



Isaiah 62:6

KEYSTONE SENTINEL



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boardroom

By
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What We Are Doing When Finances Get Tight: The Individual and Family

This is the first article in a multi-part series that will delve into financial patterns of practice and ministry being noticed by individual pastors, church and school leaders, and laity throughout Pennsylvania.

Financial instability exists across America. Nearly every day we hear news of more home foreclosures, bankruptcies, and continuing budget deficits at seemingly all levels of government.

To say that many individuals and families are struggling financially would be an accurate but underwhelming statement. So let's consider some facts and figures to put things into better perspective.

The last officially reported unemployment statistic was 9.1%, though many conservative skeptics put the "real" unemployment/underemployment figure at over 15% (due to expired reporting of "new" unemployment benefits, inclusion of estimated job growth figures, etc.). If accurate, one out of every six people you know either has no job or is working -- and earning -- substantially less than desired.

So, you ask, how has that really affected individuals and families in our churches and Christian schools? We should have enough faith to practice reliance on God to provide for our needs, right? Consider some of the observations KCEA staff and local pastors throughout the state have made during the economic "depression":

1. *A Christian educational and life world-view is less important than "saving money."* One of the most frequent reasons recently given by parents in disenrolling their child(ren) from a Christian school is that they "can't afford it." When asked where they will send the kids, the parents' responses vary between increasingly popular charter schools (either brick-and-mortar or cyber charter version), public school (financially costing next to nothing extra), and home education (perceived as low-cost). Most conservative Christian colleges are increasingly perceived as being "too expensive" for a child to attend, especially if it lies outside the state; thus, many parents are advocating attending there for maybe a year or two before going to a state college/university (or vice-versa) to finish at a lower financial cost.

2. *Christian education is more often equated with other household expenses.* For some, education begins to be defined by affordability and value. Since it often is a "big-ticket" expenditure for many families,

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it comes to be viewed as in competition with or of equal value with other everyday family costs. Sometimes the education budget gets cut in favor of maintaining newer vehicles or entertainment, and sometimes for necessities like food and home-related bills. Too often the level of conviction is "I'll do what I can" instead of "I'll do whatever it takes."


3. *"Government handouts" take precedent over "six days shalt thou labor" and God's timely provision.* Believers have historically shunned most welfare programs, such as state and federal unemployment benefits and cash assistance. But the trend has changed recently, with more people willing to sign up for social benefits ASAP before really attempting to explore and prayerfully consider what the Lord would have them do or asking their fellow believers for help. The ease, accessibility, and apparent reliability of governmental dependence is contagious. Willingness to take individual responsibility for oneself and one's family is on the decline. In one instance, a professional was asked what he would do if he lost his job. The answer? "Sign up for unemployment. I'll stay home and not try to go to work for a while." The statement by the Federal Reserve on June 22 that the overall economy and jobs picture will remain bleak into 2012 reinforces the prediction that this mentality will grow through pragmatism rather than faith.

4. *Family money and time come before giving.* From 2008-2009, overall charitable giving decreased more than 13% (the largest in over forty years), though overall giving in 2010 increased nearly 4% (in current dollars). Fewer people are volunteering their time and energy in order to work a second or third job to pay for rising tax, utility, health care, education, and food costs. Churches across America are reporting lower tithing and gift levels, resulting in churches and schools opting to either

release quality staff or not hire needed staff. It is taking missionaries on deputation significantly longer to raise sufficient sustained support to reach the field. Fewer people are volunteering time and energy to help with projects at their church or school, with the most common reason being "I have to work." Yet some still seem to find enough money for nicer vacation trips or new item purchases in the midst of their financial "struggles."

Bottom line: we will find the money to do or support what we believe is important.

The head of household must do what is best for his/her family. But we cannot expect God's blessing by saying a simple prayer or two each day without also giving our best effort to address the problem. The challenge comes in how much we believe "God will supply all your need" (Philippians 4:19) and provide for His own, or if we will assert our human will ahead of prayerful consideration of God's will and intended action for us.



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OWN CASE, TO CLAIM AN
EXCEPTION."***

—William Wilberforce



The Bible and Society

Recent Items of Interest for Believers

More Underground Jerusalem

Following significant work by the Israel Antiquities Authority (IAA) and other groups, visitors can “see” unique portions of Jerusalem underground through the Western Wall Tunnel, Hezekiah’s Tunnel, and a drainage tunnel to be opened to tourists this summer (as reported in February’s *Sentinel*). Another major underground passage is being finished and should open to visitors in 2014. It will link up with the Western Wall Tunnel and travel under the prayer plaza and the city’s Muslim Quarter. Since it is near Islamic sites, including the Al-Aqsa Mosque, their leaders are opposing the work as destructive to the mosque.

<http://www.theblaze.com/stories/did-you-know-jerusalem-had-an-underground-city-see-for-yourself/>

TheBlaze.com, May 30

Search for Sodom Continues

Determining the actual location of the biblical towns of Sodom and Gomorrah has been ongoing for centuries. Tradition and some older maps point toward the southern Dead Sea region, but the general lack of significant findings has aided other searches. A joint Russian-Jordanian search using submarines (reported in the January *Sentinel*) and satellite imaging indicates some man-made remains, and a rumored Israeli submarine search determined any objects to be on Jordanian territory.

In a search to the northeast of the Dead Sea, Tall el-Hammam shows some evidence as being one of the “cities of the plain,” Sodom or Gomorrah. Apparently occupied between 4000 B.C. and 1550 B.C., a significant layer of ash in the archaeological record points to the town’s destruction between 1800-1550 B.C., with the site remaining unoccupied for 500 to

700 years afterward. Much work is yet to be done at this and other town sites in the area to determine their precise identities.

<http://popular-archaeology.com/issue/april-2011/article/looking-for-sodom-the-north-side-story>

Popular Archaeology, April 30

Noah’s Ark Replica Gains Global Interest

Johan Huibers has spent a small fortune constructing a to-scale, floating model of the ark in the Netherlands in the city of Dordrecht. While it is to scale, construction company owner Huibers had to modify the plans to pass national safety standards: steel barges make up much of the hull, and all the timber must be coated with three coats of a fire-retardant varnish (instead of the biblical pitch, a clear fire hazard). Once it is completed, Huibers intends to open up his ark to the public, and hopes to have it in London during the 2012 Olympic Games. Interest has also come from Israel and Texas, either in controversy or in hopes of a visit from the boat. Either way, he hopes to finish the boat by July.

http://www.nytimes.com/2011/05/30/world/europe/30ark.html?_r=1

The New York Times, May 30

Jamestown Dig Continues

After finding the history book-changing remains of the 1608 church (reported in the November 2010 *Sentinel*), archaeologist William Kelso and a new dig team return this summer to look for the west end of the church and to excavate a “mud-and-stud” structure that could have been the first guardhouse. Their hope is to determine the church’s exact size and to look for evidence of an expanding settlement that caused settlers to move the church building in 1617 to the center of the new fort. The dig will focus on a previously unexcavated part of the fort that had been covered by Confederate earthworks in 1861 near the 1907 Memorial Church.

http://articles.dailypress.com/2011-06-10/news/dp-nws-jamestown-dig-20110610_1_civil-war-earthwork-jamestown-rediscovery-archaeologists

The Daily Press (VA), June 10



UPCOMING REGIONAL ADMINISTRATIVE SEMINARS

KCEA will be holding its second and third regional seminars that will present and discuss current vital issues in Christian education, educational practice, and philosophy. What trends are we seeing? How can we effectively and inexpensively improve classroom instruction and the student learning experience?

Meeting Dates and Locations

- *Eastern Regional Seminar:*
June 30 at Emmaus
- *Western Regional Seminar:*
July 15 at New Kensington

To register or to get additional information, contact the KCEA office.

NATIONAL NOTES

Announcements and Updates

Bible believers should be faithful to discern how issues could affect their evangelism, edification, religious freedom, and life. There are several legislative and policy issues of which to be aware and involved.

Upcoming 3% Withholding Requirement

Starting Jan. 1, 2013, 3% of all monies to be paid by federal, state, and local governments to anyone providing a product or service to them will be withheld. Utility and repair companies, consultants, hardware stores, the self-employed, and many others in business would have payments delayed. They would also be forced to fill out more paperwork in order to comply with this requirement. The Chamber of Commerce is lobbying to repeal this law.

Visit <http://www.repealwithholdingnow.com/> for more information about the upcoming requirements and the Chamber's repeal effort.

Mandate: New Cell Phone "Text" Chip

Starting next year, all new cell phones and handheld communication devices will have a new embedded chip that will allow local, state, and federal governments to transmit "emergency" text messages directly to your phone or device. The effort, called the Personal Localized Alerting Network (PLAN), is intended to significantly update and expand emergency notifications for disasters, terror alerts, Amber Alerts, and other critical notices. Notices would receive priority over all other communication traffic. According to the proposed effort, people would be able to opt out of all but federal notices. Critics claim it is a further government intrusion into personal communications practices, and it opens up a host of potential scenarios for abuse and distraction (especially while driving or while at work).

More Internet Domain Names?

The international organizing watchdog for the internet, the Internet Corporation for Assigned Names and Numbers (ICANN), voted June 20 to allow a vast expansion of internet domain names, beyond the currently familiar .com, .gov, etc. In this new structure, a domain name could be organized based on a theme, product, or brand. Starting on January 12, 2012, any group with \$185,000 can petition ICANN to add a new ending name to the internet, and the name could be almost any word in any language. This would supplement existing country suffixes (.ca for Canada, for example) and other recently approved endings (e.g., .xxx and .tel along with twenty others). While this change will help companies in promoting their products and services, it will open up huge complications for internet filtering companies and software designers, who will have to further account for the up to 1,000 estimated new endings that will come from expansion.

Ongoing National Updates

Fairness Doctrine Dropped, Replaced? Federal Communications Chairman Julius Genachowski agreed in early June to drop the "Fairness Doctrine" and related provisions from the Code of Federal Regulations. Instead, an FCC commissioner is advocating increased regulation of the "on/off ramps": amount of access, "parity" of access, and speed. This could lead to reduced numbers of internet service providers.

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NATIONAL NOTES (Continued from Page 4)

DOMA and ENDA 20 of 24 federal bankruptcy court judges declared the Defense of Marriage Act unconstitutional on June 13, as a case before them involving a homosexual “couple” could not otherwise be resolved. On May 25, a member of the Administration’s Advisory Council on Faith-Based and Neighborhood Partnerships also called for a DOMA repeal and the passage of the Employment Non-Discrimination Act. (This dangerous piece of legislation could force any employer — even churches and schools — to preferentially hire and retain homosexuals even if it is against their doctrinal belief or practice.)

Proposition 8 Appeal The motion to vacate Judge Walker’s ruling was denied on June 14. The case will proceed in the California Supreme Court, which will determine the ability of Proposition supporters to defend the law in court.

Don’t Ask—Don’t Tell Over 1 million troops have currently undergone sensitivity training in preparation for inclusion of open homosexuals in the military. The claim that the change will not affect troop cohesion has not yet been certified.

“ObamaCare” Employer Insurance In a recent report, one-third of employers would definitely or likely drop employee health insurance coverage once the law goes into full effect in 2014. As a result, individuals may be forced to buy their own and spend more money for it.



THE STATE LINE

School Choice Update Negotiations continue to be ongoing, and there is behind-the-scenes action in both the House and Senate to pass both EITC funding and school choice options. This may be done by combining parts of SB 1 (kids in the worst public schools) and HB 1330 (expanding EITC) into one bill and passing it by July 1.

Abortion Bills Moving HB 574 (early June) and SB 732 (June 16) both passed their respective chambers with strong majorities. SB 732 was successfully amended to strengthen regulatory language, forcing abortion centers to be regulated under the same standards as ambulatory surgery facilities. The bill is now being considered in a House committee before a final vote in the House.

State Budget and Employee Contracts At the end of June, 15 of the 19 state union employee contracts will expire, with two more ending in August. These contracts cost taxpayers over \$4.6 billion annually. With revenue higher than anticipated, unions are pushing hard to get some of that money back for state education, infrastructure, and other projects. Conservatives want to reserve money to pay for pension and other costs that will skyrocket in the near future.

St. Elizabeth’s Relief Legislation SB 1134 has been introduced, which would restrict the Department of Public Welfare from imposing licensing upon religious children’s ministries. Also, U.S. Supreme Court justices will confer Sept. 26 to discuss the merits of considering this religious liberty case.

The Sentinel is an electronic publication of the Keystone Christian Education Association, 6101 Bell Road, Harrisburg, PA 17111 (717-564-1164; TClater@kcea.com). Affiliating ministries should refer to their Special Reports and monthly News Notes for additional information on these and other topics.

The Sentinel is intended for general circulation. To subscribe, send an email to TClater@kcea.com with SENTINEL in the subject line. In the body of the email, include your name and mailing address, and what church or school ministry you are associated with. Subscribers are encouraged to distribute each issue to friends and contacts either electronically or in print.

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KCEA is a loose association of Bible-believing churches and Christian schools in PA uniting under a common banner for the furtherance of a common goal: the protection and promotion of Christian education as a philosophy and methodology of training our youth.

The Association is a faith ministry that serves Bible-believing ministries in Pennsylvania. Churches and other ministries are encouraged to support the Association with regular prayer and financial gifts. Dr. Tom Coleman, President. Rev. Ross Ritchey, Vice-President. Mr. Michael Boole, Secretary-Treasurer. Dr. Theodore Clater, Executive Director.