



Volume 47 Issue 3  
May / June 2010

Clinch Valley Baptist Association  
P. O. Box 566  
Gate City, VA 24251  
website [www.clinchvalleybaptist.org](http://www.clinchvalleybaptist.org)

Dr. Tommy Holtzclaw  
Interim Director of Missions

Jan Jenkins, Treasurer

Danny Ward – Moderator

Larry Browder – Vice-Moderator

Sue Arnold – Clerk

Inside this edition

- Financial Peace, Impact Virginia – Leadership Moments pgs. 2 -3
- Haiti Response – pg. 4
- Relationships – pg. 5
- Contact Information, Discipleship Study Opportunities – pg. 6

### - Preaching to the Choir -

\* Could one of the reasons that so many unbelievers fail to embrace the message, and God, of Christianity be that so few professing believers in Christ live above moral reproach?

\* The next time your ego gets so big you feel that you just might pop, consider the questions that God asked Job out of the whirlwind: “Who is this that darkens my counsel with words without knowledge? ... Where were you when I laid the earth’s foundation? Tell me, if you understand. Who marked off its dimensions? Surely you know! Who stretched a measuring line across it? On what were the footings set, or who laid its cornerstone – while the morning stars sang together and all the angels shouted for joy? ...” (Job 38:2-7, NIV).

## “Ninth Inning Ethics?”

### Romans 13:12-14; 1 Peter 2:16

Take a moment and look back on your life. As you do consider the following questions: What is your earliest remembrance of a moral decision you had to make on your own? Without the assistance of your parents, grandparents, or other siblings? On what did you base your decision? Was it based on previous instruction received from your parents, a close friend, a teacher, or a pastor? Or were those decisions based on “gut feelings” that had been influenced by other sources of instruction?

Now think about the last few days of your life. What moral decisions have you faced in the last week? Or even today? How many times were you tempted to compromise your convictions? Were you able to make godly decisions that strengthened your faith? Or did you yield to temptation?

Believe it or not, ethical deliberation is something all of us face on a daily basis. With each passing moment we face numerous decisions that focus on the way we should, or should not, think, act, and live. And, whether we realize it or not, each decision that we make has far-reaching effects. For it is the process of decision making that character and moral fiber is formed deep within us. And, more often than not, the big issues of the day are not the things that we tend to struggle with. The issues that I grapple with most are smaller issues like: What should I do in this situation? Are my actions conducive to the Kingdom of Christ? Is Christ pleased with my actions? How will my decision affect who I am? Am I pleased with the person I am becoming?

If you’re like me, these questions are not always easy to answer or understand. As such I can identify with the Anglican priest who recently said, “We are bombarded with a host of problems. Every problem that comes our way has an answer that is simple, easy to understand, and wrong.” (Stanley Grenz, *The Moral Quest*, InterVarsity Press, 1977, pg. 14).

With these thoughts in mind we can sympathize with Charlie Brown, who was pitching for his baseball team in the 9<sup>th</sup> inning and trying to fan a batter for the last out. As such, Lucy strolled over to the mound and said, “If you strike out this last guy, Charlie Brown, you’re going to make him very, very unhappy.” By this time Linus was stepping up to add fuel to the fire by saying, “That’s right! Are you sure you want to bring grief into this poor kid’s life?” Faced with the burden poised by those questions, Charlie Brown sighed and said, “Just what I need! Ninth inning ethics.”

All too often we, like the ill fated pitcher, find ourselves tossed to and fro, feeling as if we’re somewhere near the close of the 9<sup>th</sup> inning in life, yet surrounded by the quandaries that life poses. All that’s on our minds is holding on and finishing well, yet we like Charlie Brown are confronted with “ninth inning ethics” even though we do not need the added stress in our lives. And, all too often, it comes from well meaning friends like Lucy and Linus.

In the midst of all these thoughts are our text verses wherein Paul said, “The night is far spent, the day is at hand: let us cast off the works of darkness, and let us put on the armour of light. Let us walk honestly, as in the day, not in chambering and wantonness, not in strife and envying. But put ye on the Lord Jesus Christ, and make not provision for the flesh, to fulfill the lusts thereof” (Rom. 13:12-14, KJV). And the Apostle Peter’s instruction in his first epistle, “Live as free men, but do not use your freedom as a cover-up for evil; live as servants of God” (1 Pet. 2:16, NIV). Now where does this leave us?

That famous Anglican theologian J.I. Packer says, “Two points are often overlooked and need to be underlined. *First*, there are many situations in which the general principles of Scripture are all the guidance we need or get. God *expects* us to use the intelligence He gave us in working out the best way to implement biblical principles and priorities ... *Second*, the moral law of Scripture, which is the family code for all God’s children, leaves us free to make our own choices as to how we use created things – what interests we pursue, what hobbies we have and so forth ...” (J.I. Packer, *Knowing God’s Purpose for Your Life*, Regal Books, 1995, pg. 27).

The truth of the matter is simple – God asks us to use our heads, informed by His moral law, as we make decisions. Let’s make sure that our decisions and actions honor God.

*Steve J. Collins, Pastor Nickelsville First*

**Pastors, Write an Article and Send it to Us for Future Issues**

# Finding Financial Peace in Uncertain Times

## Part 3

By Patrick "PJ" Johnson, Pastor Moore's Memorial

These days we hear a lot about the economy and what terrible times we are in. But what is this mindset doing for us? I think many of us use the excuse of the economy as a way of not getting out of debt. I mean daily we hear of businesses shutting doors, people getting laid off and when we see rising consumer prices we tell ourselves that being in debt is just a way of life and we can't afford to save money. But what exactly are our excuses costing us?

In Luke 14:15-23 while visiting the house of a Pharisee Jesus told a parable. In this parable a man was preparing a great banquet and invited many guests. When it came time for the banquet he sent his servant to tell those who had been invited to, "Come, for everything is now ready." But sadly all that were invited began to make excuses. One said he had just bought a field and had to go and see it. Another said he had just bought five yoke of oxen and was on his way to try them out.

Did you notice what their excuse was? It was their purchases. They were letting their "stuff" keep them from fulfilling their obligation. But how ridiculous did their excuses sound? Well to me it sounds just like, "My dog ate my homework."

I remember one time growing up when my mom wrote an excuse to my brother's teacher because our dog (Miniature Dachshund) actually ate his homework. Mom sent the remains of his homework along with an excuse explaining how that very morning before school "Rusty the wiener dog" had gotten into Jon's opened backpack and went to town. But mom went on to say that when he got home that evening he would redo that homework and turn it in the next day.

How far would you go with your excuses? Are they legit or are they ridiculous? Do you get upset when trying to defend them? This is important as we look at baby step 3, saving 3 to 6 months of expenses in savings. So far in our Journey to Financial Peace we have started an emergency \$1000 fund and currently working to get out of debt using the debt snowball. And the third is important as it is a buffer between you and life. It is for emergencies only: incidents that would have a major impact on you and your family. Ask yourself what would it take for me to live for three to six months if I lost my income? Your answer is baby step 3, to save 3 to 6 months of expenses in savings.

Many of you are telling yourself that this process is impossible and with that attitude your right. But remember what we talked about with our excuses. Sometimes it's our excuses that are keeping us from the blessings that God has in store for us. Many of you would like to have the financial freedom to do the Lords work, others would just like to retire. Whatever your reason for getting out of debt let that be your focus and not the economy and especially not your "stuff". Let's make sure our excuses are legitimate and will hold water.

For more information and encouragement visit [www.daveramsey.com](http://www.daveramsey.com), [www.crownfinancial.com](http://www.crownfinancial.com) & the Bible. If you would like some assistance or would like for me to speak to your church or group please contact me anytime at 276-479-1271 or [pjandamanda@mounet.com](mailto:pjandamanda@mounet.com). May the grace of the Lord Jesus be with you all.



### COMING TO SCOTT COUNTY JUNE 20 – 26

Impact Virginia! is a multi-church, statewide, one week construction mission opportunity designed for teenagers (grades 7 through 12) and generally has between 100 and 300 participants. These events are "turn-key" which simply means that the infrastructure for the event such as housing, meals, projects, worship, logistics, etc. is provided by the Glocal Missions staff of the VBMB.

This year one of the four Impact sites will be Scott County the week of June 20 – 26. The youth will be housed at Twin Springs High School. Impact Virginia sites and dates are as follows:

**June 20 – 26 Scott County** (Clinch Valley Association)

**June 27- July 3 Bluefield** (East River Association & Bluefield College)

**July 11 – 17 Louisa** (Goshen Association)

**July 18 – 24 Saluda\*** (Mid-Tidewater Association)

\*At this time, this Impact camp is full, so registrants for this camp will be added to a wait list.

**For information on these Impact camps please contact:**

**Jeanette Hildebrand @ 1-800-255-2428 ext. 7260 or by e-mail at [jeanette.hildebrand@vbmb.org](mailto:jeanette.hildebrand@vbmb.org)**

**For information on adult volunteer opportunities at the Scott County site please contact:**

**Patrick Johnson @ 276-479-2249**

## A POPULATION OF PLASTIC

- Total cards in circulation in U.S. (Fall 2009): 630 million credit cards and 500 million debit cards in circulation in America.
- Almost 80% of Americans have some credit cards (average is 5.5 per person).
- 84% of college students have credit cards. The average college student has \$20,000 in debt and spends 24% of income on debt payments.
- Average American family has 13 credit obligations at credit bureau (credit cards, gas cards, bank cards, installment loans).
- The average consumer's oldest obligation is 14 years old, indicating that he or she has been managing credit for some time.
- At the end of 2008, Americans' credit card debt was just under one TRILLION dollars!
- The average household has credit card debt of \$10,700 at end of 2008, and 14% of disposable income went toward paying on this debt.
- More than 90% believe they have the same or less debt than the average American.
- 15% of Americans (34 million) have been late making credit card payments, and penalty fees (people having late fees has doubled in last 20 years) add up to about \$21 billion in 2009.
- Bankruptcies surged to more than 1 million filings in 2008.
- In 2007, before the recession began, 15% of U.S. families had debt (not counting mortgages) exceeding 40% of their income!
- Americans put \$51 billion worth of fast food on their credit cards in 2006, compared to \$33.2 billion one year earlier. (Source: [CardData.com](http://CardData.com))

- Shared by Bob Moore, pastor at Bonsack BC, during 2/28/10 sermon

REVERENDFUN.COM COPYRIGHT G4, INC.



(See Genesis 6-8)

04-05-2010

NOAH PREPARES FOR ANOTHER HUGE DAY

## LEADERSHIP MOMENT

By Dr. Gary Chapman, Director  
Southwest Virginia Christian Leadership Network  
**Needed: Leaders**

Ever heard a ministry leader insist, “Our church has all the leaders we need?” In the course of 30+ years of ministry, I can’t say I’ve heard that very often, if at all, from any pastor or organizational leader. The more common sentiment is usually expressed this way:

“We don’t have nearly enough leaders in our church!”

“I just can’t get my people to do anything.”

“What’s wrong with these people?”

We often bemoan the fact that we, seemingly, don’t have enough leaders in our churches or organizations. Is that really true? Can we lay the scarcity of potential leaders solely at the feet of those “lazy, apathetic” persons in our church or organization?

Let me suggest some other factors that may be at work here.

1. Are we reminding Christians that life in Christ is about more than “punching our ticket for heaven?” God is still at work in His creation and there’s a world of opportunity out there for **each and every one of us** to work with Him.
2. What are we doing to help persons discover the marvelous potential created in them? **Every individual** has unique God-given passions, interests, talents, spiritual gifts, relationships, and opportunities. Do we provide guidance, based on these qualities, how they can partner with God?
3. Is discovery of potential leaders an ongoing, intentional process? Or, do we hope to simply stumble on to the leaders we need when we need them?
4. Do we have a plan in place to train potential leaders? Or, when we’ve finally twisted their arm into submission, do we send them off to do ministry without the necessary training or resources? That kind of track record will scare off a lot of potential leaders.
5. When sharing the need for a particular leader, is our appeal about doing “church work”? Or, are we helping the potential leader to see how their investment of self (time, energy, resources, etc.) will make a life-changing Kingdom difference for others – and for them?
6. Raise expectations; challenge your folks. All of us like to rise to a challenge to significant living.
7. Do we celebrate Kingdom difference-making and the individuals involved? Are we creating a culture where the contributions of all are acknowledged?

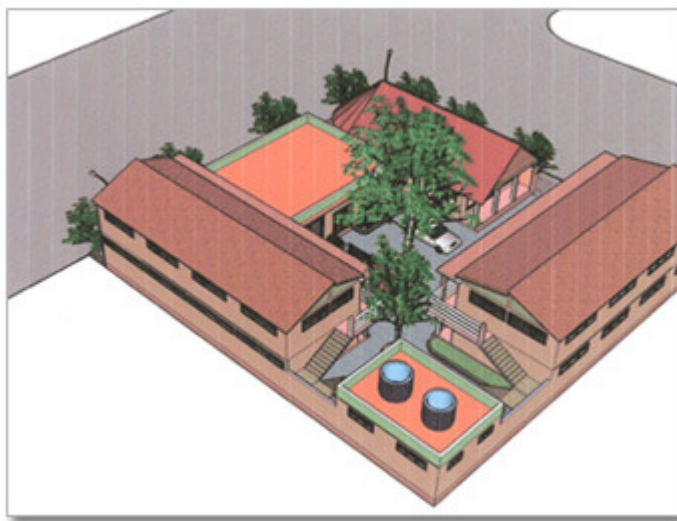
So, maybe those of us in leadership are, unwittingly, contributing to that dearth of leadership. Something to think about, anyway.

## Virginia Baptists Unveil Long-Term Recovery Plan for Haiti

In the midst of a continued response to the devastating earthquake of January 12, 2010, Virginia Baptist Disaster Relief leaders have released a long-term plan for the response effort in Haiti. After many weeks of dialogue and prayerful consideration, Virginia Baptists are moving forward with a plan that will continue to meet the daily needs of those affected by the earthquake, as well as propel the local churches forward in their ability to minister to the Haitian people. One of the key goals is to concentrate our resources in one community so that long-term relationships can be established and our resources can be leveraged to support each other and not scattered throughout the entire region.

The Virginia Baptist Mission Board will partner with the Haiti Baptist Convention, Baptist World Alliance, and Hungarian Baptist Aid in a plan that was designed by local pastors and other Haitian leaders. The plan will concentrate on an area of Port-au-Prince known as Delmas and includes:

- Building a new orphanage and school in the community  
(pictured below)



- Rebuilding homes surrounding the new facility
- Providing job training and other programs on site
- Micro-finance loans to create jobs and sustainability
- Rebuilding of damaged church
- Ongoing care for new orphanage (to be phased out over the course of three years so that it becomes self-sufficient)

Additional funds will be used to meet the needs of other established partners in the area such as the Southern Baptist Convention, Florida Baptist Convention, and Cooperative Baptist Fellowship.

This plan is based upon gifts received as of May 1, 2010. Additional funds will give us the ability to enhance our response and make an even larger impact in the Delmas community and assist the Haiti Baptist Convention in reaching their nation for Christ.

### **Your Involvement in Haiti**

Volunteers will be utilized in nearly every phase of this recovery effort. Churches can begin making plans for teams to travel to Haiti and assist. Details of the specific needs as well as travel information will be released as soon as it becomes available. Church-to-church partnerships and other relationships will be encouraged as this recovery effort moves forward.

### **Other Disaster Relief News**

- Our Chilean friends are still recovering from the earthquake that struck in late February. We are seeking churches or associations that would like to consider church-to-church partnerships to assist them with their continued recovery efforts.
- And, there is still a need for teams to travel to Rhode Island to assist with clean up after the flooding that took place back in April. Contact Jeanette Hildebrand to volunteer or for more info.
- Mud out teams responding to the flooding in Kentucky and Tennessee have been 'stood down' as operations in those states come to a conclusion.
- For information on any of these missions opportunities contact Jeanette Hildebrand **1-800-255-2428 ext. 7260 or by e-mail at [jeannette.hildebrand@vbmb.org](mailto:jeannette.hildebrand@vbmb.org)**

# “The Importance of Relationships”

## Psalm 133

By Steve J. Collins, Pastor Nickelsville First

Beyond your immediate family, and the people you work with, how many close relationships do you have with other people? People that you actually interact and converse with on somewhat of a regular basis? Perhaps once or twice a week? Either on the telephone or face-to-face? Does anyone come to mind? If so, how many people are you thinking of? One? Two? Three? Or more?

Now consider the number of people that you correspond with through e-mail, text messaging and social networking sites. If you're like me, that list is ever-growing. Are these indicators not telling us that society, as a whole, is becoming more addicted to virtual relationships with each passing moment?

If you don't believe me, try contacting your children, even on their cell phones. They may, or may not, answer your call. Now sit down and send them a personal e-mail. Guess what? More than likely, you'll never get an answer. Now try something else - send them a text message. Their response time will be immediate, even before you can close the cover on your own phone.

How has our obsession with the virtual world impacted our lives and society as we know it? Has that influence been positive or negative? Maybe it's time to haul in the experts. As such we might want to play close attention to their findings.

According to an article that appeared in the August 10<sup>th</sup>, 2007 edition of the Wall Street Journal titled *Is this Man Cheating on His Wife?* an ever-growing number of Americans involved in “virtual relationships” deem those relationships “equal to or better than their real-life friends.” Another article published by the Telegraph Media Group Limited ([www.telegraph.co.uk](http://www.telegraph.co.uk)) referenced the findings of a major law firm in the U.K. that recently made waves, when it pointed out that one in five divorce petitions cite social networking sites such as Facebook and Bebo as a major culprits in the marriage's downfall (i.e. the husband or wife has entertained inappropriate relationships through the site, spent too much time on the site, or even show evidence of infidelity when their stories don't match up with their status updates). The most common reason mentioned in the divorce petitions was “inappropriate sexual chats with people they were not supposed to ... Last year a 28-year-old woman ended her marriage after discovering her husband was having a virtual affair with someone in cyberspace he had never met.”

Believe it or not, even the kingdom of God is not exempt from these powerful and influential forces. Is there any among us that isn't faced with the temptation to engage in some form of “cyber ministry” than what we would call face-to-face ministry? Think about it – how many e-mails do you get concerning prayer requests? Better yet, how many do we, even as pastors, answer in the form of e-prayers? Almost weekly I hear prayer requests that are generated from Facebook accounts, even though I flatly refuse to go there.

How then should we react to such powerful trends? According to Brian Lowry, managing editor, PreachingToday.com this is the bottom line, “If you're preaching about love or marriage or just relationships in general, you simply cannot ignore the power of social networking sites like Facebook. There are enormous benefits; let's celebrate them. There are devastating dangers; let's acknowledge and safeguard ourselves from them.”

Perhaps Tim Sanders - former chief solutions officer at Yahoo and author of *Love Is the Killer App*—has the best advice about relationships and establishing priorities: Take your life and all the things that you think are important, and put them in one of three categories. These three categories are represented by three items: glass, metal, and rubber.

The things that are made of rubber, when you drop them, will bounce back. Nothing really happens when these kinds of things get dropped. So, for instance (and I enjoy sporting events, so don't take me wrong here), if I miss a Seahawks' game, my life will bounce along real fine. It doesn't change anything and nothing is lost—my missing a game or a season of football will not alter my marriage or my spiritual life. I can take 'em or leave 'em.

Things that are made of metal, when they get dropped, create a lot of noise. But you can recover from the drop. You miss a meeting at work, you can get the cliff notes. Or if you forget to balance your checkbook and lose track of how much you have in your account, and the bank notifies you that you have been spending more than you have—that's going to create a little bit of noise in your life, but you can recover from it.

Then there are things made of glass. And when you drop one of these, it will shatter into pieces and never be the same. Even though you can piece it back together, it will still be missing some pieces. It certainly won't look the same, and I doubt that you could actually fill it up with water, because the consequences of it being broken will forever affect how it's used.

The thing is, you're the only person who knows what those things are that you can't afford to drop. More than likely, they have a lot to do with your relationships. Your marriage, your family, and your friends. (Tim Sanders, [www.sanderssays.typepad.com](http://www.sanderssays.typepad.com), 8-25-06; Christianity Today, used by permission).

Allow me for a moment to close with two contrasting thoughts from opposite ends of the continuum. One from Rock Star David Byrne, co-founder and author of the Talking Heads who said, “I think I might be a workaholic. A lot of it is a way of dealing with other parts of living that I don't feel comfortable with, such as relating to human beings.” The other from Dietrich Bonhoeffer, that great German pastor / theologian, who gave his life for the cause of Jesus Christ. In his own words Bonhoeffer said, “Christian brotherhood is not an ideal we must realize; it is rather a reality created by God in Christ in which we may participate.” (Dietrich Bonhoeffer, *Life Together*, HarperOne, 1978, pg. 30).

Thankfully our God is a perfect gentleman. He has left the choice to us. The question is simple: As 21<sup>st</sup> century Christians living in the last days, how important are our relationships to us? Better yet, what are we doing to strengthen them?



Clinch Valley Baptist Association  
 P. O. Box 566  
 Gate City, VA 24251

NONPROFIT ORGANIZATION  
 U.S. POSTAGE PAID  
 PERMIT NO. 45

**MOVING OR NEW 911 ADDRESSES?  
 PLEASE share your new addresses with us**



## Contact Information & Additional News

### **HOW TO CONTACT US:**

#### Director of Missions

Dr. Tommy Holtzclaw  
 423-967-9660, rtholtzclaw@gmail.com

#### Moderator

Danny Ward, dw@diward.com

#### Moderator-Elect

Larry Browder, browder1726@embarqmail.com

#### Clerk

Sue Arnold, gregandsue@mounet.com  
 Assistant Clerk – Anita Greer

#### Treasurer

Jan Jenkins, estillvillebb@sctv.coop (276) 386-7447  
 Assistant Treasurer – Jim Johnston,  
 johnston@mounet.com

#### Trustees

Larry Culbertson 276-479-2957  
 Paul Henry 276-386-7637  
 M.A. Lunsford 276-386-3515

#### **Ministry Team Leaders**

#### Unity Team

Danny Ward, 276-386-3369, dward@mounet.com

#### Missions Team

Patrick Johnson, 276-479-2249, patrickj@mounet.com

#### Strengthening Churches Team & Newsletter Editor

Steve J. Collins 276-479-3222, fbcnick@mounet.com  
 11606 Nickelsville Hwy.  
 Nickelsville, VA 24271

### **UPCOMING DISCIPLESHIP BIBLE STUDIES**

#### **OFFERED IN OUR ASSOCIATION**

*Living Beyond Yourself* – by Beth Moore

@ Moore’s Memorial

*Foundation*, by Saddleback Church

@ Moore’s Memorial

Amanda Johnson will be leading the ladies study at Moore’s Memorial and Patrick “PJ” Johnson will be leading the men’s. If you are interested in either of these two studies please contact Amanda at 276-479-1271 or email at [pjandamanda@mounet.com](mailto:pjandamanda@mounet.com)

*Breaking Free*, by Beth Moore

@ Nickelsville First

Glenda Welborn and Carolyn Scalf will be facilitating this study. If interested in this study, please contact Glenda Welborn at 276-479-1523.

#### **Worldwide Missions Unlimited**

#### **Book Give-Away**

Nickelsville Days – June 26<sup>th</sup>

Dungannon Mountain Treasure Festival – July 3<sup>rd</sup>

Duffield Daze – Labor Day Weekend

Weber City – Trunk or Treat – October

For more information contact Linda Hillman

@ 276-479-2623