



WESTERN RECORDER

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Note: The Western Recorder will not publish next week in observance of the Christmas holiday.

FOR THE RECORD

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Survey: Most Americans hold Christian views on Jesus' birth

Washington (RNS)—Most Americans—and a larger percentage of Christians—believe Jesus Christ was born of the Virgin Mary and did not have a human father, a new Newsweek poll shows.

Seventy-nine percent of Americans and 87 percent of Christians said that was their belief. Fifteen percent of Americans and 8 percent of Christians said they did not share that belief.

Results of the poll on beliefs about Jesus are included in a Dec. 13 Newsweek cover story on "The Birth of Jesus."

Researchers with Princeton Survey Research Associates found that 93 percent of Americans think Jesus Christ actually lived and 82 percent think he was God or the son of God. Fifty-two percent of respondents said they believe Jesus will return to Earth in the next millennium, and 15 percent said they believe he will return in their lifetime.

A majority of those surveyed said Jesus had influenced the world in dramatic ways.

Asked if there would be more or less kindness if there had never been a Jesus or a Christian faith: 61 percent of respondents said there would be less, 7 percent said there would be more and 23 percent said there would be about the same amount.

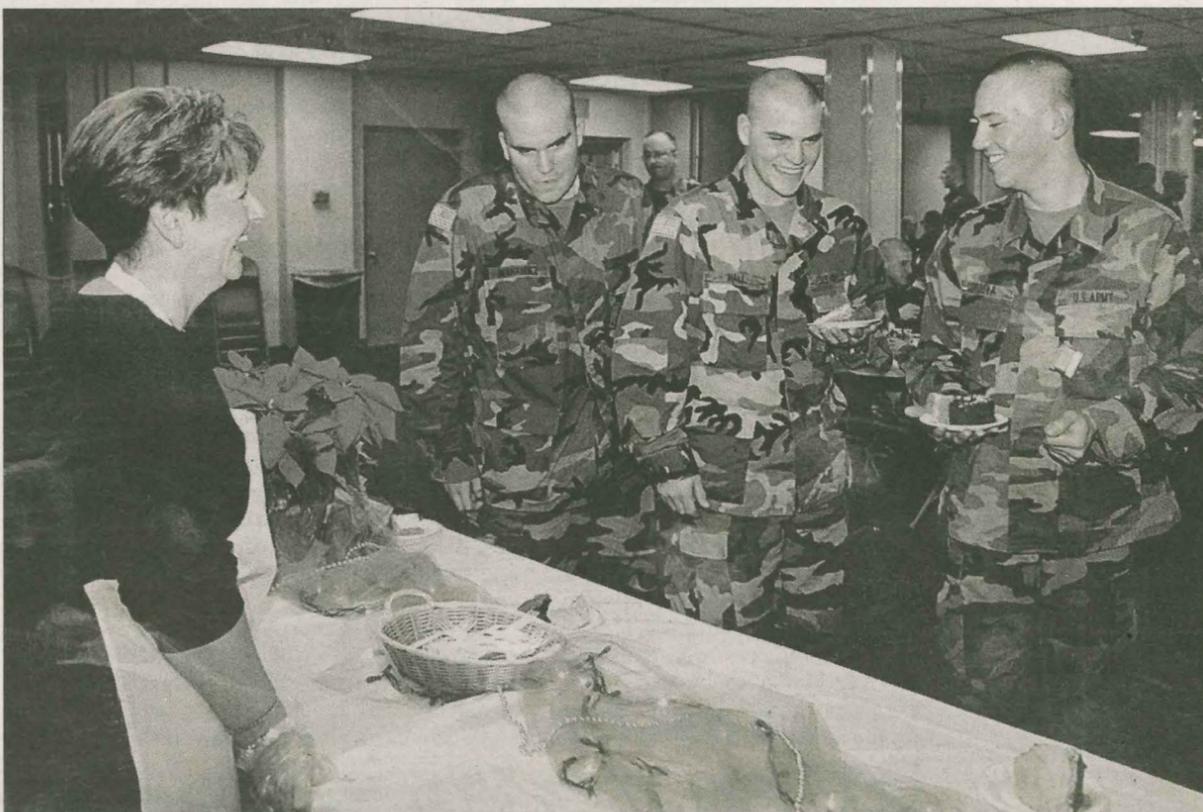
Asked the same question about tolerance, 58 percent said there would be less, 9 percent said more and 21 percent said about the same. And asked about whether there would be more or less war, 47 percent said more, 16 percent said less and 26 percent said about the same amount.

Pollsters also found that 55 percent of Americans believe the Bible is literally accurate while 38 percent said they did not believe that, while 7 percent said they didn't know.

"The clash between literalism and a more historical view of faith is also playing out in theaters and bookstores," writes Jon Meacham, the magazine's managing editor, in the cover story. He referred to interest in the movie "The Passion of the Christ" and Dan Brown's religious thriller "The Da Vinci Code."

The phone poll of 1,009 adults has a margin of error of plus or minus 3 percent.

'Tis the season



SERVICE TO SOLDIERS Severns Valley Baptist Church in Elizabethtown hosts soldiers from Fort Knox for its Living Christmas Tree program. Volunteer Elaine Wallace laughs with three soldiers picking up dessert. (Photo by Dannah Prather)

Churches minister to soldiers, families at holidays

By Dannah Prather
Partnerships Editor

Elizabethtown—To look at the shopping malls and church calendars—both crowded and busy—it might be easy to forget that the nation is still involved in a military campaign in Iraq.

But for Kentuckians living at or near Fort Knox and Fort Campbell, that reality is never far away.

"Our troops are being trained for war," said Army Chaplain Tim Staggs of Fort Knox. "Every day they

are reminded of that."

The Arkansas native said most of the members of the Second Battalion, 46th Infantry Regiment that he works with "will be deployed before their career is over—during this three-year period."

That sobering fact created a sense of urgency for Severns Valley Baptist Church in Elizabethtown and First Baptist Church of Oak Grove in Christian County as they shared the Christ of Christmas with soldiers and their families.

Severns Valley has presented its living Christmas tree for more than 20 years. For several years, the church has hosted a "military night" for soldiers at the last dress rehearsal. Many members of the choir, drama team and other church members consider it the highlight of the holiday season.

"This performance is always the choir's favorite," said Tim Peace, one of 71 choir members singing in the tree.

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Many gift givers turning to charities, not malls

By Adelle Banks
Religion News Service

Laporte, Minn. (RNS)—Cheryl Smith had given up on Christmas—the commercial aspects of it, that is.

But this holiday season, the Laporte, Minn., secretary is giving gifts to 10 friends and family members by supporting a Dallas-area ministry that aids persecuted pastors in China.

WorldServe Ministries provides donors who give at least \$50 with three items—a small glass ornament, devotional book and prayer card with the alias of an underground minister—to give to the individual in whose name they've made a donation.

To Smith, it makes sense: Give a gift that helps people with far greater needs than the donor or the donor's loved one.

"Jesus said, 'If you've done it to the least of these, you've done it to



ALTERNATIVE GIFTS This gift package is given to donors of WorldServe Ministries, a Dallas-area ministry that aids persecuted pastors. (Photo courtesy of WorldServe Ministries)

me," said Smith, explaining the reasons for her alternative giving. "It's really giving to the Lord, giving to His work. ... They're part of the body of Christ. ... Even though they're a world away from us physically, we can help them by sending an orna-

ment to a friend."

As Christmas approaches, some shoppers are flipping through charity catalogs and clicking on religious Web sites instead of hitting the stores this season.

Skipping the toys and trinkets of traditional gift-giving, they're opting to honor those they care about by donating money to churches in need or suffering populations abroad.

The latest online examples include a Lutheran World Relief Community Quilt that features "gift squares" that fund everything from education to water projects and an online "wish list" from Catholic Extension of particular needs of rural Catholic churches.

Edna Wagschal of Waynesville, N.C., said she plans to give \$2,000 in donations in the names of her adult children and grandchildren using

□ See Many gift givers ... *Page 8.*

2004's top Baptist news

SBC withdraws from BWA; four missionaries killed

By Greg Warner
Associated Baptist Press

Jacksonville, Fla. (ABP)—The Southern Baptist Convention's withdrawal from the Baptist World Alliance was the top Baptist news story of 2004, according to a survey of journalists.

The murder of four SBC missionaries in Iraq was the second most significant story, followed closely by President Bush's re-election with support from "values voters."

The annual survey of Baptist state newspaper editors was conducted by Associated Baptist Press, an independent news organization based in Jacksonville, Fla.

The Baptist World Alliance, an international umbrella organization representing 211 Baptist bodies, lost its largest member and funder in June. The SBC's conservative leaders said BWA harbors theological liberalism, a charge denied by the Virginia-based alliance and many of its member groups worldwide. The SBC action took effect in October, costing BWA \$300,000 a year.

In the deadliest tragedy in 157 years of Southern Baptist missions history, four International Mission Board missionaries were killed in their car March 15 in Mosul, Iraq, by unidentified assailants wielding automatic weapons and rocket-propelled grenades.

The relief workers were researching the need for a water purification site. Killed were Larry Elliott, 60, and Jean Dover Elliott, 58, of Cary, N.C.; Karen Watson, 38, of Bakersfield,

Calif.; and David McDonnall, 29, of Fort Worth, Texas. McDonnall's wife, Carrie, 26, was severely wounded but survived.

Conservative Southern Baptists, who strongly supported George W. Bush's re-election Nov. 2, have since celebrated the growing influence of moral issues in American politics and called for Bush and the Congress to push ahead with reforms to outlaw gay marriage and abortion, appoint conservative judges and expand federal funding for faith-based charities.

The other top stories of 2004 were:

4. Gay marriage—particularly its approval by the Massachusetts Supreme Court and gay marriages held in San Francisco and other municipalities—prompted a nationwide outcry from conservatives and legislative attempts to prohibit it.

5. Four deadly hurricanes smashed into Florida, other Southern states and the Caribbean in late summer, killing more than 100 people, damaging dozens of churches and triggering Baptist disaster-relief work.

6. Mel Gibson's blockbuster movie "The Passion of the Christ" debuted in February amid charges of anti-Semitism, but pre-Easter audiences responded favorably, producing record ticket and DVD sales. While the movie made Jesus' death a topic of water-cooler conversation, evangelical Christians turned the box-office phenomenon into an outreach tool.

7. Constitutional amendments banning gay marriage were passed Nov. 2 in 11 states—including Kentucky—in reaction to legalization in some jurisdictions. Two other states approved bans earlier.

8. The SBC International Mission Board adopted guidelines in July requiring volunteer mission workers to endorse the 2000 version of the Baptist Faith and Message statement. The endorsement already is required of IMB missionaries.

9. Congress defeated the Federal Marriage Amendment on a procedural vote July 14. The defeat of the constitutional ban was hailed as a victory by gay-rights activists, but the vote triggered a cascade of state gay-marriage bans and energized a conservative electorate.

10. The SBC North American Mission Board voted Feb. 4 not to endorse female chaplains in cases "where the role and function of the chaplain would be seen the same as that of a pastor." The move brought an end to the SBC's endorsement of female chaplains for the military, but may not prevent women from serving as hospital chaplains.

Other news ranking high among Baptist editors were: a study showing the number of declining Southern Baptist churches on the rise, the worldwide reaction to the election of a gay Episcopal bishop in New Hampshire, and New Orleans Baptist Theological Seminary's fight against making the SBC the "sole member" of its corporation, ensuring trustees could not break away from the SBC.

Chapman, Draper criticize BWA support group

Nashville (BP)—A recent meeting of former Southern Baptist Convention leaders proclaiming their support of the Baptist World Alliance has drawn sharp responses from two current SBC leaders.

SBC Executive Committee President Morris Chapman, who chaired the study committee that recommended the SBC withdraw from the BWA, said, "If there were any doubts in the minds of Southern Baptists about the moderate theological

perspective embraced by BWA staff leadership, the latest action of the BWA general secretary is enough to dispel those doubts."

He said BWA General Secretary Denton Lotz "has enlisted the help of former SBC leaders, the Who's Who of Southern Baptist moderates, in an effort to generate individual and church funding for BWA activities."

James Draper, president of LifeWay Christian Resources, also took

issue with the move by former SBC leaders.

"It is very sad to me that leaders who once championed the cause of our traditional strategy of cooperation would perpetuate this action," Draper said. "That they would be willing to call for anything that has the potential to decrease Cooperative Program giving in favor of support to an organization outside the convention is astounding and regrettable."

NAMB: 'We don't do ecumenism'

Alpharetta, Ga. (RNS)—Leaders of the Southern Baptist North American Mission Board have told organizers of Christian Churches Together in the USA, a fledgling ecumenical organization, that the Southern Baptist Convention has no interest in joining.

The new organization, set to formally launch next fall, aims to bring Catholics, mainline Protestants, Orthodox Christians, black churches, evangelicals and Pentecostals together for the first time.

NAMB spokesman Martin King said, "For the most part, we don't do ecumenism because you usually have to give up some doctrinal beliefs or ignore or emphasize others to work with folks that really aren't on the same path, share the same doctrines, the same beliefs—particularly about salvation."

Organizers had hoped to include

the SBC, the nation's largest Protestant denomination with 16 million members. Several other groups, including the American Baptist Churches USA, Cooperative Baptist Fellowship, Salvation Army, United Methodist Church and World Vision, have endorsed CCT.

"We just don't see that it would help us in our efforts to help our Southern Baptist churches share our understanding of how to be saved, so we have no plans to participate," King said.

Wesley Granberg-Michaelson, general secretary of the Reformed Church in America and chair of the CCT steering committee, said he was disappointed—but not surprised—by the Southern Baptist rejection.

"It is pretty clear that this just wasn't a reasonable expectation of where they are right now," he noted.

Weak dollar adds urgency to 2004 Lottie Moon goal

Nashville (BP)—Reaching this year's \$150 million Lottie Moon Christmas Offering goal would help Southern Baptist missionaries' ministry efforts—especially with the weakening American dollar, according to a top Southern Baptist International Mission Board official.

David Steverson, the IMB's chief financial officer, acknowledged that the drop in the value of the dollar has led to budget shifts and decreased buying power on numerous mission fields. "We have actually been dealing with the weak dollar for a couple of years now," he said. "And it is only getting worse."

"If we were to receive the entire \$150 million budgeted for the Lottie Moon Christmas Offering, it would go a long way toward helping with this problem," he added.

As examples, Steverson said the dollar recently hit record lows against the euro and the Japanese yen.

Among IMB workers, the declining dollar has had the most impact on operating budgets. Currently, the IMB has \$128 million budgeted overall for operating needs and \$22 million for capital needs, mostly missionary housing and vehicles.

Steverson said each region's operating budget is fixed in dollar terms and missionaries must adjust spending based on the dollar's value.

"They don't get more dollars," Steverson said, "they just have to do less."

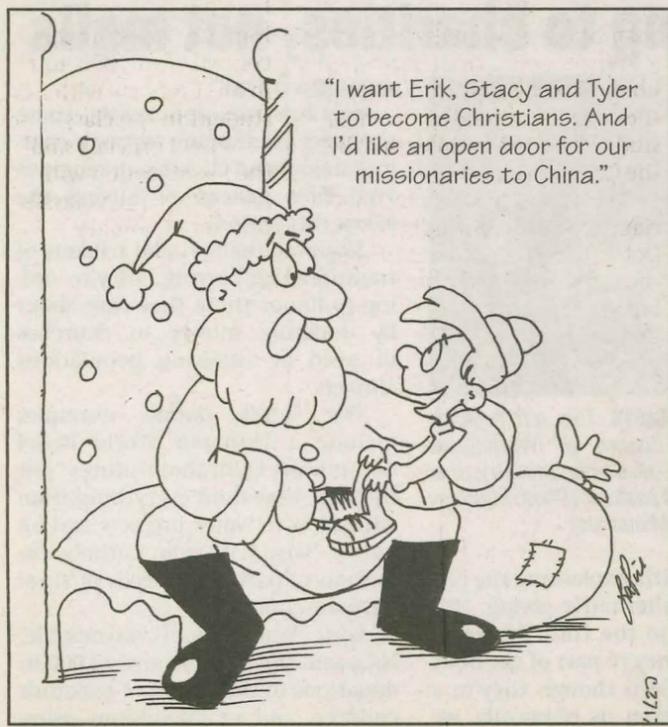
With the weakness of the dollar, he said the IMB could divert some of the \$22 million budgeted for capital needs to operating budgets. IMB leaders took similar action following the \$136,214,648 Lottie Moon Christmas Offering for 2003 when they diverted about \$2 million to operating budgets in the IMB's 11 regions.

Steverson said he does not know of any overall programs that have been eliminated by missionaries' decreased buying power on the field, but some activities have been curtailed significantly.

"When you have to cut back as we have in the past couple of years, you simply don't replace the vehicle or computer or copy machine as often as you might like to," he said.

Up to 70 percent of missionaries' salaries are protected by the IMB's field parity supplement. The supplement is designed so that each missionary around the world has about the same buying power regardless of where they serve.

Steverson said the IMB overspent its field parity supplement budget by about \$1.6 million last year and could overspend it by about \$2 million this year, based on currency and inflation changes.



Board explores possible relocation of KBC facilities

By Trennis Henderson
Editor

Louisville—Meeting in executive session last week, members of the Kentucky Baptist Convention Mission Board approved a recommendation "to proceed with the sale of KBC's Shelbyville Road property and the purchase of new property for its relocation," according to KBC Executive Director Bill Mackey.

The action involves the possible sale and relocation of office facilities for the Mission Board staff, Kentucky Baptist Foundation, Western Recorder and Woman's Missionary Union.

In an e-mail to staff members after the closed-door session, Mackey noted that "terms of the contracts provide for strict confidentiality of both agreements until closing. ... As soon as we can release more information, we will."

In an interview after the meeting, properties committee chairman Mike Melloan said the executive session was necessary because of legal issues related to the confidentiality clauses. "It's like a three-legged stool," he said. "Everything hinges on everything else."

In other action during the Dec. 13-14 meeting, board members elected two KBC staff members and



Baker



Cummins

approved year-end fund allocations.

Larry Baker was elected director of the new work/associational missions department and Glen Cummins was elected church development strategist for the state's north central region.

Baker, director of missions for Christian County Baptist Association since 1992, previously was a Southern Baptist missionary to Peru and Ecuador. He also has served as pastor of Pleasant Hill Baptist Church in Hopkinsville as well as churches in Tennessee and Louisiana. He is a graduate of Murray State University, New Orleans Baptist Theological Seminary, Vanderbilt University in Nashville and Southern Baptist Theological Seminary in Louisville.

Randy Jones, who will begin serving Jan. 1 as leader of the KBC missions growth team, described Baker as "a well-known and respected

colleague who would bring the mix of giftedness, experience, passion, a strong work ethic and vision to this position."

Baker said the new ministry opportunity "combines two passions I have—starting new works and working with directors of missions. I thank God for the opportunity to move forward with this."

Cummins has served 20 years as associate pastor/education for Immanuel Baptist Church in Lexington. He previously held several ministry positions in music and education at other churches in Kentucky and Tennessee, including First Baptist Church of Mayfield. He is a graduate of Kentucky Southern College and Southern Seminary.

Dan Garland, leader of the KBC church development and evangelism team, noted that Cummins "brings with him tremendous experience and insight." He said Cummins will work closely with pastors and directors of missions to "help us develop this network of connecting churches" as part of the KBC's five-year "Kentucky Baptists Connect" emphasis.

"It's an opportunity to multiply who I am with churches and associations," Cummins told board members. Affirming the convention's

Connect strategy, he said he looks forward to "really seeing what God wants to do with this plan."

Year-end allocations

Chuck Beighle, vice chairman of the board's business and finance committee, reported that the KBC's 2003-2004 Cooperative Program receipts exceeded budget by \$889,400 and restricted Kentucky only gifts exceeded budget by \$41,005.

Year-end distributions included more than \$320,000 for Southern Baptist Convention causes and \$270,000 for KBC agencies and institutions. Major KBC allocations approved by board members included \$89,000 for the Brazil missions partnership, \$85,000 for church starts, \$70,000 for Baptist Student Union facility repairs and \$70,000 for the Youth Evangelism Conference.

In other business, Mackey called on Kentucky Baptists to pursue unity for the sake of God's Kingdom. Citing the ministry goals of "Kentucky Baptists Connect," he said, "We cannot be disconnected as a family of God."

As part of that effort, Mackey invited board members to pray and fast on the first and third Mondays of each month until the next board meeting in May.

U of L professor's contract pulled after comments

Louisville (RNS)—A University of Louisville sociology instructor has had his contract to teach withheld pending an investigation into comments he allegedly made in class saying President Bush was re-elected by "religious zealots" who should be shot.

In a statement released Dec. 12, U of L President James Ramsey said the contract for John McTighe, a part-time sociology instructor who has been employed at the school on a semester-by-semester basis, had been withdrawn for at least the spring semester while university officials investigate comments attributed to McTighe in a conservative student publication.

"We strongly support academic freedom," Ramsey said in the statement. "The quote attributed to Professor McTighe is unacceptable and not an issue of academic freedom."

In a Dec. 1 column, Brian Yates, publisher of the Louisville Patriot, a privately owned student publication that covers news and sports at the university, quoted McTighe saying Bush's re-election was a result of "religious zealots who say they are voting on morals. I think we should all buy AK-47s and shoot them all."

McTighe said his comments were taken out of context and that Yates misquoted him. But Yates says he confirmed the account in an interview with a student in the class.

School officials said the investigation will take place when classes resume in January.

Churches reaching out to soldiers & families at Christmas

Continued from page 1

Prior to the presentation, this year held Dec. 8, the military guests—most between the ages of 17 and 24—were treated to a pizza supper in the church's fellowship hall. Church members brought homemade desserts to complete the meal.

Loud appreciation

During the presentation, there was no polite or restrained applause from the nearly 300 Army trainees who filled the pews at the front of the Hardin County church. Instead, the soldiers clapped loudly after each song and raised their voices as if they were still going through their paces on post.

One of eight chaplains serving with the First Armor Training Brigade at Fort Knox, Staggs said a presentation such as the living Christmas tree can have a profound impact on young people.

"Every sense is touched, and that's what our young folks are looking for," he said.

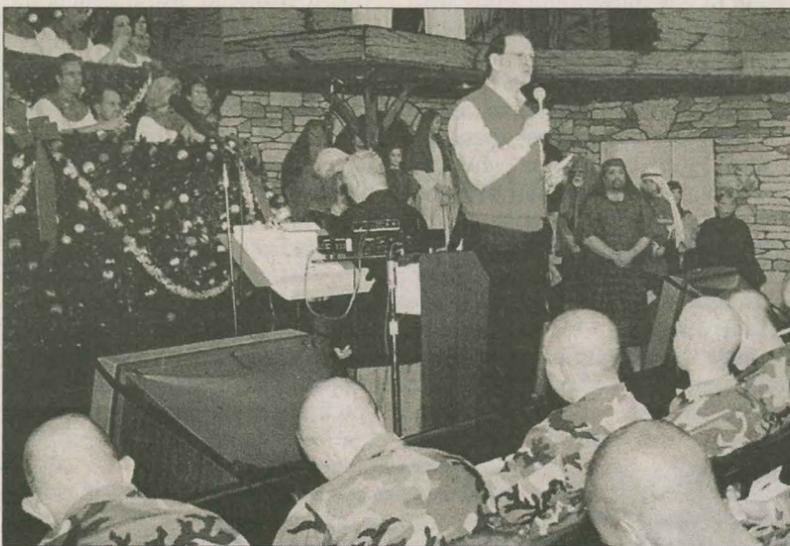
Robert Gonzales, a soldier from New York, said he was impressed by the live animals Severns Valley incorporates in its presentation.

"I was amazed by the whole realism of it," he said, "seeing the characters in appropriate costume and uniform."

Before the performance began, Staggs said, "I'm hoping and praying that they get to hear the gospel. I want them to make a decision for Christ."

After the musical finale, Pastor Billy Compton encouraged guests to fill out an information card if they made a spiritual decision.

A total of 46 professions of faith in Christ were reported with another 42 individuals reporting a recommitment of faith.



INVITATION Billy Compton talks to soldiers about the true meaning of Christmas at the close of the Living Christmas Tree performance. Commitment cards revealed that 46 people made professions of faith. (Photo by Dannah Prather)

Chaplains later received information from the cards to follow-up with the men who made decisions, Compton said.

Oak Grove: Happy Birthday, Jesus

On Dec. 11, First Baptist Church of Oak Grove hosted a Birthday Party for Jesus for approximately 100 children from Fort Campbell.

Roy Callahan coordinates ministries to Fort Campbell soldiers and their families. This was the second year for the event hosted by the Oak Grove church with the help of Pembroke Baptist Church and Christian County Baptist Association.

"This gives us a chance to minister to the children and families," Callahan said, noting that many "military families don't have a lot."

Presents were distributed by Santa Claus, but Callahan said this particular Santa had a special message for the children.

"He tells them the difference

between him and Jesus," Callahan said. "He tells them that Santa Claus loves Jesus too and needs to be saved."

Callahan's wife, Mary, facilitates a support group for military spouses. "Right now there are about 20 wives participating," Callahan said. "But word's getting out, and we can expect to see more and more as the months roll along."

That's because "as the months roll along," many military men and women will be deployed into harm's way around the world.

"The first several weeks after deployment is hardest," Callahan said, "but staying involved in church helps. Most of the families are holding up well."

Staggs said the kind of encouragement the churches provide is important to men and women in the military. "I want them to feel cared for and loved by their community."

A family's gratitude

Fort Campbell—Becca Doby is one of many military spouses benefiting from the support of Roy and Mary Callahan's ministry to soldiers and their families at Fort Campbell.

The Doby family came to Fort Campbell after husband Tony's three-year tour of duty in Europe was completed.

"After being at Campbell for a few months, my husband was called to duty in Bald, Iraq," she said. "I joined First Baptist Oak Grove that same month."

Mrs. Doby also began attending a military wives support group, facilitated by Mary Callahan. "All the wives needed Mary and this support group more than she will ever know."

When her husband returned home after his first stint in Iraq, the couple attended a Bible study class for couples led by the Callahans.

"Tony and I saw our marriage in a different light," Mrs. Doby said. "I have learned that there is no perfect marriage, but as long as God is in charge, how can we go wrong?"

Tony Doby is back in Iraq, but the Callahans' ministry to him continues. "Roy has sent Tony books that have started up-all-night conversations on the Internet," Mrs. Doby said.

The church's support leaves her at a loss for words.

"We can never express all our gratitude," she said. "But, I know the smiles on the children's faces at the Christmas party said more than words ever could."

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*Earnestly contend for
the faith which was once
for all delivered to the
saints.—Jude 3*

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KBC takeover agenda

Tom James' Dec. 7 letter claiming amazement that his position caused a stir at the Kentucky Baptist Convention is Reason No. 1 why newcomers should listen and discern before rising to push an agenda.

Had he studied the Kentucky landscape, he would have known that many Kentucky Baptists do not feel called of God to rubberstamp the often biased pronouncements of the Southern Baptist Convention.

Previous study committee recommendation allowed all Kentucky Baptists, moderates and conservatives, to remain together in the work of Christ.

No longer. The takeover regime will provide no room for non-fundamentalists. Kentucky Baptists who refuse to walk lockstep with the SBC are no longer welcomed at the table, except for our contributions. The colonists called this "taxation without representation."

James posits there was "no substantive defense" of the Baptist World Alliance because it is "indefensible." This tactic is characteristic of fundamentalists: Make a baseless accusation, then belittle the legitimacy of the defense, which lifelong Kentucky Baptists were making before being cut off by parliamentary maneuvers. For a full response to SBC's charges against BWA, see www.bwanet.org/News/Archives/bwarejectssbc.htm.

Of course there is a takeover agenda for KBC. The three new officers, all Southern Seminary-related, were a party ticket assembled to bring the KBC into total franchise mode with the SBC. Why deny the obvious, unless you're ashamed of it? Perhaps James wasn't part of the official takeover machination, having been in Kentucky for only four weeks. Nonetheless, we can infer that he is part of the takeover agenda finally filtering from the SBC to the KBC.

Newcomers are welcomed to join the gospel work, to bring their gifts,

views and passion for embodying the love of Jesus. What is not welcomed is the spirit of domination, and the implication that we ought to let others do our thinking.

Joe Phelps
Louisville

'Orchestrated' reform

In reading several articles over the past month, it's evident that some people are upset because of the way the recent Kentucky Baptist Convention turned out.

What really amazed me were the attacks leveled at a dear brother who has been in the state for only two months. Is this the way we welcome a fellow pastor to the state? As one who has been in Kentucky only seven months myself, let me say, "Welcome, brother. I am proud to be serving alongside you in the Bluegrass State!"

Those who are upset with the recent outcome of the KBC say you are concerned about a "regime" that uses the word "inerrant" as an acid test to the Baptist cause, which you also think has orchestrated a takeover. In response to that, let me just say that I think the word "takeover" is the wrong word, but I am willing to keep the word "orchestrated" because it is our Sovereign Lord who does ordain and "orchestrate" all that comes to pass.

As I think about what has taken place in our convention, along with our state conventions, I see a reformation, not a takeover, so let me recommend you use the phrase "orchestrated reformation." I think this is more accurate because, thanks to history, I do remember "when we were Baptists" and as our reformation continues, I pray that we do "reform" back to our historical roots clearly seen between the mid-1600s to the late 1800s, not the roots of the middle 1900s.

That is why I am grateful for all that took place at the KBC this past November.

Adam Polk
Glencoe

Frank Miller
Louisville



Diverse leadership

I appreciate your editorial on diverse leadership in the Dec. 7 issue.

My ministry for 18 years, prior to my medical retirement in 2001, was as director of missions of the Greater Philadelphia Baptist Association. I went there as an appointed home missionary in 1984 when there were 30 congregations and left with 150 congregations as members. Our growth was primarily with ethnic/language and African-American churches.

There was a time when I was the only American-born Anglo, native English-speaking staff member of the association. That was diversity at its best—not because it "proved" anything, but because it represented Christ's people working together to grow His Kingdom.

Our committee structure was changed so that each of the three groups (ethnic/language, African-American and Anglo) were represented on each committee. Some struggles? Certainly! Did we learn from each other? Yes! Did we come to trust each other and regard differing opinions with dignity? Absolutely! We chose the preacher of our annual sermon from each of the groups in succeeding years. We even became OK with listening to a sermon in Ukrainian or Spanish or Korean which was then translated into English. We elected officers regardless of race or language.

Was it all easy? Certainly not! Was it worth it? Yes! It began with God impressing on leaders that if we were to truly represent Christ, we had to open our ranks to "different" people of faith and even allow them to lead us in areas where we were strangers or novices. Creativity became the norm.

Thank God for the former Home Mission Board and the North American Mission Board who supported us and allowed us to walk where few had gone before. Diverse leadership has worked and can work, where people of faith really want it. Thank you for encouraging it.

The joys of Christmas and family

As I have reflected on the Christmas story this year, I have been impressed with the quiet but bold faith and obedience of Joseph. He obeyed the angel who said in Matthew 1:20, "Fear not to take unto thee Mary thy wife: for that which is conceived in her is of the Holy Ghost."

Joseph was aware that the Spirit of God told the prophets what to say and do. He knew God was at work in his world, but he responded in a marvelous way to the new way God was at work in the birth of Jesus.

God wants to work in new ways through individual families. Will we be open to God like Joseph? Does God want to intervene in your life in a new way?

My wife, Kay, and I are grateful that we will be able to spend some time with family during Christmas. We are fortunate that our son-in-law, A.J., and daughter, Anonda Kay, and their two sons have moved from San

Diego, Calif., to Raleigh, N.C. The boys are Will, age 2, and Zach, age 8 months. Both are very active.



Bill Mackey

We are pleased that we can drive to see them. Kay has spent many days caring for one grandchild while another arrived and caring for both during the recent move to North Carolina. We will be at their home to celebrate Christmas.

Our younger daughter, Beth, and her family live in Charlotte, N.C., which makes it convenient to visit with both daughters during holidays. Beth and her husband, Bartley, have a daughter, Lilly, age 4, and a son, Mack, age 16 months. Bartley is serving as singles and college minister at his home church, First Baptist Church of Indian Trail.

Lilly, as the only granddaughter, has a special place in the heart of her grandparents. And, so far, the grandsons look up to her. We are not

sure how long that will last!

During Christmas, it is a special time to celebrate the gift of God's Son, our Savior, and to thank God for the gift of family.

Inspired by the greatest gift—Jesus, our Savior and Lord—people around the world share gifts. It is encouraging to observe the spirit of giving by churches, individuals, fellow staff members and associations.

Jerry Tooley, director of missions for Daviess-McLean Baptist Association, shared that the association had prepared and delivered 800 gifts to children of inmates in the Daviess County jail. Also, I had the opportunity to talk with Lee Adams, a member of First Baptist Church of Whitesburg, who coordinated the preparation and delivery of 2,386 shoeboxes for Operation Christmas Child. She enlisted schools and churches in the area to assist with the project.

May God help us to share the "Greatest Gift" with passion, sensitivity and faith.

Bill Mackey is executive director of the Kentucky Baptist Convention

FAMILY

Giving strategy enhances income & charitable giving

By Laurie Valentine

How can you maximize both your charitable giving and financial resources? Consider the following suggestions:

Maximize giving impact

■ Determine if the causes you

want to support are qualified charities—the IRS Web site (www.irs.gov/charities/index.html) can tell you if

they are "qualified" 501(c)(3) organizations. (Churches are qualified charitable organizations but don't have to register with the IRS.)

■ Determine if the cause will be a good steward of your gift. Talk to the organization's leadership; check out Web site databases such as www.give.org (Better Business Bureau's database on charities that solicit nationally with links to local BBB sites), www.guidestar.org and www.charitynavigator.org.

Maximize tax savings

■ Give appreciated assets (stocks, bonds, mutual fund shares or real estate) rather than cash. The after-tax cost of your gift will be lower than the same size cash gift when you consider both the income tax savings and the capital gains savings.

■ Sell depreciated long-term capital gain assets and give the cash sale proceeds. You will get a charitable income tax deduction if you itemize and a deduction for the capital loss.

■ Establish a Donor Advised Fund. DAFs allow you to make your gift in a year when the deduction can save taxes, but defer the decision until later years about what causes will benefit from your gift.

■ Increase your gifts to charity in years in which you will have the most income. The amount of income tax savings depends on your tax bracket; the higher your tax bracket, the more tax savings from charitable gifts if you itemize deductions.

Maximize income

■ Set up a "life income" gift such as a charitable gift annuity or charitable remainder trust. Life income gifts provide an opportunity to set up a future, irrevocable gift for charity with the potential to increase current cash flow to you or others for life or a term of years. You also will have tax savings from the deduction of the value of the charity's interest in the year you set up the life income gift, if you itemize deductions.

Laurie Valentine is trust counsel for the Kentucky Baptist Foundation



How can couples reduce the stress of family holiday visits?

Q: Holidays always are stressful in my family. I know it is hard for my husband each time we visit my family. I feel torn wanting to take care of my husband and wanting to see my family. What is the answer?

Families are not given nice scripts, sets and scenery like on television. They are sinful people in a fallen world. For many couples, visiting family is a stressful event. Here are some guidelines to consider:

MARRIAGE

■ Holiday visits are relatively brief and can be shortened if needed, so be discerning about those events you choose to become upset about.

■ If anyone in your family comes to you about your spouse, redirect them to your spouse and encourage them to work out problems together.

■ If anyone in your family comes to you about another family member, redirect that person back to the family member with whom they have the problem. If you attempt to be counselor, attorney or mediator, it may create more stress for you and thus for your family.

■ Plan time together for just you and your spouse. Just as you keep your car fueled for travel, you need to keep each other fueled. Keeping this relationship strong helps protect your children.

■ Remember holiday visits might not live up to your expectations, so adjust your expectations. Look for small moments for which you can give God thanks.

■ Talk with your husband before you travel. Share with him your hopes. Ask him about his hopes for the visit. Make a plan. Visits with family can become upsetting and chaotic, so go prepared. God did. The greatest events known to humanity, the birth and resurrection of Jesus Christ, did not happen without a plan.—Valerie Vincent

Q: I was dealt a terrible blow this year with the death of one of my family members. How can I get through the "joy of the season" when I feel so much loss?

Dr. Harold Ivan Smith has written about the death of a friend, death of a father, death of a mother, the ABCs of grief and "Decembered Grief." Consider a few of his suggestions about how to get through the holiday season:

GRIEF

Alter (rather than abandon) traditions. Don't throw out something that's always been meaningful to you. Change it to represent your loss.

Anticipate the holidays. They always come around. It won't help to pretend otherwise. Prepare yourself.

Appreciate the grief styles of others. Someone may grieve in a way totally different than you. That's OK.

Be alert to the excitement of the season. Find ways to de-stress while others are adding to theirs.

Define your boundaries. Get someone to help you do this, keep you accountable and give you permission to say "No thank you."

Donate to your church in memory of your loved one.

Forgive. Let some things go. Ask for God's help.

Journal. This is a private and helpful way to get your thoughts and feelings out.

Say your loved one's name out loud. Tell the stories. Visit the cemetery or scattering ground.

Beware of numbing influences. Don't give in to alcohol or food to temporarily numb the pain.

Worship. God often heals hearts in the midst of worship.

Write a year-end letter to your loved one.

Pray the Psalms. Every emotion is there.

Find a support group or support person to spend time with and share stories.

Remember the ultimate victory in Christ. To be a Christian includes believing in reunion.—James Stillwell

Family Forum writers are:

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Send questions for Family Forum to Western Recorder, Box 43969, Louisville, KY 40253 or e-mail wesrec@earthlink.net.

Will you fast and pray for spiritual unity?

Last week's Kentucky Baptist Convention Mission Board featured such significant business items as the possible relocation of the state convention office facilities, electing two key staff members and allocating several hundred thousand dollars for major ministry efforts.

But as vital as each of those actions is, the proposal with the greatest potential impact was a challenge issued by KBC Executive Director Bill Mackey during his report to board members.

Recounting his election seven years ago as executive director, Mackey recalled his initial goals of building spiritual foundations, being a mission-driven organization, building strong relationships among Kentucky Baptists and serving churches more effectively.

Meshing those goals with the KBC's "Kentucky Baptists Connect" emphasis, Mackey invited board members to fast and pray the first and third Mondays of each month until the board's next meeting May 9-10.

"When I read the New Testament, especially the book of Acts, it seems when there was a challenge, they spent time in prayer and fasting and the problem was solved," Mackey noted.

Urging board members to "spend time listening to God," Mackey asked, "How is it that God wants us to connect with one another? If we have a major mission statement that talks about connecting all persons to Jesus Christ, we cannot be disconnected as a family of God.

"I don't know how that can happen outside of God touching our hearts and bringing us together as He leads and guides us," he added. "That is my prayer and my challenge to you today."

Mackey outlined three prayer requests for state

convention leaders to consider:

■ "Pray for renewal, revival and spiritual awakening among Kentucky Baptists and in the churches."

■ "Pray for unity among Kentucky Baptists.

Pray that God will speak to the hearts of Kentucky Baptists and bring us together in order to fulfill the mission of our Lord."

■ "Pray that each church will reach and baptize and disciple one more person each year."

Citing Christ's call for unity among His followers in John 17, Mackey said, "The purpose of sanctification in John 17, the purpose of togetherness was so that people might know Jesus."

The fact is that Baptists tend to be known more for potlucks than for fasting.

Yet as we approach a new year and implement "Kentucky Baptists Connect," Mackey's call for a focused time of prayer and fasting offers a tremendous opportunity for Kentucky Baptists to pursue a new level of commitment and unity.

In addition to board members and convention staff who set aside time to fast and pray, consider the potential spiritual impact if Kentucky Baptists throughout the commonwealth join the call to fast and pray two days a month until May.

As He prayed for unity among His disciples, Jesus declared in John 17:20-21, "My prayer is not for them alone. I pray also for those who will believe in Me through their messages, that all of them may be one, Father, just as You are in Me and I am in you. May they also be in Us so that the world may believe that You have sent Me."

As Kentucky Baptists seek to "connect all people to Jesus Christ," will you pray and fast on behalf of that worthy goal?

STRAIGHT FROM THE EDITOR



Tretnis Henderson

Help children in need this Christmas

By Dale Hanson Bourke

Washington (RNS)—On the same day when CNN/Money ran an online report detailing some of the most "outrageous" holiday toys available for spoiled children, the United Nations issued its report on how most of the world's children really live.

Issued Dec. 9, "The State of the World's Children," UNICEF's annual analysis of the relative health of children worldwide, shows that more than half of the children in the world are not dreaming of receiving special toys, but instead are hoping for enough food, shelter or water to make it through another day.

The contrast between the haves of the world and the have-nots could not be more wrenching. While American parents are paging through the FAO Schwartz Ultimate Toy Catalog, millions of mothers and fathers are watching helplessly while their children barely cling to life.

According to the report, more than 1 billion children worldwide are subject to extreme deprivation, their lives literally hanging in the balance daily.

The heartbreaking summary shows that three factors are primarily responsible for the terrible state of most children: HIV/AIDS, war and poverty.

"When half the world's children

are growing up hungry and unhealthy, when schools have become targets and whole villages are being emptied by AIDS, we've failed to deliver on the promises of childhood," said Carol Bellamy, UNICEF executive director.

While some children are receiving \$30,000 playhouses or \$15,000 toy Mercedes, 400 million others do not have access to safe water. And while most American children are snuggling into their beds at night, 640 million children have no shelter at all.

Nearly 15 million children worldwide are now orphans because of the AIDS crisis that continues unabated. Many of them live in child-headed households, with young brothers or sisters caring for infants and toddlers.

Of the 3.6 million people killed by war since 1990, half have been children. And a frightening worldwide trend is the aggressive recruitment and kidnapping of children to become soldiers.

Poverty brought on by war, AIDS and poor governance endangers children's health, robs them of education and tends to contribute to longer-term patterns that endanger the future of nations.

It's all very depressing news at a time when most people would rather think happy thoughts. But the contrast between what our children are experiencing during this time of year and the meager existence of a

child in another part of the world is too much to ignore.

Some of the solutions to the problems are complex. But most could be helped by a commitment of those who have much to give to those who have so little.

As we go through this gift-giving season, take a moment to think about what might happen if we bought a little less this year and gave a little more to charities helping the needy children of the world.

Are we really doing the best for our children by increasing the gap between them and the children with whom they will share the world? Or are we contributing to a moral deficit that will leave the world less stable and more polarized?

Cynics would say charitable giving doesn't make much of a difference anyway. But that simply isn't true. As Americans we sometimes feel that way because we don't take the time to understand where our money goes. We spend more time paging through toy catalogs or finding the right video games than making informed decisions about our charitable giving.

As the gap between our children and the children of the world increases, we do our children no favors by buying them over-the-top toys and then dropping a few dollars into a red bucket as we leave the store. We owe it to our children and all the children of the world to invest in their future.

Dale Hanson Bourke is the author of "The Skeptics Guide to the Global AIDS Crisis"

E. Kentucky couple named MSC Missionaries of the Year

"We still live on faith, and that's the greatest way to live."

Missionary Lonnie Riley

By Lee Weeks
SBC North American Mission Board

Lynch (BP)—Eastern Kentucky missionaries Lonnie and Belinda Riley have been named 2004 Mission Service Corps Missionaries of the Year by the Southern Baptist North American Mission Board.

The honor was made in recognition of their "commitment to and effectiveness in evangelism, church planting and local ministry," according to the award.

MSC missionaries are self-funded volunteers who serve a minimum of 20 hours per week for four months or longer in NAMB-related ministries.

Lonnie was a senior pastor in Southaven, Miss., when the couple returned to Lynch in 1998 to sell a family estate.

The couple say they felt called to move back to Lynch because they were burdened by the needs they saw in the Eastern Kentucky community.

A year later, they began serving fulltime as Mission Service Corps missionaries with the Kentucky Baptist Convention and NAMB.

"We moved back without any promise of an income," Riley said. "God has taken care of us even until this day, and we still live on faith, and that's the greatest way to live."

Since returning to Lynch five years ago, the Rileys have led a renovation project involving the town's



MSC MISSIONARIES OF THE YEAR Lonnie and Belinda Riley, who lead a multifaceted ministry in Lynch, were named 2004 "Mission Service Corps Missionaries of the Year" by the Southern Baptist North American Mission Board.

former hospital, converting it into a Christian retreat center called Solomon's Porch. The center also houses volunteer mission teams.

3,000 volunteers in one year

The Rileys have helped coordinate mission efforts by thousands of visiting volunteers from throughout the country. As a result, more than 2,000 people in the area have made professions of faith in Christ.

Last year alone, 3,000 volunteers from 30 states participated in ministry projects coordinated by the Rileys across Harlan County in southeast Kentucky.

The couple's nonprofit ministry provides employment opportunities for seven paid staff members who work with nearly a dozen other volunteer staff members in

providing food, clothes, financial help, home repairs and Christian counseling.

Riley attributes the ministry's success in large part to a 1999 area-wide prayer meeting in the city park, which attracted about 250 people.

"We held hands around the park and cried out for God to return to us and forgive us for trusting in everything but Him," Riley recounted. "God just really heard the cry of His people. I've never heard such crying out to God publicly in a prayer meeting. It was heart-wrenching to know that people really desired to see God move in their life and it's been happening now over the past several years."

Since that prayer meeting, Riley said, five coal mines have reopened, bringing more than 400 jobs to the area, and a new textile factory has added nearly 300 jobs.

But Riley said the economic revival is second to what God is doing spiritually in the area.

Recently, the Rileys partnered with a local Christian businessman who renovated the town's vacant theater to host Christian concerts, community revivals and Bible seminars.

"We opened with a concert and saw eight people saved," Riley said. "We had a youth rally not long ago and saw 21 teenagers saved in that building. God is doing incredible

things, and He's doing them in incredible ways."

Most fulfilling ministry

After 35 years of marriage, including pastorates of affluent churches and ministry positions on the state convention level, the Rileys said they never have been more fulfilled than in their current ministry.

"Sometimes when you're in a structured setting or a traditional setting, you're expected to perform. But when you're in a setting where there is nothing, there isn't any hope, there aren't any resources, then God is expected to do it," Riley said. "So we just rely on God instead of our own ingenuity."

The Rileys said the recognition as MSC Missionaries of the Year is humbling but add that they feel undeserving. "The folks who deserve it are the 3,000 volunteers who come here to serve," Riley said. "We simply coordinate that."

"We did not have a preconceived strategy on how to win the people of Eastern Kentucky, but God did," he continued. "We don't have anything to boast about, but God does, and we're confident in Him more than we've ever been in our life that He's able."

For more information about mission project needs and opportunities in Eastern Kentucky, contact the Rileys at (606) 848-2766 or by e-mail at lb Riley98@bellsouth.net.



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- Oxford and St. Margaret's Church, the Bodleian Library and Regent's Park College, home to Baptists at Oxford.
- Bedford and sites associated with John Bunyan including the John Bunyan Museum and his birthplace in Elstow.
- Olney, where John Newton, the author of Amazing Grace, lived and worked.
- Kettering and Fuller Baptist Church where the Baptist Missionary Society was formed.
- Moulton, where William Carey had his first pastorate and his vision that showed him he must take the gospel to the whole world.
- Tour Cambridge and the famous university, including a visit to King's College - founded by Henry VI in 1441.

"I enthusiastically endorse the BWA and pledge my support. I urge you to do so as well. I know of few organizations across the world which minister as effectively as the Baptist World Alliance. At times, in fact, it has been the only channel through which assistance could be given to churches in hostile countries."

Billy Graham, Founder, Billy Graham Evangelistic Association

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Wanda S. Lee, Executive Director/Treasurer, Woman's Missionary Union, Birmingham

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STANDARD

A medical missions legacy

Missions fund helps send healing & gospel to India

I have enjoyed learning during this Lottie Moon season of prayer about the life and ministry of Dr. Rebekah Naylor, the Southern Baptist missionary surgeon who has labored for the past 30 years at the Baptist Hospital in Bangalore, India.

To many in Bangalore, Dr. Naylor is the cool, precise, professional medical doctor who has saved lives, delivered babies and relieved suffering for thousands of people, according to Mike Creswell, overseas correspondent for the International Mission Board. Others in Bangalore know Dr. Naylor through her persistent sharing of the gospel and her training and encouragement of Indian Baptists in how to witness and plant churches. In that respect, she has helped bring eternal life to thousands and relieved the spiritual suffering of those who fear Hinduism's vengeful gods. For Dr. Naylor, the missionary calling and the drive to become a doctor were one calling. She has stated, "My ambition in medicine was basically to use it as an avenue to share my faith in Jesus Christ."

In order to engage the people of India with the gospel of Jesus Christ, at least 1,000 more workers are needed there. According to Dr. Naylor, India's millions of people are open to the gospel, waiting to hear and ready to respond.

Studying about what God is doing in India through this medical missionary reminded me of a couple, who were members of Louisville's Walnut Street Baptist Church, and who had a special interest in medical missionary work in India. Prior to their deaths, this couple established with the foundation a fund to provide scholarships for Christian medical students at the Vellore Christian Medical College in Vellore, India, who commit to medical missionary service in India. The Indian Baptist Mission and the IMB director responsible for mission work in India select the recipients. What a legacy for this wonderful couple. What legacy is God calling you to leave to perpetuate His mission in the world? Let us help you fulfill it.

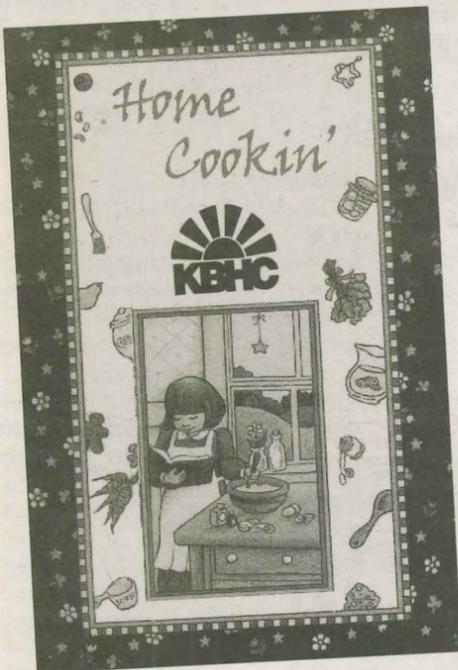
Barry Allen is president of the Kentucky Baptist Foundation, PO Box 436389, Louisville, KY 40253; (888) 254-5701; www.kybaptistfoundation.org

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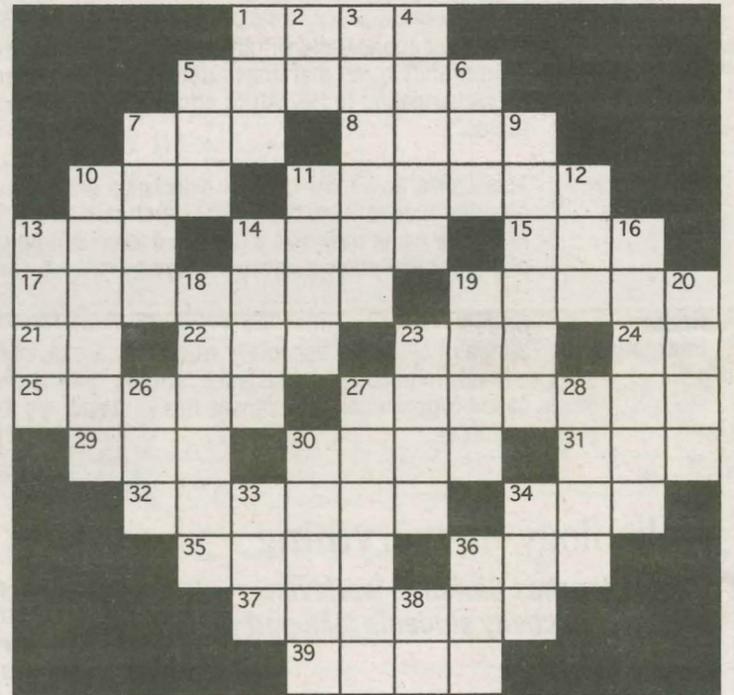
Mike Morgan

Bible Crosswords

Janet W. Adkins

Across

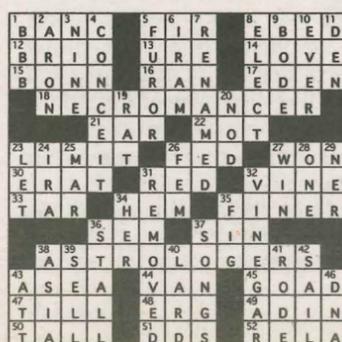
- 1 Ancient Hebrew dry measure (pl.)
- 5 Fifteenth division of Psalm 119
- 7 Snare to trap game or fish
- 8 "And Samuel told him every ____" (1 Samuel 3:18)
- 10 Weak day? (abbr.)
- 11 "I am ____ at my very heart" (Jeremiah 4:19)
- 13 "Lucifer, ____ of the morning! how art thou cut down to the ground" (Isaiah 14:12)
- 14 "Speakest to ____ the wicked from his wicked way" (Ezekiel 3:18)
- 15 "La ____" (Debussy composition)
- 17 Omen; portent
- 19 Withhold nothing
- 21 Pronoun
- 22 Black ____
- 23 Pronoun for a seaworthy vessel
- 24 U.S. West Indies territory (abbr.)
- 25 "And David heard ... that ____ did shear his sheep" (1 Samuel 25:4)
- 27 Knight's steed
- 29 O.T. book (abbr.)
- 30 Chinese canine breed
- 31 Age



- 32 Lot, to Abraham
- 34 Foot or footlike structure (zool.)
- 35 Fencer's gear
- 36 ____ France
- 37 "I am like an owl of the ____" (Psalm 102:6)
- 39 "And the veil of the temple was ____ in twain" (Mark 15:38)

- 10 Like all humans
- 11 This may be flipped
- 12 God (Lat.)
- 13 "They toil not, neither do they ____" (Matthew 6:28)
- 14 "Son of man, ____ for the multitude of Egypt" (Ezekiel 32:18)
- 16 "All the ____ run into the sea" (Ecclesiastes 1:7)
- 18 One who is warded off?
- 19 Author of Pygmalion
- 20 Money, in Milano
- 23 Demonstrate
- 26 David ____ Gurion
- 27 Stilton, for one
- 28 Late actor Will
- 30 "Be of good ____" (Matthew 9:2)
- 33 Catalog abbr.
- 34 "I am counted with them that go down into the ____" (Psalm 88:4)
- 36 Masculine nickname
- 38 Printer's measure

Last week's solution



Many gift givers look to charity Web sites, not mall

"Christmas honors Christ. ... That's the whole name of the game, and we've gotten away from it."

Gift giver Charles Favreau

Continued from page 1

projects of Lutheran World Relief that fit their interests. Something in the health category—perhaps Vitamin A supplements for several El Salvador communities or training for village health care workers who deliver babies in Mali—will be given in the name of her daughter who is a nurse.

The 83-year-old grandmother served as a church liaison for Lutheran World Relief before she retired about 15 years ago.

"I came back from a LWR trip to West Africa one year and walked into Macy's in New York and I couldn't stand it after being where there was such awful poverty," she said. "I said, 'I'm not going to do any more Christmas shopping in stores.'"

Harriet Prichard, president of the Interfaith Alternative Gifts International in Wichita, Kan., said most of the 350 "alternative gift markets" her group helped organize last year were held in churches of a variety of denominations. She expects at least

that many this year.

On recent fall weekends, volunteers at churches presented displays of 33 international projects. People who donated then received gift cards to let loved ones know about the alternative present given in their name.

Gratitude cards

Gerald Iversen, national coordinator of the non-profit Alternatives for Simple Living, takes the alternative giving idea a step further. His organization sells "gratitude cards" that people can give to loved ones to encourage them to give to a favorite charity instead of to them.

"Some people think it's a little presumptuous," he said of the cards, which include spaces to write in suggested charitable organizations. "We don't."

But Iversen cautioned that it's good to know people's likes before sending a donation in their name.

"I could think of a number of organizations that if somebody gave money in my name, I'd want it back," he said, discussing the chance that someone could be offended by these alternative gestures.

The reasons people choose this giving option vary, but experts and individual donors say it's more than a matter of money.

"It's not even, 'I feel better,'" said Paula Cooney, professor of Christianity and culture at Macalester College in St. Paul, Minn. "It's, 'It might make a difference for someone who doesn't feel good.'"

Ron Sider, the president of Evangelicals for Social Action, said alternative gift-givers fit into

a larger trend of people refusing to be won over by the constant pitches of materialism. "The big lie of contemporary advertising is that we get love and joy and fulfillment through things," said Sider, author of "Rich Christians in an Age of Hunger: Moving from Affluence to Generosity."

"Every religion in the world knows and says we get joy and fulfillment through right relationships with God and neighbor."

Retailers, anticipating a projected \$220 billion in sales this Christmas season, aren't threatened by those who eschew the mall.

"The big part about the holiday season is holiday cheer and giving, not just gift giving but charitable giving," said Scott Krugman, spokesman for the Washington-based National Retail Federation.

For Charles Favreau, the idea behind his alternative gifts is not to honor the charity or his loved ones so much, but to honor the one Whose birth is being celebrated.

Favreau, an 81-year-old lifelong Catholic, is giving \$900 in the names of his nine children to Catholic Extension, a Chicago-based charity. "I can give them a gift on their birthday," he said. "Christmas honors Christ. ... That's the whole name of the game, and we've gotten away from it."

Who	What	Where
Billy Graham Evangelistic Association	The famous evangelist's organization offers alternative gifts, including Christian literature in Braille and donations to an emergency fund to help pastors comfort families continuing to cope with the aftermath of hurricanes that hit Florida earlier this year.	www.billygraham.org
Church World Service	This ecumenical relief organization uses Build a Village, an animated Web site, to teach children about projects that help provide food or shelter for those in need. It also provides ways to build Heart-to-Heart Kids Kits, which include toys and toiletries for needy children. Both can be given as alternative gifts.	www.churchworldservice.org
Lutheran World Relief	This relief agency offers "gift squares" on an online "community quilt" that draw attention to international projects relating to HIV/AIDS, education, water and other topics.	www.lwr.org
WorldServe Ministries	This Dallas-area ministry offers donors a small glass ornament, devotional book and prayer card so the person in whose name they give a gift can better remember the plight of persecuted pastors in China.	www.thelights ofchristmas.org
Heifer International	Nothing says Christmas like a goat. Or a cow. Or a bunch of chickens, especially when they are given to a family in need for subsistence farming. This faith-based organization in Arkansas has sent animals to 115 countries.	www.heifer.org

A theology of everything

Oneida teaches Christian worldview with every activity students take part in

By Michael Spencer
Assistant to the President

Christian philosopher and author Charles Colson recently said Christian young people should be taught the biblical "worldview."

His conversations with young adults revealed what research has suggested for years: Christians identify themselves as believers in the truth of Jesus Christ, but when it comes to applying biblical truth to all areas of life, they are hardly different from the unbelieving world. Colson predicts an impending collapse of Christian influence if we cannot identify how Jesus Christ makes a difference in how we look at everything.

I agree with Colson that Christian thinking often goes as far as "Jesus loves me this I know, for the Bible tells me so" and no farther. But what is the best way to demonstrate that much-discussed Christian worldview? Is it in a classroom lecture, reading a book or listening to sermons?

I believe what we need is the practice of the Christian worldview. Young people should see how the gospel of Jesus relates to everything in our world, and the best way to "see" is to experience. I can think of no better place to experience the Christian worldview in action than at Oneida Baptist Institute.

How does raising a calf or caring for goats relate to God? We believe God is the creator of those animals and caring properly for them is Christian stewardship. God is glorified in a steer show or in a family of newborn goats.

How is basketball part of the Christian mes-

sage? Our athletes learn that they are given gifts by God, and athletic ability should be used to point to the Creator of those abilities. Christian athletes compete hard and play to win, so that God is seen in our efforts, our work ethic and our character. Our athletes learn to love one another and to care about each other, because it's good for the team, and because it's the commandment of Jesus and the highest calling anyone can answer.

How does a student work program relate to Jesus? Jesus was a carpenter much longer than He was a preacher. He learned to be on time, to be trustworthy with tools and to serve others through quality work. Taking shortcuts, being lazy, cheating the one we are serving; these things have no place in a Christian view of work. We teach our young people that work, like worship, is an expression of being made in the image of the "God Who works in all things."

Occasionally, someone on our staff will wonder what place something in our program has in a Christian school. Do we need to teach literature? Give so many awards? Insist on consequences for small rule infractions? I believe Oneida is a display of the Christian worldview in action. A community of Christians serving and sacrificing to educate, nurture and love young people is an ideal way to show that "our God is an awesome God."

While we may not be theologians at OBI, we have a "theology of everything," because we see God's purpose and glory in all we do.

W.F. Underwood is president of Oneida Baptist Institute, Box 67, Oneida, KY 40972; www.oneidaschool.org; e-mail: president@oneidaschool.org



W.F. Underwood

Christmas on the Creek

Floyd County church brings gifts to Clear Creek students

Pleasant Hope Baptist Church in Allen demonstrated the giving spirit of Christmas toward several of our students. Church members delivered gifts to the campus Dec. 18. The caravan then delivered gifts to students at Oneida Baptist Institute in Clay County.

Jasmine Pacheco, 21 years old, single, without a car and no funds to travel, expected to stay on campus for the holidays, a sometimes-lonely experience. She received a round-trip plane ticket home to Chicago. The J.J. Sherrill family from Western Kentucky received clothing for everyone, a microwave, toys and coats for the three children. Clothing, diapers, two electric space heaters and a 29-inch electric dryer went to Daniel, Mary and infant Lillian Blair, from Indiana.

Justin and Hope Mendoza, from the Midwest, have five children, ages 2 months to 9 years. The family received clothing, three mattresses, two chairs for the dining room table and a dresser for the children. New York student Jody Rorick has five children, ages 8 to 17. She received clothing, gifts for the children, a piano (Jody gives lessons for extra

income) and a sofa.

Pleasant Hope Pastor Mark Tackett said, "Our church is generous, and we've helped students for 20-25 years. We've known some from this area who have surrendered to the call, and we have a sweet spot in our hearts for Clear Creek."

Church member Dale Lusk talked with family members about specific needs. Members placed their contributions in a "blessing basket" located in the front of the church. Members shopped for gifts and other volunteers wrapped gifts.

Mark has served the Floyd County church for 20 years. He is a past recipient of the KBC Bivocational Pastor of the Year Award. He is the third generation to operate the family furniture business in Martin. "I think bivocational ministry is a great opportunity," Mark stated. "The church is able to pursue more missions work."

"I wish everyone would catch the spirit of Clear Creek. The students make sacrifices for ministry; they give up a lot," Mark said. "I wish all of us in the KBC would more directly support the school."

Bill Whittaker is president of Clear Creek Baptist Bible College, Pineville, KY 40977; (606) 337-3196



CLEAR CREEK CHRONICLE



Bill Whittaker



EXPERIENCING GOD ON THE 'NET "Experiencing God," a Bible study that has been translated into more than 60 languages and sold more than 4 million copies, joins two Beth Moore studies as part of LifeWay's online options for discipleship.

'Experiencing God' marks 15th anniversary with online edition

By Brooklyn Noel
SBC LifeWay Christian Resources

Nashville (BP)—Fifteen years ago, a nervous Henry Blackaby and his wife, Marilyn, pressed their faces to the windows of a North Carolina conference center bookstore to see if anyone was buying his new book.

"They had it displayed on the center table, but we were afraid to go inside and see if anyone was buying it, so we peeked in the window," he recalls.

They shouldn't have been worried.

On the cusp of its 15th anniversary, that book—"Experiencing God"—has been translated into more than 60 languages, has sold more than 4 million copies and now is available to anyone with Internet access as the newest online Bible study available at LifeWay.com.

LifeWay's e-business department launched "Experiencing God Online" in October and is hoping for 5,000 subscriptions throughout 2005.

Same message, new format

"Due to the popularity of the original study and the numerous believers who have completed the study more than once, we felt that customers might appreciate a refresher—especially in a new, interactive format," said Allyson Hobbie of the e-business department.

"God will use any possible way to get His Word out," Blackaby said. "If you've got the message straight, God will use it."

"Experiencing God Online" costs \$19.95 and includes eight sessions: an introduction and seven lessons that focus on the seven realities presented in Blackaby's original text. Each lesson features a video, an online workbook and bonus materials, such as devotions and testimonies from people who previously have completed the lesson.

Hobbie said the testimonies included in the online study were compiled from customer feedback describing how each lesson had affected their lives.

Blackaby said he often hears how the book has transformed lives as he travels around the world. He said a woman in Sydney, Australia, told him she used the study with the famously isolated Aboriginal tribes of eastern Australia, and they have invited him to come and teach when he returns to the country.

"I was simply bearing witness," Blackaby said. "It was my life message, but it's become a global divine moment."

Quicker studies & interactive

Hobbie said a customer poll regarding online Bible study indicated people wanted convenient studies consisting of fewer lessons and requiring less time per lesson. "As a result of that input, each lesson's core components can be completed in about 30 minutes and all within the same browser window," she said. All the materials necessary to complete "Experiencing God Online" are electronic and included on the Web site.

The "Experiencing God Online" Web site also features an online community that allows users to interact with each other, post questions and reactions about the study and share prayer requests. Hobbie said the online community offers participants the convenience of an individual study plus the benefits of a group study.

While reacquainting people with the study is important, Blackaby said the online study especially serves as a means to biblically engaging a culture more accustomed to the Internet than books.

"People are saying that this generation doesn't read anymore, and I think it's important to have a medium that reaches them," he said.

"I pray that every technological breakthrough related to communications would be used to get His message out. God has used it ("Experiencing God") to transform lives, and I just wouldn't be surprised if He used this further."

For more information, visit www.lifeway.com/eg.



Blackaby

Dietrich Bonhoeffer: Reflections on the Bible—Human Word and Word of God. Edited by Manfred Weber. Hendrickson Publishers, 2004. 115 pages. \$9.95. ♦♦♦♦ (out of five)

Dietrich Bonhoeffer never wrote this book. Manfred Weber compiled various writings from throughout the course of Bonhoeffer's life to illustrate how the written Word of God interacts with and addresses human words and contexts.

While Weber attempts to create some flow by arranging the material, more or less, along the biographical timeline of Bonhoeffer's life, the book still reads like a loose collection of essays.

That said, this brief collection of letters, articles, sermons and sayings speaks words we should hear. Bonhoeffer was convinced that the Bible contained all we needed to know to live our lives as followers of Jesus Christ. Even though the events of his own life often led him to neglect daily meditation and study of the Bible, Bonhoeffer consistently found himself amazed by the energy and life he found in the Bible.

Bonhoeffer believed God's Word could not be equated with "idea" or reduced to "concept."

"Word" means 'spoken word,' not 'symbol,' 'meaning' or 'idea,' but the thing designated by 'word' itself." For Bonhoeffer, the Word of God does not have "effects." The Word of God is a work in and of itself.

Reading through this little tome, I was reminded that Bonhoeffer held a higher view of Scripture than most Baptists I know, regardless of where we fall on the inerrancy debate. He was convinced that through the Bible God formed the church and called us into a vital, loving relationship with God. Its words give life to all our words in prayer, worship and witness. Those of us who desire the renewal of the church could benefit by reading this brief, but meaty book. *Jim Holladay*

Living the God Life: Finding God's Extraordinary Love in Your Everyday Life. John Ortberg. *Inspiro* (an imprint of Zondervan Publishing), 2004. 206 pages. \$14.99. ♦♦♦♦

The jacket cover gives away the authors idea of life. When you look closely at the word "GOD" in the title, you see a faint O set off to the side of the clearly visible O. Read this as the author's contention that living a GOD life is really living a GOOD life.

This is a unique devotional book. It has no listing of devotions in the front and no published plan for its use. There is also no forward by the author. The book is divided simply into three parts: "Love Is All Around," "Turning Hohum into Dee Dah" and "Doing the Double Dares." Outside of that, the reader is left to decide how much of the reading constitutes his or her devotional reading. There is no consistent pattern and there are different type sizes, which might indicate you have entered into a new

thought—but maybe not. I found myself sometimes simply reading the Scripture passages and sometimes just the quotations.

Ortberg is concerned to highlight the incredible love from God one can discover in everyday life. He steers clear of preacher language and theological jargon. He simply speaks from the heart. He leads the reader on a progression from coming to realize the presence of God in the world, then to a celebration of that love, then to a commitment to live out and share that love. The freshness of Ortberg's writing will not bore the reader.

I already have found myself just going back and opening the book to any page and letting the words speak to me. One series of writings on peace already has made it as a long quotation into one of my Advent sermons.

This is a wonderful book to give as a Christmas gift. The binding is attractive, the size is convenient and the ribbon marker is a nice touch. *Wayne Hager*

The Volunteer Revolution: Unleashing the Power in Everybody. Bill Hybels. Zondervan Publishing, 2004. 139 pages. \$18.99. ♦♦♦♦

Bill Hybels and Willow Creek Church have become icons for the way they do ministry. This book shares ideologies in volunteerism, biblical mandates for service and story after story of volunteers at Willow Creek who love what they do.

Hybels gives great insights about how and why volunteerism works. Early statements in the book ring similar to those made by Rick Warren in "The Purpose Driven Life." Hybels write that prospective church volunteers are asking, "Is this all life is about?"

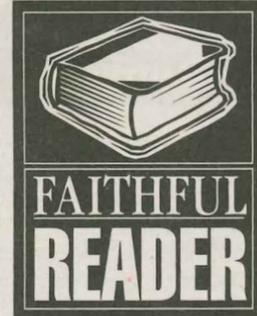
Hybels explains how church leaders, both staff and laypeople, can boost ministry in the church through volunteers. He explains how to get people involved and how to keep them going.

He reminds leaders never to forget to thank volunteers for their work. People want to know they are appreciated, loved and that they are making a difference.

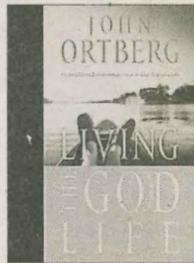
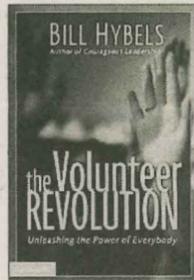
"The church was designed to be primarily a volunteer organization," Hybels writes. "The power of the church truly is the power of everybody as men and women, young and old, offer their gifts to work out God's redemptive plan."

Hybels encourages readers not only to use their spiritual gifts, but also their abilities and interests. Ultimately, he notes, Jesus is the prime example of the servant leader. "We serve because we have been served and because we follow a leader who models servanthood. God created us for a life of service, a life filled with rewards."

This is a quick read and an important read for church leaders, building the case for involving everyone in the role of volunteer to serve the Kingdom of God. *Steve Coleman*



By Wayne Hager, pastor of Calvary Baptist Church in Mt. Airy, N.C.; Jim Holladay, pastor of Lyndon Baptist Church in Louisville; and Steve Coleman, pastor of education and youth at New Work Fellowship in Hopkinsville. They welcome feedback or suggestions for book reviews. Contact them via e-mail at: whager@trifluent.net; lyndonpastor@aol.com; risen4me@hotmail.com



PRAYER PARTNERS

Please pray for the following missionaries, ministries and workers in Brazil and the International Baptist Convention, where Kentucky Baptists have partnerships:

Urgent needs:

■ **Volunteers** for a medical and evangelism team in Teresina, Brazil, April 4-15.

■ **Volunteers** to work January through March to help renovate a building as a Christian coffeehouse in Wroclaw, Poland.

■ **That God** will lead someone to accept the position to work three years in Brazil as a coordinator for the partnership with Piauí Baptists.

Evangelism and discipleship training efforts for house group leaders in Gyor, Hungary. International Service Corps workers Larry and Melinda Ewing ask prayer that house group leaders will both practice what they learn and assume the responsibility of imparting their training to others.

A house group meeting in Sopron, Hungary. Hosts Paul and Tena Brock ask for prayer that this group will become the foundation for a healthy, growing, reproducing church.

Baptist representatives Steve and Celeste Brubaker in the Saxony region of Germany, as they seek short- and long-term help for their ministry efforts.

Equatorial Brazil Amazon State Convention. Thank God for the result of a special promotion that challenged each church in the convention to reach out to new believers. The convention's 121 churches baptized more than 900 Christians as a result.

MOUNTAINS TO THE MISSISSIPPI

COMPILED BY STAFF

■ **BOONEVILLE**—First Church recently ordained **Wayne Marshall** and **Harold Terry** as deacons. **Jerry Lacefield** is pastor.

■ **DRY RIDGE**—Dry Ridge Church recently ordained **Jim Lacey** as a deacon. **French Harmon** is interim pastor.

■ **LAWRENCEBURG**—**Charles Miller** has resigned as minister of youth and education at First Baptist effective Dec. 31. He has accepted the position of pastor of youth and leadership development at First Baptist Church of Morehead City, N.C.

■ **LONDON**—East Pittsburg Church recently called **Mark Whicker** as pastor.

■ **LOUISVILLE**—Beechmont Church will host the **Beechmont Quartet** in a mini-concert Dec. 26, 6:30 p.m. For information, call (502) 368-5806.

Broadway Church will host the 13-week Financial Peace University classes beginning Jan. 2, 5 p.m. For information, contact

Mary Jackson at (502) 895-0534 or kjack@loucol.com.

Franklin Street Church recently called **Malcolm McMillian** as pastor.

Morningside Church recently called **Travis Kerns** as pastor.

St. Matthews Church recently called **Tomara Brown** as minister to youth. She previously was youth minister at Broadway Church. **Les Hollon** is pastor.

■ **PIKEVILLE**—**Carl Boyd**, director of missions for Pike County Baptist Association, will retire Dec. 31 after 17 years. He and his wife, Suzanne, will be honored at a reception at Immanuel Baptist Church in Pikeville, Jan. 8, 2-4 p.m.

What's going on?

Mail your happenings to Mountains to the Mississippi at Box 43969, Louisville, KY 40253. Fax: (502) 244-6474. E-mail: wesrec@earthlink.net.

KBC CALENDAR OF EVENTS

KENTUCKY BAPTIST CONVENTION

December

24-31 KBC Christmas Holidays, Baptist Building closed.

January

13-15 Shepherding the Shepherd Conference, Lexington.

25 Pastors' Forum, Severns Valley Baptist Church, Elizabethtown.

27-28 Quarterly Prayer Meeting for Spiritual Awakening, Maple Grove Baptist Church, Louisville.

28-29 Preschool/Children's Ministry Meeting, Trinity Baptist Church, Lexington.

February

4-5 Great Commission Prayer Conference, Southern Baptist Theological Seminary, Louisville.

11-12 Deacon/Pastor/Spouse Retreat, Cave City Convention Center.

15 Regional Annuity Conference, Baptist Building, Middletown.

15 Regional Annuity Conference, Living Hope Baptist Church, Bowling Green.

17 Regional Annuity Conference, Broadway Baptist Church, Lexington.

17 Regional Annuity Conference, First Baptist Church, Hazard.

19 All-State Youth Choir/Orchestra Auditions, Eastwood Baptist Church, Bowling Green.

26 All-State Youth Choir/Orchestra Auditions, Southern Baptist Theological Seminary, Louisville.

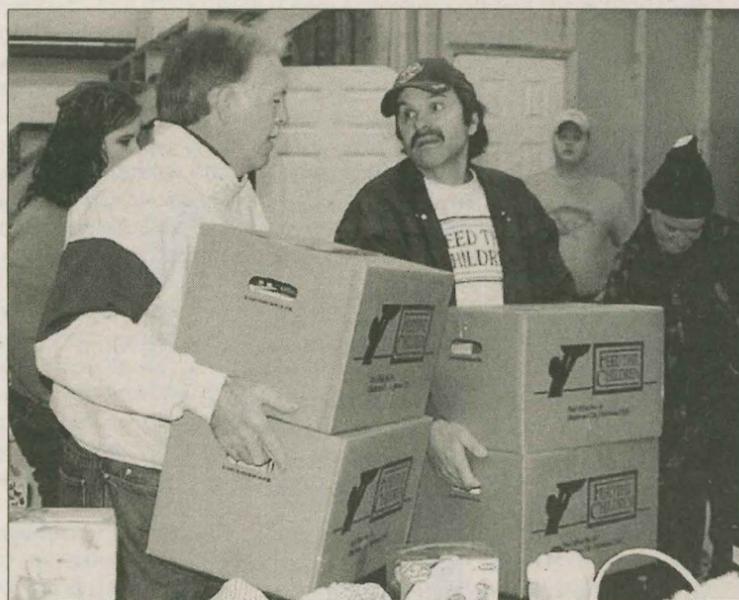
26 Regional Keyboard Festival, First Baptist Church, Murray.

26 Regional Keyboard Festival, Eastwood Baptist Church, Bowling Green.

28-March 1 Kentucky Baptist Evangelism Conference, Valley View Baptist Church, Louisville.

For more information, call (888) 266-6477 or visit www.kybaptist.org

Season of giving



Students and church volunteers helped distribute Christmas gifts and food to 265 families as part of Mountain Outreach's annual Gift Day. More than \$9,000 worth of gifts was distributed Dec. 4, according to David Honeycutt, director of Mountain Outreach, a student-supported ministry of Cumberland College. Some parents began waiting outside the distribution building at 5 p.m. the evening before the Saturday morning event, Honeycutt noted. "At 7:30 a.m., I had people lined up in my parking lot," he said. "I think it teaches the students that they're much better off than they imagine they are." **Top:** A young volunteer from a mission team from South Calhoun Baptist Church in Georgia helps distribute gifts. **Above:** Volunteer Jerry Thomas of Glasgow (left) and another volunteer move some of the 300 food boxes distributed with the help of Feed the Children. (Cumberland College photos by Tim Branstetter)

Deacon retreat set for Feb. 11-12

Cave City—The Kentucky Baptist Convention's annual Deacon, Pastor & Spouse Retreat will highlight "Deacon Ministry that Works."

The Feb. 11-12 conference at the Cave City Convention Center will focus on helping pastors and deacons integrate deacon ministry and Sunday school.

Bret Robbe, pastor of Clearview Baptist Church in Franklin, Tenn., will be the keynote speaker. David Jones, Jim Lackey and Jack Randow, deacons serving at Clearview Baptist Church, will lead breakout sessions on "A Better Way to Do Deacon Ministry." Worship will be led by the

Baptist Student Union praise team from Western Kentucky University in Bowling Green.

The two-day conference is sponsored by the KBC church development and evangelism team. Registration costs \$25 per person, which includes dinner and conference materials.

Registration opens at 5 p.m. on Friday for the evening session, which begins with dinner at 6:15 p.m. and concludes at 9 p.m. The Saturday session is from 8 a.m.-12:30 p.m.

For more information about the retreat, call (502) 254-4780 or visit the Web page www.kybaptist.org/deacon.

CLASSIFIED ADS

FOR SALE: Religious books (thousands). Send e-mail for list: dudley@dam.net. Evangelist Bill Dudley, 1116 Lacy Drive, Lebanon, MO 65536. (417) 532-2665.

FOR SALE: Church pews. Beautiful, high-quality hardwood pews (one 14-foot; one 20-foot; some 9-foot). Excellent condition. For more information, please call (859) 635-5725.

FOR SALE: Premium canvas artwork depicting high-impact nature scenes coupled with inspirational Scripture verses—great for gifts, home and church decorations. www.oceanalmimages.com.

SEEKING: Full-time youth/children's pastor. Please send resumé to: Search Committee, PO Box 239, LaCenter, KY 42056.

SEEKING: Full-time office manager for a fast-growing, 600-member church to assist the pastoral staff and congregation in their administrative needs. Two years of related experience is required with proficiency in Word, Excel and desktop publishing. Salary and benefits are negotiable. E-mail resumé to wddowns@insightbb.com, or fax to (859) 335-3137, attn: Personnel Committee. Respond by 1/15/05.

SEEKING: An experienced pastor to lead this missions-focused church located in a growing community. Referrals are welcome and encouraged. Send resumé with references, in confidence, by Jan. 31, 2005, to: Ballardville Baptist Church, 4300 S Highway 53, Crestwood, KY 40014, Attn: Search Team.

SEEKING: Part-time youth minister. Edgewood Baptist Church in Nicholasville, Ky., is seeking a person for Wednesday evenings and Sunday worship services. Call: (859) 885-6211, or send resumé to church at 717 South Main St., Nicholasville, KY 40356.

SEEKING: Full-time minister of music and worship for a CBF-affiliated congregation in Southside, Va. Appreciation and understanding of and ability to lead in traditional and creative worship styles required. The minister will play the organ and direct the chancel choir and develop a comprehensive music and worship arts ministry. We are seeking a graduate from an accredited school of music. Direct inquiries or videotape of playing and conducting to: Music Search Committee, Franklin Baptist Church, 208 North High St., Franklin, VA 23851.

Cleric lists do's and don'ts for church funerals

London (RNS)—How does a minister cope when conducting the funeral of a bigamist and both the dead man's wives turn up?

That's just one of the dilemmas Welsh vicar Hugh James addresses in "A Fitting End: Making the Most of a Funeral."

James said his book aims to help priests and ministers find their way successfully through a variety of pitfalls—including avoiding falling into the grave, a fate that recently befell a Welsh funeral director.

One of James' key concerns is that funerals often draw those who otherwise never would darken a church door.

Funerals form "a shop window for the Christian faith" seen by far more people than almost anything else the clergy do, James wrote.

"Only a small number of people come to the church for baptisms and weddings, but the vast majority still do for funerals. And we meet them at a time when they are at their most vulnerable," he writes.

"The potential for a positive and helpful ministry is huge, and clergy meet the challenge with a high degree of professionalism and pastoral skill," he adds. "Nevertheless, the possibility of disaster is equally huge."

Death can bring into the open things that families have preferred not to notice, or provide a focus for differences that already divide a family.

At one of his first funerals, James wrote, he found himself amid a jostling crowd in a chapel after the dead man's brother oversaw the arrangements but made no mention of the man's paramour of 40 years, who read about the funeral in the newspaper. She was forced to barge her way in.

Another priest conducting a funeral was asked to invite the congregation to refreshments afterward—but he was asked by two different family members naming two different venues.

James also counseled a minister on how to respond to a widow's request for "Happy Days Are Here Again" to be played at her husband's funeral because "it was his favorite song."

He also cited the family that was "indignant" when a priest declined to hold a non-religious funeral in his church, even though he offered to let them use the church hall for a secular ceremony.

James notes that ministers often must answer three questions when dealing with the family's requests for how the funeral should be conducted: "What is legally permissible? What is morally right? What is practically possible?"

"Sometimes the answers to all three may be very different."

Angelic music

Harpists find new ministry in sharing music with nursing home residents

By Greg Garrison
Religion News Service

Birmingham, Ala. (RNS)—As 98-year-old Viola Garfield looked up from her bed at Faush Manor Apartments, she could have thought she was in heaven.

On either side of her bed were two women wearing red sweaters and strumming small harps.

As they played, she recognized the words from "Amazing Grace" and began to sing along, her voice quaking as the song ended.

"Amen," she said.

Chaplains Lynn Bledsoe and Mary Porter then began strumming "Silent Night."

Bledsoe and Porter started a ministry this year called Ruth & Naomi, an outreach of First Presbyterian Church of Birmingham. They provide spiritual care to the elderly, playing harps and singing, praying and talking with patients.

"We try to make a healing environment," Porter said.

They have a contract to provide care for New Beacon Hospice patients for 20 hours a week.

Usually one or the other of them will arrive with harp in hand to play for hospice patients of the Baptist and St. Vincent's health systems. They already have visited more than 100 patients.

"They have played for several patients at the time of death," said Zelma Pattillo, coordinator of spiritual care for New Beacon Hospice.

The chaplains try to match the



moods of the patients. "If they're actively dying, we get very quiet," Bledsoe said.

The ordained Presbyterian chaplains said they believe the harp music remains meaningful, up to the moment of death. "The hearing is the last sense to go," Porter said. "Music can get through."

Music & emotions

People often have strong emotions and memories stirred by familiar music, even when they have lost the power of speech, the two chaplains said. Harp music has become a national trend in treating hospice patients, they added.

"Harps are therapeutic because of the vibrations," Bledsoe said. "There are all sorts of claims about harps and healing."

They said they have even watched blood pressure decline on monitors as patients relaxed and heart rates slowed. "It's very soothing," Porter said.

"They are a quiet, comforting presence," Pattillo said.

Not everyone wants to feel escorted to heaven by angelic harps, though.

"I've had some say, 'I'm not dead yet!'" Bledsoe said. "They want jazzier things."

Some have even requested country music, she said. "I guess I need to learn a country song."

The harps are often a window to their ministry, the chaplains say. "Often, we'll put the harp down, talk, sing and pray," Bledsoe said.

As Bledsoe and Porter strummed "Silent Night," Garfield lit up with recognition. On her wall, she has a plaque from Jackson Street Baptist Church, recognizing her as a "Mother of the Church." She also sang in the choir for many years.

"Holy infant, so tender and mild," she sang.

As the song ended, a smile crossed her face.

"That's beautiful," she said.

HARP MINISTRY

Chaplains Lynn Bledsoe and Mary Porter, founders of Ruth & Naomi Ministry, play harps for 98-year-old Viola Garfield at Faush Manor Apartments in Birmingham, Ala. (RNS photo by Bernard Troncale)

Some Salvation Army kettles take plastic this year

By Jeffrey MacDonald
Religion News Service

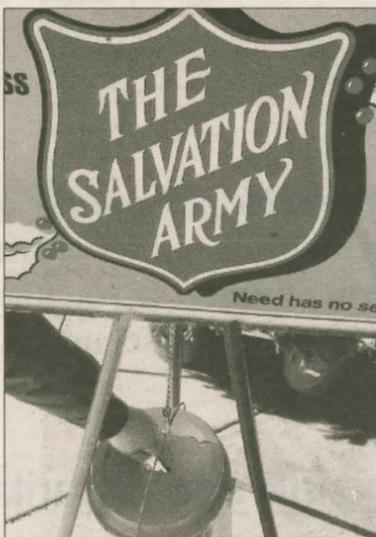
Phoenix (RNS)—Being penniless is no longer an excuse for bypassing Salvation Army kettles in Arizona, where the holidays' famous bell ringers have started taking plastic.

At six locations in the greater Phoenix area, holiday shoppers have the option of swiping their credit and debit cards through wireless charge machines. Givers walk away with not only a good feeling, but also a receipt for their taxes.

"Many people will come by a kettle and say, 'I wish I could give. I just don't have any cash,'" said Sandi Gabel, director of development for the Southwest Division of the Salvation Army. "It really doesn't take much longer. You just have to swipe the card, and that's it."

Throughout the country, the Salvation Army faces a fund-raising challenge this year as fewer national retailers are permitting the charitable organization to seek donations on corporate-owned property.

In Arizona, the charity was bracing this season for a 20 percent drop in revenue from kettles that raised about \$1 million last year.



PAPER OR PLASTIC? If a Phoenix project catches on, more people could swipe a credit or debit card instead of putting coins or cash in Salvation Army red kettles. (RNS file photo)

Organizers said they hope the pilot project of accepting credit and debit cards will make up for some of the lost revenue.

To date, credit cards at kettle stations elsewhere in the nation have tended to attract more curiosity than anything else. Residents of Akron, Ohio, and Pittsburgh have

had an opportunity to charge their kettle donations, but few have chosen to go that route. The reason: cold temperatures.

"We found in the cold people really didn't want to pull out their cards and wait for the transaction," said Fran Brace, director of development for the Western Pennsylvania Division of the Salvation Army. "In Arizona, it might be a lot easier because of the warm weather."

Other obstacles also proved a hindrance in Pennsylvania, such as the need to train volunteer bell ringers to process credit transactions with perfect accuracy. But in Arizona, organizers are convinced new technologies make that part easy, and expenses beyond the \$200-per-machine rental cost for the season are nominal.

Whether credit cards will become a national standard at kettle stations is yet to be seen, although Arizona is considering expanding the program after this year.

"To put the kind of street labor out there that you need to process credit cards, ... I'm not sure it will have sustainability," said Major George Hood, national spokesperson for the Salvation Army. "But if it works (in Arizona), other units will try to replicate it."

"It really doesn't take much longer. You just have to swipe the card, and that's it."

Sandi Gabel, director of development for the Southwest Division of the Salvation Army

Smart Giving Ideas

MAXIMIZE YOUR IMPACT

- ◆ Determine if the causes you want to support are qualified charities---IRS Website (www.irs.gov/charities/index.html) can tell you if they are “qualified” 501(c)(3) organizations (NOTE: churches are qualified charitable organizations but don’t have to register with the IRS).
- ◆ Determine if the cause will be a good steward of your gift---talk to the leadership of the organization; check out website databases that report on the activities and finances of charities such as www.give.org (Better Business Bureau’s database on charities that solicit nationally with links to local BBB sites); www.guidestar.org; and www.charitynavigator.org.

MAXIMIZE TAX SAVINGS

- ◆ Using *appreciated assets* (stock, bonds, mutual fund shares, or real estate) rather than cash results in a lower after-tax cost for your gift than the same size cash gift when you consider both the income tax savings *and* the capital gains savings you may realize from using the appreciated asset to make your gift.
- ◆ Sell *depreciated long-term capital gain assets* and give the cash sale proceeds---you’ll get a charitable income tax deduction if you itemize *and* a deduction for the capital loss.
- ◆ A *donor advised fund* allows you to make your gift in a year when the deduction can save taxes, but defer the decision about what causes will benefit from your gift until later years.
- ◆ “Bunch” deductions---both charitable gifts and others---into years when your income will be high to permit you to itemize deductions.

MAXIMIZE INCOME

- ◆ A “life income” gift such as a *charitable gift annuity* or *charitable remainder trust* provides an opportunity to set up a future, irrevocable gift for charity and the potential to increase cash flow to you and/or others for life or a term of years. If you itemize deductions, you may deduct the present value of the charity’s interest in the year you set up the life income gift.

For assistance in maximizing your charitable giving objectives contact:



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