



#### Who are Seventh Day Baptists?

If you've never read The Sabbath Recorder before, you might be wondering who Seventh Day Baptists are. Like other Baptists, we believe in: · freedom of thought under the guidance of the

Holy Spirit.

- · salvation by grace through faith in Jesus Christ.
- the Bible as the inspired word of God. The Bible is our authority for our faith and daily conduct.
- · baptism of believers, by immersion, witnessing to our acceptance of Christ as Savior and Lord.
- · the congregational form of church government. Every church member has the right to participate in the decision-making process of the church.

#### The seventh day

God commanded that the seventh day (Saturday) be kept holy. Jesus agreed by keeping it as a day of worship. We observe the seventh day of the week (Saturday) as God's Holy Day as an act of loving obedience - not as a means of salvation. Salvation is the free gift of God through Jesus Christ. It is the joy of the Sabbath that makes SDBs just a little bit different.

If you would like more information, write: The Seventh Day Baptist Center, 3120 Kennedy Road, PO Box 1678, Janesville, WI 53547-1678. Phone (608) 752-5055; FAX (608) 752-7711; E-mail: sdbgen@inwave.com and the SDB Web site: www.seventhdavbaptist.org

#### Come early for **Pre-Conference Sabbath**

Conference visitors are especially invited to attend Sabbath services on July 25 with one of the West Virginia churches. Worship in Lost Creek begins at 9:30 a.m., and in Salem at 10:00 a.m.

Salem is arranging a dinner schedule so that guests may get to Lost Creek (a 30-minute drive) in time for Pastor Stephen Osborn's ordination service in the afternoon. Salem is located on Route 50, 15 miles

Main Street. The Lost Creek church is located within sight of Exit 110 off Interstate 79, eight miles south of Clarksburg (25 miles from

west of Clarksburg. Take any of

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ing Conference week,

WV Wesleyan is (304)

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See you there!

July 26).

the SDB number at

**Evening Activities** planned for Youth at Conference

Sunday Introductory meeting and ice cream sundaes

Monday Pizza and movie

Tuesday Goofy Golf

#### Wednesday

**Crazy Olympics** (Tug-o-war, Relay races, Dizzy basketball, Slamdunk contest, Pie-eating contest)

Thursday

Youth Banquet. Gym and swim

Sabbath Eve Vespers

After Sabbath Coffee House Variety Show



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### Forgive us our debts

### (and other Bible stuff taken out of context)

by Doreen Sanford Davis

As I hung up the phone, a large knot formed in my stomach. Fear and anger vied for my attention. We could lose everything—our house, our business, our self-worth.

My husband, David, had just called to tell me that WTB (the transport company he had been driving for) had just filed for bankruptcy. He also told me that the bank had frozen all of its assets, our most recent settlement check had bounced, and that timely (if any) payment of thousands of dollars "for services rendered" was highly unlikely.

David, sole proprietor of D.L. Davis Trucking, was now just one of hundreds of WTB's creditors, not one of its top owner-operators.

I was clearly shaken, and my boss kindly let me go home early.

In the 35-minute drive home, my panic and despair did not miraculously give way to some divine, "yippy-skippy" peace. God did not surround me with a warm, fuzzy, "It's going to be all right, Doreen; everything's going to be 'hunky dory.' "

Instead, as I drove in the driveway that last Friday in March of 1997, I knew that God finally had my full attention in the one area of our marriage where we had not been faithful: our finances.

#### Financial "reality check"

God had been giving us gentle reminders about our finances for years. In fact, we had halfheartedly "turned over our finances" to the Lord several times in our then eight-year marriage.

We were semi-regular tithers, generous to the church in both time and money. We had read Larry



Burkett's books together, studied finances in Sabbath School, and even gotten close to debt-free before purchasing our home.

We were a picture-perfect, faithtalking, church-going, evenly-yoked Christian couple. Financially, we *appeared* to be a successful, happy, D.I.N.K. (Double Income, No Kids) family. However, we each had brought unhealthy—all right, I'll say it—*sinful* financial habits and attitudes into our marriage, and had allowed those habits to go unchecked.

In reality, we had been living

consistently beyond our means, resulting in heavy consumer debt. We were about half a paycheck behind in our obligations. And now we just had the equivalent of several paychecks taken away. Yes, God certainly had our attention, and we both knew we deserved to lose everything.

Feature

Would we finally allow the Lord into our financial closet, and let Him clean house, *no matter what*?

Would we trust the Maker and Creator of the universe with our small stash of stuff? Would we relinquish our rights and allow Him to do or take whatever He needed to bring us closer to Him?

#### Repentance and reparation

That night, as David led out in our evening prayer time, we had an extended period of confession and brokenness. Then we experienced a call to repentance. The only answer to those questions God was going to accept was "Yes."

In the coming week, as we took stock of our situation, we found ourselves on that great amusement

 and so ends another story of how

 God provides for those in need, who

 diligently seek Him...

 n, we found

 Ha!! I laugh. We had not forgot 

 ten there was a lot of irresponsible

Would we finally allow the Lord into our financial closet, and let Him clean house, no matter what? Would we trust the Maker and Creator of the universe with our small stash of stuff?

park ride called the "emotional roller coaster." Hopes were raised and dashed, money came and went.

But each night as we prayed together, a little more fervently and honestly, and sang our praise songs just a little louder, we began to truly rest in the peace of relinquishment. And we saw God provide.

Our bank gave us 10 days to cover the checks we had written against the bounced settlement check. (It was the same bank that had seized WTB's bank account in the first place.) I got paid on the ninth day, bringing the company account up to zero. The finance company holding David's truck loan allowed us to extend the loan for two months by paying the interest up front. And I received an unexpected bonus check, which covered the amount needed with less than 50 cents to spare!

living and spending that brought us to that financial crisis a year ago.

We rolled pennies for gas, and

ate out of our cupboards. David

immediately leased onto another company and was able to sell his

extra axle (don't ask: it's a "truck

thing") to bring us current with

our house payment.

**Rethinking old** 

spending habits

So how do two intelligent, creative, hardworking people allow themselves to be in such bondage? And how does God work His way in people who are truly repentant?

In many ways, David and I come from similar financial backgrounds. We both grew up in pastor's families. While we knew we weren't rich, neither one of us felt necessarily deprived. We were both vaguely aware that our parents had, at one point in their lives, struggled with credit debt. But neither of us felt emotionally affected by the incidents. We had both developed habits of

"picking up the tab" and tendencies to "pay more than our share." We were both avid consumers; neither of us were conscientious savers. I, as a single adult, and David,

### "Talk about money," leader tells pastors

by Greg Warner Associated Baptist Press

Pastors should shed their reluctance to talk about money from the pulpit, Alabama pastor Gary Fenton told church leaders at a recent Nashville conference sponsored by the Baptist Center for Ethics,

After sharing that reluctance for years, Fenton said he "went through a conversion" about church finances. Fenton, pastor of Dawson Memorial Baptist Church in Birmingham, said he once

> "Pastor Fenton realized he couldn't preach about Christian stewardship without talking openly about money issues."

thought talking about money "violated my role" as a pastor. He would avoid the topic by using such euphemisms as "resources" and "stewardship of life." Eventually he realized he couldn't preach cont. on page 6

#### Talk about money... cont. from page 5

about Christian stewardship without talking openly about money issues.

Pastor as financial leader Rather than downplaying his role as a financial leader in the church, Fenton said he now accepts that function. Getting involved in church finances is important for a pastor because the pastor is a church member and a church leader, and because the pastor "is one of the few people in the church who has the big picture."

Fenton identified five reasons for pastors to talk about stewardship:

• Stewardship is a biblical theme.

•A pastor can be an "accidental fund-raiser." By talking about ministry opportunities, a pastor can spark "a little opening of generosity" from a church member, which often develops into a lifelong pattern of giving.

• "We are trusted trustees." Church members often look to pastors to help them sort out the worthy causes.

• Pastors are "the conscience of the church."

• "We are heralds of the vision." A pastor can help a congregation define and proclaim its vision, "and vision attracts contributions," Fenton said. "Instead of us going to them with hands out, they come to us with hearts open."



in a previous marriage, had borrowed money from our respective parents for debt problems. Now, both of us would rather kiss a lizard than ask them again!

#### Open communication

The most unhealthy characteristic of our financial partnership was the lack of non-confrontational communication.

I can't blame David for this one, since *anything* he said to me concerning our finances, or my spending habits, was *perceived* as being confrontational. I would get so emotional when discussing my personal finances, that he finally quit telling me anything.

Conversely, when I was taking care of the books, I was afraid to tell David how far behind we were, for fear he would have something to say.

Finally, we came up with a silly little system for discussing any kind of emotional issue. It's called, "I have words." If either partner says, "I have words," the other person has a chance to prepare himself/herself for potentially confrontational information, and to unplug his or her emotional reaction. It means that "I do not tie the forthcoming statements with your value as a person. I promise to love you when we are done." It works for us.

#### The major money issues

Once we were actually able to talk about money, we found we could agree on several major issues:

1) Daily prayer *together* is essential. When David was gone all week, we had gotten into the habit of praying together on the phone. Now that he is home every night, our prayer time has become the focal point of all of our important communication.

2) David is the more gifted money administrator. (That is the positive way of saying, "Doreen does a rotten job handling the books.") He pays the bills on time, makes adjustments to the budget, and communicates trends.

3) Credit card *income* is a lie of the devil. It is from the pit of hell; it smells like smoke. This is a "noThe most unhealthy characteristic of our financial partnership was the lack of non-confrontational communication.

brainer." Everybody knows that using credit cards to supplement income is really stupid, no matter how noble the motive for the purchase. In the months following our "crash," we were able to consolidate our credit cards into a second mortgage to make the debt more manageable. But it still smells like smoke, and it is our top priority for repayment.

4) Bankruptcy is not an option.

## Four church

Understanding the financial mindset of a congregation helps pastors provide effective leadership, according to Alabama pastor Gary Fenton.

At a recent conference, he identified four mindsets, each approaching financial issues with a different set of values that usually reflects the financial experience of the majority of church members:

• The small-business church values *thrift*. People who work in small businesses believe "every cent is important," Fenton said. They know how much things cost and expect their church leaders to know the same.

•The entrepreneurial church values *risk*, Fenton continued. People in entrepreneurial businesses "are willing to risk money if they can see some advantage down the line." If a pastor

Having been on the other end of a bankruptcy, we realize that there are real people who don't get paid if we default on a loan. We have watched the owner of WTB continue to draw his \$10,000 monthly salary, and the lawyers handling the appeals draw millions, while our claim goes unpaid.

5) Our tithe comes "off the top."

For us, tithing did not begin as

a love offering, or from the heart,

David and Doreen Davis are members of the Seattle, Wash., SDB Church.

or for any of those other church-

answer reasons. We began to faithfully tithe out of simple obedience.

David made the decision, as head

check first. If we run short, then we spend less on entertainment or clothes or some other less im-

portant budget line item.

of our household, to write the tithe

So where are we now? We are

still in debt, but we are less in

debt than we were a year ago.

We are not out of the woods.

But at least we know Who owns

## mindsets

the woods.  $S_{\mathbf{R}}$ 

is unwilling to take risks in budgeting, Fenton said, the entrepreneurial church concludes "our pastor has no vision."

•The non-profit church values fairness. Often populated with employees from government, non-profit agencies, universities and denominational agencies, non-profit churches want budgets that are equitable to all concerned.

• The corporate church values targeted investment. Does the budget support efforts that will accomplish the church's mission? This is bottom-line thinking, Fenton explained, but identifying a church's bottom line is a difficult thing.

According to Fenton, most churches have a blend of the four financial models.

-Greg Warner, ABP

6

# A pastor's climb out of debt's "black hole"

by Scott Hausrath



When asked to calculate my net worth, I was shocked to see how my liabilities were completely swallowing my assets.



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Feature

It's the four-letter word of the
'90s—DEBT.
I. like many other Americans.

have found myself mired in it. How in the world did I allow myself to get here? More importantly, how in the world am I going to climb out of this hole?

#### Debt's "good" beginning

It all started way back in the early '80s, when I took out a student loan to help me through college. Education is priceless, I figured. If anything is a worthy reason for borrowing, it is college.

Well, yes, education is a great thing. And if it is obtainable only through borrowing, then debt is an option which deserves consideration.

My problems began, however, in the mid '80s, when I took a friend's advice to start building my credit by applying for a charge card. This was a completely different realm than student loans.

Having been "blessed" with the "privilege" of charging my way to consumer Nirvana, I began my journey with the purchase of a bicycle—something I did not have to save for at all. What a great system, this plastic power: instant gratification!

#### Instant gratification,

long-term consequences That was the root of the problem. Though the gratification was instant, the consequences were long-term. It took many months to pay off that first charge, and during the interim nothing prevented me from making other charges. Though I did not go crazy and buy everything in sight, there always seemed to be a balance on my credit card. Every month I was obligated to write a check to the card company.

#### More school, more debt

I closed the '80s by beginning my seminary career. It was a fantastic experience, but oh the expense! I had attended California's public institutions all through college, so paying the tuition of a private school was a daunting proposition.

Fortunately, I received help from family, part-time jobs, and school grants. However, the expense was so great that I took out more student loans, adding to my growing debt.

#### Great job; no withholding

Finally, my classic exploit in poor financial stewardship was when I had a great job to help me through school. The only problem: I was a private contractor, not an employee, so no taxes were withheld from my paychecks.

Lacking the vision and discipline to set aside money regularly, I ended three or four tax years by taking a cash advance on my credit cards in order to pay Uncle Sam. Yikes!! (Not something to write home about.)

Those years capped a long period of my life during which I accumulated quite a large debt.

#### Time to crawl out

Getting out of debt was never a major concern for me until I attended an investment seminar four years ago.

When asked to calculate my net worth, I was shocked to see how my liabilities were completely swallowing my assets. I had wanted to start investing for the future, but I realized that I first needed to crawl out from under my horrendous debt.

Before that seminar, becoming debt-free was a nice idea to ponder, but nothing more. After that seminar, however, paying off my debt became one of the highest priorities in my life.

#### Help from His Word

God's Word also deserves much praise, for it urges us to soberly consider our financial reality. Luke

#### I was choosing instant gratification at the expense of long-term security.

16:10-13 speaks powerfully to me, especially verse 11: "If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"

It's not that I was dishonest with God's financial provisions; it's that I was miserably foolish with them. I was choosing instant gratification at the expense of longterm security.

#### Consolidation

After catching a ride on "the clue bus," I collected all my credit card statements and student loan papers, and started figuring a timetable to pay them off. I have made a goal of taking a specific amount of money each month and applying it toward debt reduction. This is, of course, in addition to paying the monthly minimums on all my other accounts.

I can't say that I have reached this goal every month, but I

have reached it more often than not. Furthermore, I was able to get a debt consolidation loan from my credit union. This has saved me a significant amount of money in monthly interest payments over some of those astronomical credit card rates.

#### Attitude adjustment

Another tool in this repayment process has been my mental perspective. When I finally embraced the priority of becoming debt-free, my attitude toward spending changed. When forced to weigh the short-term gratification of a purchase against the long-term enslavement to more debt, I have usually chosen not to spend.

Additionally, as the Lord provides periodic windfalls, I still wrestle with the idea of using those funds to buy some neat "stuff." Fortunately, I have chosen to apply them to my debt instead.

#### Still in process

Becoming debt-free is a long process, and I am still slugging away at it. Through the battle I have gained more of an appreciation for vision, financial discipline, and trusting in God's provision. Indeed, the idea of trust is taking on fresh meaning as I realize that I must make an accounting for the treasures God entrusts to me.

If *debt* is the four-letter word of this fleeting decade, then becoming debt-free will no doubt lead to a couple of four-letter words of eternity: *"Well done*, good and faithful servant!" SR

Scott Hausrath is the newlyordained pastor at Foothill Community SDB Church in Montrose, Calif.

# The road to financial recovery

(Reprinted with permission from the March/April 1998 issue of NAB Today, news for the North American Baptist Conference, Oakbrook Terrace, Ill.)

Johnny and Emily Spigelmire aren't spendthrifts. They're not shopaholics. They're not prone to living beyond their means.

Yet a few years ago, the Spigelmires found themselves in debt to the tune of \$22,000. (The primary cause for their financial woes was a home-business venture that failed.)

It's been said that falling into debt is like falling into quicksand. The more you struggle to get out, the deeper you sink. The Spigelmires certainly found that to be true.



Setting financial goals? Here are two ideas from Dr. Connie Salios to help you plan wisely.

•Adopt the "10/10/80 principle." Give God the first 10% of everything you earn. Next, place 10% in some kind of savings or investment plan. Finally, learn to live off the remaining 80% through strict budgeting.

• Establish a three-pronged saving strategy. First, save for large item purchases such as a car or a home appliance. Second, save for emergencies such as replacing a roof or an automobile transmission. Third, save for retirement.

Many people make the mistake of saving too much for retirement. As a result, they face constant cash flow problems. If you save 10% of your income, consider the following breakdown: 2-3% for large item purchases; 2-3% for emergencies; 5% for retirement.

"We tried several different things," Emily recalls of the family's attempts to lessen its debt load. "Some [of the methods] worked for a while, but then something would happen and we'd be right back where we started from."

The precarious nature of their financial situation became apparent to Johnny and Emily when a member of their church, a middleaged husband and father of five, died suddenly. Fortunately the man had invested in life insurance to make sure that his family would be taken care of.

Johnny and Emily asked themselves, "What if this had been our family?" At the time, neither of them had life insurance. To them, life insurance was a luxury that they could not afford on their already-tight monthly budget. That's when they realized they needed to take some immediate steps to change their financial outlook.

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Feature

Their first step was to attend a Stewardship Seminar held at their church, South Austin Fellowship, Austin, Texas, by Dr. Connie Salios, NAB associate director of estate planning. Intrigued by what Dr. Salios had to say in his Sunday morning presentation, Johnny and Emily scheduled a private consultation with him to discuss their personal finances.

"The first thing Connie helped us do was establish priorities," Johnny says. "We had to figure out what was important for us to do with our money."

With a few adjustments to their budget and a strict regimen of watching every nickel and dime, the Spigelmires began to forge a sound personal finance strategy. Connie helped them identify bad spending habits and showed them how they could afford life insurance and other future-investment programs.

Perhaps most importantly, Connie helped Johnny and Emily understand the importance of a God-honoring, generous stewardship lifestyle.

"Our first responsibility is to tithe," Johnny notes. "For us, that means not just 10 percent of our salary, but 10 percent of everything we receive.... A generous stewardship lifestyle has physical, spiritual, and emotional benefits."

By following Connie's advice and by diligently and prayerfully watching their finances—the Spigelmires have managed to reduce their debt load by over \$4,000 in the past two years. What's more, they have become wise stewards of the resources with which God has blessed them. Sp



Seeking Spiritual Maturity: FAMILY LIFE An annual emphasis of the SDB General Council

## Godly finances in the home

by Mary Shepard

I believe there are four major steps to dealing with finances in a godly way. There are more, but following these four lays a good foundation.

#### Tithing

The first step is tithing. Malachi 3:10 says, "Bring the whole tithe into the storehouse. Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it" (NIV).

This Scripture not only tells us what we are to do but the blessing that goes with it. We found this to be absolutely true in our lives. When we started tithing, we always had what was needed. Prior to tithing, there was a scarcity to our financial resources. Tithing changed that.

#### Train your children

The second step is to pass the biblical principle on to our children. Proverbs 22:6 says, "Train a child in the way he should go, and when he is old he will not turn from it" (NIV).

The discipline of tithing their allowances and money earned is a valuable lesson to youngsters, not only in giving, but also in saving. Along with that is teaching them obedience to God's commands.

#### Be debt free

The third step is to avoid debt, to be debt free. Proverbs 22:26 tells us, "Do not be a man who strikes hands in pledge or puts up security for debts." Romans 13:8 expands that guidance, to "let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law."

Living on what God provides is a challenge and a blessing. God's provision is interest free; credit cards aren't.

#### Honor your parents

Step four is caring for our elderly or ailing parents. We are to honor our father and mother.

In Matthew 15:3-6, Jesus speaks about giving to religious institutions dictated by traditions instead of helping parents, and how this nullifies the Word of God. help them. SR Mary and Richard Shepard are

We started tithing early in our

married life and worked with our

free was something we saw later

and is something we are complet-

We have arrived at the point

in our lives where our parents now

need our assistance after providing

for our needs when we depended

upon them. Following these bibli-

cal guidelines now allows us to

members of the Houston, Texas.

ing this month.

SDB Church.

children to do the same. Being debt



## **Discover Godly answers to your** financial and spending questions



The "buck stops here" when you have a godly financial plan.

Scripture tells us that everything is a gift from God. We are merely the stewards of the gifts He has chosen to bestow.

Becoming Money Wise, from Concordia Publishing House (CPH), is a simple, straightforward guide to incorporating Christian stewardship practices into every area of financial life.

This book includes Christ-centered advice on:

Financial planning

Insurance

Investing

Responsible money management

• Debt

• Planning for retirement

•Estate planning

The easy-to-read format and planning work sheets are helpful to both inexperienced and expert money managers. The inspirational focus provides Scriptural guidance for all. Learn to develop a practical understanding of how money works and the importance of Christian stewardship-and become money wise.

Ronald Chewning is a certified financial planner who has worked as a stockbroker and a regional vice president for a denominational foundation. He recently opened his own firm called Stewardship Advisors. He and his family live in Beverly Hills, Mich.

For more information, contact Doris Engstrom at (800) 774-0274, or e-mail at dorise@cphnet.org

# HOW TO MANAGE YOUR MONEY video series

Larry Burkett leads an in-depth study of God's principles for money management: how to make it. spend it, save it, invest it, and share it.

"How to Manage Your Money" is a practical series designed for use in group or individual study, church training seminars, and home and family workshops.

This three-tape video set (recommended by the Conference's Budget and Finance Committee) is available from the Tract Council's lending library. You may call us at (608) 752-5055 to schedule your showings. The 12 half-hour lessons include:

•What Is Wealth? ·God's Will in Finance •The Perils of Money ·Release from Servitude •Financial Planning-God's Way (Part I) Financial Planning— God's Way (Part II) Motives for Accumulating Wealth ·How Much Is Enough? ·Sharing by God's Plan Who Deserves Help? ·God's Principles of **Financial Decisions** Practical Applications

Larry Burkett is founder and president of Christian Financial Concepts, Inc., a ministry of teaching and counseling on God's principles of finance.



# See you in wild, wonderful West Virginia!

Plan now to attend General Conference in Buckhannon, W.Va., July 26-August 1. Last year's record-breaking Craft Sale will be a tough act to follow (\$1,211.60). but we need to do the best we can to support our new "Chosen Generation" through Summer Christian Service Corps (SCSC). Please bring items that are practical and easy to carry.

Also bring your outdated eyeglasses, to be sent to Africa.

We will again collect a Love Gift, to be distributed according to the recommendation of the Women's Interest Committee chaired by Lorna Graffius. You may make an individual contribution, or bring a donation from your local Ladies Aid—or both!

The Love Gift collection will take place at our special annual Women's Banquet, featuring a dramatic presentation of Bible women.

The annual Business Luncheon, chaired by our new president, Ruth Probasco, will be the time to adopt proposed by-laws for our national society. These were distributed last year to each church.

If you need copies of the proposed by-laws, please request them from Ruth (858 Barrett Run Road, Bridgeton, NJ 08302; phone (609) 451-6844; fax (609) 453-8218), Copies will be available for those in attendance at the luncheon.

Other matters include approving the Women's Society slate of officers for 1998-99 and adopting the 1999 budget. We are requesting that each local Women's Society bring/send 50 copies of highlights of your year's activities to be distributed to your sisters at the luncheon.



Last year's record-breaking Craft Sale will be a tough act to follow.

Finally, whether you can attend Conference or not, be sure to pray for our 17 SCSC volunteers serving in eight projects. They are: ·Denver, Colo. Debbie Moncrief, Shiloh, N.J. Marcy Payne, Dodge Center, Minn. P.D. (Project Director)-Jim Galanaugh

• Milton. Wis.

Marissa Van Horn, Columbus, Ohio Angie Neher, Dodge Center P.D.-Nicole Cruzan

·Battle Creek, Mich. Steve Graffius, Bridgeton, N.J. Kecia Thompsongordon, Miami, Fla.

P.D.-Marilyn Discher

#### •North Loup, Neb.

Nicolas Kersten, Milton, Wis. Emily Davis, Cedarville, Ohio Cathy Payne, Dodge Center P.D.-Helen Goodrich

·Boulder, Colo. John Pethel, Salem, W.Va. Karen McPherson, Grantham, Pa. P.D.-Sania Looper

·White Cloud, Mich. John Mark Camenga, Salem Melissa Winkleblack, Denver P.D.-Patti Wethington

 Central Maryland Church Nathan Kinnicutt, Little Genesee. N.Y. Omari Rhoden, Toronto, Ontario P.D.-Butch Hibbard

·SDB Host Committee (Salem) Cathy Rogers, Salem Jennifer Martin, Salem P.D.-Duska Davis

Pray also for youth who are serving the Lord in other ways, those who are seeking His will for their lives, and those who need to know the Lord. Pray that decisions made at Conference which affect our women, our young people, and our families will be in accordance with God's will. Sp

Pearls from the Past by Don A. Sanford, historian **SDBs early in Georgia** year about 10 families of sev- in his

In February, I received an e-mail letter from a man in Georgia who wrote:

"Dear Fellow Believers, I was reading in the book by Pastors Walker & Huddlestun that SDBs were the first Baptists to celebrate the Lord's Supper in Georgia. Can you provide additional references for this fact? Also if SDBs are members of the BWA, why aren't there more Sabbath-keeping Baptists?

"It seems that Sabbath-keeping Christians could have a real advantage in evangelistic work for Jewish people. Have you found additional effective ways to reach Jews for the Gospel? I'm trying to just make friends by attending synagogue services. Somehow, by making friends we can win their confidence and exemplify the character of Jesus to them. Thanks and may God bless your work...."

The first part of that letter sent me to the book, *Materials Towards a History of Baptists*, by Morgan Edwards, a Fellow of Rhode Island College 1770-1792. In a section which he entitled "Materials Toward a Baptist History in the Province of Georgia 1772," Edwards wrote:

#### The Landing in Georgia Jan 19, 1733

Some few of the first settlers in this province were of the baptist denomination; but those few were so scattered through the several settlements, now called parishes, that no society of them met for worship till the year 1759. In the fall of that year about 10 families of seventh-day baptists arrived from Prince-William in Virginia and settled, encamped for a while, near a little river called by the Indians Tuckusokin, not far from the place where it empties into the Savannah, within the bounds of St. Matthew's parish;

bounds of St. Matthew's parish, their preacher was one Richard Gregory; but he dying soon, Robert Kirkland succeeded him, who had one John Clayton to his assistant.

Few years after this society broke up and they who remained returned to Edistor in (South) Carolina; the principal persons were the said Gregory, three of the Kirklands, Philip Fin, said John Clayton, Thomas Lovelace, Hugh Kennedy, Jonathan Woodson and one Williams. This fraternity had all things in common, and got their livelihood chiefly by gathering honey and beeswax, and hunting deer and beasts of fur.

Two things contributed much to their dissolution and causing the remains to guit the province: one was sickness: the other was a malignity which their neighbors had conceived against them on account of their working on Sundays and the judgements (as they imagined) which beset them while working, particularly a hollow tree falling and killing two horses while their owners were taking honey out of it; also a young man being killed with the jirk of a plough while planting indian corn on Sunday, and on another Sunday one or two being struck dead while thunder as they were hunting, etc. Under the influence of said malignity their neighbors sought opportunities to hurt them as enemies of God; and hearing one of their preachers (Clayton) advancing

in his sermon, "that he who kept a concubine would be no christian, though the keeper were a king and the concubine a countess." This was construed an unchristianizing of king George the second; and the preacher fined one mark.<sup>1</sup>

David Benedict, in his General History of the Baptist Denomination in America, attributes this group of Sabbathkeepers to the Seventh Day Baptists in Pennsylvania, particularly the church at French Creek, some 32 miles from Philadelphia:

In 1754, a church of this order of Baptists was begun on Broad River, in the parish of St. Mark, South-Carolina, about 180 miles from Charleston. The leading members in it were Thomas Owen and Victor Nelly, from French-Creek, Pennsylvania and John Gregory and his two sons, Richard and John from Piscataway, New-Jersey. They were Calvinistic in sentiment. and in 1770 had increased to eighteen families, whereof twenty-four persons were baptized....

In 1759, eight families of the Seventh-day Baptists passed over from South-Carolina, and settled near Tuckaseeking, in Georgia... After residing there about five years, this company retired to Edisto, and left but few proselytes behind them. Benedict then described the Seventh Day Baptists of his time at the beginning of the 19th century in these words:

In baptism, church discipline, etc. the Sabbatarians differ in nothing from their First-day brethren; in doctrine, some of them are Calvinists, but perhaps a greater part are inclined cont. on page 26



# Almanac

A look at where we have been from the pages of The Sabbath Recorder

#### One year ago-June 1997

With the theme, "Empty Nest," Norman and Vicki Burdick share excerpts from their Conference Bible study on the topic.

Camille Henry looks at life with her youngest leaving first, and the middle one marrying and staying at home; Donna Bond reflects on the "short" journey of her 18-year-old embarking into the military.

Issue includes tear-out postcard for those who want to remain on the SR mailing list.

New pastor Bill Bowyer reports from the Leonardsville-Brookfield, N.Y., church.

Kirkwood, Mo., church reaches out with new computer technology.

Service held in Jamaica to dedicate the rebuilt Waterford SDB Church facility. The previous church building was destroyed by Hurricane Gilbert in 1988.

#### Five years ago—June 1993

Regular publication is pre-empted by special issue, "Seventh Day Baptists." This full-color overview, first done by editor Scott Smith for the 140th anniversary of the SR in 1984, is updated and reissued as a followup piece to send to those responding to the denominational documentary film, "A Choosing People—The Seventh Day Baptist Story."

#### 10 years ago—June 1988

Special evangelistic issue, "Jesus Is in the Business of Changing Lives," features testimonies from members of the Battle Creek, Mich., church. Lead articles relate how Errol Spells' near-death experience began a new life of faith for him and his wife, Floella.

#### 25 years ago—June 1973

President of the Women's Board, Madeline Fitz Randolph, guest edits emphasis issue on SDB women.

Central New York Association held at DeRuyter on May 4-6; Berlin, N.Y., church hosts Eastern Association meetings May 18-20.

Summer Christian Service Corps (SCSC) training

held in Battle Creek, Mich. Eighteen workers are assigned to six projects.

Boulder, Colo., church celebrates 80th anniversary.

Evangelist Billy Graham preaches to over three million during his five-day crusade in Seoul, Korea. Photo shows the closing service with a crowd of over one million.

Charles Bond, Leon Lawton, and Mynor Soper join host pastor Joe Samuels to conduct evangelistic services in Jamaica during their Conference's golden jubilee year.

#### 50 years ago-June 1948

Victor Skaggs reports on Ministers' Conference held in Jackson's Mill, W.Va.

Sabbath testimonies come from members of the Rockville, R.I., and Battle Creek churches as they celebrate Sabbath Loyalty Day.

Pastor C. Rex Burdick is ordained during Eastern Association meetings held at Marlboro, N.J., church where Burdick serves as pastor.

Dr. and Mrs. Herbert Van Horn honored at a retirement reception at the Plainfield, N.J., church.

Special issue features work of the SDB Historical Society.

...where are we headed?

#### Pray for—

- families facing an empty nest this year
- the outreach ministry of *The Sabbath Recorder* • new interim Executive Secretary Rodney Henry
- our SDB Conference in Jamaica
- •SCSC training and projects
- •a strong spirit of tithing in our churches
- •all to undertake the Great Commission



## **Christian Education**

by Ernest K. Bee Jr.

# Give a Gift for Life

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on the Certificate	\$80.00 (Youth)
The Certificate will be sent to you for presentation. Please give your address.	\$110.00 (Young Adult)
(If no address is given we will send the Certificate to the camper )	\$00

(If no address is given, we will send the Certificate to the camper.)



#### SDBs move to FOCUS buckle of Bible Belt by Ron Elston on Missions

On a recent 60 Minutes television program, Pontotoc, Miss., was labeled "The Buckle of the Bible Belt," Situated on the Pontotoc ridge, its very name denotes Indian country.

Now, the Cornerstone Seventh Day Baptist group from Tupelo will call Pontotoc their church home.

In earlier days, Pontotoc was the home of the valiant Chickasaw Indians. The town's name derives from an Indian word meaning "Land of the Hanging Grapes."

Legend has it that Spanish explorer Hernando De Soto and his soldiers spent the winter of 1540-41 with the Chickasaw Indians in what is now Pontotoc County. On Christmas Day in 1540, the first Christian marriage on record in America was performed there.

#### Now Seventh **Day Baptists** are a part of this community.

The first official mention of Pontotoc was made in 1799, when the son of Missionary Joseph Bullen applied to open the first school in Pontotoc County to educate the Chickasaw, The U.S. government authorized the establishment of a post road in 1789 to follow a series of Indian trails and to connect Nashville, Tenn., and Natchez. Miss. This became known as the Natchez Trace.

In 1821, Rev. Thomas C. Stuart began the Monroe Mission School to educate the Indians and to convert them to Christianity. Most ma-



Church Clerk Dianne Newsom stands in front of a structure similar to the one being built for the Cornerstone SDB Church in Pontotoc, Miss.

ior denominations are represented in the county, and now Seventh Day Baptists are a part of this community, providing a place of worship for everyone.

To assist in the move and building project late in January, Rev. Ronald J. Elston Sr., National Field Missionary for the SDB Missionary Society, moved to the Tupelo area for four months. Rev. Elston had been asked to help with the building program as well as to train



Rod Newsom, Youth Fellowship Director.

church members for effective lay leadership.

The local church purchased five acres near highway 41 for their new location. (Highway 41 will provide greater visibility for the church because of the traffic to and from Oxford, Miss., the home of Ole Miss University.)

While on assignment in Mississippi, Pastor Elston assisted the local church in meeting with various building contractors, produced a demographic study of the new area for community outreach, and helped the Building Committee with the final blueprint draft. The new building will have a sanctuary, fellowship hall, classrooms. and missionary quarters.

The new Cornerstone church will also display a piece of history. The DeRuyter, N.Y., SDB Church donated eight stained glass windows for the new facility. Thus the history of the DeRuyter church will continue with the new work in northeast Mississippi. Sp





#### Youth Pre-Con Camp

July 22, 4:00 p.m. - July 26, 1:00 p.m. Dates: Campers: Ages 15-18 (or completed grade 9) Location: Camp Joy. Berea, West Virginia "Celebrating Discipline" Theme: Director: Pastor Andrew Camenga Fee: \$80.00

#### Young Adult Pre-Con Camp

July 22, 4:00 p.m. – July 26, 1:00 p.m. Dates: Ages 18-29 (or in SCSC) Campers: Location: West Virginia Wesleyan College, Buckhannon, WV Theme: "When the New Wears Off" Director: Pastor Gordon Lawton Fee: \$110.00

June 1998



## **Miami honors pastors**

by Claudia Davis

On March 14, 1998, the Miami, Fla., Seventh Day Baptist Church showed appreciation to the two pastors who have been shepherding them.

Church members honored Pastor Andrew Samuels and his wife, Kay, who have served the church for almost 10 years. They also recognized Pastor Alvin and Cynthia Bernard, who recently accepted a call from the West Palm Beach Baptist-Seventh Day Church. The Bernards had been working with the Miami church in an unofficial associate pastor capacity for just over two years.

The special service began with the customary 35 minutes of praise and worship time, led by Pastor Bernard and the dynamic praise team. The more than 100 congregants who assembled to share in the occasion were ministered to by way of special music through Dr.

Florida Miami 🧉

Vivian Price and the harmonious female quintet, One Accord.

Sister Marcia Livingston read a commendation to the Bernards. and Sister Luan Ross read one to the Samuels. A quotation from the Bernards' commendation reads: "The steps you took the Lord surely did guide

### Shiloh church reaches "Across the Generations"

#### by Charlotte Chroniger

The Social Committee of the Shiloh, N.J., Seventh Day Baptist Church recently planned an "Across the Generations" night at the church fellowship hall. Those who came were encouraged to sit with as many generations at their table as possible, and not necessarily with immediate family members.

We were asked trivia questions about our Shiloh church family, including: "Who were the Cousins 4?" "Who are Oliver Dickinson's brothers-in-law?" "How many Sandys are in our church?" "How many choir

directors can you name, present or past?" "Which church member travels the farthest to church each week?"

The children got to answer trivia questions relating to Disney, and we all played "Name That Tune" and tried to guess mixed up Christmas carols.

Prizes were awarded to the youngest and oldest in attendance, the newest church member, and the person with the longest tenure as a member.

We enjoyed a wonderful evening of fellowship, fun, and food.  $S_{R}$ 

For at a very critical time He led vou to our side. You understood our concerns, you shared our many needs. You could have swiftly walked afield,

R

News

But to God you chose to yield." Of the Samuels it was said, "Not only are you interested in the spiritual welfare of your congregation. but you show great care and concern for our educational and physical well being. This is demonstrated in your visits to the sick, your attendance at graduations, your phone calls and cards on various occasions and your continued support in dealing with personal problems and conflicts, or just being there in times of joy or sorrow. Kay, your work with the women's ministry and the general leadership of the Church has not gone unnoticed and deserves high marks and commendation."

The message of the day was delivered by Pastor Donald Clarke, a friend of Pastor Andy, and pastor at Church of the Firstborn in Miami. His timely sermon, "Called to Lead at a Time Like This," was taken from Joshua 5. It inspired and challenged the entire congregation.

Following the worship service we enjoyed a delicious meal of Jamaican food and other dishes. The dinner program, chaired by Sister Livingston, included toasts by different members of the congregation, impersonations of both pastors by Brother Nakia Mann, and two separate serenades by Sisters Eurickah Coote and Wilhelmina Powell. Gifts were presented to both couples.

We believe we are blessed to have such dedicated servants of God to lead us.  $S_{\mathbf{R}}$ 

# Berlin, N.Y., church sponsors abstinence program

How do you encourage young people to live pure and holy lives in today's society? How do you counteract the information your teens get about morality from school and the media?

The Berlin, N.Y., SDB Church just completed a successful program we would like to share.

We were approached by some parents who felt it would be a good idea for the church to provide a workshop for our young people, presenting God's viewpoint on sex and dating.

What developed out of that initial idea was an afternoon program entitled. "Why Are They So Weird?: God's perspective on sex. dating. and relationships with the opposite sex." Young persons in grades 5 and up were invited to participate. The teens were separated by

gender, with each group led by two adults. Damian Greene and Debbie Aulita met with seven or eight young women, while Pastor Matt Olson and Russell Bonesteel met with five to seven young men. They had three, 45-minute sessions on relating to the opposite sex, dating, and abstinence.

> The teens were encouraged to think for one week about the information presented, and then let Pastor Matt know if they would be willing to make a pledge of abstinence.

At the end of the sessions, the teens were encouraged to think for one week about the information presented, and then let Pastor Matt know if they would be willing to make a pledge of abstinence. Eleven young persons decided to make that pledge.

Those 11 young people later made a promise before God, their parents, and our church to remain chaste until marriage. They were each presented with rings by their parents to seal their commitment in a lovely church ceremony.

Those young people who made the promise were: Kendall Goodermote, Bethany Goodermote, Jessica Goodermote, Felicia Maxon. Juliet Olson. Shannon Flavin. Jeremy Bullinger, Peter Bullinger, Rvan Donahue.

Joshua Michaels, and Kevin Bonesteel. Their pledge and the pledge of support from the church was as follows:

#### Commissioning of the young people "Do you promise, before your

parents, the church, and God to

remain chaste until you are married; to abstain from every kind of sexual sin? If so, indicate this by saying, 'I do.''

Commissioning of the parents

"Do you promise, before these young people, the church, and God to do everything in your power to help your children remain chaste



until they are married; to abstain from every kind of sexual sin? If so, indicate this by saying, 'I do.' '

#### Commissioning of the church

"Do you promise, before these young people, their parents, and God to do everything in your power to help these young people remain chaste until they are married: to abstain from every kind of sexual sin? If so, indicate this by standing."

Initially, we had planned on presenting the workshop again in a few years. However, we have already had several young people express interest in attending a workshop who were too young this year or were not yet attending our church regularly.

At this point, our plan is to offer the workshop annually as needed. We pray that it continues to have an impact on our young people and the community.  $S_p$ 

### SCSC plans in motion

#### by Charlotte Chroniger

The Women's Board is happy to announce the 1998 Summer Christian Service Corps (SCSC) teams and projects. (See the list on page 13.) Please begin praying for the young people and the churches they will serve this summer.

We are excited to have so many projects (eight) this year, and to have some new churches participating. Project Directors will be in training June 11-15 at Jersey Oaks Camp near Shiloh, N.J. Our eight returning veterans and seven firsttime rookies will be in training June 12-19.

The training coordinator for 1998 will be Althea Rood of the Dodge Center, Minn., church. She and her staff will appreciate your prayers on their behalf. A second training session will be held for Nathan Kinnicutt and Omari Rhoden of the Allegheny Association. This year, each SCSCer is be-

ing asked to raise \$200 toward the SCSC program. When one of them approaches you about supporting them financially in their SCSC ministry, please give generously.

We have estimated that it costs approximately \$1,000 to train and send out each SCSCer. For the 17 participants, that totals \$17,000. That may seem like a lot of money, but what a great investment in the Lord's work and the lives of our young people and our congregations!

We on the SCSC Committee continue to seek ways to keep costs down while at the same time continuing to provide transportation for our teams (to training, to the project, and to evaluation and Conference). We also want to provide excellent training for the teams and their Project Directors.

Ask the Lord to show you how you can invest in the life of one of our Seventh Day Baptist young people. What is done for the world won't last, but those things we do for the Lord and His Kingdom will count for eternity.

If you would like to make a special donation to the SCSC program, please send your gift to the Women's Board treasurer, Marie Davis, 38 Cook Road, Bridgeton, NJ 08302.

If you have questions about or suggestions for the SCSC Committee, please contact me, SCSC Committee Chairman Charlotte Chroniger, at P.O. Box 145, Shiloh, NJ 08353; phone (609) 455-0488. May God bless your support

of the SCSC program.  $S_{\rm R}$ 

### **Trip-tips for travelers to General Conference**

from the Conference Host Committee

It's not too late for final arrangements to attend General Conference in Buckhannon, W.Va., July 26-August 1. (See the May *SR* for registration and housing info.)

#### Getting to General Conference

West Virginia Wesleyan College is located in the scenic foothills of the Appalachian Mountains, just over two hours south of Pittsburgh, Pa., and just under two hours north of Charleston, W.Va. The campus is readily accessible by interstate highway.

Take I-79, Exit 99 onto U.S. Rt. 33 east to Buckhannon. Exit U.S. 33 at Route 20 south (right off exit). Follow Route 20 south through first stoplight and continue to stoplight

at McDonald's. Make left at stoplight onto College Avenue. Make right at second four-way stop onto Meade Street. Continue on Meade to stop sign; turn left onto Camden Avenue, Follow Camden and SDB Conference Registration signs left off Camden to Benedum **Campus** Community Center.

> Benedum Airport, Clarksburg/Bridgeport, is served by U.S. Air from Pittsburgh and Washington National. Give arrival and departure information on your



registration form for transport by Conference van to the campus (30 miles). Greyhound Bus service is also available in Clarksburg. Sp

# Baptist leaders affirm effort to establish "common ground"

by Trennis Henderson

(ABP)—What impact will a recent declaration of cooperation have among Baptist leaders—many of whom have been at odds for the past two decades?

The short answer is: Nobody really knows. Many participants, however, view the effort as a hopeful step in establishing "common ground."

The declaration of cooperation, drafted by former President Jimmy Carter, was signed by more than two dozen prominent Baptists, including leaders from the Southern Baptist Convention (SBC), Cooperative Baptist Fellowship (CBF), Baptist World Alliance, and American Baptist Churches in the U.S.A.

Signers of the document ranged from SBC president Tom Elliff to CBF coordinator Daniel Vestal. Baptist Sunday School Board president Jimmy Draper, Baptist Joint Committee on Public Affairs executive director James Dunn, and Baptist World Alliance general secretary Denton Lotz were also among those who participated in the dialogues and signed the agreement.

Carter said he convened the meetings because he was concerned about a need for increased understanding among Baptists. The purpose was "to discuss differences among Baptists on historical, theological, philosophical, and organizational issues."

The former president hosted two dialogue sessions at the Carter Center in Atlanta, Ga. The first meeting primarily included moderate leaders, with the second gathering involving conservative leaders. Following the discussion, Carter drafted a statement designed to "encapsulate what we considered to be a consensus of the two meetings." He submitted the proposal to the participants for their input and approval.

In signing the document, the Baptist leaders acknowledged "there are unresolved issues among us" but expressed a "wish to overcome differences that may impede our mission, which is to bring about a spiritual awakening in our nation and around the world." The decla-

The declaration of cooperation, drafted by former President Jimmy Carter, was signed by more than two dozen prominent Baptists.

ration specifically addresses the issues of racial reconciliation and religious persecution.

Participants also pledged to "treat each other with mutual respect as brothers and sisters in Christ" and to "seek ways to cooperate to achieve common goals, without breaching our Baptist polity or theological integrity, in order that people may come to know Christ as Savior...."

"We weren't all in the same room at the same time," acknowledged Draper, president of the Baptist Sunday School Board. But the process "sought to find some common ground in the struggle we've had the past 20 years" in Southern Baptist life, he said.

Vestal described the declaration as "a positive statement of Christian kindness, charity, and cooperation." While "we're still going to have areas of disagreement," Vestal said, a primary goal is for Baptist leaders to relate to one another "in a spirit of Christ and a spirit of love."

"It's an effort to find common ground to face the future not just among Southern Baptists but among all kinds of Baptists," he noted. "The Baptist family is much more complex and diverse than Southern Baptists."

"It is a step toward common tasks and to do more than just talk," the CBF leader emphasized. "It's an effort to look to the future rather than to the past."  $S_R$ 

(The SR has developed a new relationship with the Associated Baptist Press based in Jacksonville, Fla. We hope to share more news from the wider Baptist world in our pages.)

### SR Reaction

Opinions do not necessarily reflect the views of the SR or all SDBs. Letters may be edited according to space and editorial style.

#### Dear Kevin,

The informative April issue helped us to put names, faces, and work together for an overall picture of SDBs and what we are doing. I read the magazine cover to cover. It's great!

Our Colorado Springs church is a lighthouse here; hope you can visit us one day.

In Christian love, Doris Barber Colorado Springs, CO



Dallas/Ft. Worth, TX Earle Holston, pastor Joined after testimony Sharon Martin

Miami, FL Andrew Samuels, pastor Joined after testimony Cynthia Miller Angelyn Walker Joined by letter Mary Jane McPherson Myron McPherson

Montrose, CA (Foothill) Scott Hausrath, pastor Joined after baptism Janet Moore Joined after testimony Dexter Madden Audrey Williams John Williams Joined by letter Leland Pike

Rockville, RI Joined after baptism Carolyn Briggs Christine Gillan Rhoda Gillan

Shiloh, NJ Donald Chroniger, pastor Joined after baptism Richard Bond Bethany Chroniger Jessica Chroniger Becky Patterson Courtney Uhland Joined after testimony Valerie Probasco

# Current Giving 1998



Births

- Malcolm.—A son, Dorian William Jamal Malcolm, was born to Garfield and Megan Malcolm of Miami, FL, on December 10, 1997.
- Minear.—A son, Caleb Dillon Minear, was born to Jack and Cyndi Minear of Battle Creek, MI, on March 5, 1998.



- Lewis Kauffman.—Ellis Roger Lewis and Kristina Marie Kauffman were united in marriage on March 21, 1998, at the Riverside, CA, Seventh Day Baptist Church. Rev. Gabriel Bejjani officiated.
- Cruzan Brady.—Andrew William Cruzan and Nicole Marie Brady were united in marriage on April 4, 1998, at the First Baptist Church of Doylestown, PA. Rev. Daniel Young officiated.

### Senator Jennings Randolph dies at 96

Longtime U.S. Senator Jennings Randolph died in St. Louis, Mo., on May 8, 1998, at the age of 96. Randolph, an SDB from West Virginia, authored the constitutional amendment that gave 18-year-olds the right to vote. His obituary will appear in an upcoming issue. Warren.—Henry Barton Warren Jr., 84, of Lake MyKee, Mo., died on February 27, 1998, at Capital Healthcare Center. He was the father of Jon Warren, former pastor of the Central Missouri Seventh Day Baptist Church. He was born on June 27, 1913, in Springfield, Mo., the son of Henry B. and Fannie (Skaggs) Warren. On July 9, 1936, he married Ruby M. Goff in Springfield.

Mr. Warren attended school in Springfield and served in the U.S. Army Air Corps.

He owned and operated Hutco Equipment Co. in Springfield; was president and owner of Texas Stainless Steel Tank Co. of Sulphur Springs, Texas; and was a partner of the Moblefreeze Truck Body in Parsons, Kan. He retired from his business operations in 1968.

He was a member of Central Christian Church, Royal Arch Masons, Abou Ben Adhem Temple, Veterans of Foreign Wars, American Legion, Civil War Roundtable, and Disabled American Veterans, all in Springfield; Willard (Mo.) Lodge No. 620, A.F. & A.M.; and the Boy Scout Band, 1924-1925.

In addition to his wife, survivors include one son, Jon, of Holts Summit, Mo., three grandchildren, and one great-grandchild.

Graveside services were held on March 3, 1998, at Eastlawn Cemetery, Springfield. Rev. Ronald J. Elston officiated.

#### Coalwell.--Austa Loreen

Stephan Coalwell, 82, went home to her Savior on March 15, 1998.

She was born in Nortonville, Kan., on July 15, 1915, the daughter of Claude F. and Rosa (De Land) Stephan. She was an active member of the Nortonville Seventh Day Baptist Church until she graduated as class salutatorian in 1937. She attended Milton (Wis.) College on a full scholarship. While attending Milton, she met Gerald E. Coalwell.



They married on August 11, 1938. Over the years, Austa and Jerry were members of SDB churches in Hammond and Metairie, La., and in Texarkana, Ark. They spent many hours traveling until ill health slowed them down. Since January 1997, they have been residents of the Lacombe (La.) Nursing Home.

In addition to her husband, Austa is survived by one son, Floyd; one daughter, Judith "Judi" C. Hand of Picayune, Miss.; one sister, Lila S. Saunders of Milton; one brother, Marvin Stephan of Lawrenceville, Kan.; seven grandchildren, three great-granddaughters, and numerous nieces and nephews.

Austa's parents; her sister, Rosie Bond; and brothers Harry, Melvin, and Wendell all awaited her arrival in that glorious land of her Lord. Heaven is much richer (and more musical, especially with so many Stephans there together) since Austa arrived.

Hopkins.—Donald R. Hopkins, 68, of Westerly, R.I., died on March 19, 1998, at The Westerly Hospital.

He was born on June 13, 1929, in Richmond, the son of Clarence W. and Gladys M. (Goodinson) Hopkins.

Mr. Hopkins worked for 31 years at Electric Boat, Groton, Conn., as a general foreman in the steel fabrication department. He was a resident of Westerly for 12 years, previously living in Ashaway, R.I., for 19 years.

He was a member of the Dunn's Corners Fire Department, the Electric Boat Athletic Club, and a life member of the EB Management Association. In 1976, he joined the First Seventh Day Baptist Church of Hopkinton in Ashaway. Donald was an Army veteran of the Korean War, and a member of the Downey-Weaver American Legion Post.

In addition to his wife, Reba (Charnley), survivors include two stepsons, Chester V. Dobrowski Jr. and Joseph L. Dobrowski, both of Pascagoula, Miss.; one brother, Clarence, of Hope Valley, R.I.; four sisters, Ruth E. DiOrio and Jean E. Mat-terson, both of Wakefield, R.I., Phyllis Miner of Quaker Hill, R.I., and Priscilla L. Siller of Westerly; six grandchildren, and three greatgrandchildren. He was preceded in death by two brothers, Robert and Roland.

A graveside service with military honors was held on March 23, 1998, in the Pine Grove Cemetery, Hope Valley.

Collings.—Dorothy M. (Barber) Collings, 72, of Ashaway, R.I., died on March 29, 1998, at The Westerly (R.I.) Hospital. She was the wife of Harold L. Collings.

She was born in Westerly on August 1, 1925, the daughter of Horace Sr. and Bernice (White) Barber. She was employed in the school lunch program at Hope Valley (R.I.) Elementary School for many years, retiring in 1980. In 1947, she joined the First SDB Church of Hopkinton in Ashaway.

In addition to her husband, she leaves two daughters, Adele Crandall of Charlestown, R.I., and Margaret "Peggy" McNulty of Wakefield, R.I.; two sons, Fred of Ashaway and Todd of Plant City, Fla.; three brothers, James M. Barber of Stonington, Conn., and Donald I. and Harry C. Barber, both of Connecticut; nine grandchildren, and one great-grandson. She was predeceased by one son, Kent; one sister, Catherine B. Miner; and three brothers, Henry, Horace, and Cleveland.

Funeral services were held on April 1, 1998, in the Buckler-Johnston Funeral Home in Westerly. Burial was in the First Hopkinton Cemetery, Ashaway.

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### New interim executives named

At their mid-year meeting in Shiloh, N.J., April 18-19, the SDB General Council dealt with the vacancy in the positions of Executive Secretary and General Services Administrator, Calvin Babcock's accepting the position as Business Manager of the Memorial Board brought on these vacancies.

General Council asked Calvin Babcock (Business Manager) to continue to carry out the responsibilities of the General Services Administrator, and Rodney Henry (Director of Pastoral Services) to fulfill the functions of the Executive Secretary.

Babcock will remain responsible for Center management and upkeep, personnel, accounting, and the General Conference sessions. Henry will serve as executive for General Council, chair the Coordi nating Leadership Team, handle Conference communications and relationships, and sit ex-officio on boards and agencies.

### Early in Georgia, cont. from page 14

to the Arminian system; which, however, they wish to define for themselves.

Of their distinguishing sentiment respecting the Seventh day, they are peculiarly tenacious; and as they consider all who do not regard this day. violators of the Sabbath of the Lord, they cannot, in their opinion, consistently receive them into their churches, nor sit down with them at the communiontable. Yet they are willing to unite with them in preaching, and in all other acts of devotion and brotherly love.

As to the strictness of observing the Sabbath, their writers seem to differ a little in their rules. Some contend that they ought to keep it according to

the spirit of the fourth commandment. Others plead that the rigorous ceremonies enjoined in the Old Testament are, with the rest of the ceremonial laws. done away under the new dispensation; so that they may lawfully ride their horses to meeting, and do other things on the Sabbath, which the Jews were forbidden to do on their peril."2

After responding to the Georgian's original letter with some of the above information, along with an account of our attempts at evangelizing the Jews. I received the following e-mail:

"Dear Bro. Sanford, Thanks for your reply to my questions. I think it's thrilling that Sabbath-keeping in Georgia began at such an early

during this time of study and discussion.

Both Rodney and Calvin are being asked to carry out these additional tasks while maintaining their current levels of ministry.

> **General Council** wants to take time to review the overall executive situation.

They will be remunerated in the amount of \$7,500 per year each, plus benefits.

Please remember to pray for the new Interim Executive Secretary and General Services Administrator. Also pray for the General Council as they look to the future executive needs of our General Conference. Sp

date. I wish that the witness for the true Sabbath could be so much greater here now. It seems that after 260 years the results should have been seen in much more impressive numbers of Sabbathkeepers.

"The Sabbath is a test of lovalty and therefore we should not expect a majority to embrace it. But I truly believe we should be reminded again of our work in being repairers of the breach and restorers." Sp

<sup>1</sup>Morgan Edwards, Materials Towards a History of Baptists vol. 2, prepared by Eve Weeks and Mary Warren (Danielsville, GA: Heritage Papers 1984), p. 163.

<sup>2</sup>David Benedict, A General History of the Baptist Denominations in America and Other Parts of the World vol II, (Boston: Manning and Loring 1813), pp. 421-422.

# Kevin's

#### Pick a card, any card...

"And these are just the cards I carry! R We've got more at home!" My Dad was once again dumbfounded at the latest credit card deal his son had latched onto.

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"This one gives me frequent flyer miles with every purchase, besides the free companion ticket just for signing up. Janet's gone on a couple trips with me thanks to this baby. Same with this other airline card.

"Oh, and this one earns points toward future purchases at L.L. Bean, plus free shipping on any order." Uh-huh.

"Check out this new one! It did have an annual fee. but with just one purchase a month-say, a tank of gas—I earn 1,000 flyer miles each month for a whole year! I'll have half-a-ticket's worth by this time next year!"

"Oh, and don't get me started on my Radio Shack card that throws in discounts on their products plus a 90-day same-as-cash plan..."

When Dad's look of amazement turned to one of concern. I was quick to point out that we pay off the balances each month-and that we (I) try to work out the best "deals" since we'll be using the cards anyway.

Once establishing a credit line, how many other offers come your way by companies wanting you to "establish" yourself just a little deeper? One of my cards has steadily raised our available credit line to two-thirds of my annual salary! We have not, and will not, threaten to approach that figure.

There are new offers all the time, but it calls for discernment.

When we needed to apply for a home equity loan to install a new furnace two winters ago, the bank loan came in the form of a credit card. The first year interest rate was quite reasonable, and tax-deductible. We got the furnace paid off.

Editorial

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Subsequently, we were able to buy out the lease on the church car (an absolute bargain). Yet, that reinflated our equity loan. With the remaining balance staring at us with a new rate of 10.5%, I latched onto a different card that offered a six-month 4.9% rate. Then I transferred a little more of the loan to another new card with 5.9% interest, plus a couple of freebie gifts...

Getting confused?

So am I.

And Janet? Whenever the phone solicitors mention long distance carriers or credit cards, she happily relinguishes the phone to the household "plastic card expert."

I know I need to be more careful, and ask myself the question that one airline card poses in its ad: "Was it really for the product. or was it the miles?"

Maybe I should strive for simplicity and be like my Dad who said that he has one-can you believe it?---ONE credit card, and uses it only for emergencies.

Or perhaps, like some friends of ours, I should construct myself a graphic reminder of what happens when too much credit gets out of hand. While visiting this couple, we noticed a clear jelly jar on their kitchen counter, filled with colorful items. Examining the items more closely, we saw that the jar held tiny shreds of numerous credit cards, dismembered by a pair of shears.

The sharp points and edges of those old cards portrayed the pain and dangers of succumbing to large consumer debt. Our friends needed that reminder. Don't we all.



Rodney Henry

ations.

For many

vears, Gen-

eral Confer-

ence had a

full-time

Executive

Secretary

and a full-

time Gen-

eral Ser-

vices Ad-

With Calvin, the two positions were

General Council wants to take

time to review the overall execu-

and functions, current denomina-

tional needs, and budget consider-

Council members felt the need

fill the necessary functions of these

two positions while the study is be-

ing done. Therefore, both of these

ing positions until the end of 1999.

positions are temporary and act-

to employ current people to ful-

tive situation in light of tasks

made into one full-time position.

ministrator.





On the Sabbath of your choice in June

