



# Jeff's JOURNAL

Insider Notes, News, Trends, and Resources from the President's Office

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## In the Shadow of an Apostle

William Cathcart's faith is rooted in sixteenth century Scottish ancestors, many of whom died during the Reformation under the persecution of "Bloody Mary." His forefathers fled the Queen's systematic terror in small rowboats, leaving lands and livestock to cross a stormy channel for freedom of worship in Ireland. These pilgrims became known as Scottish Covenanters.

During the 1850s two young men visited a Scottish Covenanters prayer meeting. One was Jeremiah McNeely, pioneer of the Irish Revival of 1859. When the Spirit came mightily upon him it produced a six-month visitation of God that ushered over 50,000 souls into the kingdom. Men working in the fields and women weaving at their looms were suddenly struck by the power of the Spirit and fell into trance-like states for hours. They arose praising God and lived the rest of their days serving Christ.

On May 12, 1893, William was born in Scotland, the youngest of six siblings. At the age of three his mother died and the children were sent back to Ireland to be raised by an aunt. Though her husband, John, was dead, he had been gloriously saved during the Irish revival and had become one of its leaders. It was there, in the North of Ireland, where William first heard of God's love and his need of salvation. In time the revival passed; only religion remained.

Fighting in schoolyards and drinking liquor by age ten, this orphan was perfect for the military. Britain declared war against Germany on August 4, 1914. Though William had been profoundly

Prayer & Intimacy with God  
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Teri Beyer,  
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# COULD THERE BE A GAP IN YOUR CHURCH'S INSURANCE COVERAGE?

Churches should carry property, casualty, liability and directors and officers insurance. These policies will be either "Claims Made" or "Occurrence" policies.

A "Claims Made" policy only covers claims made while the insurance is in force, **regardless of when the event occurred.**

An "Occurrence" policy only covers **events and claims that occur** while the insurance is in force.

If a church has switched insurers, but receives a claim for an event that happened while the church had an "Occurrence" policy; the former insurer would cover the loss.

Assume your current policy is an "Occurrence" Policy. You changed to this insurance three years ago, and your former policy was a "Claims Made" policy. Five years ago, a thirteen-year-old girl was involved in a sexual relationship with your

then youth pastor. The girl is now eighteen and suing the youth pastor, the church and the church board.

Will the church's current insurance cover this claim? The answer is no. The event, which is the basis for the claim, did not "occur" while the church was covered by its current insurer. Will its former insurance cover the claim? The answer is no. Although the event

occurred while the former insurance was in force, no claim was made at that time. That insurance covers ONLY claims made while it is in force. The church has no coverage under either policy.

A church may purchase either a "tail" or a "lead" policy to cover that "gap." If it does not, its board and ministers are open to personal liability. Be sure you know what kind of policy the church has.

## CHURCH LAW

This article is designed to provide accurate and authoritative information in regard to the subject matter covered. It is presented with the understanding that neither the author nor the publisher is engaged in rendering legal, accounting, or other professional service. If legal advice or other expert assistance is required, the services of a competent professional person should be sought. (From a Declaration of Principles jointly adopted by a Committee of the American Bar Association and a Committee of Publishers and Associations.)

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apprehended by the Spirit of God at age seven, and converted at age sixteen, the call to patriotism sublimated for a season his destiny in Christ. Severely wounded on the front lines in France, hospitalized, and then returned to battle, William miraculously escaped death over and over again as his comrades fell to bullets and shrapnel.

Back-slidden and hardened, William rarely prayed. Eventually diagnosed "shell-shocked" and "war worn" by doctors, the cumulative effects of World War I on William landed him in a ward for the "incurable." There were two ways out: in a hearse to the cemetery, or in a paddy wagon to the mental institution. White bed screens were for soldiers with a chance to live; blue were for

special cases; red screens were for the dying. William's bed screen was red! Gaunt and thin, blacking out, dizzy, deaf in his left ear and partially so in his right ear, a complete nervous wreck, continual noise in his head, and frequent loss of memory and speech...no one expected him to survive. It was 1918.

No one but God, that is! Lying in bed looking at the monotonous walls and ceilings, an orderly dropped a New Testament on William's bed. When his hand touched the Book, he heard an inward voice with unmistakable clarity: "You are coming back to Me. I am going to heal you; I will give you a shepherd's heart and you will go to the uttermost parts of the earth for Me."

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## Resource Recap

### Source for finances:

To research mutual funds, see the reports and data posted by Morningstar Inc. at its Web site, [www.morningstar.com](http://www.morningstar.com).

The firm's paper reports, Morningstar Mutual Funds, are carried by many public libraries.

### Source for writing:

Award-winning Web site covers grammar, sentence structure, etc. Useful sections on business writing, research papers, and overcoming writer's block. <http://owl.english.purdue.edu/handouts/index2.html>

### Source for seniors:

Treasure trove of information on everything from computers to genealogy to health. <http://coolgrandma.com>.

### Source for fun:

Crossword fun: Dozens of sites with on-line puzzles, including some with biblical, scientific, and other themes. [www.refdesk.com/crosswrld.html](http://www.refdesk.com/crosswrld.html).

# Prayer & Evangelism

The story of every great Christian achievement is the history of answered prayer.  
*E. M. Bounds*

Prayer is the master strategy that God gives for the defeat and rout of Satan.  
*Wesley L. Duetzel*

I live in the spirit of prayer; I pray as I walk, when I lie down and when I rise, and the answers are always coming.  
*George Mueller*

We have to pray with our eyes on God, not on the difficulties.  
*Oswald Chambers*

The devil is not terribly frightened of our human efforts and credentials. But he knows his kingdom will be damaged when we begin to lift our hearts to God.  
*Jim Cymbala*

It is the scandal of the unbroken heart that impedes evangelism today.  
*David Shibley*

Evangelism is social action.  
*Luis Palau*

You can have evangelism without revival, but you cannot have revival without evangelism.  
*Brian Mills*

The unfinished task which lies before us is no greater than the unlimited power of God behind us.  
*Fred D. Jarvis*

No candle which God lights was ever meant to burn alone.  
*J. C. Ryle*

## Book Briefs

### *The Legacy Lives On*

By Dan LeLaCheur, Family Survival, Inc.  
196 pages

Every family is generating a legacy. But is it one of pain or one of power? That is the question Dan LeLaCheur asks in his new release, *The Legacy Lives On*.

If you read Dan's first book, *Generational Legacy*, you will remember it emphasized how families pass on curses or blessings. *The Legacy Lives On* reveals the wounds that children often live with throughout their lives, but gives hope by providing a road map for families to begin a new legacy. Enter the Family Blessing...a right of passage for Christian children.

In the words of Wayne Corderio, Dan "dares to pierce the once forbidden subject of phantom fathers and acquiescing mothers. This book will awaken each parent to the primacy of the most prominent assignment given to mankind...the futures of our children."

### *The Next Christendom The Coming of Global Christianity*

By Philip Jenkins, Oxford University Press  
220 pages

Author Philip Jenkins argues most Americans and Europeans are blind to what is one of the most important shifts of the twentieth century – the explosive growth of Christianity in the Southern Hemisphere.

Global South people deal extensively with poverty, which means they relate more closely to the biblical world. Additionally, since many are without access to medical care, they are attracted to the promise of healing and deliverance preached by Pentecostals.

As evangelical and Pentecostal Christianity rolls through Africa, Latin America, and Asia, Jenkins predicts Muslims and Christians will each be striving to find more converts – and often in the same places. This portends conflict. Add to that significant Catholic defections, and religious fault-lines begin to emerge.

This is a must read for USA Christian leaders! Jenkins envisions a religious revolution, and much of what he says makes sense.

## Health Hints

### *Milk It For All It's Worth*

Recent research showing the following benefits of consuming three servings each day of low-fat dairy, such as milk, cheese and yogurt.

- *Weight Management – Milk, cheese, and yogurt may play a role in weight management when coupled with a balanced reduced-calorie diet.*
- *Reduced risk of high blood pressure, osteoporosis, and certain cancers and improve nutritional status.*
- *Reduced body fat and faster weight/fat loss than from cutting calories alone. Calcium from dairy showed greater effects than from supplements or fortified sources.*
- *Lower percentage of body fat in children who ate calcium-rich foods.*

Try adding skim milk to oatmeal and soups, low-fat cheese quesadillas, or yogurt smoothies. For more recipe ideas or more information visit [www.nationaldairycouncil.org](http://www.nationaldairycouncil.org) or [www.3aday.org](http://www.3aday.org)



Jerry Lambert,  
Executive Director  
of Planned Giving  
& Advancement

## TAKING STOCK AND GIVING IT \*

Gifts of appreciated stock are one of the most attractive gifts to ministry. In giving the shares you receive two tax benefits. First they produce a charitable income tax deduction (as do cash gifts). However, gifts of appreciated stock also produce a second benefit: no capital gains tax to pay.

repurchase it and receive a new cost basis.

The transfer of the appreciated stock may be done through either a stock power or personal endorsement of a stock certificate. The charitable tax deduction value of the stock is the mean between the high and low

on the date of the gift. This information is easily available from the Internet or

newspapers. At tax time this information is entered on form 8283 and submitted with your tax return to substantiate the deduction.

\*Pastor, this article may be used in your bulletin or newsletter at any time you deem appropriate.

## Merry Makers

The following are answers given by children to questions about moms:

### Why did God make mothers?

1. Think about it, it was the best way to get more people.
2. To help us out of there when we were getting born.

### What ingredients are mothers made of?

God makes mothers out of clouds and angel hair and everything nice in the world and one dab of mean.

### Why did your mom marry your dad?

1. My dad makes the best spaghetti in the world. And my mom eats a lot.
2. My grandma says that mom didn't have her thinking cap on.

### Who's the boss at your house?

Mom. You can tell by room inspection. She sees stuff under the bed.

### What kind of little girl was your mom?

I don't know because I wasn't there, but my guess would be pretty bossy.

## ESTATE PLANNING

For example, suppose you purchased stock for \$5,000 and it is now worth \$30,000. If you sell the stock outright and give the cash to ministry you will pay a 20% capital gains tax. However, if you give the stock to ministry you will receive an income tax deduction (on a \$30,000 gift) and bypass paying capital gain taxes.

If you really love the stock you can

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Reflecting on that prophetic voice years later in his autobiography, *From Gloom to Glory*, William states he paid little attention to the significance of the final phrase, "the uttermost parts of the earth." What his weakened spirit was able to grasp at first was simply the promise, "You are coming back to Me. I am going to heal you." Thus began the long trek from gloom to glory, from physical and psychological devastation... from danger and despair...to a life of divine appointment filled with signs and wonders as William embraced "the obedience of faith."

This story of William Cathcart's commission and calling to a faith-life history as a modern day apostle will continue in the next issue of

*Jeff's Journal*. God spoke to him. He heard God...and in hearing, he believed and moved in fear and trembling to obey. It was during the final two decades of his journey with Christ that I met "Brother Cathcart." He fathered my spirit, for faith begets faith. I walked in his shadow, learned "at his feet," and received from his anointing.

(To be continued.)

