budget. A
 more informed pastor means a more
 informed congregation.
- 10. Retirement Program. To guarantee your pastor an adequate retirement income, you should set aside money toward his retirement. A minister has access to a tax shelter, not available to laymen, which you may elect to use along with your pastor's permission, of course. The Internal Revenue Code allows your church to reduce a pastor's taxable income (up to one-sixth for each year of service) and pay that money into an approved retirement plan. This may be done in place of or in addition to your normal pension plan. It is not

In verse 9, "confess" is linear action; "forgive" and "cleanse" are point action. Perhaps this paraphrase will express this aptly: "If we keep confessing our sins at each occasion of sin in our lives (----), then He is faithful and just so that He will pronounce forgiveness (*) and cleanse (*) on any such occasion."

In this last verse, the continued confession does not refer to a repeated acknowledging of the same sin, but to the need for confession at every occasion when sin enters our lives. I John 2:1 underscores this truth even more clearly: the verb "sin" is point action both times. Note this paraphrase: "My dear children, I am writing this to you so that ye will not commit sin (*); but if ever any of you commits a sin (*), then know that we have (____) a Righteous Advocate with the Father, Jesus Christ."

taxed as current income, allowing your pastor to pay on a lower income while the other amount is set aside for his retirement. This money is taxed only after he begins collecting it as retirement income. Most people are in a lower income bracket then, and under existing tax laws they are entitled to extra exemptions for being over 65. Additional information relative to life insurance or retirement programs is available from the Board of Retirement & Insurance, P.O. Box 1088, Nashville, Tennessee.

11. Miscellany: Books, journals, clothing allowances, and special education for exceptional children in pastor's homes are among many extras to make his ministry happier while ministering to you.

Remember, your pastor cannot do his best in preaching, teaching, directing, counseling, and visiting if his mind is clouded by financial doubt and insecurity. Consider the suggestions given herein and, where appropriate, act accordingly. God wills for His children to enjoy prosperity — not live in poverty. Are you paying your pastor a comfortable salary? Invite the concerned men of your church to candidly discuss his financial needs this week — and then activate the suggestions I have presented to you.



what's your problem?

By R. Eugene Waddell

QUESTION: Would you comment on a preacher or teacher or any person's handling of the Word of God? I mean the need to be careful in using one's imagination without regard to violating some deeper truth taught in the Book in other passages or even simple statements made as facts which might lead to some weaker person's confidence being shaken?

ANSWER: Imagination can be a great tool in explaining Scriptural truth to others. It helps us understand the genuineness of Bible characters when we allow *imagination* to take us to the brook where we watch Jacob wrestle with the angel or to the well where we overhear Jesus witness to the adultress.

Our Lord consistently appealed to the imagination. His messages are enlivened by numerous parables — true-to-life stories which put across some important truth. A preacher or teacher can keep his audience's attention, help them understand Bible truths and even help strengthen their faith by wisely using his imagination.

But there is always the danger that a person could allow his imagination to become so fanciful that he departs from the facts and the spirit of the Scripture. Just as the New Testament writers remind us each time that Jesus was telling a parable, we should let our hearers know when we are allowing our imagination to embellish Biblical fact.

The Bible plainly cautions against adding to or detracting from God's Word (Revelation 22:18-19). As His witnesses, we need to "tell the truth, the whole truth and nothing but the truth." Since every word in the Scriptures is God breathed, we need to guard against abuse or misuse of even one word, even though our intentions might be good.

Therefore in preaching or teaching, a person would be wise to preface a colorful description of the Israelites crossing the Red Sea with a clarifying statement, "In my own mind's eye" or "In my imagination." This will let the hearers know that the speaker is using his imagination, based on the Biblical account.

May God help us to be able to say with Paul that we are not guilty of "handling the word of God deceitfully" (2 Corinthians 4:2).

Readers may address their questions to Mr. Waddell at P.O. Box 1088, Nashville, Tennessee 37202. Please limit each question to one specific topic. There will be no personal correspondence regarding those questions which are not used in the magazine. The column will not necessarily be considered the official voice of the denomination relative to the problems involved.

Troubled salvation who is practicing sin (1 2:4, 15, 16; 3:3, 6, 8-10; and 5:4). with Moral Victory?

By Leroy Forlines

This article completes the series on the assurance of salvation. We will give attention to the problem of those who are bothered by their experience of moral victory as compared with what they think it should be.

First, the Bible makes it abundantly clear that those whose lives are characterized by gross sin are not saved (I Corinthians 6:9-10; Galatians 5:19-21; and Ephesians 5:3-6). Such people either never were saved, or they have already lost their salvation. I John also teaches that no one can lay claim to salvation who is practicing sin (I John

The Bible does not teach that Christians never sin. John says, "But if we walk in the light, as he is in the light, we have fellowship one with another, and the blood of Jesus Christ his Son cleanseth us from all sin" (I John 1:7). It is obvious that the person who is walking in light has some sin from which he needs to be cleansed.

I John 1:9 is obviously addressed to Christians: "If we confess our sins he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness."

While admonishing us not to sin, John shows awareness that we will not be completely sinless when he says: "My little children, these things write I unto you, that ye sin not. And if any man sin, we have an advocate with the father, Jesus Christ the righteous" (I John 2:1).

We are not to demand of ourselves sinless perfection before we have

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assurance of salvation. When a person has made a sincere profession of faith, the thing that counts is his attitude. The Christian has been made a new creature with a new set of desires. The Christian does not want to sin. Sin is a defeat, not a product of unconcern. When a Christian sins, he is chastised. The writer of Hebrews tells us: "But if ye be without chastisement, whereof all are partakers, then are ye bastards, and not sons" (Hebrews 12:8).

When a person has made a sincere commitment of trust in Jesus Christ as Lord and Savior, does not wish to sin, is chastised when he sins, and brings his sins to Jesus in confession, he need not lose his assurance simply because he is not all he would like to be. He stands justified, not on the basis of his own perfection, but on the death and righteousness of Jesus Christ.



BRIDGE OVER TROUBLED WATERS

By Rufus Coffey Executive Secretary

Sickness is no respecter of persons. Stemming from man's fall in the Garden of Eden, it is the common lot of all mankind.

Christians are not immune from the various diseases that plague society. Neither are ministers exempt from physical infirmities. Timothy had a stomach disorder and the great Apostle Paul was also afflicted with physical problems.

In some instances, it is God's will to heal us of our physical maladies when He can be glorified. However, it is not always His will to heal every sickness or to deliver mortal beings from physical afflictions. If so, no one would ever die.

One day God in His grace will remove the curse of sickness. But until then we must accept the trials of human affliction realistically. First of all we can commit our physical needs to the Lord and trust Him to perform the miracle of healing to His honor and glory. Sometimes God chooses to work through human means such as doctors, nurses and hospital care as well as divine intervention.

When it becomes evident that a particular sickness is incurable, believers can still glorify God amid the weaknesses of the flesh. Fanny Crosby wrote some of her most beautiful hymns on the bed of affliction.

Inasmuch as each of us can anticipate illness at one time or another in life, it is not unwise to prepare for the time when we may be stricken with either temporary or permanent sickness. For this reason insurance programs are invaluable when unexpected sicknesses and afflictions occur.

Adequate insurance coverage does not indicate lack of faith. It is a matter of good stewardship because it protects the family. If the bread winner is stricken with some prolonged illness or even a fatal disease, the family is left to suffer a great many hardships if they are not properly protected.



The average minister's salary is usually below that of a comparable profession in the secular world. In order to meet the necessities of life, the minister tends to neglect securing the protection he needs for himself and his family. Most ministers are reluctant to discuss their financial needs with their deacon board. Consequently, his needs are not usually known to them or the church. To ask for additional assistance would often bring about criticism from persons within the congregation. So the minister takes what compensations the church offers without revealing his inner conflicts and concerns for the welfare of his family.

This added pressure on the man of God could be eliminated if a group of concerned laymen within the congregation would initiate a study of the pastor's needs as well as the insurance programs available to meet that need. After careful evaluation they could present the congregation with a thorough program involving both life insurance and health insurance. Most churches would be glad to help the minister with such a program if they properly understood it and were given the opportunity to share.

In these days of rising hospital expenses there is no way that the average minister can meet the staggering

costs without an insurance program of some kind.

Several years ago when I was stricken with sickness three times in one year, my hospital bills exceeded my entire annual salary. My family would have been in dire circumstances and I would be laboring for many years to pay off the thousands of dollars charged by the doctors and hospitals had the National Association not provided an insurance policy for the National Office personnel. I shall not only be eternally grateful for the vision and practical concern of my denomination which makes this program possible, but I am thankful to the Lord for the means available to meet these needs.

If the pastor is properly covered, it will allow him to face surgery and hospitalization relatively free of financial anxieties. This will without doubt be extremely helpful in promoting the healing processes.

Christian laymen would do well to review the annuity program of their pastor and church staff. A church member could take the initiative in talking to the deacons or anyone else who might assist in adopting an insurance program if they are not covered. Many Christian workers have no program at all. Others have an inadequate program. In weighing the rising costs of medical treatment, be sure those who serve the church have some means provided to meet these soaring bills if tragedy strikes.

The Board of Retirement and Insurance would like to give further counsel upon request as to how a church can adequately upgrade the protection program for the pastor or members of the church staff. This is one of the best things you can do to free staff members from anxieties and give them peace of mind. An adequate insurance program is a "bridge over troubled waters."

VIEWPOINT

Nashville, Tennessee 37202

Second-class postage paid at Nashville, Tennessee

C 11-74 ELVA LANS 1904 WHITNEY ALBANY GA 31707

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The Called One

For some it comes early in life. For others their prime years are behind them. Yet, there is probably not a man who cannot emotionally recall the time he yielded to God's beckoning to publicly proclaim the Gospel as a minister of the Word. Each call is probably recognized differently, but the call is to the same task.

This issue does not deal with the call per se but with subjects affecting the called one — the reasons for staying in the ministry, the second man who should seek to make the pastor's load lighter and the delicate subject of adequate pay for God's servant. The latter subject is seemingly very "dear" to the heart of numerous finance committees.

This brief look at some areas which affect these called servants is by no means intended to be exhaustive.

However, I feel these articles do express some pertinent thoughts that will add new dimensions of appreciation for the ministry of the called one.

CO-OP REPORT OMITTED

The report of Cooperative Giving for the month of January, 1974 was not available at press time. Figures will be released at a later time.

PROMOTIONAL MEETING

Despite an icy winter storm, the annual Promotional Leadership Seminar, January 2-4, attracted 41 workers from 17 states.

Currently . . .

By EUGENE WORKMAN Administrative Editor Meeting at Hillmont Training Center at White Bluff, Tenn., state and national leaders evidenced a spirit of "togetherness" as they shared blessings, problems and possible solutions relating to denominational work.

The next meeting is scheduled for December 4-7, 1974. The meeting is sponsored by the Executive Office in cooperation with the various national departments.



FELLOWSHIPING BETWEEN WORKSHOPS at the Promotional Seminar are, left to right, Earl Hendrix, Inman, S.C.; Wade Jernigan, Fresno, Calif.; and Lonnie DaVoult, Oklahoma City, Ok.