

# Connections

LINKING RHEMA GRADUATES AROUND THE WORLD

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Getting Your  
Hou\$e in Order

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Financial Freedom:  
Getting Your Hou\$e in Order

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# The Bottom Line

## Financial Freedom: Education, Decision, and Resolve

DOUG JONES | RMAI/RAA National Director

Throughout the year, my staff and I hear from so many of you, our precious alumni, and for this we are glad. In the midst of the praise reports and testimonies, however, we are also hearing many reports about those who are struggling financially.

The burden of debt within our alumni family has definitely caught our attention. The depth of this issue has compelled us to address the subject throughout this edition of *Connections*.

Biblical encouragement to address this subject lies within Hebrews 12:1, “. . . let us lay aside every weight, and the sin which doth so easily beset us, and let us run with patience the race that is set before us.”

Weights hinder our progress. The race is evident—winning souls and making disciples—kingdom business! But when we who are in this race are bound with personal weights such as debt, it turns us inward. We become self-absorbed, and therefore our ability to assist others is hindered. **Personal financial debt is a weight that must be laid aside!**

As we considered how to cover this subject, we realized there were many starting points from which we could climb the mountain. Our first thought was to tackle church and ministry finances. But then the approach we should take became obvious to us. The way we handle our personal finances is exactly how we handle our ministry or church finances. So we decided that personal finances would be our emphasis.

Another area of concern was whether to address the issues of faith, tithing, and giving as they relate to personal finance. After some discussion, we concluded that there is adequate teaching within our alumni family about the “spiritual side” of the coin, but what’s lacking is the “natural side” of the coin.

So, we’ve chosen to address such things as budgeting, tracking your spending, assigning every dollar a job, snowballing credit card debt, and acquiring simple wisdom that will daily move our personal finances into a healthy state of being.

Consider the following statistics:

- 72 percent of American families carry some kind of debt.
- The average household has 10 credit cards (with an average interest rate of 18 percent).
- The average family carries a credit card debt of \$4,000 from month to month.
- The majority of Americans will retire with less than \$10,000 in annual income, and with little or no retirement savings.

With all of this in mind, we believe it is time for the RHEMA alumni family to address the issue of personal debt. This task will require a season of **education**, a **decision** to tackle the problem, and the **resolve** to stay on our chosen course until this weight of debt is fully laid aside.

It is our prayer that each one of us enjoy such financial freedom that we are enabled to focus our entire attention on the race that is set before us—free from the distraction and bondage of financial debt.

A fellow laborer,

Douglas E. Jones  
RMAI/RAA National Director

“Money is one of the most important subjects of your entire life. Some of life’s greatest enjoyments and most of life’s greatest disappointments stem from your decisions about money. Whether you experience great peace of mind or constant anxiety will depend on getting your finances under control.”

—Robert G. Allen,  
author of  
*The One Minute Millionaire*  
and other financial books

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## Financial Freedom: Getting Your Hou\$e in Order

*The more we know about money, the more we can control it in a purposeful and liberating way. In this issue, your fellow RHEMA grads talk about how to get out of debt, manage the money you have, and build toward a bright financial future.*

### Developing the Habit of Money Management // James and Maggie Franklin //

✦ James and Maggie Franklin ('89, '90)



**James and Maggie Franklin** discuss how a budget can help your faith and lead to financial freedom. James and Maggie pastored New Covenant Bible Church in Moreno Valley, California, for 15 years. Today, they are itinerant ministers.

James Franklin points out that money—in one form or another—is attached to every area of our lives. “Ecclesiastes 10:19 says that ‘money answereth all things,’” he says, “so being a good manager of money is important.

“As ‘Word people,’ we know we should give tithes and offerings,” he continues, “but how do we manage the other 90 percent? The Lord wants us to live by faith, but also to count the cost concerning our life and lifestyle.”

As the Franklins point out, God wants us to know the numbers in our budget. “We are creatures of habit,” Maggie says, “so the habit of managing our money is more important than the amount we have.”

## Delivered From Debt // Marianna Moore //

### ◇ Marianna Moore ('02, '03)



As a single mother, **Marianna Moore** applied both natural and spiritual principles to overcome overwhelming debt. Marianna is the founder of Grace and Mercy Ministries, and is also currently the RMAI/RAA receptionist.

At the end of a tumultuous marriage, Marianna Moore found herself almost a million dollars in debt.

“My house was in the red for more than three times its value, but I wanted to keep it for my children’s sake,” says Marianna. “Every time I opened the mailbox, there were more bills. My wages were being garnished, and there was no end in sight.”

For the next two years, she worked at paying down what she could and living off the little left over. Then on December 24, 2000, Marianna gave her life to Jesus.

“Slowly, I started to believe that God could show me a way out,” she recounts. “I began reading every library book I could about money, and

asking for help. **I started owning the debt instead of it owning me.**”

As Marianna paid toward her debt each month, God moved supernaturally on her behalf. Several debtors forgave bills completely, and her house tripled in value.

“By October 2005, I sold my house, paid off the remaining debt, and bought my current house,” Marianna says. “I found out that when you do your part in the natural, God is faithful to deliver you!” •

### ◇ TIPS FOR GETTING OUT OF DEBT

- **Put everything in your budget.** “Besides bills, plan everything from gifts and haircuts to groceries and activities. Locate what takes you by surprise so you can be prepared.”
- **Get a clear picture, and then release your faith.** “I made a list of every bill, then prayed over it every night before bed, calling it ‘paid in full’ in Jesus’ Name.”
- **Make extra money.** “I babysat, wrote cards, and wrapped presents for a reasonable fee. I even rented out the extra bedroom in my home.”
- **Don’t spend raises.** “When I got a promotion, all the additional income went toward the debt. My budget didn’t change.”
- **Tighten your belt.** “Instead of going to movies, we got them from the library. I prepared menus and shopped only once a week. Clipping coupons and comparison shopping saved me from the ‘dollar here, dollar there’ trap.”
- **Take inventory.** “I sold a set of china plates that was gathering dust and paid off a bill. Don’t part with things you’ll regret losing, but sell anything you don’t need.”
- **Buy on sale.** “If you’re paying full price, you’re paying too much! And don’t buy anything you don’t have to.”
- **Save.** “Have a savings account, even if it’s just a jar on the shelf for now. The time will come when it grows.”
- **Seek wisdom.** “Read, talk, and ask questions.”
- **Tithe.** “Never, ever compromise your tithe. Period.”
- **Have faith.** “It can move mountains of debt!”

The Franklins say that a budget has been vital in helping them develop the right financial habits—and their faith. **“A budget is our financial wisdom written down,”** says James. “It keeps us from living beyond our means, because we always know where we are. And it shows us where we need to exercise our faith and ask the Lord to help us. Because of a budget, we can know how to pray weeks or months in advance. The discipline of working with a budget actually helps our faith.” •

### ◇ TIPS FOR MANAGING YOUR BUDGET

- **Be aware.** “Know how much is coming in, from where, and when. Know what expenses need to be paid, and when, so you can avoid late fees and other problems.”
- **Prioritize.** “List your expenses in the order you must pay them.” (Remember to include life insurance and savings in your budget.)
- **Save.** “Start saving now. If you save \$150 per month at 10 percent from age 25 to age 65, you would end up with nearly one million dollars!”

### ◇ Fred ('00, '07) and Tracey ('06, '07) Arseneault



*Newly married and just starting out in itinerant ministry, Fred and Tracey Arseneault share a common-sense approach to balancing money and ministry. They currently travel and minister in the U.S. and around the world.*

When we first heard about short-term RHEMA mission trips, I wanted to go on all of them!" laughs Tracey. "But since I'm not the only one involved in the decision, I asked Fred, and he answered, 'Sure you can go, if you get your money.'"

So Tracey worked, wrote support letters and believed God, got the money, and went to Peru. Since then, she and Fred have graduated from RHEMA and traveled around the world ministering.

"I've learned to get the money *first*, so we don't get behind," Tracey says. "Working a secular job doesn't mean you aren't in ministry."

Fred says, "It's like Pastor Hagin says: 'The natural and supernatural coming together make an explosive force for God.' So we budget and see where we are, then see where we can go—and whatever we can't do, we ask God to handle it.

"Credit cards are a huge issue," he adds. "I see people who plan poorly, use the credit card, and just hope God will take care of the bill. That puts their financial future in jeopardy."

Among other things, Tracey does contract work in the corporate world to earn money for ministry trips. "God didn't give us our talents, skills, and abilities, then intend for us to stop using them when we go into the ministry. Those skills are to bridge us into the person He's called us to be." •

### ◇ TIPS FOR TRAVELING MINISTERS

- **Combine other income streams with ministry.** This can include jobs, contract or temp work, direct-mail campaigns, fundraising, and anything else you can think of. "I've applied to work a part-time job at night," Tracey says. "I can pursue ministry during the day, go out preaching on the weekends, yet still earn money for my household and other trips."

#### Connections says—

◆ *J-O-B is not a dirty word (Eph. 4:28, 1 Thess. 4:11), and it doesn't have to be an either-or proposition. A secular job can use your gifts and talents, give you seed to sow, provide for your family, and help you pay bills so you can maintain a good witness and a good credit score. The Apostle Paul worked at his trade while preaching the Gospel (Acts 18:1-3, Acts 20:33-35, 2 Thess. 3:8-10). You can too.*

- **Use *The Traveling Minister's Handbook* by Marvin Yoder.** "It helps you plan for where you are now, where you're going, and how much it'll cost as you move forward," Tracey says.
- **Don't use credit cards if you don't have the money.** Period.
- **Listen to your spouse.** Lean on each other's strengths, and work hard to stay in agreement. "You are there to balance each other," says Fred. "Don't work against each other."

### From Rags to Riches—One Step at a Time // Glen and Theresa Johnson //

### ◇ Glen ('80, '81) and Theresa Johnson

*He's been in the ministry for more than 25 years, but before he got saved, Glen Johnson was a self-described "chew-spittin', beer drinkin' logger." Today he and his wife, Theresa, pastor Faith Center Church in Vancouver, Washington, and they own property and investments into the millions. Here's how they did it:*

"I think where people miss it the most," says Glen, "is that they don't ask for help with their finances. I asked for help. When we started out, we were just as bad off as anyone else, but we decided, 'Let's climb out of this.' We asked a successful man in our congregation to teach us about budgeting and how to run our finances."



One way the Johnsons invested was in real estate. "We struggled in our 20s," says Glen. "Then we bought our first home, and when the price went up, we took the equity out of that to buy a rental house. Then it increased in value and we did it again. I think there's a certain amount of risk you have to take—there were times when if my renters didn't pay the rent, I wouldn't have enough money to make the payments. But the risk paid off for us."

Glen believes in the seed principle. "Investments don't pay off overnight," he says. "But you have to get started, and too many people don't start. Lots of Christians think that God's just going to bail them out when they're 65 and, well, it doesn't happen! Financial success takes discipline and planning and patience." •

### ◇ TIPS

- **Be a saver.** "I don't care if it's a dollar a week. God can't bless your storehouse if you don't have one. Pay your tithe, give offerings, and save. If you saved or invested every raise, you'd be wealthy by the time you're 65."
- **Don't try to be something you're not.** "One problem I see is that we try to drive nicer cars or live in nicer houses than our budget allows in order to impress someone. But the people we're trying to impress don't really care, and they aren't making our monthly payments!"
- **Get the money thing right.** "More money is not necessarily the answer to your problems. You have to get your heart right and [manage] your finances right or money can destroy your life and the integrity of your ministry."

## Debt Wiped Out—One Step at a Time // Dawn Strelow //

### ▷ Dawn Strelow

*Dawn Strelow became desperate enough to educate herself, say 'no' to overspending, and get free from over \$91,000 of debt!*

*Dawn is a member of Church on the Move in Omaha, Nebraska, pastored by Tony Finley ('93, '94).*



**D**awn was young, single, and over \$50,000 in debt when she realized she was in financial trouble. “I had a car loan, student loans, and credit card debt,” she says, “and I battled unsuccessfully for almost four years before it started getting fixed. I’d tell myself, ‘I’ll just spend less and pay it off *next* month.’”

“I even took part-time jobs, but I used the extra money to increase my standard of living. I had no grasp on how to budget or track my spending,” she says. “I wanted to go out to dinner with my friends more than I wanted to pay off the dinner I’d charged last month.”

Things didn’t start to change until Dawn attended a financial class at her church. “I learned how to budget,” she says. “I discovered I was spending about \$1,000 more per month than I was making!”

After she created a budget, she got serious about making it work. “My

first step was going a whole month without using my credit card,” Dawn says. “The first thing I said ‘no’ to was going out to dinner with my friends on the weekend. They went out, and I sat home—it was hard!”

“And I cut out everything extra. I changed my cell phone plan and canceled my home phone, Internet service, and cable. I let people know that I loved them, but I wouldn’t be buying extravagant gifts for a while. I stopped my gym membership. I clearly remember getting near the end of the first month and eating marshmallows for dinner!”

But Dawn knew the sacrifices wouldn’t last forever. “I was desperate enough to do it,” she says. “The class and the books helped show me that there was hope. There was a date on the calendar when I would be out of debt, and that gave me the fortitude to say, ‘I can do this.’”

This time when Dawn got a second job, she used the whole paycheck to tithe and pay down debt. Along the way, her priorities began to change. “The satisfaction I used to get from buying things, I started to get from writing checks to pay off debt. I got excited paying bills because I felt responsible. I was working toward something, and I could see it happening!”

Although she paid off over \$10,000, when Dawn married Eric in June 2004, their combined debt grew to over \$91,000. But as this issue of *Connections* goes to press, they have just paid that debt *completely off*. “It’s been worth it all,” Dawn says, “and anyone can do it if they put their mind to it!” •

### ▷ TIPS FOR PAYING OFF DEBT

- **Read.** After the class at her church, Dawn read *Are You Being Seduced into Debt?* by John Cummuta ([www.johncummuta.com](http://www.johncummuta.com)). “It helped me to figure out where I was spending the money I didn’t need to spend,” she says. “And it gave me hope that I could get my debts paid. The book went a step further to tell me that if I invested that money, here’s how much I’d have in 20 years.”
- **Use a budget system.** Dawn uses the Mvelopes® online budgeting system from Crown Financial ([www.mvelopes.com](http://www.mvelopes.com)). “I’d encourage anyone to take a tour of their tutorial,” she says.
- **Keep learning.** Dawn has continued to read books on finances. “I’ve also read *Debt-Proof Living* by Mary Hunt,” she says. “I knew I had to get educated.”

## Keeping Spending Under Control // Don and Denise Burns //

### ▷ Don ('04, '05) and Denise ('97, '98) Burns

*For managing daily expenses, Don and Denise Burns recommend an envelope system that has worked for them. The Burnses live and work in Round Rock, Texas.*

**W**hen we get paid, we pay our tithes and regular bills (mortgage, utilities, and so on) with checks,” Denise says. “Then we get the rest of the money in cash and put it into envelopes marked ‘groceries’ or ‘babysitting’ or ‘pet care’—and that’s all the money we have for the month for that category. On each envelope, we write the month and what’s inside. Then, each time we spend, we write the date and the expense so we can track where we’re spending.”

Denise carries all the envelopes with her in her purse. “It really keeps you on track at places like the grocery store,” she says. “You want to splurge, but you look in that envelope and see you only have this much money left until the end of the month, so you think twice. It’s also cool because some months you may not use all the money in an envelope, so it keeps stacking up for when you do need it.” •



### ▷ TIPS FOR USING AN ENVELOPE SYSTEM OF BUDGETING

- **Figure out the categories you want to use.** There are several areas where you might want to set aside money each month, including groceries, babysitting, toiletries, pet care, kid’s activities, gasoline, dry cleaning, gifts, car repairs, hair care, entertainment, and “extra.”
- **Get help from the experts.** For more information, see Dave Ramsey’s envelope budgeting system ([www.daveramsey.com/etc/cms/index.cfm?intContentID=3461](http://www.daveramsey.com/etc/cms/index.cfm?intContentID=3461)) or the Crown Financial envelope system ([www.crown.org/cartproducts/product.asp?sku=CO221](http://www.crown.org/cartproducts/product.asp?sku=CO221)).

## Tips: When It Comes to Money . . .

**Are you digging yourself into a financial hole?** To determine the stability of your finances, ask yourself these questions:

- Do I know the total amounts of my debts and obligations?
- Do I live from paycheck to paycheck?
- Do I sometimes pay late fees on loans or credit cards?
- Am I paying only the minimum payments on credit cards?
- Have I used (or do I plan to use) a consolidation loan to pay my bills?
- Do I argue with my spouse over finances?
- Have I reached (or am I about to reach) my credit card limits?
- Have I received calls from debt collection agencies?
- Have I been threatened with repossession of my car, or have my credit cards been closed by creditors?
- Have I put off medical or dental visits because of financial problems?
- If I lost my job, would I be in immediate financial difficulty?
- Do I lack adequate insurance because of financial problems?
- Am I behind on child support or other court-ordered payments?
- Have I bounced checks within the last 12 months?
- Am I unable to obtain credit due to my credit report?
- Have I been turned down for an apartment or home mortgage because of my credit?

➔ If you answered “yes” to any of these questions, **take action now** to reach financial freedom.

### Step 1.

Learn from mistakes; don't repeat them.

**We asked** some of your fellow grads, “What habits do you see causing financial pain?” Their answers may sound familiar to you:



Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts.

—Proverbs 24:3–4 TLB

“Using multiple credit cards. I will never have more than one ever again.”  
—Brian Severin ('82, '83)

“Trying to have in 10 years (using credit) what it took my parents 40 years to attain.”  
—David DeMarco ('02, '03)

“Living on what I make instead of saving.”  
—Sam Graves ('89, '90)

“Playing the stock market without first knowing the game.”  
—Thor Ligard ('96, '02)

“Wasting money by eating out.”  
—Tom Cromwell ('85, '86)

“Not looking for more ways to bring in more income.”  
—Karen Busch ('94, '95)

“Failing to provide for the family or retirement in the name of ‘ministry,’ ‘giving to God,’ or ‘faith.’”  
—Tony Ramirez ('79, '92)

“Having to drive a luxury car, and other wacked-out priorities that suck the lifeblood out of the family budget.”  
—T.M. ('85, '86)

“Not learning more in our younger years about how to make money work for us.”  
—Larry ('87, '88) and Angela Keeton

“Internet spending. It's too fast, too easy to buy on impulse. You need more time to think about a purchase.”  
—Beth Webb ('78)

## Step 2.

Decide to change.

“I want  
to get out  
of the hole!”



Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.

—3 John 2

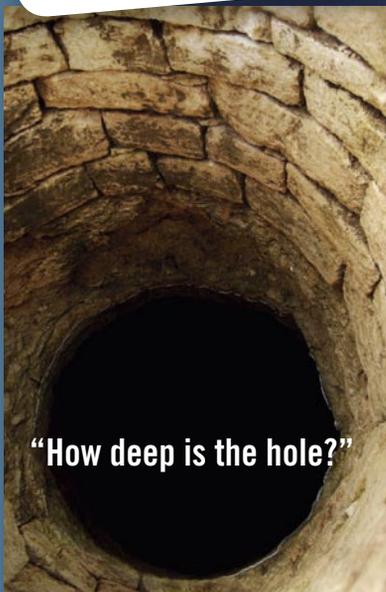
**Financial freedom begins** in the soul—where you *think*. Decide now to change your attitude toward money.

- 💰 Give your finances your full attention; don't be distracted by other things (Josh. 1:5–8).
- 💰 Put effort into changing. Your situation can't improve until you "take heed to yourself" (1 Tim. 4:16; Acts 20:28).
- 💰 Don't wait. Do something today to set out on the path of change—such as reading this entire issue of *Connections*.
- 💰 For progress to be made, a time of learning must take place first. Be willing to learn and change.
- 💰 Study. Attend a financial seminar (try "Find an Event" at [www.crown.org](http://www.crown.org)). Read books and Web sites about finances regularly, even if it's just a few minutes a week (see page 19).
- 💰 Ask for help from someone you know who handles money well, a financial planner, or a credit counselor.
- 💰 If you're married, get in agreement with your spouse (Amos 3:3). This is vital. Each spouse must take financial responsibility. Tip—go to a financial seminar together, so both of you can see the benefits of working on your finances.
- 💰 Be ready and willing to change your current thinking about money and spending (Rom. 12:2).

**Lack of attention = deterioration**  
**Focused attention = achievement**

## Step 3.

Be honest with yourself  
about your current  
situation.



“How deep is the hole?”

Be diligent to know the state of your flocks . . .

—Proverbs 27:23 NKJV

**Do you know how** much money it would take to get you completely out of debt? You must evaluate your current condition before you can rebuild (Neh. 2:13–15).

### First, determine your total debt.

- Make a list of everything you owe. Common sources of debt: credit cards, consumer debts (such as furniture and electronics), student loans, home equity loans, medical bills, rent or mortgage payments, auto payments, child support, alimony, and utilities.
- List each debt separately.
- Include all bills that have become overdue.
- Add it all up to determine your overall debt.

“In a buy-now, consume-now culture like ours, it takes courage to make the decisions today that may make us rich tomorrow.”

—Suze Orman

**Next, identify how you are spending your money each month.** (Get a budget worksheet online at <http://financialplan.about.com/cs/budgeting/l/blbudget.htm>.)

Be sure to list:

- Regular monthly household expenses (tithe, mortgage/rent, auto expenses, utilities, groceries, insurance).
- Discretionary spending (eating out, gym membership, gifts, maintenance, clothing, entertainment, hobbies).
- Revolving credit monthly payments (credit cards, student loans, equity loans, medical bills).
- Everyday spending (ATM machine, meals).

**After determining your monthly expenses,** figure out your monthly income. Include net wages, bonuses, interest, dividends, alimony and child support income, rents paid to you, disability, unemployment, social security, and gifts.

**Subtract your expenses from your income** to see if you're spending more than you're making.

More! |||

## Step 4.

Make a plan and set your goals.

“I’m climbing out of the hole.”

Many programs are available to help you plan your finances (see page 19 for ideas). Find the one that works for you. These ideas will get you started:

1. Carry a notebook and track everyday spending (newspapers, soda, coffee, and so on).
2. After a month, identify and eliminate spending that makes tithing, saving, and monthly payments difficult.
3. Create a monthly spending calendar. List bill due dates, birthdays, events, entertainment, and so on. Mark when your paycheck arrives.
4. Try using an envelope program for discretionary spending. The idea is simple: Make an envelope for every category of spending, and decide how much money goes into each. Then distribute your money into the envelopes. Once it’s in there, don’t spend it on anything else. When it’s gone, it’s gone until next paycheck. (See Burns article on page 7. Consider purchasing *The Cash Organizer* at [www.crown.org](http://www.crown.org).)
5. Pay all your bills on time. Late fees can ruin your credit.
6. Stop charging. Don’t spend money you don’t have. Your spending *this* month should conform to your income from *last* month.
7. Snowball your debt (see box below).
8. If necessary, call your creditors and make payment arrangements. *Don’t hide from them!* Consider credit counseling ([www.christiancreditcounsel.com](http://www.christiancreditcounsel.com)).
9. Develop new habits: Eat at home, buy with cash only, don’t shop when you’re stressed or unhappy, give yourself a day before buying, and so on. Aim to live within your means, not above them.
10. Learn more about managing credit. Find help on the Web (for example, go to [www.fool.com](http://www.fool.com) and click on “personal finance”).
11. Earn extra money, and use it to reduce credit card debt.
12. After a few months, reevaluate your system and make practical adjustments.
13. Have you checked out this MUST-READ Web site yet?  [www.money.cnn.com/magazines/moneymag/money101/](http://www.money.cnn.com/magazines/moneymag/money101/)

### Snowball Your Debt

**The principle:** To stop everything except minimum payments and focus on one debt at a time.

- List your debts from smallest to largest, putting the smallest at the top of the list.
- Pay only the monthly minimum amount due on each debt—*except* the one at the top of the list.
- On that one, pay a predetermined *extra* amount each month (example: \$25 minimum due plus \$20 extra = \$45 payment).
- Once the first debt is paid off, bring the second debt to the top of the list. Add the \$45 to that debt (example: \$25 minimum plus \$45 = \$70 payment).
- Continue to do this until all of your debt is paid off.

He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.

—Proverbs 10:4

## Step 5.

Work toward your bright financial future.

“I’m building on solid ground.”



### Take these steps to build future financial stability.

- 1. Start saving now**, even if it’s a few dollars at a time. Don’t wait until your finances are perfect. Set up the following accounts:
  - ✿ An emergency fund. Aim to have at least three months of your salary saved for emergencies such as loss of job, major repairs, or medical expenses. It’s not a question of *if* you’ll need it, but *when*. Be ready.
  - ✿ A major-purchases fund. Rather than buying a new car or furniture on credit, save up and pay cash.
  - ✿ A retirement fund. If you start young, you’ll make a fortune in compound interest. If you haven’t started yet, start now (see resources on page 19).

“Compound interest—Those who understand it, earn it. Those who don’t, pay it.” —John Cummata

- ◆ **Connections says:** The easiest way to save or invest is through automatic drafts from your checking account or paycheck. It frees you from remembering to save every month. Once you set it up, it’s money you don’t see, so you don’t miss it! For more information, read *The Automatic Millionaire* by David Bach or log on to [www.finishrich.com](http://www.finishrich.com).
- 2. Invest.** Instead of always working for money, get money working for you. (Good online resources include [www.freemoneyfinance.com](http://www.freemoneyfinance.com), [soundmindinvesting.com](http://soundmindinvesting.com), and [smartaboutmoney.org](http://smartaboutmoney.org).) *Note:* Pastors, ask your accountant about a 403(b) plan.
  - 3. Buy a house.** Often, you can make a mortgage payment for the same amount you are spending on rent, and you’ll own something that appreciates in value. And it’s a tax write-off too.
  - 4. Get debt-free.** Once you’re on solid ground, consider doubling up on the house and/or car payment.
  - 5. Be “a good man” (or woman).** (See box below.)
  - 6. Be patient.** It may take awhile to implement all these steps, but there is no feeling like the feeling of being debt-free and having planned well for your future. Stay with it.
  - 7. Dream.** Keep your hard work in perspective: You are on your way to financial freedom! Make a list of financial goals that will keep you motivated and focused.

### What is a good man?

John White is the pastor of Decatur Christian Fellowship in Decatur, AL.



“I’ve pastored for 25 years, and I’ve done a lot of funerals. Often people will say about the deceased, ‘He was a good man,’ yet the family had to borrow money to bury him. The Bible says, ‘A good man leaves an inheritance for his children’s children’ (Prov. 13:22 NIV). So that got me thinking about my grandchildren, and I started investing in some mutual funds for them. I have money automatically deducted from my checking account every month. It’s not a lot, and I’ve still got plenty of debt left—it’s not that I’ve got money to throw away. But if you wait until your financial conditions are perfect, you’ll never save or invest anything. You’ll always have something else to spend the money on. But I think it’s very important. If you start when a child is young, by the time they get to be 18, your investment will be worth something.”

Dishonest money dwindles away, but he who gathers money little by little makes it grow.

—Proverbs 13:11 NIV

# RBTC UPDATE NEW DEAN

*Two RHEMA graduates from the class of '84 are trading places in '08 in the dean's office of RHEMA Bible Training Center. Connections sat down to talk with both of them.*

## Marvin Yoder ('83, '84)

Marvin Yoder has been at RBTC since the beginning of 1999, and he has been Dean since 2006 (and a member of RBC's pastoral staff since 2005). Now the Lord is leading him and his family to plant a church in Mattoon, Illinois, after this year's graduation.

Rev. Yoder will be greatly missed. And when *Connections* asked what *he* would miss most, his answer was simple: the people who work at RHEMA and the example that the Hagins have set. "Simply being around Pastor and Mrs. Lynette and the RBTC staff on a regular basis is a great inspiration," he said.

Rev. Yoder noted that since its beginning in 1974, RHEMA has maintained its original vision of teaching people faith and being led by the Spirit of God. But he has also watched the school change and grow over the years.

"The wealth of experience from instructors who have been out in ministry, plus having RHEMA Bible Church here now, has been a tremendous improvement in expanding the students' education," Rev. Yoder said. "Students can now work at RBC. We have a basketball team and a gym. All we had when I was in school was a skating rink, and there was nothing east of SDC 1. And administratively, RBTC is now able to transfer school credits, has GI bill approval, and uses more media in the classroom."

Rev. Yoder also reflected on RHEMA's atmosphere—one that builds up students to expect and accomplish great things. "RHEMA Bible Training Center is where you come to fulfill the assignment that God gave you," he said. "There has always been an 'all things are possible' atmosphere here, and I expect there always will be."

*Marvin Yoder and his wife, Leah, will be planting LifePointe Church in Mattoon, Illinois. [www.lifepointeforyou.org](http://www.lifepointeforyou.org)*

## Tad Gregurich ('83, '84)

A fellow classmate of Rev. Yoder's, Tad Gregurich will be taking over as dean of RBTC after graduation in May 2008.

Rev. Gregurich believes his experience in supportive ministry and overseas short-term missions work has prepared him to fulfill Pastor and Mrs. Hagin's vision for RHEMA's future.

"I do those things for them that they could do themselves, but if they did, they couldn't fulfill their divine purpose," he said. "I see myself as helping them fulfill Brother Hagin's vision—to train others to go and teach people faith, and teach them how to be led by the Spirit of God to be a part of the end-time revival."

Rev. Gregurich said he always encourages people to answer the call to attend RHEMA.

"Since Jesus is coming back so soon, some people have this idea that there's no time to go to Bible school," he said. "Yet there are over four billion people who haven't heard of Jesus, so we really have a lot of work to do. Many Christians are called in these last days to be a part of what RHEMA is doing—to train for ministry. People must know that preparation time is not a waste of time."

Rev. Gregurich also noted that a spirit of faith is what makes RBTC unique. "That 'I cannot be defeated and I will not quit' attitude you get at RHEMA . . . you don't get that anywhere else," he said. "It's really a courage-through-Christ attitude."

*Tad Gregurich was a senior associate pastor, praise and worship leader, and youth pastor under two RHEMA alumni after he graduated. In 2001, he became a staff minister in the RHEMA Alumni office and an instructor at RBTC. His wife, Amanda, is also an instructor at RBTC.*



Marvin Yoder

Tad Gregurich



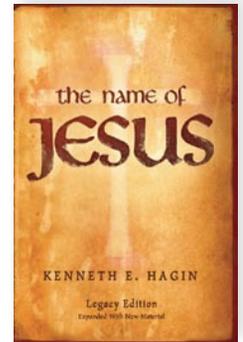
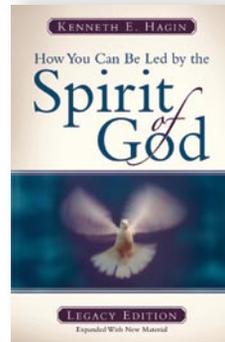
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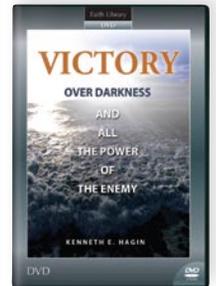
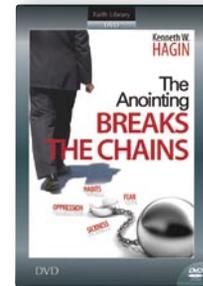


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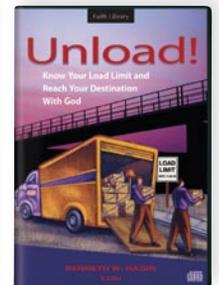
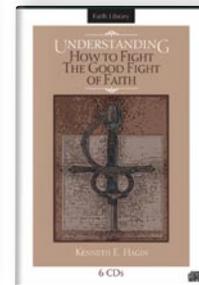
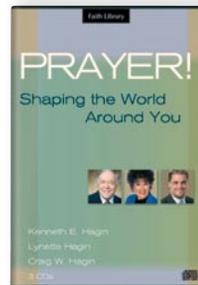
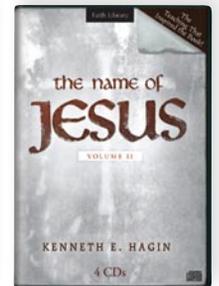
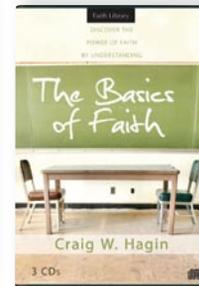
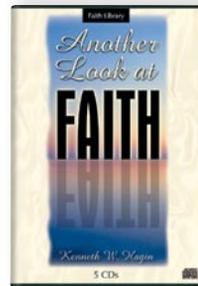
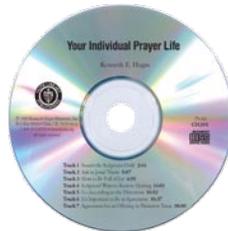
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For this issue, we asked the questions, and your fellow alumni shared their answers.



"I wish people would work on their finances so they could know the absolute joy and pleasure of being ahead and not behind."  
—T.M. ('85, '86)

### **Q.** *What are some important aspects of money management?*

**A.** "Know exactly where every dollar goes. You have to know where your money is going before you can even create a budget."  
—Marnie Burge ('93, '94)

"Be diligent. It only takes about one hour per week for the average household to record money that comes in and money that goes out."  
—Melanie Stone ('87, '88)

"Learn the difference between an asset and a liability. An asset feeds you. A liability eats you."  
—Joel Siegel ('94, '95)

"Find a financial planner, credit counselor, or advisor ASAP, and develop a sound financial strategy."  
—Lane Abernathy ('89, '90)

"Avoid overdraft charges and bank charges by keeping a significant balance in your checking account."  
—Carl Benton ('88, '89)

"If your outgo exceeds your income, your upkeep will be your downfall."

### **Q.** *What are your thoughts about stewardship?*

**A.** "Live within your means, not above them. That means sometimes denying your flesh of things it wants that make you 'look' and 'feel' more prosperous."  
—Melanie Stone ('87, '88)

"Measure every purchase. Whether it's a need or a want, it has to be paid for."  
—T.M. ('85, '86)

"Remember that every spending decision is a stewardship decision."  
—Melanie Stone ('87, '88)

"Learn to manage the money you have. Be a good steward (Matt. 25:23). It's not as much of an income issue as you think. Anyone can spend more than they make."  
—Karen Jensen

"There are approximately 2,350 verses about money in the Bible, and most of them are practical issues on saving, investing, working hard, and paying creditors."

—Melanie Stone ('87, '88)

## Q. *Talk about saving and investing.*

A. "Start investing even while paying off other debt. Don't believe that you must pay everything off first and then start investing. Good stewardship will invest *while* you pay off debts."  
—Joe Hernandez ('92, '93)

"If your place of employment has a matching investment program of any kind, contribute the maximum even if you think you can't afford it. It's *free money* if you take it. We can all live on less than we do."  
—Sam Graves ('89, '90)

"Start saving for the future when you're young. If you start having money automatically withdrawn in your late 20s or early 30s and stay with it, you won't have to worry about income after age 65."  
—Arland Steen ('77)

"If you are a minister and have opted out of social security, start a retirement account *now*."  
—Ray Almaguer ('80, '81)

"Give 10 percent to God. Save 10 percent for yourself. (In 10 years, you'll have a year's salary saved.)"  
—Thor Ligard ('95, '96)

## Q. *What financial tip do you wish others knew?*

A. "Aside from tithing, *planning* precedes prosperity. Prosperity is not an accident or just quoting a few scriptures."  
—David DeMarco ('02, '03)

"Everyone can pay off their debt, and everyone can save for their future."  
—Don Burns ('04, '05)

"Save, save, save. If you're not making enough at your current job, get a second job and save all the income. Paying bills online or having them automatically withdrawn helps too, especially if you're not disciplined with your finances."  
—Marnie Burge ('93, '94)

"Be sure to build some fun into your budget so it doesn't seem like drudgery, and it will help you stick with it."  
—Ann Graves ('89, '90)

"Don't sign up for credit cards at every store to get a free ice chest or to save 15 percent on your purchase that day. It's not worth it. Period."  
—Marnie Burge ('93, '94)

## Think about it . . .

If your credit card balance is \$8,000, and you make the minimum monthly payment at 18 percent interest, it will take you 25 years and 7 months to pay it off. And that's only if you stop spending! You will pay \$15,432 in interest charges, bringing your total payments to \$23,432 (almost three times what you spent on your purchase).

If you *didn't* have that credit card payment of \$400 a month, and you invested the money instead in a tax-deferred savings plan paying 11 percent interest, in 30 years you could retire with \$1.1 million in the bank.

"Understand how compound interest works."  
—Joel Siegel ('94, '95)

"Never go in debt for anything other than a house. If you never go there, you'll never have a financial hole to dig out of. Also, make a car payment to yourself. Put it in savings until you have enough for the car you want, then buy with cash. Buying a car that is 6 to 12 months old also avoids the big hit of depreciation."  
—Dean Hawk ('80, '81)

"Guard your income. Even if it's expensive, it's wise to get health insurance if your employer doesn't provide it. One uninsured medical emergency can wipe you out."  
—Melanie Stone ('87, '88)

"When you get extra money, save it; don't spend it. Gather little by little (Prov. 13:11)."  
—Thor Ligard ('95, '96)

"Buy a home as soon as you can. My dad calls it 'getting in the home game.' A home is one of your greatest investments. It appreciates with time, and it provides equity."  
—Dean Berg ('84, '85)

"A credit card is not your money. It belongs to the bank, and you have to pay it back."  
—Faith Fredrick ('91, '92)

"Don't make money your master."  
—Naomi Inagaki ('03, '04)

### 5 Principles of Financial Security

- 1 – Keep good records.
- 2 – Tithe and give.
- 3 – Have a spending plan.
- 4 – Save for the future.
- 5 – Enjoy what you have.



**blog** (bläg/):

a journal written by one or more contributors, often about a particular topic with the latest news and ideas.

“After we go to heaven, we will never again have the opportunity to share Jesus Christ with the lost.”

—Che Ahn, *Fire Evangelism:*

*Reaching the Lost*

*Through Love and Power*

## ▶ Alumni, Let's Exchange Ideas!

*The Alumni Blog* . . . RHEMA Alumni sharing what works, reaching the world with the message of faith! Send us your great ideas (along with your name, phone number, and photos) to [rmai@rhema.org](mailto:rmai@rhema.org).

### **log** children's ministry

#### ▶ Greg ('80) and Debbie Varney say ...

**Help Schools.** There is an elementary school close to our church, so we worked with the principal and hosted a “Back to School” event in August. The principal announced to parents in May that we would be providing school supplies, and he sent them a reminder during the summer. On the day of our event, many volunteers helped us give free haircuts, pass out backpacks, and serve refreshments. The backpacks contained a



DVD and printed information about our church and our children's activities for interested parents. We even found a doctor willing to give kindergarten physicals, an optometrist to perform eye exams, and a dentist to offer checkups, all free of charge. The event lasted four hours, but if any attendees couldn't get their hair cut in that time, a local cosmetology school provided them with coupons for free haircuts later. We were able to bless about 340 children.

**About ...** Greg and Debbie Varney pastor Light of the World Christian Center in Topeka, Kansas. [www.lotwcc.org](http://www.lotwcc.org)

#### ▶ Lisa Cooke ('80, '01) says ...

**Get Kids Thinking of Others.** Have your children write to U.S. soldiers who are fighting for our country overseas (see online resources such as [www.soldiersangels.org](http://www.soldiersangels.org) and [www.americasupportsyou.mil](http://www.americasupportsyou.mil)). Another option is to have them send letters and care packages to wounded soldiers in hospitals ([www.noanie.com](http://www.noanie.com)). Other ideas include sending clothes, school supplies, and other donations to areas hit by disasters ([www.redcross.org](http://www.redcross.org)), helping local charities, or stocking an inner-city library with books.

**About ...** Lisa Cooke and her husband, Tony ('80, '81), are founders of Tony Cooke Ministries. They travel extensively around the U.S. and overseas. [www.tonycooke.org](http://www.tonycooke.org)



▶ **Sam ('79) and Denise Hinkle say ...**

**Bless the Community After High School Football Games.** For 12 years now, our youth group has done an outreach called "5th Quarter" on Friday nights after the local football games. We have hosted it at the school gym and at our church, and many volunteers get involved. The event is announced at the games; we begin at 9 p.m. and end at midnight. We give away door prizes, have inflatable games and guest bands, and serve refreshments such as nachos, chili, hotdogs, and cookies, charging a small entrance fee of \$3. Each week has a different theme, such as Mexico Night, Carnival Night, Sports Night, Hawaii Night, or Karaoke Night. It's a safe, fun alternative for teens, and it also offers opportunities for one-on-one ministry.



**About ...** Sam and Denise Hinkle pastor The River Church in Warsaw, Missouri. [www.riverchurchofwarsaw.org](http://www.riverchurchofwarsaw.org)

▶ **Ty ('87, '88) and Connie ('87) Loyd say ...**

**Reach Out to Teens.** The high school is right across the road from our church, so once a week on Wednesdays, we offer a free lunch to students in our building. We call it "The Lunch Rush." Church volunteers serve the food, act as crossing guards, and minister to the kids. In the youth hall, we have music with a live DJ, video games, pool tables, and foosball. Our teams also witness to the students, pray with them, and give away Bibles and Christian CDs and DVDs. About 300 students typically attend. Since we started this outreach, close to 3,500 students have come, and many have started showing up for our youth services on Wednesday nights.

**About ...** Ty and Connie Loyd pastor The Church Triumphant in Las Cruces, New Mexico. [www.churchtriumphantlc.com](http://www.churchtriumphantlc.com)

▶ **Tony McKinnon ('98, '99) says ...**

**Wipe Out Church Debt.** We only owe \$105,000 on our current building and land, so this year we're aiming to pay that debt off. We printed some number 10 envelopes that looked like money, in increments of \$5,000, \$2,000, \$1,500, \$1,000, \$500—a choice of the total amount our congregants could pledge to give this year. Inside each envelope were 12 giving envelopes, breaking down the dollar amounts so they could



give once per month. Then on Vision Sunday in January, I challenged the congregation: "Let's all sow something above our regular tithes and offerings, and pay our mortgage off this year." It gave everyone a way to hook up, and the response was great.

**About ...** Tony McKinnon and his wife, Kimberly, pastor Family Worship Center in Williamstown, Kentucky. [www.fwcgc.com](http://www.fwcgc.com)

▶ **Sam Smucker ('77) says ...**

**Host a Financial Seminar.** We've had overwhelming response to Dave Ramsey's course called "Financial Peace University" ([www.daveramsey.com](http://www.daveramsey.com)). We've offered that course twice in our church to anyone who is interested, and both times we haven't had enough space for all the people who registered. We've noticed that a lot of young adults take the course and enjoy it. Among other things, it teaches people how to set up a budget to guide them in their finances.

**About ...** Sam Smucker and his wife, Sherlyn, pastor The Worship Center in Lancaster, Pennsylvania. [www.worshipcenter.org](http://www.worshipcenter.org)

▶ **Ted Milian ('85, '86) says ...**

**Help People Learn How to Handle Money.** I can't say enough about the small-group financial study offered by Crown Financial Ministries. This program helps people tackle their financial issues through budgeting, listing and ranking debt, and general investing. By remaining faithful to the principles learned in this program for just three years, the average couple can eliminate \$20,000 in debt while putting up to \$10,000 in savings. **When people have financial struggles, it's rarely an income problem. It's almost always a spending problem.** Often, this class is the first time that husbands and wives get on the same page about their family finances, which has a huge impact. It's simple to become an instructor, obtain teaching materials for your church, or attend one of Crown's events around the country ([www.crown.org](http://www.crown.org)).



**About ...** Ted Milian is Senior Associate Pastor at Mount Hope Church in Grand Blanc, Michigan. [www.mhcgbc.com](http://www.mhcgbc.com)

▶ **Kelly Cates ('98, '99) says ...**

**Hit the Streets.** Every Friday night, people who are interested in learning to witness meet at our church for a short training session. Everyone gets a simple "Soul-Winning Card," and we do role-playing to practice using it. Then we pray and go out to a predetermined area of town. When witnessing, we go two-by-two, and we always stick to the card. We don't debate theology or religion; we just share the Word of God in love, let the Word speak to people's hearts, and then give people an opportunity to pray. If they pray with us, we obtain follow-up information and invite them to church. On average, we pray with 150 people every Friday night.



**SOUL-WINNING CARD**

**Ask Questions:**

- Do you live in the area?
- Do you go to church in the area?
- If you died right now, where would you go?
- If God were to ask you, "Why should I let you into Heaven?," what would you tell Him?

**The Bible Reads:**

- Romans 3:23—"All have sinned."
- Romans 6:23—"The wages of sin is death; but the gift of God is eternal life."
- Romans 10:13—"Whosoever shall call upon the name of the Lord shall be saved."

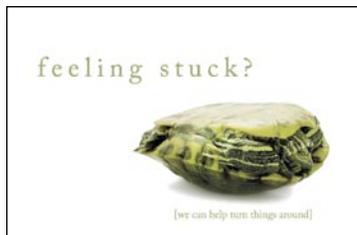
**Repeat This Prayer:**

Heavenly Father, I believe that Jesus died on the Cross for me and rose again. I give you my life. I want Jesus Christ to come into my life and into my heart. Amen.

**About ...** Kelly Cates is the Evangelism Director at Eagle Mountain International Church in Fort Worth, Texas. She also travels to churches to teach on soul-winning. [www.myspace.com/katesministries](http://www.myspace.com/katesministries) (e-mail: [KCatesMinistries@aol.com](mailto:KCatesMinistries@aol.com))

▶ **Kevin ('90, '91) and Adrienne ('93) Cooley say ...**

**Finance Your Outreach Projects.** We conducted a series of advertising outreach projects called "Soul Surge Campaign"—TV ads, postcards, billboards, and so on. We paid for it by rallying church members to sow; we put 120 chairs in the hallway to represent 120 new people we wanted to add to the church. A chair could be sponsored for \$50. Every time a congregation member "purchased" a chair, we moved it into the sanctuary to make room for the new person, and we used the cash to pay for our outreach projects. We have grown from about 255 on Sunday morning to 330, and we now have momentum to grow even more!



**About ...** Kevin and Adrienne Cooley pastor Harvest Church in Mobile, Alabama. [www.harvestmobile.com](http://www.harvestmobile.com)

▶ **Tom and Sylvia Parker ('98, '99) say ...**

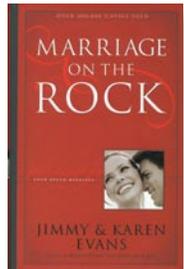
**Encourage Study.** On Wednesday evenings, we've started using RHEMA Correspondence Bible School curriculum at church ([www.rhema.org/education/rcbs.cfm](http://www.rhema.org/education/rcbs.cfm)). Each person pays for his or her own materials. We meet weekly and take turns reading the books. Then we do the chapter reviews. People get to ask questions after each chapter, and the interaction has been great. We take the exam, which we send off to RHEMA, and everyone is excited to get the results back! We've found that this is a great way to encourage people to study, especially if they will never get to go to school.

**About ...** Tom and Sylvia Parker pastor Spirit and Truth Christian Church in Bedford, New Hampshire.

▶ **John ('81, '82) and Terry ('81) Brady say ...**

**Disciple and Grow People.** On Wednesday nights, we have a discipleship program called *Pathways*. It is held in six-week blocks, with four classes offered in each block. Then we take three weeks off and meet together for church services until we start classes again. Topics and resources include:

- Marriage (*Love and Respect* by Dr. Emerson Eggerichs, [www.loveandrespect.com](http://www.loveandrespect.com), and *Marriage on the Rock* by Jimmy Evans, [www.marriagetoday.org](http://www.marriagetoday.org))
- Parenting (*Effective Parenting in a Defective World* by Chip Ingram, [www.lote.org](http://www.lote.org))
- How to Be Led by the Spirit ([www.isom.org](http://www.isom.org))
- Contagious Christianity ([www.contagiouschristian.com](http://www.contagiouschristian.com))
- Financial Health ([www.crown.org](http://www.crown.org))



We're also planning to offer a class on Divorce Care. All the classes run for one hour, which includes a 25-minute DVD (with workbooks), and then time for discussion and questions, facilitated by a staff member or volunteer.

**About ...** John and Terry Brady pastor The Family Church in McAllen, Texas. [www.tfcmcallen.com](http://www.tfcmcallen.com)

**Have an outreach idea? Tell us about it!**

Send your name, phone number, details, and photos to [rmai@rhema.org](mailto:rmai@rhema.org).

✦ **Connections says**—There are literally thousands of books and Web sites to help you work your way to financial freedom. Always be reading, learning, and improving! Find what works for you. Get books at the library—they're free, you can try them out, and you can ask your library to order specific titles if they don't carry what you're looking for.

## Great Web Sites:

*Our favorite Web sites for financial freedom:*

- **Crown Financial Ministries**—Larry Burkett's Web site offers free financial forms and downloads. Home of the Mvelopes® budgeting program, with real-time access directly to your bank and credit card accounts online. Find out how to attend a financial seminar near you. [www.crown.org](http://www.crown.org)
- **Dave Ramsey**—Home of *The Total Money Makeover* and the Financial Peace University. [www.daveramsey.com](http://www.daveramsey.com)
- **To Teach Youth**—*Generation Change* video class. Helps youth learn how to handle money. [www.daveramsey.com/hope/generationchange](http://www.daveramsey.com/hope/generationchange)
- **The Motley Fool**—Get informed about debt reduction, investing, retirement, and more. [www.fool.com](http://www.fool.com)
- **Finish Rich Coaching**—David Bach offers advice, inspiration, and motivation for financial freedom. [www.finishrich.com](http://www.finishrich.com)
- **Suze Orman International**—Lots of great information. Check out the Resource Center. [www.suzeorman.com](http://www.suzeorman.com)
- **Rich Dad**—Web site of Robert Kiyosaki, author of *Rich Dad, Poor Dad*. Play his CASHFLOW® 101 game! [www.richdad.com](http://www.richdad.com)
- **It's Your Money**—Excellent articles and resources for getting your finances in order. [www.mdmproofing.com](http://www.mdmproofing.com)
- **Snowmint Creative Solutions**—This is Doug Jones' new favorite budgeting program! Click on "Budget" (download for \$29.95). (Note: With this budgeting program, you manually input all transactions.) [www.snowmintcs.com](http://www.snowmintcs.com)
- **MUST-READ Web site:** [CNNMoney.com](http://www.cnnmoney.com)  
[www.money.cnn.com/magazines/moneymag/money101/](http://www.money.cnn.com/magazines/moneymag/money101/)  
Includes 23 individual lessons about personal finance. (Most are 4 to 5 pages long, but all are well worth the read.)
- **FTC Facts for Consumers**—Offers advice on how to choose the right credit counselor. <http://www.ftc.gov/bcp/conline/pubs/credit/fiscal.shtm>
- **Christian Credit Counseling Service**—Credit counseling with a Bible-based perspective. [www.christiancreditcounsel.com](http://www.christiancreditcounsel.com)
- **Annual Credit Reports**—Get free copies of your credit report annually. [www.annualcreditreport.com](http://www.annualcreditreport.com)
- **Bankrate.com**—Tips for saving money, including when to buy items on sale. [http://www.bankrate.com/brm/news/pf/best\\_time\\_buy\\_20070128\\_a2.asp](http://www.bankrate.com/brm/news/pf/best_time_buy_20070128_a2.asp)

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## Great Reads:

**To change your thinking about money:**

- *Rich Dad, Poor Dad* by Robert Kiyosaki
- *The Richest Man in Babylon* by George Clason
- *The Five Things a Millionaire Taught Me About Life and Wealth* by Richard Paul Evans
- *The Courage to Be Rich* by Suze Orman
- *The Millionaire Next Door* by Thomas Stanley and William Danko

**To help with debt reduction and budgeting:**

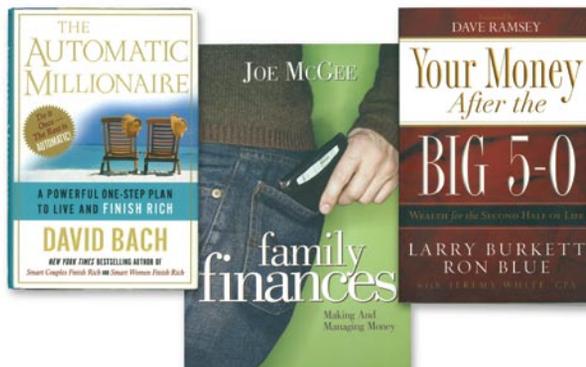
- *The Total Money Makeover* by Dave Ramsey
- *The Automatic Millionaire* by David Bach
- *Debt-Proof Living* by Mary Hunt
- *Family Finances* by Joe McGee ('80, '81)
- *Debt-Free Living* by Larry Burkett

**To teach your children about money:**

- *Rich Kid, Smart Kid: Giving Your Child a Financial Head Start* by Robert Kiyosaki
- *Clark Smart Parents, Clark Smart Kids: Teaching Kids of Every Age the Value of Money* by Mark Meltzer and Clark Howard

**If you're heading for retirement:**

- *Your Money After the Big 5-0* by Larry Burkett, Ron Blue, Jeremy White, and Dave Ramsey
- *Start Late, Finish Rich* by David Bach
- *Biblical Strategies to Financial Freedom* by Dustin B. LaPorte and Anissa B. LaPorte



# Where Are They Now?

## 1984

**Jerry and Lorie (Crouse) Gunter ('83, '84)** live in the Tulsa area. Jerry merged his law practice with Winters, King & Associates in June 2002. They have two grandchildren born to their daughter **Virginia Friend ('06, '07)**. Matthew Friend was born March 17, 2004, and Samuel Friend was born October 17, 2005.

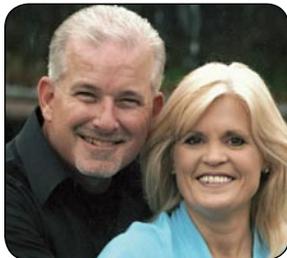


**Nolan Vockrodt ('83, '84)** and his wife, Julia, moved to the Philippines two years ago to be closer to the orphanages they opened in 1990. Every week, 400 to 600 youngsters and adults attend Children's Church at their largest orphanage in Dumaguete City, Philippines. [www.nlch.org](http://www.nlch.org)



## 1985

**Daryl ('84, '85) and Laurel ('85) Pledger** are taking trips to and from the Philippines, teaching "values" classes in high schools and discipling students. They are currently working in two schools that have a combined enrollment of over 15,000 students. In February alone, they prayed with 950 teens. They live in Broken Arrow, Oklahoma, and their ministry travels in the U.S. and overseas.



**Willie Robison ('84, '85)** and his wife, Audrey, have been pastoring Word Life Ministries International Church in Memphis, Tennessee, for 12 years. Willie recently published his first book, and he has a daily radio broadcast on WLRM. He and Audrey have five children. [www.wordlifeministries.org](http://www.wordlifeministries.org)

## ALUMNI SPOTLIGHT: Bill Mullis ('84, '85)

Bill Mullis was called to preach at the age of 16 but chose instead to play guitar and sing in clubs until "Jesus Christ changed his tune." After graduating from RBTC, Bill pastored a church in Brunswick, Georgia, with his wife, Tonya, for almost 19 years. Also during that time, he began his career as a country solo artist.



Bill sings in churches and concert venues, ministering everything from Christian country to inspirational, with a touch of contemporary and Southern gospel mixed in. He has shared the stage with artists such as Dottie Rambo, LaVerne and Edith Tripp, Stella Parton, Ken Holloway, and Darin Norwood. His song "Not Turning Back" from his newest CD *Dreamland* hit the Christian Country national chart.

In November of last year, Bill received the prestigious "2007 Music Evangelist of the Year" award from the Nashville Christian Country Music Association at the Acuff Theater in Nashville, Tennessee. [www.billmullis.org](http://www.billmullis.org)

## 1987

**Bob ('86, '87) and Jackie ('86, '90) Johnson** have returned from ministering in Egypt for the last 14 years. They are now stateside and celebrated their 25th wedding anniversary in Tulsa, Oklahoma, on November 30, 2007.

## 1988

**Nathan ('87, '88) and Elisabeth (Burque '88) Hostettler** announce the adoption of their son, Benjamin Joel, on December 26, 2003, and the birth of their daughter, Olivia Elise, on January 13, 2006. Nathan is a successful businessman with two automotive repair shops in the Tulsa, Oklahoma, area, and his family is actively involved in RHEMA Bible Church.



**Wendy Preston ('87, '88)** and her husband, James, have started a church called Faith Alive in Aylesbury, Buckinghamshire, England. They report, "Truly, 2007 is a year of blessing, as we are watching increase in all areas of our lives and ministry."

## 1991

**Geoffrey Hauth ('90, '91)** graduated from Regent University in Virginia Beach, Virginia, in the fall of 2007 with master's degrees in divinity and education.

**Patricia Moyer-Brunner ('90, '91)** married Timothy Brunner January 6, 2008, at East Side Christian Church in Panama City, Florida. Tim, a retired paramedic and Coast Guard-approved boat captain, heads the Christian Motorcycles of America ministry at a juvenile detention center in Panama City. Patricia, a registered nurse, is writing several books. The couple lives in Rockledge, Florida.



**Eddie ('90, '91) and Melissa ('98, '99) Storino** announce the birth of their daughter, Liliana Valentina, born November 19, 2007, and weighing 6 pounds, 11 ounces. She joins her sisters, Angelina Victoria, born August 31, 2000, and Isabella Grace, born November 17, 2001. Eddie works as an associate pastor for his parents, **Anthony and Carol Storino ('83, '84)** at Abundant Grace Church in Toms River, New Jersey.



## 1992

**Brian Makeever ('91, '92)** married **Tiffany Rogers ('00, '01)** on October 27, 2007. Brian and Tiffany travel and preach out of San Marcos, California. [www.brianmakeever.org](http://www.brianmakeever.org)



## 1993



**Marty ('92, '93) and Lola (Crumpton '90, '91) Blackwelder** announce the birth of their daughter, Aubrie Katherine, born November 11, 2007, and weighing 6 pounds, 14 ounces. She joins big sister Madison. The Blackwelders are the founders of Blackwelder Ministries based in McDonough, Georgia, and

they travel and minister extensively throughout the world. [www.blackwelderministries.org](http://www.blackwelderministries.org)

## 1994

**Charles Dean ('77, '94)** married Ximena (La Torre Alfaro) in Arequipa, Peru, on October 6, 2007. Charles has been a missionary to Arequipa, Peru, for the last seven years.



## 1996



**Steve ('95, '96) and Brenda (Garcia '94, '95) Wildman** are serving as associate pastors at Freie Christengemeinde Wels and instructors at RHEMA Bible Training Center Austria. Their children—Andre, 4, and Audrey, 2—are adapting well to the culture. The Wildmans enjoy serving God and people as a family.

## 1997

**Rick and Jennifer West ('96, '97)** have been blessed with a beautiful miracle baby girl, Victoria Michelle, born on October 14, 2007. She weighed in at 7 pounds, 3 ounces, and measured 20.5 inches.

## 1999

**Kevin Darmafall ('98, '99)** and his wife, Jen, are proud to announce the arrival of their first child, Maxwell Lucas, born October 21, 2007. He weighed in at 7 pounds, 10 ounces, and measured 20 inches long. The Darmafalls are youth ministers at Harvest Fellowship in Romeo, Michigan.



## 2000



**James Goebel ('99, '00)** and his wife, Lori, are planting a new church called Turning Point Fellowship in Loveland, Colorado. Their launch celebration was held on Easter Sunday. [www.turningpointloveland.com](http://www.turningpointloveland.com)

**Brian ('99, '00) and Karie (Peterson '98, '99) Franks** live in Washington state, where they serve as missions and life group pastors at Experience Church in Puyallup. They have three children—Brianne, Joshua, and Kiera.



Church of God of Prophecy in Coweta, Oklahoma, until he accepted the pastorate of the Sturgis Church of God of Prophecy in Sturgis, Kentucky, where he has been serving as Senior Pastor since August 2007. [www.victoryinsturgis.org](http://www.victoryinsturgis.org)



## 2001

**Tim ('00, '01) and Melodie ('01, '02) Ostrom** are pleased to announce the birth of their daughter, Evie D'Amore, on March 30, 2007. Tim is an Assistant Pastor at Resurrection Life Church in Grandville, Michigan.



## 2005

**Robert Koeller ('04, '05)** and his wife, Dana, became the proud parents of their miracle daughter, JoHanna Leigh, on August 25, 2007. The Koellers live in Mississauga, Ontario, Canada.



**Nick Noble ('00, '01)** and his wife, Katina, announce the birth of their daughter, Erin Alexis, born February 13, 2008, in Tulsa, Oklahoma. She weighed 6 pounds, 10 ounces, and was 19 inches long. The Nobles are in the beginning stages of pioneering F3Church (Faith, Family, Fellowship) in Skiatook, Oklahoma.

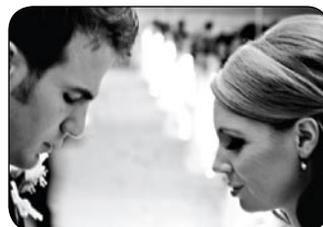
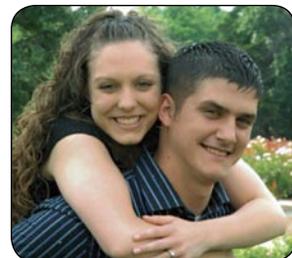
**Brian ('98, '01) and Cara ('98, '00) Salley** have moved to Foley, Alabama, where they are now the pastors of Cornerstone Life Church. [www.cornerstonelifechurch.org](http://www.cornerstonelifechurch.org)

**Brent and Gabriele Harris ('00, '01)** announce the birth of their son Joshua James, born January 29, 2008. He joins brother Samuel (6) and sister Joy (3). Brent and Gabriele met and married in Sweden in 1997, attended both RHEMA Germany and RHEMA USA, and have been working with RHEMA Germany in Bonn since April 2006.



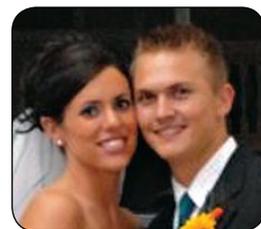
## 2006

**John ('05, '06) and Angela (Poverud '06, '07) Duggins** were married on June 16, 2007, at RHEMA Bible Church in Tulsa, Oklahoma. They now live in Broken Arrow, Oklahoma, where John works for the city, and Angela is a valuable member of the team in the RBTC Admissions Office.



**Robert Andrew Jenkinson ('05, '06) and Rachel Marie Adams ('05, '06)** became husband and wife on November 17, 2007, at the RHEMA Bible Church Chapel in a ceremony conducted by Pastors Jay and Tammy Hoskins. The Jenkinsons live and work in Broken Arrow, Oklahoma.

**Mark Thornton ('05, '06)** married Mary Hicks on August 17, 2007. His grandfather and fellow RHEMA grad **Bill Blackmon ('99, '00)** took part in the ceremony. Mark is the junior high youth pastor at Cornerstone Church in Nashville, Tennessee. [www.cornerstonenashville.org](http://www.cornerstonenashville.org)



## 2002

**Zachary ('01, '02) and Beth (Blevins '99, '00) Reavis** are proud to announce the birth of their three children. Samuel Zachary was born January 26, 2005, and twins Hadassah Mary and Evangeline Elizabeth were both born August 31, 2007.

**Jason Hines ('01, '02)** married Amber Garland on June 25, 2005. They are the proud parents of Kobey Asher, born March 20, 2007. Jason served as a full-time youth pastor at the Coweta

## 2007

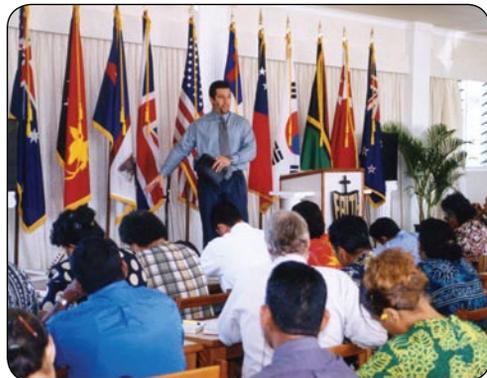
**Walter G. Patton ('06, '07)** has taken a position as the Youth Pastor at Crossroads Church of God in Dayton, Ohio.

IN MEMORY OF:

**Rev. Kelly Duininck ('90, '91),  
International Director, RHEMA Bible  
Training Center South Pacific, Samoa  
1966–2008**



Kelly Duininck was born November 12, 1966, in Willmar, Minnesota, the son of Willis and Joan Duininck. He graduated from Central Christian High School in Prinsburg, Minnesota, and received a Bachelor's degree in Business in 1989 from Bethel College in St. Paul, Minnesota. He graduated from RHEMA Bible Training Center in 1991 and was ordained with RHEMA Ministerial Association International. Kelly served as International Director of RHEMA Bible Training Center South Pacific in Apia, Samoa, where he trained ministers from over 20 different nations. He enjoyed spending time with his wife and family and preaching. He also was a sportsman and liked duck hunting.



Kelly is survived by his parents; his wife, Pattie; their two children, Anna and Willem; and his brothers: Guy, Mitch, and Joe Duininck. Memorial contributions may be made to Kelly Duininck Ministries, 23645 Club House Drive, Rapid City, South Dakota 57702.

HOMEGOINGS

- ('77) Richard Bruffett ..... December 21, 2007
- ('78) Fred Robinson..... February 2007
- ('78) Rebecca Meyer..... January 18, 2008
- ('79, '81) Bruce Schafer ..... January 7, 2008
- ('80) Judith Gadel ..... October 2007
- ('80, '81) Mary Ann England\*..... August 27, 2007
- ('81) Michael S. Frasier ..... August 17, 2007
- ('83, '84) Samuel Garrison ..... December 17, 2007
- ('85, '86) Daphne Morris..... April 3, 2008
- ('85, '86) Glen Resler ..... September 2007
- ('86, '87) Gay Lynn Etter..... January 10, 2007
- ('89, '90) Zella Thompson..... February 16, 2008
- ('90, '91) Ramiro Mejia\* ..... September 29, 2007
- ('90, '91) Kelly Duininck\*..... April 22, 2008
- ('94, '95) Carmen Carvajal-Mann ..... January 16, 2008
- ('94, '95) Pauline Mae Bagshaw ..... January 19, 2008
- ('96, '97) Robert O. Schmid ..... September 15, 2007
- ('06, '07) Margie Thomas..... September 8, 2007

(\*RMAI member)

**We Want to Hear From You!**

If you've had a wedding, a new baby, something exciting happen in life or ministry, or just want to update fellow alumni about your life, write [rmai@rhema.org](mailto:rmai@rhema.org) and let us know!

*PLEASE help us make the most of your updates and photos by following these tips.*

**Tips for writing to us:**

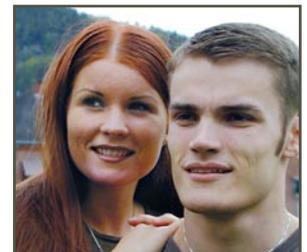
- Look at past issues and see what others have sent us.
- Tell us where you live, what you're doing in life or ministry, and how long you've been doing it.
- Remember to include your spouse's and children's names.

**Tips for sending photos:**

- Send close-up shots with faces close together, as in this example. → 
- For baby pictures, please include Mom and Dad too. (Your fellow alumni want to see you as well as your baby!) → 
- *Digital Photos:* Send only sharp, good quality photos with high resolution—300 pixels/inch on your computer or digital camera. (If you are unsure of what pixels/inch your camera gives you, set your picture size to its highest resolution and largest file size; then we can adjust accordingly.) **Low-resolution photos used for Internet sites and e-mail do not work well for print magazines like Connections.** ↓



Low resolution photo



High resolution photo

Send your updates and photos to us at [\*\*rmai@rhema.org\*\*](mailto:rmai@rhema.org)

## LIVING FAITH CRUSADES:

June 8–11, 2008

### Victory Worship Center & World Outreach

200 Hammond Lane  
Staunton, VA 24401  
(540) 886-6249

[www.victory-worship.com](http://www.victory-worship.com)

Pastors: Ray & Liz Eppard  
Service Times:  
Sunday 7:00 p.m.  
Monday–Wednesday 10:30 a.m.  
and 7:00 p.m.

August 24–27, 2008

### New Creation Church

737 Bross Street  
Longmont, CO 80501  
(303) 776-4225

[www.newcreation.net](http://www.newcreation.net)

Pastors: Mario & Stacy Latini  
Service Times:  
Sunday 6:00 p.m.  
Monday–Wednesday 10:30 a.m.  
and 7:00 p.m.

September 7–10, 2008

### Rivers of Living Water Church

1001 Indian Lakes Blvd.  
Virginia Beach, VA 23464  
(757) 495-5663

[www.riversvb.org](http://www.riversvb.org)

Pastors: Jim & Beverly Blanchard  
Service Times:  
Sunday 7:00 p.m.  
Monday–Wednesday 10:30 a.m.  
and 7:00 p.m.

October 12–14, 2008

### Word of Life Christian Center

100 Derby Parkway  
Birmingham, AL 35210  
(205) 833-8500

[www.wordoflife.org](http://www.wordoflife.org)

Pastors: Scott & Phyllis Webb  
Service Times:  
Sunday–6:00 p.m.  
Monday–Tuesday 10:30 a.m.  
and 7:00 p.m.

October 15–17, 2008

### Impact Family Church

16710 N.W. U.S. 441  
High Springs, FL 32643  
(386) 454-1563

[www.impactfamilychurch.com](http://www.impactfamilychurch.com)

Pastors: Edwin & Angela Anderson  
Service Times:  
Wednesday 7:30 p.m.  
Thursday–Friday 10:30 a.m.  
and 7:30 p.m.

## UPCOMING EVENTS on the RHEMA campus in Broken Arrow, Oklahoma

For more information or to register for any of these events, visit  
[www.rhema.org/events](http://www.rhema.org/events) or call 1-888-28-FAITH (1-888-283-2484).

CAMP MEETING

• **Campmeeting**  
July 20–26, 2008

Kindle the Flame®

• **Kindle the Flame®**  
September 25–27, 2008

RHEMA  
college weekend

• **RHEMA College Weekend**  
October 10–12, 2008

Kenneth Hagin's  
A Call to  
ARMS

• **A Call to Arms®**  
November 6–8, 2008

Save  
the  
date!

WBS  
Winter Bible Seminar

• **Winter Bible Seminar & Worldwide Homecoming**  
February 15–20, 2009

MLH  
Ministers, Leadership  
& Helps Conference

• **Ministers, Leadership & Helps Conference**  
June 8–11, 2009

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ext. 2312, or visiting  
[www.rhema.org/alumni](http://www.rhema.org/alumni).

*Stay connected!*



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