

# Prosperity gospel promises material blessings to faithful

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## Prosperity gospel promises material blessings to faithful

**By Ken Camp**

*Managing Editor*

A recent *TIME* magazine cover story raised the question: “Does God want you to be rich?” The answer from many pulpits, best-selling books and television evangelists seems to be, “Not only rich, but healthy and happy, too.” The implications of that response trouble some Baptist pastors, theologians and ethicists.

The prosperity gospel—also known as “name it and claim it,” “word of faith,” “positive confession” or “seed-faith” theology—teaches that God wants his children to prosper and be in good health. It calls on followers to step out by faith and claim the prosperity that is the birthright of every Christian.



# Strategy for lowering credit card debt

October 16, 2006

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## Strategy for lowering credit card debt

**By Mike Harris**

The number one rule to reduce debt is “keep hope alive.” One important way to do this is to deal with the sense of guilt involved with having debt in the first place. It’s important to note that many of God’s finest people struggle with debt. According to *The Dallas Morning News*, the [average student loan debt](#) for a new pastor coming from seminary in 2001 was \$25,018. If you have debt, you have a lot of company. We often start behind, and it is hard to catch up, especially for those in ministry. You have to be brave to even start addressing this issue.

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A second way to keep hope alive is to tally all your debts. List the company's name, balance, interest rate and monthly payment. Circle the lowest balance. Make it your first victim. Pay the other accounts their minimums and put all extra debt reduction efforts into paying off this account. When it is paid off, use this extra amount towards your next

lowest balance. Within a matter of months you will reduce the number of bills.

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# How to cope with high energy costs

October 16, 2006

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## How to cope with high energy costs

**By Roy Hayhurst**

The arrival of your monthly electric bill can be a tough experience as energy prices continue to rise around the country. Instead of complaining about the rising costs of energy at your home, church or school, there are simple steps you can take to mitigate these escalating expenses. Among the steps:

Turn off the lights. According to the [Energy Department](#), “only about 10%-15% of the electricity that incandescent lights consume results in light — the rest is turned into heat.” That means if you have incandescent lights, turn them off anytime they are not in use — not only will it save electricity costs, but it will help keep a room cooler.

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Consider replacing your incandescent light bulbs with compact fluorescent lights. Compact fluorescent bulbs are more expensive — costing 10-20 times more than incandescent bulbs — but last 10-15 times longer. They also produce the same light as incandescent bulbs that need 3-4 times the wattage and most fit in your existing light fixtures with little or no

modification.

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# **Are 401(k) & 403(b) Roth contributions right for you?**

October 16, 2006

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## **Are 401(k) & 403(b) Roth contributions right for you?**

**By Sherre Stephens**

Starting this year, your employer may add a [401\(k\) or 403\(b\) Roth contribution](#) to its retirement plan, but is this option right for you? It depends. Consider the following key points.

Eligibility. Roth IRAs are not available to higher income taxpayers; however, income limitations do not apply to 401(k) or 403(b) Roth contributions. If you are eligible to make elective deferrals, you are eligible to make Roth contributions.

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Taxes. Which is more valuable to you, paying taxes now or later? If you are in a very low tax bracket now and expect to be in a higher tax bracket in the future, or you have many years ahead to contribute and accumulate earnings, a 401(k) or 403(b) Roth contribution may be beneficial. Decades of compounding earnings can result in significant accumulations and tax-

free distributions can provide more purchasing power during retirement years.

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# How to opt in to medicare coverage

October 16, 2006

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## How to opt in to medicare coverage

**By Sherre Stephens**

Those who opt out of [Social Security](#) coverage often reconsider this decision later in life due to the lack of [Medicare](#) coverage. Under current rules, here is a summary of how to opt into Medicare coverage at age 65.

### **Eligibility for Medicare Part A (hospital insurance)**

There is no premium if you or your spouse has 40 or more quarters of coverage, age 65, and a citizen or lawfully permanent resident of the United States. However, if you have insufficient quarter of coverage, you can buy Medicare Part A coverage as follows:

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# Cybercolumn By John Duncan: The church

October 16, 2006

Posted: 10/16/06

## CYBER COLUMN: The church

**By John Duncan**

I'm sitting here under the old oak tree, reflecting on the church. A picture of a church building hangs on the wall in my office. The white wooden church reminds me of the simplicity of the past, the joy of the present, the hope of the future and God's own peculiar people.

The church is the *ecclesia*, Greek for the people "called out," or a Roman way of saying that the church is an association of people and obligations and reciprocal, circular response of love to the cross and to Jesus and to each other. The church is the bride of Christ, people making preparations for the walk down the aisle and the cake and the flowers and the celebratory joy of a white wedding dress and birdseed scattered in a euphoric moment of hysteria. The church is a fellowship of the spirit, *koinonia*, which means that the church is a place where people share, care and bear one another's burdens.

John Duncan
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# RIGHT or WRONG? Church-state separation

October 16, 2006

Posted: 10/13/06

## RIGHT or WRONG? Church-state separation

*I've heard that if the First Amendment were up for a vote, it would not pass and many Baptists would lead the charge against it. But my understanding is that separation of church and state—which the First Amendment protects—is a traditional Baptist tenet. So, how can we re-establish Baptist support for church-state separation?*

Why would any Baptist want to overturn the [First Amendment](#)? I cannot imagine any Baptist inviting government oversight of our preaching and worship services, so I don't believe any would want to discard the [Free Exercise Clause](#), which denies Congress the power to "prohibit the free exercise" of religion. Some, however, want to at least modify the [Establishment Clause](#), which prohibits Congress from establishing religion as a state project. Why? Clearly some Baptists want to use the power of the state to reassert a religious influence in our land in hope that such an influence would stem the tide of what they consider to be the serious moral decline of our culture.

[Previous Columns](#)

Concern for such moral decline is well founded. The question, though, is whether such a strategy for moral transformation is either appropriate or effective. Until recently, the dominant Baptist answer to this has been a resounding “No!” Any reassertion of this traditional Baptist outlook will come through courageous pastors and adult Sunday school leaders who will have to counter powerful voices that have influenced many Christians through various media channels.

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## **together\_51903**

October 16, 2006

Posted: 5/19/03

### **TOGETHER:**

## **Changed lives change lives of others**

Intentional evangelism is one of the 11 characteristics of a healthy church. Jesus sent his disciples into the lost world announcing the Good News of the kingdom of God. When you are lost and have no idea of the way home, the very best news in all the Earth is when someone calls out, “Follow me, and I will take you home.”

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CHARLES WADE Executive Director BGCT Executive Board
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We all love John 3:16, with its declaration that God loves us so much he wants to spend eternity with us. Have you also noticed the spirit of John 3:17? “For God did not send his Son into the world to condemn the world, but to save the world through him.” The whole life of Jesus bears out that spirit. He lifted up every person who came to him. He welcomed all who approached. His condemnation rested upon those who, in their self-righteousness, felt they needed no repentance and counted themselves better than others. They built walls instead of bridges.

As I call you to consider the importance of evangelism in your local church, I have to also remind you of a specific warning from Jesus: “Woe to you, teachers of the law and Pharisees, you hypocrites! You travel over land and sea to win a single convert, and when he becomes one, you make him twice as much a son of hell as you are” (Matthew 23:15). This frightening warning is not to discourage us from bearing witness and inviting people to become disciples of Christ. It reminds us that we must help people come to Christ and enroll in his school of discipleship, not become clones of us.

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# together\_71403

October 16, 2006

Posted: 7/11/03

## TOGETHER:

### Needs-based ministries emulate Jesus

The Baptist General Convention of Texas wants to work with all our related churches to help them be healthy and missional. Eleven characteristics of a healthy church have been identified, and our staff provides resources and links to help any church in Texas be all it can be for the sake of the gospel and our Savior.

One characteristic of a healthy church is that it has a “needs-based ministry” strategy. Churches that are Jesus kind of churches seek to meet the physical, emotional and spiritual needs of individuals and communities. When John the Baptist sent his disciples to question the authenticity of Jesus, our Lord chose to validate his life and ministry not by the crowds that came to hear him preach, but by the people he touched. “Go back and report to John what you have seen and heard: The blind receive sight, the lame walk, those who have leprosy are cured, the deaf hear, the dead are raised, and the good news is preached to the poor” (Luke 7:22).

CHARLES

WADE

Executive

Director

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The BGCT Center for Community Ministries works closely with churches and associations to identify and meet physical, spiritual and emotional needs of people across Texas. This may be through one of the 14 hospitality houses and visitor centers that minister to the needs of inmate families as they visit their incarcerated loved one. It may be by providing training and resources to the more than 1,000 Texas Baptist churches that lead Bible studies and worship services in the jails and prisons across our state, recording 1,445 professions of faith.

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## **TOGETHER: Healthy churches prepare for crisis\_102003**

October 16, 2006

Posted: 10/17/03

### **TOGETHER: Healthy churches prepare for crisis**

All of us have been praying for our brothers and sisters at First Baptist Church of Eldorado in their sorrow. We pray for these dear people who have lost family and friends. We pray with thanksgiving for God's salvation and his mercies. We pray for those who are still in the hospitals recuperating.

Bus accidents are sudden and can be devastating. Pastors and deacons who serve in times like these receive extra grace by the Holy Spirit so they have

compassion and wisdom, stamina and courage.


CHARLES
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Disasters come in many shapes, and they arrive suddenly and unexpectedly in all parts of Texas. We need one another in times like these. Thankfully, God has knitted our hearts, skills and energies together with one another so that wherever someone needs us, Texas Baptists have a way of showing up. Representatives from Concho Valley Baptist Association and our BGCT staff quickly responded to needs in Eldorado and will continue to be available. Any time there is a disaster in our world and you want to help, you can send contributions through the BGCT, and we can use them to help people wherever there is a need.

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## **TOGETHER: God's blessings flow through worship\_110303**

October 16, 2006

Posted: 10/31/03

# TOGETHER: God's blessings flow through worship

To serve God faithfully in ministry to people over a lifetime, you must have an active worship life. You cannot give what you do not have. In worship, our hearts are renewed, and our faith is kept alive and active.

My son, Mark, recently told me what it means to him to worship with fellow believers: “To see them standing around me singing and worshipping God, and knowing some of the achievements and some of the heartaches they feel, brings an enormous sense of awe and gratitude to God to me.”


CHARLES
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True worship always connects us to people as well as to God. One of the classic passages on worship is Deuteronomy 10:12ff. “And now, O Israel, what does the Lord your God ask of you but to fear the Lord your God, to walk in all his ways, to love him, to serve the Lord your God with all your heart and with all your soul. ... He defends the cause of the fatherless and the widow, and loves the alien, giving him food and clothing. And you are to love those who are aliens, for you yourselves were aliens in Egypt. Fear the Lord your God and serve him.”

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# Around the State

October 16, 2006

Posted: 11/11/05

## Around the State

Abilene physician **Carl Trusler**, Houston-based missionary **Betsy Brown** and information management consultant **Larry English** were named Hardin-Simmons Uni-versity's 2005 Alumni of the Year.

☒ Howard Payne University has inducted four people into its Sports Hall of Fame. **Barney Hale** coached at HPU from 1933 to 1935 and 1941 to 1947, with his 1942 football team not giving up a single point. When the football program was suspended during World War II, he became the basketball coach, leading the team to its first undefeated season. **Billie Hamrick** was a four-year starter on the football team and went on to become a successful high school coach for 26 years. **Melvin White** was an outstanding athlete for HPU in football, basketball and golf. **Ray Jacobs** played football at the school and went on to a career in the National Football League.



Yoo Yoon, pastor of Glory Korean Church in Dallas, recently returned from his 10th trip to North Korea, each time taking food donations for orphans and elderly people. Yoon was the point person for a \$30,000 donation: \$10,000 from Texas Baptist Men, \$15,000 from the Cooperative Baptist Fellowship and \$5,000 from individuals and the Korean-American Sharing Movement of Dallas. TBM receives the donations and sends them to China, where a trading company purchases the food and ships it by train to the city of Dan-Dong. Here, Yoon helps a child-care worker lead children at an orphanage in a song.

✘ **Debra Berry**, associate professor of nursing, and **David Capes**,

professor in Christianity, have received Houston Baptist University's Opal Goolsby Award for Outstanding Teaching.