

faith in
focus

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money matters



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Editorial

“Money, money, money ... it's a rich mans' world”. So sang the popular 70s group ABBA. This is actually a paraphrase of the refrain (whose wording doesn't quite go like that) but it seems that is how many people remember the song. Yes, it seems that in the minds of many, it is a rich man's world.

In the last half of the 20th-century and the beginning of the 21st, it seems that the world has more wealth than ever before. If you live in the western world, you will know great affluence, more than our forefathers knew. And, as time goes on, we are witnessing the emergence of a couple of new financial super-powers – China and India. However, what we have also witnessed is the collapse of the financial markets in the USA and Europe, which has sent financial shockwaves throughout the world and led to the collapse of many financial institutions on a world-wide scale.

The question one might be inclined to ask is “why has this happened?” The simple answer is greed. However, all the analysts will probably give you a very complex answer which is about as baffling as world politics. And who knows what really goes on?

People have been living beyond their means for too long. It has been too easy to get what you want by the use of a plastic card, without having the wherewithall to pay. Financial institutions have been lending money to people who are high risk and investors having been putting their hard-earned savings into financial institutions in the hope of making high interest on high risk investments.

Over-generalisation? Maybe, maybe not.

Our contributors write about money matters from a couple of different angles which I think you will find stimulating.

Mr David Waldron looks at the necessity and development of money, the problem of greed and some good biblical advice.

Mr Robert Vosslander writes about why Christians should pay taxes.

Miss Amy Posthuma interviews a couple of deacons (serving and non-serving) about the how and why of giving.

Mr Peter Hastie (Principal of the Presbyterian Theological College of Victoria) gives a summary of the collapse of Wall Street and points to the One sovereign over this.

Mrs Sally Davey takes a cue from *A Spoonful of Sugar* and tells us why “Granny really does know best...”

Mrs Harriet Haverland continues to keep us up to date with news from our churches in the Gleanings column.

Mr Jonathan Wierenga reviews *Captured by a Better Vision*, by Tim Chester; Mr William Shishko, pastor of Franklin Square Orthodox Presbyterian Church in New York, reviews *Pornography Hijacks the Male Brain*, by William M. Struthers; Mr Danny E. Olinger (editor of *New Horizons*) reviews *These Last Days: A Christian View Of History*, by Richard D. Phillips & Gabriel N. E. Fluhner, Ed.

I would think it a greater happiness to gain one soul to
Christ than mountains of silver and gold to myself.

Matthew Henry

The opinions expressed in this magazine are not to be considered the official position of the Reformed Churches of NZ unless they expound the Biblical system of doctrine contained in the Heidelberg Catechism, the Belgic Confession, the Canons of Dort, or the Westminster Confession of Faith, or reflect the successive Acts of Synod of the Reformed Churches of NZ. On the other hand, care is taken to ensure that articles and opinions do not directly contradict the official position of the Reformed Churches as contained in the above sources without attention being called to that fact.

Money matters (1)

Money Matters!

David Waldron

Think about this: money itself has little or no value. The material from which physical currency is made is not worth much. Bank notes don't make good fire-lighters (children, please don't test this out at home!) and melted-down coins fetch very little at the scrap metal dealers. The electronic signals which change your bank balance when you use an EFTPOS machine have no intrinsic value. Money matters not for what it is, but because of what it represents: material wealth.

The development of money

As mankind exercised dominion over the resource-rich earth which God created, trading became necessary as one person or family grouping produced goods and/or services which others wanted or needed. Abel became a keeper of flocks, but Cain was a tiller of the ground. Jubal was a musician, whereas Tubal-cain forged implements of bronze and iron. Solomon needed building materials for the temple, which Hiram of Tyre provided in return for large annual payments of wheat and oil (1 Kings 5:11).

Cattle were popular 'mediums of exchange' in early barter systems because they were both valuable and somewhat mobile. As the use of precious metals (such as silver, gold and copper) became more widespread, they were used in sales and purchases. When Abraham bought the cave of Machpelah with 400 shekels of silver (Genesis 23:16), the value was represented by the weight of the metal, according to a standard measure. As trading in goods and services developed, coins were minted, the earliest known examples dating back to 650BC. Gold drachmas and silver minas were given by the returned exiles from Babylon to fund the rebuilding of the temple in Jerusalem (Ezra 2:69). The Roman denarius, displaying the image and inscription of Caesar was common currency in the 1st century AD when Christ taught about financial responsibility (Matt 22:19-21).

The importance of money

The Lord Jesus spoke on the subject of money more than on any other topic, indicating just how much money matters. Our attitude to money is important because the love of money, which is the root of all sorts of evil, brings ruin to many (1 Tim 6:9-10). Financial concerns are spiritual concerns because in giving life, God has made mankind body as well as soul. We have physical needs which are met through food, shelter, clothing, education and many other resources; all of which cost currency. Money matters whether you are a widow struggling to provide for your children, unemployed, in debt, financially comfortable, young and upwardly mobile, or staggeringly wealthy. Money matters because no matter how little or how much you have there is an ever-present spiritual danger of covetousness; that is "desiring stuff too much or desiring too much stuff". Greed can grip the ultra-rich, the abject poor

and everybody else in between.

Material prosperity is a blessing given by God (think of Abram, Isaac, Solomon, Job). Not only does all wealth originally come from God, He also retains ownership. All that we 'possess' is actually and entirely what we have been given stewardship over by God. Like the servants in the parable of the talents (Matt 25:14-30), we have been entrusted with the Master's possessions for a limited time only. We come into this world at conception with nothing and we leave this earth with exactly the same zero balance of material assets (Job 1:21).

During the housing boom of the last decade, commentators referred to the "wealth effect". People tend to feel good about themselves when their assets are increasing in value. Having money (or even just thinking that you do) can produce a deceptive illusion of security, freedom, pleasure and satisfaction.

Christ exposed the illusion of money



Image: Pixomar / FreeDigitalPhotos.net

as personal security when he told the parable of the man blessed with productive land who built bigger barns, but was not rich towards God (Luke 12:16-21). If the human heart allows money to become the master and not the slave, then freedom is lost, not gained. Living the myth of having security in finances is foolishness.

Possessing money enables the pursuit of pleasure by indulging in the things which cash can buy. The wealthy may build fine houses, groom great gardens, drink vintage wines, eat choice foods and purchase prostitutes. Some rich people even figure out the futility of their profitless path, finally finding out that they

ridden lifestyles. Foolish and harmful desires have plunged many in this world into financial ruin (1 Tim 6:9). A world debt crisis was predictable.

The only solution

The biblical antidote to greed is godliness accompanied by contentment (1 Tim 6:6). Money is to be accumulated through honest hard work (e.g. Prov 6:6-11; 14:23; 2 Thes 3:10), performed heartily in the service of Christ (Col 3:23), to the glory of God (1 Cor 10:31). Once money has been earned through labour, it is to be responsibly used for the support of oneself and one's dependent family in order that physical needs are

godly advice, as and when required. Seek to grow in your calling to be a good steward of the Lord's resources.

It is not necessarily a sin to be in debt, but be very careful. When you take on debt, you automatically give up a certain degree of freedom. Debt may limit your ability to serve the Lord, for example not being able to give freely or to work on the mission field. It is generally unwise to take on other people's debt (Prov 11:15; 22:26). If you have a credit card, pay it off each month and never take a cash advance (the interest charges are exorbitant). If you can't control your use of the card, cut it up. Substitute with a debit card if needed.

When buying a car, don't make your first question "How big is the engine?" or "Does it have a cool paint job?" or "How big is the sound system?" but rather "Will owning this vehicle bring glory to God?" It's interesting to note that many millionaires buy cars at least 2-3 years old. They know the wisdom of letting someone else pay the bulk of the depreciation on a new vehicle.

Before you purchase a house first ask yourself "How will owning this property help me to serve the Lord more effectively?" If you buy a house with a mortgage, aim to pay it off early. Borrow less than the bank will allow you to. Commercial financial institutions are concerned about their own security and profitability rather than your spiritual wellbeing. Generally aim to start with a smaller, cheaper, older house and work your way up to a newer dwelling, if and when the Lord provides you with the financial means to do so.

As business-owners, only go into debt for equipment which will either appreciate or produce a rate of return through increased production which is greater than inflation. Why pay interest for an item which is dropping in value and costs you money to own? Leasing equipment may be a wiser option. Only enter into debt having prayerfully considered the alternatives and sought godly advice from a multitude of godly counsellors. Christian business mentors willing to offer a confidential ear and wise advice are invaluable.

Christ matters

Oil tycoon J. Paul Getty is reported to have said "The best things in life...are things". He was very wealthy, but more importantly, very wrong. The truth is that Christ Himself is the very best that we can have in this life and for the life to come. He is our righteousness by faith

“The biblical antidote to greed is godliness accompanied by contentment”

have been chasing after the wind (Eccl 2:1-11). Many die in their spiritual poverty, having made poor exchanges with their wealth in this life.

The pursuit of wealth is addictive, like a drug. The motivation for the chase is the self-deceiving heart's claim that "if I just had this much more, then I would have enough and be satisfied". However, this goal is ever receding, because no matter how much money we have, if we are looking for satisfaction in wealth, we will always be frustrated and always want more. The barn is never quite big enough.

A big problem

There are many complex factors which have contributed to the current global financial crisis, yet the whole trouble can be traced to a single cause. Men, women and children are sinners. All sin is idolatry; that is putting someone or something in the highest position in life; the first place which only God has the right to occupy. Greed, the desire for more, is idolatry (Col 3:5) and is rooted in dissatisfaction with present circumstances. World populations have been fed lies: "You need more", "You need different things from the things you already have", "You need the stuff everybody else wants/has", "You deserve it". Such untruth fuels discontent, which feeds greed, which has led many to borrow money in order to fund unaffordable, unsustainable, debt-

met (1 Thess 4:11-12). Money is to be rendered to whom it is due; used to pay taxes (Rom 13:6; Matt 22:21a), freely given in tithes and offerings in worship to the Lord (Mal 3:8; Matt 22:21b), distributed generously within the household of faith (2 Cor 8-9) and also outside the covenant community (Gal 6:10). Money is to be given away cheerfully in service to others (2 Cor 9:6-7).

Some practical advice

In giving some personal advice, as the head of a household and as a past business owner, I echo the words of the Apostle Paul "But to the rest I say, not the Lord" (1 Cor 7:12).

Be self-controlled with your finances (Prov 25:28); keep your expenses lower than your income (Prov 24:27). Consider this basic financial regime as a guide: Give generously from your gross income to the church, the support of word and deed gospel workers and those in need (the actual amounts being between you and the Lord), with the remainder live and save from 80% or less of your after-tax income, leaving 10% for emergencies. Aim to save so that you have 6 months of living expenses available in case of job loss or injury. When desire takes over from self-control, the tendency is to purchase unwisely on impulse. So think biblically before you buy. Be generous, be hospitable, budget wisely and seek

and the sole source of unfathomable riches (Eph 3:8). He is of infinite value (Col 1:16). It is worth suffering the loss of all things, counting them as rubbish that we may gain Him (Phil 3:8). There is no currency with God apart from Christ. Without the riches of Christ imputed to us, we are utterly bankrupt, dead in our sins, burdened with a debt which

we cannot pay. It is only because Christ gave His wealth for us that we have anything of lasting value. Money matters, but Christ matters so much more.

2 Cor 8:9 *“For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich”*

Mr David Waldron is the Minister of the Word and Sacraments in the Reformed Church of Hastings. Previously he owned and operated a number of different businesses including export cut flowers and computer software development.

Money matters (2)

The Gist of GST: God’s Service via Tax?

Rob Vosslamber

Introduction

Hands up if you *enjoy* paying taxes? You don’t?! Well, you wouldn’t be alone. Taxation is about as desirable as tooth extraction for most of us, and rather less preventable. As Christians we might even be tempted to regard taxation as something from which we, as aliens (I Peter 2:11), should be exempt.

A certain Mr Rupe thought so: before a High Court judge he defended his failure to pay over \$30,000 of taxes on the ground that his status as a Christian exempted him from taxes imposed by Parliament. The judge was underwhelmed and noted that:

There is no juridical basis to refuse to pay taxes because one is a Christian. The following passage from the Bible supports the interpretation Jesus recognised that even his followers may have to account to a secular state: “Render therefore to Caesar the things that are Caesar’s and to God the things that are God’s.”¹

Well we can hardly argue with the judge; but we might still have questions about our taxes. In this article we will take a brief but practical look at what the Bible has to say about taxation. We’ll then look at what the Bible has to say to the taxpayer (that’s us!), and to those who levy our taxes.

Before continuing, I would suggest you spend a moment carefully thinking about what you understand by “taxation”. What makes something a tax? Are city council rates a tax? What about speeding fines? Does tax always involve payment, or should your Working for Families credits or National Super payments also be considered as part of the tax system?

Tax in the Bible

While we can find no definition in the Bible, taxation appears frequently in its pages. In contrast to religious contributions (such as tithes and freewill offer-

Old Testament taxes on persons were sometimes paid in kind (e.g. Gen 47) or money (II Chron. 17:5), at other times by forced labour (I Kings 5:13). We also find mention of taxes on goods (Ezra 4:13), and taxes on wealth (II Kings 23:35).

The New Testament also mentions a range of taxes – the gospels mention taxes paid to the Roman oppressor (Luke 20:22), while Paul speaks of taxes levied on persons and property, and customs levied on merchandise (Rom. 13:7). There is nothing new under the sun, even in respect of taxation! Nor have attitudes toward the taxman changed much: While we would not murder the

“Our duty to pay taxes does not arise from consent on our part ... but rather from divine command.”

ings) which were paid to the priests and Levites as the religious leaders of Israel, taxes were levied by those entrusted with secular leadership. Yet both tithes and taxes were paid to God’s ministers, to those persons appointed by God to serve him in matters redemptive (I Cor. 9) or secular (Rom. 13).

Scripture attests to a variety of taxes.

tax-collector (I Kings 12:18), he or she might still not be a popular addition to our list of dinner guests (Matt. 18:17).

Rates of taxation also varied greatly, depending on both the need of the hour or the rapaciousness of the ruler. Good King Solomon did not hesitate to extract 100 percent of the labour output (income!) of some of his subjects (I Kings

5:13), leaving his son to deal with the subsequent (indeed consequent) tax revolt (I Kings 12).

Tax revenue was used in a variety of ways. Contrary to God's command (Deut 17), kings enriched themselves, as Solomon's construction of a palace evinces (I Kings 7; see also II Chron. 17:5). Rulers also engaged in public works (I Kings 16:24), intervened in the economy to avert crises (Gen 47), raised armies, and bought off enemies.

While the political, social and technological context may change, the es-

The Christian taxpayer

As citizens of a heavenly kingdom, how should we think about a matter as earthly as taxation? The biblical teaching to the Christian is quite simple: pay up! To those who wished to confound matters Christ responded: "Render to Caesar what is Caesar's"; and the apostles were no less direct (Rom. 7; I Pet. 2). If God as ruler of all is owed everything we own, those who exercise secular rule on earth have delegated authority from God not only to rule, but to levy their subjects such resources as are necessary

lious against God.⁸ While we certainly must obey God rather than a human ruler when the ruler's commands interfere with God's, tax avoidance is likely to involve a failure to render to both Caesar *and* to God.

At this point you may be wondering about whether it is right to pay taxes when you disagree with how those taxes are used. Haldane helpfully addresses this scruple by applying Paul's teaching that since taxation is a debt owed, our obligation is to pay the debt and not to be concerned as to how the lender uses this repayment. Indeed, if we had to scrutinise every use of our taxes before deciding whether to pay, "it would actually be impossible for a Christian to live in a heathen country."⁹

You may also be thinking that this was all very well when taxes were low, but our taxes are now so high. In this we may be mistaken. Israelite kings certainly knew how to tax and to spend the money on themselves rather than on the people. In Jesus' day the total taxation of the Jewish people may have approached the intolerable portion of between 30 and 40 percent, and may have been higher still.¹⁰ It would have been little different in Paul's day, and Roman imperial government did not ask itself, "WWJD?" Conversely, we frequently overestimate our own tax burdens.¹¹



Ian Britton / www.freefoto.com

sential features of tax remain the same. Like most Biblical taxes, I suspect your definition of taxation would include most of the following features:

*Taxation is any non-penal yet compulsory transfer of resources from the private to the public sector, levied without receipt of a special benefit of equal value and on the basis of predetermined criteria, enforced to accomplish some of a nation's economic and social objectives.*²

This definition highlights the compulsory nature of taxation and the lack of any guaranteed benefit in return (that is, taxation is not contractual). It also states the purpose of taxation: to finance public activity in its various forms. Without taxation, government is almost impossible, and government is vital to our life on earth. Calvin aptly comments that government's function among men is "no less than that of bread, water, sun and air."³

for them to exercise rule on earth. Our payment of taxes, then, is a religious duty, and part of the rule by which we express our gratitude to God.

Our duty to pay taxes does not arise from consent on our part. While taxation with representation may be preferable to the alternative (and is enshrined in New Zealand's Constitution),⁴ Dabney comments that this duty of paying taxes does not arise from consent, but rather from divine command.⁵ Calvin aptly summarises the heart of Christ's teaching on tax: "For Christ intended to refute the error of those who did not think that they would be the people of God unless they were free from every yoke of human authority."⁶ Failure to pay taxes, then, is akin to rebellion and reflects an unbiblical view of both the nature of taxes and the divine appointment of government. As Matthew Henry put it, "It is doubtless a greater sin to cheat a government than to cheat a private person."⁷ Calvin sums up, "The amount of it is, that those who destroy political order are rebel-

Tax policy

While there is frequent mention of taxation in Scripture, there is little discussion of tax policy. Rather we note a range of tax types and rates. Certainly rulers are to exercise just rule, and not to fleece their subjects (Deut. 17: 14-17). However, there is little specific guidance from Scripture as to how and how much to tax.

Since taxation relates to secular rather than redemptive matters, this lack of focus is not surprising. Edersheim neatly summarises this distinction in discussing Christ's statement concerning rendering to Caesar:

*Christ's Kingdom is not of this world; a true Theocracy is not inconsistent with submission to the secular power in things that are really its own; politics and religion neither include, nor yet exclude, each other: they are, side by side, in different domains.*¹²

This is also consistent with our confession that the political laws of the Old Testament no longer apply beyond the

general equity of such laws.¹³ In the context of taxation, “equity” is an apt term. The Oxford English Dictionary defines equity as referring to the general principles of justice, matters which by God’s common grace humans hold in common.

In a narrower sense, equity also refers to the quality of being equal and fair. What might this mean in the context of taxation? Adam Smith’s four maxims of taxation, first published over two centuries ago, provide some guidance: fairness (for example levying taxes on the basis of taxpayers’ ability to pay), certainty, convenience, and economy.¹⁴ As a cultural rather than a redemptive activity, good taxation policy is likely to look similar to believers as to unbelievers, and discussions as to what taxation should look like are likely to be similar irrespective of one’s creed.¹⁵

Some find in I Samuel 8 an “absolute, outside limit” rate of ten percent for taxation.¹⁶ Without clarifying what “ten percent” might actually mean, this view plucks a passage out of context: the effect on tax policy of differences between an ancient war lord in a rural economy, and the operations of a representative government in a technologically advanced representative democracy, surely need to be teased out. Further, the argument would suggest that Joseph was not only sorely deluded, but even wicked, in believing that God meant his taxation and related measures for good (Gen. 50:20). In comparing the level of taxation with the tithe, the argument also proves too much: If God only takes ten percent, and God’s ministers may take no more, how can we as subjects justify retaining the balance?

While Scripture clearly teaches the legitimacy of taxation and our obligation as believers to pay our taxes, it provides little detail as to taxation policy. Just as the tithe provided God’s people with a reminder of their dependence on him, so our taxes should give us cause to pause and consider the wisdom of God in not leaving us in the position where each man does what is right in his own eyes. Lawful petition against unjust taxation is certainly permissible; but let us beware that our motivation is a desire for God’s glory and the welfare of our neighbour, and not merely self-interest.

Conclusion

So, do you enjoy paying your taxes? Let me suggest that this is the wrong question. As a believer your motiva-

tion in paying your taxes should not be your pleasure, but rather obedience and gratitude to God, and a seeking after the welfare of your fellows in this temporary home. Peter aptly summed this up, telling us to keep our behaviour excellent among the Gentiles, in part by submitting ourselves to every human institution – which includes paying our taxes – and thereby honouring God. To paraphrase George Herbert:

Teach Me, My God and King
In all things thee to see,
And what I do in anything
To do it as for thee...

All may of thee partake:
Nothing can be so mean,
Which with this tincture “For thy sake,”
Will not grow bright and clean.

A servant with this clause
Makes drudgery divine:
Who pays his tax, as for thy laws,
Makes that and the action fine.¹⁷

Notes

- 1 *Rupe v Commissioner of Inland Revenue*, (2004), 21 NZTC 18,519 (HC).
- 2 Madeo, S. A., Anderson, K. E., and Jackson, B. R., (1995), *Sommerfeld’s Concepts of Taxation*, (Hinsdale, IL: Dryden Press).
- 3 Calvin, J., (1960 [1559]), *Institutes of the Christian Religion* (tr. F. L. Battles), (Philadelphia, PA: Westminster), bk. 4, ch. 20:3.
- 4 Section 22, *Constitution Act* 1986.
- 5 Dabney, R. L., (1967 [1892]), “Civic Ethics”, in *Discussions of Robert Dabney*, Vol. 3, (Edinburgh: Banner of Truth), p. 126.

- 6 Calvin, J., (1989 [1563]), *Commentary on a Harmony of the Evangelists* (tr. W. Pringle), (Grand Rapids, MI: Baker Book House), Vol. 3, p. 44.
- 7 Henry, M., (1960 [1710]), *Commentary on the Whole Bible in One Volume* (ed. L. F. Church), (Grand Rapids, MI: Zondervan), p. 1316 (commenting on Matt. 22:31).
- 8 See n. 6, p. 45.
- 9 Haldane, R., (1960), *Exposition of the Epistle to the Romans*, (London: Banner of Truth Trust), p. 587 (commenting on Rom. 13:7).
- 10 Bruce, F. E., (1972), *New Testament History*, (New York: Anchor Books), p. 40.
- 11 For example, the Working for Families credits more than offset the income tax paid by a sole income earner on a \$70,000 income with four children. Of course, other taxes (erg GST) may still be payable.
- 12 Edersheim, A., (1971 [1886]), *The Life and Times of Jesus the Messiah*, (Grand Rapids, MI: Eerdmans), Vol. 2, p. 386.
- 13 *Westminster Confession of Faith*, art. 19:4; *Belgic Confession*, art. 36.
- 14 Smith, A., (1999 [1776]), *The Wealth of Nations*, (London: Penguin), bk. 4, pt. ii:1.
- 15 See further, VanDrunen, D., (2010), *Living in God’s Two Kingdoms*, (Wheaton, IL: Crossway), chapter 7.
- 16 Chilton, D., (1982), *Productive Christians in an Age of Guilt Manipulation*, (Tyler, TX: Institute for Biblical Economics), p. 70f.
- 17 Herbert, G., (1967 [1633]), “The Elixir”, in *A Choice of George Herbert’s Verse*, (London: Faber and Faber), p88 (words in italics amended).

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Money matters (3)

Giving – heart matters!

Amy Posthuma

Have you ever really stopped and thought about the term giving? What does it mean? How should you give? What should you give? Why do you give?

Every day we give things; it's often a natural thing. A word of advice or encouragement, a listening ear, a birthday present to a friend or family member, a dinner to the family who have just been blessed with a new child. But do we ever think about the reasons? Do we often judge people because of what we see them give, whether too much or too little?

The term 'giving' can be looked at in two senses; worldly or godly.

Those of the world would tend to look at giving as giving because you have to or, giving expecting to receive something back in return. As Christians, we have a different view of giving. We look at it from a biblical sense, looking at the ultimate example of a godly giver, Jesus Christ.

To gain some insight on what the term 'giving' really means from a biblical perspective, I spoke with a few fellow

Christians to gather their thoughts and ideas. The following questions were used as a basis for discussion. Their response is summarised below.

What is giving in the biblical sense?

Giving can be viewed as sharing what you have; knowing that what we have been given is a gift not to be used only by ourselves. We know that God is the giver of all things. Therefore all we have has been given to us by Him. God has provided us with the means to be able to give to others, whether that be possessions, time or energy. We should therefore give freely, have faith and trust in God that He will provide. God is in control of everything, our giving included. He is an almighty God, we should therefore not doubt His power and the effect our giving will have on others. The Lord provides us with jobs, a measure of good health, time and other things that we are able to give. When we give, we should give not expecting anything in return. (Luke 14:12-14) How are we to give these? What should be our motive or incentive?

In your view, are there different ways a Christian might give?

Christians are able to give of their time, their energy, their possessions, their talents, etc. We are able to give so much, the question is, how are we to give? The world would give selfishly hoping to get something out of it, so how should our motive differ?

As Christians, our giving needs to be thought out. Amongst others, there are three things that we need to think about:

- Is our reason for giving to the glory of God?
- Is it according to God's law?
- Is it done in faith?

We need to be Christ-like in our giving, not selfish, but out of thanks and gratitude for what Christ has done for us.

Why should Christians give?

The ultimate reason as to why we as Christians should give is because of what Christ did for us. Christ has come here to earth, taken on flesh and blood to be like us so that He can sympathise with our weakness and suffering and overcome death. Therefore we should do right by our brothers and sisters in Christ and help them in any way possible. Even though through doing this, we will never be able to match what Christ did for us. Nevertheless we need to continue on, knowing that this is what we are commanded to do. This should be our motivation, to please the Lord and want to do as He would do.

There needs to be a desire to give. Every day we are shown lovingkindness and gratitude from the Lord, therefore should we not want to be like Him and show this love to others around us? We are taught to have a Christ-like attitude as it says in Philippians 2:1-5.

2 Corinthians 9:7 states, "Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver." What does it mean by "cheerful giver"?

Giving with a cheerful heart is about



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the attitude that we have when we give. It is not about the amount that we give. Mark 12: 41-44 describes a poor widow who put money in the treasury. She gave more in relation to what she had, than all the others. The value of the gift given is not determined by the amount given, but by the attitude with which it is given. Gifts given out of gratitude and generosity are pleasing to God, not gifts given grudgingly or out of compulsion.

If we know what we have been given and are given, we will have a heart to want to give. If our heart is right with the Lord, our reason for giving should be cheerful. If not, it needs to be dealt with. How we give is a reflection of our attitude and priorities. If we have an attitude to help others and want the best for them, we will give displaying this attitude. The same is true for our priorities.

What does it mean to give generously and can our generosity be improved?

To give generously is to give without holding back. It means to not be arrogant when giving – making others aware that we are giving and how much we are giving, but giving because we want to be motivated by what Christ has done and continues to do for us.

No one is perfect, therefore generosity can always be improved. We are a very materialistic generation. We always want the latest gadgets, we're never scared to spend that little bit of extra money to get something just that bit better or something no one else has. We often don't take time out to help others because we think "this is my time". We say to ourselves, "I have been so busy with other things, now it is time for me to do something for myself." This too is related to our attitude and priorities. It can be seen as selfish and prioritising our own needs and wants before those of others.

Following on from generosity is willingness. 2 Corinthians 8:10-15 speaks about giving willingly from the heart. "For if the readiness is present, it is acceptable according to what a person has, not according to what he has done or does not have."(vs. 12)

As a 21st century generation we have it good. We have all we need. In past generations there was often just enough food to be had for families, now we have a great abundance. Houses were small, clothes were not available in large quantities and birthday presents were a rarity. Things have changed. We can all give something because God has given us the means to be able to do this. God has

provided us each with gifts and talents. These can be used as an aid in what and how we give. The chief end of man is to glorify God and enjoy Him forever. This can be done through the use of our talents. God gave His son so we would be saved. This is the most generous gift to be given. We also should be generous with our giving and use the means God has provided us with.

Often young people tend to think that giving is something that older people (those who have jobs, incomes, responsibilities in the world and the church) need to do. They feel they do not have the same obligations.

Young people need to realise that giving is not just a financial or material thing. Proverbs 19 says that we are to work and gather and look after our things so that we can share with others. This type of thinking should be seen and practised in the home. The father provides and the mother looks after what she has and fulfills her duties as a home maker. The children also are expected to do their bit. The home is the springboard for society and culture in general. If children are taught this in the home, it will be seen played out within the

own church community or the wider community. Often the older members in the church would need some help around the house, so we would organise a few people to go around and help. These visits and opportunities to give were of great encouragement; both to those we visited and to ourselves as youth. To know that we were able to give a little time and energy to help in the Lord's kingdom was a privilege, and a great witness to those around. "Let no one look down on your youthfulness, but rather in speech and conduct, love, faith and purity, show yourself an example of those who believe" (1 Timothy 4:12). As youth, we therefore need to have an attitude of willingness to give. This attitude does not come naturally. We are all sinful and selfish. It takes effort to give up our time or possessions to help others.

What advice would you give to young people to help develop good attitudes and habits of giving for the future? What kind of things should they know to ensure they develop these habits?

In order to have a good attitude to giving, a young person needs to understand what Christ did for us, as He

“We need to have an attitude of contribution. We need to want to contribute to church and society, but in order for this to happen and be developed, it needs to start in the home.”

church and society. We, both young and old, have the same obligation. Young people often need to be encouraged in this area and shown that yes, they are able to give; maybe not possessions or money, but definitely time and energy.

Outside of the home, young people can be encouraged with this attitude through their involvement in the youth group. After being involved in the youth group for some time, I have seen the value of service activities. Service events would be organised in order to help our

is our ultimate example of giving. This attitude needs to come from the heart. It needs to be fostered and nurtured through time and prayer and reading the word of God. It also needs to be put into practice. Knowing about it and talking about it is good, but it needs to go further. You cannot read about the mercies of God without seeing how important your brothers and sisters in Christ are. We need to have an attitude of contribution. We need to want to contribute to church and society, but in order

for this to happen and be developed, it needs to start in the home. Parents need to show this giving through the way they act at home. They need to display this thankfulness to those around them and to God. They need to display this willingness by not only talking about it and discussing it, but also displaying it for their children to see; whether this be through the tithes they give on Sunday or the dinner they cook for the elderly or sick neighbour down the road etc. Parents need to explain and constantly remind their children that all they have

the Lord and showing our thankfulness for all he has given us. If we honour the Lord and do what is right by Him and His people, He will never leave us.

One example of good givers is parents. Growing up, our parents provided us with a lot. For most of us, they gave us a home to live in, clothes to wear, food to eat, an education, love and support, etc. We are all witnesses of this giving and being a part of this should make you want to parrot it and do the same for your children and others. We need to look at our priorities and look

Those who work in committee's within the church are also examples of givers. The positions they hold are often voluntary; they give up their time to help or teach others – Cadets and Gems, Youth group, Committee of Administration, etc. This is done in order to further the kingdom of God and to be a blessing to His people.

Our ultimate example of a giving is God. John 3:16 says, "For God so loved the world that he gave His only begotten son, that whoever believes in Him shall not perish but have eternal life." Our giving therefore should imitate His example of giving. Sinful as we are, we will never be able to do this perfectly, but we nevertheless should try.

Second Corinthians 9: 6-15 shows how one act of kindness results in many thanksgivings. Through our giving, those who receive will be thankful to God and see the benefit His work has in their lives. We as givers are thankful to God for the work He has enabled us to do and the way He has provided us with the means by which we are able to do this.

So what is giving in the biblical sense? We can see from the answers given, that giving needs to be Christ centered. We should look to Him as the ultimate giver. He came to earth, took on human form, died on the cross in order that we might live to eternity. Christ gave His life for us. In giving this, Christ did not expect anything in return, how could we ever give back anything in return for the sacrifice He gave us?

We, young and old, although we give often, need to look at why and how we give. Is it so we will look good? So we will reap some sort of reward or good name? Is it grudgingly because we have to or out of thankfulness, knowing that this is what we are commanded to do? We are, after all, put here on earth to please God and not man. It is God that is the ultimate judge not man. Biblical giving is a matter of the heart. If you are right with God you will want to give freely, knowing that what you give is minimal compared with what Christ has given us. "Do not look at his appearance or at the height of his stature, because I have rejected him; for God sees not as man sees, for man looks at the outward appearance, but God looks at the heart." (1 Samuel 16:7)

Miss Amy Posthuma is a member of the Reformed Church of Silverstream and is a Christian School Teacher at Hutt Valley Christian School.

“Parents need to explain and constantly remind their children that all they have been given is from God and that He will provide all they need; it is a matter of faith and trust.”

been given is from God and that He will provide all they need; it is a matter of faith and trust. Therefore we need to look at what the Lord has done for us and act on it through thankfulness.

Experiences of the blessings of giving and examples of good givers

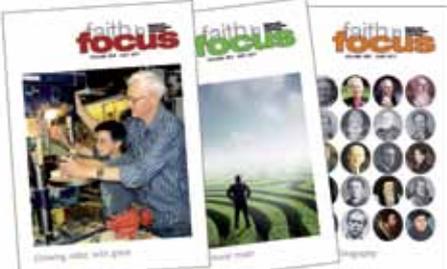
If we think about our lives and look back, we will discover many experiences where we have given or others have given to us. Every Sunday we tithe. Before church, whether on the Saturday before or the Sunday morning, we organise our tithe for the Lord. It is such a blessing to know that we are giving for the Lord. Through this we are honoring

out for the wellbeing of others. This is paramount.

Missionaries are another great example. Most have left their well furnished, safe homes to go to a foreign land where they have the bare necessities. Some may live in compounds, surrounded by guards. Missionaries sacrifice a lot in order to spread the word of God. Most of us may not be blessed with the opportunity to go out and do mission work on the field, but that does not mean that we are unable to help in other ways. We are able to give time through prayer, through promoting the gospel in other ways, even by contributing money or possessions.

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See page 2 for details

Money matters (4)

Hitting the wall

Wall Street's collapse reinforces where our hopes should be.

Peter Hastie

Late in the afternoon on Thursday September 18, 2008, the secretary of the United States' Treasury, Hank Paulson, and the chairman of the US Federal Reserve, Ben Bernanke, arrived at a special emergency meeting held in the office of Nancy Pelosi, the Speaker of the House of Congress. They had come to address a select meeting of senior legislators from the both the House of Representatives and the Senate.

Since early March – some seven months previously – these two officials had been actively engaged in saving one investment bank (Bear Stearns), allowing another to fail (Lehman Brothers), and nationalising three of the United States' largest corporations – Fannie Mae, Freddie Mac and the American Insurance Group (AIG). Now, acting out of a sense of desperate urgency, they came to the Congress to avoid a financial catastrophe of global proportions.

Christopher Dodd, the chairman of the Senate Banking Committee, who attended the meeting, was taken by surprise at their presence. He commented, "Obviously it was a big meeting. Frankly, I had no idea that I was going to hear what I heard. They told us that they needed \$700 billion immediately to unfreeze credit markets, or we would face a systemic global financial crisis."

As the meeting got under way, Hank Paulson, with measured words devoid of hyperbole, came straight to the point. "Unless you act, the financial system of this country and the world will melt down in a couple of days."

Bernanke followed with a knockout punch, "If we don't do this tomorrow, we won't have an economy on Monday." It was the tactics of economic shock and awe. The legislators were stunned. Dodd said, "There was a pause in the room where the oxygen just left it." The scene was one of crisis.

Paulson and Bernanke were right. A week or so later, after prolonged Congressional and Senate debates, the markets delivered a brutal and bare-knuckled verdict. On 29 September when the New York Stock Exchange opened, the Dow fell off a cliff, plunging 777 points for its largest recorded drop in history. Share prices continued to tumble over the ensuing months. By the end of 2010 foreclosures on US mortgages reached six million with another projected nine million over next few years. The US national debt almost doubled.

Unfortunately the sense of crisis did not dissipate over the following months.

As more corporate dominoes fell, iconic names in the business world signalled financial distress. General Motors and Chrysler both filed for bankruptcy and investment banks like Morgan Stanley looked for merger partners. US unemployment spiralled, blowing out by an additional 7.5 million people since 2007.

But that was not the end of it. The global cost of this debacle led to the default of Iceland, panic throughout the Eurozone, a bank sell-off in the UK, a massive slowdown in China, the collapse of hundreds of financial institutions around the world, trillions of dollars of investment losses, at least 30 million

“They were requesting him to guard them against the excesses of their own greed. But their entreaties fell on deaf ears.”



workers laid off in different countries (including 10 million migrant workers in China) and, according to Nouriel Roubini, a reputed US economist, 15 million people were pushed below the poverty line. As Dominique Strauss-Kahn, the former head of the IMF, put it, "The poorest always pay the most."

What were the causes of this tragedy? While it would be overly simplistic to assign the blame to any one particular factor, nevertheless there are a range of explanations that trace the roots to political, economic and, ultimately, moral causes. While many of the analyses of the

market came off the boil and property values nose-dived, the sub-prime mortgage market collapsed too. Trillions of dollars were wiped out in the debacle.

But there was another significant moral failure as well. Since the early 1980s successive US administrations had followed a policy of financial deregulation that led to some spectacular failures along the way. The collapse of Long Term Capital Management in the decade before global financial crisis was a \$3.5 billion warning that the reckless greed on Wall Street needed to be reined in by stricter government controls on the derivatives

own message. When the hush of silence fell over Wall Street when Bear Stearns collapsed, the pale and solemn faces of its employees revealed the sense of shock they experienced when their company, which had been trading earlier at \$171, was sold to JP Morgan for \$2 per share. Jeffrey Lane said, "Many of our people cried." A former chairman of Bear Stearns, Alan Greenberg, spoke of his utter disbelief: "People thought it must have been a misprint; somebody had obviously left off a couple of zeroes."

Only two weeks before Bear Stearns had been trading successfully and had \$18 billion in reserves. The furthest thing from anyone's mind was that the company would go belly-up. But it did, and thus Bear's demise bore eloquent testimony to the uncertainty of riches and the unpredictability of life. In the unparalleled prosperity of the previous five years, many people had been lulled into the belief that life was like a choice wine: it gets better with age. The subprime collapse in the United States destroyed that illusion.

They say money talks. Well, the market delivered a heart-stopping sermon that froze everyone dead in his tracks. And what was the message? It was short and to the point: "You're a fool if your hopes and dreams are built on wealth." Why? Because it can be lost, stolen, or as happened in the global crisis, written down to ridiculous levels. Witness the collapse of the Australian stockmarket – down from over 6000 to 3100 in a matter of months.

The simple truth is that nothing in this world is secure. We talk of terra firma as if there could be such a thing as solid earth; but if ever an adjective was grossly abused, this is a case in point. Jesus tells us that the world is passing away, and that the search for value, security and certainty must take us far beyond cash, bonds and precious metals.

Every now and then, in order to enforce this unpalatable truth, God gives the world an unnerving shake. Sometimes He targets financial markets, as he did on May 11, 1866, October 28, 1929, October 19, 1987, and September 29, 2008. It is a disciplinary measure to jerk us out of our complacency and a warning not to place our confidence in things that can be destroyed.

The spiritually discerning will see the stock market crash for what it is: a spectacular instance of how raw human nature exacts its own wealth tax, and a memo from heaven reminding us that

“The spiritually discerning will see the crash for what it is: a memo from heaven reminding us that our hopes must rest on Someone who does not change.”

crisis are averse to the notion of moral culpability, it's certainly not a stretch to suggest that one of the main triggers for the financial implosion on Wall Street and other business centres around the world was moral failure.

The sub-prime mortgage industry that flourished in the US in the 10 years leading up to the crash was a classic case of smoke and mirrors. Money men, sensing the prospect of easy and massive profits, bundled up mortgages and bonds of dubious worth, and flogged them to gullible and equally greedy investors. Real estate companies sold properties to people who had no hope of paying for them because they knew that other investors, with an appetite for this kind of risky mortgage debt, were willing to gamble their money for quick gains.

As Jeffrey Lane, the CEO of Bear Stearns Asset Management, said of sub-prime mortgages: "It was a formula for disaster. It was like the traditional game of "hot-potato, hot-potato", where no one wants to be left with it. As it turned out, everyone ended up with a potato." The problem was that all the parties to the transaction saw it as a way of making a killing. In that sense, they were driven by greed. However, when the housing

market. Sin can't regulate itself, so the notion of self-regulating markets is an unbiblical myth.

Again, when Proctor and Gamble took Bankers' Trust to court over an alleged derivatives scam, another alarm bell was sounded about the very real danger of fraud and deception in this market. Regulators were on notice, but they sat on their hands (or rather washed them of all blame) and did nothing. As one of the most senior legislators, Barney Frank, the chairman of the House Financial Services Committee said, "I don't do confessions."

Dominique Strauss-Kahn tells of a dinner party he attended in the aftermath of the crash where a group of bankers were arguing with the then secretary of the Treasury, Hank Paulson. They were requesting him to introduce better regulation to guard them against the excesses of their own greed. But their entreaties fell on deaf ears. It's a pity, because the crash has provided the most comprehensive proof imaginable of the need to protect the weak and unsuspecting against the strong and the manipulative by better regulation.

Are there any enduring lessons from the global financial crisis? A rout of such enormous proportions surely carries its

our hopes must rest on Someone who does not change. Indeed, when we realise that the engine of modern commerce is fuelled chiefly by greed and fear, the wonder is that there are not many more disasters in financial circles.

The memories of the most recent crash should not be forgotten. But how should we interpret them? From a Christian perspective, we must see the crash as heaven's reminder that it is futile to build our lives around the accumulation of wealth. This shakeout has blasted the hopes and dreams of millions around the

world. Not only have the young hotshots of the business world been rendered penniless, but many hard-working people have witnessed hundreds of thousands of dollars slashed from their superannuation entitlements. We must all ask the question, "What is the purpose of life? For what are we striving?" If it is only for money, then our lives can be rendered meaningless overnight.

The lesson is clear: Trust in God, not in money. Jesus warned us that our quality of life is not guaranteed by an up-market home, an imported Europe-

an car or a credit card with a \$50,000 limit. The apostle Paul gets it right when he says, "godliness with contentment is great gain." Obviously, money isn't everything. But the psalmist knew this all along for he says, "Whom have I in heaven but you? And being with You I desire nothing on earth" (Psalm 75:25).

Mr Peter Hastie is the Principal of the Presbyterian Theological College of Victoria in Melbourne. Australian Presbyterian, Nov 2011.



CBI New Zealand Newsletter – March 2012

As we begin this seventh year of CBI in NZ I humbly thank the Lord for making it possible 'to move' CBI from our home to a new office at the Church. Thank you to all who have made this possible. It is a real blessing and encouragement to be made aware of the support for this prison ministry within our church community.

Looking to sum up 2011 in a few words, it was a year of challenge and growth. As I travelled to each area in NZ I sought to bring the ministry more into focus with churches and other organisations working with prisoners. I am very grateful to those who have suggested ways in which they are able to support us. We hope to put these in place this year. Many thanks to others who are now actively involved in promoting CBI either in prison or within congregations.

Training Instructors is part of each trip. It is a real encouragement to meet

with the Instructors in different parts of NZ. In most areas during 2011 it was a privilege to have Chaplains willing to meet with Instructors giving further insights into prison life and at one meeting having 'role play discussion' where each Instructor was given a real but anonymous scenario of a particular prisoners situation and how would each of us respond if we were in their shoes. Other meetings served to provide lengthy and lively discussions regarding how the church can play a role and help prisoners with re-entry to society and into our communities. I very much appreciate your positive feedback to these meetings where we have attendance of 80-100%.

The following statistics will give you a quick overview of the ministry in NZ.

- As at January 31st 2012 the total prison population in NZ, including those in remand was 8581.
- There are more than 470 active and enrolled students doing the CBI studies.
- We have reached more than 1300 prisoners in NZ since CBI began in February 2006.
- We have 84 Instructors marking lessons and a team of 8 volunteers working in our office.
- We processed 1202 lessons from March 2011 to February 2012.
- In this same period there were 338 new enrolments.

Just a reminder for those of you who cannot access the CBI FM programs on the radio stations (Radio Kidnappers in Hawkes Bay and Radio Southland in Otago) you can also listen to the programs on www.cbi.fm

I received the following email some months ago from a volunteer working

in the prison.

"One of your former pupils is attending the ... Church which is within walking distance of where she is living. She has settled in happily and feels accepted. She has started going to Bible Studies too. She has kept in touch with another of your pupils who was deported. She tells me that this student has become involved with a house church near where she is living and also has a job. Praise the Lord for His faithfulness."

An email from one of the Chaplaincy teams begins;

"Firstly let me pass on our sincere thanks for all your support during 2011. Please pass on our thanks and appreciation to the Instructors. I continue to get very positive reports from the men about how much the letters mean to them. In some cases it is one of the very few positive contacts they have from anyone outside of prison, so it really means a lot."

I received a letter in January which begins "Last Sunday I was part of a group holding a church service at Prison. One of the men spoke about his studies with CBI in a very positive and joyful way. I am writing to see if I can be any use to you." After a lengthy phone call this person will be trained shortly to be an Instructor. Amazing how the Lord works.

I was very thankful that we were able to post out approximately 480 Christmas cards to CBI students in December. We have received many responses from students expressing their appreciation that they were not forgotten.

Prayer is a foundational part of this ministry so I would like to extend my heartfelt thanks to the many people who have and continue to support this ministry with their faithful prayers. Also to

those who have helped in a variety of ways with my trips as I travel through NZ. Thank you so much to all who have provided financial support either via the Churches or as individuals. As CBI NZ is registered with the Charities Commission your donations are tax deductible.

I would like to encourage all who may read this newsletter with some of the many responses we have received from the students.

Thank you very much for your note with this lesson. I read it lots. It made me cry. Thank you. I am blessed and truly thankful and happy to be here, to have so many people praying for me, people who never even met me, people who have not judged me, for knowing God has forgiven me!! Many many thanks. God bless you all.

It has been an eye opener for me to reflect back on these studies. Thank you CBI Instructors for your prayers and encouragement and giving me a purpose in life.

Praise our awesome God and our Lord Jesus Christ. Amen.

It wasn't until I came to prison when I truly and intimately came to know God. I have lost all that I ever held dear. It was for lack of a better word, destroyed, so much so that I attempted to take my own life in my prison cell. But for some reason my attempt failed and upon the second attempt I was discovered by prison staff. This gave me two weeks of being placed in solitary confinement under constant observation. After my attempt on my life I started developing unexplainable inquisitiveness towards the question countless others have asked and still do, "is there a God?" In the end, my own personal affirmation of God's existence came from what happened within. I went from depressed, scared, uncertain, nothing to live for, full of self pity, suicidal, angry and a resentful human being to one that now thrives on an overwhelming sense of inner peace and comfort and strength. It cost me to lose everything to realise I only ever needed one thing – Jesus Christ.

Thank you CBI. Having the roadmaps and doing the study is like the best way to get to know the Lord's Word. It's perfect for first timers like me to help us understand the power our Lord our great King has. And the sacrifice He made for all our sins what better King is there. I am so loving this and really enjoying the studies. I only wish I had

come across this years ago. I have also got my inmate friend to join the CBI studies. And I will be telling more and more. Even the Bible that you have given me it's just the best. I am going to make a material cover for it and keep it forever. Thank you God.

I would like to say from the bottom of my heart that your CBI studies have been a real spiritual blessing in my life because I would never have been able to learn what I have learnt from your wonderful lessons. I am not at all the most devoted or dedicated Christian man but I know that Jesus loves me warts and all. So praise God for all the good work you guys at CBI are doing. Amen!

Thank you for your prayers and letters I have read the verses you asked me to and had a look at my answers in Roadmap 6 and can see where I made mistakes and now have a better understanding, thank you for that. I find it hard to think clearly some days in here and I know that shows in some of the answers. I know with time things will get better and know in my heart what I must do because God is with me. I hope and pray that my partner will see the light when I explain what it means to me to belong to the Lord. God bless.

Thank you to all the people at CBI. Your time, your prayers for all of us means so much. Your letters of encouragement mean more than you will know. Please keep up the great work. Your faith in the Lord, your faith in us, gives us strength and courage. I believe God put me in prison for a reason, for that I will always be thankful and when His work for me here is done he will release me.

I think the bad things that happened to me were self inflicted by choices I made leaning on my own understanding. He allowed these things to happen so I would see how deceitful my heart is, how impotent I am and how omnipotent He is and just how real my need is for Him in my life.

Thank you CBI for the studies and the wise advice in the letters you send back. Thank you for praying for my family and for me to persevere. Your prayers and encouragement has lifted me up and I will never give up.

I was experiencing anger toward God and my thinking was confused and frustrated over events which I didn't understand and I felt were unfair. Now my relationship with God has changed. I saw that despite what many preachers

said, God does not guarantee prosperity or health. This challenged me to revise the way I thought about God. I had to accept that God was sovereign and I had to learn to trust Him in every situation.

For years I chose to walk my own path doing all kinds of evil. Yet God preserved my life for this time in Him to do His good works. I am so glad that He never ever gave up on me.

I wish to thank God for His awesome reconciliation power. I knew in His time He would help me to rebuild relationships lost and I am so glad to be able to give Him the glory for this. Oh what an awesome God we serve.

I would not like to live as an unbeliever again. My life was horrible before but now I have the Lord. He is the reason I am here on earth. He is my Saviour.

This lesson (SB L1) has made me take a step back and take a long hard look at myself as a person. And if I had kept on going down the same road then I may as well have been dead. I have a lot to be thankful for.

I would like to thank you all for inspiring me with your letters of support and encouragement sent by God. I have found these studies (Tier 2) very informative and very precious. I know I will look back on these lessons to keep me on the narrow path to God and His ways, giving me more strength. Thank you for mentoring me to become a better person. God bless you all.

Thank you for this opportunity to do these lessons. I know some other people that want to do this Course to. They see me doing it at the table and they ask me what I am doing and I tell them and they ask me how I did it and got in contact with you so I told them to write you a letter so they will write to you. Thank you very much.

The last few weeks I've gone on the back track. Satan has been leading me and I've been looking for trouble and I've been starting it as well. I haven't been close to God. Lately I've been fighting in my spirit. Please pray for me.

Thank you with all my heart for these studies and your prayers and encouragement. It means a lot to me and my family because you have all helped me change my life. I have told my partner what the Lord and you all at CBI have done for me and her and our two children. She was happy and we are communicating better now. I feel that she will give her heart to our Lord and I

pray that God will reach out and touch her. I have started to attend Bible study once a week with others and Church on Sunday which is also helping me to grow as a Christian. Hallelujah. Blessings to you all at CBI.

I am trying to understand the Bible, and

willing to learn more about God. This is the first time I have owned a Bible in my whole life. And I thank you for sending me one.

Please continue to pray for the ministry of CBI in the prisons and for those

involved with the work of CBI in NZ.

If you would like further information about the CBI ministry you can contact us at cbi.nz@xtra.co.nz or write to Cross-road Bible Institute, P.O. Box 11005 HASTINGS 4158.

Feminine focus

Sally Davey

Cues from the World (No.3)

Granny really does know best...

Picture, for a minute, this person: in fact, you may have met a number like her. She is intelligent, educated and personable – bubbly, articulate and fun to be with. She and her husband have used their education well – he has a good IT-type job with prospects; she works part-time at home writing, and also, at times, in radio and television presenting. They have a nice house, and aspirations for an even nicer one. They take holidays in wonderful locations overseas. They also have three children whom they love dearly, but about whom they harbour no illusions of perfection. (However, they are in somewhat of a quandary about the whole subject of child-raising. Despite being good parents by all accounts, they are not quite sure how to justify – in today's permissive world – the standards they want to set or the means of implementing them.)

Enter Liz Fraser. She is the person described above – a graduate of Cambridge University, resident of the city of Cambridge in England, wife of the husband and mother of the children described above. I don't know her personally, but have come to know her quite well, because she is the engaging writer of several very frank, self-revealing books. They are all on home life in today's busy world. Now, I'm not usually in the habit of reading books on bringing up children – not being a mother myself – but because Liz is such a good writer, once I picked her most recent book up I could not put it down. However, let me make one thing clear: I do not recom-

mend her to you as a writer of books of advice. She is not a Christian, for one thing; and secondly, she is prone to using some quite bad language. Nevertheless, Liz is invaluable as a guide to how the modern, well-educated and perceptive unbelieving woman in today's western world thinks about marriage and family matters. Certainly, she is British – and we live in New Zealand. But apart from the fact that our society is smaller, slower-paced, less affluent and less complicated than hers, her world is essentially ours.

What Liz tells us

Now, why should I care so much about introducing Liz? It seems to me that we need to know lots about how ordinary men and women think these days. Ordinary unbelievers, that is. We need to be really, *really* well-equipped to bring the gospel to them. And in no sphere of life is this truer than the sphere of family. In the past the western world experienced many wars – husbands and fathers went away to fight, and many people suffered physically. Today, it seems to

me, the battleground has become the home. Husbands and wives inflict terrible cruelty on each other and their children through marital unfaithfulness, selfishness and neglect. Is there worse cruelty than telling your nearest and dearest you don't love them any more; and abandoning them for someone else? Yet it happens all the time. I believe that if we want to bring people the gospel where the need is arguably greatest, we need to bring them the gospel of Christian home life. Perhaps our homes will become the church's greatest witness to the world in the years to come. To do this well we simply have to know what the world thinks, and experiences

The interesting thing about Liz is that she sees through modern thinking to a surprising degree. She talks to a lot of people and has a fairly good power of analysis. But it seems she didn't gain it from her parents' views on child-rearing – or her friends'. Where has her insight come from? Her third book reveals the remarkable answer.

Liz was apparently a somewhat

“Perhaps our homes will become the church's greatest witness to the world in the years to come.”

tempestuous child, whom her Scottish grandmother viewed as a bit of a “ninny”. Liz in turn felt wary of her grandmother’s disapproval, her quick tongue and lightning-fast reactions. But to everyone’s surprise, Liz married not long out of university, had a baby, then all but gave up work to stay at home and be a mother. This led, as Liz writes, to a new and remarkable relationship with her granny:

Suddenly, Granny and I found common ground: motherhood. Our shared experience of having kids young, working hard to keep the family together, our children happy and healthy and our outside interests going without going bananas during the process created a bond between us that had been woefully absent previously. We started talking on the phone about schools, violin lessons, what my kids were up to and any worries I had about them. The kids sent her little pictures. She sent them back letters in old-fashioned handwriting that they couldn’t read...

I realised, as our friendship grew stronger, that I was in the very lucky position of being able to ask my grandmother all the questions about her life, and about how she raised her children, that many mums of my generation either feel they can’t ask, or don’t have the opportunity to ask because their grandmothers have passed away.

This wonderful old lady, this suddenly ailing powerhouse, this mine of information who had successfully raised four strong, independent people, could be the key to answering the question asked by thousands of stressed, confused, desperate parents every day: how has it gone so wrong for our children and what can we do to put it right?¹

The result was a series of interviews, spread over a year or so, as Liz visited her grandmother and asked her questions on a variety of issues troubling the modern parent wanting to do her best by her children. These interviews – or rather conversations, with some commentary by Liz – ultimately became the book, *A Spoonful of Sugar*.

Reading this book is heart-warming – so much is so sensible. Let’s sample just a few of the topics they cover together.

Granny and Liz on bringing up children

One of the first subjects they discuss is childhood. Granny insists that children should be free to be children – to play, and to enjoy the uncomplicated security of knowing their parents – the grownups – will make decisions for them. Children today have so much to worry about. They are bombarded with information, offered hundreds of choices – and are loaded with concerns about work, and even marital issues, that their parents dump on them. As Liz has noticed, troubled parents frequently confide in their children, thereby worrying them with responsibilities they shouldn’t have to bear. Children, Granny says, should also be free to learn at a child’s level. But it seems parents are constantly pushing their children. “Why”, Liz asks, “are all we meddling, fussing parents so frightened if our kids can’t speak eight languages and compose symphonies by the time their milk teeth fall out? Who are we trying to impress? And who are we doing it all for – the kids themselves? I’m not so convinced.”² The answer Granny gives to this question is behind much of what she says to Liz in the course of the book. Parents who are flat out with their work and every other commitment in modern life feel guilty because they’re not there. As she puts it:

...so many parents aren’t there, looking after their children as we used to be. So you feel guilty, under standably, and you try to make up for it by creating some “wonder child” who has everything – including extra French lessons and Tai Kwon Do. It’s supposed to show what a good parent you are, I suppose, when really you just need to be at home.³

It is similar with eating, the subject of another conversation. Parents too busy to be at home cooking simple meals from plain ingredients buy fast food and children get fat – and unhealthy. Or parents push their children to eat more and more of the healthy options – again out of guilt that they’re not doing their best by their child. Granny suggests relaxing – relying on simple cooking with good ingredients – and not treating one pecked-at meal as a disaster. Liz comments further that parents these days are forever rushing their children to the doctor – partly out of fear that their child will be seriously ill; but really (when she analyses it) because they haven’t got time

for their child to be sick. They have to be at work – out of the house – and cannot afford to take the week off that their child might need, just to be in bed.

Granny is, as you would expect in an eighty-something year old, a believer in discipline. But so is Liz. She is as disturbed as her grandmother at the lack of respect and courtesy prevalent among children today. But what to do about it? And why is it so? Granny maintains that what is lacking are clear lines, beyond which children know they may not go; and which parents are prepared to enforce. “So now they’re just wild, and there’s not much anyone can do about it – it’s too late.”⁴ As Liz goes on to comment, it’s not kind to give children no limits, as you’re not teaching them how the real world works. One day they’ll end up in trouble with the Powers That Be if they don’t understand there are limits. Granny and Liz then go on to have a lengthy discussion about smacking – Granny sticking to her guns that it is a short, sharp, effective way to establish limits, and Liz remaining unconvinced that “hitting” is any way to interact with your children in a civilised world. However, this is about the only point at which Liz actually disagrees with her grandmother – and one wonders whether further discussion might, in fact, tip the balance Granny’s way. Granny is actually quite a reasonable and wise old lady who has long realised that you can’t jump on every little misdemeanour and insist upon a regimented perfection of behaviour. Likewise, Liz sees through the fallacy of permissive parenting and is more than ready to hear “what Granny did”.

Among the remaining topics they discuss are clothes and appearance – and the need to dress children as children, not as eight-year-old pop stars. They also range over the territory of holidays – keeping them simple and conducive to kids using their imagination, rather than expensive, exotic and far beyond their capacity to appreciate. Granny says much the same thing about material possessions – toys, computer games and the superabundance of expensive rubbish that fills most homes these days. To this, Liz heartily agrees, only adding that one fights a constant battle with children to prove to them that a) these things are not needed and b) not *all* their classmates have them, either! They end at the sensible conclusion that, while it can be difficult to allow your children to experiment and learn

“But, let’s say we have a “Liz” as a friend or neighbour. How could we respond to her insights?”

in the modern world (with the internet and all its attendant dangers, etc) it is important that they become familiar with their world and learn to function in it; but in a supervised way that teaches them skills of discernment they can later exercise on their own.

From insight to gospel conversation

I am sure you can see why I found this a rewarding book to read. Liz is not only an appealing writer, she’s also a perceptive parent and, unusually, one willing to be taught by an older generation of parents. But, let’s say we have a “Liz” as a friend or neighbour. How could we respond to her insights? Often we get into conversation with unbelievers who seem to see through the modern mindset, and we’re unsure where to pinpoint our differences and thence to explain gospel certainties.

It seems to me very important that we deal with Liz principally, rather than arguing with her about specific applications such as smacking/“hitting”. The fundamental difference between the way she and Granny view child-rearing and the biblical view is the spiritual reality of sin. They see children as young human beings with potential to grow up into decent, respectful adults if they are properly trained. They do agree that sometimes quite stern training is needed – and parents should not be ashamed to lay down the law, giving reasons for the laws, of course. So far, so good. But Granny’s parenting belonged to a day (the 1950s) when there was a pretty wide consensus on what the law was – and British society then still had a general respect for biblical principles. In Liz’s today, however, multiculturalism and relativism have made parents very uncertain. They don’t know which laws to call their laws – or whether they have the right to enforce any laws at all. They are particularly hesitant to call any child but the very worst cases “bad”.

Here is where we can contribute two things to such a discussion. Firstly, we can show Liz that the Bible lays out a comprehensive picture of human

nature, which is the background to any discussion of where we are going, and what limits we should think of setting, in bringing up our children. The fact that we are all born with a propensity to evil is the starting-point to our view of our children. Parental restraint helps limit the damage, but it can only really be dealt with at the level of the heart. This is what Christ came to do for us – and for our children – for all who respond in faith. Liz is bright enough, I think, to see that it is in the heart – or will – that’s where our real problem lies. It is our hearts that reveal our hopelessness. Granny lamented that “there is not much anyone can do” – but there surely is something God can do. And that is giving us new hearts.

The second thing we can do is demonstrate the confidence Christians have in the truth of the Bible – its accuracy as far as family life is concerned, no matter what cultural or historical setting we inhabit. We really do have timeless

principles we can apply in every situation. (Now, of course, we need to show a bit of wisdom here and convince her we are not being shallow or simplistic). We are talking about timeless and certain principles, not always timeless and fixed applications. It would not be helpful to suggest that a certain form of schooling is necessary; or that mothers should only do x amount of work outside the home. These things may vary according to circumstance.

If we can show the Lizes of this world that there is a reliable source of truth to which we can turn for consistent principles to act on, then perhaps we have the beginning of a gospel friendship. Women like Liz love to chat, and they will observe our lives closely. Maybe they will become interested enough to discuss through some Bible passages on family life – and work out some applications with us. There is many a perceptive, observant Liz around – and maybe you know one you can work with. Take her perception as a cue – and show her a better way.

Notes

- 1 Liz Fraser, *A Spoonful of Sugar* (HarperCollins ebooks), Introduction
- 2 Kindle edition, Chapter One, Location 360
- 3 Location 375
- 4 Location 1643

Focus on home

Harriet Haverland

Gleanings from our bulletins...

BIRTHS

Stolte, Adelaide Beth – a daughter born to Clarence and Elise – 17 April (Masterton)

PROFESSIONS OF FAITH

Bishopdale: Tim Couprie

Dunedin: Daniel Morris professes his faith and is baptised.

North Shore: Daniel and Isaac Lim, Luke Posthuma, Josephine and Serafim Rahadi, and Ann and Anna Sun

Pukekohe: Frank Hunter

WEDDINGS

31 March – Isaac den Harder and Rachel Terpstra marry in Perth (Silverstream)

28 March – Jamie Fietje and Shari Walraven marry in Silverstream

WEDDING ANNIVERSARIES and BIRTHDAYS

Den Hartigh, Hank and Leida – 45th on April 5th (Hamilton)

James, Barry and Anne – 50th on April 14th (missionaries from Silverstream)

Mrs Herder – turned 90 on April 23rd (Hamilton)

DEATHS

van der Merwe, Rachel – We would like to thank our brothers and sisters at the Reformed Presbyterian Church for the love and support after our mum,

went home to be with the Lord on Sunday morning, 25 March. The Lord has blessed us with your gentleness, love and care. 'This is how we know that we have moved from death to life, because we love one another'. (Buckland's Beach)

QUOTABLE "QUOTES"

*"I walked a mile with Pleasure,
She chattered all the way,
But left me none the wiser,
For all she had to say.*

*"I walked a mile with Sorrow,
And ne'er a word said she;
But Oh, the things I learned from her,
When sorrow walked with me!"*

Robert Browning Hamilton

FROM THE PASTOR

Oamaru – Bruce Hoyt

During the year of his vicariate the vicar has a formal examination conducted by the presbytery. He preaches a sermon

and submits two other written sermons. These are examined and if sustained, he is then examined in 1) his ability to exegete (discern the meaning of) an Old and a New Testament passage, 2) his knowledge of the Bible and 3) the doctrines of Scripture. The examination takes about three hours. In addition to the presbytery's sustaining of the examination, a Synodical examiner from each of the other two presbyteries must also concur. Any vicar rightly regards this examination as a very serious matter. You may also realise that whether or not to sustain the examination is quite a serious responsibility for the Presbytery and the Synodical examiners. If a vicar sustains his examination, he then will be available to be called by any of our churches throughout New Zealand and in any of our sister churches overseas. So great care is required to ensure, (as much as possible) that a faithful ministry of the word is maintained in the Church of

our Lord. On the other hand, if a vicar doesn't sustain his examination, that does not mean he cannot be a minister. In that case various areas of weakness would be pointed out and he would be given an opportunity to develop these areas and re-sit the examination. Our desire is not to fail men but to see them sustain their examination and thus be available for a call to the ministry.

MINISTERS AND CHURCH WORKERS

Rev Bill and Mrs Ann Renkema left Dunedin in April. It has been a great pleasure getting to know you both and especially being fed by Rev Renkema's thorough and well-directed preaching. Thank you very much indeed for your labour of love among us. We wish you both a safe journey home and pray that God will continue to bless you as you serve in his kingdom.

Vicar **Jan-Erik Stolte** had his preliminary Presbytery examination in the Auckland Presbytery at Pukekohe. The Presbytery passed the entire examination and Synodical examiners concurred thus making Erik available for call in the RCNZ and the CRCA. This was gladly announced to those present. All the required documentation was received and confirmed to be in order and Erik was asked to sign the form of subscription. We pray that the Lord will now make his will clear to the Stoltes as to the manner of service the Lord has in store for them.

CHURCH BUILDINGS

Bishopdale: After three successful working bees from the congregation the building site has now been handed over to Grace Builders and has been secured as a construction work site. Grace has been able to make some progress preparing the ground for the new foundations but have had to halt work due to discovery of soft soils beneath the building. This has come as somewhat of a surprise to our Geotech engineers as three regional tests undertaken for the area around the church indicated solid gravels at 2 metres depth. The soft soils will require the foundation design to be modified.

Masterton: At the recent ECM it was voted to change the condition of sale so that we will move out of the building when the construction starts. We will continue to pray that through this time of transition we might seek the Lord's grace for the displacement. The



The Heersping family give thanks to God that we could celebrate together the

50th Wedding Anniversary

of our parents and grandparents

Gerrit-Jan (Gary) & Jentiena (Tineke) HEERSPING

17 March 1962-2012

*"In all your ways
acknowledge Him, and
He will make your paths
straight".*

Proverbs 3:6

Joanne & Martin Keast
Adam, Briony & Ben, Tanya, Luke,
Paul, Ruth

Hank & Vida Heersping
Jordan, Helen, Josiah, Alicia, Caleb,
Reuben, Boaz, Noah, Miriam

Diana & Peter Wellwood
Laura, Alice, Jack

Wilma & Selwyn de Vries
Alan, Mallorie, Gary, Johanna, Max

Esther & Fred Dykstra
Leilani, Geena, Blake, Elias

building committee is thankful for a clear indication from the congregation at the ECM. As a result of this the contract for the sale of Homeleigh has been signed. After this becomes unconditional we will have six weeks to vacate the building. Another conditional offer has been made to purchase the High Street section. Marketing the Huia Street property will start next week. We hope that Lord willing all the pieces of the puzzle will come together in due time.

Palmerston North: The congregation has requested gifts to carry out a significant and much-needed rebuild of their church complex, which currently has some 'no access zones' due to serious internal damage. They are requesting gifts from churches and individuals so that they can reach an equity target of 40% with a manageable debt structure.

EVANGELISM

Christchurch: It is probably correct to say that not many members of our congregation have recently listened to the radio station called Plains-FM on a Sunday morning just before the worship service. And this does not matter, because "our" radio broadcast is meant as an outreach rather than as a forum for our members. Since its beginnings now more than 430 programs ago, the regular quarter hour broadcasts have continued (almost) without interruption. Every broadcast consists of a short exposition of Scripture, like a mini-sermon, and we attempt to aim the message at those who have little or no knowledge of the Bible. The team is still essentially the same as the one that was trained by Janice Reid so many years ago.

Dovedale: During the week our pastor has been invited to speak to the Lincoln University Christian Fellowship on the topic of God's holiness. Some of our youth are involved in this group and your ongoing prayers for opportunities to witness on the campus would be greatly appreciated.

Silverstream: How to bring the gospel to Asians in your community. Rev Dirk van Garderen (the speaker) and members in Bucklands Beach have been very involved in bringing the gospel to those in their community, many of which are Asian. As a result of their labours the Lord has blessed their efforts and many Asian people are attending the worship services in Bucklands Beach and some have even become members. You are all encouraged to attend for what

we expect will be an informative and edifying evening.

Wainuiomata: Voice for Life – Calling all bootee knitters! Each year our Branch places a basket of bootees with a message attached in the maternity unit at Hutt Hospital on Mother's Day. Our stocks are very low so we are asking if there are any ladies who would be willing to knit some bootees for newborns (either 3 or 4 ply wool).

PRISON MINISTRY

Christchurch: The Prison Team continues to visit Christchurch Men's Prison on the first and second Sunday of each month. Over the past three months we have been blessed with an average of 6 inmates at the service. We have had as many as 10 attend out of a total current 50 inmates in the unit. It has been great to have the same inmates attending over a period of time, which is testimony to their desire to grow in faith.

DENOMINATIONAL

Last Weekend's Executive Conference: The Cadet and GEMS Executive weekend in Auckland was a real blessing to all who attended. We spent the weekend at Motu Moana Scouts camp (opposite Craigavon Park). Delegates from nearly all the clubs from New Zealand came to this conference. On Friday night, we had a talk from our Pastor Peter on being teachers to the children. On the Saturday, we had the Executive meeting in the morning where the main points were next year's Mission Badge (this year's Mission Badge was decided on last year) and that will focus on local missions in our community. The second point discussed at the Executive meeting was the name change of Calvinettes to GEMS (GEMS stands for Girls Everywhere Meeting the Saviour). Most clubs if not all are already using GEMS material and the Calvinettes material is almost obsolete. Our guest speaker was Nick Tuitasi and his talk was humorous but more importantly focused on how God uses the small and insignificant to show His greatness.

Ministers and Wives Conference: This year the ministers and wives have their tri-annual conference. It is to be held in Wellington from 21st to 25th May.

Queen's Birthday Camp 2012: There's a brand new campsite, the same great chefs, challenging studies by Rev Peter Kloosterman and a mysterious themed

dinner. Mark it on your calendars from June 1-4.

Report on Ladies Presbyterial in Wellington

On March 17th approximately 52 ladies from Hastings, Masterton, Palmerston North, Wellington Wainuiomata and Silverstream met for the 40th annual ladies Presbyterial in Wellington. The guest speaker was Jenny Waldron, the pastor's wife in Hastings. She spoke in the morning about "A Stranger Love" and this was based on Matthew 25:31-46 and talked about how we could show love to those who were hungry, thirsty, a stranger, needed clothing, sick and in prison. We could also show love to those who were new or regular visitors to our church, people in our own church that we don't know well or don't regularly talk to. Showing stranger love was not an optional extra but part of that showing love to one another, especially those in the household of faith. After a lovely lunch you could either go back and hear Jenny for the second part of her talk "Practically a Stranger Love" or do a craft. She showed us ways that we should always be prepared to show a stranger love. An enjoyable day was had by all and we thank and praise our Heavenly Father for these times of fellowship and upbuilding with our sisters from other congregations. Next year, Lord willing, we will be travelling to Hastings.

Introducing the Reformed Churches of New Zealand: – Updated reprints of this pamphlet are now available. Do you have a friend or neighbour who has asked you about the church you attend? Give a pamphlet to a friend and introduce them to our church family.

CLASSES and COURSES

Avondale: Auckland Reformation Conference 2012! – Plans are underway for our first annual Auckland Reformation Conference to be held the weekend of 26-28th October with our guest speaker, Dr. Cornelis Venema (former Kiwi), who is currently President and Professor of Doctrinal Studies at Mid America Reformed Seminary in the United States. More details in coming months!

Bishopdale: Calling all men! Don Capill is aiming to lead a series of studies in the Acts of the Apostles fortnightly on Mondays in Terms 2 and 3. Each session is 90 minutes.

North Shore: John Rogers has been asked to conduct a leadership training

course for the men of the congregation. He will use a course prepared by John Haverland adapting and supplementing it as he sees fit.

Palmerston North: Spanish Bible Study – There has been a gathering of Spanish

speakers who live in Palmerston North in the church building. We have had an evangelistic dinner for them. After a meal, Pastor Nathan Ketchen taught an evangelistic Bible study on the sacrifice of Jesus for sinners.

Short report of the meeting of the Overseas Mission Board 9th -10th March 2012

The meeting convened in Masterton at 7pm. The Chairman, the Rev. Peter Kloosterman, welcomed members and Presbytery Liaisons, the Reverends Bruce Hoyt from the Christchurch Presbytery and Dirk van Garderen from the Auckland Presbytery. The Rev. Robert van Wichen (Bishopdale) was also welcomed as an observer.

A board review was conducted at this meeting, discussing possible improvements to the promotion of the work of the OMB in our denomination. It was agreed to inform and deacons and update the RCNZ website regularly concerning the status of fundraising for projects that need ongoing support. The Board also discussed the feasibility of OMB promotions via a retired or semi-retired minister.

Regarding the mission in Papua New Guinea (PNG), members of the OMB decided to meet with Mr Wally and Mrs Jeanette Hagoort on 27th April during their annual leave in New Zealand this year. The Rev. Alan and Mrs Odette Douma's work at the PNG Reformed Churches Bible College (RCBC) and in the PNG Reformed churches was discussed, especially with respect to their mandate and its scope given the seemingly endless possibilities for service on the field. We were pleased to hear that two local students will complete courses at the RCBC and be ready to work in local churches as from next year, Lord willing. We were also informed that the Rev. Henry Versteeg, missionary from the Canadian Reformed Churches, has been appointed as Temporary Principal of the RCBC while a permanent replacement is sought. This is a pressing need on the field.

The OMB is implementing a process for dealing with requests for special projects. Requests should come to the OMB through the Reformed Ministries Team in PNG. Donations from our churches for specific projects ought to be channelled through the OMB treasurer. The OMB expressed gratitude for the generosity of those in our churches who contributed funds for the Garden Block for the use of students at the RCBC to grow crops and thereby support their study. Sufficient funds have now been raised to purchase the piece of land adjacent to the RCBC.

The meeting reconvened on Saturday morning at 7.45am. This part of the meeting was devoted to future planning. The Board agreed to seek advice on rules regarding access to the RCNZ Emeritus Fund for mission workers on the field. Board were assigned to liaise with our missionaries: John Koolard to be the Bboard Liaison for Wally and Jeanette Hagoort; John Verbokkem the Liaison for Janice Reid and Henk Velvis the Liaison for the Doumas.

The possibility of the OMB moving to the South Island was also discussed. The Board has operated in the Christchurch and Auckland Presbyteries in the past and has functioned in the Wellington Presbytery since 1998. The current OMB supports, in principle, the idea of a shift to the Christchurch Presbytery after the next Synod. The South Island delegates were asked to raise the matter for discussion with their presbytery.

The Rev. Dirk Van Garderen presented a report on the work of the National Diaconate Committee. This was followed with discussion on how the OMB and the NDC could work more closely together, particularly with respect to diaconal needs in PNG.

The next meeting of the OMB was set for the 17th May. The Rev. Peter Kloosterman closed the meeting in prayer

Rev Hans Vaatstra (reporter

FUNDRAISING ACTIVITIES

Bishopdale: There is a huge variety of quality jams and jellies as well as Tomato Relish, Green Tomato Relish and Beetroot Chutney. All income from these will go into the Church Extension Building Fund. Most of the jam varieties cannot be found in supermarkets. Check them out and help fund our church. Well over \$3,000 has been raised to date.

Survivor Poverty 2012 (3rd-5th February) was another fantastic weekend that was greatly blessed by God. We had twenty-one survivors and twelve committee members this year. We were so thankful that the weather was great the whole weekend. This year's survivors were fantastic. They all put maximum effort into everything they did, without complaining, or grumbling, and with a smile on their faces. Though there were only a few of us we raised approximately \$6,400 for Voice of the Martyrs!

Hamilton and Hukanui: Thai Themed Dinner! Everyone invited-The youth are hosting a dinner as an opportunity for the church community to fellowship and as a missions fundraiser. The dinner will be at Aberdeen Church and includes a three course authentic Thai dinner. We would love your support with this and look forward to seeing you there!!

A report of the Auckland Presbytery meeting

This meeting was held on Friday 13th of April at the Reformed Church of Pukekohe, beginning at 7.30 pm, for the preliminary examination of Mr. Erik Stolte, who is serving his vicariate in the Reformed Church of Pukekohe under the Rev. John Haverland.

The Rev. Peter Moelker, on behalf of the convening church of Avondale, opened the meeting by reading from 2 Corinthians 8:1-8 and speaking briefly about the "grace of giving." After praying, he then welcomed the synodical examiners, the Rev. Bruce Hoyt from South Island Presbytery and the Rev. Peter Kloosterman from the Wellington Presbytery. He also welcomed the many visitors who had come for this meeting and thanked them for supporting Erik in this way.

The moderator, the Rev Dirk van

Garderen, then took the chair and, after briefly dealing with some business items, asked Mr. Erik Stolte to preach.

He preached a sermon on the assigned text, Ephesians 2:11-22. The sermon examiner, the Rev. Michael Willemse, moved that the sermon be sustained and this motion was passed. The synodical examiners concurred with this decision.

After supper the Rev. Dirk van Garderen questioned Mr. Erik Stolte on Zechariah chapter 4, the Rev. John Rogers on Romans chapter 5:12-21, and the Rev. Peter Moelker on the person and work of the Holy Spirit. The Presbytery passed the entire examination and the synodical examiners concurred; thus making Mr. Erik Stolte available for call in the Reformed Churches of New Zealand and the Christian Reformed Churches of Australia. This was gladly announced to those present. All the required documentation was received and confirmed to be in order and Mr. Erik Stolte was asked to sign the form of subscription. The meeting was closed with a prayer of thanksgiving at 11:00pm.

Michael Willemse

Short Report Wellington Presbytery 3 March 2012 at Foxton

The Wellington Presbytery met on Saturday 3 March 2012 at the Reformed Church of Foxton. The moderator was the Rev David Waldron.

The meeting was relatively short, lasting only until 12.10pm. Two items, which took up most of the time, were: 1) a continuation of the reconciliation process between the Presbytery and the Reformed Church of Palmerston North following the pastoral counsel which the Synodically appointed pastoral committee had given to all sessions in the Wellington Presbytery, 2) the endorsement of Albert Couperus' desire to study for the ministry.

After each session had opportunity to respond to the three points raised by the Pastoral Care Committee, the Wellington Presbytery acknowledged the inappropriateness of some of her actions and apologised to Palmerston North for these. The Palmerston North delegates,

then, expressed their gratitude for the apology and reiterated also their acknowledgement of some inappropriate action. All parties expressed their gratitude and gave thanks to God in prayer.

The Silverstream delegates gave a thorough report on their discussions with Mr and Mrs Couperus – a report which prompted Presbytery to endorse Brother Couperus' desire to commence ministerial studies.

The rest of the Presbytery Meeting was taken up by five items under general business: 1) the Youth Liaison Report – no meeting had taken place since the last Presbytery meeting. 2) OMB Liaison Report – the Rev Peter Kloosterman reported mainly on the work in Uganda and expressed disappointment with the fact that no missionary has as yet been found who could continue the work in Mbale. 3) Presbytery unanimously adopted the new rules regarding colloquium doctum procedures. 4) Presbytery re-appointed, with gratitude, Br John Holtslag as Presbytery Clerk. 5) Presbytery referred two items to meetings of later dates: discussion on the baptismal form, currently under revision (to be discussed at the July meeting); the annual deacons' conferences (to be discussed at the November meeting).

The Moderator closed in prayer and the meeting concluded at 12.10 pm.

Pieter van Huyssteen

Short Report of the South Island Presbytery 10th March, 2012

The South Island Presbytery met and welcomed two guests with speaking rights: the Rev. Bill Renkema (who is filling the pulpit for 3 months in Dunedin) and Mr Graeme Zuidema (potential ministry candidate from Bishopdale).

Brother Peter Schinkelshoek opened the meeting with a Bible study from Ephesians 3, then led in prayer.

The Christchurch delegates brought matters of interest from fellow classes/presbyteries noting some matters for praise, but more issues for concern: the increasing difficulty of finding office-bearers, and increasing disunity regarding various issues. Brother Rick Vannoort led the meeting in prayer for these issues.

The Moderator asked the Article 47 questions of the Reformed Churches of Dunedin and Christchurch.

Dunedin praised the Lord for the blessing of continued unity in the session and congregation. The daughter church in Oamaru has begun separate elders' meetings as they work toward becoming an instituted church. Dunedin was especially thankful for the ministry of Pastor Bill Rinkema, but his excellent work has made the need for a minister even more apparent. Please pray for a minister for our brothers/sisters in Dunedin.

Christchurch praised the Lord for unity in the session, and for enthusiastic support for missions – including a short term team to Tonga in the near future. The brothers noted some causes for encouragement and some needs for prayer. We pray for God's continuing wisdom and blessing for our brothers/sisters in Christchurch.

The normal appointments were made along with traditional issues facing the Presbytery at the beginning of the year. A sub-committee is to be formed of Christchurch ministers or elders to interview Mr Graeme Zuidema as a candidate for the ministry.

Nelson sought advice regarding baptism. The Presbytery went into closed session to discuss a disciplinary case, and the matter was brought to the Lord in prayer.

Louis Couperus

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Faith in Focus

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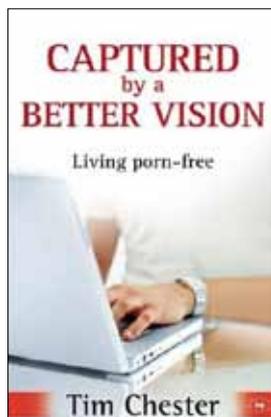
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Books in focus

Captured by a Better Vision

by Tim Chester

Reviewed by Jonathan Wierenga



The struggle of pornography is a pervasive blight in the modern church. Surveys suggest that many Christians – young people right through to church leaders – suffer in silent shame and a constant struggle. Yet this is an epidemic that will not go away, as society and culture becomes ever more permissive toward pornography and sexual distortion, and temptation is no further away than the smartphone in your pocket.

Tim Chester's book 'Captured by a Better Vision' tackles this problem frankly, addressing the truth of the issues head on, but also in a pastoral and sensitive way, acknowledging that for many people addiction to pornography has crippled or ruined their relationship with God. The book shares experiences from Christians, including this pertinent quote – 'One thing I have found when I'm struggling with pornography is that when I hear the word 'sin' I hear it to mean pornography'.

The book begins with an accurate description of the effects of pornography on the church, but also a reminder that 'the sight that exposes our sin is the same sight that exposes God's grace'. And the truth that Grace will reign is intertwined throughout the book. The next section begins to break down the distorted reality created in the mind from porn addiction; the 12 reasons to give up porn really paint an accurate picture of an indulgence that at its heart is disgusting and ugly.

From there, he goes on to list the reasons and insecurities that cause people to turn to porn, and the false

promises people buy into. But this is where he begins to bring out the central theme – whatever porn (falsely) offers people, Christ offers something far better and greater. For example, we are encouraged to repent from self-worship to worship of God, and that a key ingredient in the battle against addiction is 'an adoration of God – a desire for God arising from a confidence that he offers more than porn'.

The subject of kicking a porn habit is tackled with the over-arching principle that to do so requires accepting the assurances of God's Grace. A feeling of guilt and unworthiness often will result in a downward spiral of further addiction. Yet the freedom Christ gives us is a motivation for change! To be mastered by sin is to be 'a captive who has been set free, only to use that freedom to live in the dirty prison cell.' The practicalities of trying to stop a porn habit are also dealt with. Accountability is a key ingredient in overcoming the battle against porn. Sheer will-power rarely is enough. And there is a good reminder that a Christian community must have a culture of grace to be of help to those who need it.

The book closes with a brilliant guided meditation of Psalm 51. David committed a terrible sin in God's eyes, yet reading his broken hearted confession before God helps us see a God who is gracious and ready to forgive. And surely that vision we can capture in our own hearts is better than anything else the world can offer!

Pornography Hijacks the Male Brain

by William M. Struthers. IVP Books
Reviewed by William
Shishko Orthodox Presbyterian
Church Franklin Square, NY.

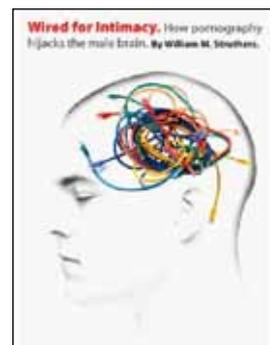
It is always useful to read works that intelligently, thoughtfully, and clearly consider the complex relationship between the soul and the body. We only scratch the surface of the glorious truth that man is "fearfully and wonderfully made" (Psalm 139:14) in the image of the infinite and incomprehensible God. We should prize gifted men and women who can help us scratch just a little deeper.

Dr. William M. Struthers, Associate Professor of Psychology at Wheaton

College, has provided such help in his rich volume *Wired for Intimacy*. Compellingly sub-titled "How Pornography Hijacks the Male Brain," the book introduces its readers to basic elements of behavioral neuroscience and the interrelationship of biology and behavior in male addictions to pornographic images. What could be dry and boring when communicated by many, is made lucid and fascinating by Struthers, who writes as a clear and engaging teacher.

The book is divided into two parts: "How Pornography Works," and "Healthy Masculinity and Sexuality." While Part 2 is more rambling, both parts are full of quotable sections (I marked my copy enthusiastically throughout), and eminently helpful insights into topic such as: how intimacy is corrupted by pornography (chapter 2), the consequences of exposure and gradual addiction to pornography (chapter 3), the meaning of being made in God's image (chapter 5), masculinity (chapter 6), and, in a particularly insightful chapter, the male need of intimacy (chapter 7).

I was especially fascinated and helped by chapter 4 of the book, "Your Brain on Porn." Here Struthers, the expert in neuroscience, and Struthers, the master teacher, combine beautifully. In drawing a memorable analogy between the way pornography works in the male brain and high definition (HD) television, Struthers likens the unique character of pornographic images with an HD signal, the male brain with an HD receiver, and the male nervous system and capacity for imagination with an HD display. "The male brain is built like an ideal pornography receiver, wired to be on the alert for ... images of nakedness. The male brain and our conscious visual experience is the internal monitor where we perceive them. The images of sensuality grab our attention, jumping out and hypnotising a



man like an HD television among a sea of standard televisions" (82ff.).

The effect of this, particularly with prolonged exposure to pornographic images, forms particular neural pathways in the brain. These become the default pathways through which all interactions with women are directed.

With each lingering stare, pornography deepens a Grand Canyon-like gorge in the brain through which images of women are destined to flow ... All women become potential porn stars in the minds of these men. They have unknowingly created a neurological circuit that imprisons their ability to see women rightly as created in God's image. (85)

Fully granting that there are other aspects of the world, the flesh, and the devil that warp a man's mind and heart in this great battle for sexual purity, these insights on the neurological level are certainly valuable in understanding and explaining the dangers to men who do not, like godly Job, "make a covenant with their eyes" not to gaze with lust upon women (cf. Job 31:1) – especially women whose images are designed to entice them.

Thankfully, healthy patterns of sight, imagination, and human interaction can alter these "neural pathways" so that men's habits become more holy in their attitudes toward and treatment of women (cf. Rom. 12:1-2). This is developed at length in Part 2 of the book. Struthers sees the meaning of man as image of God as primarily relational in nature. Hence, all attitudes toward sexuality which are divorced from the healthy interaction of whole people with whole people, i.e. not simply with images, will inevitably be warped and destructive. Here Struthers offers what is, in essence, a theology of intimacy. Given the nature of the book, he makes particular application of this to males and the meaning of masculinity. These sections should be pondered carefully by pastors and by others who work with men who struggle in these areas of male identity and development. I found this material particularly helpful.

Unfortunately, the final chapter (chapter 8) on "Rewiring and Sanctification" is disappointing. Despite many insightful nuggets, e.g. "The process of sanctification is an addiction to holiness, a compulsive fixation on Christ, and an impulsive pattern of compassion, virtue, and love" (189), this section comes short of anything like a satisfactory explanation of the dynamics of true sanctification. This is due, in part, to what seems like

a Pelagian view of sin throughout the book, coupled with deficient views of regeneration and conversion. We must keep in mind that Dr. Struthers is not, first, a theologian. It is also true that the metaphor of "rewiring" (as common as it is in our modern day) reduces man to a machine. This is hardly Struthers's position or his intention; but the metaphor lends itself to that.

Much to his credit, Struthers does not shy away from the difficult and delicate issues. The effects of a hook-up culture with its allure of multiple sex partners, masturbation, and the specifics of repentance and confession are all faced head-on by Struthers. This only adds to the value of this enlightening introduction to the world of neuroscience, the philosophy of gender identity, and the paths that warp or heal sexuality in a fallen world. I urge pastors and all who seek to help men in what has been rightly called "Every Man's Battle" to get this book, read and digest it, wed it to a better theology of sin and sanctification, and make use of it to help themselves and others be healthier whole persons, including (but not limited to) having minds of sexual purity.

New Horizons, June 2011

These Last Days: A Christian View Of History

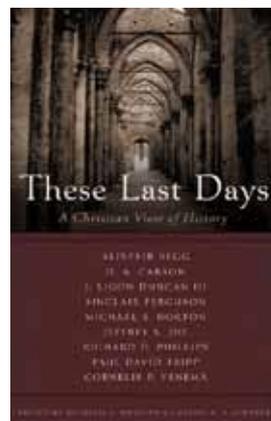
Richard D. Phillips & Gabriel N. E. Fluhrer, Ed.

Reviewed by: Danny E. Olinger

These Last Days: A Christian View of History is an outstanding collection of ten essays from Reformed pastors and theologians on eschatology and its importance for living the Christian life. The basic thesis is that the Christian is a pilgrim living in the present evil age by means of the powers of the age to come while awaiting the return of Christ and the consummation of all things.

Throughout the book, the influence of Geerhardus Vos is readily apparent. The editors open and close their preface with quotations from him. The editors also acknowledge that the writers consistently favor an amillennial viewpoint (which Vos advocated), although there was no attempt on their part to promote any particular millennial view. They see this as anecdotal evidence that the amillennial stance is growing in Reformed circles.

The essayists are Sinclair Ferguson ("The Christ of History"), D. A. Carson ("The Present Evil Age" and "Partakers of the Age to Come"), Alistair Begg ("The



Age of the Spirit"), Michael Horton ("The Resurrection Hope"), J. Ligon Duncan ("The Eternal Glory"), Cornelis Venema ("The Four Main Millennial Views"), Phillips ("A Pastoral Guide to Life after Death"), Jeffrey Jue ("Evangelical Eschatology, American Style"), and Paul David Tripp ("The Radical Implications of Eternity").

The essays are uniformly excellent, but those of Ferguson, Duncan, and Tripp deserve special mention. Looking at such passages as Genesis 3, Acts 2, and 1 Corinthians 15, Ferguson argues that Christ is the meaning of history, the center of history, and the Lord of history. History is Christ's story. Until we understand that we are never primary, we will not understand the world, and we will be left continually frustrated.

Duncan declares that one of the fascinating things about biblical eschatology is how consistently it is connected to daily life. The Bible insists you cannot be any earthly good unless you are heavenly-minded, which promotes discipleship and gives assurance that our labour is not in vain. Exegeting Revelation 21 and 22 to prove his point, Duncan shows there an inseparable joining of God, Jesus, the church, worship, and communion with heaven. Heaven is produced by God, focused on Jesus, filled with the church, preoccupied with worship, and blessed with communion.

In a fitting conclusion to the volume, Tripp maintains that Christians struggle with living the hope of eternity. That is, believers often lose focus on what truly matters (the heavenly), while raising temporal concerns to a level of idolatry. The end result is warfare where the heart is under attack. Even the desire for a good thing in creation becomes a bad thing when it dominates the heart. The one who rules the heart has to be King Christ, the one who gives meaning to life and is the goal of history. New Horizons, January 2012



“He hews out channels through the rocks, And his eye sees anything precious. Job 28:10

Laurence Palmer –Split Apple Rock, Tasman National Park