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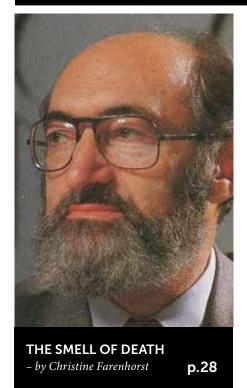
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FROM THE EDITOR

Why our churches should be full of adopted children

by Jon Dykstra

When it comes to adoption rates, our churches aren't unusual. While Canadian statistics are hard to come by, in the US it appears about 1% of families adopt an orphan. Our congregations may be a bit above that average, but not remarkably so.

Why is that?

There are practical considerations of course. Couples may not be able to afford the \$20,000 (and more) it costs to complete an overseas adoption. They may worry about how adopted children will deal with sticking out in our church communities, where we may have a variety of hair colors, but are pretty limited in the variety of our skin color.

Other considerations could be mentioned, but the expense and the potential difficulties wouldn't explain our churches' tepid attitude to adoption. For example, Christian schooling is also costly, and it can be more than a little difficult, and yet we as churches have embraced it because we understand how God thinks about this issue. We've been taught off the pulpit and in home visits, and been encouraged by family and friends, to understand the importance of educating our children to know and love the Lord (Proverbs 22:6, Deut. 6:7). We know this is what God calls us to do, so we're willing to pay what it costs, and to struggle through whatever difficulties we might face.

So I don't believe it's the practical concerns that are holding us back when it comes to adoption. I wonder if it's simply that we don't talk about it.

Why we are so quiet

There's a reason you likely haven't heard your elders, or pastor, or parents or friends talking about adoption. It's probably the same reason I haven't written much about it: it seems downright hypocritical for someone without adopted children to encourage others to adopt.

Your elder can ask teach you about the importance of a godly education for your children – no hypocrisy there, because he's been a board member, three of his children are enrolled and the fourth just graduated. But if he doesn't have adopted children, wouldn't it be strange if during the course of a home visit, he asked you whether you've considered adoption?

The reason we don't talk about adoption, the reason we don't teach and preach about it, is because we don't do it. So it seems wrong to preach what we don't practice. So we're quiet instead.

What God thinks about adoption

While silence saves us from hypocrisy it also leaves us ignorant. It leaves us thinking adoption is only for those struggling with infertility. Silence has some still believing there are theological objections to adoption. Silence fosters our lukewarm approach to adoption.

But God isn't lukewarm about adoption. We read that before Man even fell into sin God already had a plan to use adoption to bring us back to Him: "In love He predestined us for adoption through Jesus Christ, according to the purpose of His will..." (Ephesians 1:5).

Theological objections to adoption? What trouble we would be in if that were so! Who are we, if not the adopted sons and daughters of God? God doesn't just love adoption, He invented it!

If not for it, we would have remained God's enemies. But instead, through the "Spirit of adoption" we can cry out to God and call Him, "Abba, Father." It is through adoption that we have become children of God (Romans 8:15-16).

Imitators of God

In Psalm 68 David describes God as "a father to the fatherless" (vs. 5) who "sets the lonely in families" (vs. 6). In James 1:27 we're told that, "Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress…"

Consider Ephesians 5:1-2:

Therefore be imitators of God, as beloved children; and walk in love, just as Christ also loved you and gave Himself up for us, an offering and a sacrifice to God as a fragrant aroma.

We are to be imitators of God, because we are his children! Can we think of a better way to imitate our heavenly Father than to also be a father to the fatherless?

Does that then mean we should all adopt? No, it does not; while all Christian parents are called to teach their children the discipline and instruction of the Lord (Deut. 6:7, Ephesians 6:4), there is no similarly universal command to adopt. God doesn't call all couples to it. And He doesn't equip us all for it.

But a lot more of us may be equipped than we realize. We're adopting at a rate that is comparable to the world, and yet our churches should be full of adopted children. Why? Because they already are! We are all adopted - by the grace of God we have been made His sons and daughters - so we, so much more so than the world, should be eager to go and do likewise.

Silent no more

How can we fill our churches with adopted children? It begins with teaching and preaching God's thoughts on adoption and encouraging one another to have the conversation. While it might seem hypocritical for a pastor, or elder (or magazine editor) who has no adopted children to encourage others to adopt, it really isn't - there's no need for him to preach what he hasn't practiced. Instead he can encourage others to do what he has done (or what he now recognizes he should have done), which is to seriously and prayerfully consider it.

Bringing an orphan child into your home may be difficult, costly, even scary, but it is above all godly.

Will you consider it?

Jon Dykstra can be reached at editor@reformedperspective.ca.



It may be difficult but...

"The pain of adopting and rearing children is sure. It will come in one form or the other. Should that stop us from having children or adopting children? No. The self-centered world "cuts their losses" by having few or no children. (And there is way too much of that thinking in the church.) In one sense we may be very glad that such people don't tend to have children or at least not many children. Because it means that breed of selfish person will die out more quickly since they don't replace themselves. But on the other hand, we grieve, hoping that they will see that the grace of God is sufficient for every new day no matter how difficult, and that there is more true joy in walking with God through fire, than walking on beaches without him."

- John Piper, in an excerpt from his sermon, "Predestined for Adoption to the Praise of His Glory" which can be found online at www.DesiringGod.org.

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READER RESPONSE

DEAR EDITOR,

I have a question for *Reformed Perspective* readers. Has the following been your experience too? You might have read an excellent article in one of our Reformed Periodicals such as this one, and the next Sunday you ask a brother or sister: "did you read that article by So & So?" When they say, "Yes, I did," you are able to share. But, as you know, too often, even our most lovable brothers and sister may reply as follows:

"No, where did you read this?"
"We have not read that magazine for a long time"

"We just do not have the time"
"We are not interested in what
they write about"

"If we have no time to read the whole paper it is not worth our \$50"

"We don't read much, we really do not like reading"

"We get it, but share it with our children"

In response to this last one we sometimes say: "Why not save a few back issues to reread with reference to later 'Letters to the Editor,' and give your children their own subscription for birthdays or for Christmas?"

Or we might say: "We find that reading Christian magazines on Sundays is very enjoyable and well spent time. And money spent on Reformed magazines is also money well spent, compared to cable TV for instance"

There are many other good reasons for spending our cash on good Reformed magazines. Most of us donate some of our hard earned money to very worthwhile

causes. Good Reformed periodicals are also as a very worthwhile cause. If you think of it, many Christian men & women use their God-given talents to write meaningful and upbuilding articles to strengthen us in our Christian faith and encourage us to live a Christian life. Other Christian men and women invest their money to make the work of these writers and authors available to us in print. Theirs is a Christian ministry, well worth our wholehearted financial support and prayers. We sometimes don't think of it, but the fact is that, unless there are sufficient subscribers, publishers cannot publish and authors have no outlet for their talents.

Brothers and sisters, much of what we are writing about may be something you have never given much thought. That is the way it is. But if you think of it, it is all part of the communion of saints, which we confess with heart and mouth each and every Sunday. Most of our churches, have recently ordained new elders and deacons. And you probably also know, finding qualified and willing brothers is, in many churches, becoming harder each year. Why? Many reasons, but not being informed, not reading good Christian periodicals and books is certainly also one of the reasons.

In closing, and this is very important: we suspect that our brothers and sisters who most need to read this letter, will not read it. Can you, dear readers, perhaps find a way to give them a copy?

Gerry & Paulina Denbok, Burlington, ON

Canadians' awareness of Canadian abortion law Canadians were asked, "As far as you know, when can an abortion be performed in Canada?" **Conclusion:** 19% "Not sure." The correct answer is "Any time up to 9 months." Only 8% of Canadians 11% "Only in the know the truth of the first six months current state of of gestation." abortion law. 8% "Any time 61% "Only in the up to first three months of gestation." nine months of gestation." Join us in the fight for - http://weneedalaw.ca/images/Awareness%20of%20Abortion%20Laws.pdf weNEEDalaw.ca

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UNWANTED... BUT LOVED

BY ELISSA DYKSTRA





hat happens to women who are forced to carry their pregnancy to term, despite their desire to abort? This

question is one that an ongoing prochoice study is seeking to answer and their results may come as a surprise.

The study, which will continue until 2015, involves interviews of 956 women from 30 different abortion clinics. Some women had early abortions, some had late-term abortions, and some wanted abortions but were too far along in their pregnancy and had to give birth to their child instead. When examining mental health of these women there was no difference in depression or anxiety

levels between the groups, despite pro-abortion arguments that forcing a woman to have her child will cause these difficulties. Economically, those who had their children were three times as likely to end up below the poverty line, but receiving public assistance put them at the same level as those who had abortions. Overall, according to the study's lead investigator, 95 per cent of women who were denied abortion were coping well.

Some prochoice individuals have tried to paint this as nothing more than women making the best of a negative situation, but perhaps the best answer for that comes in the words of a young woman identified only as "S." Forced to carry her pregnancy to term she was a "miserable mother" for the first 3 months but now describes her oneyear-old daughter as "more than my best friend, more than the love of my life. She is my whole world." It seems clear that having unwanted children is not as harmful for women as proabortion advocates would have us believe.

BRILLIANT NEW PRO-LIFE INITIATIVE

BY ELISSA DYKSTRA



n an attempt to reach even more women who are considering abortions, one pro-life group is trying something new - mobile ultrasound vehicles. The vehicles are the project of a group called ICU (Image Clear Ultrasound) and are staffed by teams of Christian medical professionals. Staff receives training in three different areas: mechanical (running the ultrasound itself), operational (running the ministry), and spiritual. The spiritual training is especially emphasized, because, as executive director Michael Homula puts it, "we're going on the offensive...Satan does not like that one bit."

In explaining the idea behind the vehicles Homula points to how they can overcome some of the challenges facing traditional crisis pregnancy centers. The mobiles are able to go to the people who need them, rather than wait for people to come to them. And they are able to target neighbourhoods where abortion is most prevalent. This approach has allowed them to attract 53 per cent more abortion-minded women than Crisis Pregnancy Centers. Of those women 56.4 per cent who have already decided on an abortion ended up choosing life, and 87.8 per cent who are considering an abortion choose life. In a fight that is often discouraging, ICU has come up with an out-of-the-box way to effectively work for life. For more information see ICUmobile.org.

SOURCE: Pictures are courtesy of Michael Homula, Jr., Executive Director of ICU Mobile

CHRISTIAN EX-GAY GROUP SHUTS DOWN



fter nearly four decades of counseling homosexuals, the Christian organization Exodus International has shut down.

The announcement, made on June 19, 2013, followed a public apology from the organization's president, Alan Chambers. The apology offered some illumination as to the reasons for the sudden and surprising closure.

In it Chambers talked about failures in the ministry's execution, including:

- shaming those who sought help
- offering hope to "ex-homosexuals" without acknowledging the struggle they would continue to face
- sexual misconduct

He also confesses his own failure to admit his struggles with homosexuality.

To apologize for these shortcomings is an action that most Christians can

accept and agree with. Unfortunately, Chambers' apology went further. He wrote: "I am sorry that I, knowing some of you so well, failed to share publicly that the gay and lesbian people I know were every bit as capable of being amazing parents as the straight people that I know." He denies here that a family raising children within a way of life that is contrary to God's will is, in fact, a family that is bad for those children.

Chambers continued by saying that while he cannot apologize for his beliefs that gay "marriage" is against God's Word, and therefore wrong, he will stop fighting to keep people from having this right, in the interest of loving his neighbor. This statement is problematic in two major ways. In the same sentence he acknowledges gay marriage as against God's Word and as a right. He also

equates "loving his neighbor" with allowing them to get something God says they should not have.

Overall Chambers apology was confusing. He still affirmed homosexual acts as sinful, but also treated as sinful (and something he need to repent of) the idea that homosexuals can change their orientation. In response, Restoring Hope Network, a Christian group that also reaches out to homosexuals, characterized the closure of Exodus as:

the outcome of a cheap grace theology that severs the confession of Christ as Savior from the confession of Christ as Lord. While some falsely proclaim that a transformed life is optional for Christians, the united witness of Jesus and the writers of Scripture are clear: In God's grace, true saving faith results in a life of holiness and sexual purity.

RATHGEBER: "I CAN ONLY COMPROMISE SO MUCH..."

BY WES BREDENHOF





rime Minister Stephen Harper and his Conservative Party (CPC) have been beleaguered with scandal as

of late. Senators spending taxpayer's money in inappropriate ways combined with backroom deals to paper over the spending have left a mark on the reputation of the CPC and the Harper Government. Then came word in June that a Tory backbencher from Alberta was bolting from the party.

Brent Rathgeber has been the Member of Parliament for Edmonton-St. Albert since 2008. His roots in the CPC run deep, going back all the way to the Reform Party. However, Rathgeber said enough was enough and now sits as an

independent.

What was the straw that broke Rathgeber's back? He signed on to the Reform Party (and later the CPC) because of his commitment to open government, transparency, accountability, and fiscal conservatism. The CPC has left him deeply disillusioned. It apparently started some time back with the spending indiscretions of cabinet ministers such as Bev Oda (\$16 orange juice, anyone?). But when Rathgeber proposed a Private Member's Bill which would have publically revealed the salaries of any federal public servants making more than \$188,000 per year, and the Harper Government then reformulated his bill and upped the number to \$444,761, Rathgeber finally threw in the towel.

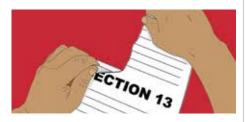
Rathgeber took to his blog to explain his reasons for quitting the CPC. He believed that his constituents elected him with the expectation of accountability and transparency. The CPC is grievously failing to adhere to its own principles. Rathgeber concluded, "I can only compromise so much before I begin to not recognize myself." Rathgeber bolted from the CPC because the party made fiscal

conservatism a sham. The man has principles and wants to live by them. He wouldn't be able to live with himself staying with Prime Minister Harper and his party.

Brent Rathgeber is a fiscal, small 'c' conservative. When asked where he stands on abortion, he conveniently claimed to be both pro-choice and pro-life. He bolted from the Conservatives because his conscience could not abide the hypocrisy of a party that claims to be committed to fiscal conservatism. Now what about the social conservatives still in the CPC? The Harper Government claims to be committed to human rights, but won't even entertain entertaining the question of whether the unborn have these rights. How long before the social conservatives in the CPC conclude, "I can only compromise so much before I begin to not recognize myself"? Some say "politics is the art of compromise," but Rathgeber had his limits - where are the limits of our socially conservative MPs? Shouldn't the limits be somewhat different when life (and not money) is involved?

SECTION 13'S REPEAL AND OUR RESPONSIBILITY TO SPEAK

BY JEFF DYKSTRA



ften Christians are concerned about the limitations on freedom in their country. In Canada, these limitations

have largely been imposed by Section 13 of the Canadian Human Rights Act.

Peter Baklinski, in a June 27 article on LifeSiteNews.com explained that Section 13 "was originally enacted in 1977 to silence John Ross Taylor, who had recorded racist messages onto his telephone answering machine for the public to hear." The federal human rights commission has used Section 13 to convict people of "hate speech" with

such people being considered guilty until proven innocent. They had to prove that their opinions – for instance, criticizing the homosexual activist agenda – were not likely to expose others "to hatred or contempt." It takes very little imagination to see that any opposition expressed to homosexuality could be characterized as exposing them to contempt. So it is no wonder then that those charged under Section 13 were convicted 100 per cent of the time

Now Section 13 has been repealed by the successful passing of the private members bill brought forward by Member of Parliament Brian Storseth in 2011. Brian Lilley, a correspondent for Sun Media on Parliament Hill, commented that the final reading of the bill in Canada's Senate means that you can't take someone through the federal human rights apparatus over hurt feelings via a blog post or a Facebook comment. Now the bill has passed and will become law but like many acts of

Parliament it will not come into force for a year. Still after a long hard battle to restore free speech in Canada, this is a victory.

This is quite the victory, but we need to remember that the provincial human rights commissions may still be equally oppressive under provincial legislation, so the fight for free speech is not over at every level. Even municipal governments often enact laws to restrict free speech or public displays.

The loss of one set of unjust restrictions at the federal level should not be seen as an ending but as a beginning – a chance to more freely stand up for Biblical law, to protect the weak and vulnerable from the danger of abortion and sexual oppression, since whatever the risk, God still commands us to "[r]escue those who are being taken away to death; hold back those who are stumbling to the slaughter" (Proverbs 24:11).

SOURCE: www.lifesitenews.com/news/great-day-for-freedom-senate-axes-section-13-hate-crime-provision

INSULT EXPOSES EVOLUTION'S INHERENT RACISM

BY ELISSA DYKSTRA



ublic outcry followed an incident in Australia where a thirteen-year-old fan yelled a racist insult at aboriginal

Australian Football player Adam Goodes during a game. The slur caused Goodes to sit out of the rest of the game and led to the girl being escorted out of the arena by security. The next day Goodes explained that the girl had referred to him as an ape, and described the emotional effect this had on him. When the girl eventually apologized

to Goodes she publicly acknowledged what she had said, but stated that she did not intend the word ape "in a racist way."

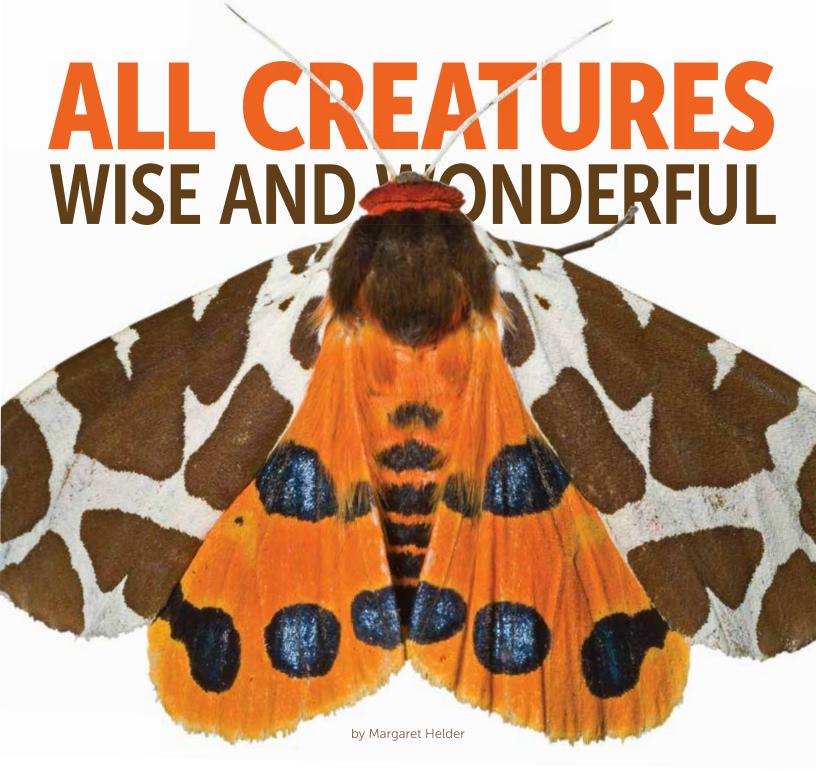
Reaction to this statement came mainly in two forms: confusion over why "ape" was considered racism on the one hand, and shock and anger that people couldn't see why it was racist on the other. What did not come out in most responses was the answer to the first group's question. Why is "ape" a racist slur when directed at an Australian aboriginal?

The explanation lies in evolutionary theory, which holds that human beings are descended from ape-like creatures. Included in this belief is the idea that some offshoots of humanity must be more evolved than others. In the early 1900s white Europeans assumed themselves to be at the pinnacle while darker-skinned peoples were regarded as less evolved. In the case of Australian

Aboriginals, this belief had tragic results. They were hunted and killed, so their bodies could be put on display as the missing link in evolution, and government policy that existed until the 1970's allowed "half-blood" children to be removed from homes since they were more evolved than their parents. As well, Aboriginals in Queensland and Western Australia weren't allowed to vote. Therefore, when the teenager called Goodes an ape, she called to mind decades of mistreatment brought about by the belief that Australian aboriginals were less than human.

But why did people have so much difficulty explaining why this slur was a racist one? Because to explain it is to link something clearly offensive to a belief system that the vast majority of Australians still hold: evolution.

SOURCES: Creation.com/darwins-bodysnatchers-new-horrors; Creation.com/afl-adam-goodes-ape-racism; photo courtesy of Zennie Abraham, flickr.com, zennie62



THE TIGER MOTH IS SMART ENOUGH TO KNOW WHEN TO FEAST AND WHEN TO FLEE

or a quarter of a century at least, smart biologists have reflected on "optimal escape theory." This may sound boring, but to the people of London during World War II, for example, such ideas were a matter of life or death. In order to live, such activities as obtaining food and sleeping had to proceed. However when a bomb threat was immanent, all other activities stopped as everyone headed for the bomb shelters.

Similarly, while most animals have to worry about predators that want to eat them, the potential prey still have to go about their life activities most of the time. The important thing is to assess the level of threat that a nearby predator poses, and to run only when necessary. If animals spend their whole time in escape mode, they will never find food or mates, or successfully raise young. So how do potential tasty meals in the form of active animals manage

to escape disaster? While many animal groups manage quite well, some creatures have astonishingly sophisticated strategies.

While reflecting on this topic, I remembered our pet chicken Henny. On one occasion, she pecked happily about our backyard while a rain of sparrow feathers drifted to the ground around her. A larger brain than hers might have realized that the feathers were not a good sign. A merlin (like a small falcon) was consuming a

sparrow in a bush just above her, but it was only when this predator spread its ample wings to depart that Henny took notice. Upon observing the shadow of the predatory bird, she immediately fled to shelter. Obviously this was not an ideal escape system. Henny simply did not have the know-how to detect and avoid a predator at a suitable time.

CAN'T BE FLEEING ALL THE TIME

However, there are animals in nature that exhibit amazingly sophisticated abilities to assess risk and only flee when danger is really immanent. One of the most amazing examples is that of the tiger moth.

There are about 11,000 species of tiger moth worldwide, with about 260 species in North America and about 30 species in Australia. The tiger moths often display bold geometric patterns on their wings. Many of these insects fly at night, happily pursued by bats that appreciate a goodsized mouthful when they can find it.

The interesting thing about attacks by bats is that these animals clearly display their readiness to attack and their intentions toward specific objects of prey. In the general search phase, a bat emits only a few sonar pulses: about seven to 12 per second. However, upon detecting an object of interest – perhaps potential prey - the bat gradually increases the pulse rate. The speed of the sonar emissions quickly increases as the bat more precisely locates the target. Late in the approach phase the bat decreases the intensity of its emissions. Because the predator is closing in on a target (thereby decreasing the distance), the intensity remains the same as far as the target object is concerned. It is during this phase that the bat decides whether to attack or not. Thus this is the final part of the approach phase. Next, in the attack phase, the bat drastically speeds up its calls into a terminal buzz of about 160 pulses per second. This is the final stage as the bat closes in on the object.

Here we see yet another amazing creature that testifies to the planning and attention to detail of God.

Some tiger moths, however, are experts in optimal escape methods. In their small bodies, the moths have the hardware and software needed to successfully avoid their predators about 93 per cent of the time. This is particularly remarkable when we remember that bats also exhibit amazing hardware and software design features for successfully locating and eating flying insects. Bats have special body features which allow them to emit sonar pulses, some of which bounce off edible flying insects. The bats have special ears (hardware) for hearing these sonar echoes. Their brains (software) analyze the sounds to enable them to locate where an object is, and how fast it is moving, and in what direction.

TIGER MOTHS HAVE EARS

Tiger moths can hear, as can a number of other insects such as grasshoppers, crickets, cicadas and some butterflies and moths. All exhibit a pair of tympanal organs located on the abdomen. These organs consist of a membrane stretched over an air-filled cavity, with an associated nervous receptor that sends a signal to the brain. In the case of tiger moths, the sensory receptors are specially attuned to detect the ultrasonic emissions of bats. However if the moth were to flee every time the sonar notes of a bat were observed, the moth would spend its time in permanent escape mode. There would be no time for pursuing the activities that contribute to

the moth lifestyle.

The night air is full of flying creatures and a tiger moth naturally wants to distinguish between occasions when a bat is chasing another creature, from occasions when the bat has in fact locked its attention on this moth itself. It such a situation, if the moth is to escape it must take immediate evasive action once the bat has locked its sonar beam on them – after that it will be too late. Thus the moth must be able to distinguish false threats from legitimate predatory threats.

...AND BRAINS TOO

The moth's hearing system is part of this defensive system. However, it is only part of the story. The other part is the rules (software) encoded in the insect's brain, which allow it to so successfully distinguish false from real threats.

The moth evaluates bat threats based on two simple features of the bat's sonar emissions. These are the pulse interval (the rate) and ultrasound intensity. When the bat senses a promising object, it increases the tempo of its ultrasound calls. As the predator more closely focuses on the object of interest, the call rate escalates dramatically. This does not concern our tiger moth, however. Only when the call intensity also escalates, does the tiger moth respond to the threat. The increased intensity means that the ultrasound beam is focused in the direction of the observer tiger moth and this, naturally, is bad news.

The tiger moth successfully avoids capture 93 per cent of the time, and the way that it achieves this is twofold.

First, it goes into a steep spiral dive. This action is a programmed behavioral response or, in other words, a software feature. On its own, this enables the tiger moth to escape only about 17 per cent of the time.

The enhanced moth success rate comes from yet another hardware feature. On the thorax of the creature, on either side is a raised blister-like region of exterior cuticle (exoskeleton material). Software programming in the brain directs the insect to begin flexing these structures called tymbals. The tymbals then emit high-pitched clicking notes, at rates of

Tiger moths can hear, as can a number of other insects such as grasshoppers, crickets, cicadas and some butterflies

4500 per second or more! These jam the bat's sonar reception system. Since the bat cannot hear its own messages, it veers off course. Whew! One more threat averted.

WONDROUS DESIGN

Upon reflection we realize that the seemingly simple defensive system of the tiger moth is actually very fancy indeed. First, the moth must be able to hear the bat ultrasound calls. It must also be able to track the pulse rate and the pulse intensity. These two features of the bat calls enable the moth to distinguish generalized searching on the part of the bat from a more focused hunting

phase, and from hunting of other prey to hunting of the observer itself. Once the bat has locked on its target, it is almost too late for the moth to escape. The moth has to just barely anticipate the bat's decision to attack. Zoologists, reflecting on possible survival strategies, have proposed the elements of escape theory. Obviously, in its interactions with bats, the tiger moth operates on the basis of this optimal strategy. It does not need zoologists to tell it how to do it. This is clearly a matter of programming in the insect brain as well. This creature is clearly designed. Without the hardware, the software would be irrelevant, and

vice versa.

Thus a technical article on the topic of a tiger moth from the Arizona desert, declares that this is the first quantitative study which demonstrates that the rules moth Bertholdia trigona follows are "encoded in the moth's nervous system" (Aaron J. Corcoran, Ryan D. Wagner, and William E. Conner. 2013. PLoS one. May Vol 8 issue 5 p. 11). So the moths distinguish between true threats and false threats with remarkable accuracy, and their system allows them to respond rapidly soon after being targeted by an echolocating bat. Here we see yet another amazing creature, bright and beautiful, albeit so small, that testifies to the planning and attention to detail of God, the Creator. Thus we have yet another occasion to remember the children's hymn:

All things bright and beautiful All creatures great and small All things wise and wonderful The Lord God made them all!

Chris & Thecia Boersema





Since 1971 the Canadian and American Reformed Churches in western Canada/USA have been supporting mission work in Brazil.

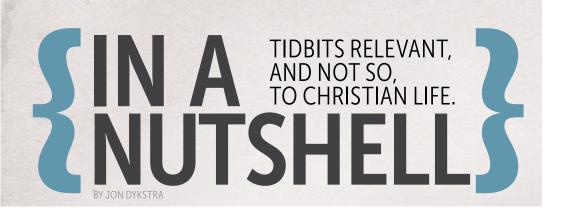
Based in Recife and Maragogi, Chris
Boersma continues the work of Mission Aid
amongst the schools and churches of the reformed federation
while supporting the missionaries Rev's Ken Wieske &
Julius Vanspronsen.



Chris was born in Canada but spent a large part of his childhood in Brazil during the term of his father, missionary Ralph Boersema. Chris & his wife Thecia have 3 children and are expecting a a fourth from the hand of the Lord!

We covet your prayers as our brother continues to labour in the field.





CHESTERON ON CHANGE

The world tells us that we shouldn't try to change those we love, that if we really love them then we will be able to look past their faults. Love, we are told, is blind.

G.K. Chesterton knew better. As he explained in Orthodoxy "Love is not blind; that is the last thing it is. Love is bound; and the more it is bound the less it is blind." If we love only because we believe our spouse to be perfect, then what will happen when their faults are found out? That sort of "love" will fall to pieces.

But if there is commitment – if the two are bound tightly as one – then there is no need for blindness. Then we can acknowledge our flaws, and as a couple work together to fight them. In love we can help one another's sanctification. Bound is so much better than blind.

WHY THE UNGODLY THINK THEY ARE GOOD

When a man is getting better he understands more and more clearly the evil that is still left in him. When a man is getting worse, he understands his own badness less and less. A moderately bad man knows he is not very good: a thoroughly bad man thinks he is all right. This is common sense, really. You understand sleep when you are awake, not while you are sleeping. You can see mistakes in arithmetic when your mind is working properly: while you are making them you cannot see them. You can understand the nature of drunkenness when you are sober, not when you are drunk. Good people know about both bad and evil: bad people do not know about either.

- C.S. Lewis

"...IF I CAN FIND THE TIME"

Harry Chapin was a one-hit wonder with his 1974 top of the charts single Cat's in the Cradle. That makes it an oldie, but one that continues to resonate with non-Christians; this song is a soundtrack staple for many recent sitcoms. This cautionary tale is also worth a listen for the many busy men in our churches.

My child arrived just the other day He came to the world in the usual way But there were planes to catch and bills to pay

He learned to walk while I was away And he was talkin' 'fore I knew it, and as he grew

He'd say "I'm gonna be like you dad You know I'm gonna be like you"

My son turned ten just the other day He said, "Thanks for the ball, Dad, come on let's play

Can you teach me to throw", I said "Not today

I got a lot to do," he said, "That's ok"
And he walked away but his smile never
dimmed

And said, "I'm gonna be like him, yeah You know I'm gonna be like him"

Well, he came home from college just the other day

So much like a man I just had to say "Son, I'm proud of you, can you sit for a while?"

He shook his head and said with a smile "What I'd really like, Dad, is to borrow the car keys

See you later, can I have them please?"

I've long since retired, my son's moved away

I called him up just the other day I said, "I'd like to see you if you don't mind"

He said, "I'd love to, Dad, if I can find the time

You see my new job's a hassle and kids have the flu

But it's sure nice talking to you, Dad It's been sure nice talking to you"

And as I hung up the phone it occurred to me

He'd grown up just like me My boy was just like me

PRO-LIFE POSTER OF THE MONTH

"If you are against slavery,

then don't own a slave."

-19th century pro-choice slavery advocate

"If you are against abortion, then don't have an abortion."

-20th century pro-choice abortion advocate



ABOLISH HUMAN ABORTION



CAN YOU CUT YOUR GROCERY BILL IN HALF?

by Jessica Wildeboer

A REVIEW OF STEVE AND ANNETTE ECONOMIDES' CUT YOUR GROCERY BILL IN HALF WITH AMERICA'S CHEAPEST FAMILY



s it possible? The title of Steve and Annette Ecomides' book Cut your grocery bill in half really caught my attention. Who doesn't like to save a dime? Or actually cut half off your entire grocery bill? Wow.

While I have 3 young kids I still feel new to the role of stay-at-home mom, homemaker, wife, and all the adventures that brings! One thing I realized early on in my role was how much of my life now revolved around food: preparing meals, cooking, serving, eating and cleaning them up 3 times/day, plus baking, some gardening, and canning/freezing produce in the fall, plus other miscellaneous activities such as blending and freezing baby food and making meals or baking for other families or events, and, yes, grocery shopping.

MAMA KNOWS BEST

I think I am like a lot of RP-readers. I was raised by thrifty parents: we grew up in hand-me-downs and ate a lot of potatoes. We rarely ate out at restaurants (unless it was McDonald's, with coupons). We baked cookies every week for school lunches and squares for after-church coffee. With groceries, Mom always had a list that she stuck to, she used coupons, she bought in bulk, and she knew her prices well.

As a mom now myself, and "head-grocery-shopper" in my own little family, I've tried to follow my mom's lead. My parents seemed to have good spending skills and I wondered if this book could truly challenge my skills (and even my mom's) to really be able to cut our grocery bills in half. It turns out though, it was worth a read!

I have attempted to summarize some of my findings below, while adding my own thoughts. I am certainly no expert in this. Perhaps my mom should have been recruited to write this, or some of our grandmothers who have all sorts of cost-saving tricks up their sleeves! Don't many of our grandmas reuse tin foil, wash and reuse ziplock bags, and use yogurt containers as Tupperware? Do I? Does this generation? Should we? Is it wrong if we don't? The topic is endless! I feel as though grocery bills are scraping

the surface of the larger issue at hand: being a Christian steward.

THE ECONOMIDES

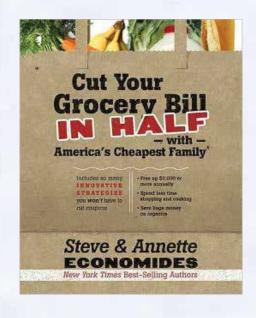
Steve and Annette Economides are a husband and wife team with 5 children. They are really passionate about saving money, eating well, and spending time together as a family. In their opening chapter they write "We are on a crusade to convince the world that frugality produces freedom (and fun) while a debt-riddled lifestyle only produces distress (and destruction)." While they are Christian, the book is not explicitly so (the only extended mention made of God's call for us to be stewards comes in the last chapter, which seems slightly tacked on).

I respect their mission and appreciate the experiences they have been through (e.g. living on a limited income as newlyweds), and I believe that much of America (and of course Canada!) can learn from them, "America's cheapest family." I heard recently that 50% of Canadians spend more than they earn. It is easy to see that if we spend more than we make there will be significant consequences! Are we being blinded by the materialistic, keep-up-with-the-Jones, buy-now-pay-later mentality that society bombards us with daily?

SO WHAT CAN WE DO?

Bringing this back to our grocery bills, what do the Economides advise?

Eat what is in season; if you crave asparagus wait until it is on sale! And no picky eaters allowed!



Skimming the book's table of contents quickly shows some of the key areas of focus. Planning ahead, being shoppersavvy (e.g. buy in bulk, no impulse buying etc.), coupon use, cooking to save money, stocking up on items, and useful tools (e.g. consider buying a meat grinder to grind your own meat). They also dedicate a chapter to promoting families eating together, as well as a chapter to feeding kids for less (e.g. how to make your own baby food, filling up hungry teens on inexpensive snacks such as airpopped popcorn). Finally, they discuss how to eat out at restaurants wisely and in moderation, and the benefits of gardening. Bonus material also includes how single people or couples without kids can save on money (e.g. buy in bulk and share savings with other singles or couples). Several tried and true family recipes finish off the book.

1. PARTICULAR PLANNING

The Economides recommend planning a monthly menu for all meals, and they offer steps on how to do this effectively by considering what is already in your pantry at home, what's on sale in the grocery store, and what's practical for your schedule. They compare prices and sales from different supermarkets and carefully plan what is best to buy where

Time is saved when you double (or quadruple) a recipe. Meal swap with others. Knowing you have meals frozen in your freezer combats the temptation to eat out or buy convenient foods.

and when. Learn to be organized. List meals for breakfast, lunch, and dinner, and brainstorm on how to use leftovers best. Waste nothing. Don't let food spoil. Aim to go grocery shopping only once a month (store fresh produce correctly so it lasts, and freeze your milk and thaw when needed). Eat what is in season; if you crave asparagus wait until it is on sale! And no picky eaters allowed!

2. SUPER SHOPPER

Always take a shopping list. They suggest taking a calculator to keep track of the amount you are spending as items enter your cart. Use coupons. No impulse buying allowed – e.g. resist the urge to buy something just because it looks delicious and you are hungry! Know your prices on items and snag sales when you see them. Buy in bulk. Browse the discount/clearance shelf. Be assertive and ask for a rain check if a sale item is out of stock. Always double check your receipt to be sure you paid the correct prices.

3. CUE UP THE COUPONS

Coupons save you money. Take the time to collect them, cut them out, and use them. The savings add up. The authors offer tips on how to organize your coupons best. They touch on the idea of coupon stacking - sometimes it is possible to put several coupons towards one item and get it steeply discounted. Sharing or trading coupons with friends can be helpful. Look online for coupons. But, they warn, keep coupons in perspective – don't get obsessed by them, don't get caught up in the thrill and "game" of saving money when it starts to take over your life!

4. COOK AND SAVE

Annette Economides admits she did not know a lot about cooking when she first married Steve. She offers hope that anyone can learn to cook and should! Home-cooked meals are healthier, often have less calories, and are cheaper. Grind your own meats! Learn the spice rack and use your knowledge to keep simple dishes tasty and interesting. The Economides believe in "once-a-month-cooking" days. Time is saved when you double (or quadruple) a recipe. Meal swap with others. Knowing you have meals frozen in your freezer combats the temptation to eat out or buy convenient foods.

5. STOCK THE SHELVES

Know the shelf life of your items - stock up and keep track. Stay organized. The Economides list over 40 items that they find most helpful to keep stocked up. Like in other chapters, many practical tips are dispersed among the information. For example, they suggest having a rule that sweet cereals (e.g. Froot Loops) can only be eaten when mixed with a healthy (and often cheaper) cereal (e.g. Corn Flakes). They also discuss setting up your kitchen cupboards and fridge most efficiently. They advocate reusing containers and bags. They love their freezer! It is a 25 cubic foot chest freezer, well-organized. They list tips on how to freeze things best, and offer advice on overall freezer use. They write, "A mainstay of our money-saving philosophy is buying storable food on sale – stockpiling as much as we can safely store - and slowly depleting that supply over several months."

6. TOOL TIME

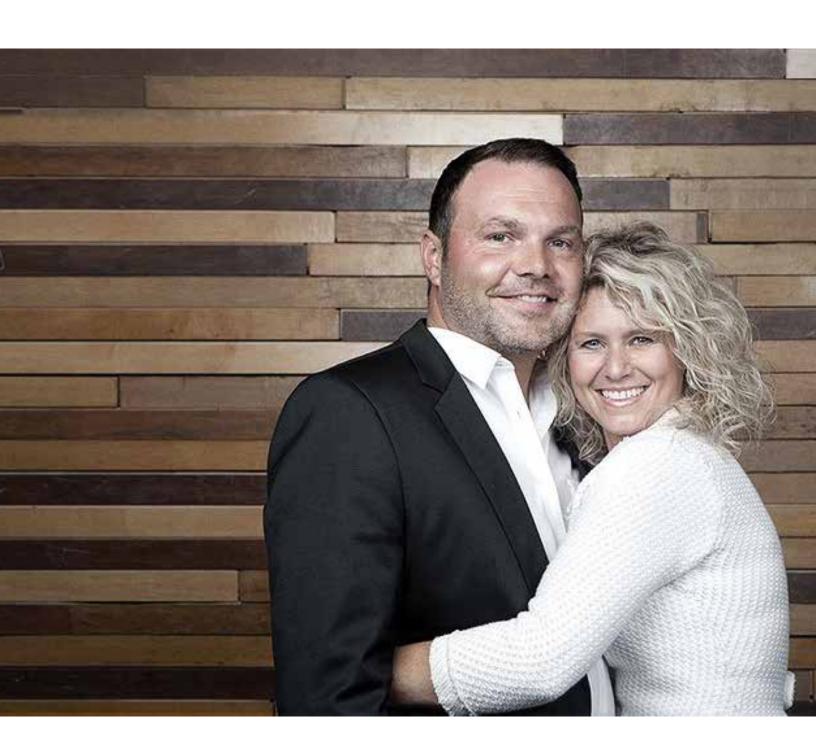
Everyone needs a spoonula! Maybe they are more commonly called (or miscalled) spatulas – the kitchen spoon-type scraper that allows you to clean out a container or pot nearly spotlessly.

The Economides love their Kitchen Aid Mixer, though they admit it may be a luxury item. Yet, the attachments they bought for it, such as a meat grinder, have made the purchase more than worthwhile. They list various other kitchen tools they find to be essential such as plastic cutting mats (that can then be shaped to pour what you've cut up into your recipe without spilling a drop), blender (for making smoothies using up older fruits that may otherwise be unappetizing), Popcorn Air popper (popcorn kernels are very inexpensive and air-popped corn compared to microwave popcorn makes for a healthier snack) etc.

COULD YOU CUT YOUR GROCERY BILL IN HALF?

The book is packed with so many tidbits of information on how to save money. It is worth a read. Even adopting just a few ideas will guarantee more money stays in your wallet than before. Even though many ideas seem to show just a small amount of money is saved (e.g. using a coupon to save 50 cents), the savings compound to a significant impact!

Saving money on your groceries seems to be about taking on a frugal mindset. It becomes a mentality. Not something to obsess over, but something that we could all probably be more aware of. Could I cut my grocery bill in half? I think it depends on your starting point. When I read the book I felt I was doing several of their strategies already, but that I could certainly expand and improve on a lot of them. If I was someone who was used to eating out a lot, buying pre-made convenient foods, insistent on purchasing only the more expensive brands, and didn't care about sales, I might have a different story. Which leaves us with the question, RP-readers, what kind of shopper are you? Could you cut your grocery bill in half? RP



10 THOUGHTS

on

MARK DRISCOLI

5 CONCERNS & 5 REASONS WE CAN LEARN FROM HIM

mong Reformed pastors it would seem safe to say none is more controversial than Mark Driscoll. On the one hand, the founder of Seattle's Mars Hill Church and the Acts 29 Network is appreciated and respected by many young Christian men, not least within our own Reformed circles. However, his frequently brash demeanor, his willingness to talk openly about taboo topics, and his sanction of such controversial practices as drinking, smoking, and tattoos have garnered him much criticism. There is even a well maintained website -DriscollControversy.com – hosted by two Baptist laymen, that exists solely for the purpose of demonstrating why Driscoll is a false teacher and a danger to Christianity. Many of the criticisms they raise, though perhaps less true of the Driscoll we know today, are nevertheless legitimate and worth considering.

He is certainly a man of influence: Driscoll's recent book Real Marriage reached the top of the New York Times' Best Seller List in January 2012, and the Mars Hill Church website sees millions of sermon downloads each year. But of more immediate relevance for us is his impact on the young people within our Reformed circles - this influence should make him a man of interest to elders, parents, and, really, all of us, as we have a responsibility to look out for one another. We should know who he is and what he is teaching because many of our young men and women are listening to him.

Although there is much that could be said of the man and his ministry, this overview will be limited to looking at:

- 5 main concerns that should give any Reformed thinker pause
- 5 reasons why there's also much to learn from Pastor Driscoll

Mark and Grace
Driscoll. Photo
credit: PastorMark.t

5 reasons for CONCERN

1. IRREVERENT

By far the most serious criticism to be raised against Mark Driscoll is that he has had a history of being somewhat crass, and sometimes even irreverent. This is especially prevalent in his older material - it's there in what he says, what he writes, and even on his T-shirts, one of which called Jesus "my homeboy." To give another example, in his 2007 book Vintage Jesus Driscoll emphasized the true human nature of the Lord Jesus by calling him a "normal average dude" who "did the normal things that actual people do, like farting, going to the bathroom, and blowing boogers from his nose." Though what he says is certainly true, such language is irreverent and unnecessary.

However, concerns about Driscoll's language need to be understood in the light of both his earlier history and his current trajectory.

Driscoll first set up Mars Hill Church on his own as a young man in his twenties, without ever having been even so much as a member of a church (a decision that he has since acknowledged as foolish). So it is no surprise he made many mistakes early on. Through the years Driscoll has said many things that were tasteless, irreverent, and sometimes simply foolish, but through the years he has also apologized for many of these instances. He has matured, and he continues to grow and mature, perhaps more so than ever in the last seven years. Those who follow him closely will certainly notice that his words are much more moderate now than they were seven years ago, and are accompanied with much more wisdom.

He has also now obtained a seminary education – he recommends that pastors begin as interns and obtain



Pastor Driscoll preaching to thousands during a 2011 Easter service in the Seattle Seahawks Stadium. Photo credit: Will Foster/Flickr.com

their degrees while on the job – and the astute observer will even notice that he now preaches in a formal suit rather than in the casual clothes that he used to wear. All this is to say, Driscoll has been maturing over the years, and the many offensive things that he has said in his earlier years should not be used to condemn who he is now and what he is doing now, even though they should certainly make us cautious.

2. "MISSIONAL PRINCIPLE?"

Driscoll does not support the Regulative Principle of Worship, while most Reformed churches do. The Regulative Principle says that in worship:

- 1. we *can* do everything specifically permitted in Scripture
- 2. we cannot do anything prohibited in Scripture
- we cannot do anything not specifically commanded by Scripture

He supports what he calls the "Missional Principle," which agrees with the first two points but not #3. The Missional Principle allows for any additional practices that serve to support the church's witness.

Although this Principle does not have any great effect on the preaching at Mars Hill, apart from the occasional use of photos or props to illustrate one point or another, it doesn't do justice to the Scriptural model of worship. It also opens up the possibility for such things as theatre, as is commonly found in many evangelical churches, or "preaching" through conversation, as evangelical pastor Rob Bell has made popular, since neither is expressly forbidden in Scripture.

Thankfully, these theatrics don't happen at Mars Hill. Nevertheless, this Missional Principle overlooks the importance of following only what God Himself teaches us in the Scripture about how He wants to be worshipped.

A similar area of concern has to do with the music that is played at Mars Hill worship services (music which Driscoll fully endorses). As with all the Arts, it is difficult to point to any single element that makes one style wrong and another right; these are largely subjective judgments that depend on spiritual discernment. However, that subjectivism cannot be an excuse to forgo such discernment. The music played at Mars Hill is virtually indistinguishable from what one might find at a rock concert - it is loud and grungy, and the performances involve jumping around (sometimes wildly) both on stage and in the audience. The entire experience feels very man-centered in comparison to traditional Reformed worship services.

For this Spirit-led believer, at least, that kind of performance seems irreconcilably inconsistent with the reverence required for worship and the sober modesty and self-control expected of Christians at all times. Having said that, it is worth noting that Mars Hill Church's official stance regarding their music reads as follows:

Our worship bands are to demonstrate musical skill, play singable songs, and cultivate congregational worship, leading a service that flows in the Holy Spirit. Sound, light, video, and other aesthetic and experiential elements should enhance but not distract from the preaching of and response to God's Word.

Perhaps this theological foundation gives hope for future growth and change in this area.

3. SPIRITUAL GIFTS

Mark Driscoll is a non-cessationist. That is to say, he believes that the gifts of speaking in tongues, special revelation, and miraculous healing continue to be given to believers today. In fact, he claims to have received revelations about members of his own church, in many cases uncovering what would otherwise have remained hidden, such as incidents of rape or abuse. He also claims that, upon investigation, these revelations have turned out to be accurate. Although such claims may make us

uncomfortable, Driscoll has made it clear that, contrary to what happens in many Pentecostal denominations, these "revelations" or "prophecies" are always tested (1 John 4:1) and never merely taken to be the Word of God. As he explained to Douglas Wilson at the 2011 Grace Agenda conference, if he received what he thought was revelation that a person in his congregation was being

5. SEXUAL ETHICS

Driscoll's 2012 book Real Marriage put forward a controversial hermeneutic for determining the ethics of certain sexual behaviors that is based on 1 Corinthians 6:12:

All things are lawful for me, but not all things are helpful. All things are lawful for me, but I will not be dominated by anything.

As a result of his clear teaching, by the grace of God a doctrinally Reformed church is now one of the fastest growing churches in America.

abused, he would never presume to go up to them and say, "the Lord told me you are being abused." Instead he would carefully, cautiously, make inquiries. In other words, these revelations are not taken as authoritative, like Scripture - they are never equated in any way with the written Word of God. So in this respect he is much closer to the traditional Reformed position than to many of his non-cessationist counterparts.

4. ADULT-ONLY BAPTISM

Driscoll does not approve of infant baptism. On this point, I personally believe he may yet come around. Not only are Mars Hill Church children baptized at an early age (sometimes as early as eight years old), but Driscoll's covenant theology is very strong. Sermons that he has preached on covenant and headship show that he holds to nearly all the premises that logically entail our practice of infant baptism.

Nevertheless, at the time of this writing, he continues to see the baptism of infants as a Roman Catholic practice.

He uses this passage to argue that any sexual act is permissible within marriage as long as (a) it is not illegal, (b) it is helpful, and (c) it will not enslave the couple.

Although the approach itself is fairly sound, it does not incorporate the whole of Biblical teaching on the use of our body parts, including the boundaries of what is natural and unnatural, clean and unclean, or holy and unholy. The result is that some actions the Bible does not specifically address, such as anal sex, are, in Driscoll's view, to be considered permissible within marriage.

Although Driscoll is admirably attempting, in this particular chapter, to deal with a subject that many pastors refuse to publicly address, and although he does it for the sake of his own congregation in the very confused city of Seattle, nevertheless he would have done well to have consulted more extensively with other wise and godly pastors. After the book was published, he immediately received wide criticism from other Reformed pastors, and he has yet to retract his position; therefore, Reformed men and women who read his book Real Marriage should read with much caution.

5 reasons to

Such criticisms may lead the reader to wonder why so many Reformed young men who ought to know better, and even some Reformed pastors, continue to listen to Driscoll's sermons and read his writings. Therefore, having raised these five cautionary red flags, allow me to also share five reasons why we have much to appreciate and learn from Driscoll and Mars Hill Church.

unique visitors every year. We have a lot to learn from Driscoll: his ministry and impact show us how much greater the harvest is, and show how God can choose to use someone who has an audacious trust in the transforming power of God's good news.

The community group system that has been developed at Mars Hill Church is also an admirable and effective model for all bigger churches. Upon becoming a member, each individual is assigned to a community group with whom he or she will do Bible study, and to whom he or she will be accountable. Redemption groups, aimed at helping broken people heal from sexual or drug abuse, are also an invention that many inner-city churches have benefited from. Such structures and

In a similar vein, Driscoll, along with pastors in other Reformed denominations, has recovered and brought to light the military nature of the Bible in the midst of "fluffy" evangelicalism: Christ as a commander of armies, bearing a sword, sets the example for all men.

3. COURAGE TO DEAL WITH THE TABOO

Driscoll, for the sake of his congregation, has been willing to speak in a frank manner on topics that many other pastors won't even raise. In the confused culture of Seattle - the least-churched city in America, where sex is god and children are unwanted - Driscoll has tackled taboo topics like: sex and marriage, rape, pornography, abuse, alcohol, addictions, hell, and other sensitive subjects. His church has been a model (praised even by secular journalists) for standing up against sexual abuse and protecting the vulnerable. Unlike many evangelical and Roman Catholic churches, Mars Hill openly reports all cases of domestic abuse to the local authorities, posts security guards at the nursery, and serves and ministers to a congregation that has largely received little to no upbringing in sexual ethics outside of what is found in pornographic sites and magazines.

... the Mars Hill website sees more than seven million sermon downloads and 1.5 million unique visitors every year.

1. EFFECTIVE EVANGELISM

Each week Pastor Driscoll intelligibly and effectively communicates the Reformed gospel to the pagan and post-Christian city of Seattle. What makes him one of the most remarkable pastors of our day is his ability to preach the deep truths of Christianity, and the urgent call to repentance, in terms that secular Seattle, and the secular world, can understand.

As a result of his clear teaching, by the grace of God a doctrinally Reformed church is now one of the fastest growing churches in America. God has already transformed much of the city through his work. As the first generation of children born in Mars Hill Church are now beginning to hit the universities and workplaces, Driscoll expects to see still greater – exponentially greater – transformation. Moreover, the Mars Hill website sees more than seven million sermon downloads and 1.5 million

practices are the product of a church that has had the courage to stay within the city and to minister to the brokenness therein, and they offer much for us to learn.

2. MASCULINITY AND COMPLEMENTARIANISM

Driscoll has been one of the greatest driving forces behind the Reformed movement back towards Christian masculinity. He speaks to the father hunger of our nation and calls men back to the roles of protecting and providing, taking responsibility, and leading their families. He didn't invent complementarianism, but it's safe to say that no one has communicated it as effectively in the midst of a feminist context as he has. If you've ever visited a Mars Hill Church, you can't miss that it's filled with young men who take leadership and young couples learning from scratch how to build covenantoriented families.

4. COURAGE FOR PUBLIC DIALOGUE

Similarly, Driscoll has been willing to dialogue (calmly) with radical feminists, new-age mystics, hyper-Pentecostals, wishy-washy liberals, hyper-religious conservatives, legalists, rich/poor, black/white, Mac/PC, and everyone willing to host an interview or lend an ear. He has been able to do so consistently, without losing sight of the gospel, and has always been unafraid to speak the truth in love.

He has no shortage of secular enemies, to be sure, and there are plenty of times where he might have shown more tact; but it is indisputable that he has been willing to work compassionately and consistently for the winning over of hearts.

5. OPTIMISM

Driscoll sees Christ as conquering the globe, and he expects to see nations

and peoples transformed by the power of the gospel. While many pastors (including Reformed ones!) lament the decline of our culture more than they seek its transformation, Driscoll has been consistently working towards its transformation. This is evident in the work that is done at Mars Hill itself, and also in the Acts 29 mission network and in the Resurgence website that Driscoll developed for training Christian leaders around the globe. Although Mars Hill's greatest mission work is done locally, they also support missions in numerous other countries, not least of all in Brazil where our own missionaries are also busy working.

WHAT THEN SHOULD WE THINK?

So what, then, should Reformed Christians think of Pastor Mark Driscoll?

Perhaps in the first place we would do well to remember the words of Paul in Romans 14:4, where he writes, "Who are you to judge the servant of another? To his own master he stands or falls." Certainly, we need to think with discernment and make careful judgments about what is wholesome and what is unwholesome for our spiritual diet. However, we must not fall into the trap of approving or disapproving of any servant of God simply for the sake of making our own judgment known. The Corinthians were doing exactly this, some calling themselves followers of Paul and others of Apollos, and Paul sharply rebukes them for it (1 Cor. 3) Our judgments are only a means to an end: that end being the glory of God's name, the defense of truth, and our own spiritual well-being. So it is good, constructive and necessary (since he is so influential) to make an overall assessment of his message, but we must not evaluate him as if we are the men appointed to keep watch over his soul, and to whom he has to give account (Hebrews 13:17).

Secondly, if we are to judge a tree by its fruits, Mars Hill has much to commend itself. From 2002 to 2010, the church grew by more than 7,000 members, and it continues to grow every year. And, unlike many evangelical churches, there is a high level of commitment from

CESSATIONISTS

by Jon Dykstra

AND WHAT THEY DO AND DON'T BELIEVE

nglish would be a much simpler language if each word was only allowed to have one meaning. But as it is, when someone tells you that you "bombed," "destroyed it" or are "totally sick" it's hard to figure out if you've been insulted or complimented. Trying to figure out what the word "Cessationist" means is even harder. To some it is the opposite of the word "Pentecostal" but, in a very annoying twist, some theologians argue that even Pentecostals are Cessationists.

WHAT CESSATIONISTS BELIEVE...

"Cessationism" has its origins in the word "cease" and refers to the belief that some of the gifts of the Spirit – mentioned in 1 Corinthians 12:8-10, 28-31 & Romans 12:6-8 – ceased soon after the Apostles died. This list of gifts includes prophecy, speaking in tongues, teaching, wisdom, knowledge, faith, healing, discernment, interpretation, encouraging and apostleship. For most Christians the question is not whether some of these gifts have ceased, but rather which ones. Even the vast majority of Pentecostal churches believe that the role of the Apostles has ceased, so in this limited extent even Pentecostals are Cessationists. (Every rule has its exception - on a trip to New York I came across a number of churches that claimed to have Apostles.)

In the more common use of the word, Cessationist refers to a person who believes the miraculous gifts of the Spirit – healing, speaking in tongues and prophecy – have ceased. This is the traditional Reformed stance – most, but not all Reformed

Christians are this sort of Cessationist (with Mark Driscoll being a notable exception). When this meaning is used then Cessationists and Pentecostals are indeed on opposite sides of the spectrum.

...AND DON'T BELIEVE

But being a Cessationist doesn't mean believing that miracles no longer happen. Yes, the gift of healing may have ceased, individual church members may no longer have this ability, but God can still do miracles. So Cessationists can and do pray for miraculous healing, asking God to intervene.

And while Cessationists deny that prophecy occurs today (the Bible is complete, after all) that doesn't mean they deny that God can and does lead people and give them inner guidance. We've probably all experienced a time when we were in the right place at the right time and led to say just the right thing to one of our brothers or sisters who really needed to hear what we said. But while we would look on this as the Holy Spirit's guidance, a Pentecostal might very well call this prophecy. This is not just a matter of semantics – it is one thing to say you think that God is leading you to speak something and quite another thing to declare: "Thus says the Lord..." Prophecy as it is described in the Bible is without error (see Deut. 18:22), so any Pentecostal who claims to be prophesying is making quite a claim indeed, and is making a claim that no Cessationist would dare make.

For more on Cessationism, Pentecostalism and the spiritual gifts, go to the Resource Articles section of www.ReformedPerspective.ca. the members. Perhaps that may best be judged simply by visiting an event hosted by Mars Hill church (they also have weekday services) and witnessing the visible effect of the gospel in the lives of the believers. Or, since Jesus teaches that our hearts will be where our money is, we can note that the giving per person in weekly attendance (including non-members, who are told not to give) exceeds \$1,500 a year – this in a church whose primary demographic consists of college students.

Finally, men like Mark Driscoll serve

Coalition, talking about these things. The difference between me and MacArthur is that I'm not drawing the line that John has drawn from the imperfections of Mark's ministry to his unfitness for ministry...I'm going to Mark directly, I'm getting in his face, and I've got more issues than language that I'm talking about in his face... I'm old enough to be [his] dad and I'm saying, "Look, come on, clean this up"... When I was sent the Song of Solomon Sermon [preached in Scotland] that John critiqued, I

who listen faithfully to Driscoll to practice discernment and to be willing to hear the sound advice of their pastors and elders, since they are shepherding your souls as men who have to give an account. Parents and others who are unfamiliar with Driscoll's work and would like to know more would do well to download some of his latest works, which are all available at www.marshill.com. Those who have been critical must make sure that they have read more than the critical reviews, and listened to more than a single sound-byte. Driscoll is surely one of the easiest evangelical pastors to paint as a reprobate, given the right selection of quotations and video clips. Nevertheless, by such one-sided criticism we only cripple the good work that is being done by other Christians, and we lose the opportunities to exhort and encourage as brothers those who have been in the race longer, and also to learn from these fellow Christians who are

fighting the good fight in territory into which we ourselves have failed to advance.

Mars Hill Church offers a beautifully designed booklet to all visitors which explains what they believe (even citing Lord's Day 1 of the Heidelberg Catechism!) and what they are busy doing. At the very end, Driscoll writes,

Unlike the Bible, our priorities are not inerrant, and our plans will change as we learn, repent, grow, and mature by the power of the Holy Spirit. Underlying everything in these pages is a deep love for Jesus, a deep love for the Scriptures, a deep love for our church, a deep love for all churches that love Jesus and the Scriptures, and a deep love for all people. These deep loves are what motivate us to, as Paul says in 1 Corinthians 9:22-24, 'become all things to all people, that by all means I might save some. I do it all for the sake of the gospel, that I might share with them in its blessings. Do you not know that in a race all the runners run, but only one receives the prize? So run that you may obtain it.' Simply, we want to do all we can for the gospel, and so we run.

...for the sake of his congregation... Driscoll has tackled taboo topics like: sex and marriage, rape, pornography, abuse, alcohol, addictions, hell, and other sensitive subjects.

as a reminder to us that character is sometimes best judged not by the things that people have done in the past, nor even necessarily the mistakes that they may make today, but rather by the trajectory that they appear to be on. After Driscoll preached a questionable sermon on the Song of Solomon in 2007, evangelical pastor John MacArthur criticized evangelical pastor John Piper for his willingness to be seen with and associate with Driscoll. Piper's response is enlightening, not only for the way that we regard Driscoll, but even for the way we should think about all of our fellow Christians whose traces of a sinful lifestyle are sometimes still so frustratingly present. Piper wrote:

Mark has stuck his foot in his mouth quite a few times. I would encourage nobody to become coarse, filthy, ugly, trashy...I don't think your mouth needs to be dirty in order to relate to 20-somethings in Seattle, and I think Mark knows that...I spent an hour two weeks ago, at the Gospel

listened to it, and I thought it was horrible. I got on [the] Internet and wrote a three-page letter to Mark Driscoll [saying] this is horrible... within one hour that was off the Resurgence website... that's significant; that was like a son's response to this fatherly "Come on! That's over the top." Now he preached on Song of Solomon in 2008, and what he did with his church was way more mellow, and way more acceptable, which simply says to me, Mark is growing... he is rock solid doctrinally, and he is accomplishing things in Seattle which nobody else is accomplishing...

There is much more that could be said. both to criticize Driscoll and to praise him, but I trust that this article has been a helpful overview. It serves as a summary of the elements that have made Driscoll the controversial figure that he is, disliked and distrusted by some, but appreciated and respected by others, often within the same denomination.

Let me urge those in our own circles



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REVIEWS

READABLE THEOLOGY

ADAM IN THE NEW TESTAMENT

BY J. P. VERSTEEG / 100 PAGES / 2012



We learn here that any who question the historical reality of Adam have a lot more than the first few chapters of Genesis to contend with. Author J.P. Versteeg goes through New Testament passages that refer to Adam, including Roman 5:12-21, Luke 3:38, 1 Cor. 15:22 & 45, 1 Timothy 2:13-14 and Jude 14, and shows that the Adam mentioned in these passages is understood as a real, actual person.

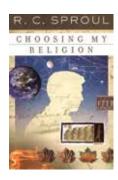
Versteeg also outlines the consequences of denying the historical reality of the first Adam – if we want to treat him as something else, then we undercut the meaning of these texts. In the Creation/Evolution debate, Christians in the Evolution camp have made the plea that we should agree to disagree because it isn't a foundational doctrine. But Versteeg makes the case that it is the Gospel at stake!

Adam first appeared as a chapter in a Dutch volume some 40 years ago. But in 2012 a wonderfully translated version (by Richard Gaffin Jr.) was published on its own. This is a scholarly work, but also only 100 pages, so anyone interested in the topic matter will find this easy enough to work through, and will be well-rewarded for their efforts. This is a timely work for our churches, and a volume that every minister and elder must read.

– Jon Dykstra

CHOOSING MY RELIGION

BY R.C. SPROUL / 117 PAGES / 2005



Half-way through I still wasn't sure if this was meant for Christians, or searching non-Christians. The answer is, both. Sproul wants to help both groups with the questions that come up in university and college.

For Christians the answers and illustrations here will be an encouragement and also equip them to talk about God with their classmates For searching non-Christians, Sproul pushes them to contrast and compare their current worldview with the Christian one.

To best explain the book I need to give an example. At one point Sproul asks: "What sets the Christian faith from all other religions?" He explains it comes down to the answers to two questions:

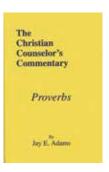
- Who initiates my rescue?
 From whom must I be rescued?
 Of all religions that ever claimed your allegiance, only Christianity answers both questions with the same oneword response: God.
- I'd not heard it quite like that before. Both Christians and non-Christians are sure to find such succinct explanations helpful. And the book is full of many more!

Highly recommended for college and university students, or any young people who are discussing Christianity and other religions.

- Jon Dykstra

THE CHRISTIAN COUNSELOR'S COMMENTARY: PROVERBS

BY JAY E. ADAMS / 231 PAGES / 1997



I grew up with a set of Calvin's Commentaries at my disposal for any Bible study essays I might have to write. That was guite the blessing, because Calvin's thoughts were reliable and insightful. But they weren't all that readable; these were not books you would pick up and read from front to back. For the longest time I thought that was just the way commentaries were - formal, and formidable but when I came across this series I learned differently. The author is solidly Reformed, his insights reliable, and his commentary on Proverbs readable enough that this could be used for personal devotions.

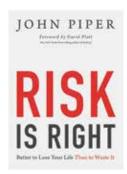
Adams is best known as the "father of biblical counseling." Forty years ago he reminded the church that God has equipped us to look after our spiritually weak and wounded, and that this is not a task to be handed off to secular psychologists and psychiatrists. Proverbs is a book of particular value to this work; it is in some ways the "owner's manual" for mankind. Adams ably shows how much wisdom, how much love, God has packed into each one of these proverbs. Help can be found here, and helpers equipped. I highly recommend this for elders, and also for anyone who wants a readable, reliable, Reformed commentary.

- Jon Dykstra

Longer reviews of some of these titles can be found at ReallyGoodReads.com.

RISK IS RIGHT

BY JOHN PIPER / 51 PAGES / 2013



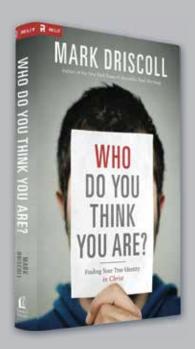
Even the subtitle to this book is challenging: Better to Lose Your Life Than to Waste It.

What a thought! But it is clearly a biblical one. Our life is a gift from God, and like the three servants in the parable of the talents (Matt. 25:14-30) we're supposed to do something with this "talent" – playing it safe is not an option.

Of course, Piper isn't promoting risktaking for risk's sake – he doesn't want us driving without our seatbelt on, or walking along the edge of a cliff. What he's warning us against is making safety and security idols we worship instead of God. Piper is arguing that it's when we're willing to risk our money, risk losing face, risk even our life to honor God that God is most glorified. Then the world knows what is most important to us. And, conversely, if we run from risk, then we aren't living our lives like we believe that whatever we might lose here is nothing compared to what we'll receive from God.

Risk is Right is a quick read and one that young men in particular may benefit from. And – bonus! – it can be downloaded for free at www.desiringgod.org.

– Jon Dykstra



WHO DO YOU THINK YOU ARE?

BY MARK DRISCOLL / 227 PAGES / 2013

Who are you? The way you answer that question shapes everything in your life. "Tragically," says author Mark Driscoll, "few people – even few Bible-believing, Jesus-loving Christians – rightly answer that question." In *Who do you think you are?* Driscoll helps readers answer the question correctly by turning to Scripture and studying the book of Ephesians.

Underlying so many of life's struggles is the issue of Identity. Driscoll laments seeing people wrongly but earnestly seeking to change their *behavior* rather than first understanding their *identity*. Countering both legalism in churches as well as selfhelp trends in modern counseling, the message of Driscoll's latest book is this: "We are defined by who we are in Christ not by what we do or fail to do for Christ."

Those of us in the Reformed tradition of Christian faith are cautioned to not place undue focus on our depravity or ignore both our dignity as created image bearers and our new identity as redeemed Christian saints. Sin may explain some of your activity, says the author, but it's not your identity.

While Driscoll is Reformed, he differs from most *RP* readers in that he believes the miraculous gift (prophecy, tongues, etc.) of the Apostolic Age are still being given today. So, "Chapter 10: I am Gifted," where his Charismatic approach is evident, will cause some squirming. But parents, teens, office bearers, pastors, counselors, all believers really, will benefit from the powerful way Mark Driscoll exposes the identity idolatry in our life. His use of the acronym IDOLS is particularly helpful to recognize the different things in which we wrongly seek our identity: Items, Duties, Others, Longings, and Sufferings.

The Christian can answer the identity question differently. "In Christ, I am a saint, I am blessed, I am appreciated, I am saved, I am reconciled, I am afflicted, I am heard, I am gifted, I am new, I am forgiven, I am adopted, I am loved, I am rewarded, I am victorious." This new identity sets us free to live a life of thankful service to God.

- Jason Bouwman

by Christine Farenhorst

HENRY MORGENTALER

(1923-2013)

Il people emit a fragrance. This is a somewhat strange statement and may bring a smile to the faces of some. It is a truth which has nothing to do with antiperspirants or soap or Chanel #5; neither does it have anything whatsoever to do with sweat, dirty socks or bad breath. It is a spiritual smell - a smell that all people emit. 2 Cor. 2:15-16 states Christians:

...are to God the aroma of Christ among those who are being saved and among those who are perishing. To the one [they] are the smell of death; to the other, the fragrance of life.

Unbelievers emit a different sort of aroma to God. They are like "smoke in [His] nostrils, a fire that keeps burning all day" (Isaiah 65:5b).

We do not have God's ability to smell out the aroma of a person's heart. However, through the fruit of a person's labor, we can determine fairly well what kind of odor is being emitted. Abraham Lincoln's statement that what kills a skunk is the publicity it gives itself, holds true.

On January 29, 1988, abortion was legalized in Canada. Before that date it was a criminal offense to have an abortion without going through a doctors' panel in a hospital, which would determine whether such a procedure was appropriate for a particular woman. When the news of the legalization was made public a sixty-four-year-old man turned on Beethoven's violin concerto because he felt beautiful music should match a happy occasion. He had fought for the legislation for a long time.

In 1967 Henry Morgentaler represented the Montreal Humanist Fellowship in meeting with the Canadian Parliament. He recommended that women be given abortion on demand. Liberal MP Warren Allmand, asked him why a fetal age of five months should be a cut-off point for allowing abortions, (as recommended by the Humanists), when science was able to keep a child alive outside the womb after three months. "I think that is a very interesting question,"

Henry said, "I also think I will have trouble answering it..."

Some of the official transcript of the meeting reads:

Mr. Brown: The Humanist Fellowship desires the law to be changed so that an abortion will be granted during the first three months of any pregnancy simply upon request of the mother.

Dr. Morgentaler: Right Mr. Brown: Without giving any reasons. That pretty well summarizes it. Without giving a reason?

Dr. Morgentaler: Yes Later:

Mr. O'Keefe: Have you no serious qualms, Doctor, about ending the life of a Steinmetz because he is so crippled? I could give you many thousands of examples. The classic one is of a syphilitic father and a tubercular mother who produced Beethoven. Forgetting all about religion, have you no qualms about that?

Dr. Morgentaler: *I do not consider that a fair question, Mr. O'Keefe.*

Mr. O'Keefe: It is a question. I am asking him if he has any qualms. He has none?

Dr. Morgentaler: Qualms about what?

Mr. O'Keefe: About aborting a baby born of a syphilitic father and a tubercular mother. I am very confident that the majority of doctors who did not have a Catholic conscience would abort the fetus. Would you agree?

Dr. Morgentaler: I would agree definitely.

Mr. O'Keefe: Then we would have lost Beethoven...

Dr. Morgentaler: Oh, that is a good argument, but it is one...

Mr. O'Keefe: Or Helen Keller, or a Steinmetz...

The chairman: Mr. O'Keefe, please let the witness answer the question.

Dr. Morgentaler: This argument is completely nullified by the

Abraham Lincoln's statement that what kills a skunk is the publicity it gives itself, holds true.

fact that if you had had legal abortions you perhaps would not have also had Hitler, or Mussolini, or Stalin, or many other...

Mr. O'Keefe: I think they have the right to life.

Dr. Morgentaler: Therefore it evens itself out.

In 1938, in England, a Dr. Bourne performed an abortion on a fourteenyear-old girl who had been raped by four men. After the abortion, Dr. Bourne turned himself in to the police. When the case came to trial, however, he was acquitted on the grounds that, if the girl had carried the baby full term, it would have destroyed her both emotionally and physically. This case set a legal precedent whereby abortion was permitted in England, (and other Commonwealth countries), if a woman's health was endangered. In 1967, in view of the thalidomide scandal in Britain, the House of Commons passed an act allowing abortion if two doctors agreed there was high risk of deformity, or if being pregnant was dangerous to a woman's mental or physical health

Canada followed in England's footsteps. In 1967 Pierre Trudeau, then Justice Minister, tabled a bill reforming the Criminal Code. This bill decriminalized homosexuality and the dissemination of contraceptives or contraceptive information. This bill became a law in 1969 when Trudeau became Prime Minister. But abortion facilities, at this point, were still illegal and backstreet abortions continued to occur in many cities. (The possible number of illegal abortions performed in

... as a chanteuse sat in his ninety-yearold lap, and crooned songs in his ears, Henry renewed his barbaric vows to the cause of abortion.

Canada between 1955 and 1969 has been estimated at 120,000.)

Anne Collins, in her pro-abortion book The Big Evasion says:

Some doctors had always done abortions for socio-economic reasons... Other physicians had rarely seen the necessity for abortion and had condoned it only in literally life-threatening cases. But by the 1960s, medical advances in the care of pregnant women had made it impossible for the two attitudes to continue to co-exist. When it became possible even for pregnant women with diabetes or severe heart disease to bear children safely, doctors who had been using vague "medical" grounds to justify abortions suddenly had no protection from doctors who knew that few purely medical grounds existed.

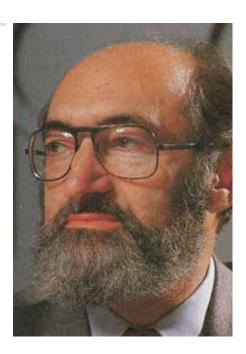
Pro-abortionists wanted the law changed so that they could perform abortions without being arrested for it. Consequently, the 1967 proposal by the Montreal Humanist Fellowship, presented by Henry Morgentaler, received much media attention. The result was that women began phoning Henry begging for his help in abortions. At first he denied them, explaining that he was only a general practitioner. Before too many months had passed, however, he changed his mind and began performing them openly, stating: "... women with unwanted pregnancies are the most discriminated against segment of our society..." His practice now became a full-time abortion clinic and he charged between \$200 and \$300 per

The rest is history. Morgentaler continued with his abortions and he

wickedly influenced others to do the same. He was arrested and acquitted on a number of occasions. He even spent ten months in jail. And January 29, 1988 saw abortion legalized in Canada.

Interviewed on January 29, 1998 by CBC, the now seventy-four-year-old Morgentaler said over national radio that he thought of himself as a nice, gentle fellow. He also said that he looked back over his life with great satisfaction. He stated that because of his efforts for legalized abortion child mortality had gone down; that women could now take more time for wanted children; and that the crime rate had decreased (because unwanted children were likely to cause trouble when they grew up). He reflected that his jail period had been the most difficult period of his life although he had been, he said, well-respected in jail as he was the ping pong and chess champion there. The inmates consulted him about medical problems and he had tried hard to improve conditions for them. When he left jail, he shook hands with them and afterwards thought to himself, 'What have I done - some are murderers!' But then, he went on to reflect, they are, after all, human beings.

The same CBC radio program which interviewed Henry Morgentaler on January 29, 1998, also interviewed a number of women who had had abortions. The single most telling detail which all these women recounted was the grief they felt afterwards in losing a baby through abortion. They felt, and expressed very aggressively, that it was their right to feel sad. They pointed out that even if they were pro-choice they had the right to grieve because every



time they chose to terminate a pregnancy they chose to bypass motherhood. May God guide their misguided feelings to grieve properly and to repent before Him Who is the only Source of comfort and forgiveness.

And now Henry Morgentaler has died. The philanderer who loved women and conducted many extra-marital affairs, has met his Maker. The man who pioneered the vacuum-suction method of abortion, has had to put his face down in the dust before the Creator of the world. Just prior to dying, as a chanteuse sat in his ninety-year-old lap, and crooned songs in his ears, Henry renewed his barbaric vows to the cause of abortion. And a few moments later, as he came face to face with God, he was covered with blood. But it was not the blood of the Lamb. May his death cause us to reflect on our own brief lives and on our eternal destinies. RP



uch of the focus of the world today is on increasing possessions and wealth. In the next few months, as we head towards Christmas, we are going to be saturated with messages that promote the idea that more stuff and bigger and better things are the key to happiness. Or, more specifically, what can get us all these material things - money - is seen as the key to happiness.

The end of the year is also when many of us think about how we should best invest our money in the coming year. So now seems an appropriate time to review key Biblical principals for money management, and investing the money God has given us.

BIBLICAL PRINCIPLES ABOUT MONEY

1. IT'S ALL HIS

One issue is foundational: we need to recognize that all wealth belongs to God. If we take this to heart, we realize that nothing that we own is ours. But are we taking it to heart? Do we act like we believe this? Test yourself by asking these questions:

• How much do I worry about my finances and money? We might

think worry is only natural, but do we worry this much about other people's finances? And if I work myself into a tizzy only about my own finances, am I acting like I really understand that all I own is actually someone else's money? And that this Someone is in control?

What is the level of my contentment?
 The group leader of an annual service project to Nicaragua once commented to me that these Third World Christians are far more contented with what they have, in spite of having little material possessions. We need to start living by the beliefs we profess - that our source of happiness is God, not stuff.

2. WE ARE HIS MONEY MANGERS

Secondly, we need to know our role. We are not the owners, but are the managers or stewards of what God has given us. A steward is someone who is entrusted with another's wealth and charged with the responsibility of managing it for the owner's best interest.

This means every spending decision is an eternal decision. How we use wealth affects His purpose for our life. When we spend selfishly it will not be multiplied for His Kingdom. However, when we spend our wealth to bless others, we too are blessed, not only now but also in eternity.

Of course, this is not to say that whatever we spend on ourselves is selfish,

if I work myself into a tizzy only about my own finances, am I acting like I really understand that all I own is actually someone else's money?

the Bible has a lot to say on the subject of money, making reference to money and possessions more than 2,000 times.

or that the only good use of money is when we spend it on others. What it does mean is that our checkbooks and our day timers do reveal our priorities. Spending money is a means of worship, and if our focus is on buying frivolous "stuff" that shows us what we are bowing our knee to. This is one reason that tithing is important. By tithing we remind ourselves, and acknowledge publicly, that God owns it all. A pastor recently commented to me that he has never come across anyone who tithes regularly and has walked away from the Lord.

3. WE SHOULD NOT BE ENSLAVED TO DEBT

Finally, we have been freed from slavery to sin by Christ - we are his slaves now. But it is easy to become enslaved to debt. By using credit cards and lines of credit it's easy to get into financial difficulty. So everyone's goal should be to reduce debt because a heavy debt burden can get in the way of being able to live out the Biblical principles listed above.

INVESTING IN HARMONY WITH BIBLICAL PRINCIPLES

So these are some basic core truths from the Bible concerning money. There is much more that could be said - the Bible has a lot to say on the subject of money, making reference to money and possessions more than 2,000 times. But let's focus here on putting just these three principles into practice as we think about investing.

1. IT IS ALL HIS

How does knowing it is all His impact the way we will invest?

Examine your motives.

We must question our motives. The Bible warns us about the appeal of money, with perhaps the most famous occurring in 1 Tim 6:9-10:

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Money can be a tool put to godly use, but, as this passage shows, it can also be a powerful source of temptation. So we need to ask, is the goal of our investing simply to get rich quick? Is it about getting as much, as fast as we can? Or are we investing to achieve a goal - a godly goal?

Prayerfully acknowledge our dependence on God

In the passage of James 4:13-15 we are told that things really aren't under our control. But not to worry - they are under God's! So we can acknowledge that the past performance of an investment provides no guarantee of future performance, and yet still invest, acknowledging that it will go up, "if it is the Lord's will."

2. MANAGING HIS MONEY

While we don't have to worry about money, we are called to put what God gives us to careful use - that is being stewardly. So we should invest with care. Here's how we can be the most effective managers of God's money:

Seek good counsel

There are many passages in Proverbs that praise the wisdom of seeking counsel - Proverbs 12:15 and 15:22 are two. So go out and get the best investment advice you can. And then think through their advice for yourself. Ask yourself who you are listening to and consider whether they are worth listening to.

It is important to evaluate your counselors, and you do that by investing in things you know and understand - keep it simple. If you invest without understanding what you are buying, such as acting on a hot tip or a strategy from someone who had not proven themselves, it is likely you will lose all or at least some of your investment.

Have a strategy

Know why you are investing such as saving to buy a home or retirement. Ask yourself the following question "Is it consistent with God's principles and does it reflect God's will for my life?" And, as we read in Luke 14:28, before we start investing, we should "count the cost" and be sure this is where we want to direct our money.

A wise part of that strategy is to diversify. Since we don't know what might happen to any one company or stock, it is a good idea to allocate the resources God has given us into different types of investments that will probably react differently to any particular market condition. If one area does poorly, it can be offset by gains on another.

Prepare for emergencies

We read in Prov. 27:12: "The prudent see danger and take refuge but the simple keep going and suffer for it." Emergencies such as car breakdowns, flights to visit ill relatives and job losses happen. Ensure you have emergency funds set aside without having to access your investments which could potentially derail your long-term goals.

Invest ethically

It's not unusual to hear in the news about how some large denomination has discovered that it has invested in companies that sell products they oppose. For example they might find they have stock in a tobacco company, or a publisher that also puts out pornography. How can you use your investments to make a difference? The goal of investing is to increase your initial investment, but is investing in a tobacco company or a company that sponsors gay pride parades something you want to do?

3. UNBURDENED BY DEBT

Finally, let's consider debt. When the Bible speaks of debt it is always in a negative light. For example, in Prov. 22:7 we are told: "The rich rule over the poor, and the borrower is servant to the lender." So while we are allowed to

borrow, we shouldn't do so hesitantly.

Work toward being debt free

We must therefore make use of debt cautiously. We need to examine our motives for taking on debt. Is it to keep up with friends or an image? Are we trying to take a shortcut to meet a goal by trying to hit a home run vs. diligently paying down debt and investing regularly?

Be realistic about your tolerance for risk

Part of investing is risk - there is not getting around it. But some ventures are more risky than others. So it is important to figure out how much we can risk losing. For example, if you could potentially lose 20% on a \$100,000 investment, that translates into \$20,000.

Are you realistically prepared to lose that much money? Do you have the ability to wait for the investment to recover if at all? If not, don't make that investment.

CONCLUSION

God has given us His money, and given us biblical principles that we can use to guide us in how best to be stewards with His money. So we need to proceed carefully, but not fearfully and invest it to the best of our ability. Then God will be honored by our efforts, and that is, after all, our main goal.

This article is based in very large part on a compilation of texts and content provided by members of Advisors with a Purpose, a network of Christian financial advisors who seek to provide advice based on Biblical principles. Jim Hummel is a CERTIFIED FINANCIAL PLANNER® at the Christian Credit Union (CCU) in Edmonton, AB. A version of this article can be found on the CCU website at ChristianCU.ca/financial-planning/money-management/11/

COMICS

Color names if you're a girl...



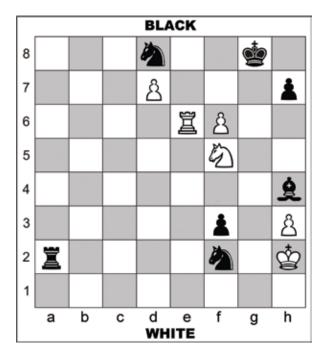
Color names if you're a guy...

Doghouse Diaries "We take no as an answer."

ENTICING ENIGMAS & CEREBRAL CHALLENGES



Chess Puzzle #202



Problem to Ponder #202

"Different Schools but the Same Rules"

Adam, Brian, Charles and Dave are members of the Casablanca Chess Club. Each attends a different high school: one General Brock H.S., one Admiral Nelson H.S., one General Lee H.S. and one General Sherman H.S. The General Brock student and Adam both support a Bible Society but neither knows Charles. The General Sherman student plays ice hockey with both Brian and Dave. Brian has never been to General Brock or Admiral Nelson High Schools. Adam does not know how to skate. Which high school does each of the four chess players attend?

Riddle for Punsters #202

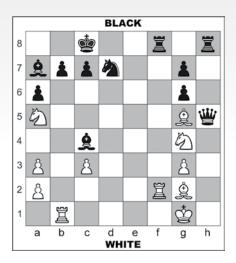
"Eye-catching?

Why was Slim, a very shy man, upset that his children had painted green and purple polka-dots on the cast on his broken leg while he was napping? Slim knew that he would have trouble dealing with any $s_{---}s$ that he would encounter in his apartment building.

WHITE to Mate in 2
Or, If it is BLACK's Move,
BLACK to Mate in 3

Last Month's Solutions

Solution to Chess Puzzle #201



Send Puzzles, Solutions, Ideas to Puzzle Page, 43 Summerhill Place, Winnipeg, MB R2C 4V4 or robgleach@gmail.com

White to Mate in 2 Descriptive Notation

- 1. BxP ch K-N1
- 2. N-QB6 mate

Algebraic Notation

- L. Bg2xb7 + Kc8-b8
- 2. Na5-c6++

BLACK to Mate in 4 Descriptive Notation

NxB

- 1. BxR ch
- 2. Q-R7 mate

Algebraic Notation

1. Ba7xf2 + Ng4xf2 2 Qh5-h2 ++

Answers to Riddle for Punsters

#201 - "We Wonder Whether the Weather Will be Wetter"

When Sam, manager of a weather station, which is a high **pressure** job, **stormed** into the office, the other workers felt a **chill** go down their spines. Later, Sam relaxed as he ate a blizzard from Dairy Queen. Seeing the ice cream treat, Jim said, "**Cool**, man!"

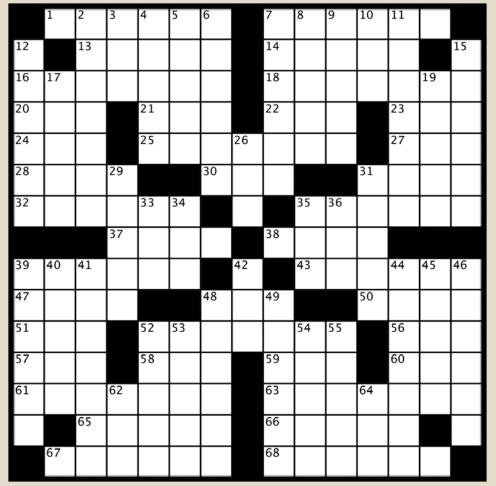
Answers to Problem to Ponder

#201 - "A Nice Day on the Walkway"

A Japanese Garden, 12 meters long by 9 meters wide, is entirely enclosed by a walkway made of square patio stones with dimensions 3/4 m by 3/4 m. How many patio stones were used to make the walkway and what is their total surface area and what would their total cost be (including 12% tax) if the cost of each individual patio stone is \$7.49?

Each 9 m garden width will have $9\div(3/4)=12$ stones along it and each length $12\div(3/4)=16$ stones along it so, including one stone for each corner, there will be 2(12)+2(16)+4=60 patio stones used. Each stone has an area of $3/4\times3/4=9/16$ m2 so the total surface area is $60\times9/16=33.75$ m2. $60\times$7.49=449.40 so the total cost, including 12% tax, is \$449.40 x 1.12 = \$503.33 for the 60 patio stones.

CROSSWORD PUZZLE



LAST MONTH'S SOLUTION



SERIES 20 #4

Joyce

SERIES 20 #5

PUZZLE CLUES

ACROSS

- 1. Wooly-haired ruminants
- 7. Bent downward
- 13. Variation of Helen
- 14. Mistake
- 16. Special day of rest
- 18. Nabal's wife and later,
- David's
- 20. Three-letter acronyms, for short
- 21. ___-la-la
- 22. Decay
- 23. Cry
- 24. Ancient Hebrew unit of liquid measurement
- 25. Waiters and waitresses
- 27. Airport abbr.

- 28. Seth's son
- 30. Help
- 31. Grandparent
- 32. Go back on one's word
- 35. Stylish and elegant
- 37. Put a plane down
- 38. OT Prophet
- 30. OTTTOP
- 39. Diatribe
- 43. Black Sea seaport
- 47. Esau's wife
- 48. Knight's title
- To. Kinght stitle
- 50. Sterling (abbr.)
- 51. Soak flax in water

52. Tough palm stems used

- for wickerwork
- 56. Make a mistake
- 57. Took a seat

- 58. Infant Mortality Rate (abbr.)
- 59. Pet
- 60. Radioimmunoassay
- 61. A charge for a
- government service (two words)
- 63. Cause horror
- 65. Character parts
- 66. Form of communication
- 67. Certain flowers
- 68. Edged bowl

DOWN

- 1. A republic that has Beirut as its capital
- 2. Linen priestly vestment
- 3. Walnut innards
- 4. A cave

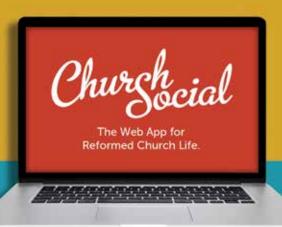
- 5. Large dry area of the earth
- 6. Charred the surface of
- 7. Leafy, shady recess
- 8. Grinds one's teeth
- 9. Chief prince of Meshech
- and Tubal (Ezek. 38)
- 10. Pencil ends
- 11. OT book
- 15. Capital of New York
- 17. Type of skirt
- 19. Very small quantities
- 26. French wine
- 29. Expression that occurs
- often in the Psalms
- 31. Strong winds
- 33. Steel bar for loosening
- ore
- 34. Direction
- 35. Dove call

- 36. Was ahead of everyone else
- 39. Paul's birthplace
- 40. Thoughts
- 41. Rodent catchers
- 42. Peach part
- 44. Not producing
- vegetation
- 45. Part of a letter stroke
- 46. Military forces
- 48. Strain
- 49. Benjamin's mom
- 52. Gun
- 53. Aka emir
- 54. David's great-
- grandmother
- 55. Leather strip
- 62. Decompose 64. Tear up

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