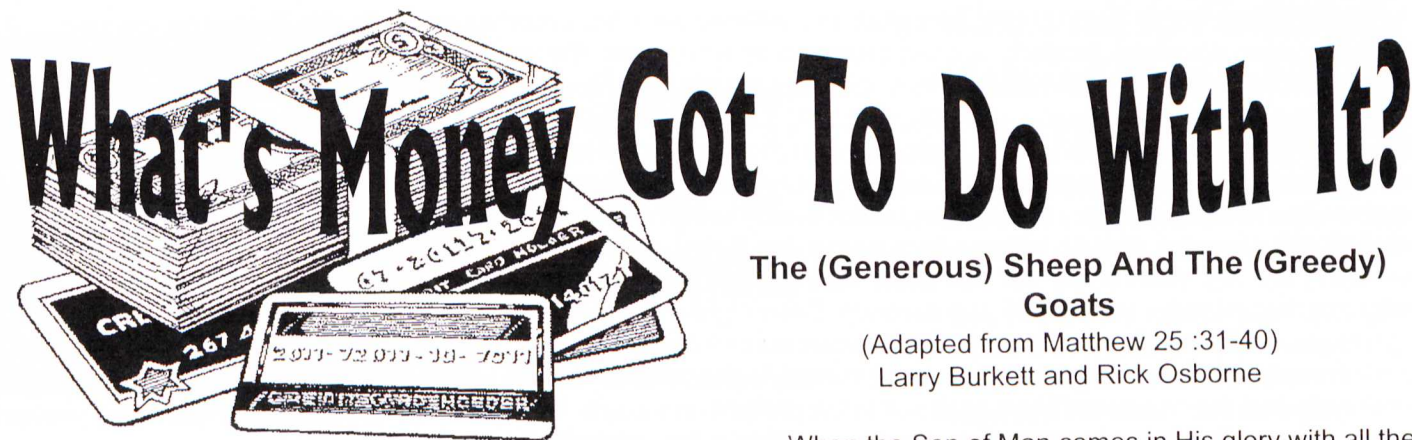


THE FREE WILL BAPTIST GEM

Volume 75 • Number 1
January 2004



What's Money Got To Do With It?

The (Generous) Sheep And The (Greedy) Goats

(Adapted from Matthew 25 :31-40)
Larry Burkett and Rick Osborne

When the Son of Man comes in His glory with all the angels He will sit on His throne in heavenly glory. All the nations will be gathered before Him and He will separate the people one from another as a shepherd separates the sheep from the goats. He will put the (generous) sheep on His right and the (greedy) goats on His left.

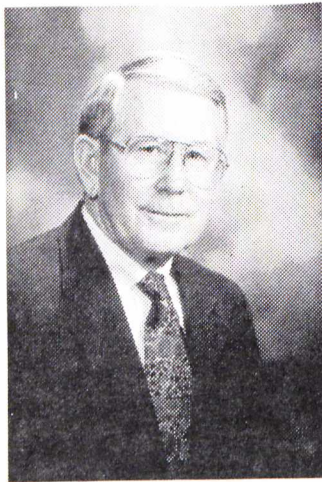
Then the King will say to those (generous sheep) on His right, "Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world. For I was hungry and you gave me something to eat. " (It was tough, I know, but you gave to that halfway house when you had barely enough for your own family. And you shared your groceries with your brother's family when they fell on hard times.)

I was thirsty and you gave me something to drink. " (Remember that time you were on a family vacation and saw that man pass out from heat and dehydration? You and your family put your vacation on hold for an afternoon while you got some water down his throat and took him to the hospital. You almost passed out from the heat yourself. Your family will never forget it.)

I was a stranger and you invited me in. " (That was the classic-the time you taught your kids to be careful how they treat strangers. "It could be an angel," you said. You're still not sure, are you? That lady, Evelyn, was walking down your street in a blizzard. She wasn't dressed well for it, either. The kids still talk about how you had your boots and coat on in less than 30 seconds after your youngest said, "Daddy, that lady fell down." You had her inside in minutes and your wife got her some warm clothes and a blanket while the kids made her hot cocoa. What started out for that lady as car trouble on the wrong night turned into an opportunity for your family to share My love. She's here with Me, waiting to see you.)

"I need clothes and you clothed me. " (Now this one was just one of many you don't know about. You recall the commitment you and your entire family made to give your clothes to the shelter? You always made sure they were

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Nathan Ruble
Executive Secretary

Happy New Year!

Happy New Year! This very statement brings mental images of celebrations, diets, and resolutions. There seems something magical about this new segment of time we call a year. We greet it with great anticipation and a resolve to accomplish all that we failed to attain during the previous year. With a new slate of time, it seems possible to change ourselves and our world. Too often, we discover that the new year is a whole lot like the old year. Obstacles of various kinds are there to rob us of the time we were going to use to effect change. Rather than look at and deal with the circumstances that erode our time, we lament that there is never enough time. According to the Encarta Encyclopedia, physicists agree that time is one of the most difficult properties of our universe to understand. Although scientists are able to describe the past and the future and demarcations such as seconds and minutes, they cannot define exactly what time is.

It is interesting to note that God's Word does not emphasize the explanation or definition of time, rather it stresses the proper use of time. Paul wrote to the Ephesians and said:

"See then that ye walk circumspectly, not as fools, but as wise, Redeeming the time, because the days are evil." (Eph 5:15-16)

If we are to make this New Year better than the old, we need to heed the instructions of God. The two-fold instructions to walk circumspectly and to redeem the time are given to help us be successful in living in a world that is hostile to God's children.

John Phillips, in his commentary on Ephesians, defined the word circumspectly with this illustration. He said that in some European countries, property is often protected by a high wall, the top of which is covered with embedded broken glass to discourage intruders who might try to climb over it. One can sometimes see a cat walking along the top of such a wall. The cat walks circumspectly, carefully, precisely, and assiduously. It picks up one paw and carefully places it where there is no glass. When that paw is in place, the cat reaches forward tentatively and gingerly with the next one.

We are not only encouraged to walk carefully, but we are also encouraged to redeem the time - make the best use of the time God has given to us. An unknown author wrote, "Imagine there is a bank that credits your account each morning with \$86,400. It carries over no balance from day to day. Every evening deletes whatever part of the balance you failed to use during the day. What would you do? Draw out every cent, of course!!! Each of us has such a bank. Its name is TIME. Every morning, it credits you with 86,400 seconds. Every night it writes off, as lost, whatever of this you have failed to invest to good purpose. It carries over no balance. It allows no overdraft. Each day it opens a new account for you. Each night it burns the remains of the day. If you fail to use the day's deposits, the loss is yours. There is no going back. There is no drawing against the "tomorrow". You must live in the present on today's deposits. Invest it so as to get from it the utmost in health, happiness, and success! The clock is running. Make the most of today."

This New Year holds new challenges for Missouri Free Will Baptists. We have a glorious history for our example, but we cannot rest upon our past accomplishments and blessings. We must seize the opportunities that are afforded us to do our part in carrying out the Great Commission. God calls us to sacrificially serve Him in these last days. By walking carefully and making the best use of the time that God has given us, we can make this New Year better than the last. This may be our best year ever, the Lord may come for His church this year.

Resolved

Resolved, to live with all my might while I do live.

Resolved, never to lose one moment of time, to improve it in the most profitable way I can.

Resolved, never to do anything which I should despise or think meanly in another.

Resolved, never to do anything out of revenge.

Resolved, never to do anything which I should be afraid to do if it were the last hour of my life.

Jonathan Edwards, American theologian and preacher, (1703-1758)

Pleasant Home
Free Will Baptist Church
Located Near Mtn. Grove
In Need of a Pastor:
Contact: Henry Macomber -
417-948-2402

All items for publication must be in the hands of the editor no later than the 5th of the month preceding the issue month. Business Office: 202 West Commercial, P.O. Box 991, Lebanon, Missouri 65536, Nathan Ruble, Editor. Address all correspondence relating to the GEM, including subscription and mailing information, to the above address. The sermons and articles published in the GEM represent the personal views of the authors and not necessarily the views and policies of the Missouri State Association of Free Will Baptists or of the editor. Subscription rates: Single subscription, \$4.50 per year, cash in advance. Church Plan, \$4.00 per year, consisting of five subscriptions or more. The Church Plan will continue until it is canceled by the church. This magazine is published monthly.



Hannibal Church Ordains Deacon

Pastor Dale Cochran

Hannibal Free Will Baptist Church is pleased to announce the ordination and installation of Brother Joe Tate as our first Deacon on November 23, 2003.

Brother Joe and his wife Carol and their two daughters Carrie and Kelly were the first family won to the church in 1987. They have been faithful from that very first service.

Joe works full time for Continental Cement Plant in Hannibal and his wife Carol works for the Display Center also in Hannibal. They have truly been a blessing to the church. Brother Joe

teaches the Adult Sunday School Class and is our song leader. Sister Carol works with our Youth Group, sings in the choir and in the Hannibal Ladies Trio.

We are amazed at how God has blessed our church over the years and the Tate Family has proven to be at the top of our blessings. We pray that God will bless his ministry as a Deacon and that his faithfulness will receive great rewards in God's Kingdom, both on earth and in heaven.



Greetings From the Pinkertons

Holiday Greetings to one and all.

Please consider this a personal letter.. we're trying to be fast/cheap at the same time! But want you to share this at church, ok? We know we couldn't be here in this troubled land without your love, prayers and financial support. We are most grateful for your assistance..

Ivory Coast continues to be a very unstable, troubled part of God's World. Peace papers have been signed, peace conferences are in abundance, yet the Rebels still have guns and control the northern half of the country.

Rumors say both the gov'm't and rebel troops are fighting within their ranks. The President announced that the war could resume "at any moment". So, your continued prayers are needed...thanks so much.

Jerry and I are glad to be here announcing the Prince of Peace.. Lord willing Christmas Eve and Christmas Day will be spent with the Believers in praise to our Father. It is a blessed time of worship rather than exchanging of gifts.

We do not feel worried or fearful. We KNOW that our lives are under God's control...any/everything that happens to us has already been given His approval..We are careful and cautious, but not anxious about the "what if's?"

We trust this special season will be one of rejoicing for you and your church and that Believers will be encouraged and new members added to God's Family.

Thank you again...Please know that you are appreciated very much.

Jerry & Carol Pinkerton

Commit to Faithfully Attend God's House in This New Year

Frances Ridley Havergal, British hymnist, once made a list for herself of eight reasons for going to church, even on rainy days:

1. God has blessed the Lord's Day, making no exceptions for stormy days.
2. I expect my minister to be there. I'd be surprised if he stayed at home for the weather.
3. I might lose out on the prayers and the sermon that would have done me great good.
4. For any important business, rain doesn't keep me home; and church attendance is, in God's sight, very important.
5. Bad weather reveals on what foundation my faith is built; it will prove how much I love Christ. True love rarely fails to keep an appointment.
6. Those who stay at home from church because it's rainy frequently miss on fair Sunday, too. I must not take one step in that direction.
7. The Bible contains a special promise that where two or three meet together in Christ's name, He will be in the midst of them.
8. I don't know how many more Sundays God may give me, and it would be poor preparation for my first Sunday in Heaven to have slighted my last Sunday on earth.

Youth Look

by Ann (Poletti) Robinson

In Ecclesiastes 3, we read the passage "To everything there is a season." I came across a modern-day version of this Scripture and wanted to share it as we enter this new year.

To everything there is a time. . .

A time to wind up, and a time to wind down;
A time to make the call, and a time to unplug the phone;
A time to set the alarm, and a time to sleep in;
A time to get going, and a time to let go;
A time for starting new projects, and a time for celebrating victories;
A time for employment, and a time for retirement;
A time for overtime, and a time for vacation;
A time for making hay, and a time for lying down on a stack of it to watch the clouds go by;
A time for making plans, and a time for implementing them;
A time for seeing the big picture, and a time for mapping out details;
A time for working alone, and a time for involving others;
A time for building morale, and a time for growing profits;
A time for giving incentives, and a time for granting rewards;
A time for giving advice, and a time for taking it.

God has designed a rhythm for life that involves both rest and exertion. Maintaining this balance He had in mind insures us that there is time for everything.



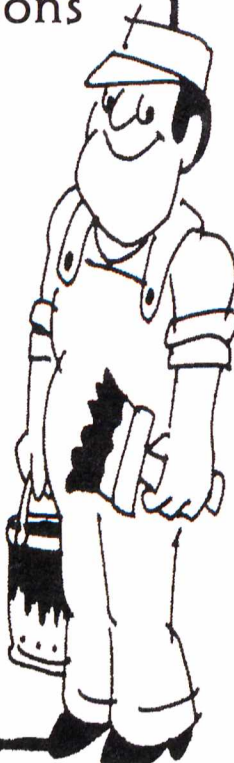
Student & Children Ministries Randall House Publications

National Student and Children Workers Conferences

Feb. 6 - 8, 2004 –
Stonecroft Conference Center, Branson, MO
Feb. 20 - 22, 2004 –
Barren River State Resort, Glasgow, KY

SPRINGBOARD Junior High Student Leadership Conferences

March 11 - 14 - Camp Beaverfork, Conway, AR
March 25 - 28 - New Life Ranch, Colcord, OK
(tentative)
April 1 - 4 - Camp Hope, Ewing, IL
April 22 - 25, – Camp Echeeconnie, Lizella, GA
Email springboard@randallhouse.com for more info.



2004 Calendar

Ministers Retreat

March 15 - 17, 2004
Stonecroft Conference Center
Branson, MO

State Youth Competitive Activities

May 7-8 no location at this time

Senior Adult Retreat

Group I

May 10 - 12, 2004

Group II

May 12 - 14, 2004
Stonecroft Conference Center,
Branson, MO

Missouri State Convention/ Woman's Auxiliary Convention

June 7 - 9, 2004
Clarion Hotel - Springfield, MO

Youth Camp

Teen Group 2, June 13 - 18, 2004
Teen Group 1, June 20 - 25, 2004

Pre - Teen Group 1

July 25 - 30, 2004

Pre - Teen Group 2

Aug 1 - Aug 6, 2004

Group 1

Greater Springfield
Indian Creek
Central Western
Mission
Cave Springs
Liberty
MO-ARK
Niangua Northwest
Central
Laclede

Group 2

Bootheel
Greater K. C.
Mid-Rivers
Northeast
Northwest
St. Francois
St. Louis
South

National Convention, NYC & WNAC

July 18 - 22, 2004
Kansas City, MO

Missouri Women Active For Christ Retreat

August 13 - 14, 2004
Stonecroft Conference Center

Preacher/Layman's Retreat/All Boards

September 13, 2004
Youth Camp, Niangua, MO

2004 Minister's Retreat

March 15 - 17, 2004

Stonecroft Conference Center
Branson, MO

SPEAKERS

Keith Burden

Rev. Keith Burden was elected Executive Secretary during the National Convention in 2002. He is a 1976 graduate of Hillsdale Free Will Baptist College, and has a Master of Arts degree from Moody Bible Institute.

Bro. Keith has pastored 5 churches in Oklahoma and 1 in California. He served eighteen years as Assistant Clerk of the National Association and two years as clerk.



Tim York

Kentucky pastor Tim York was elected moderator of the National Association of Free Will Baptists in 2003. Rev. York pastors Heritage Temple Free Will Baptist Church in Ashland, Kentucky.

Dr. York began preaching at age 12, ministered 11 years as a full-time evangelist, served 11 years as Kentucky's promotional secretary, and is an alumnus of Free Will Baptist Bible College.



Cost

Double Occupancy - \$70.00 per person (Cost includes two nights lodging, five meals and two snacks.)

Directions

Approximately 45 miles south of Springfield, Missouri, on Highway 65 (four miles south of Branson), turn right on 265 and stay left one mile to center.

REGISTRATION FORM

Please Print:

Name _____ Home Phone () _____

Address _____

City _____ State _____ Zip _____

Church _____

I would like to room with _____

A \$20 non-refundable deposit is required for each person. Please return this registration form to: Missouri State Association of Free Will Baptists, P.O. Box 991, Lebanon, MO 65536.

Registration forms must arrive at the state office on or before the 10th of March.

Note: Minister's wives are welcome to accompany their husbands.

Bill J. and Alma Lou Barber Center



Bill J. and Alma Lou Barber Center Dedicated During 95th Annual Session of the Oklahoma State Association of Free Will Baptists

The State of Oklahoma Association of Free Will Baptists met October 13--16 on the campus of Hillsdale Free Will Baptist College. The 95th Annual Session was highlighted with a dedication ceremony of the new 40,000 square foot Bill J. and Alma Lou Barber Center. The Chapel was near capacity with approximately 700 in attendance at the Wednesday evening, October 15th ceremony.

Hillsdale featured student talent during the dedication with Jimmy Holbrook, State Moderator and alumnus of Hillsdale, presiding. The dedication message was presented by Keith Burden, Executive Secretary of the National Association of Free Will Baptists. Burden, a long-time family friend of the Barbers' and a former student of Alma Lou, now deceased, shared some wonderful stories of this outstanding Christian family from Poteau, Oklahoma.

President Carl E. Cheshier offered heartfelt thanks to all who had been so gracious in their giving to see that the building became reality. Those mentioned were Imogene Lee; Cox, Thompson, Longworth, and White families, Breeden Paint Company, and the Mabee Foundation. He then addressed attendees with a plea for each to "Stand in the Gap" which was met with a wonderful response.

President Cheshier and Timothy W. Eaton, Dean of Academic Affairs, presented Bill J. Barber with the very first honorary Master of Arts degree. The presentation was a small gesture of gratitude for the Barber family's donation of \$1,000,000 that was the foundation for starting construction of the facility. Will Harmon, Chairman of Hillsdale Free Will Baptist College Board of Trustees gave the benediction.

FREE WILL BAPTIST BIBLE COLLEGE NEWS

268 Attend Free Will Baptist Bible College Welcome Days

Forty-eight sponsors and 268 prospective students attended Free Will Baptist Bible College's fall Welcome Days, November 13-15, 2003, for a total of 316 guests. This is the highest attendance in recent years, according to Matt Markins, Director of Enrollment Management, perhaps, the all-time record for the event.

Visitors came from 17 states, with North Carolina leading the way with 65. Florida, Tennessee, Arkansas and South Carolina also had strong representations. The largest church group was 27 from First Free Will Baptist Church, Seffner, Florida.

After visiting classes and enjoying numerous special events planned for the occasion, a number of prospective students declared their intentions to enroll at FWBBC. Their comments included:

"I have never had another experience like Welcome Days; it is wonderful. I am looking forward to coming

here as a student"

"Welcome Days is a great way to experience college and meet new people"

"Welcome Days was really fun this year! And it's one of the main reasons I am considering coming to FWBBC."

The next campus Welcome Days will be March 25-27, 2004. For information on how to attend, call 1-800-76-FWBBC or email recruit@fwbbc.edu.

Students Extend Helping Hands On Fall Break

Twenty-two students and four adult sponsors spent Fall Break, October 16-20, helping Free Will Baptist churches in North Carolina and Utah. Twelve students, with Jeff and Calisse Caudill, drove east to assist the Davis and Stacy Free Will Baptist churches that were flooded by Hurricane Isabel. "The devastation was overwhelming," says Mr. Caudill, FWBBC's Director of

Financial Aid. He split his group into two units to work at the two churches. "We helped to clean up some and move furniture around and out of houses," says freshman Phillip Kennedy, a missions major. "But our main project was to put down a new floor in the sanctuary. . .and we got that done!"

Ten students, accompanied by Michael and Wendy Walker, flew to Ogden, Utah, to help the Summit Chapel Free will Baptist Church with outreach to the community. They went door to door, passed out hotdogs and donuts, and bought meals for busy shoppers at the Ogden mall. Two new visitors attended church that Sunday, as a result of their work, and others have come since. "I have to say that this trip was a great success," says Mr. Walker, chairman of the Business Department.

Hands-on Christian service is part of every student's curriculum at FWBBC.

Welcome Home! Reminiscing with Friends from our Past Creating New Memories to Forever Last

Homecoming 2003 could not have been more perfect. We celebrated the occasion in the Brooks Tabernacle, located at the Oaks Camp, with the gorgeous backdrop of the surrounding mountains. God, the magnificent artist that He is, painted our setting with bright orange, deep red and brilliant yellow fall foliage.

Dr. Charles Thigpen, promotional director of the Tennessee State Association of Free Will Baptists and former dean of Free Will Baptist Bible College, was our special guest speaker. He described the ministry as being an "encouragement" to the troubled youth who come through our doors. He compared this guiding principle to the works of one of the early disciples, Barnabas, a man whose life and ministry were spent encouraging others.

Special recognition was given to Sister Trula Cronk, the first child to ever be placed at the Children's Home. Mrs. Cronk presented Dr. Kilgore with a copy of her newly released book, *Over Mountain or Plain or Sea*, a two-part biography describing her missionary life in India, where she and her late husband Dan spent more than 20 years. In addition, Rusty Wilson was honored at our celebration for his years of service on our Board of Trustees.

Testimonies came from a young woman currently in care, as well as an alumnus, who both gave their testimony on how their lives had been touched by FWBFM when they were in need. Like Barnabas, as Dr. Thigpen said, FWBFM is "in the business of extending encouragement to those who need it."

In celebration of Homecoming, may the children who come through our doors, past and present, always feel welcome in THEIR HOME. Mark your calendars for our next Homecoming Celebration, Saturday, October 9, 2004.

*Your Gift to the
Children's Home
Will Provide
Lasting Dividends*

Turnbough Update

After an extremely dry summer, God has blessed our area with lots of rain during the autumn months. The mountains near Villalba have been covered by clouds for a couple of weeks. When the clouds passed, the attached picture reveals our pleasant surprise. After so many dreary days, it is an awe-inspiring experience to wake up, look out the window, and see God's handiwork. We are privileged to live in a place with such natural beauty.



At the risk of sounding trite, after years of "spiritual clouds covering so many people in Spain," our prayer is that one day the clouds will lift to reveal a beautiful surprise of God's working. As the results begin to come in from different churches and believers across the Province of Madrid from my dissertation investigation, our experience of long, spiritual dry spells in the ministry here is not unique. I am working to complete my dissertation this school year. Please pray that the 465 surveys that I have passed out across a broad spectrum of Evangelicals believers will give the fruits of knowledge and understanding in the conversion process of Spaniards.

We met with the Villalba Church's architect this week. Hopefully, we have approved the final changes and he will now move toward the completion of the final plans for the construction of the building. The following are some very specific prayer requests for the NEHEMIAH PROJECT:

- That the architect will work rapidly to complete the plans, yet do a good job architecturally for the church's testimony and the glory of God.
- That the City council will accept the changes made to the original plans (submitted in July of 1992).
- That the City will grant the building permit, without a hassle.
- That the City will grant the building permit without charging the church more municipal taxes, which could exceed \$15,000.
- That a local bank will be willing to grant the church a construction loan.

Continued on page 10



Missouri State Retirement Program



In order for a pastor, associate pastor, or full-time youth minister to participate in the Missouri Retirement Program, the church he is serving must support the Missouri State Cooperative Program with the full 10% of its regular tithes and offerings. This ministry is funded through cooperative giving. (The associate pastor and/or full-time youth minister must receive his salary from the church as a full-time employee.) The individual must also enroll with the Board of Retirement & Insurance in Nashville, Tennessee.

A Retirement Pension Enrollment Form supplied by the State Office gives the following guidelines:

I. Eligibility

An applicant for participation in the plan must be gainfully employed a minimum of 20 hours weekly by a Free Will Baptist Church or church-related agency. Being gainfully employed is receiving reasonable compensation for services. Serving in a voluntary ministry -without compensation does not qualify a person for participation in this plan.

II. Types of Contributions

- A. ER (Employer Contributions) - ER contributions are made by the employer as a budgeted amount above the employee's taxable income.
- B. SRA/tax deferred contributions - SRA contributions are tax deferred, non budgeted employee contributions made through an agreement between the employee and the employer. The church/employer withholds the specified amount and sends it direct to the retirement office.
- C. EE (Employee) contributions - EE contributions are made directly to the retirement fund by the employee from tax-paid income.

Participation level

- A. Plan 1 - Full Employer Participation - pays the highest earnings

The Church/employer is required to contribute a minimum of 5% of the employee's base salary (taxable income), which excludes housing and other expense allowances. The employer may contribute up to 25% of the employee's base salary as long as all tax deferred contributions (ER and SRA) do not exceed 25% of base salary or \$10,500. In addition to the employer's contributions the employee may contribute any amount of tax- paid (EE) contributions. Employer contributions must be paid by church/agency check.

\$25,000 term life insurance is required for participants in Plan 1.

- B. Plan 2 - Individual Plan - pays 1/4% less earnings than plan 1

The employee and/or employer is required to contribute a minimum of 3% of the employee's base salary (taxable income) which excludes housing allowance and other benefits. The employee may contribute any amount beyond the 3% as long as all tax deferred contributions (ER and SRA) do not exceed 25% of base salary or \$10,500.

\$25,000 term life insurance is optional.

- C. Plan 3 - Entry Level Plan - earns 1/2% less than Plan 1

The plan requires a minimum contribution of \$10.00 a month. The contributions may come from the employee or the church/employer. No Insurance is available under Plan 3.

Twice each year, shortly following January 1 and July 1, the Board of Retirement & Insurance, who holds the money in trust, disburses the amount stated by the Missouri State Association to the account of the participant. Presently the amount is \$450.00. Before this transfer is made the treasurer of the local church is asked to sign a form, sent from the State Office, stating that the church has supported the Missouri State Cooperative Program with the full 10% of its regular tithes and offerings.

If you have any questions about the retirement plan, please call the state office.

clean and in good repair when you dropped them off. Well, I was able to use that. I prompted you to make that commitment just after a woman prayed. She was a single mom with kids, the same boy and girl mix as yours, but one year younger. She asked Me to provide her children with clothing as they grew up. She wept every time she went to the thrift store and the perfect clothing for her and her kids was there. Her entire family and several others are here as a result to that testimony of answered prayer.)

"I was sick and you looked after me. " (This one was simple for you but so effective. You gave out of each pay check to the company benevolence fund. It paid the medical bills of anyone in the company not covered by the medical plan who encountered an emergency. And, of course, that time your uncle was in the hospital for three months: No one else in the family had much to do with him, but you and your family sacrificed to go and visit him twice a week. You know, of course, that he died in the hospital. But you weren't absolutely sure if he prayed the prayer you talked to him about. Yes, he did. He's also here, waiting to see you.)

"I was in prison and you came to visit me. " (You remember that man who overheard you and your wife talking about God in the restaurant and came over to introduce himself? You answered his questions, prayed with him, and continued to meet with him while he awaited trial. He wasn't my son when he committed the crime, but he was when you helped him to realize he was valued by Me. You visited him in prison and helped him lead others to Me. He's here too.)

Then the righteous (generous sheep) will answer Him, "Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you? (None of those people you mentioned were you, were they?)

"The King will reply, 'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me. ' " (How you have spent and used your resources has demonstrated how you felt about Me.) "Come, you who are blessed by my Father. " (Oh, you'll be pleased to know that your children, who were with you on these and other occasions, followed your example. They are counted with the sheep too.)

In His teaching and parables - whether the rich young ruler, the lost son, the widow's mite, the sheep and the goats, or many others - Jesus taught that what we do with our money and our possessions is a direct reflection of what is in our hearts. Our checkbooks are like thermometers, measuring the heat of our love and commitment to God and His principles.

Excerpt from Financial Parenting by Larry Burkett and Rick Osborne, Chariot Victor Publishing. Larry Burkett is founder and president of Christian Financial Gimcepts, a nonprofit ministry that teaches biblical principles of finance and trains others to counsel and teach, using these principles. Rick Osborne, author and speaker, encourages and teaches parents to pass on their faith to their children. He is founder and president of Lightwave Publishing and Lightwave Kids Club. Used by permission of David C. Cook Ministries.

Am I Embarrassed or What?

by Phyllis Detherage



For the Lord God will help me; therefore shall I not be confounded: therefore have I set my face like a flint, and I know that I shall not be ashamed. Isaiah 50:7

"I'm so embarrassed!" That is probably one of my most used phrases. For some reason, I just seem to embarrass myself all the time. I have a real knack for saying the wrong thing at the wrong time, or just saying it too loud. I'm usually the one left talking at 100 decibels when the whole room gets silent. Being a klutz doesn't help either! If I'm not sticking my foot in my mouth, I'm tripping over it! Of course, I never perform these acrobatic feats in private either; they have to be in front of a crowd of people to really be appreciated. By all means, don't forget spills! That is one little party trick that I do very well. (Probably why we aren't invited to too many parties these days!) There is only one thing left to say! It's a good thing that I look good in Red! I tend to stay that color most of the time.

With all of my faux pas, there is one thing that I really feel confident about and what a blessing it is to me! My relationship with God is something of which I need never be ashamed. Isaiah 50:7 reminds me that God is my constant source of "help" and with Him there is never a need to be "confounded" or confused. There is a condition for the confidence though! I must, "set my face like a flint." What exactly does that mean? My face has been called a lot of things but that's not one of them.

Determination is the key! God is my help and my confidence as long as I am determined to walk with him and allow him Lordship of my life. Any time I try to do things my way, or in my own strength, I'm bound for a trip into Embarrassment City. Only when I walk in the strength and knowledge of God will I obtain the promise that, "I shall not be ashamed." Isaiah 50:7 leaves no room for doubt when it says that, "I know that I shall not be ashamed." No guess work when it comes to serving God! We can walk in His care with complete assurance that He is in control. Now if I could only get a handle on the rest of those blunders!

A trip, a spill, a little blunder,
Shakes and quakes my soul asunder!

My face will glow bright cherry red,
Those words I wish I hadn't said.

I'm really glad God understands!
He loves me no matter where I land.

In trouble or trial or just a big pile,
God always pulls through in wonderful style!

- That the church will have the money to fund the project, i.e., pay the bank notes, but also supplement the CASH that it can not borrow from the bank and must pay directly. (This is a \$500,000 project, for a relatively small building. In the best of cases, banks will only loan between 60% and 80% of the cost. Even if they were to give more, at least at this point, the congregation could not afford to pay the monthly payments for more than that amount.)
- That God will receive honor and glory through the whole process, both in the hearts of believers and in the community at large.

We thank the Lord for His blessings in our recent evangelistic efforts. Many lost people attended the *Café y algo más* (Coffee & Something More) evangelistic event that our Sierra Mission Team hosted in the neighboring town of Alpedrete. The Villalba Church sponsored another evangelistic event, and many lost people attended. There was barely room for visitors to move around in the small storefront building that houses the church and its activities. Please pray for the seed that was sown in the hearts of these people. While it is always "God that gives the increase", we are keenly aware of that spiritual truth in Spain. We can not force people to listen to what they are not interested in hearing, much less accept it. Please continue to pray that GOD will use our feeble efforts in miraculous ways to bring people to Himself.

Worship Service Averages August 2003- November 2003

Churches:	Aug.	Sept	Oct.	Nov.
Belton		43	41	33
Buffalo 1 st	123	135	141	
Cabool	39	39	37	49
Calvary Chapel	269	269	272	290
Calvary Fellowship		351		371
Cape Girardeau	56			
Central	65	59		
Clifton	64	59		
Copper Mines	53	55	61	
Columbia	52	59	65	65
De Soto	213	204	210	215
Grant Avenue			92	
Green Hills-Kirksville	16	14	16	
Green Hills- Lebanon	50	60	49	53
Hannibal	84	98	80	90
Harmony	70	89	72	69
Hartville	176	186		188
Hopewell	30	32	32	30
Houston	58	59	63	57
Hurryville	103	92	100	102
Joplin 1 st	114	120	95	
Kingsway		37		30
Lebanon 1 st	144	139	148	143
Mill Creek	85	85	80	
Mt. Pisgah	75	68	69	
Myrtle	28	25	62	
New Life - Licking	69	66	64	
Oak Hill- Union	62	62	60	
O'Fallon 1 st	139	157	131	
Ozark 1 st	176		186	
Palabras De Vida Eterna			34	48
Pleasant Hill	35		26	33
Richwoods	50	62		
Rock Chapel	52	53	44	46
Rolla 1 st	39	36	37	31
Springfield 1 st	136	157	162	
Terrill Road	52			
Thayer	153	137	151	
Trinity	65		71	
Union Grove		128	111	117
United	561			
Victory- KC	100	91	92	
Willow Springs-Mtn. Grove 74				

This is only a partial listing. There are 187 FWB Churches in Missouri.

Here for His Glory
Jeff and Susan Turnbough

Financial Report November 2003

Cooperative Disbursements

November 2003	\$47,890.73
18.50% St. Home Missions	\$8,859.23
17.00% Executive Office	8,140.91
3.00% General Fund	1,436.63
.50% Show-Me Plan	239.44
8.50% Youth Camp Board	4,070.46
3.00% Y.C. Restricted Funds	1,436.63
2.00% Youth Ministries Bd	957.75
2.00% Christian Ed. Bd	957.75
2.00% Senior Adult Min. Bd	957.75
9.00% MO Retirement	4,309.90
31.50%	15,087.65
National Ministries, Hillsdale and	
California Christian College	
Foreign Missions Board	
National Home Missions Board	
Same Allocation	
Free Will Baptist Bible College	
Hillsdale FWB College	
Executive Department	
Layman's Board	
Radio & TV Commission	
Theological Commission	
Historical Commission	
Board of Retirement & Insurance	
1.00% California Christian College	
3.00% MO Show-Me Plan	1,436.63
Total	\$47,890.73

Co-op

Aulsbury Chapel	\$142.94
Bailey	\$177.00
Bailey Chapel	\$254.00
Belton	\$270.35
Berean	\$77.00
Bethel- El Dorado Springs	\$357.30
Black Oak	\$407.42
Buffalo 1 st	\$300.00
Byrd	\$113.25
Cabool	\$391.36
Calvary Chapel	\$1,577.17
Cape Girardeau	\$695.99
Carthage	\$220.00
Central	\$794.48
Christ Chapel	\$333.60
Clifton	\$39.21
Columbia	\$514.26
Copper Mines	\$481.98
Cornerstone	\$378.64
Crossroads-Wentzville	\$712.00
DeSoto 1 st	\$1,300.00
Faith & Hope- Willow Springs	\$124.34
Farmington 1 st	\$3,018.96
Fellowship	\$1,200.00
Fordland	\$623.84
Fourth	\$304.47
Fredericktown 1 st	\$210.00
Freeman Chapel	\$427.00
Gospel Light	\$100.00
Grace	\$1,541.21
Green Hills-Kirksville	\$111.45
Hannibal	\$1,497.00
Hannon	\$758.00
Harmony	\$490.42
Harvest	\$250.00
Harvest- Raymore	\$226.30
Hopewell	\$252.00
Houston 1 st	\$622.17
Hurryville	\$655.62
Jackson	\$251.64
Joplin 1 st	\$679.25
Jordan	\$120.00
Kingsway	\$165.73
Koshkonong	\$124.00
Lead Hill	\$292.04
Leadington	\$391.37
Lebanon 1 st	\$1,269.15
Liberty-Nevada	\$202.00
Lone Star	\$47.50
Macedonia- Niangua	\$139.66
Marshfield	\$294.00
Merls Chapel	\$105.00
Mill Creek	\$396.37
Mine LaMotte	\$87.30
Mt. Pisgah	\$406.00
Mt. Zion- Gower	\$35.00
Mtn. Grove 1 st	\$1,557.69
Neosho 1 st	\$95.00
New Hope	\$307.00
New Life- Licking	\$367.18
North Five	\$37.80
O' Fallon	\$2,401.00
Oak Grove- Mtn. Grove	\$196.70
Oak Hill	\$434.00
Olivet	\$470.00
Overland	\$85.00
Ozark 1 st	\$1,523.29
Palabras De Vida Eterna	\$60.00
Park Hills 1 st	\$778.16
Parkview	\$410.80
Pleasant Hill	\$173.08

Pleasant Home	\$240.00
Pleasant Ridge	\$99.00
Potosi 1st	\$159.58
Republic	\$100.00
Republic	\$100.00
Rock Chapel	\$308.83
Rolla 1st	\$285.00
Royal Oak	\$65.00
Seymour	\$470.00
Smyrna	\$80.00
South Fremont	\$500.00
Springfield 1st	\$1,165.35
Stockton	\$178.05
Thayer	\$1,050.00
Trinity	\$973.28
Union Grove	\$370.00
Union Light	\$151.00
United	\$1,644.49
Unity	\$400.00
Verdella	\$1,232.13
Victory- Alton	\$576.69
Waynesville 1st	\$936.73
Willow Springs- Mtn. Grove	\$292.47
Wolf Creek	\$656.69
Total	\$47,887.73

Show-Me Plan

Barker, J.	\$15.00
Belton	\$165.00
Berean	\$30.00
Berry, R.	\$15.00
Bethel- El Dorado	\$357.31
Bethel- Festus	\$45.00
Black Oak	\$60.00
Brown, J.	\$15.00
Buffalo 1st	\$180.00
Burns, J.	\$60.00
Buxton, G.	\$30.00
Cabool 1st	\$105.00
Calvary Chapel	\$105.00
Cartee, J.	\$15.00
Central	\$165.00
Chrisman, M.	\$30.00
Columbia	\$25.00
Copper Mines	\$150.00
Copper Mines- Teens & Jr.	\$30.00
Copper Mines- Young Adult	\$15.00
Cornerstone	\$349.30
Darnell, W.	\$15.00
DeSoto 1st	\$552.50
DeSoto Auditorium Class	\$30.00
Faith	\$25.00
Faith & Hope- Willow Springs	\$120.00
Farmington 1st	\$610.00
Fellowship	\$1,200.67
Fordland	\$250.00
Fourth	\$60.00
Fredericktown 1st	\$45.00
Freeman Chapel	\$540.00
Garrett, R.	\$15.00
Gospel Light	\$1,000.00
Grace	\$403.00
Graham, S.	\$30.00
Greater Springfield	\$1,153.00
Greenfield	\$180.00
Hannibal WAC	\$15.00
Hannon	\$818.00
Harmony	\$40.77
Harvest	\$60.00
Harvest- Raymore	\$40.00
Houston 1st	\$318.50
Hurryville	\$500.00
Hurryville- Sr. Adult Class	\$18.00
Jackson	\$40.00
Joplin 1st	\$75.00
Jordan- Jefferson City	\$15.00
Leadington	\$182.00
Lebanon 1st	\$150.00
Macedonia- Purdy	\$1,020.00
Maggart, D.	\$45.00
Malloy, A.	\$15.00
Matthew, G.	\$90.00
Merls Chapel	\$28.00
Mill Creek	\$140.00
Mill Creek C.W. F.	\$15.00
Mill Creek Young Adult Class	\$15.00

Mine La Motte	\$75.00
Mission Association	\$1,583.05
Missouri WAC	\$929.31
Missouri WAC	\$490.00
MO Cooperative Plan	\$1,436.63
Mountain Grove 1st	\$385.00
Mouser, J.	\$60.00
Mt. Pisgah	\$75.00
Mt. Zion- Thayer	\$30.00
New Home- Hartville	\$210.00
New Hope	\$150.00
New Life- Licking	\$33.40
New Testament	\$15.00
Noel, D.	\$15.00
Number One	\$188.20
Number One	\$60.00
O' Fallon 1st	\$66.00
Oak Grove- Houston	\$30.00
Oak Hill	\$20.00
Olivet	\$30.00
Palbras de Vida Eterna	\$15.00
Park Hills	\$233.46
Parkview	\$276.50
Pinkerton, J.	\$45.00
Pleasant Hill	\$45.00
Pleasant Home	\$300.00
Pleasant Ridge- Urbana	\$50.00
Pouge, R.	\$15.00
Richwoods	\$67.50
Rock Chapel	\$210.00
Rock Chapel	\$82.00
Rock Springs	\$457.00
Rolla 1st	\$30.00
Royal Oak	\$120.00
Ruble, N.	\$45.00
South Fremont	\$425.00
Springfield 1st	\$530.00
Starnes, A.	\$60.00
Stockton	\$107.50
Thayer	\$298.00
Trinity	\$375.00
Union Light	\$150.00
United	\$354.70
Unity	\$75.00
Verdella	\$1,887.13
Victory- Alton	\$45.00
Walker, H.	\$10.00
Waynesville 1st	\$373.00
White, R.	\$30.00
Willow Springs 1st	\$150.00
Willow Springs- Mtn. Grove	\$80.00
Total	\$24,654.43

Foreign Missions

Belton	\$40.00
Central	\$55.00
Chapman, A.	\$20.00
Farmington 1st	\$10.00
Fourth	\$100.00
G. M.	\$200.00
Houston 1st	\$45.00
Matthews, A.	\$15.00
Minor, K.	\$10.00
Mission Association	\$96.50
New Testament	\$35.00
O' Fallon 1st	\$30.00
Pleasant Home	\$40.95
Rolla 1st	\$267.50
South Fremont	\$347.00
Thayer	\$10.00
Trinity	\$137.98
Verdella	\$1,119.29
Waynesville 1st	\$190.00
Total	\$2,769.22

Nat'l Home Missions

Belton	\$50.00
Carthage	\$5.00
Central	\$25.00
Columbia	\$25.00
DeSoto 1st	\$190.00
Farmington 1st	\$400.00
Fordland	\$10.00
Fourth	\$50.00
Fredericktown 1st	\$10.00

Gospel Light	\$240.00
Grace	\$36.00
Greater Springfield Assn.	\$1,153.00
Hannon	\$532.00
Houston	\$40.00
Jackson	\$94.16
Jordan	\$20.00
King, B.	\$10.00
Mt. Pisgah	\$25.00
Mtn. Grove 1st	\$35.00
Neosho 1st	\$50.00
New Home- Hartville	\$10.00
New Testament	\$75.00
O' Fallon 1st	\$57.50
Oak Hill	\$56.00
Park Hills 1st	\$152.82
Rader, J.	\$20.00
Richwoods 1st	\$50.16
Rock Chapel	\$64.15
Ruble, N.	\$10.00
Salem	\$148.93
South Fremont	\$55.00
Thayer	\$245.00
Thebeau, B.	\$5.00
Trinity	\$68.66
Union Light	\$96.00
United	\$150.00
Unity	\$50.00
Verdella	\$80.00
West Plains 1st	\$45.00
Wolf Creek	\$75.00
Total	\$4,514.38

State Home Missions

Bethel- Festus	\$15.00
DeSoto 1st	\$90.00
Fellowship	\$100.00
Fordland	\$10.00
Gospel Light	\$80.00
Grace	\$55.00
Greater Springfield	\$1,153.00
Lebanon Bible & Bookstore	\$330.00
Macedonia- Purdy	\$100.00
Neosho 1st	\$25.00
New Testament	\$50.00
O' Fallon	\$57.50
Ozark 1st	\$10.00
Palabras De Vida Eterna	\$100.00
Pleasant Ridge	\$20.00
Republic	\$25.00
Republic	\$25.00
Rolla 1st	\$267.50
Thayer	\$105.00
Trinity	\$48.66
United	\$25.00
Unity	\$75.00
Waynesville 1st	\$50.00
White, R.	\$10.00
Total	\$2,826.66

Youth Camp

DeSoto 1st	55.00
Rolla 1st	20.00
Lebanon Bible & Bookstore	180.00
New Home- Hartville	10.00
Mtn. Grove 1st	10.00
Mt. Pisgah	15.00
Trinity	9.00
Thayer	50.00
Hannon	50.00
Hannon(for Laundry Room)	250.25
New Life- Monett	449.00
Ozark 1st	10.00
West Plains 1st	25.00
Willow Springs- Mtn. Grove	10.00
Cabool	10.00
Buffalo 1st	150.00
Verdella	20.00
Total	\$1,323.25

Camp Development FundRock

Chapel	500.00
Houston 1st	200.00
Total	\$700.00

C. E. Board

Lebanon Bible & Book Store ...	\$130.00
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Senior Adult Ministries

Lebanon Bible & Book Store ...	\$130.00
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Youth Ministries Board

Lebanon Bible & Book Store ...	\$130.00
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Free Will Baptist Bible College

DeSoto 1st	40.00
Farmington 1st	150.00
Oak Hill	10.00
Ruble, N.	15.00
Thayer	50.00
Verdella	246.62
Total	\$511.62

Hillsdale Free Will Baptist College

Farmington 1st	175.00
Oak Hill	10.00
Thayer	50.00
Indian Creek Association	90.00
Hannon	100.00
Joplin 1st	85.00
Total	\$510.00

Trula Cronk Home for Children

DeSoto 1st	55.00
Nosser, M.	25.00
Stephens, T.	10.00
Belton	25.00
Hannon	100.00
New Hope	30.00
New Life- Monett	449.00
Unity	20.00
Total	\$714.00

Rev. John McClure

Farmington	5.00
Carthage	15.00
Grace	15.00
Total	\$35.00

Vergel Maness

Gospel Light	80.00
Grace	100.00
Total	\$180.00

Women Nationally Active for Christ

Ruble, J.	\$10.00
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Victor Torrez

United Youth Group	\$200.00
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Morgan Wood

Belton	\$25.00
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Richard Standley

Chapman, A.	\$10.00
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Brian Brinkhoff

Unity	12.50
New Testament	10.00
Total	\$22.50

Liberty Free Will Baptist Church

Unity	\$12.50
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George Lemelin

Jackson	\$24.59
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Scott Lundeen

Verdella	\$616.06
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The Life that Counts

The life that counts must toil and fight;
Must hate the wrong and love the right;
Must stand for truth by day and night;
This is the life that counts.

The life that counts must aim to rise
Above the earth to sunlit skies;
Must fix its gaze on Paradise-
That is the life that counts.

The life that counts must helpful be;
In darkest night make melody;
Must wait the dawn on bended knee-
This is the life that counts.

The life that counts must helpful be;
The cares and needs of others see;
Must seek the slave of sin to free-
This is the life that counts.

-Author Unknown



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OF FREE WILL BAPTISTS**
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