



Jerry Lambert,
Executive Director
of Planned Giving
& Advancement

TILL DEATH DO US PART

A charitable gift annuity involves a lifelong commitment. Once you sign the document and transfer cash or marketable securities to Open Bible, we are bound to provide you with fixed payments for the rest of your life – *till death do us part*.

Consider, for example, 83-year-old Wanta Dogood. She obtains a charitable gift annuity with a \$25,000 check. She will receive a quarterly check of \$606.25. This represents a payment rate of 9.7 percent, better than she will receive from a certificate of deposit.

Besides a lifetime of generous quarterly payments Wanta will also receive:

- A current income tax charitable deduction of \$12,049.53.
- Fixed payments, even if the economy takes a downturn.

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Contentment boosts credibility; credibility postures the pastor to lead change. People are slow to follow a complainer.

3. *Re-vision Your Mission* – Return to what really matters! Why are you in the ministry?
4. *Choose Abundance Mentality* – For everyone there is sufficient grace, faith, victory and provision. God wants to bless His people in every situation.
5. *Cultivate a Break-Out Spirit* – Try fresh approaches. Be innovative. Break out!
6. *Question the Quality vs Quantity Myth* – Leading people to Christ invigorates ministry. Like food and fullness, quality and quantity cannot be separated.
7. *Transform Ambiguities into Authenticities* – In preaching and teaching abandon “Christianese” and theological terms in favor of simple, practical eternal truth.
8. *Cherish People* – Ministry is intended for people. The fulfilled pastor authentically loves people.
9. *Fuel Perseverance with Passion* – Fired-up

- Payments backed by the full assets of Open Bible.
- Ability to designate where the assets will go upon her death.

A charitable gift annuity may be obtained for any amount of \$5,000 or more and payments may continue for two lifetimes. When established with appreciated securities, you may obtain a partial bypass of capital gains tax.

Gift annuities can be established to provide immediate payments with a minimum age of 70. You may be less than 70 if you

prefer a deferred gift annuity. Furthermore, gift annuities can be established for the benefit of others, such as elderly parents, or may be used to supplement retirement programs.

If you have any questions, or would like a brochure, or if you desire an individualized printout, please contact my office.

pastors don't have to force themselves to work. Passion kindles motivation, so ministry is a joy instead of a job.

10. *Treasure the Pleasure of God* – Everyone has an opinion about the pastor's work. No two agree. Ultimately it is God the pastor must please, not people.
11. *Dare to Lead* – No pastor has led till he/she: 1) works hard; 2) assumes responsibility rather than expecting privilege; 3) surrounds himself/herself with capable associates; 4) creates vision; 5) develops follower trust through integrity.
12. *Exegete Your Environment* – It is lethal to assume every situation is like the previous one. Make a positive Gospel response to each individual circumstance.

I pray desperately for our pastors. Now I can pray better! “Mercy, peace and love to you in abundance” (Jude 2).

**Pastors At Risk*, Victor Books, 1993



Jeff Farmer,
President of Open
Bible Churches

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Jeff's JOURNAL

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

Pastors At Risk

Pastors have incredibly significant jobs. But if pastors and churches fail to be what God has called them to be, families fall apart and society goes adrift.

Pastoring is hard, dangerous work...what some have called "a lethal profession and spiritual war zone." Pastors today feel frustrated and victimized. Their congregants are passive and without loyalty – unwilling to engage in the Great Commission. H.B. London and Neil Wiseman write:

“Pastors deal daily with diluted dedication, family disintegration, superficial commitments, and a churchly consumerism no longer interested in sacrifice, suffering, or servanthood.”

Why is ministry so tough? London and Wiseman's book, *Pastors At Risk**, discloses 15 hazards facing pastors today, and concludes with 12 steps to overcome them. Here is an overview.

HAZARDS:

1. *The Walk on the Water Syndrome* – Pastors often view themselves as above others. They resist accountability.
2. *Disastrous Personal Problems* – Secret sins, stress, burnout, and pressures to have the perfect family are just a few.
3. *Church Member Migration* – People change congregations. Loyalty to a teaching or tradition is gone. Mega churches grow; small churches shrink.
4. *Technology Shapes People's Preferences* – Pastors cannot match the excellence of TV worship. Victimized by technology they think: “My service is inferior.”
5. *People are Distracted* – People treat church as an appendage to their hectic, daily living. It is an uphill struggle to get people to attend anything.
6. *Consumer Mentality* – People ask, “What can this church do for me?” rather than, “What can I do for this church?”

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rayer & Intimacy with God
Leadership Development
Advancement Funding
Network: Communication
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The Great Commission
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Singleness of Purpose

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Merry Makers

Murphy's Laws of Computing

- He who laughs last probably made a back-up.
- A computer program will always do what you tell it to do, but rarely what you want it to do.
- When computing, whatever happens, behave as though you meant it to happen.
- When you get to the point where you really understand your computer, it's probably obsolete.
- When the going gets tough, upgrade.

“It's chilly in here,” the wealthy customer sniffed.

“Will you please turn down the air conditioner?”

“No problem, sir,” said the waiter.

After a few minutes, the man flagged the server again. “Now I'm too warm.”

“All right,” said the waiter. But soon the customer was chilly again.

Finally a patron at a nearby table whispered to the waiter, “I commend you for your patience. That guy is certainly keeping you busy.”

“No, he's not,” the waiter said with a shrug.

“We don't even have an air conditioner.”



Teri Beyer,
Secretary/Treasurer

IS MY CHURCH ALWAYS A TAX EXEMPT ENTITY?

Would that the answer to this question were a simple yes, but it is not. There are many kinds of taxes. Churches are exempt from some – not exempt from others. Do not simply assume that since you are a church, you are exempt. That assumption may prove disastrous.

If your church is properly affiliated with Open Bible Standard Churches, you are exempt from federal income taxes on your church's income. Your church is covered under the Association's umbrella.

Your church may or may not be exempt from state taxes. Each state has its own laws regarding taxation. Your church may be exempt from state income taxes, but not

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7. *Suffocating Expectations* – Supernatural energy and patience are required to juggle whining traditionalists, demanding boomers, and lethargic members.
8. *Decimated Absolutes* – Society has trashed absolutes. Biblical principles are considered mere opinions.
9. *Money Struggles* – Many pastors are bi-vocational. Many have large educational debt. Spouses go to work for a second paycheck. Church work is low pay.
10. *Dwindling Public Confidence* – Society no longer esteems the clergy, nor lifts it up as a standard of integrity.
11. *Dysfunctional People* – Family breakdown has complicated pastoral care. Clergy entering the ministry with unresolved emotional problems magnify the situation.
12. *Defection Spirals* – Fewer exemplary candidates are answering God's call to ministry. Both the quality and numbers

from sales taxes. Your church may be exempt from property taxes, but only if you have followed the state's rules in filing your request for exemption. Other property owned by your church may or may not be exempt even if your church is exempt. Make it your business to know your state's laws about these matters.

Your church is most likely not exempt from paying the employer's share of social security taxes for your non-ministerial employees. It is possible that your church has opted out of this obligation, but not probable.

This is a very complex area. Please don't be caught unaware. As always, I am happy to answer your questions and serve you.

CHURCH LAW

Resource Recap

Resources with just a click of the mouse. Check out these Web sites!

www.sermoncentral.com

Sermon Central is an online index of over 30,000 free sermon outlines. You can search for sermons regarding specific Bible chapters, for topical messages, or even for illustrations or humorous quotes.

www.notalone.org

The news that your child uses drugs or alcohol hits you like a ton of bricks. Who do you call? Where do you turn? You have been needed as God's instrument of grace to others, but now you need healing yourself. Where do you turn for insights, answers and comfort? This Web site is from ministry families who have weathered the drug/alcohol storm. You can also call 480-752-8994 for a pre-recorded message.

- are down. Pastoral AWOL is increasing.
13. *Infidelity Escalates* – A recurring headline reads: "Moral Failure By Minister." Pastors are vulnerable to outside emotional support.
14. *Leadership Crisis* – Spiritually vigorous, skilled, suffering servants are disappearing. Privilege and prominence have replaced servanthood.
15. *Lonely in a Crowd* – Loneliness incapacitates. Most pastors do not have a close friend. Loneliness is an occupational hazard for pastors.

OVERCOMING THE RISKS:

1. *Resist Spiritual Leakage* – Intimacy with the Father and the Son is the irreducible minimum for useful ministry. Professional performance is a deadly peril.
2. *Commit to Contentment and Change* –

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Prayer & Evangelism

Many prayers go to the dead-letter office of heaven for want of sufficient direction.

Pray hardest when it is hardest to pray.

Prayer is more discussed and less practiced than any other Christian doctrine or discipline.

Anchor yourself to the Throne of God...then shorten the rope.

Our ability to stay with God in the prayer closet is the measure of our ability to stay with God when we are outside of it.

Tarry at a promise until God meets you there. He always returns by that road.

It is sad how many Christians can withhold from the world without regret the best news that ever came into it.

Many a preacher who is eloquent before a large congregation is dumb before a single individual.

A man cannot touch his neighbor's heart with anything less than his own.

Every soul-winner believes in hell.

As sure as night follows day and winter follows summer, so shall wrath follow sin.

It is a solemn responsibility to have in one's possession the reprieve for people under condemnation and then not deliver it.

Compiled from *The Cream Book*, Moody Press

Book Briefs

Written by the Hand of God

by Bill Bright, New Life Publications
273 pages

Bill Bright is one of the most productive soul winners and encouragers of Christians in this century...and one of the happiest men in our generation. Tim LaHaye writes, "Everyone wants to be happy. But few people realize that happiness does not just happen; it is the result of obeying the commands, precepts, and principles of God. I had forgotten what a great storyteller Bill is. This book is about happiness, and is filled with interesting stories. It will help you realize how very practical God's commandments are in our modern era." Can you or your family recite the Ten Commandments? How can you live them if you do not know them?

What Have We Learned?

by Lyle E. Schaller, Abingdon
224 pages

In James Berkley's review of Schaller's recent book, he states, "Lyle Schaller knows churches, like Tiger Woods knows golf or Orville Redenbacher knows popcorn. Schaller has forgotten more about churches than I may ever know." Schaller has served as consultant to more than 5,000 churches and parishes. He is to churches what Peter Drucker is to management and leadership.

Berkley continues, "There is something for everyone in this book. Want some fresh insight on church music? Ever wonder why multiculturalism is so difficult to achieve? Need more program money? You name it, he covers it."

Schaller supplies interesting and useful facts with many creative ideas to explore.

Health Hints

Cell Phone Safety Tips

By the year 2002, an estimated 110 million people in the US will be using cell phones. Cell phone calls are often the culprit in serious motor vehicle accidents. And although the jury is still out on whether talking on a cell phone increases your risk of developing disease, including cancer, some experts caution against their use until we know more.

Fortunately, there are steps you can take to make cell phone use less risky:

Driving

Don't drive and talk. If you must make a call, dial the first few numbers, check the road and your mirrors, and then continue. Keep conversations brief. Immediately suspend a conversation in heavy traffic or situations that demand your full attention. Pass the phone to another. Have a passenger dial for you or do the talking. When reporting an accident, be sure the 911 operator has your cell phone number (include area code). Stay on the line until the operator tells you to hang up (you won't be billed). Keep your phone activated.

Personal Health

Protect your brain. According to one expert on the health effects of electromagnetic fields, you should limit your cell phone use to 10 minutes at a time. If possible, wait an hour before calling again.

Check out your medical devices. If you have a pacemaker implanted, contact the manufacturer of the pacemaker to find out how cell phones affect it.