



Jerry Lambert,
Executive Director
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& Advancement

STORIES FROM THE PEWS

A pastor asked, "What benefit is it to have a Conserving Your Estate seminar in my church?" This is only one of many questions posed to me over the past few years. I have conducted scores of seminars and have spoken personally to hundreds of people in our churches. (The seminar is a two-hour workshop followed with personal visits.) Many pastors have commented that following the seminar their weekly giving has increased because their people have a greater understanding of stewardship.

Subsequent to one seminar, I had a personal consultation with a couple who wanted to leave a spiritual/financial legacy.

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The problem is more complex with the church. We have an accepted standard – the Bible. But because we are soft on sin, and because it is easier to grow a church with entertainment and caring, while leaving out the message of crucifixion, we shoot ourselves in the foot.

Like it or not, here are the facts. People live in Christian homes, even Pentecostal homes, and still are unafraid to break the Ten Commandments and violate the commands of Scripture. Whatever amount of Bible they are getting at home and at church is not changing the way they live. And that is why we, the church, are not the leaven of God in society.

After I talked with them, they said, "We have had contact with three Open Bible churches and each are excellent. How do we choose which one to make a gift to?" After further discussion they decided to increase their gift and make a substantial bequest to each one of them! I call that my three-for-the-price-of-one seminar.

Open Bible leadership believes so much in this program that the cost is underwritten so the services of the department of Planned Giving & Advancement can be provided with no hardship to the local church. I look forward to continuing to serving you. Call my office if you are interested in booking a seminar.

Read the August 5, 2002, issue of *Christianity Today*. Regarding George Barna it declares: "Evangelicalism's most quoted pollster is more fed up with the church than ever. His ten-year campaign to reform the church has failed." Barna testifies the church possesses little urgency to change. That being true, you and I must live above reproach. Open Bible must become a prophetic voice to this generation! Revival awaits a deep, thorough cleansing of sin and disobedience in the church. Set a high standard of Biblical righteousness and integrity in your life, and in your church. Let us live in the light.



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

It's easier to be bad

Credentialed ministers have engaged in adultery, embezzlement, pornography, lying, cheating, pedophilia, internet dating, and other things too disgusting to mention. The pain and betrayal it has inflicted on others is indescribable. In every case but one that I know of, the ministers were "caught." They did not bring their behavior to the light, or confess...they simply continued to minister.

This problem lurks throughout the church and is a reflection of our culture. In the '80s it was white-collar crime and political corruption. In the '90s it was industrial espionage and insider trading. Today it is corporate falsification of accounting records, cheating investors out of retirement funds, and sexual child abuse among the Catholic clergy.

I am alarmed at the growing chasm between what people believe (or at least what they say they believe), and how they behave...both in and out of the church. I am alarmed at the lack of leadership integrity and the absence of moral clarity. I am shocked by the Enron and WorldCom disclosures. I still wince with pain when I think about the character of our former president in Washington, D.C. I am haunted

by the arrogance of a minister who proudly displayed his dash-mounted fuzz-buster, so he could intentionally break the law.

A minister from a growing church said, tongue-in-cheek, "Our people are converted in every way except their lifestyle and values." He continued, "They like the show but refuse to grow. They like the parts which help them cope, but not the parts calling for sacrifice, commitment, change, and obedience." These are the "converted unconverted."

I just had a conversation with a minister whose rebellious son has taken the whole family through World War III. The young man has grown up in a Christian home and in the church. The minister told me, regarding his son's behavior, "It's just easier to be bad!"

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P rayer & Intimacy with God
L eadership Development
A dvancement Funding
N etwork: Communication & Technology
T he Great Commission
E thnic Ministries
R esource Churches & Leaders
S ingleness of Purpose



Teri Beyer,
Secretary/Treasurer

CAN THE CHURCH MAKE A LOAN TO THE SENIOR PASTOR?

It is possible the answer is no. Open Bible Policies and Principles, Article IV, Section 3, Paragraph 1 makes the pastor an officer of the church. There is a statutory prohibition on loans to officers or directors of non-profit corporations in 27 states. In those states, if a board makes a loan to an officer or director, each board member who votes to approve the loan is personally, jointly and severally liable to the corporation for repayment of the loan.

If you live in a state where such loans are not prohibited, there are still three tax issues that should be considered. 1) Does the loan result in taxable income to the recipient? If the loan

is given at no or below-market interest, the answer may be yes. 2) Does the loan constitute private inurement of the assets of the corporation to a member of the non-profit corporation? If the loan is given with either the intent that it will be forgiven or the effect that it is forgiven, the answer could be yes.

3) What will happen if the loan is never repaid?

This is a question of fiduciary responsibility for the board members. If the loan was not a good fiduciary risk, the board members MIGHT be liable to repay the loan to the corporation. All loans given should reasonably be expected to benefit the corporation (not the recipient) and should be arm's length transactions.

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

(Continued from page 1)

Golfer Ben Hogan was in a tournament when he hit his ball into the rough. Arriving first at his ball, he accidentally stepped on a twig, which in turn moved his ball about an inch. "Oh no," he moaned, "that just cost me a stroke."

Shocked, his caddy responded, "Surely not! You didn't do that on purpose, and besides, no one saw it."

Without hesitation Hogan replied, "I saw it – and that is enough! Give me the stroke."

There is a reason that kind of integrity is hard to find in our society. It is because there is not an accepted standard. "Doing right" means there must be a standard of

rightness. When society rejects the concept of absolute rightness, in favor of relativism, the outcome is always anarchy. Take for instance this true story from 1853. Three railroad tracks converged on Erie, Pennsylvania, from different directions. When joined, the entire territory was to be open to rail transportation. A huge celebration was planned. But when the work crews arrived in Erie they discovered their tracks (miles and miles of track) were different widths. Oops, the industry was still new – there was no standard. Who would be willing to tear up months of work? And who would pay for it? A bloody massacre ensued. Police and sheriff deputies were called. Even women were burgeoning one another with sledgehammers to defend their men. No standard means anarchy!!

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Prayer & Evangelism

In prayer it is better to have a heart without words than words without a heart.

John Bunyan

We must move from asking God to take care of the things that are breaking our hearts, to praying about the things that are breaking His heart.

Margaret Gibb

Nothing lies beyond the reach of prayer, except that which lies outside the will of God.

For us to spend and be spent in the Lord's work when the life is prayerless is one of the devil's great victories.

Satan trembles when he sees the weakest saint upon his knees.

Compiled from The Cream Book, Moody Press

Loving-kindness has converted more sinners than either zeal, eloquence or learning.

You can test all your big sentiment about love for humanity by what you are doing for a single individual.

The most valuable sermons are when one person is the preacher and one is the congregation.

The torch of Christianity may be lit in church, but it does its burning in the market place on the street.

Compiled from The Cream Book, Moody Press

Book Briefs

Surprising Insights From The Unchurched and Proven Ways to Reach Them

By Thom S. Rainer, Zondervan
290 pages

What makes this book unique is that the people surveyed are not the unchurched, but the formerly unchurched. These new Christians clearly voice what factors led them to Christ. A number of myths are shown untrue.

Rainer combines the results of excellent research with a wealth of real-life stories. The book is especially useful to pastors as the results show the importance of the pastor's role in reaching the unchurched. An entire chapter is devoted to "preaching that connects with the unchurched." This book will fuel your evangelistic passion.

Reviewed by Brett Nelson, AGTS student

Building a Church of Small Groups: A Place Where Nobody Stands Alone

By Bill Donahue and Russ Robinson, Zondervan
219 pages

This book explores the transformation of one large suburban church, as it made a shift from seeker-oriented worship to a total restructuring of its disciple-making groups. It also presents a balanced guide of principles that can be useful to any church of any size as it examines its own mission. A strategy to work through change is presented.

Part three presents useful information on group development through effective leadership enlistment and training. Part four provides a comprehensive overview of the procedures for implementing dynamic ministry. This book challenges pastors with an experience-based and biblically grounded model for developing effective volunteer leadership for discipling all believers.

Reviewed by Vic Ostrom, Ed.D

Health Hints

My Achin' Back: 7 Things You Can Do To Prevent Lower Back Pain

1. Watch your posture. Keep your body in alignment, with ears over shoulders over torso over hips over heels

2. Avoid sitting or standing in one position for too long. Change positions frequently.

3. Exercise regularly. Aim for 30 minutes of aerobic exercise every day, and do strength and flexibility exercises for your stomach and back muscles.

4. Keep your weight where it belongs. Fat around your stomach – the potbelly syndrome – pulls the natural curve of your spine forward, and your back muscles will eventually complain.

5. Lift and move objects properly. If moving the object off the ground, bend your knees and squat as close to the load as possible. Stand on a footstool to move an overhead object, tighten your stomach muscles and bring it down with a slow, smooth motion.

6. Stress less and maintain a positive attitude. Stress and negative emotions can cause the muscles in your lower back to tighten, producing back pain similar to a tension headache.

7. Use common sense. Watch out for high-risk sports like football. Warm up properly before any activity. Ask for help when an object is too heavy.

Resource Recap

Sunday Service Help

A FANTASTIC site designed to breathe new life into Sunday services is www.teamSundays.org, recommended by Pastor Jim Tarr of Largo, Florida. I visited this site and it is great!

Worship Music and Christmas Musical

Not only does Aardvark Hill, www.aardvarkhill.com, offer an enchanting Christmas musical - *A Mouse Christmas*, but they also have a select offering of exceptional contemporary worship music for all ages and all sizes of congregations.

Movie Helps

Ted Baehr's website, www.movieguide.org offers free access to currently running movies that are rated according to quality, worldview elements, and acceptability for a conservative Christian audience.

Focus on the Family's site, www.family.org/pplace/pi/films, provides reviews of movies, music, and TV. The website includes an extensive archive of previously reviewed films.