



Jerry Lambert,
Executive Director
of Planned Giving
& Advancement

Merry Makers

*Famous quotes
of "wisdom."
You'll feel smarter after
you read them...
I guarantee!*

*"Your food stamps will
be stopped effective
March 1992 because we
received notice that you
passed away.
May God bless you.
You may reapply if
there is a change in
your circumstances."
- Department of Social
Services, Greenville,
South Carolina*

*"Smoking kills. If
you're killed, you've
lost a very important
part of your life."
- Brooke Shields, in an
interview to become
spokesperson for an anti-
smoking campaign.*

Question: *If you could
live forever, would you
and why?*

Answer: *"I would
not live forever, because
we should not live
forever, because if we
were supposed to live
forever, then we would
live forever, but we
cannot live forever,
which is why I would
not live forever."*

*- Miss Alabama in the
1994 Miss USA contest.*

QUESTION MOST OFTEN ASKED

Perhaps the question I am most often asked is: "What about joint ownership of property?"

With joint ownership, when one owner dies, ownership of the property continues with the surviving owner. Except in the case of real estate, this process takes place outside of probate and is immediate and simple, so many find joint ownership attractive.

However, there are some downsides. For instance, should either joint owner have a divorce, file bankruptcy, or be sued, his or her property may be subject to attachment, even during his or her lifetime.

Often joint ownership is chosen to avoid probate or provide management in case of

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How does this reconcile with the leadership vacuum all denominations are facing?

How does it fit with our desperate cry for God to raise up church planters? I pray about the subject matter of these *Jeff's Journal* articles. I really do! Can you believe between the time I started this article and completed it (six days), three women approached me at different times about this issue? I was dumb-struck; I couldn't believe it! I have been in this office seven years and it has only come up a few times. Coincidence? I think not.

While we have a growing number of husband and wife co-pastoring teams, what about the single woman? Or the married woman whose husband supports her call but does not himself want to be a leader? The Iowa Conference of United Methodist

incompetence. Because joint ownership distribution supersedes the will or trust, the desires of the individual who dies may be thwarted. In addition, property is often held in joint ownership between a husband and wife, with the understanding the survivor will place a new joint ownership provision on the property to make distribution to beneficiaries.

However, if death occurs in a common disaster and there is

no will or trust, property will pass according to the state laws of intestate succession.

While in and of itself joint ownership is not bad, to rely upon it as the only avenue of the estate plan would be disastrous.

If you have any questions, I would be delighted to help. It is an honor to serve you.

Churches has 835 ordained pastors, of which 130 are women (15.6%). Among their 70 full-time, non-ordained pastors, 28 are women (40%). One-half of the students in their Kansas City seminary are women (50%). Open Bible's percentage of women serving as senior pastors is barely over one percent.

Don't misunderstand me. Ramona and I are dyed-in-the-wool advocates of mothers staying at home with their children. But children grow up – and some women don't have children – and some dads share (or even assume) the stay-at-home role of mom. Which takes me back to calling and anointing. Who am I to question God?

God is telling me to embrace new wineskins. I am prepared to change. Are you?



Jeff Farmer,
President of Open
Bible Churches

FEATURED IN
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Jeff's JOURNAL

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

Women in Ministry: Policy vs. Practice

Our church plant was beginning to stabilize. We had purchased an abandoned day care center and were enjoying an attendance of approximately fifty. Every warm body counted. If you came to service more than once, you got added to the church directory.

Brother Thomas was a godly man and lover of the Word. I counted it an honor he was willing to sit under my leadership. Retired and a skilled carpenter, he blessed us more than once with his craft. Then one Sunday he disappeared – just didn't come back!

I was dreading the house call. What had I done wrong? "Jeff, you let a woman preach. I cannot reconcile that with 1 Timothy 2:11,12." Brother Thomas was gracious, but it was not a subject open for discussion. We remained friends, but he never attended our church again.

I needed input. William and Marian Cathcart were my spiritual mentors. Both were giants in the faith, both were ordained, and both had anointed, publicly recognized ministries. William had fellowshiped with men and movements on both sides of this issue, and Marian had experienced the pain of being neglected and rejected, as well as the affirmation and joy of acceptance. While we did talk about the Timothy verses and the biblical balance of calling, spiritual covering, and submission to authority...that is not what I remember most. It was William's final comments that stuck with me:

"Just as a tree is known by its fruit, so the authenticity of a call is known by its fruit. If God chooses to call and anoint a woman, and endow her with gifts of ministry, and a progeny of righteous

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Prayer & Intimacy with God
Leadership Development
Advancement Funding
Network: Communication & Technology
The Great Commission
Ethnic Ministries
Resource Churches & Leaders
Singleness of Purpose



Teri Beyer,
Secretary/Treasurer

RECORD RETENTION

All churches have records that must be retained. The Internal Revenue Service has an established record-retention policy. Following is a list of typical records a church should have and the IRS recommendation for their retention:

If you read through this list and

find that you either don't have or don't understand any of the categories, please call my office. Almost every church should have records in each of the categories (audit reports being a possible exception).

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.)

CHURCH LAW

- | | |
|--------------------------------------------------------------------------|-------------|
| 1. Accounts payable and receivable ledgers* | 7 years |
| 2. Canceled checks (regular items) | 7 years |
| 3. Canceled checks for important transactions | Permanently |
| 4. Contracts, mortgages, notes and leases (expired) Still in effect | 7 years |
| 5. General correspondence | Permanently |
| 6. Legal and important correspondence | 2 years |
| 7. Deeds, mortgages, bills of sale, abstracts | Permanently |
| 8. Audit reports | Permanently |
| 9. Bank reconciliations | 2 years |
| 10. Bank statements | 3 years |
| 11. Charts of Accounts | Permanently |
| 12. Depreciation schedules* | Permanently |
| 13. Deposit slips | 2 years |
| 14. Financial statements (year-end) | Permanently |
| 15. Insurance records | Permanently |
| 16. Minute books, bylaws, charters | Permanently |
| 17. Payroll records and summaries | 7 years |
| 18. Personnel files (past employees) | 7 years |
| 19. Petty cash vouchers | 3 years |
| 20. Property appraisals | Permanently |
| 21. Retirement and Pension records | Permanently |
| 22. Time books/cards | 7 years |
| 23. Withholding tax statements | 7 years |
| 24. Tithe records (including envelopes) (*accrual basis accounting only) | 7 years |

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fruit is birthed, who am I to question God? The anointing and the fruit are evidence of divine initiative."

The stories of Deborah, Abigail, Esther, Anna, Lydia, and Priscilla (to mention a few) convince me God's plan for women extends far beyond the traditionally assigned roles of prayer leadership, Sunday school teaching, and fund raising for missions. During two decades in the corporate sector, I employed women who performed at the highest levels of leadership. They were professional, capable self-starters who exhibited the same excellence required of their male counterparts. Paul wrote in Galatians, "There is neither...male nor female, for you are all one in Christ Jesus...and heirs according to the promise."

So we're good to go, right? What's the big deal?

Recently one of our second level INSTE graduates made an appointment with me to discuss future opportunities as a senior pastor. She senses a leadership call. Her husband supports her. I found myself babbling for words. Open Bible's history is replete with women in ministry, e.g., evangelists, church planters, pastors, missionaries, etc. We have always credentialed women, and by policy we welcome them. But by practice, one has to look very far to find a woman serving as a senior pastor. Frankly, I doubt most church boards would seriously consider a female applicant, though I am confident they would graciously accept her resume.

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Prayer & Evangelism

The purpose of prayer is not to inform God of our needs, but to invite Him to rule our lives.

Clarence Bauman

A day without prayer is a boast against God.

Owen Carr

What isn't won in prayer first, is never won at all.

Malcolm Cronk

Those who pray most in private pray best in public.

R. Edward Davenport

Man is never so tall as when he kneels before God – never so great as when he humbles himself before God. And the man who kneels to God can stand up to anything.

Louis H. Evans

The Great Commission is not an option to be considered, but a command to be obeyed.

J. Hudson Taylor

The highest form of selfishness is that of the man who is content to go to heaven alone.

J.C. Ryle

Too many Christians are stuffing themselves with gospel blessings while millions have never had a taste.

Vance Havner

Christian mission is the only reason for our being on earth.

Andrew Murray

The possession of the good news of the gospel involves the obligation to share it.

William Barclay

Watch and Pray

Compiled by Don S. Otis,
Chosen Books
144 pages

Don Otis compiled *Watch and Pray*, a collection of essays and sermons that answer important questions raised since the 9/11 terrorist attack. Why did God allow this to happen? What is He saying to us through it all? And how are we to respond now? Among the book's 13 contributors are Bill Bright, David Wilkerson, Henry T. Blackaby, Myles Munroe, and Jack W. Hayford. The need for personal and national repentance is a recurrent theme.

A few of these leaders seem to be hearing conflicting messages. It is as if Otis knows that each individual must seek the Lord in prayer for his or her own answers and response. The book will inspire readers to renew their commitment to seek God's kingdom first through prayer.

Book Briefs

When Every Moment Counts

By Senator Bill Frist, M.D.,
Rowman & Littlefield
181 pages

Written in an easy-to-read, question-and-answer format, this authoritative reference provides the most up-to-date reliable information on biological agents like anthrax and smallpox, the dangers of chemical weapons, and the vulnerabilities of our food and water supplies. The book's goal is to present what you need to know to be prepared – an informed family will be a family prepared.

Health Hints

Fast Food Best and Worst

By Jennifer Warner

Healthy choices at fast-food restaurants are getting easier to find. In the "best" category, menu items based on fresh, low-fat ingredients got raves for both taste and convenience. The top five picks were:

- Wendy's® Mandarin Chicken Salad
- Burger King® Chicken Whopper Jr.®
- Subway's® Low Fat Subs
- McDonald's® Fruit'n Yogurt Parfait®
- Burger King® BK® Veggie Burger

(Value meals and super-sized portions are merely marketing tools and not designed to maximize nutritional value.)

Burger King® won all five in the "worst" category:

- Double Whopper® with Cheese
- French Fries
- Old Fashioned Ice Cream Shake
- Hash Browns
- Burger King® Value Meals

Flavonoids Help Prevent Disease

By Fern Garber

An apple a day may keep more than the doctor away. In fact, it may keep a whole host of diseases away, too – from heart disease and asthma to cancer.

Flavonoids are effective in stopping oxidation – the process in which cell-damaging substances called free radicals accumulate. Flavonoids come from a variety of foods, e.g., apples, oranges, grapefruit, onions, white cabbage, berries, tea, and juices.

Resource Recap

Sermon Humor

www.ahajokes.com

www.webedelic.com/
church/humor.htm

www.funone.com

www.premiumhealth.com/
laughlift

www.slonet.org/~tellswor

Worship Banners

www.praisebanners.com/
christianbanners.htm

www.bannersbyrose.com

www.heavensentdesigns.com

www.sheerjoybanners.com

www.victorybanners.com