

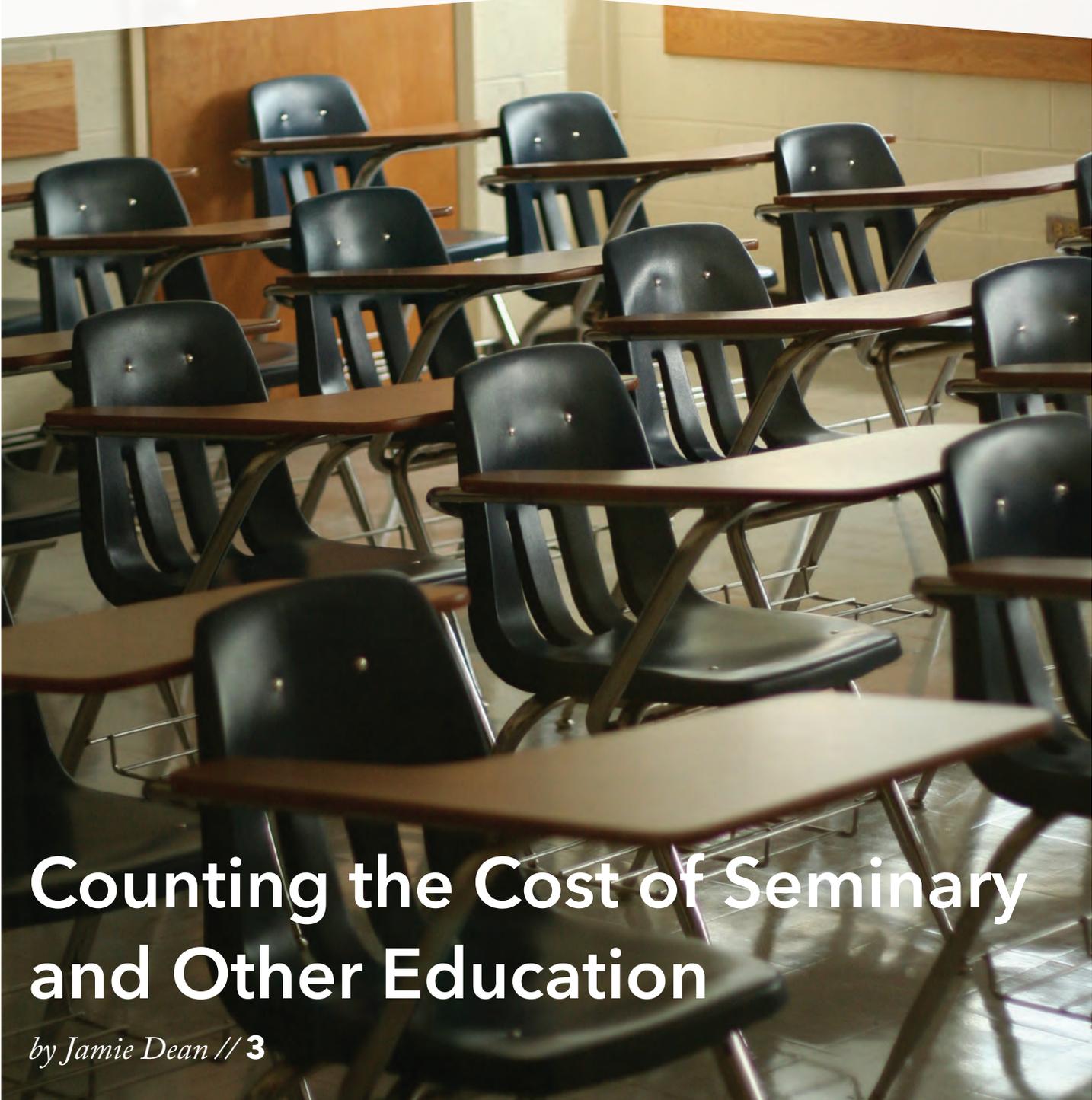
# NEW HORIZONS

≡ *in the* ORTHODOX PRESBYTERIAN CHURCH ≡

**6** The Heavy Burden  
of Debt //  
*by Gregory S. De Jong*

JUNE 2014

**8** Debt and the  
Christian Life //  
*by Garrett Miller*



## Counting the Cost of Seminary and Other Education

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## New Horizons

in the Orthodox Presbyterian Church

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Knox Presbyterian Church (OPC) in Mount Vernon, Ohio, was received as an organized church (that is, "particularized") by the Presbytery of Ohio on April 11. Evangelist Sacha Walicord (right) was installed as the church's pastor. Dan Donegan (left) and Ron McCoy (center) were newly installed as elders of the congregation. Previously, as a mission work, the congregation was under the oversight of Providence Presbyterian Church in Columbus-East (Pataskala).



# COUNTING THE COST OF SEMINARY AND OTHER EDUCATION



**JAMIE DEAN //** When OP pastor Cliff Blair sensed a call to the gospel ministry around 1998, he knew it would mean upending a comfortable life. At the age of thirty-one, Blair had a good job as a graphic artist at a Tallahassee newspaper that provided well for his wife and three children. As he considered the cost and effort

involved in quitting his job, moving away, paying for seminary, studying full-time, and caring for his family, Blair says he remembers thinking, “I don’t see any possible way to do this.”

He certainly wasn’t the first prospective pastor to have such a thought. The soaring costs of higher education pose substantial challenges for everyone from college kids to seminary students wondering how they will pay for a degree. Inevitably, a daunting question arises for many: “Will I accrue debt, and how much am I willing to borrow?”

Across the U.S., students have answered that question by borrowing unprecedented sums for higher education. By 2013, student loan debt in the U.S. had exceeded an astounding \$1 trillion, mostly from federal loans.

Learning is costly, and higher education is an investment in a student’s future, but Christians face a unique set of questions as they consider educational debt. Beyond the most basic concern of whether a borrower will be able to repay his loan, a Christian also asks, “Will my debt significantly hinder my service

to the Lord?”

That’s an important question for any Christian, and it can be especially important for seminary students who are interested in gospel ministry. As seminary costs have risen, so have the hurdles to paying for a degree to train for the pastorate. With salaries for pastors varying widely, and a limited number of pulpits available in some Reformed circles, counting the cost can be a complicated task.

To learn more about debt among OP seminarians and new ministers, the Committee on Christian Education and the Committee on Home Missions and Church Extension conducted an online survey to compile data. CCE committee members John Muether and David Winslow report on the results of that study in this issue (see the Christian Education pages).

As you will see in their report, these results stand out: Most of the recent seminary graduates who responded to the survey said they were free from educational debt, but about half of the current seminarians expected to gradu-

ate with some level of debt. In some cases, those who did have debt have accrued substantial burdens. Many said they hadn’t spoken with their church leaders about their financial situation.

Committee members say that assessing a new minister’s financial health has implications for the health of his local congregation and for the health of the denomination as a whole. They hope more churches and presbyteries will continue to consider—or begin considering—how they can help gifted men pursue gospel ministry without undue burdens of debt or worldly care.

## The Lay of the Land

When Blair—now pastor of Redeemer Presbyterian Church (OPC) in Charlotte, North Carolina—began considering a call to the ministry more than fifteen years ago, the thought of not burdening his family was foremost on his mind. He was determined that he would not pursue seminary if that meant neglecting his wife and children.

The session of Calvary OPC—Blair’s church in Tallahassee—shared



Cliff Blair, 2004 intern

his concern, but decided to do two things: assess his gifts, and discuss his options for affording seminary and caring for his family. “We spent a year discussing the lay of the land,” he says.

The session had a good starting point in assessing Blair’s gifts, since he had been a member of the congregation for four years, and already was serving as a deacon. They assigned other tasks as well, including teaching adult Sunday school, assisting in leading worship, and even preaching a sermon. They also talked with him about his financial situation and options for moving forward.

By the end of the year, the session affirmed Blair’s sense of calling, but they offered more than approval: the church leaders began helping Blair craft a plan to pursue seminary without accruing debt or overburdening his duties to his family.

In a multipronged approach, the session encouraged members of the congregation to consider assisting Blair, and a number of the families became regular supporters throughout his four years of seminary. The church also made contributions to Greenville Presbyterian Theological Seminary to help gain a tuition break for Blair, and he worked a few hours in the seminary’s library each week. Finally, the church promised that if the support of individuals didn’t meet his needs, the church would make up the difference, up to \$10,000 a year.

Blair sold his house, paid off his van (the only other debt he had), and moved his family to Greenville. He established

a modest budget, and he worked as a landscaper during two of his summers in school before serving two summers as an intern at Matthews OPC in Matthews, North Carolina.

The support of his church and individual members allowed Blair to graduate from seminary without debt and without working during most of his studies. He says the freedom to focus on seminary and his family (which welcomed a fourth child during these years) was “beyond valuing.”

Even without full-time work, Blair still encountered the pressures of paying bills on a tight budget, studying for class, and tending to his family. He says the monthly check from his church represented more than a financial help: “The fact that I had been essentially sent by the church with their blessing and a tangible expression of confidence was very sustaining when things seemed difficult.”

Today Blair says OP congregations should assess a man’s gifts before he pursues the gospel ministry, but he realizes that not every church can offer financial help on the same level. “I recognize that not all churches can,” he says, “but sadly what I have discovered is that not all churches try.”

Keith LeMahieu agrees that more churches should consider trying to help. LeMahieu serves as an elder at New Covenant Community Church, an OP congregation in Joliet, Illinois. He also serves on the OPC’s Committee on Home Missions and Church Extension and as development director for Mid-America Reformed Seminary.

### Churches Trying to Help

LeMahieu’s various roles have shown him the need for local congregations to partner with seminarians pursuing gospel ministry. His own church has helped the men in their congregation who have pursued seminary. (Much like Greenville Seminary, Mid-America Reformed Seminary keeps tuition costs particularly low, compared to other institutions, and LeMahieu says most of its students graduate without

adding debt.)

LeMahieu says preparing students for gospel ministry is “first and always a function of the church,” and that churches and presbyteries should recognize their responsibility to help provide for men they’ve encouraged to pursue ministry.

He notes that the ministry—and particularly church planting—can present financial pressures, even if a pastor doesn’t have any debt. Going into the ministry without the burden of large debt can give a pastor freedom to pursue a calling wherever the Lord directs.

Offering financial help is also a way for churches to encourage gifted men to pursue ministry, even when the prospect seems daunting for them. “It’s about the broader church, and asking, ‘How do we prepare our best men for the gospel ministry?’” says LeMahieu. “A really good minister has a unique combination of skills, and we ought to be encouraging that in every way we can.”

Pastor William Shishko of Franklin Square OPC on Long Island has been encouraging and mentoring gifted men for decades. He says the last few pastoral interns the church has worked with attended Greenville Seminary, and that debt hasn’t been a major issue. But he says the session has still interacted with the men, asking about their financial health, and he thinks presbyteries should do the same.

Men coming under the care of presbytery should be open about their financial situation, he says, and presbyteries should be asking hard questions: “Are you able to pay your bills? Are you getting by? Are you in debt?”

Shishko says that that kind of involvement is part of the presbytery’s duty, as outlined in *The Book of Church Order*, to “show its continuing concern for the progress of all the candidates under its care, and ... continually guide, counsel, and help them as they further prepare themselves for the work of the ministry.” Helping men avoid debt can help them to remain “the Lord’s freemen,” says Shishko.

Al Mohler of the Southern Baptist

Convention made a similar point in strong terms to his denomination in 2012: “If your concern is to get young people into the churches or on the mission fields, the greatest enemy other than Satan himself is educational debt. Because there are far too many young people graduating who are slaves to debt when they need to be unfettered slaves to Christ.”

There is no formula for how churches or presbyteries should guide men or help provide resources for them as they pursue ministry, and the specifics will vary with each man’s needs. Some men may end up working, and Shishko notes that the apostle Paul worked as a tentmaker during his own ministry. He says working in a job can be part of preparation for ministry.

In any case, Shishko says: “I think a presbytery should ask itself how they can best help a man with his finances if they’re really serious that this man should be preparing for the ministry.”

### Buckling Down

Everett Henes didn’t make tents during seminary, but he did serve plenty of tables. Ordained six years ago as pastor of Hillsdale OPC in Hillsdale, Michigan, Henes faced a challenging journey to ministry in the OPC.

Before joining the OPC, Henes began his ministry in the Assemblies of God. He developed Reformed convictions at the age of twenty-five. By then, Henes and his wife had two children, and they faced a steep climb. Since Henes had completed Bible college, but not a four-year degree, he would have to go back to college before pursuing training at Westminster Theological Seminary (WTS) in Philadelphia.

That meant that instead of three or four years of seminary, Henes and his family faced seven years of school—both college and seminary—before he



Everett Henes

could pursue Reformed ministry.

But the young student and family man faced other challenges as well. He says his church plant didn’t have resources to help support him, and his presbytery didn’t have a fund for seminary students. So Henes says he and his wife “buckled down and did what we had to do.”

What Henes had to do was formidable. He worked more than full-time in the restaurant industry during both seminary and college, even as his family grew to eventually include five children. Establishing a budget meant living as frugally as possible and “not living in a great neighborhood” in Philadelphia. “For me, it was minimal sleep and a whole lot of work,” he said.

Even with a full-time job and a tuition break from WTS for students under care of a presbytery, Henes did borrow some funds for his education. He says the relatively low level of debt he incurred has been manageable since graduation, but he still thinks seminary students should take on as little debt as possible.

These days, Henes’s ministry in Hillsdale brings him into close contact with dozens of college students facing issues related to debt, careers, and calling. He devotes a full day of his week to mentoring and discipling college students. For young men interested in the possibility of ministry, Henes offers practical advice.

For example, he says delaying the start of seminary two or three years after college can be a good idea. It helps potential seminarians save money, mature, and test their gifts. “If it’s a call, then it’s not going to go away,” he says. “Getting a job and being around unbelievers and having to work that nine-to-five grind can be really helpful for their ministry, and help them better relate to their congregations.”

He also encourages college students considering seminary to take undergraduate classes that will provide a practical skill that could help them get decent part-time work while in seminary. He jokes about his own undergraduate degree: “I went to college and got a degree in philosophy. All I could do was ask people *why* they wanted fries with that.”

### Christian College Students

But managing educational debt wisely is important for Christian college students who don’t pursue seminary as well, Henes says. Whether they go to seminary or not, Christian students should end up as members of local churches, and Henes says paying back a huge loan “really limits what you’re able to pursue and to give.”

David Winslow, an OP elder at Westminster OPC in Westminster, California, and a member of the Committee on Christian Education, agrees that a serious look at college debt is crucial. He encourages parents to have discussions with their deacons and pastors as they help their children make decisions. He says a good place to begin is asking, “In God’s providence, is there any way we can afford this?”

Not all Christian students appear to ask that question. A 2013 study showed that at least three major Christian colleges had student loan default rates higher than the 5.2 percent national average for private schools. David Haney, director of finance and planned giving for the OPC, has counseled many pastors and church members facing financial problems. He says a growing number of OP ministers are nearing retirement age, without adequate means to retire. That reality makes it all the more important for college and seminary students to plan well on the front end. When it comes to the problem of debt, Haney says it’s important to remember: “It’s not something that’s just out there. It’s in the church as well.” □

*The author is a member of Matthews OPC in Matthews, N.C.*

# THE HEAVY BURDEN OF DEBT



**GREGORY S. DE JONG // A young man came to me seeking financial advice upon the recommendation of his parents. There had been many similar inquiries over my two decades as a financial planner, typically from young adults wondering how to save up for their first home or curious if they should open an IRA. But this**

conversation was different: “I love her; we’ve been dating for three years, and I would like to think about marriage,” he explained, “but I know that if we do marry, I’ll inherit her \$50,000 of student loans. It doesn’t seem right.” He was struck by the contrast between his parents, who had encouraged him to work and save during high school and college, and her parents, who, despite limited financial means, had encouraged her to attend a private college and cover tuition primarily by borrowing. Sadly, this young couple’s relationship soon ended.

What are we to think about debt? While most Christians would concur that “excessive debt” is unwise, what exactly does that mean? With whom are we to talk about debt—or, even more generally, our personal finances? The topic may seem unworthy of an adult Sunday school class and too personal to discuss with peers. Our parents may have felt uncomfortable broaching the topic or unqualified to offer more than the truisms they heard from their parents. And so, more often than not, we default to a pragmatic view that says, “I’m intelligent enough to figure this out ... and the lender’s guidelines will keep me from getting into too much

trouble.”

We may be tempted to think that the Bible’s teaching on debt is appropriate for a simple, Old Testament, agrarian society, but lacking in specific guidance for today’s modern economy. Too quickly, we abandon our efforts to think biblically and critically about significant financial choices, and we adopt a decision matrix indistinguishable from that of our unsaved neighbor. In so doing, are we becoming blind to one of our culture’s most insidious means of enslaving us? Of particular concern, are we ushering our teens and twentysomethings into adulthood, ignorant of debt’s unintended consequences and ill-equipped to counter its siren song?

## **What’s the Problem?**

Many of the consequences of significant debt are obvious. Unpaid mortgages result in foreclosure and loss of one’s home. Unpaid car loans may result in one’s car being repossessed in the dead of night. A tarnished credit score, inability to borrow, and perhaps even garnishment of wages or personal bankruptcy are outcomes we’ve heard about, but hopefully not experienced.

What are debt’s less obvious consequences, particularly when the size

of the debt is such that it will demand many years of concerted effort to repay? As an example, let’s consider Tom, a hypothetical 24-year-old who has \$25,000 of student loans, has recently traded his worn-out college car for new wheels (and a \$20,000 car loan), owes his parents \$3,000, and has a \$2,000 credit card balance. He has full-time work, and his wages easily cover his rent, car payment, and normal living expenses, but he’s only making the minimum payments on his student loans and he can’t seem to work off his credit card balance, much less pay back mom and dad. Tom’s story is a common one, and neither Tom nor his parents are too concerned; after all, many of Tom’s friends went on to graduate school and have loan balances that are double or even triple his.

Although Tom hasn’t spent much time pondering this, he’s going to be digging out of his \$50,000 hole for a long time. When the car loan is paid off in five or six years, he may have only a few years’ respite before he’s tempted to buy another car. It will be a decade or more until his final student loan payment is made. As for the credit card and what he owes his parents, he’s hoping his next pay raise will help. “I’m making my payments; everything will work out

fine,” thinks Tom.

Why should we be worried about the Toms (and Suzies) in our midst? The list is long: Is Tom tithing? To the extent he puts anything in the collection plate, is it done cheerfully or reluctantly? Has he built up an emergency reserve to cover financial surprises, or will those end up on his credit card? How will he accumulate a down payment to someday purchase a home or condo? Will his debt complicate a relationship that might otherwise lead to marriage? If Tom is married, what stress does the constant juggling of finances add to his relationship with his wife? Is Tom carrying appropriate insurance coverage (health, life, disability), so that these contingencies don't result in a financial catastrophe for his wife, his parents, or his church's diaconal fund? Will tight finances delay starting a family? Once children arrive, will the choice of schooling be dictated primarily by a lack of money? If Tom experiences any financial setback, will his parents feel compelled to keep him afloat (as have many of my clients), to the detriment of their own financial security? Although never intended, Tom has entered adulthood with a financial albatross around his neck that may impair him spiritually and relationally for a decade or more.

### A Problem among Us?

Is debt really a problem in our covenant community? While the Bible certainly gives us a better guide for responsible financial decision making than anything the world possesses, are we truly using it to transform our thinking and our habits? Are we really buying less expensive homes and carrying lower credit card balances than our unsaved neighbors? Are we actually keeping our lives free from the love of money and fostering contentment (Heb. 13:5; 1 Tim. 6:8–10)? Hopefully most of us are, but that probably doesn't represent our Achilles heel as a community anyway.

Our vulnerability lies in the arena of higher education. Speaking only in generalities, and lacking hard statistics,

let us consider some of our traits. We tend to place a high value on obtaining a college education. Many of us strongly favor private Christian colleges with their higher costs, compared to state or community colleges. Some of us send our daughters off to such institutions secretly hoping that they will find a godly husband and only work for a few years before producing grandchildren for us.

We consider it acceptable and even desirable to usher a large percentage of our high school graduates off to a four-year “investment” in themselves, often without any serious attempt at comparing the very real costs with the hoped-for benefits. Is a four-year degree really appropriate in light of the teen's career aspirations? If those are unclear, would it be better to work for a few years while goals come into focus? Could the local community college satisfy core requirements adequately at a fraction of the cost? Does a graduate degree, which theoretically qualifies you for a \$10,000 higher annual salary, really justify \$40,000 of additional debt and two years' delay in receiving that first paycheck? Have you factored in that the \$10,000 salary increase is only \$6,000 net of tithe and federal, state, and payroll taxes, and that the debt with interest may ultimately exceed \$55,000?

Above all, is anyone, whether parent, grandparent, youth leader, or deacon, helping our young people understand the enormity of the financial decisions that they are making? How many parents are sitting down with Tom or Suzie and saying, “We don't know exactly what college will bring, what scholarships you may get, or what summer jobs will be available, but no matter what, let's agree that under no circumstances will you borrow more than \$15,000”?

How many are starting even earlier by emphasizing to our young teens the value of a part-time job, the importance of the tithe, and the prudence of saving for the future? Yes, a schedule filled with babysitting or lawn mowing may restrict our children's social life,

after-school activities, summer sports camps, and mission trips, but should we help them understand self-denial and delayed gratification at age 15 or wait until it is forced on them at age 24 by a crushing debt load?

### Where to Turn

If you know or suspect that you are not managing your finances well, where should you turn? Certainly the foundation for all of your efforts should be the Word and prayer. Ask for wisdom and discernment; ask for a clearer sense of your blind spots, of where you are most susceptible to financial temptation. Pray for a teachable spirit and someone to whom you can be accountable.

Then seek out help, recognizing that it probably needs to extend over a sustained period of time. While debt problems occasionally result from a single, unexpected calamity, far more often they stem from habits or attitudes that have been present for many years and will not be easily dislodged. Your deacons might be of much help, or you may know a Christian accountant or financial planner. Meeting with them for an hour or two might provide at least a recommended course of action, but without sustained follow-up and accountability, lasting change is unlikely.

Outside resources, such as Crown Financial ([www.crown.org](http://www.crown.org)), Dave Ramsey ([www.daveramsey.com](http://www.daveramsey.com)), and Compass ([www.compass1.org](http://www.compass1.org)) should be considered. While their theology may differ from ours in some areas, these fellow Christians bring experience, practical tools, and a well-structured approach that could be invaluable.

Finally, for those with the opportunity to impact our teens, make wise financial stewardship a part of the legacy you pass on to them. May God bless our efforts to raise up the next generation that serves him even more faithfully than we. □

*The author is a ruling elder at Bethel OPC in Wheaton, Ill., and a member of the Committee on Home Missions and Church Extension.*

# DEBT AND THE CHRISTIAN LIFE



GARRETT MILLER // “The rich rules over the poor, and the borrower becomes the lender’s slave” (Prov. 22:7 NASB).

**Debt can crush us. Debt affects us personally, corporately, and spiritually. Debt itself is not sinful, but it may be unwise. Too much debt can be sinful.**

Debt affects individuals personally. We all desire to be debt-free, yet we bind ourselves to lenders. Those who have signed for a mortgage, new car, or school loan understand the weight of that decision. If they didn’t feel the weight of the decision when signing, they feel it when the bills start to arrive. As many analyze their financial health, they feel much like the foolish virgins who have used most of their oil and realize it will run out before the night is over.

Debt takes a toll on its owners emotionally and physically. Experts see a correlation between a poor financial situation and stress. According to [www.mayoclinic.org](http://www.mayoclinic.org), stress has been shown to negatively affect sleep, eating, digestion, moods, anxiety levels, overall mental health, ulcers, increased heart rates, and blood pressure—just to name a few. Since debt tends to produce stress and anxiety, those with mounting debt are more likely to experience these maladies. Christians need to know that debt is something to be avoided; it can rob us of our peace of mind.

Debt affects Christians corporately because it adversely affects relationships. Look at the synonyms for debt:

obligation, duty, responsibility, liability, dues, and commitment; none of these produce feelings of comfort and confidence. The stress produced by debt not only affects our intimate relationships, but can also spill over to our secondary relationships. Have you felt that crushing feeling in your chest, the anxiety and fear that debt can invoke? Debt is similar to waves lapping up on the shore: the bills come regularly and relentlessly. If we are not careful, the pressures from debt can build and produce bouts of anger, frustration, irritability, sadness, and depression, impacting relationships we have with others. Financial expert Dave Ramsey states that “disagreements over money and finances are the number-one cause of marital strife and divorce in North America today.”

An engaged couple should make every effort to enter marriage without debt in order to minimize unnecessary burdens and stress. I marvel at couples who spend tens of thousands of their own dollars on a wedding and honeymoon, only to return to a sizable debt that may plague their marriage for months and possibly years. I’ve seen couples who commit to purchases that stretch their budgets to the limit or

beyond what they can reasonably afford. These types of purchases and the accumulation of debt cause friction in marriages because mounting debt will eventually rob couples of choices. Both spouses may have to work in order to stay ahead of their bills. When children arrive, the choice for one parent to forgo work in order to be at home and raise the children has been made for them by their unhealthy financial situation. This can produce feelings of anger, shame, guilt, frustration, envy, and anxiety in one or both of the parents, and these emotions work their way into how they interact with each other, friends, and family.

Debt affects us spiritually. Don’t you find it ironic that by definition we as Christians have been set free from a debt that ensnared us, and yet we often take on debt that can ensnare us financially? Being debt-free is a principle and precedent in the gospel that should be applied to our lives. There is freedom in a life without debt. Our debt affects us spiritually because it burdens our emotions and relations and hinders us from performing and caring for one another. Do you know Christians who are working extra hours or extra jobs, or spouses

who have gone back to work, in order to pay bills that could have been avoided or minimized? Avoidable financial burdens keep us from ministering to one another. How can we visit the poor, tend to the weak, and minister to the widow, when all of our time is spoken for? How does a Christian catechize his children and lead family worship when he is home late and out early? How does he love his bride and care for her needs and exceed her expectations, when he is preoccupied with work and bills?

Debt affects our ability to serve. Have you ever seen a need and wished you could meet it, but your financial situation prevented you from doing so? There are opportunities to serve or supply financial assistance to a cause, family, or need that many of us would long to support, but can't. Our beautiful intentions quickly fade as we make the slow walk back from the mailbox, shuffling through the reminders that compete for our Christian charity.

A Christian's ability to tithe may also be affected as debt accumulates. Christian financial experts encourage families to first pay their tithe and to then pay off their other bills. That strategy is an effective one, but it often goes unheeded. Why? The pressure to pay bills and meet our obligations tugs at us because unpaid bills produce penalties, whereas withholding or short-changing our tithe may be an easier decision to justify to ourselves. Christians, on average, give 2.38 percent of their income to churches, according to Empty Tomb, which has tracked tithing and giving to religious organizations since 1968. According to [www.gobankingrates.com](http://www.gobankingrates.com), the average American is more than \$225,000 in debt (see the breakdown

below), and one wonders if our debt load is affecting our ability to tithe. The reality is that when debt occupies more and more of our finite financial pie, we as Christians must make a choice, and the private choice that only our accountant and the Lord see may be to cut back on our tithe. For many, this choice is difficult and is meant to be temporary, but if spending habits do not change, then this situation continues or worsens. The choice of reducing our tithe hurts us spiritually, since the tithe is an important and beautiful reminder that all is not ours. The profound act of regular tithing keeps us mindful, humble, and thankful. God must be the priority and he deserves our affection and full worship. When we take on debt to the point where tithing, supporting church and denominational goals, and caring for each other is jeopardized, we and others are being hurt spiritually.

### When to Go into Debt

So should a Christian ever take on debt? I am not a financial counselor or qualified advisor, so I'll just share with you my rule of thumb: avoid debt when you can. The first reason to live a debt-free lifestyle is the precedent set in Scripture. Deuteronomy 28:12 says, "The LORD will open up for you his rich treasure house of the heavens, to give your land rain in due season, blessing all your undertakings, so that you will lend to many nations and borrow from none" (NAB). God clearly lays out for Israel his expectations of how they were to handle their wealth: they were to be lenders to other nations, not debtors. God understands that the borrower became the lender's slave because the position of power belongs to the one who controls the purse strings.

If one must take on debt, try to go into debt only for those items that gain value over time. Traditionally, experts have pointed to real estate and education as good examples of debt-worthy investments; however, these past few years have shown that even these can be risky. With most other purchases, financial experts such as Dave Ramsey

advise that it is best to save first and then purchase an item with cash. This habit helps to develop a healthy sense of delayed gratification and helps individuals purchase within their financial reality. Take a car purchase, for example. If Tom cannot save \$300 per month before he purchases a car, then why would he think that he will miraculously produce \$300 per month *after* he purchases a car on credit? It is the same \$300, but paying the money after the purchase binds him to the lender, while he also pays interest on the loan, further reducing his wealth and purchasing power over time. Learning to live on a cash-first basis helps families live within their means, develop a delayed-gratification mentality, and avoid the wealth-eroding effects of interest.

How should a Christian manage his wealth, and what should be his attitude toward debt? Did I say *his* wealth? I meant *His* wealth. A correct view of wealth begins with the knowledge that Christians are stewards of God's good gifts. All of one's wealth belongs to the Lord, and it is the Christian's responsibility to manage it in order to bring honor to Christ. One of the advantages of being debt-free is the ability to lend and give freely. The call to be good stewards to one another implies the ability to lend and give from storehouses that are not empty. It is not enough to say to those who are hungry, "Go and be blessed." We must feed the hungry, but how can we give when we owe? Those who strive to be debt-free are in better shape to help those in need. Being debt-free allows Christians to give abundantly. Striving to make wise financial decisions allows one to tithe without concern.

Being debt-free frees us from the emotional, physical, and psychological effects of the stress and anxiety that often accompany debt. Living debt-free improves our health, our relationships, and our spiritual life, which is tied to our worship of the King. □

*The author is a deacon at Church of the Covenant in Hackettstown, N.J.*

### Average American Household Debt

Credit cards .....	\$15,263
Mortgage .....	\$147,591
Student loans .....	\$31,646
Auto loan .....	\$30,738

Source: [www.gobankingrates.com](http://www.gobankingrates.com)

# INTRODUCING ERIC AND DONNA HAUSLER

// ERIC R. HAUSLER



*Missionary Eric Hausler teaching in Haiti*

As I think back on how the Lord has prepared me, along with my wife, Donna, to take this present call upon our lives to serve part-time as missionaries to Haiti with the OPC Haiti Mission, while planting a church in Naples, Florida, I feel very much like David, who cried out to the Lord, “Who am I, O Lord God, and what is my house, that you have brought me thus far?” (2 Sam. 7:18). When I look back over the years and see the Lord’s marvelous hand of mercy and his provision for me of a godly, gifted, joyful wife, I stand amazed at his grace to me, a sinner.

Ever since I was a child, people from other countries always intrigued me. As I was growing up in the university town of Iowa City, Iowa, my parents regularly had guests in our home from other lands, and my father traveled extensively for his work as a college professor and public health official. He would come home with photos and stories of the places he had been, and always spoke with enthusiasm about the friends



*Eric and Donna Hausler*

he had in other countries. Our family would pray regularly at the dinner table for my great-aunt Lois, who was serving as a missionary in Hong Kong, and I had many school friends from other cultures. In all of this, the Lord was at work in my life from an early age, developing in me a love for and interest in people who were from overseas. To this day, my older siblings will gladly tell you about their weird brother who was always pretending to speak other languages!

While all this was happening in my life, my future wife, Donna, down in Miami, Florida, was being raised in a home with a godly mother, who knew her children needed the Lord. As a child, Donna attended a Baptist church, where she heard the gospel in Sunday school, but when she was in junior high, her mother, who had a Church of England background from her years growing up in Jamaica, sought out a church with more reverent worship, and so they ended up at Granada Presbyterian Church (PCA) in Coral Gables.

Back in Iowa, I was also in my junior high years when the Lord took me back one last time to a church camp in north-east Iowa that I had been attending yearly since third grade. That particular summer, the counselors presented the gospel in a way that the Lord used to open my eyes to see my need for a Savior. I believed on the Lord Jesus and his saving work on the cross.

Fast forward to high school, when I worked part-time jobs for three years to save enough money to go to France on a summer exchange program. The family I lived with in Paris took a keen interest in my desire to learn French, and so they refused to speak English with me for the whole summer, even giving me daily dictations and French lessons. By the time I began my senior year in high school, I could communicate most anything I needed to say in French and knew I wanted to do something with my language skills in the years ahead.

Down in Florida, Donna was growing in grace and in her walk with the Lord, becoming a leader in high school and among her peers at church. She even recalls having godly

examples of pastors' wives in a church with multiple pastors and thinking to herself that she could see herself one day as a pastor's wife.

In God's providence, I attended the University of Kansas, where I began studying French and International Politics, thinking I would one day end up as a diplomat for the U.S. State Department. As I went back to KU for my second year in college, I pre-enrolled in a Chinese class to learn another language when, at just the right time, a couple days before school started, the Lord orchestrated a "random" encounter with my French professor from my freshman year, Bryant Freeman, who had a love for Haiti and the Haitian people. Professor Freeman convinced me to take his Elementary Haitian Creole class, instead of Chinese, which turned out to be a life-changing decision. Five months later, I began a semester of study abroad in Haiti, where I too fell in love with the Haitian people.

While I was in school at the University of Kansas, Donna began her studies at Texas Christian University in Fort Worth, Texas. There she encountered many different theological perspectives, which led her to study the Word and seek out counsel from her pastors back in Miami during her summer back home in 1982. At the same time, a door opened for me to work with Haitian refugees in Miami that summer as an interpreter for World Relief, and by God's grace I met Donna at Granada PCA, where I heard Reformed Bible preaching and teaching for the first time.

Upon graduation from college in 1983, I wrestled with whether to go to law school or seminary, so I returned to Granada PCA in Coral Gables as an intern to explore whether the Lord was calling me into ministry. There I assisted in many aspects of ministry, including working with youth and leading the first of many mission trips to Haiti. Donna returned to Miami in 1984, and we developed a friendship while working with junior high youth. By the summer of 1985, I decided to attend Westminster Theological Seminary in California, and Donna and I were married in 1987. We returned to Miami in 1989, upon my graduation from Westminster Seminary, and I was ordained in 1990.

The next decade included living in four different cities and adding four sons to the Hausler household. My initial call to pastoral ministry was as a PCA pastor, serving churches in Miami and then in North Naples, but always with an emphasis on missions. In 1994, I became acquainted with an independent educational mission on the Central Plateau of Haiti called the Haitian American Friendship Foundation (HAFF), where I could use many of my gifts to train church leaders and take short-term mission teams.

In 1998, I accepted a call to be a church-planting pastor in the OPC at Redeemer Presbyterian Church in Ada, Michigan. From the beginning, the saints in Ada were very involved in the work in Haiti, sending a team nearly every year to serve at HAFF. Early in my time in Ada, the Presbytery of the South called to seek help in evaluating a contact from a

Haitian pastor named Elou Fleurine, who was inquiring about how the Orthodox Presbyterian Church could help train leaders in Haiti. When I first had a chance to meet with Elou in Florida, we quickly realized that we had met many years before during my time on the island of La Gonâve back in the 1980s. This contact eventually led to the establishment of the OPC Haiti Mission, first with Matt and Shannon Baugh serving as missionaries there, and then later with Ben and Heather Hopp, whom I helped introduce to the work.

Last year I accepted a call from the Presbytery of the South to return to Florida as a church planter in East Naples, which is very multicultural and has Haitian immigrants everywhere you turn. My new call also includes a part-time position assisting the OPC Haiti Mission along with Ben and Heather Hopp and associate missionaries Octavius and Marie Delfis. The plan is for us to travel to Haiti four times each year to assist in teaching and leadership training, as well as to assist the Mission with translating materials into Haitian Creole.

Please pray for the Lord to use us in the years ahead for his glory and the building of his kingdom!



*Eric Hausler interprets as Donna teaches young people*

## What's New

### // Comings/Goings

**Rev. Dr. and Mrs. Brian T. Wingard** are scheduled to return to the U.S. from South Africa early this month to begin a seven-month furlough.

# SEMINARY DEBT: A PROBLEM FOR THE OPC?

// JOHN MUETHER  
AND DAVID WINSLOW



Potential future ministers at the OPC Timothy Conference in April with Pastor Nathan Trice

Anyone attending college or sending a son or daughter to college these days surely experiences sticker shock at the cost of higher education. Staggering increases in tuition and fees have prompted many students to mortgage their future through educational loans. If a student continues past the bachelor's program and pursues graduate school, these loans will often mushroom. Retiring educational debt may not be a problem to the graduates of law or medical schools, but what about seminary graduates? Long gone are the days when schools like Westminster Seminary assessed no tuition charge.

A recent study of evangelical seminaries in North America indicated that while over 60 percent of graduates carried no debt, a quarter had serious debt of over \$40,000, and some of them owed more than twice that amount. Perhaps most alarming, the average amount of student loans has tripled over the past two decades.

## OP Seminarians and Ministers

What about the OPC? Does our denomination have a seminary debt issue? This past winter, the Committee on Christian Education and the Committee on Home Missions and Church Extension sought to find out by conducting two online surveys: one of current OP seminarians and another of recently ordained OP ministers.

The speed and number of responses confirmed that the surveys were addressing a timely subject. Many of the respondents expressed their deep gratitude that this matter was a subject of study. "I'm so glad the OPC is tackling this important issue," wrote one. Said another: "I am incredibly grateful to know you are taking a serious concern for us as seminary students! It is encouraging to be a member and under care of a church that takes the responsibility of training men for ministry seriously." Some responses underscored the difficulty in supporting a family while attending seminary. "Cost of living

expenses," wrote one student, "plus tuition and other materials have made seminary cost prohibitive for an increasing number of people, and I think it is getting worse."

There was plenty of good news from the survey results. Of the current students, three quarters of the respondents reported that they were in good financial shape, even if they were struggling to pay bills. Nearly half of them receive significant help from a variety of sources, including extended family and friends. A little more than a third of them received support from churches, ranging from modest (\$500) to major (\$24,000). Yet, even with this help, 75 percent of seminarians or their wives worked while in seminary, with a few of those holding several jobs.

For a minority, the picture was far removed from one of financial health. A fifth of the respondents were in serious debt, even exceeding six figures. A recent article on educational debt in the *Wall Street Journal* offered this rule of thumb: total educational debt should not exceed one's anticipated starting annual salary. By that standard, some of our ministerial candidates are way over their heads in debt. Some financial advisors suggest that educational debt not exceed 50 percent of expected starting salary. It certainly makes sense for married seminarians with children to take a more conservative approach to their debt, since they will have extra family expenses competing with the paying off of debt.

From the survey of recent graduates, there was also good news. Eighty-five percent indicated that they were free of both college debt and seminary debt. Almost all of those in debt claimed to have a viable plan to repay it, although none of them received in their ministerial package any amount specifically designated for educational debt reduction.

## A Growing Problem

When the surveys are compared, two trends emerge. First, it appears that debt levels are growing with current students. While most of the young ministers have no seminary debt

now, half of the seminarians expect to graduate with debt. Secondly, students are taking a little longer to complete their M.Div. requirements than those who graduated five years ago. While this may help to minimize their debt, prolonging one's schooling exacts further tolls on young marriages and families.

Both surveys indicate that those with the greatest debt are least inclined to solicit help, which seems to indicate that some are underestimating the financial challenge before them. Finally, the responses from both surveys indicate that however carefully students prepare to meet the cost of their ministerial training, seminary tuition and other expenses consistently exceed their expectations.

### "Free from Worldly Care"?

So does the OPC have a seminary debt issue? The answer seems to be that most seminarians will be graduating with reasonable debt, but that a significant minority will carry serious debt. This will be difficult to pay off and could negatively impact them and the churches they seek to serve. The CCE and CHMCE will study the data more closely in the months ahead, perhaps with some recommendations for students and churches. Guidance on financial stewardship is needed, not just for students who would be pastors, but for the congregations that send them to seminary and the congregations that receive them as graduates ready for ordained ministry.

Beyond educational expense, younger ministers need other forms of financial help, including advice for investing for their retirement and counsel for interpreting the increasing complexity of the tax code. One young minister made this appeal: "I wish that my session and the church's deacons would apply greater attention to helping me in the matters of my financial well-being. Those questions simply do not get asked of me." Churches that have vowed to keep their ministers "free from worldly care" need to start asking those questions.

*The authors, both ruling elders, are members of the Subcommittee on Ministerial Training.*

## The Ministerial Training Institute of the OPC

announces its Summer 2014 course:

### Homiletics

Teachers: the Rev. William Shishko  
and the Rev. Douglas Clawson  
(two continuing education credits)

Course work starts June 2, 2014.

Intensive Training will be held July 23–27  
at Grace Presbyterian Church in Columbus, Ohio.

For more information, contact MTI director Danny E. Olinger at [olinger.1@opc.org](mailto:olinger.1@opc.org), or MTI coordinator Pat Clawson at [ccesec@opc.org](mailto:ccesec@opc.org) or 215-830-0900, ext. \*828.

## ABCs of PRESBYTERIANISM The True Vicar of Christ (2)

*Larry Wilson*

As we've seen, our Lord Jesus himself rules his church. He does so from heaven. He does so by means of a vicar (proxy or agent) in the world. That vicar is the Holy Spirit. Jesus says that this arrangement is actually better for Christians—"It is to your advantage that I go away" (John 16:4b–7).

*Why* are we better off this way? For two main reasons: First, Jesus is much more accessible now that he is working from heaven by means of the Holy Spirit than he ever was on earth. Second, Jesus has a much wider ministry now that he is working from heaven by means of the Holy Spirit than he ever did on earth.

The overall new covenant ministry of the Holy Spirit is to mediate the presence of the exalted Christ—to make Jesus known and to deliver his blessings to his people. To do so, the Holy Spirit ministers as the vicar of Christ in this world.

On the one hand, the Holy Spirit has a ministry to the church. In the Upper Room, Jesus promised the apostles that the Holy Spirit would remind them of what he had said and done (John 14:25–26) and that he would teach them all truth (14:26; 16:12–15). He did that primarily by inspiring the Gospels (reminding) and the Epistles (teaching), thus providing the New Testament for us. He continues to carry on this ministry by illuminating God's Word and applying it to the hearts and lives of his people. One consequence of this work of the Holy Spirit has been that the church has written her creeds and confessions, thus keeping a record of the truth that the Holy Spirit has taught her.

On the other hand, the Holy Spirit has a ministry to the world: first of all, a ministry of witnessing (John 15:26–27), and second, a ministry of convicting (16:8–11).

The Holy Spirit carries on these ministries through the body of Christ. But notice what tool he especially uses: the Word of God. "The sword of the Spirit ... is the word of God" (Eph. 6:17).

## ● Out of the Mouth . . .

Our four-year-old granddaughter has been learning about the sovereignty of God. This is how she put it in one of her prayers recently:

"Dear God, we pray for your will. Just keep doing what you want to do."

—D. Leonard Gulstrom  
Limington, Maine

*Note: If you have an example of the humorous "wisdom" that can come from children, please send it to the editor.*

# CHURCH PLANTING IN THE HEARTLAND

// JOHN S. SHAW



*The congregation of Sovereign Grace Reformed Church (OPC) in Doniphan, Mo.; at far right: Pastor Kent Harding with his wife Laurie*

One could hardly choose two more different contexts for the planting of a new church than the South Loop of Chicago and the Ozark foothills of southeast Missouri. Chicago boasts a population of more than 2.7 million, while the city of Doniphan is home to 2,000 people. Due to the heavy population of the South Loop, Gospel Life OPC sees many visitors, but also knows the difficulty of ministry to a transient population. On the other hand, Sovereign Grace Reformed Church in Doniphan sees visitors much less frequently, but serves a more stable, rural area. Yet in both places the Lord has established a people for himself and continues to build churches that love Jesus Christ and are privileged to participate in the Orthodox Presbyterian Church.

## **Doniphan, Missouri**

A group of sixteen people, representing four families, started meeting regularly in Doniphan in November 2008. They were received as a church plant of the Presbytery of the Midwest in March 2010. Later that same year, the presbytery examined and received Kent Harding as an evangelist. Rev. Harding and his wife, Laurie, had served in ministry since 1982, most recently in the Church of God, but were brought to Reformed convictions that led them to the OPC. His theological transition prepared him to lead a group of people who previously had little or no Reformed or Presbyterian background. The original core remains part of the larger congregation today as they continue to grow in the riches of the Reformed faith.

Sovereign Grace is in the unique position of being the only Reformed and Presbyterian church in southeast Missouri. Although congregants drive from two or more hours away, connection and fellowship remain a priority. One way they foster connection is by sharing a fellowship meal each Lord's Day after the worship service.

The church plant has advertised through newspaper articles, billboards, booths at fairs, and Facebook. As with any church, personal invitations to friends and family play an important role in evangelism and growth. Currently, four new families are seeking membership, and the group celebrates the evidence of transformed lives among them.

At the time of their entry into the OPC, no one attending Sovereign Grace had ever been Presbyterian. In jest they would say of themselves, "Yesterday I couldn't even spell *Presbyterian*, and now I am one." This group now finds great joy in studying the standards of the Reformed and Presbyterian churches. "We are a confessional church by conviction," says Pastor Harding. Besides Harding's preaching, which centers squarely on the gospel, gifted teachers have played a major role in teaching the people the Westminster Confessions of Faith and Catechisms, along with other Reformed documents. This has been one of their major practices, due to their lack of a Reformed background.

Sovereign Grace celebrates their connection to the broader OPC. Being part of a faithful denomination is precious to them. The oversight of the session of Christ Presbyterian Church in the St. Louis area has been crucial to their development as a mission church. Pastor Scott Churnock and the elders of CPC have given generously of their time to serve the Doniphan church plant. They also give thanks for the support of the Presbytery of the Midwest and the continual encouragement of Jim Bosgraf, their regional home missionary. The group has especially enjoyed visits from several foreign missionaries and from Doug Clawson, associate general secretary for Foreign Missions.

The Lord continues to bless Sovereign Grace Reformed Church with new members and new covenant children, and they recently celebrated the ordination of their first ruling elder, Matthew Thornton. They are currently praying and working toward becoming a particular church by the end of 2014.

As you remember the work in Doniphan, please pray:

- that new families would be lovingly enfolded into the church,
- that the Lord would protect the covenant children entrusted to the church,
- that the Lord would provide more godly men to serve as elders and deacons,
- that they would recognize and pursue opportunities for gospel witness and church planting in surrounding communities,
- that the Lord would provide a bountiful gospel harvest through Sovereign Grace,
- that the church would maintain their gospel and theological priorities, and
- that they would build a community of love for one another and for their neighbors.

## Chicago, Illinois

The congregation at Gospel Life OPC in the South Loop of Chicago looks much like the community: young and diverse. More than six years ago, John Ro arrived in Chicago, having recently celebrated his marriage to Wenny (the Ros now have two children: Micah, two years, and Madeleine, eight months). At that time, Pastor Ro approached the Presbytery of the Midwest with the hope of planting a church in the South Loop. Although the work has been difficult, the Lord continues to build a church.

A church body that consists mostly of students, singles, and young marrieds means lots of good-byes. People in the community often leave the area for new jobs and new homes. Nonetheless, Gospel Life enjoys sweet fellowship, pleasant worship, and many opportunities for evangelistic witness.

Each year, the regular worshipping community includes at least eight to ten students from places like Moody Bible Institute, the University of Chicago, and Illinois Institute of Technology. Those students actively invite others, so that more than fifty students pass through Gospel Life during a typical year. This year, the Lord has sent a greater number of international students, so that people from ten to twelve different nations (including Brazil, China, and Korea) participate.

Of course, many of these students leave after four or fewer years at Gospel Life, but the Lord always sends others to fill the empty spaces. Pastor Ro considers the transient nature of their population to be an opportunity to serve the greater church. They prepare people to serve in other places. For example, three young men who attended Gospel Life are currently seminary students.

The church has an active outreach ministry that includes

### **Home Missions Today**

For up-to-date Home Missions news and prayer updates, e-mail [HomeMissionsToday@opc.org](mailto:HomeMissionsToday@opc.org).  
New editions: June 4, 18.



*Café Night in Chicago; Pastor John Ro in center*

a weekly Bible study at the local Whole Foods Market. They also sponsor a Café Night at the church space twice a year that includes good food, good music (provided by musicians from Gospel Life or other Chicago area congregations), and even drama this spring from a student ministry at Moody Bible Institute. The Lord regularly brings the church into contact with new people through Bible studies, Café Nights, and the day-to-day witness of the congregation.

The church also has an active ministry of teaching and fellowship. In addition to two worship services and a Bible study every Sunday, they also meet for a study on Friday nights. The congregation enjoys rich fellowship, with many people gathering every Sunday between morning and evening worship, rotating between the homes of various members.

The Lord has been building a church from humble beginnings that is committed to the fullness of the gospel in the South Loop of Chicago.

Give thanks:

- that the Lord has always provided people and finances,
- that many different churches and individuals support the work through prayer and giving, and
- that the group knows the blessings of being a connective church within the OPC.

Pray:

- for growth,
- for godly men to serve as elders and deacons,
- for single members who desire a godly spouse, and
- for more families to make Gospel Life their home.

# THE SECRET TO CHURCH GROWTH

// ROTH M. REASON

*Acts 2: 42 And they devoted themselves to the apostles' teaching and the fellowship, to the breaking of bread and the prayers.... 44 And all who believed were together and had all things in common. 45 And they were selling their possessions and belongings and distributing the proceeds to all, as any had need. 46 And day by day, attending the temple together and breaking bread in their homes, they received their food with glad and generous hearts, 47 praising God and having favor with all the people. And the Lord added to their number day by day those who were being saved.*

Many congregations are looking for the secret to church growth. How do we reach a post-Christian culture? How can we ensure that our children remain true to the faith? Furthermore, how do we attract unbelievers without losing our focus on worship and the building up of the saints?

All of these issues are tied together nicely in the book of Acts. The church grew in a short time from about 120 (1:15) to around 5,000 (4:4)!

What explains this? Luke tells us that their secret was something every church can emulate. In verse 42, he says that the disciples were “devoted” to four activities: teaching, fellowship, breaking of bread, and prayers.

The OPC specializes in sound teaching and preaching, and most of our congregations also prioritize prayer. However, we have something to learn from the example of the two other activities.

“Fellowship” is from a Greek word that can also be translated as “communion” or “relationship.” The “breaking of bread” almost certainly refers to the sharing of meals together in homes (see verse 46). This is a church that was devoted not only to worship and prayer,

but also to spending time with one another!

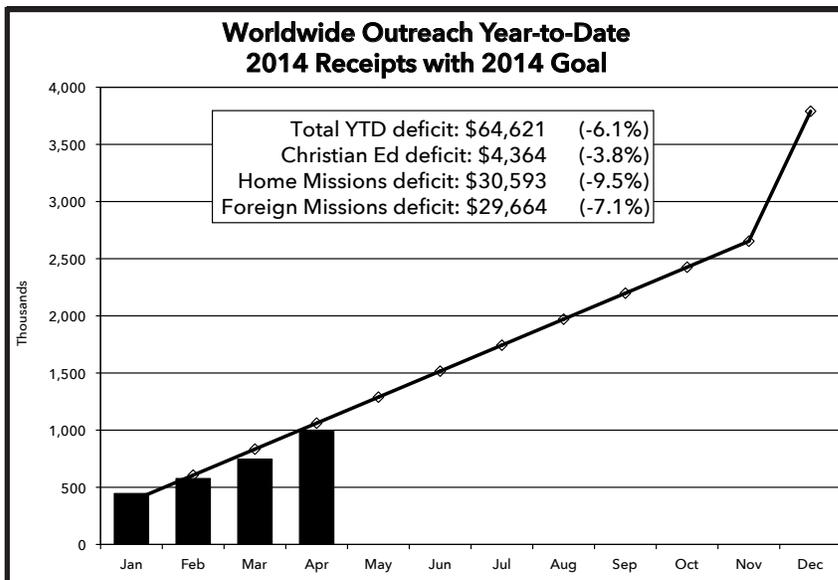
Many Christians today have understandably embraced the motto “family first,” but for some this has resulted in a “family only” idolatry. The priorities of the early Christians were different. No doubt the family was important (see Eph. 5:22–6:4); however, the life of the body of believers was equally important.

The first Christians lived out their faith through building relationships that were deep and enduring. A great example of this is what Luke describes in verses 44–45: “And all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing the proceeds to all, as any had need.”

This may sound like a kind of proto-communism, but consider the fact that nothing negative is said about private property and that all the sharing here was voluntary. What is going on here is not the faux community of communism, but the true community brought about by the Holy Spirit! These were people who gave to one another, not because they were compelled to do so, but out of an overflow of love and generosity toward fellow believers whom they knew intimately. They sacrificed goods, property, and money in response to a Savior who became poor that we might become rich through his poverty (2 Cor. 8:9).

Notice what all this adds up to in verse 47: “And the Lord added to their number day by day those who were being saved.” As these Christians believed the gospel, they were filled with the Spirit, built relationships in step with the Spirit, and God caused their church to grow!

*The author is the pastor of Redeemer OPC in Danville, Pa.*



## JUNE

1. Pray for **Brian and Dorothy Wingard**, South Africa, as they begin a seven-month furlough in the U.S. this week. / **Brandon and Laurie Wilkins**, Crystal Lake, Ill. Pray for the discipleship and ministry of Christ Covenant Presbyterian Church. / Pray for **the instructors and students of the Ministerial Training Institute of the OPC** as they begin the Homiletics course tomorrow.
2. **Jeremiah and Elizabeth Montgomery**, State College, Pa. Pray for Resurrection OPC as it moves toward particularization. / Pray for the labors of missionary associates **Leah Hopp** and **Christopher and Chloe Verdick**, Nakaale, Uganda. / **David Haney**, director of finance and planned giving for the Committee on Coordination.
3. **Eric and Dianna Tuininga**, Mbale, Uganda. Pray that students attending several new Christian schools in local villages will receive a God-centered education. / **Greg and Stella Hoadley**, Fargo, N.Dak. Pray for Grace OPC that God's elect will be brought in. / **Joshua (and Chelsea) Lauer**, summer intern at Calvary OPC in Harrisville, Pa.
4. **Mike and Katy Myers**, Hartwell, Ga. Pray that Heritage Presbyterian Church will seek first Christ's kingdom and righteousness. / Pray for Foreign Missions associate general secretary **Douglas Clawson**, attending General Assembly this week. / Pray for **Ross Graham** as he comes out of retirement to take on the responsibilities of being stated clerk for the General Assembly.
5. Foreign Missions administrative assistant **Linda Posthuma** and secretary **Abigail Cory**. / **Jay and Andrea Bennett**, Neon, Ky. Pray that the Lord would bless Neon Reformed Presbyterian Church's outreach and evangelism efforts. / Pray for short-term missions coordinator **David Nakhla** as he reports on his labors to the General Assembly.
6. **Carlos and Diana Cruz**, San Juan, P.R. Thank the Lord for new members at Iglesia Presbiteriana Reformada. / **Mark and Christine Weber**, Mbale, Uganda. Pray that God would guide and equip them for their ministry in Mbale. / Pray for **Danny Olinger**, Christian Education general secretary, as he presents the Christian Education Committee report to the General Assembly.
7. Pray for our missionary associate teachers in Uganda: **Morgan Adams, Hailey Adams, Erika Bulthuis**, and **Taryn Dieckmann**. / **Christopher and Della Chelпка**, Tucson, Ariz. Pray for unity and fellowship among the families of Covenant OPC. / **Jeffrey (and Jennifer) Shames**, yearlong intern at Harvest OPC in Wyoming, Mich.
8. **Christopher and Ann Malamisuro**, Cincinnati, Ohio. Pray for Good Shepherd OPC's VBS, which begins tomorrow. / **Bob and Martha Wright**, Nakaale, Uganda. Pray for the health and safety of visitors coming to Karamoja to labor this summer. / **Caleb (and Erika) Smith**, yearlong intern at Bethel Presbyterian Church in Wheaton, Ill.
9. **David and Sunshine Okken**, Nakaale, Uganda (on furlough). Pray for the family as they prepare to return to Uganda early next month. / **Robert and Christy Arndale**, Houston, Tex. Pray for the continued development in the ministry of Cornerstone OPC. / **Timothy (and Alison) Cho**, summer intern at Grace OPC in Vienna, Va.
10. Home Missions staff administrator **Sean Gregg**. / Pray for missionary associates **James Durham** and **Jesse Van Gorkom**, Nakaale, Uganda, as they assist the missionaries in many tasks. / **Robert (and Grace Marie) Holda**, summer intern at New Covenant Community Church in Joliet, Ill.
11. **James and Jenny Knox**, M.D. and R.N., Nakaale, Uganda. Pray for wisdom for Jim as he provides guidance and instruction to the Clinic staff. / **Chad and Katie Mullinix**, Ft. Lauderdale, Fla. Pray that God's Word will be honored at Holy Trinity. / *New Horizons* staff: **Jim Scott**, managing editor; **Pat Clawson**, editorial assistant; **Sarah Pederson**, proofreader.
12. **Tom and Martha Albaugh**, Pittsburgh, Pa. Pray that people attending Redeemer OPC Mission's outreach events will hear the gospel. / Pray for Foreign Missions general secretary **Mark Bube** as he reports to the Executive Committee meeting tomorrow. / National Guard chaplain **David (and Jenna) DeRienzo** (deployed).
13. Pray for the day-to-day needs of our retired missionaries: **Betty Andrews, Greet Rietkerk, Young and Mary Lou Son**, and **Fumi Uomoto**. / Home Missions general secretary **John Shaw**. / Summer interns: **Bulut Yasar** at Amoskeag Presbyterian Church in Manchester, N.H., and **Brian Guinto** at Reformation OPC in Olympia, Wash.
14. **Brian and Sara Chang**, Cottonwood, Ariz. Ask the Lord to grow and strengthen Verde Valley Reformed Chapel. / **Mark and Jeni Richline**, Montevideo, Uruguay. Pray for the Richlines as they work on getting permanent resident status. / **Darryl (and Anita) Kretschmer**, summer intern at Providence OPC in Madison, Wis.



Tom and Martha Albaugh

**15.** Affiliated missionaries **Jerry and Marilyn Farnik**, Prague, Czech Republic. Pray for their efforts to witness for Christ in their community. / **Bill and Sessie Welzien**, Key West, Fla. Pray that the Lord would bring more locals to Keys Presbyterian Church. / **Josh (and Kristen) McKamy**, yearlong intern at New Life OPC in Montoursville, Pa.

**16.** **Jonathan and Kristin Moersch**, Capistrano Beach, Calif. Pray that Trinity Presbyterian Church will have a bold witness to the community. / Pray for the labors of missionary associates **Mary York**, Prague, Czech Republic, and **Amanda McCrina**, Sendai, Japan. / Navy chaplain **Bryan (and Shelly) Weaver**.

**17.** **Ben and Heather Hopp**, Haiti. Pray for the people of Haiti, suffering under difficult economic conditions. / **Joshua and Jessica Lyon**, Carson, Calif. Pray for the continued growth and development of Grace OPC. / Summer interns: **Daniel Adams** at New Hope OPC in Frederick, Md., and **Joseph Johnson** at Trinity OPC in Novato, Calif.

**18.** **Joseph and Carla Fowler**, Gastonia, N.C. Pray for the Lord's blessing on the preaching and worship at Reformation OPC. / Associate missionaries **Octavius and Marie Delfils**, Haiti. Pray that the church in Port-au-Prince will continue to grow. / Committee on Coordination staff: **Doug Watson**, staff accountant; **Jan Gregson**, assistant to the director of finance; **Kathy Bube**, Loan Fund administrator; **Charlene Tipton**, database administrator.



*Octavius and Marie Delfils*

**19.** **Mr. and Mrs. F.**, Asia (on furlough). Pray that the Lord would use Mr. F.'s ministry to bless and encourage OP congregations where he speaks. / **Drew and Sonya Adcock**, Williamsport, Pa. Pray that visitors to Omega OPC will return. / **Broc (and Morgan) Seaman**, year-long intern at Providence OPC in Temecula, Calif.

**20.** **Tony and Mica Garbarino**, Morgan Hill, Calif. Pray that God would save local families and bring them to worship at Providence Presbyterian Church. / Pray for the labors of missionary associates **T. D.** and **M. W.**, Asia. / **B. A. Snyder**, marketing coordinator at Great Commission Publications.

**21.** Missionary associates **Mr. and Mrs. I.**, Asia. Pray for Mr. I. as he leads the team's Bible study each week. / **Kim and Barbara Kuhfuss**, Eau Claire, Wis. Pray that more people will visit Providence Reformed Church. / Army chaplains: **Kyle (and Laurel) Brown** and **Stephen (and Lindsey) Roberts**.

**22.** **Eric and Donna Hausler**, Naples, Fla. Pray for more year-round families at Naples Presbyterian Church (OPC). / **Ben and Melanie Westerveld**, Quebec, Canada. Pray for English for Kids Bible camps beginning tomorrow for three weeks. / **Sean (and Amanda) Severns**, summer intern at Calvary OPC in Tallahassee, Fla.

**23.** Pray for the women's Bible studies led by tentmaker missionary **T. L. L.** and missionary associates **J. B.** and **H. L.**, Asia. / Home Missions associate general secretary **Dick Gerber**. / **Andrew (and Samantha) Fortenberry**, yearlong intern at Trinity OPC in Hatboro, Pa.

**24.** **Jim and Tricia Stevenson**, Tulsa, Okla. Pray that the Lord would add several new families to Providence OPC. / Pray for **Mr. and Mrs. M.**, Asia, preparing to return to the U.S. in July to begin a yearlong furlough. / **Robert (and Shannon) Mossotti**, summer intern at Mid-Cities OPC in Dallas, Tex.

**25.** **Heero and Anya Hacquebord**, L'viv, Ukraine. Pray that many will visit the church in L'viv and hear the preaching of the Word. / **Todd and Julie Wagenmaker**, St. Louis, Mo. Pray that the people of Gateway OPC will continue to observe all that Christ commanded. / Air Force chaplain **Cornelius (and Deidre) Johnson**.

**26.** **Ben and Sarah Miller**, Huntington, N.Y. Pray that Trinity Church's outreach to the unchurched will flourish. / Affiliated missionaries **Craig and Ree Coulbourne**, Urayasu, Japan. Pray that they will be able to have regular contact with children in their community. / Pray for the work of **the Psalter-Hymnal Committee**.

**27.** **Cal and Edie Cummings**, Sendai, Japan. Pray that the Holy Spirit would work in the hearts of those attending Bible classes. / **Everett and Kimberly Henes**, Hillsdale, Mich. Pray that Hillsdale OPC's worship will be pleasing to the Lord. / **Shane (and Rachelle) Bennett**, yearlong intern at Knox OPC in Silver Spring, Md.

**28.** **Mark and Michele Winder**, Collierville, Tenn. Pray that God would bless Wolf River Presbyterian Church's many outreach efforts. / **Kaz and Katie Yaegashi**, Yamagata, Japan. Pray that they will have wisdom in developing strategies for ministry. / **Louis (and Lizette) Cloete**, yearlong intern at Redeemer OPC Mission in Pittsburgh, Pa.

**29.** **Woody and Laurie Lauer**, Numazu, Japan. Pray that unbelieving seekers confronted with the gospel will believe. / **Mika and Christina Edmondson**, Grand Rapids, Mich. Pray for God's Spirit to direct and empower the gospel witness of New City Fellowship. / **Linda Foh**, website technical assistant.

**30.** **Jonathan and Lauryn Shishko**, Queens, N.Y. Pray that visitors to Reformation Presbyterian Church will seek communicant fellowship. / **Al and Laurie Tricarico**, Nakaale, Uganda. Pray that there will be an increase in the gospel harvest in Karamoja. / **Timothy (and Leslie) Ferguson**, summer intern at Emmanuel OPC in Wilmington, Del.

# NEWS, VIEWS, & REVIEWS

## HOEKSTRA INSTALLED AT ANDOVER, MINN.

*Sarah Wieberdink*

On January 18, the Rev. James T. Hoekstra was installed as a church planter in Andover, Minnesota. Pastors present at the service of installation were Shane Lems, Christian McShaffrey, Frank Liu, Kim Kuhfuss, and James Bosgraf. Rev. Lems delivered the sermon, Rev. McShaffrey asked the questions, Rev. Liu prayed, Rev. Kuhfuss gave the charge to Rev. Hoekstra, and Rev. Bosgraf gave the charge to the congregation. The special service was followed by a wonderful time of fellowship and refreshments.

Rev. Hoekstra graduated from Westminster Seminary California and entered the ministry of the OPC in 1988. He has pastored churches in Ocala, Florida, and Austin, Texas, as well as in Oostburg and Menomonee Falls, Wisconsin. In Menomonee Falls, he assisted in the formation of two separate churches. For a number of years, he has also been a faithful member of presbytery home missions committees. He is now the pastor of Immanuel Church (OPC) in Andover, Minnesota, a church plant overseen by Mission OPC in St. Paul, Minnesota.

Rev. Hoekstra and his wife, Bonnie, have three grown children.

## CASTLE ROCK BUILDING

Reformation OPC in Castle Rock, Colorado, is grateful to God for his provision of a new church building in the nearby town of Elizabeth. The congregation was originally planted fourteen years ago by Providence OPC in Denver and met primarily in school buildings. Engineering and contracting work was largely provided by members of the church, and building funds for construction was provided by tithes and gifts. Lord's Day worship will be the primary use, both morning and evening. It will also provide a space for teaching throughout the week, as well



*People from the Immanuel and Mission congregations at the installation of Jim Hoekstra as organizing pastor of Immanuel Church in Andover, Minn. Jim and Bonnie Hoekstra are at the center right, behind the flowers.*

as a more visible ministry to the community of Elizabeth.

Worship began on May 4 in the new building. An open house will follow in the coming months (for more information, contact [info@reformationchurch.com](mailto:info@reformationchurch.com)). Also in May, Reformation Church's own mission work, Emmanuel OPC, began

Lord's Day worship services, meeting in Castle Rock (see [emmanuelopc.com](http://emmanuelopc.com)). To the congregation, it feels like two churches are being planted from one.

The church's session consists of Pastor Kevin Swanson, ruling elder (and licentiate) Mike Chapa, and ruling elders Jim Mill, Bob Fine, and Bill Roach.



*The new facility for Reformation OPC in Castle Rock, Colo., shown here nearly ready for use*

## UPDATE

### CHURCHES

• Meeting on April 19, the Presbytery of Connecticut and Southern New York dissolved **Community OPC** in Newtown, Conn.; its last worship service was held on January 19.

• **Grace OPC** in Mount Vernon, Wash., voted on March 23, 2014, to leave the OPC and join the PCA; they have been received into the PCA as Grace Presbyterian Church (PCA).

• **Knox Presbyterian Church** in Mount Vernon, Ohio, formerly a mission work, was organized as a separate congregation by the Presbytery of Ohio on April 11.

• **Westminster OPC** in Monroe, Wash., has reunited with its daughter congregation, **Hope OPC** in Mercer Island, Wash., as Hope Presbyterian Church in Mercer Island, with Daniel W. McManigal as pastor.

### MINISTERS

• On March 15, the Presbytery of Ohio divested **Timothy W. Baker** of the office of minister without censure.

• The pastoral relationship between **Andrew Cheatham** and Covenant OPC in Cedar Falls, Iowa, was dissolved by the Presbytery of the Midwest effective March 31, as requested by both parties; he is being transferred to the Illiana Presbytery of the PCA to serve as pastor of Concord PCA in Waterloo, Iowa.

• The call of **Everett C. DeVelde** as a teacher of Nashua OPC in Pulaski, Pa., was dissolved by the Presbytery of Ohio as of December 11, and he was declared retired.

• **Kenny R. Honken** was installed on April 24, 2014, as an evangelist of Providence Presbyterian Church (OPC) in Madison, Wis., to labor as a chaplain in the federal prison system.

• The pastoral relationship between **David W. Inks** and Westminster OPC in Monroe, Wash., was dissolved by the Presbytery of the Northwest effective

February 28; he was dismissed to the URCNA, contingent upon their reception of him.

• On April 25, the Presbytery of the Northwest transferred the ministerial credentials of **David J. Klein** to the Pacific Northwest Presbytery of the PCA, which had already approved him; he is now serving as pastor of Grace Presbyterian Church (PCA)—formerly Grace OPC—in Mount Vernon, Wash.

• **Sacha Walicord**, formerly the organizing pastor (evangelist), was installed as pastor of Knox Presbyterian Church in Mount Vernon, Ohio, on April 11.

## LETTERS

### CHURCH OFFICE

Editor:

I appreciate Roger Schmurr's response (in the April issue) to my article on church office (in the February issue). I agree with him that the usurpation of power is a problem in the church among ministers as well as ruling elders. This, however, is a human, not a systemic, problem. Clowney, who held firmly to a three-office view, was warning of a sinful abuse of that view. I purposely mention this at the end of my article with a plea for a servant attitude.

I also agree with Schmurr that egalitarianism is not the ultimate root of the problem of the misuse of power. Indeed, I point this out at the beginning of my article: "Egalitarianism has its roots, not in the Enlightenment, but in Eden." Elitism has also been a sinful human problem throughout history. However, I would still argue that modern egalitarianism has given energetic expression to the misuse

of power in the West.

I must disagree with Schmurr's claim that the "special training, vocation, and ordination" of ruling elders puts them on a par with ministers. I have trained many elders and believe that extensive training is essential, but that training is not comparable to the far more rigorous and demanding training required of ministers of the Word. And that is as it should be. Almost all ruling elders have full-time callings outside of the church. Ministers are expected to take many years to prepare for ministry and devote their lives to that calling.

In the courts of the church, ministers and elders each have one vote. That should be humbling for all.

Gregory Reynolds  
Manchester, NH

### PSALTER-HYMNAL

Editor:

Among my continuing reservations about the Psalter-Hymnal project (March issue), here I'm only able to raise one concern about its commitment to total psalmody. The imprecations in Psalm 137, among others, have in view the Old Testament situation, when God's covenant people were one nation, a single geopolitical entity (Israel), and their enemies were likewise ethnically and geopolitically defined (Babylon and Edom here). But now, after Christ's finished work, that spiritual enmity, inseparably national, has ceased. Now the realization of God's eternal saving purpose, anticipated throughout the Old Testament, is universal. His elect are no longer found only within Israel, but within every nation. Under the new covenant, the church is "in Babylon" (1 Peter 5:13) in a way it was not under the old: no longer are Jews in holy hostility towards non-Jews; now, in Christ, they are reconciled to each other (Eph. 2:11–22).

I recognize that the ethnic references like those in Psalm 137 are not only literal but also typological. Akin to the symbolic references to Babylon in Revelation, they point forward to the final destruction of the enemies of God's people. Still, singing explicitly genocidal curses in public worship, without a whole lot of preparatory explanation (and perhaps even with that),

### Corrections

In the "Extravagant Grace" letter in the May issue, p. 20, the reference to "p. 30" should say "p. 83."

In the May issue, the reference to the "sixth" commandment on page 18, column 3, should say "eighth."

risks leaving the impression that the congregation is calling on God for the large-scale destruction of people with Gentile ethnicity like most of us in the New Testament church.

Unquestionably, the church today ought to pray fervently for Christ's "restraining and conquering all his and our enemies," that "Satan's kingdom may be destroyed" (Shorter Catechism, 26, 102). But that prayer is for the final destruction of the nonrepentant at Christ's return, as harvester-judge, "at the end of the age" (Matt. 13:36-43), and not before. In the meantime, "now is the favorable time; behold, now is the day of salvation" (2 Cor. 6:2), the time of day when we are to pray and work for the salvation of those, with their "little ones," sinners like us, where the descendants of Babylon and Edom are today and in every other nation.

Certainly, every psalm, God-breathed and infallible, is profitable for the four uses stipulated in 2 Timothy 3:16. But such usage hardly means that every part of every psalm, specifically parts with ethnically explicit curses, is mandatory or even suitable for singing in public worship.

I love singing psalms. The congregation I'm part of, I dare say, sings a greater number of psalms in its worship each week than most others in the OPC. The distinctive elevation they bring to worship is irreplaceable; without them, our worship is significantly impoverished. But



### FIVE GENERATIONS AT HARRISVILLE, PA.

In Harrisville, Pa., five generations of Christians (together with other family members) praise God together at Calvary OPC. Seated in the photo at left: James and Amelda (Kies-ter) Bennett; standing: their son John Bennett, Sr. (left), his son John Bennett, Jr. (right), his daughter Lindsay Vinca, and her baby Micah John Vinca.

total psalmody is no more incumbent on the church today, or to be one of its distinguishing commitments, than is exclusive psalmody.

R. Gaffin, Jr.  
Blue Bell, PA

### OBSERVING THE LORD'S DAY

Editor:

I am a member of Faith OPC in Elmer, N.J. I write in reference to the article "Remembrances of Our Old Meeting Place" in the April issue. In the third paragraph, the author remembers that children "walked to McDonald's from here for a bag of fries and a shake after the evening service." I was sorely disappointed that our denominational magazine would allow this to be printed in one of its articles. The OPC upholds the Westminster Standards as our system of

doctrine. These Standards, in accordance with the Word of God, clearly teach the keeping of the Lord's Day as holy. That does not include patronizing any business on Sunday, except in cases of necessity or the showing of mercy. The inclusion of such a reference makes a statement: "Our denomination supports this behavior."

Krista Groot  
Newfield, NJ

## REVIEWS

*Pierre Viret: The Angel of the Reformation*, by R. A. Sheats. Zurich Publishing Foundation (Tallahassee, Fla.), 2013. Hardback, 323 pages, list price \$30.00. Reviewed by OP minister G. I. Williamson.

If you are like me, the name of this Reformer will only evoke rather hazy recollections. Yes, we know that he was a man of second-order importance in the time of the much more famous John Calvin. But that is about all that comes to mind. What we need, then, is a book like this to fill in the empty spaces and provide a much more balanced view of those exciting years in Geneva (and other important Reformation places). As the author of this fine study unfolds the remarkable life of this man, it becomes vividly

### MINISTRY TO THE ELDERLY

Over twenty children at Grace OPC in Vienna, Virginia, have been making cards to present to elderly people in the congregation who have been ill and to residents of a nearby nursing home where Grace holds a service. Jeanette Nagel organized this card-making event as a way for the children to use their energy and talents for the Lord and to raise their awareness of, and connection with, older adults. In recent months, they decorated cards for Valentine's Day and Easter.



Some of the Grace OPC children who made cards for the aged

clear, again, that even the most celebrated men are not solo performers. John Calvin himself would never have accomplished what he did in Geneva without the help of great men beside him, and one of the most winsome and most valued of these by Calvin himself was Pierre Viret.

The book's publication in 2013 was intended to honor the five hundredth anniversary of his birth. The book is very well written and is never verbose in telling the long and interesting story. It is also blessed with many excellent pictures (most of them color photographs) of the churches and places in which Viret's labors took place. As Jean-Marc Berthoud, historian and theologian in Lousanne, Switzerland, says, "Not only has R. A. Sheats given us the first full (and exhaustively illustrated!) biography of Viret in English, but has achieved this feat with impeccable scholarship ... an achievement which she has rendered in a most engaging and attractive style."

***Born of a Virgin? Reconceiving Jesus in the Bible, Tradition, and Theology*, by Andrew T. Lincoln. Eerdmans, 2013. Paperback, 334 pages, list price \$35.00. Reviewed by Prof. Brandon D. Crowe.**

In this volume, seasoned New Testament scholar Andrew Lincoln is sympathetic to Christian creedal tradition, but reevaluates the traditional view of the virgin birth of Jesus. His approach leads him to conclude that Jesus is the physical son of Mary and Joseph, and that to focus on the means of the Incarnation is to miss the glory of the Incarnation.

Lincoln begins with exegesis, and this provides the fulcrum for most of his wide-ranging enterprise. Lincoln sees an irreducible diversity among New Testament documents, with some espousing a natural conception of Jesus and others (perhaps) teaching that Jesus was born of a virgin. Lincoln begins his investigation not with the infancy narratives of Matthew and Luke, but with Mark, John, Paul, and Hebrews—all of which, he

believes, teach that Jesus had a human father. One of the lacunae here (and throughout Lincoln's volume) is the dearth of consideration given to Paul's Adam-Christ parallel in Romans 5. Lincoln does not allow clearer texts to inform the less clear, but his approach actually leans in the opposite direction. Readers may therefore be surprised at his confidence: "It has been confirmed that there are no other possible New Testament witnesses to the virgin birth apart from Matthew and Luke" (p. 26).

Lincoln discounts the historicity of the birth narratives in Matthew and Luke because they belong to the genre of Greco-Roman biographies, which in his view often include legendary accounts of supernatural births. To arrive at this conclusion, Lincoln has to dismiss Luke's guarantee that what he records actually happened (Luke 1:1–4), since he claims that Luke's prologue merely follows the literary conventions of his day.

From this point, Lincoln assumes a contradiction among New Testament writers' understandings of Jesus' birth, and he refers back to this time and again. A prominent problem for Lincoln is his view that, were Jesus not to have been born in the way every other person is born (through evolution, no less), he could not fully share our humanity. But this is not a problem for the biblical writers, who affirm both the virginal conception and the true humanity of Christ. Additionally, for Lincoln, the virginal conception is not necessary for the sinlessness of Jesus (a doctrine he affirms), because this would logically necessitate an infinite regress of immaculate conceptions.

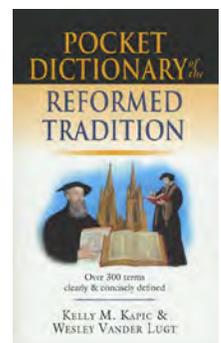
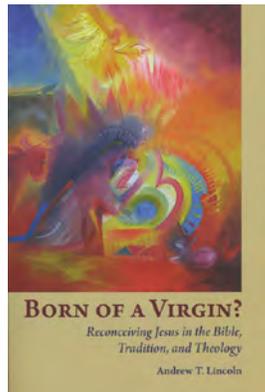
Much more could be said about Lincoln's multifaceted study, but the sum of the matter is that his reassessment of the virginal conception is unconvincing. In addition to the hermeneutical concerns raised above, he does not give sufficient weight to the widespread belief in the virgin birth from the earliest days of the church. The early Christian theologians, who lived much closer to the cultural

moment of the gospel writers than we do, did not share Lincoln's assessment that the birth narratives are legendary. Lincoln does mention Ignatius, Justin, and Irenaeus, but he discounts their exegesis without wrestling sufficiently with their belief that the virgin birth actually happened. Lincoln minimizes the significance of the virgin birth in the major creeds, considering it to be a minor doctrine that emphasizes the full humanity of Jesus. But one cannot so easily downplay the specificity of the language in this way.

Although Lincoln believes it is possible to hold both to the authority of Scripture and to the natural conception of Jesus, he looks to other authorities in assessing what the Bible says. Indeed, Lincoln considers it to be inappropriate to believe the Bible over other texts simply because the Bible is inspired. Yet if one finds the biblical accounts to be in contradiction, where does one find a more solid foundation? It is certainly appropriate to study the Bible in its ancient context, but Lincoln's approach goes too far in allowing the Bible to do only what the culture around it was doing. Maintaining a more trusting stance toward Scripture enables us to see that there is no need to reconceive the virgin birth after all.

***Pocket Dictionary of the Reformed Tradition*, by Kelly M. Kopic and Wesley Vander Lugt. IVP Academic, 2013. Paperback, 133 pages, list price \$8.00. Reviewed by OP minister Stuart R. Jones.**

This book appears to build on an earlier pocket dictionary published by InterVarsity Press (*Pocket Dictionary of Theological Terms*, 2010). Kopic teaches at Covenant College and Vander Lugt is an EPC pastor in North Carolina. Such condensed dictionaries might have been more helpful in the pre-Internet age, but I can still see a reason for them today. The book under review here provides a reasonably



## OPC Fall Singles Retreat

October 3-5 • McDowell, Va.

- Venue: Machen Retreat and Conference Center
- Speaker: OP pastor Arie van Eyk
- Theme: "Dwelling in God's Presence"
- Registration info.: <http://machen.org/events/singles-retreat-2014>.

comprehensive and pointed description of major topics and actors in the Reformed tradition. I have found it enjoyable as a learned, accurate, and readable review of things that matter to me, and I could see it as a resource for a pre-seminary course on the Reformed tradition. Pastors and others already familiar with this tradition, who possess some critical ability, may find that the Internet is now a sufficient resource for the fingertip information in view here. On the other hand, it is helpful to have a single work that has a consistent format and perspective and that is sufficiently broad to be informative. The book is generally cautious theologically, though I would say it is too cautious regarding neo-orthodox theologians like Barth.

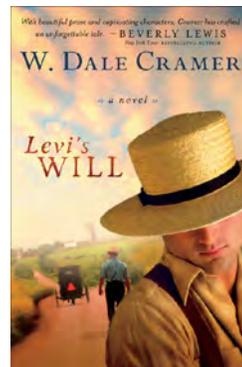
When it comes to choosing entries that define the "Reformed tradition," it is hard to be neutral. The term "Reformed" can be used more broadly as a historically descriptive term, or as a more ideal conception (Reformed orthodoxy). This book properly includes entries for both orthodox and heterodox names and ideas (e.g., Machen to Barth). This makes it useful outside one particular Reformed community. In a few cases, I might have selected different entries. For example, there is an entry on "Federal Vision" (noting its "controversial perspectives"), but none on New Perspectives on Paul. My impression is that FV as a movement on the world stage is more parochial than NPP. In the name of principled parochialism, however, I would have been less sanguine about Karl Barth and related theologians; I would at least have added the term "controver-

sial" (as with the FV entry). Although a dictionary is not a work of polemic theology, red flags serve a useful purpose in terms of the kind of canon I would choose for describing the Reformed tradition. Also, I would prefer describing "penal substitution" as a "doctrine," rather than as a "theory" of Christ's atonement. There being no entry for the "Auburn Affirmation" makes the decision to use of the word "theory" curious to me. There is an entry on "propitiation" that fairly implies that there are some historical differences of opinion about the atonement that come up in the Reformed tradition.

I have a few lesser quibbles. For the entry on "Old School Presbyterians," I would have left out the first professor at Princeton Seminary, Archibald Alexander, and would have substituted someone like R. J. Breckenridge or Ashbel Green. For the entry on "New School Presbyterians," I would have mentioned Albert Barnes. I think this pocket dictionary remains useful considering its price, pithiness, overall accuracy, and coherence—my quibbles notwithstanding.

***Levi's Will*, by W. Dale Cramer. Bethany House, 2009 (hardback, 2005). Paperback, 400 pages, list price \$14.99. Reviewed by retired OP pastor Norman De Jong.**

Novels are for women, either young or old. Christian novels are for evangelical women. Biographies, theological tomes, political analyses, and how-to-do books are for men, macho men. So I thought for a long time, at least until my good wife suggested that I read *Levi's Will*.



## Training Resources for Deacons

Are you interested in diaconal training? Consider utilizing the videos taken at the two recent Diaconal Summits:

[www.opc.org/CDM/summit/index.html](http://www.opc.org/CDM/summit/index.html)

[www.opc.org/CDM/summit2/index.html](http://www.opc.org/CDM/summit2/index.html)

She was persuasive, and I had nothing else pressing, so I dug in. Revelation! This guy is good—I mean, really good. Cramer is a relatively unknown author who produced his first novel in 2004. *Levi's Will* is his second, but not his last. I have just finished the sixth one he has written, and I am ready to embark on number seven.

*Levi's Will* is set in the Amish communities of Ohio in the 1940s. It tells the story of a young man who runs away from his Amish home, takes his little brother along, rejects the Amish lifestyle, and then endures the banning that literally separates him from his family and his religious community. It ends some forty years later with the funeral of Will's father, who has stubbornly held to his sacred Amish traditions. The story is powerful, gripping, and very well told.

Cramer, in my estimation, is an outstanding Christian writer, whose books ought to be in every church library. He grew up Amish himself, so knows the tradition with crystal clarity, but he also knows its faults and its foibles. Cramer builds a network of story lines, all pointing to a surprising climax and permeated subtly with biblical truths, yet never ostentatious or repugnant. The net result is a clear insight into Amish life and theology, without ever bashing them or demonstrating superiority to them.

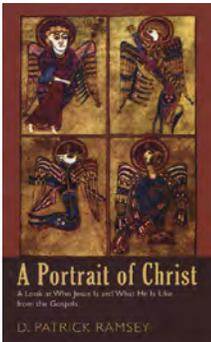
*Levi's Will* is followed by a three-part series (The Daughters of Caleb Bender) depicting an earlier move of Amish families to Mexico in order to escape the persecution they experienced in Ohio during the 1920s. That opens a window into American history that is unknown to most of us. His other novels are set in the South,

## NEWS, VIEWS, & REVIEWS *Continued*

focusing on Georgia, presenting poignant pictures of life that sometimes bring great joy and sometimes delightful laughter.

Young and old could profit greatly from reading Cramer's novels. Highly recommended for church libraries.

***A Portrait of Christ: A Look at Who Jesus Is and What He Is Like from the Gospels*, by D. Patrick Ramsey. Resource Publications, 2013. Paperback, 76 pages, list price \$12.00. Reviewed by OP pastor Iain A. M. Wright.**



The text of this slim volume arose from a series of sermons preached by the author to answer the questions: “Who is Jesus?” and “What is he like?”

In seven concise chapters, we are presented with the Christ who was promised, a Savior who is both divine and human, and his compassion, friendship, anger, and humility. Ramsey, who is a minister in the OPC, handles each topic winsomely, demonstrating that it is indeed possible to combine solid theology of the loftiest themes with a pastor's heart that such glorious truths would never remain the sole preserve of the seminary, but infuse the praises of the saints. Were that all that Ramsey had accomplished, he would have served his Savior well. With so much clamoring for our attention, it is a blessing to have so much covered in so little space. Where one might hesitate to give a substantial hardback book to someone

already all but overwhelmed, the concise arguments and pastoral tones of *A Portrait of Christ* will prove much more accessible.

The author provides a helpful set of questions as a study guide at the conclusion of the book. The book will readily lend itself to a short Bible study series and will, no doubt, prompt further and deepening study of theology's greatest theme.

### OPC WOMEN'S RETREAT

*Jane Crum*

Seventy-five busy women of all ages took time out to meet with the Lord on the weekend of April 11–13 at Camp Maranatha in Idyllwild, California. The 32nd annual OPC Women's Retreat in

Southern California was entitled “The Lord, My Portion,” from Psalm 16. Lori Marinucci of Providence OPC in Temecula, California, gave three devotional messages, weaving together her difficult life experiences with the scriptural truths she learned along the way.

Retreat participants spent Saturday afternoon hiking in the mountains, working on crafts, looking over the book exchange table, or touring the charming village of Idyllwild. Regional home missionary David Crum lead in worship on Sunday and preached from Psalm 16.

Next year's retreat will be April 10–12 at the same venue. Our conference speaker will be former missionary Margaret Falk. For more information, contact Jane Crum at [janecrum91@gmail.com](mailto:janecrum91@gmail.com).



*Ladies at the Southern California Women's Retreat in April*