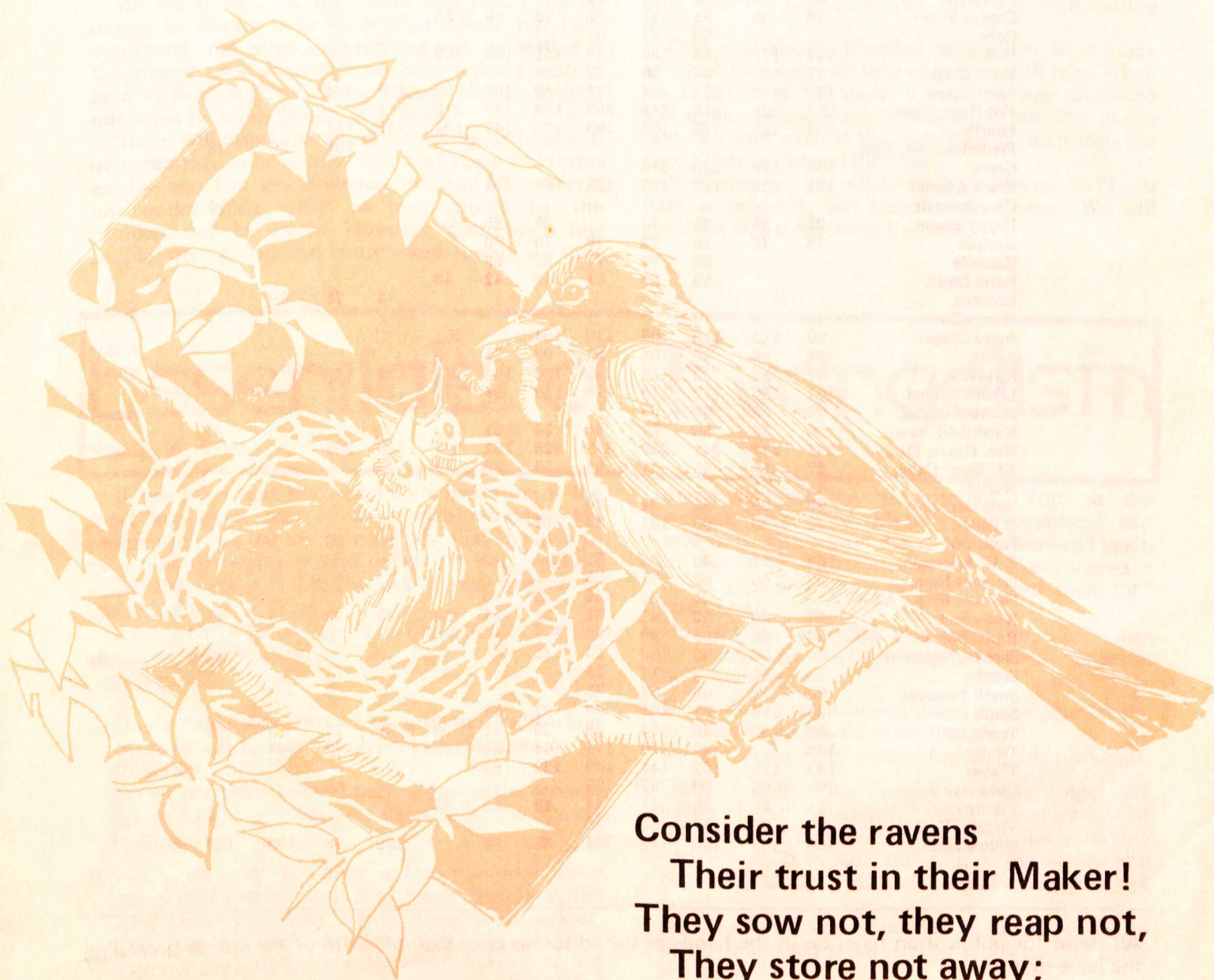


Volume 49, Number 8, August, 1979

Free Will Baptist

GEM

"Voice Of Missouri Free Will Baptists"



**Consider the ravens
Their trust in their Maker!
They sow not, they reap not,
They store not away;
And yet they are nourished
And fed by your Father:
Are ye not His children,
Far better than they?**

—W. M. Czamanske

SUNDAY SCHOOL ATTENDANCE AVERAGES 1978-79

CHURCH	JUL	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE
Aulsbury Chapel	91	97	86	84	77							
Beacon							71	90	105	113	97	89
Bethel, Festus	96	93	109	109	112							
Black Oak	26	29	36	31								
Buffalo	62	62	70	71	74	66	47	56	76	76	72	68
Calvary, Conway	104	131	134	118	99	75	53	67	104	106		
Cape Girardeau	99	87	93	106	109	105	77	108	95			
Carterville	24	26	24	22	28							
Cedar Ridge	41	36	38	44	44							
Columbia	60	49	54	44	47	44						
Copper Mines	78	89	85	77	82	79	48	86				
Cuba			58	57	64							
DeSoto	143	147	153	155	147	151	153	169				
Faith Chapel	27	32	37	35	39							
Farmington	429	438	438	474	434	428	404	420	475	494		
Flat River, First	263	225	233	248	202	188	150	210	214			
Fourth	126	177	175	165	193	179	142	194	231	187	155	
Fredericktown, First										104	109	98
Grace	160	170	203	216								
Grant Avenue	121	124	127	125	128	106	94					
Gray Summit												14
Happy Home	27	25	25	30		25	25					
Hannon	78	75	75	72	79	75	60					
Hartville			85	79	77	81	53					
Hazel Creek			58	59	61	48	42	43				
Houston									73	75	68	
Hurryville	48	59	70									
Jones Chapel	99	116	118	106	110	104		101				
Joplin	88	96	96	105	91	92	75					
Kirksville	87	82	93	114	135	100	123	119	126	122	144	
Lebanon, First	101	107	112	118	126	110	98	116	120			
Macedonia, Ind.	70	63	67	65								
Marshfield	60	54	55	57	54	54	51					
Mtn. Grove, First	231	242	241	239	248	228	161	221	316	266		
Mt. Zion—Cuba	47	54	55	51	54	50	38	48				
Myrtle	45	51										
New Harmony	28	29	34	34	28							
O'Fallon	73	88	99	101	89	84						
Parkview										58		
P. G. Anderson	63	57	30	33	31							
Pleasant Home	57	66	66	72	65							
Pleasant Ridge, Alton			45	45	46	37	26					
Richwoods	27	30	33	41	31	32	23	23	30	23	35	36
Rock Chapel	97	98	103	99	105							
Second, Seymour	50	50	63	63	53	45						
Sedalia	13	14	13	14	14							
South Fremont	60	47	68	62	73							
South Side	91	110	97	101	98	97	64					
Terrill Rd.	39	32	40	43	38	39	31	26	29	23	15	16
Trinity	148		140	170	172	164	158	136		170	169	158
Thayer	132	125	152	144	130	122	83					
Twin Oak	95	95	90	91	105							
Viburnum	41	41	35	41	44	49	42	38				
Victory, K. C.	67	78	67	65	78							
Willow Springs	108	107	109	119	104	87	65		105	98	100	100

All items for publication must be in the hands of the editor *no later than the 15th of the month* preceding the issue month.

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Clarence Burton, editor

Address all correspondence relating to the GEM, including subscription and mailing information to the above address.

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Postmaster: Send form 3579 to the Free Will Baptist GEM, P.O. Box 991, Lebanon, MO 65536.

Points for Pastors

Jim McAllister



How do you deal with an awkward situation in the church such as one member angry with another, or a member being disgruntled with the pastor?

At the outset, let me assure you that I am no expert in solving these kinds of problems, but I am convinced that most disturbances can be settled if the pastor uses good judgment. It takes a mature man of God to refrain from taking sides or striking out when he or his family is injured.

There will always be someone trying to hurt you or embarrass your family. Some of these situations are the result of misunderstanding; and when everyone understands things as they should be, the problem will be solved. However, there are a few people who get in the church and simply are not

saved. They follow their father, the devil, and like Alexander the coppersmith, they will deliberately try to harm the man of God. So be careful, don't ever allow yourself to get into a compromising position.

One well-known preacher was called to a home and just happened to take a layman with him. When he knocked at the door, a nude woman answered and a man jumped out to take a picture. The pastor saw him and pushed the unknown layman into the door. That protected his name.

Brethren, we are not to be fools. We are to "be as wise as serpents, but harmless as doves." We will continue this subject next month.

Essentials of Evangelism

Stanley E. Jones

It has been said that the public invitation is the most important part of the worship service. My observation has led me to conclude that it tends to be a time of confusion and defeat for many seeking souls. The reason being: the lack of altar workers or ill-trained altar workers.

I would like to cite some dos and don'ts for the would-be altar worker.

1. Don't "ride the circuit" around the auditorium from sinner to sinner, pleading with them to go forward.
Do sit near the unsaved person during the service. Speak to him only as you are sure of the Spirit's leading.
2. Don't work in the altar unless you have been designated beforehand. Too many people in the altar causes confusion for the designated workers. They may not know whom to deal with.
Do pray for both the unsaved and the workers, but do it from your pew (if you are not a designated worker).
3. Don't "lay" all over the person you are dealing with. A husband or wife in the audience may be angered by the physical contact.
Do show concern, but you can do it without becoming overly familiar with the one in the altar.
4. Don't pray or talk the seeking soul into any

non-understandable commitment. You, as the worker, cannot pray his prayer of repentance and save him. The reason many return time and again to the altar is because some worker prayed a quick prayer in their behalf and told them "it" was done.

Do lead the individual in his decision, but be sure he understands and you understand what decision he is making.

5. Don't deal with problem cases at the altar, at the expense of your patient audience.
Do use counseling rooms for difficult problems.
6. Don't "shout" the victory cry and forget the needs of the "newborn." While the salvation of this lost soul may be the answer to much praying and effort, it is not the climax but rather the beginning along a difficult path, for the one just saved.
Do give them some doctrinally sound follow-up material and aid them in their much needed Bible study.

One lady was saved in a recent meeting where I preached. She wrote me a letter following her conversion. She said she did not understand going to the altar and being saved until her brother explained it to her, and a well-trained altar worker aided her in finding victory over sin through Christ. The same testimony could be repeated by every seeking heart at the altar, with the help of a properly trained worker.

PHOTOS FROM MISSOURI STATE MEETING



Dr. Roger Reeds



Lynn Wood



Kent Tallent



David Huitt



Richard Robinson



Dana Booth



Howard Bowers



Glen Rehkop



Nathan Ruble



Lawrence Thompson



Rufus Coffey



Don Ruble



Rolla Smith



Bailey Thompson



Edwin Bowden



Roy Thomas



Helen McAllister



Mr. & Mrs. Miley



Dorothy Brawley



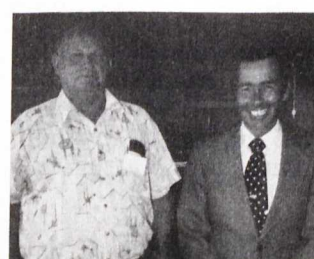
Marvin & Sue Cook



Keith & Alice Tallent



Norman & Lee Tallent



Chuck Horton & Ralph Cummins



Mark Vandivort and Agnes Smith

CHURCHES PEOPLE AND EVENTS

Gifts to the Banks From Buffalo

The pastor of the Buffalo Free Will Baptist Church, Reverend Kent Tallent, presented Missionary Jerry Banks with a check from the church. The love offering was in response to the need of the missionary family in their labor for the Lord in Japan.

The Woman's Auxiliary, along with all the ladies of the Buffalo Free Will Baptist Church, presented the Jerry Banks Family with a variety of fabrics and sewing notions. This will be especially helpful for the personal needs of the missionary family.



Good News From United Church

The pastor, Reverend Duaine Hanson, writes, "The Lord has blessed in a special way. We have been able to pay our second deed on the church property twenty-six months early. It amounted to a sum of over \$4,000 that has been paid since January. The Lord has blessed in even a more wonderful way; eleven conversions and twenty-one uniting with the church since the new work began. Pray for us that we will continue to grow as more people accept Christ as Savior and unite with this church to serve the Lord."

IMPORTANT DATES:

Missouri State Woman's Auxiliary Retreat
Place: Free Will Baptist Youth Camp
Date: September 7, 8

Pastor-Layman Retreat
Place: Free Will Baptist Youth Camp
Date: September 10-12
Retreat Leader: Dr. John Broger
Cost: One adult \$15.00; married couple \$25.00
You may arrive anytime after 10:00 a.m., September 10

All Boards Meeting
(All Standing Boards and Officers of the Missouri State Association)
Place: Free Will Baptist Youth Camp
Date: October 15, 16
Cost: None
(Program will appear in the next issue of the *Gem*.)

Fellowship Free Will Baptist Church
601 Buckley Street
Flat River, Missouri 63601

In Memory of

MINNIE

Death came and
Gently took her hand—
And led her to
The Promised Land.
There to receive
The Crown of Life,
To rest from all
The pain and strife.

She left without
A backward glance,
Eager to view
Heaven's wide expanse.
Anxious to meet
Those gone before
And her wonderful
Saviour and Lord,
Waiting inside the
Open Door.

Her loved ones all
Miss her so much,
Her happy smile and
Her tender touch.
But we rejoice in
Our sorrow,
Because we know—
We'll meet her again
In some glad tomorrow.

Fellowship Free Will Baptist Church bids another of her beloved members a sad farewell as we lost another of our Charter Members on Sunday, May 13, 1979. But we rejoice in the example that she set before us of a good Christian. She was happy in her Lord, happy in her Church. She loved us all.

MINNIE IZETTA BURCHAM

Minnie Izetta Burcham was born in Doe Run, Missouri, on March 26, 1909, and entered into the joy of the Lord on Sunday, May 13, 1979, at the Farmington Community Hospital. Her husband, William Burcham, and son-in-law, Reverend Dean Burpo, preceded her in death. She is survived by two sons, Gene Burcham of Flat River, MO, and Bob Burcham of Farmington, MO, and one daughter, Mrs. Juanita (Burcham) Burpo of Flat River. She is also survived by one sister, Goldie Kellerman of Flat River, two daughters-in-law and 5 grandchildren. Memorial services were held at the Fellowship Church on Wednesday, May 16, with the Church pastor, Wayne Phillips, officiating.

Revelation 14:13: "And I heard a voice from heaven saying unto me, Write, Blessed are the dead which die in the Lord from henceforth: Yea, saith the Spirit, that they may rest from their labours; and their works do follow them."



On The National Front

A LETTER FROM THE MILEYS

Dear Friends,

After five months in the States, we are finally beginning to adjust to our new surroundings and a different way of life. The Lord continues to open doors of service for us, and for this we praise Him. Lorene is now serving as editor of the Woman's Auxiliary *Co-Laborer* magazine and finds the task quite interesting and challenging. I am to be teaching courses in Bible and science at Free Will Baptist Bible College beginning in the fall. Of course we expect to continue promoting the cause of foreign missions and engaging in weekend services as time permits.

Our children in Ivory Coast, Clint and Lynette Morgan, keep us informed concerning the work there, and we rejoice with them in the Lord's blessings. A number have come to accept Christ in recent months. Our son Lynn and his family are preparing to return to Ivory Coast as their furlough draws to a close. Ramona's health has not been up to par, and we are especially praying that the Lord will meet her need so that she can return to the field in good health.

We expect to be serving under the mission board the next two months, and we greatly appreciate your gifts to our account at this time. Thank you so much for your faithfulness in giving as well as in praying.

May the Lord bless you and use you to make Him known.

Sincerely in Christ Jesus,
LaVerne and Lorene Miley

Mr. Bill Campbell and the First Free Will Baptist Church, Tulsa, Oklahoma, have undertaken a project to gather 3,400 books of all kinds of trading stamps to purchase a station wagon for Rev. John Gibbs, the new Director of Development for National Home Missions, to use for traveling for the Department. Any kind of trading stamps may be sent to Mr. Bill Campbell, c/o 835 North Utica, Tulsa, Oklahoma 74110.

The Missouri State Woman's Auxiliary presented a check to Rev. Mark Vandivort, missionary to Flagstaff, Arizona, for \$3,285.63 for a car.

PREACHERS COMMEND PASTORS' CONFERENCE

More than 50 preachers from 10 states attended Free Will Baptist Bible College's 1979 Pastors' Conference, May 21-24, and many said it will benefit their ministries.

The topics covered were practical: preparing for revivals, evaluating gospel music, church finances, and others. But the speakers were also challenging and informative when discussing matters like pastoral authority and his prayer/visitation responsibilities. Morning Bible studies, mid-morning Chapel, and evening messages rounded out the program with inspirational preaching.

The speakers were competent and prepared. They included Rev. Eugene Waddell and Rev. Gene Parisher from the denomination at large, and Rev. Ralph Hampton, Rev. Leroy Forlines, and Dr. Vernon Whaley from the FWBBC faculty. Dr. L. C. Johnson and Dr. Charles Thigpen preached in the evening.

A special word must be reserved for the messages on prophecy by Dr. Monroe Parker, an evangelist, educator, and missions executive. His grasp of prophetic themes and ability to quote from memory long Bible passages left his hearers awed and challenged.

HILLSDALE HIGHLIGHTS

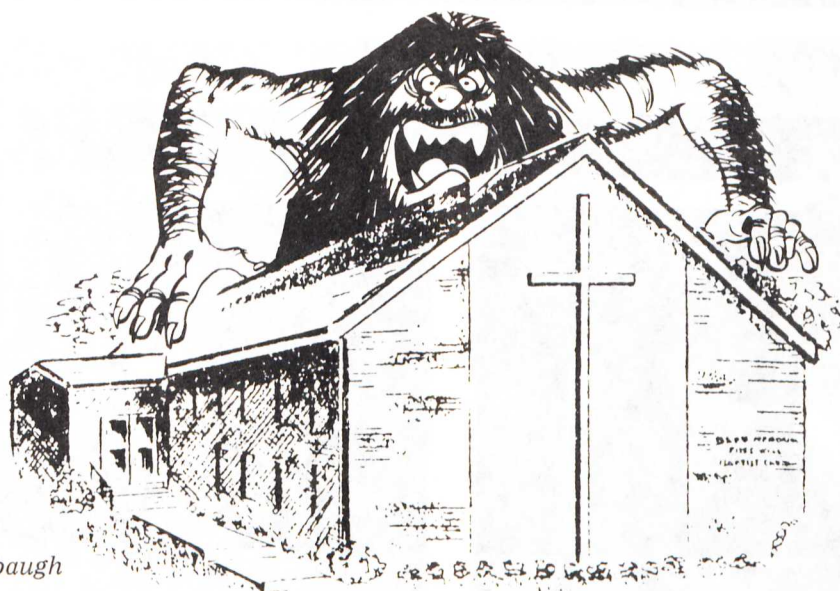
The Harvesters Quartet had a very successful trip to seven of our western states. The services were well attended, with a good spirit prevailing at each of the churches. Several good contacts were made for prospective students. A special word of thanks to the churches for their liberal giving, making the trip profitable.

Prospective students should get their applications in as soon as possible. Some of you are in a state of indecision at this point, but now is the time to make your mind up to come to Hillsdale this fall. I have met many students that are making plans to come. Let us make this fall the largest freshman class in the history of Hillsdale.

The month of May showed an increase in giving over the previous month; however, I remind you that April was one of our lowest months in gift income. If the June income is at least \$18,300.00, Hillsdale will set a new record in reaching \$300,000.00 in gift income in one year. This includes state co-op and all other gifts received. I say Free Will Baptist people are the greatest. Continue to give and support that our young people may be trained to further the kingdom of God in this world.

Let us determine in the year to come that we will give more, and pray more. God has blessed us and will continue to do so.

A Lurking Monster— The Church Insurance Policy!



By Rev. Tom Blubaugh

According to a Chicago newspaper, ten churches, synagogues, or religious buildings catch on fire each and every day. Nearly fifty percent of these buildings are totally destroyed.

Another staggering fact is that nearly one out of four fires in this country is the result of arson. Of course we know there is no logical reason why anyone would start a fire in a church; nevertheless, it is happening at an alarming rate.

An even sadder fact is that most of these churches are drastically underinsured. Some churches are even insured for less than half the appraised value of the properties. This of course means that the members of the congregation would have to raise the money from out of their own pockets, or mortgage property, to cover a loan to rebuild. Not to mention the giving up of precious time that belongs to their families, visitation, and other necessary priorities to help rebuild the church in the event of a loss. Does this spell good stewardship? I think not.

I have seen churches terribly underinsure the church properties to save \$150.00 per year in premiums. This same premium would have to be paid for over thirty-five years before it would equal what the church would receive from an insurance company if there were a total loss. Remember that during these same thirty-five years nearly 127,750 churches will catch fire and nearly 65,000 of them will be total losses. That's over forty times the number of churches in Kansas City. And this is only fire that we are talking about. Tornadoes run the loss factor even higher. In fact the insurance rate for each \$100 of coverage for wind, hail, riot, civil commotion, falling aircraft, and vehicle damage is, in many cases, higher than the fire rate. This simply means that there are more losses due to these perils.

What is involved in properly insuring a church? The policy you have calls for an 80, 90, or 100% co-insurance. This means that you have agreed to carry in insurance, 80, 90, or 100% of the actual cash value or the appraised value of your church. With a church, this is usually the replacement cost

of the church, minus 1 % depreciation for each year since the church was built and then 80, 90, or 100 percent of that figure. Example: An average brick veneer church with air conditioning (including pews, cabinets, plumbing fixtures, and carpeting) costs approximately \$40.00 per square foot to build the main floor and approximately \$18.00 per square foot for an unfinished basement. A church with a total of 10,000 square feet, including the basement, would then cost approximately \$290,000.00. Let's say the building is nine years old—so we would reduce the value by \$26,100.00. The actual cash value of the building would be \$263,900.00. You would then insure for \$211,120.00 at 80 percent, \$237,510.00 at 90 percent or \$263,900.00 at 100 percent. It is tremendously important that you remain within the proper percentage of coverage for this reason—if the church suffers a physical damage loss of \$10,000.00 or more, the insurance company would call in an appraiser. If the church is within the respective percentage, the insurance company will pay 100 percent of the loss, less depreciation. But let's say that the church was insured at 80 percent of what it should have been, according to the policy and the appraiser, then the insurance company would only pay 80 percent of the claim less depreciation. If the church was at 50 percent, the company would pay 50 percent. On the other hand, if the church was insured to full replacement cost, then the insurance company would pay the full replacement cost.

REMEMBER! WHEN YOU TAKE OUT AN INSURANCE POLICY ON YOUR CHURCH, YOU ARE AGREEING TO SELL YOUR CHURCH FOR THE AMOUNT OF THE POLICY TO THE INSURANCE COMPANY IN THE EVENT YOU HAVE A TOTAL LOSS! WOULD YOU BE WILLING TO SELL YOUR CHURCH FOR THE AMOUNT YOU NOW HAVE IT INSURED FOR KNOWING THAT YOU WOULD HAVE TO BUY ANOTHER CHURCH WITH NO LESS SQUARE FEET WITH THE MONEY YOU RECEIVE?

YOUTH

CAMP

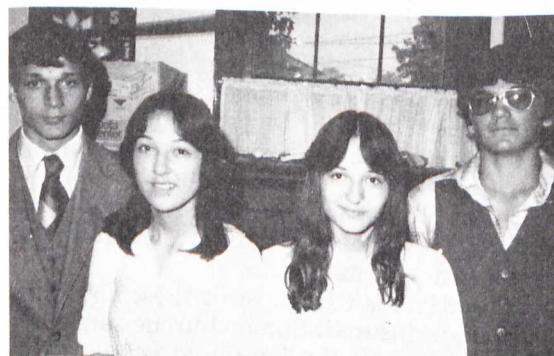
MEMORIES



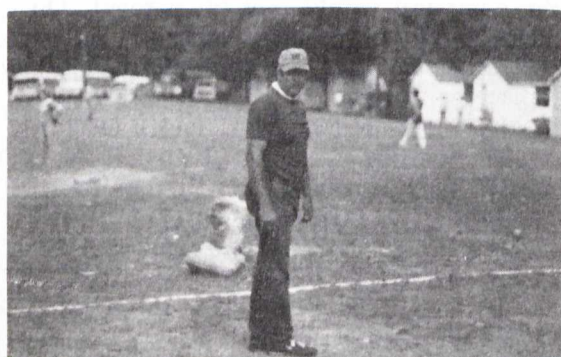
A Well Deserved for Chuck



Let's Eat Together



Special Friend Night



What Did You Say?



Proud Parents



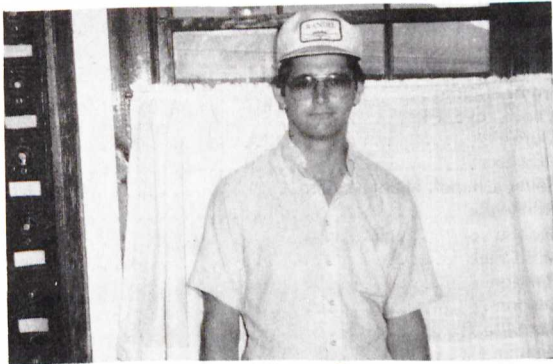
Getting Together at Camp



We've Been Here Before



Let's Eat



He Likes to Sing



Friends



*Singer, Musician, Pastor
Twins, Happy Parents*



Pretty Girls, Pretty Flowers

MISSOURI STATE HOME MISSION GIVING: June 1 through June 30, 1979

Sedalia	\$ 64.20
Hannon	170.00
Fourth	20.81
Fellowship	15.00
Lynches River—S.C.	53.00
Mo. State Woman's Aux.	20.00
Thayer	51.85
Pleasant Ridge	10.00
Terrill Road	10.00
New Harmony	25.05
Flat River, First	200.00
Columbia	5.00
Hazel Creek	10.00
Oak Hill	27.05
West Plains	70.00
DeSoto	50.00
Grace	25.00
South Fremont	105.00
Myrtle	12.00
Cuba	28.78
Olivet	200.00
Cooperative Receipts	3,370.21
Total	\$4,542.95

Secretary-Treasurer
Rev. Lawrence Thompson
3416 N. Bellefontaine
Kansas City, Mo. 64117

MISSOURI DESIGNATED GIVING June 1979

FOREIGN MISSIONS

Lebanon, First	\$74.00
Jerry Pinkerton	\$32.50
Clint Morgan	37.50
Charolette Tallent	4.00
Parkview	\$17.34
Carlisle Hanna	\$4.33
Norman Richards	4.33
Bill Fulcher	4.34
LaVerne Miley	4.34
Mtn. Grove, First	\$397.00
Mike Cousineau	\$282.00
General Fund	115.00
Columbia	\$55.00
General Fund	\$15.00
Jim McLain	20.00
Lynn Miley	5.00
Charolette Tallent	10.00
Jerry Pinkerton	5.00
Hannon	\$202.00
Bill Fulcher	\$45.00
Carlisle Hanna	15.00
Jerry Pinkerton	50.00
Charolette Tallent	20.00
Steve Lytle	50.00
Jim McLain	22.00
Walnut Grove	\$10.00
Lynn Miley	\$10.00
South Side	\$100.00
Charolette Tallent	\$100.00
Buffalo	\$6.00
Jerry Banks	\$6.00
Kirksville, First	\$29.00
Jerry Pinkerton	\$29.00
Pleasant Ridge	\$20.00
General Fund	\$10.00
Jim McLain	10.00
West Plains, First	\$50.00
General Fund	\$50.00
Oak Hill	\$15.00
General Fund	\$15.00
Merl's Chapel	\$41.00
Mike Cousineau	\$41.00
Thayer	\$12.00
Jerry Pinkerton	\$12.00
Black Oak	\$41.25

Joe Haas	\$41.25
Grant Avenue	\$376.00
Jerry Pinkerton	\$105.00
Fred Hersey	145.00
Archie Mayhew	50.00
Don Sexton	50.00
General Fund	26.00
Beacon	\$150.00
Lynn Miley	\$150.00
Fordland	\$10.00
Charolette Tallent	\$10.00
Indian Creek Assn.	\$50.00
Mike Cousineau	\$50.00
Olivet	\$95.00
Bobby Poole	\$40.00
Jim McLain	20.00
Bill Fulcher	20.00
Jerry Pinkerton	10.00
Lonnie Sparks	5.00
New Harmony Sunday School	\$77.82
Jim McLain	\$38.91
Lynn Miley	38.91
Aulsbury Chapel	\$50.00
Bill Fulcher	\$25.00
Jerry Pinkerton	25.00
Monett, First	\$80.00
General Fund	\$40.00
Jerry Banks	30.00
Dock Caton	10.00
Fourth	\$128.00
Steve Lytle	\$93.00
Bill Fulcher	25.00
Jerry Pinkerton	10.00
First, Flat River	\$100.00
General Fund	\$100.00
Total	\$2,186.41

COOPERATIVE RECEIPTS June 1979

Lebanon, First	\$400.36
Mt. Zion, Thayer	25.09
Parkview	116.01
United Free Will Baptist	65.00
Number One	31.53
Mtn. Grove, First	482.62
Myrtle	140.02
Houston	132.00
Bailey Chapel, Niangua Assn.	44.00
Hurryville	104.00
Sedalia	96.30
Mill Creek	94.92
Hannon	170.00
Beacon	100.00
Hartville	147.70
Highland	35.00
O'Fallon	401.70
Fellowship	50.00
Belton	117.48
Faith, Lemay	54.00
Bethel	268.00
Faith, Fair Grove	103.80
Royal Oak	29.00
Fredericktown, First	222.60
Mt. Pisgah	63.00
De Soto	500.00
New Life	22.00
South Side	210.90
Mine La Motte	19.20
Community	27.10
Union Grove	75.00
Happy Home	52.18
Terrill Road, Moberly	40.13
Columbia	50.00
Macedonia SS	16.00
Buffalo	158.65
Way Side	138.00
Victory, Alton	94.00
Oskaloosa	19.25
Cuba	126.84

Kirkville, First	155.10
Pleasant Ridge, Urbana	35.00
Blue Springs	12.15
Verdella	103.71
West Plains, First	153.00
The Jones Family Evangelistic Team	203.41
Pleasant Hill	24.86
Copper Mines	125.00
Rock Chapel	297.22
Cabool	77.40
Granby	84.23
Malden	93.79
Rolla	80.00
Grace	624.00
Joplin	232.18
Merl's Chapel	52.70
Waynesville	146.00
Thayer	160.78
Farmington	1,071.22
South Fremont	21.00
Marshfield	138.05
Wolf Creek	83.77
Way Side	200.00
Berkeley	324.79
El Dorado Springs, First	5.00
Black Oak	10.00
Grant Avenue	308.00
Byrd	36.78
Mt. Pisgah	76.00
Myrtle	87.18
Cope	22.66
Leadington	310.73
Olivet	200.00
Fellowship	48.00
Purdy	91.00
Gray Summit	44.42
New Harmony	12.81
Willow Springs	195.55
Twin Oaks	350.00
Mill Creek	58.83
Houston	133.57
Monett	315.78
Neosho	20.00
Harmony, K.C.	103.00
Blue Springs	7.22
Flat River, First	463.56
Hannon	194.00
O'Fallon	381.00
New Rock Springs	75.34
Mtn. Grove, First	516.73
Total	\$13,609.90

COOPERATIVE DISBURSEMENTS June 1979

18.50% Missouri State Home Missions	\$2,517.84
16.00% Promotional Department	2,177.58
4.50% General Fund	612.45
5.50% Youth Camp	748.55
2.00% Christian Board of Education	272.20
2.00% Sunday School & CTS	272.20
5.00% Retirement Program	680.49
5.00% Retirement Center	680.49
2.00% Possible Purchase of Retirement Unit	272.20
6.00% Hillsdale Free Will Baptist College	816.59
11.00% Foreign Missions	1,497.09
8.00% Free Will Baptist Bible College	1,088.80
6.00% Executive Department	816.59
6.00% National Home Missions	816.59
2.00% Board of Retirement & Insurance	272.20
.25% Master's Men Board	34.02
.25% Theological Commission	34.02
Total Cooperative Disbursements	\$13,609.90

The Missouri State Association and Youth Encampment—two very important activities, took place this month—June. Cooperative giving supports these. Let us thank the Lord for blessing through pastors and churches that are concerned and share in this unified plan of support.

MISSOURI STATE HOME MISSIONS

Lebanon, First	\$24.00
General Fund	\$24.00
Mtn. Grove, First	\$2.50
General Fund	\$2.50
Terrill Road	\$6.00
General Fund	\$6.00
Columbia	\$5.00
General Fund	\$5.00
Pleasant Ridge	\$10.00
General Fund	\$10.00
Thayer	\$29.50
General Fund	\$29.50
New Harmony Sunday School	\$38.91
Moberly	\$38.91
Martinstown	\$10.00
Moberly	\$10.00
Flat River, First	\$100.00
General Fund	\$100.00
Vergel Maness	\$25.00
From Sale of Recordings	\$25.00
Total	\$250.91

MISSOURI STATE YOUTH CAMP

Hartville	\$10.00
Mt. Pisgah	10.00
Faith, Lemay	10.00
Flat River, First	10.00
Thayer	10.00
Olivet	10.00
Willow Springs	10.00
Monett	30.00
Mtn. Grove, First	40.00
Total	\$140.00

Grant Avenue to Bob Carr Account, June 1979	\$15.00
Indian Creek Assn. to Carthage Mission, June 1979	37.46
Beacon to Blue Springs Mission, June 1979	5.00
Columbia to Free Will Baptist Bible College MO Project	5.00

HILLSDALE FREE WILL BAPTIST COLLEGE

Monett	\$12.63
Willow Springs	10.00
Mtn. Grove, First	40.00
Total	\$62.63

NATIONAL HOME MISSIONS

Mtn. Grove, First	\$16.50
Mark Vandivort	\$14.00
General Fund	2.50
Mt. Pisgah	\$50.00
Mark Vandivort	\$50.00
Oak Hill	\$8.00
General Fund	8.00
Rock Chapel	\$5.00
Howard Bowers	\$5.00
Thayer	\$8.00
Mark Vandivort	\$8.00
Wolf Creek	\$10.00
Mark Vandivort	\$10.00
Grant Avenue	\$48.00
General Fund	\$40.00
Mark Vandivort	6.00
Cochrane	2.00
Fordland	\$13.00
Mark Vandivort	\$10.00
Vergel Maness	3.00
Olivet	\$55.00
Bill Adkisson	\$40.00
Vergel Maness	15.00
Monett, First	\$183.63
Howard Bowers	\$105.63
Bob Thomas	5.00
General Fund	73.00
Fourth	\$12.00
Bob Francis	\$2.00
Vergel Maness	10.00
Flat River, First	\$30.00
General Fund	\$30.00
Total	\$439.13

(Continued from page 7)

Another problem that fits into this category is in regard to the amount of premium a church pays for the insurance protection that it receives. Many times when I call on a church in regard to insurance, I receive one of three responses: 1. "We are not interested in comparing or changing." 2. "We are happy with our coverage." (Even though it has not been changed for ten years.) 3. "We have an agent who is a member of our church and we don't want to make any waves." (Sometimes I have seen as many as four agents in the church who had the business split among them, which in itself is costing the church 25 to 30 percent more because there is much duplication in the basic coverages and costs.)

I can understand all three of these reasons from a convenience standpoint. I would, however, like to related to you a true story:

The largest church in a midwest city was recently completed at a cost of 3.5 million dollars. When all of the insurance bids were in, it was realized that there was a difference of over \$10,000.00 from the lowest to the highest bid. The highest bid happened to come from an agent who was a member of the church. (I'm sure that he was simply submitting the quote that was figured by his company, not realizing how high it was compared to the others.) All the other bids, except for the lowest, were at various points in between. Now, what if the board's attitude would have been, "We don't want to make any waves so we'll just give the business to the agent in our congregation without getting other bids"? What a tragedy it would have been! Can you imagine how many gospel tracts, how much Sunday school literature, or how many missionary deficit accounts could be taken care of with \$10,000.00 per year?

There are at least five things that a church board should do prior to purchasing or renewing an insurance policy:

1. Call in a qualified person to evaluate your church property. Specifically to determine the actual cash value. This only has to be done once if done accurately. From then on it is simply a matter of keeping up with inflation.

2. Call six or eight of the largest churches in your area and find out who they are insured with. There should be a definite trend. If you end up with six or eight different companies, check to see if any of them specialize in churches.

3. Ask for a bid from at least two or three of the companies. It is important that the companies submitting bids produce a summary of the coverages including liabilities.

4. Compare the coverages. Look for items such as on and off premise liabilities; on and off premise medical payments; volunteer labor coverage; church sponsored athletic team coverage; products liability for food consumed on and off the premises; overflow of the baptistry coverage; and day care and preschool coverages if you need them.

5. Compare the premium. One of the important items to check here is this: Does the company guarantee the premium for the three years of the policy, or do they reserve the right to increase the premiums annually if they have increases? Some companies have doubled their rates in the last year.

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If you will follow these five steps, it will *not* guarantee you that you have obtained the best company or the lowest possible rate, but it will guarantee that you have made the right step toward stewardship in this area of the Lord's finances.

I have purposely refrained from mentioning company names for fear that some might think that I am promoting my own company. My motive is to simply help you obtain the most for your insurance dollars.

The main thing to remember is this: Whether the church is properly insured or whether the church has to be rebuilt, after a loss, with less money than it was worth, it is the Lord's money, time, and people that are involved. In the Old Testament Solomon's Temple and Jerusalem's walls had to be rebuilt by the people and with their offerings. This was part of God's plan. We are, however, living in the New Testament and have been commanded to go into all the world and preach the gospel, not rebuild walls and temples.

About the author: Tom is an ordained Free Will Baptist Youth Evangelist. He has been an insurance agent with a major company for over five years. During this time he has insured over 100 churches ranging from \$20,000.00 to over \$2,000,000.00 in physical damage coverage.