

APRIL 1, 1996

VISION
COLUMBIA UNION
APRIL 1996

ADVENTIST Review

THE AMERICAN DIVISION EDITION

From
Play Church to
POWER CHURCH

She Asked Me,
"WHAT'S A CHRISTIAN?"

**God at
1000 Feet**

The
new
Adventist Review

follows page 8

William Johnsson
Editor
Adventist Review



I love Washington in April. With its parade of cherry blossoms, daffodils and tulips, dogwoods and azaleas, this city is the loveliest in the world.

Especially this year. For three months, it seemed as if all we did was shovel snow. I started out December with one of those lightweight orange plastic jobs; by March, it was tattered, be-draggled and several inches shallower.

But the spring speaks to me of the goodness and wonder of our God. "Forget the former things." He says, "See, I am doing a new thing! Now it springs up; do you not perceive it?"—*Isaiah 43:18, 19 NIV*.

That word comes to us as a promise: "Forget the ice and snow, the supermarket shelves stripped bare of bread and milk. Look around—I am here, I am at work. Forget your heartaches, your anxiety. See, I am doing something new for you. I will bring back your smile, restore your laughter. You will live again."

This April brings another new thing that I pray is from God. The new *Adventist Review*.

For 10 years, I have had a dream—an all-color *Review*. A *Review* so attractive and compelling that every Adventist, regardless of age, will want to pick it up and read it. A *Review* that uplifts Jesus as Saviour and Lord—and invites all to a life of radical discipleship.

You have it in your hand. Turn to page eight, and you will find the new *Review*.

I feel overwhelmed by the goodness of the Lord to make it all happen. So many people have come together—lay people to give us a new design and marketing, church leaders, *Adventist Review* staff. For more than a year, we worked, prayed and planned. Here it is.

This I believe: God is real. He makes a difference in our lives. And we can know Him.

He's incredible—the God of the Spring. He is the One we want to fill the new *Review* with His new life.

COVER: This issue's front page features a cover within a cover to remind readers that stitched into the center of each first-of-the-month issue of the *Visitor* is the NAD Edition of the *Adventist Review* and to alert readers that the *Review* has a new look and focus in all of its weekly issues. On page 4, *Visitor* Editor Dick Duerksen offers more exciting insight into the "new" *Review*. The nature picture on the cover was photographed by Duerksen, and Lauren Smith designed the *Review* cover. Reger Smith Jr. of Zi Design in Columbia, Maryland, mixed all of the elements together to create this *Visitor* cover. Look for the new *Adventist Review* following page 8.

VISITOR 2000

**Because
Jesus Christ is both
our Lord and our Saviour:**

- The local church will be the central focus and the driving force of the denomination.
- The joy and celebration of worship will attract people to our churches, allowing the Sabbath to become a major evangelistic tool.
- Church fellowship will be so vibrant that retention of members will improve and conflicts over lifestyle issues will decrease.

Rhonda Mullins, Logan, Mountain View.

After participating in the Bible studies conducted in her father's home by Norman and Dolly Johnson, Rhonda was baptized in October of 1995.



Ronnie Young, Logan, Mountain View.

Ronnie was also baptized after studying with the Johnsons. Prior to that, he studied in Ohio with Wayne



Boecker who came to see him baptized.

Face 2 Face
Baptism Profiles

Sam Bondranko, Kilmarnock, Potomac.

Sam was baptized following the Net '95 series this past spring. He serves as a deacon at the Kilmarnock church.



Delores Bondranko, Kilmarnock, Potomac.

Delores was baptized, along with Sam, following the Net '95 series. She serves as Assistant Sabbath



school superintendent.

Baptisms, Lancaster, Ohio.

In the past year, 25 new members were added to the Lancaster church by baptism, profession of faith and incoming transfers. They include: Marguerite Bangham, Leo Lanning, Greg Giles, Jenny Giles, Natalie Giles, Kayla Giles, Bradley Giles, Howard Slonaker, Sandy Slonaker, Howard Koontz, Ivie Koontz, Harry Nabergal, Wilma Nabergal, MiLana Stump, Missy Carpenter, Jeff Doty, Amy Myers Doty, Jody Groves, Melinda Russell, Melissa Russell, Mae Cheeseman, Karen Potts, Sut Kellenbach, John McBride, Virginia Shaw and Julie Collins. The above photo shows some of the new members attending a party held in their honor.



1 (800) SDA-7738

Youth & Young Adult
Resource and Response Line

Helen Faber
Warren Church

'Twas the week before the church retreat

'Twas the week of May 17.
All church members at hand
Were getting ready for Mohaven,
Where a church retreat was
planned.

Luggage and sleeping bags
were packed with care
In hopes that our guest speaker
would be there.

Grannie and Grandpa were
rushing about
Checking the map to choose the
best route.

Mom and Dad and children four
Packed the car and shut the
door.

Returned to the house for one
last check
And pray to the Lord to guard
from a wreck.

Then out on the lawn there rose
such a clatter,
We ran out the door to see
what was the matter.

When what to my wondering
eyes should appear,
But a vanload of church mem-
bers we all love so dear.

With a little old driver so lively
and quick
I knew in a moment it must be
Brother Dick.

Oh, there's the Perricellias and
Brinings, Oh this is so nice. Rutans,
Ohlers and Dear Mary Rice.

"Let's go," Robert Dabney said
with a shout, "11 south to Mohav-
en's our route."

As dry leaves that before the
wild hurricane fly
When they meet with an ob-
stacle mount to the sky,
So up to Mohaven the courses
just flew
With vanloads and carloads of
people we knew.

Arriving on time before 8 p.m.
We registered and were ready
for the program to begin.

With singing and praising and
stories to hear,
We knew with no doubt our
Lord was near.

The night was so peaceful. The
moon, how bright.
We were all so happy and filled
with delight.

Early Sabbath morning, a na-
ture walk for a few
And Bible study with the pastor
was special, too.

Breakfast, Sabbath school and
church went by fast.
Afternoon activities didn't long
enough last.

Nature hikes, charades, games
and more
Kept us busy way past four.

By six o'clock, supper was ready
to eat.

Down by the barn, the cookout
was neat.

We worshipped and praised our
wonderful Saviour

And rededicated our lives for
ever and ever.

The evening was full with lots
more to do;

Hayrides and basketball, to
name just a few.

Sunday was here, and we
started to depart

After voices raised in praise that
was straight from the heart.

"Get your bags together," Dad
said with a shout,

And the kids all jumped and
hussled about.

"Wait," Helen said. "Not yet,
there's more to do.

Baseball, ping pong, down the
river on canoe."

Sunday morning with much
time to play

"O.K., O.K." we shouted, "We'll
stay."

So on went the fun 'til it was
noon

Brunch was served and over too
soon.

But I heard all exclaim as we
left the retreat

God bless you all 'till next time
we meet.

*We found this poem in the
Warren church newsletter. Send
us your church newsletter. You
never know what we might find
in it to reprint. -Visitor staff*

Visitor

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April 1, 1996

Vol. 101, No. 7

The Visitor staff would like to hear your thoughts and stories to include in the following issues:

May 15
Adventist Book
Centers

June 1
Education

June 15
A day in the life of a
college student

July 1
Christmas in July



Have you *read* a good magazine lately?

You ought to see the stack of magazines in my study. Having been traveling for a few weeks, the stack has grown to gargantuan proportions. It almost hides the bookcase and certainly makes it hard to get to the filing cabinet.

There's *Sports Illustrated*—with a great story about Tommy Morrison, the Adventist heavy-weight boxer who's HIV-positive. *Christianity Today*—the cover story is about race relations, why we may be better off "separate but equal." *Departures* has four stories on the future of Hong Kong. *The Door* has a fascinating interview about Christian faith with Garrison Keillor. *Mother Jones* calls the tobacco companies "liars" who pick the pockets of those who give to political candidates in exchange for power. *Sierra* takes me up the Amazon, *CompuServe* keeps me surfing the net, *Culture Wars* looks at China's future, *Focus* lists all those who donated to Andrews University, *Consumer Reports* suggests a new pair of hiking boots, and *Adventist Today* challenges the way I interpret the Bible.

Whew! That doesn't even include *Newsweek*, *Time*, *Utne Reader*, *Ministry*, *Leadership*, *Outside*, *Popular Photography*, *Liberty*, *Outdoor Photographer*, *American Photo*, *Signs*, *Today's Christian Woman*, *A New Man* and *MacUser*. One thing for sure: the reading outstrips the time available. Even just the good reading presents an insurmountable hurdle!

I find that most of the magazines that come to me have one good article, several fascinating advertisements and lots of insignificant words strung into hopelessly long sentences. It's the good articles and great photos I'm after, those packed with ideas that will improve my ser-

mons, add insights to my writing and make me a better administrator and photographer. I especially love the articles that challenge me to grow into a stronger Christian. Sometimes, I find those in thick glossy magazines like *Sports Illustrated* or *Smithsonian*. More and more, however, I find them in the *Adventist Review*. Did you read the article on "How Jesus touched marginalized lives?" or see the cover piece on how Adventist youth volunteers are turning parts of the world upside down? And did you read the article on our mission to Metropolis?

And the *Adventist Review* just got better! With this week's changes, it now becomes a full color quality publication. And instead of one *Adventist Review*, there are FOUR.

1. The NAD *Adventist Review*. This edition comes the first of each month (April 4) and is stitched inside your *Columbia Union Visitor*. It is mailed (at no special cost to you) because you are a member of an Adventist congregation within the Columbia Union. This edition focuses on the work of the church within the United States and Canada. Each month, the new NAD edition will contain news, commentary, "Reflections," editorials, more letters and more reader interaction than ever before. This paper will quickly become your "window to North American Adventism."

2. The World Edition comes the second week of each month (April 11). This edition brings the world of Adventism into your home. You'll learn of witnessing opportunities around the world, enjoy mission stories from every continent and re-live the successes of Global Mission. All this in addition to thoughtful articles on living as an Adventist. In April, look for Gary Patterson's "Double Mission," the story of a rebellious Adventist teen and how his life was changed on a mission trip; Shirley Ruckle's "Lord, Remember Our Children," promises for hurting parents and James Hagele's "Why Remember?"

seven reasons why the Sabbath is important.

3. The Cutting Edge Edition (April 18), comes the third week of each month and is designed for 20- to 40-year-old Adventists. This edition looks squarely at issues Adventists are facing today and offers some rather provocative solutions. April's issue includes a "faith that works" trilogy: Conna Bond's "Seeking the Source: A Lesson in Faith," Margo Pitrone's "Aren't Retreats Just for Mystics?" and Allen Hrenyk's "Dalton." Also, columnists Sandra Doran ("Dialogues") and Andy Nash ("Growing Up Adventist") return to examine Adventist life up close.

4. The AnchorPoints Edition (April 25) brings new life into the beliefs of our church the fourth week of each month. April includes Jack Blanco's formula for a consistent devotional life and Miriam Wood's new series, "The Golden Rule Days." New columnist Clifford Goldstein joins Calvin Rock, and Ellen G. White describes the "man of velvet, man of steel"—Jesus Christ.

The NAD *Adventist Review* comes to you automatically each month; the other three you must order. Call (800) ABC-STUFF and care for that today.

Sure, I'll keep looking into *Mother Jones* and *Smithsonian*, but I'll spend much more time with the new *Adventist Review*. Time curled up on the sofa reading mission stories to the kids, time sitting on the edge of the bed reviewing an article with Brenda, time discovering new insights into God's love.

Have you read any good magazines lately? Don't miss the new *Adventist Review*!

Dick Duerksen, vice president of creative ministries at the Columbia Union Conference, enjoys Time well spent at the Smithsonian while working on his Ministry Outside. He is an Outdoor Photographer, a MacUser and, often a Columbia Union Visitor.

How to improve your pastor's preaching

Part 3

Appealing, well delivered, life-applying sermons blended with expectant, responsive, affirming listeners are a powerful combination ascending to the throne of God, where He is waiting to rain showers of blessing. Linked with preparation and prayer by preachers and listeners, an electrified, unified church can reach inward and outward with the message of Jesus' saving grace, assurance and His plan for human lives now and eternally.

To help your pastor preach better sermons, two conference presidents and a lay member offer their suggestions to capture the blessings you seek.

Offer variety and a story

YONNIE MICHAEL,
Church Treasurer
Lewisburg, West Virginia

Most of the pastors I have been privileged to hear have been good speakers. But I have a few suggestions to offer.

1. Keep interest high. Give variety by not preaching the same type of sermon each week. Ask for audience participation or feedback once in a while. Occasionally, use a white board demonstration of a topic.

2. Make the point clear. The central idea of a sermon should be stressed at the beginning, middle and end so that the audience follows where the sermon is going, when it gets there and what the challenges are. Don't send the people home asking, "What was the point?"

3. Use illustrations. Life-application stories drive home the central theme of sermons. When preachers take the time to find the right illustration for the sermon, I feel that they have given me a special gift to hold onto when the text or topic of a sermon has been forgotten.

4. Make a call. There should always be a decision-making call at the conclusion of a sermon. That one sermon may be the only time a listener comes face to face with the need to make a decision about his or her eternal destiny.

Be a responsive listener

RANDY MURPHY, President
Mountain View Conference

1. The best way to improve my pastor's preaching is to realize that I must share in the experience as a hearer. Two books that have helped me realize my part are *Preaching, It's a Two-Way Street* by C. Ray Holmes from your Adventist Book Center and *A Consumers Guide to Preaching* by Jay Adams, 1991, Victor Books, 1825 College Avenue, Wheaton, Illinois 60187. Adams says (on page 7): "Preaching is not like sculpture, automotive mechanics or toy manufacturing. The preacher must work with people who doze, resist, misunderstand and easily become angry. The task of communicating the message, therefore, is not simple. Unlike clay, metal and plastic, the listener plays an active role in the communication process for good or ill."

It's an interesting study to search out all the texts that admonish us to hear, listen and/or understand. As Jesus spoke through His angel to John, the Revelator, regarding the seven churches in Revelation 2 and 3, He repeatedly instructed those with ears to hear what the Spirit is saying. Too often, we can be caught listening for warts in a sermon instead of jewels.

2. A good sermon must also have windows that let in air and light. Illustrations that are carefully chosen or stories used to illustrate a point are patterned after the method Jesus used to be understood. Share your experiences with your pastor. Stories stick!

3. Too often, sermons are interesting to hear but go nowhere. A

good sermon leads the hearer to some action. A sermon needs an appeal and a response!

Share with the pastor

MIKE CAULEY,
President
Pennsylvania Conference

1. Pray for

him or her, with them if there is opportunity. There is no substitute for the power of prayer and leaning on the promises of God.

2. Love your pastor.

Preaching is a very sensitive area for most pastors. By many in the congregation, a pastor's effectiveness is judged primarily by how well he or she performs in the pulpit.

3. Encourage through affirmation. People often do what gets affirmed. It's human nature for us to repeat what gets rewarded.

4. Share good books or tapes. If you feel close enough to your pastor, share resources that are a blessing to you and that you think will water the pastor's soul as well.

5. Recognize that preaching is quite subjective. What one member likes, another may dislike. The pastor can't please everyone all the time. Churches often have diversified tastes and needs. Be patient.

6. Allow the Holy Spirit to use you. As you let the Holy Spirit use you to bless your pastor, you will enable him or her to become a more powerful instrument through which God can bless others.

Charlotte Pedersen McClure is the managing editor of the *Visitor* and associate director of communication for the Columbia Union. If you would like to contribute to this subject, write to the author at the address listed on page 3 or to CompuServe E-mail address 74617,1314.

CHARLOTTE PEDERSEN MCCLURE



Pennsylvania feeds prisoners

BRIAN BURGESS SR.

During the holiday season, we have pleasant thoughts of times gone by, of family, friends and loved ones. We day-dream back to our childhood, when we anxiously awaited Christmas morning. We sing carols, play Christmas music and pray to God, thanking Him for sending His son, Jesus, born in our world to live as our Brother and to save us from our sins. It is difficult to think of anything—or anyone—that brings an uncomfortable twinge during this time of joy and happiness.

"I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me"—Matthew 25:36.

Most people do not give much thought to inmates in our nation's correctional facilities. These persons are deemed by the laws that protect us as not fit to live among us. They are a "menace to society." Somewhere in the span of their lives,



Group members pray before stuffing the holiday gift bags.

these inmates made a mistake, a bad decision or committed a vicious crime of which they may have been a one-time victim. Regardless of their crime, they are now locked up and out of sight. Mostly out of mind. Jesus, our Example, said that anything done for a prisoner is counted as an act of kindness toward Him. He said, "I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me,"—Matthew 25:36.

A group of loving, dedicated people from the Kingston and Nan-

ticoke churches, along with Brad and Marcey Burgess and their teacher and mother, Ann Burgess,

from the Ridgeville Union Adventist school in Danville, came together under the direction of Shirley Jones from the Kingston church to plan and carry out that admonition from Jesus. They packaged 300 Christmas bags for the inmates of the Dallas Correctional Facility. The prisoners were given not only cakes, candies, baked goods and other treats, but they also received nourishment for their souls. Publications from many Adventist sources were packed in the bags, along with copies of *Signs of the Times*, which were donated by Pacific Press Publishing Association out of Nampa, Idaho.

For some of the inmates, this small act of Christian kindness was the first they had known. How did these hardened, condemned men react to God's gift of love, given through His ambassadors? One inmate wrote: "You're truly appreciated, not only for the 'loaves and fishes,' but because of the love that made you do it."

"I, more than anyone else, know that I do not deserve any gifts and am unworthy of any kindness that is directed my way," wrote another. "But because of my acknowledgment of

Young and older church members begin preparing bags of Christmas cheer.



this fact, I appreciate and swallow up like a sponge all of Christ that is directed my way."

Perhaps if these men had known kindness earlier in their lives, maybe they would have found the path to Jesus instead of the wide road to crime. Regardless of their offenses, they, too, deserve salvation through the grace of God, which was bought with the blood of their Brother, Jesus. It was a thief hanging next to Jesus who was promised eternal life as his Saviour was dying for the sins of all.

Men and women in the prison system need our prayers. And they need more. "God bless those who came because of God's will. It's the greatest service of all, and I for one am grateful for the ray of light that came upon me in my times of darkness," wrote an inmate who received a Christmas bag.

Let us not forsake the calling of Jesus and cast away these criminals, who have been put away. The Seventh-day Adventist Church has resources and guidelines for this special ministry to prisoners. For information, call the toll-free PlusLine resource center at (800) SDA-PLUS, (800) 732-7587.

Brian Burgess Sr. is a deacon and public relations director in the Danville church and writes from his home in Bloomsburg, Pennsylvania.



Signs of the Times and various media await packing in Christmas bags.

Union churches gear up for

NET '96

MORT JUBERG

Interest continues to grow with 1,500 churches in North America planning for the Net '96 satellite transmission that will originate in Orlando, Florida, in October. Net '96 Coordinator Don Gray reports that enrollments continue to come daily to his office from union coordinators.

The Columbia Union is also strongly involved in the evangelistic thrust, with the following number of churches enrolled in the various conferences: Allegheny East, 1; Chesapeake, 26; Mountain View, 15; New Jersey, 25; Ohio, 44; Pennsylvania, 16; and Potomac, 18.

Net '96 planners expect this year's program to be the greatest evangelistic meeting ever held by the Adventist church, eclipsing the record of 5,000 new members who were baptized following Net '95 this past October.

To make it easier for churches to purchase equipment for Net '96, the Columbia Union is offering interest-free loans for a three-year period for up to \$6,000 to the first 100 churches requesting a loan for installing the equipment.

The Canadian conferences are mailing Bible correspondence school enrollment cards to the northern communities. In the fall, they will receive an evangelistic brochure about the satellite transmission and how to access it. Nearly every home in the north has a satellite dish and will be able to receive the Net '96 program.

Throughout Inter-America, people in an estimated 1,000 churches and halls will be tuned to Net '96, with another 300 hookups in Brazil. France and Germany will also be receiving the program. Net '96 will be translated into French, German, Spanish and Portuguese.

A special information uplink on Sabbath, April 13, is entitled "All That You Have Wanted to Know About Net '96." This is a session especially for all coordinators and church members to provide training for all who are involved in Net '96 and the local church Bible correspondence schools. It is being broadcast from 4 to 6 p.m. on satellite Galaxy 4, Channel 5. Five phone lines are being provided so questions can be asked of the staff.

Special emphasis is being given this year to the Hispanic churches. Louis Torres is on loan to Net '96 from Amazing Facts as Spanish coordinator. The Discover Bible guides are being translated into the Spanish language. The lessons will be in four-color, as are the English lessons. In addition, the Net '96 promo video is being translated, and so are the needed manuals.

A valuable tool, the *New King James Version of the Bible*, is now available through arrangements with Nelson Publishers. It comes complete with a series of full-mes-

Net '96 is an evangelistic initiative of the North American Division uplinked via satellite on the Adventist Communication Network.

sage question-and-answer doctrinal Bible study guides. It is available to churches in case lots at \$5.50 each. The Net '96 coordinators have received full information on how to order the Bibles. These tools will also be available through ABC's nationwide. If you're interested in obtaining the Bible and study guides from the ABC, please call (800) 765-6955.

The February issue of the *Saturday Evening Post* carried a full-page, four-color ad for the Discover Bible Course. In addition, *Signs of the Times* will carry a similar advertisement in the April issue.

Mort Juberg is the public relations coordinator for Net '96 and writes from Boring, Oregon.



ADVENTIST COMMUNICATION NETWORK



A financial plan:

what's it worth to you?

RANDALL TERRY

Managing family finance can be a very scary subject for some people. It usually involves that dreaded "B" word—budget. Most of us have an inherent resistance to family finance or personal financial planning. If we ignore it, we think, maybe it will go away. And that is usually what happens. We ignore our finances, and they go away. We have no idea where they went, but we do know they are gone. It can be a very uneasy feeling to look into an empty wallet with a week to go until payday.

It is never too early—or too late—to plan.

The wealthy, wise Solomon of the Old Testament understood the problem: "Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle. For riches do not endure forever," he said in Proverbs 23:5 and 27:24.

So, how do we begin the budgeting process? The first concept to budgeting is "living within your means." In other words, you can't spend more than you make. It may sound pretty simple, but to some, it is very difficult.

Credit cards make this concept even harder to grasp. The "low interest," "buy now, pay later" mentality is difficult to pass up. Before you know it, you have three or four of those "low interest" or "pay later" credit cards maxed out, and you're up to your eyeballs in debt. In order to have a healthy budget, these offers must be declined.

Another problem with credit cards is that "impulse" buying is made easy. You see something, you have to have it, and you have a little room left on a credit card, so you "charge it!!!" This would be fine if you paid off the balance at the end of the month. If not, you'll find quickly that it gets hard to catch up when you are paying interest on interest.

The Plan

The next concept to budgeting is developing a plan. This should include your dreams and hopes for the future financially. It should include savings, investments and retirement strategies, as well as the answers to some of the following questions: How will you pay for your child's education? Will your child attend church school? How will you put your child through college? What happens if the "money maker" becomes disabled or

loses his/her job? Or dies? Do you have six months of living expenses saved up?

It is never too early to plan for education, retirement or changes in lifestyle. If you haven't started to plan, it's never too late, either. It is important for you to answer the "how" and "what if" questions. If you can't answer them, then you need to adjust your plan.

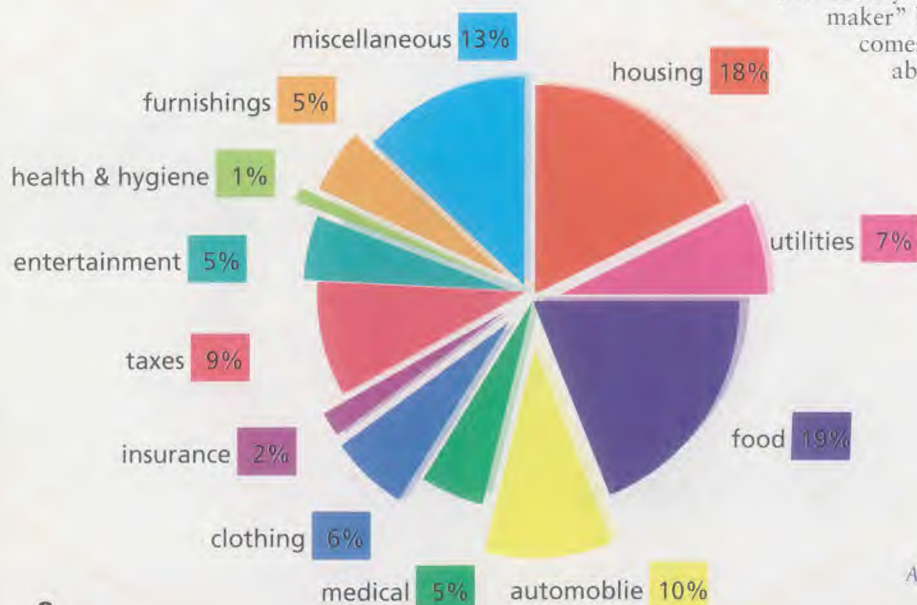
The Budget

The best way to realize your plan is through budgeting. A budget includes your estimated income and expenses daily, weekly or monthly. The time table chosen should be the one that best fits your needs.

To begin your budget, look at your previous income and expenses. Looking at past purchases helps to predict and prepare for future expenses. You do not have to go back seven years to have an effective budget. You can go back one month, three months or a year—whatever is easiest.

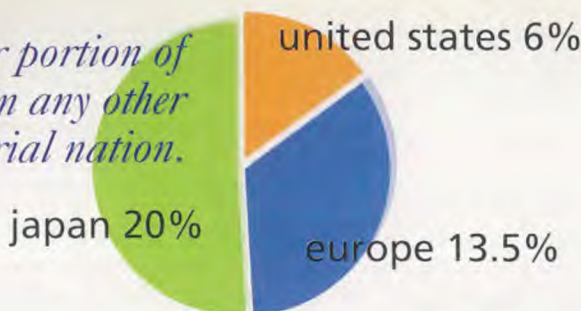
Next, you need to prepare a personal balance sheet—a listing of your assets and liabilities. These are, in essence, what you own (asset) and what you owe (liability). It is a necessary starting point in budgeting—to know where you are currently.

Now, set your budget. Whether it be daily, weekly, monthly, quarterly or yearly, doesn't really matter. Select the time period that is helpful and useful to you—then stick to it. You can use the average household expenses listed in the sidebar to start with, but it is best to set your own figures from your past purchases and make adjustments as necessary to balance your budget. You might want to make subcategories in areas that you want to monitor more closely. For example, recreation and entertainment may be too broad a category. You may want to break it up into subcategories such as sporting events, vacation, travel and hobby expenses. Just remember, your bud-



Article continued on page 9 following Adventist Review.

Americans save a smaller portion of their income than people in any other western industrial nation.



geted income should match or, hopefully, exceed your budgeted expenses.

Your budget helps you keep track of where you are spending your money as long as you categorize it properly. A budget will not do any good if it can't show where specifically you've spent your money. There are many computer programs

varied and get to the source or the cause of the variance.

If your expenses are more than your income, you will get deeper and deeper into debt. You need to make adjustments in your spending to compensate for the shortfall. The shortfall needs to come from somewhere. If you have savings, you can draw on them. If not, re-check your

your goals simple so they can be reached.

Budgeting doesn't have to be that dreaded "B" word. It can be something fun and enlightening. When you know exactly where your money goes, you can make better decisions on spending it, and that makes you a good steward. Just because the Lord asks you to store your treasures in heaven

Just because the Lord asks you to store your treasures in heaven doesn't mean you have to spend everything here on Earth.

on the market that make this task a little easier. But you don't need a computer to make your budget work.

One suggestion is to have a page for each category and mark it accordingly with each purchase. Then prepare a sheet that has one column for actual income and expense, another column for budgeted income and expense and a third column that shows the difference between budgeted and actual expenses. This should be done for each month, then accumulated every three to six months to get cumulative totals.

Finding the differences in actual and budget amounts is not the end of the budget process. You must also determine why these amounts

budget to see where you can make cuts to keep your income level higher than your expenses.

The Goal

Now that you know what your basic income and expenses are, the next step is to set measurable and attainable goals to achieve your plan. If your plan is to have \$50,000 in savings in 10 years, then you need to save \$5,000 per year to achieve that goal. That is approximately \$416 a month or \$96 a week, which needs to be included in your budget. Many people become discouraged with budgeting because they set unattainable and unrealistic goals. Remember to always keep

mean you have to spend everything here on Earth. God asks us to be good stewards of the treasure He has bestowed upon us. How will you manage your treasure?

At the time of this writing, Randall Terry, a certified public accountant, was assistant treasurer for the Columbia Union Conference. He has accepted the invitation of the Chesapeake Conference to serve as its associate treasurer.

Budgeting tips

1. Delegate the responsibilities. Get the whole family involved. This is why it is called "Family Finance." It is good to have input from everyone. Children learn valuable lessons in handling money.

2. Record cash disbursements promptly. It's easy to forget where you spent your cash if a few days go by. Receipts should also be kept to determine the category. Credit card statements should not be relied upon to determine appropriate categories for expense. You should also keep the receipts from your credit card purchases.

3. Keep accurate and up-to-date records. This includes knowing the balances of your checking and savings accounts, as well as credit card and loan balances.

4. Review actual versus budgeted expenses regularly. The main objective is to find out where you have spent too much or too little and make adjustments. These reviews should be done at least monthly. Waiting until the end of the year will not be helpful in making needed adjustments.



Summer camp benefits campers *and* staff

JANET BLONDO

Children go to church-operated summer camps for recreation and fun in a Christian atmosphere. For some children, the camp environment strongly influences a decision to embrace Christianity. Seldom, though, is thought given to the influence a Christian camp environment has upon high school and college-age youth who serve as staff members.

Under the supportive and caring leadership of a dedicated and talented camp director, the summer camp experience can leave a lifelong impact on both campers and camp staff.

Teresa Kreuger worked at Camp Blue Ridge, the Potomac Conference youth camp, for three summers while in college. She considered it "a home for my heart and a place where God spoke to me, both through nature and the people there." As a staff member, she grew spiritually, the experience sharpening and affirming her creative abilities and leadership skills. Teresa now serves as a chaplain in the Potomac Conference, a career choice clarified during her summers at camp.

During the eight summers Colleen Wire, now a junior high school biology teacher, worked at Camp Blue Ridge, she "discovered what serving in love is all about. I learned how to listen to the hurt behind the tough talk of an inner-city adolescent and how to comfort a home-

sick second-grader through her first night away from her mom."

Both women expressed their appreciation for the challenges given them and the confidence expressed in their nascent leadership abilities by the adult leaders of the camp. The opportunity to take on responsibility and develop leadership skills is frequently not offered in other summer jobs



A blast from the past! Former counselors in their camp days.



available to young adults. But working at Christian summer camps gives these young adults the chance to develop leadership skills and a closer relationship with Jesus Christ. It also gives them wonderful memories.

Norman Middag, director of camp, Adventurer and Pathfinders ministries for North America, reflected on his treasured memories as a camp director by stating how much he enjoyed seeing his staff "develop self-effacement, respect and identity, as well as experience acceptance by peers and achieve responsibility through a director/staff mentoring partnership."

According to Colleen Wire, "few things in life compare with the personal meaning and closeness shared

by a group of young people making a kingdom-difference to other young people. I know God summers at camp."

The desire to reminisce with others who have experienced the joy of working at Camp Blue Ridge has lead to reunion plans for former staff members during the weekend of May 30-June 2 at the camp in

Montebello, Virginia.

The planning committee is developing a list of former staff members to inform them of the reunion. Rick and Janet Blondo, 8148 Morning Breeze Drive, Elkridge,

Maryland 21227, would like you to please send them the names and addresses of any former staff members you know. You can also telephone

them at (301) 596-0759 or send a fax to Norman Middag at (301) 680-6464. And if you are interested in working at camp, contact your conference youth director.



Janet Blondo met her husband while both served as counselors at Camp Blue Ridge.

COLUMBIA UNION

New faces, new places; tasks and transfers

- Kermit Netteburg joins the staff of the North American Division as assistant to the president for communication. He and his wife, Ronalee, return to Maryland, where he was the communication director of the Columbia Union and editor of the *Visitor* from 1986 to 1990, from Berrien Springs, Michigan, where both held posts at Andrews University.



Kermit Netteburg

- LeRoy Finck is the new secretary and director of stewardship and trust services for the New Jersey Conference, positions previously held by Don Baker and Paul Saint-Villiers, respectively. Finck and his wife, Marge, come from the Oregon Conference, where he held a number of pastoral and administrative posts.
- Rick Russell moves from his position as assistant treasurer to treasurer of the Chesapeake Conference. He replaces former Treasurer Daryl Knutson, who accepted a call to a similar post in the Southwestern Union.
- Randy Terry is the new associate treasurer for the Chesapeake Conference, filling the office formerly held by Rick Russell. He leaves the Columbia Union, where he was assistant treasurer.



Randy Terry

- Throstur Thordarson becomes pastor of the Parkersburg/Toll Gate church district in the Mountain View Conference. Thordarson and his wife, Jonina, come to West Virginia from the Iceland Conference, where he had been director of church ministries and public relations.
- David Dunn is the new pastor of both the Pittsburgh Shadyside and Richland churches for the Pennsylvania Conference. He and his wife, Elizabeth, recently served as missionaries in the Middle East for five years.

- Jody Swartz comes to the Pennsylvania Conference, where he now ministers to the Honesdale and Scranton congregations. He completed a bachelor of arts degree in pastoral ministry at Weimar College in California this past December.

RANDY HALL
Visitor Assistant Editor

POTOMAC

Arson blamed for fire at SVA elementary school

A fire that virtually destroyed the Shenandoah Valley Adventist Elementary School in New Market, Virginia, on the morning of Friday, February 23, was the work of an arsonist, said county Fire Marshall Larry Gochenour.

An employee of the SVAE nursery school noticed flames at about 7 a.m. While firefighters from six local companies were able to contain the blaze to the kitchen and one classroom in just over an hour, the school gymnasium, library and offices suffered extensive smoke and water damage.

Much destruction was caused to the classroom of teacher Rusty Litten. Along with the loss of textbooks, desks and teaching aids collected over the past 25 years, several pets died in the fire, according to Principal Andrea Herrington.

Gochenour spent a day at the scene of the fire, which he said was started in several different areas of the building. No suspects have yet been identified.

The Potomac Conference Office of Education worked with the school administration and board to advance spring break so the remaining school facilities could be moved to other buildings.

As the teachers and administrators at Shenandoah Valley Academy worked closely with elementary school officials to provide space on the SVA campus, academy students helped out by spending hours scrubbing and restoring desks and chairs.

Gary Temple, conference superintendent of schools, said that offers of money, books and supplies have come from all across the North American Division as a result of reports on the SDAs On-line forum on CompuServe.

An insurance adjuster has set the loss at \$1 million. No details are available about the board's plan for rebuilding.

CLARENCE DUNBEBIN
Associate Director of Education

Dr. Kay's Q&A

Toilet training should be the child's responsibility

Question: My son is over 3 years old and isn't toilet trained. He's very strong-willed, and I feel he's resisting just because he knows it would make me happy if he'd do it. This is a problem because he was looking forward to starting preschool, but they won't take him if he isn't trained.

Answer: Many 3- and 4-year-olds aren't yet toilet trained—and it's not uncommon for 6- and 7-year-olds to get so involved in activities that they can't make it to the toilet in time. Even school-aged children, in times of stress or excitement, have accidents. Your child may just be a late bloomer when it comes to bladder and bowel control, so lighten up!

If your child is ready physically to be toilet trained, he may just need a little motivation. Preschool may be your answer. Some preschools will take children who could use the toilet but won't and work with them for a trial period, especially if the child really wants to attend. The teacher usually asks Mom to send a number of clothes changes. When an accident occurs, the teacher lets the child wash himself and his dirty underwear. Having a teacher who encourages with an "I can" attitude, combined with peer pressure and the child's desire to attend preschool, usually motivates him to train himself rather quickly.

But if you're not lucky enough to find such a teacher, and if his resistance is basically a struggle for power, then you're going to have to transfer the responsibility for his toileting behavior back on his shoulders. Tell him something like this: "You know that big people urinate and have bowel movements in the toilet. Mommy has been pushing you to use the toilet, but that's not really Mommy's responsibility. It's your responsibility to decide when you want to use the toilet. During the day, you can choose whether or not you would like to wear a diaper or underpants. But if you soil them, you will need to clean yourself up. I will help you if you ask me. If you choose to stay in dirty diapers, or if you don't clean a bowel movement off your bottom, it could make your skin hurt."

I know this is a whopper of a speech for a preschooler. And it's going to be very hard for you not to be constantly reminding him. Instead, when he's playing, you might say something like, "When you're having fun, it's hard to remember to use the toilet, so if you want me to remind you, just let me know."

When he has an accident, be very calm and remind him that he had the choice. He could either go in the toilet and have the fun of flushing it, or he could go in his pants and have the work of cleaning it up. Eventually, age and peer pressure will win out, and your son will decide that the toilet was a great invention!

[Read more from Dr. Kay Kuzma in the Family Times newspaper. For a free year's subscription, just write to: Family Matters, P.O. Box 7000, Cleveland, TN 37320; or call (615) 339-1144.]

NORTH AMERICAN DIVISION

Tithe, mission offerings climb more rapidly than expected

Giving in North America rose more than expected during 1995, according to George Crumley, North American Division treasurer. Tithe increased 2.3 percent to almost \$492 million, and world mission giving climbed 3.5 percent to more than \$23 million.

Crumley explained why the gain was larger than had been expected. "We had 53 Sabbaths in 1994 and 52 Sabbaths in 1995. So the 1995 gain is almost four percent when averaged over two years," he said.

North America has renewed its emphasis upon stewardship education, but Crumley cites another reason for the gain: "I've watched conference after conference. When they do evangelism, they

have tithe gains. I think Net '95 had a lot to do with our gain."

Both tithe and world mission giving increased more than inflation across the two-year period. The largest tithe percentage gain was in the Southern Union, which had a five percent gain; the Lake and Mid-America unions had increases greater than four percent. The largest mission offering gain was in the Southwestern Union, which had a jump of approximately 11 percent.

Tithe in North America averages almost \$10 million each week, while world mission giving averages almost \$500,000 a week.

KERMIT NETTEBURG

Assistant to the President for Communication

ALLEGHENY EAST

Ushers slate spring constituency meeting

The Allegheny East Conference Ushers Federation will hold its 1996 constituency meeting at 10 a.m. on Sunday, April 21, at the Trinity church in Newark, New Jersey.

Election of federation officers and a number of recommendations to the constitution will be on the agenda. Each

chapter of the ushers group will be represented by delegates as follows:

Each usher board in Allegheny East will be entitled to four delegates, with one as the usher leader. The additional delegates will be elected by the usher board at a general meeting.

All current elected federation-level officers, conference executive officers and pastors from member churches are considered delegates-at-large.

Regular delegates of any federation-level constituency meeting must be members in good and regular standing of a recognized Adventist church or company in the Allegheny East territory.

Regular delegates must have been actively involved with an ushers federation in the conference for at least a year unless the team has not been in existence for that length of time.

Regular delegates and alternates must be registered a month in advance of the meeting by their team director. All chapter presidents are asked to remember the scholarship assessment of \$1,000.

Please give advance notice of how many persons will be coming from your area by writing to: Mamie King, 1551 Dill Avenue, Linden, New Jersey 07036; or calling her at (908) 925-6834.

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*All reservations due by April 15



Include name, address, daytime and evening telephone numbers along with your check or money order of payment in full or deposit of \$20. You may wish to share a room with a friend; please send their name with your payment. Mail to: Adventist Singles Ministries, 6600 Martin Road, Columbia, Maryland 21044; telephone (410) 995-1910.

Blake Hall, speaker

ADVERTISING RATES

Minimum charge: \$15 for 50 words or less for ads originating in the Columbia Union and \$20 for all others. Additional words, 25 cents each in the union, 40 cents each outside the union. Ads must be placed at least four weeks before the issue date by mail or calling (301) 596-0800 or (800) 438-9600 toll-free. The Visitor does not guarantee the integrity of any product or service advertised.

MISSIONARIES FOR MICRONESIA: Three thousand miles of islands in the beautiful Pacific Ocean are looking for Adventist young adults who may not have finished college yet but would like to be a teacher in grades K-12, accountant or maintenance worker, with the primary focus of bringing the gospel to the people of Micronesia. As an introduction to Micronesia, on your computer, access our Internet World Wide Web page, which has the following address: <http://our.world.compu-serve.com/guammicronesiamission>. The GMM is currently looking for three experienced principals (with degree) for leadership of K-12 schools with enrollments of 300-800 students. Respond to gmm7@kuentos.guam. NET or CompuServe 74532, 1713; send a fax to (671) 477-5674; or write to Wilbur H. Claus, Director of Education, Guam-Micronesia Mission, 290 Chalan Palasyo, Agaña Heights, Gu 96919. (415)

FOR SALE: Two burial sites in the Garden of the Good Shepherd, Fort Lincoln Cemetery, Bladensburg, MD. Reasonable price. Call anytime; (301) 874-2079. (41)

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HOME CARE DIRECTOR is needed for a busy home health/hospice/respiratory agency. Must be R.N.-licensed with at least three years' experience in a supervisory or administrative position. The qualified candidate must also demonstrate good leadership and communication. Excellent interpersonal, organizational and problem-solving skills are necessary. See for yourself why Portland is one of the most livable areas in the country. We have mild winters, are located close to mountains and the ocean and have many recreational opportunities. Send resumé in confidence to: Human Resources, Portland Adventist Medical Center, 10123 SE Market St., Portland, OR 97216; or call (503) 251-6130. (1215)

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THE PIONEER VALLEY ACADEMY Alumni Association is having a reunion July 5-6 at Atlantic Union College in South Lancaster, MA. Please make plans to attend. If you have not received a newsletter or if you have questions, please contact: Lauri LaClair-Perry '77, 554 Skunknett Rd., Centerville, MA 02632; (508) 420-5121. (41)

WEIMAR INSTITUTE, a supporting ministry of the Adventist church, has an opening for the dean of the college. Doctorate in education, health or business and five years' administrative experience preferred. Strong personal commitment to the Lord and the Seventh-day Adventist Church required. Join us in this blessed mission, where miracles are almost routine! Contact: Robert Montague, President, Weimar Institute, P.O. Box 486, Weimar, CA 95736; (916) 637-4111, Ext. 7011; or send e-mail to rob@psyber.com. (61)

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CANADIAN UNION COLLEGE seeks applications for a faculty position in the business and economics department to begin on September 1. The applicant must have a doctorate in business or a related field, be prepared to undertake research, possess strong skills in current information technologies and management science and be committed to the mission of the college as well as the Adventist church. Send curriculum vitae to: Vice President for Academic Administration, Canadian Union College, 235 College Ave., College Heights, AB, T4L 2E5. (51)

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LEGAL NOTICES

Ohio Conference Triennial Session

The 36th regular triennial session of the Ohio Conference of Seventh-day Adventists will convene at 9:30 a.m. on Sunday, May 19, 1996, at the Mount Vernon Hill church, 535-A Wooster Rd., Mount Vernon, OH. The purposes of this meeting are to elect officers and committees, consider recommendations for revisions of the constitution and bylaws and to transact such other business as comes before the conference.

EDWARD MOTSCHIEDLER, *President*
RAJ ATTIKEN, *Secretary*

Ohio Conference Association Meeting

Notice is hereby given of a legal meeting of the Ohio Conference Association of the Seventh-day Adventist Church, incorporated under the laws of the state of Ohio, in connection with the 36th triennial session of the Ohio Conference to be held in the Mount Vernon Hill church, 535-A Wooster Rd., Mount Vernon, OH, at 2:30 p.m. on Sunday, May 19, 1996. The purposes of the meeting are to elect officers and trustees and transact any other business that may come before the association at that time. Delegates to the 36th triennial session of the Ohio Conference of Seventh-day Adventists are delegates of the session.

EDWARD MOTSCHIEDLER, *President*
RICHARD TERRELL, *Acting Secretary*

Mount Vernon Academy Corporation Meeting

Notice is hereby given that a meeting of the Mount Vernon Academy Corporation will be held in connection with the 36th regular triennial session of the Ohio Conference of Seventh-day Adventists in the Mount Vernon Hill church, 535-A Wooster Rd., Mount Vernon, OH, at 3:10 p.m. on Sunday, May 19, 1996.

This meeting is called to elect trustees and transact any other business that may come before the constituency at that time. The delegates to the 36th triennial session of the Ohio Conference of Seventh-day Adventists are delegates of this session.

EDWARD MOTSCHIEDLER, *President*
STEVEN A. DAVIS, *Secretary*

Allegheny East Conference Prison Ministry Federation Constituency Meeting

The Allegheny East Conference's Prison Ministry Federation will hold its constituency meeting on **Sunday, May 5, 1996**, at 10 a.m. at the Berea Temple Seventh-day Adventist Church, 1901 S. Madison St. in Baltimore, MD.

The business to be conducted during this constituency meeting includes election of officers for the 1996-1999 triennium and the consideration of proposed changes to the federation's constitution and bylaws.

ISAAC POWELL, *President*
TILLMAN M. PECK, *Parliamentarian*

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	Apr. 5	Apr. 12	Apr. 19
Baltimore	6:34	6:41	6:48
Cincinnati	7:05	7:12	7:19
Cleveland	6:56	7:03	7:11
Columbus	7:00	7:07	7:14
Jersey City	6:25	6:32	6:39
Norfolk	6:30	6:36	6:43
Parkersburg	6:54	7:01	7:07
Philadelphia	6:29	6:36	6:43
Pittsburgh	6:48	6:56	7:03
Reading	6:32	6:39	6:46
Richmond	6:35	6:42	6:48
Roanoke	6:46	6:52	6:58
Toledo	7:05	7:12	7:20
Trenton	6:27	6:34	6:42
Washington, DC	6:35	6:42	6:49

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