

fall/winter 2014

Connections

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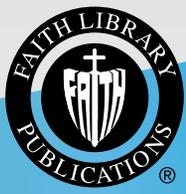
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PLAN FOR THE FUTURE NOW



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The Bottom Line

Plan for the Future Now

DOUG JONES | RMAI/RAA National Director

As is my habit before drafting this editorial for *Connections*, I isolate myself from the distractions of work and life and just read the entire edition in one sitting. This proven practice faithfully gives me the perspective I need to set the stage for the pages ahead.

As I read through this edition, my thoughts drifted to a book I purchased years ago in an airport bookstore titled *We Are Smarter Than Me*. Its subtitle begins *How to Unleash the Power of Crowds . . .* Its message encourages and challenges me each time I read it. The message in this book so reminds me of Proverbs 11:14: “*Where no counsel is, the people fall: but in the multitude of counsellors there is safety.*”

In the pages ahead you will find a collaboration of wisdom that in my opinion is one of the best editions we have produced to date. Each contributor provides insight and wisdom from personal experience. If we will heed this wisdom, it will make our lives so much easier in the days, weeks, months, and years ahead as we “Plan for the Future Now.”

A fellow laborer,

Douglas E. Jones

RMAI/RAA National Director



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STARTING FROM SCRATCH

David Narodowski ('87, '88)

and his wife, Alice ('88, '89),

pastor New Beginning Bible Church in Tulsa, Oklahoma.

EFFECTIVE
MINISTRY

“If you will live like no one else,
later you can live like no one else.”

—Dave Ramsey

David's Advice

- Realize that you'll have to think differently before you can change your lifestyle. Begin to read materials that increase your faith and help you manage your finances.
- Learn the difference between a need and a want.
- Get out of debt.
- Understand that either you're working for your money or your money is working for you.
- Tithe.

In the early '90s David Narodowski realized that he had no savings, no long-term financial plans, and no retirement goals. So he set out to change the path he and his family were on.

It all started when he was visiting some friends who happened to be Jehovah's Witnesses. Their home was gorgeous and decorated with fine things. As David sat there, he started inwardly complaining to the Lord.

“I said, ‘Lord, I have served You and I love You. Why do they have these things and I have nothing?’” David recalls. “But when I finally got quiet, I heard these words: ‘You’ve never asked for anything.’ So I started to seek God seriously about it.”

David began his journey by reading Haggai, Malachi, and Deuteronomy. “I read them over and over again for one year,” he says, “and as I did, I saw that God’s will is increase.”

He was working at Rhema Bible Church at the time, and as he was feeding his faith for increase, he also began doing practical things. He started putting small amounts from each paycheck into the tax-sheltered annuity retirement fund offered at that time to employees.

“I also began to put five dollars a week into an envelope,” he says. “I did that until I had enough to open a savings account. Once I had enough to invest in a mutual fund, I did.”

David had not gone far in this journey when a friend asked him what he was believing God for. He realized that he was believing for his needs to be met, but that was all. He knew he needed to increase his vision, so he read Brother Hagin’s minibook *How God Taught Me About Prosperity*.

At the same time, he and his wife did some other practical things to help get a grip on their finances. “We sat down and wrote down everything we were spending our money on,” says David. “We listed every item, then cut out whatever was not necessary. I even saved my lunch bags and used them over and over again. We stopped going out to eat. We used the ‘snowball’ system to pay off credit card debt. We clipped coupons. We did anything we could to save money. For 10 years we lived tight financially.”

“Anyone can gain control over their money if they want to,” says David. “It’s not a matter of having more—it’s a matter of managing wisely what you have. Start small, stick with it, and it will pay off.”

Over 20 years, David and his wife were able to save \$600 a month. As a result, over the last 12 years they have paid cash for every automobile they purchased.

“Pray like it all depends on God,
but work like it all depends on you.”

—Dave Ramsey

THE BIGGEST HINDRANCE to Your Secure Financial Future



Ed Chambers ('94, '95)

is a financial advisor and investment advisor representative with more than 10 years of experience helping clients save and retire comfortably. He also conducts financial wisdom workshops in churches. Ed is licensed in Illinois and Wisconsin and lives in Lake in the Hills, Illinois, with his wife, Donna. Edchambers22@comcast.net

The single biggest hindrance to a successful financial plan is *procrastination*. Most of us simply put off planning our financial futures with excuse after excuse, without being aware of the hole we are digging for ourselves. The reality is that the longer we delay in making a plan, the bigger the problem becomes.

If I have learned one thing as a financial advisor, it is this: Successful people are willing to do today what others will not, so they can do tomorrow what others cannot. It's like what Mark Twain said: "If I knew I was going to live this long, I would have taken better care of my teeth."

The biggest concern among mature people is whether they will have enough money to live on, and most of them regret not starting earlier to plan for that. The longer we procrastinate, the more stressful the problem becomes. Please don't let this go another day. There is never an easy time to start saving. But there is always a best time, and that time is always *now*.

After all, if we claim that we trust God to meet our needs, then we should be able to believe Him to help us start saving *now!* God wants us to be provided for later in life. And He wants us to provide for our spouses (1 Tim. 5:8), should we leave the earth before them. He even wants us to leave an inheritance for our children's children (Prov. 13:22). So we can do this!

Kenneth W. Hagin has said many times, "The natural and the supernatural coming together make an explosive force for God." It's too easy to neglect practical financial wisdom while working for God and end up with regrets later in life. Begin now to plan for your financial future, and together your plan and God's provision will become an explosive force.

The How-tos

- ▶ **Follow the 10/10/80 principle.** Give God 10 percent, then invest 10 percent, then live on the remaining 80 percent. Do it by faith. If that is too much of a stretch for your faith, then take whatever step of faith you can and move toward investing 10 percent by ratcheting the number up at least one percent per year. Do it by faith!
- ▶ **Invest first.** Most people think wrong about money—they think *spend* first. Begin to think differently and join the financially wise who think *invest* first. Read books like *The Millionaire Next Door* as well as financial magazines geared toward investing.
- ▶ **Take inventory.** Let your spending speak wisdom to you! Prayerfully review where your money is going, and look for ways to reduce expenses. While most will make excuses, the financially wise will make a plan and work it.
- ▶ **Go to God.** Ask God for financial wisdom to increase in your life, and then expect it to come to pass. With your spouse, regularly discuss and pray over your financial situation and your plan, and work the plan together. Your marriage will be strengthened and so will your wallet.

Successful people are willing to do today what others will not, so they can do tomorrow what others cannot.



RETIREMENT THAT WORKS

Mitch Anthony ('78)

is founder and president of Advisor Insights Inc. He and his team train financial advisors throughout the world. He is a consultant to the financial services industry on financial life planning and relationship development. Mitch writes a column for Financial Advisor magazine and the Journal of Financial Planning and has authored or coauthored eight books.

More and more older men and women are shunning the image of couch-potato retirement—sitting at home and watching TV. The trend of people choosing to work into their 60s, 70s, and even 80s is now a fact of life.

Many assume that people continue working in their later years because they need the money. And millions of people will enjoy a more comfortable retirement because they have a larger nest egg. **But the dominant reasons for working longer are not financial.**

Here are a couple of conclusions:

- 1) Lives built exclusively around leisure do not deliver the satisfaction hoped for.
- 2) The majority of retirees working are doing so because they want to. They've learned that work has benefits (both material and non-material).

Leisure Versus Satisfaction

The retirement pitch for the last generation emphasized the benefits of leisure, but those who enter into it full-time are finding that leisure alone cannot deliver the satisfaction they seek.

Individuals migrating from being full-time contributors to full-time consumers cannot help but feel a shock to their systems. **Self-indulgence is a poor prescription for a satisfying life.** When some self-indulgence is balanced by service, relationship building, and the exercise of aptitudes, it becomes a completely different story—with a much happier ending.

We've all heard about the financial concerns of retirement. What we hear less about are the non-financial challenges that retirees have:

- * **A Sense of Identity Loss**—You were Dr. Jones for 40 years. Who are you now?
- * **Social/Relationship Challenges**—What if you actually enjoyed those people you were calling on?

- * **Change/Reduction in Mental Stimulation**—Can Sudoku fill the bill?
- * **Psychological Issues Around Not Getting a Paycheck**—Inflation can quickly make you paranoid about going to a movie.
- * **Extra Time to Fill in the Day**—Are you wandering around the garage waiting for something to break so you have something to fix that day?
- * **Anxiety/Depression**—She doesn't seem too thrilled to have you around 24/7, does she?

These are the realistic risks of retirement. Add to these the concerns about money, inflation, and uncertainty in our financial markets and it's no wonder that more and more people are coming to the same conclusion: it works to work.

How Much Work?

Retirees have to work only as much as will meet their emotional, social, and intellectual needs. This will be different for everyone. Some may meet these needs through 10 hours of volunteerism a week, while others may continue their 40-to-50-hour work week until they die. Their work energizes them, and that is the stuff of life. Our financial needs are only one piece of this puzzle.

The time has come to pull up the shades on our retirement discussions and let the light and revelations of recent retiree experiences shine in. Many people truly *need* to work, and not just for the reasons we've assumed.

"Retirement is wonderful if you have two essentials:
Much to live for, and much to live on."

—Anonymous

- A growing number of retirees work for pay at some point after retirement.
- A large percentage of baby boomers intend to keep working after retirement.
- Some of those currently working say they'll never retire.



TIPS: If you're under 40 ...

➔ The Time Value of Money

As far as money goes, time is on your side. The earlier you start investing, the more money will work for you.

For example, a 15 year old who invests \$3,000 a year for five years (\$15,000) will accumulate over \$1.6 million* by the time he reaches 65. A 19 year old who invests \$3,000 for eight years (\$24,000) will accumulate a little over \$1.5 million* by age 65. A 27 year old who invests \$3,000 for 38 years (\$114,000) will accumulate slightly over \$1.3 million* by age 65.

You can clearly see that the 15-year-old investor accumulated more wealth even though he invested a significantly smaller amount of money.

*Based on a 10% annual return.

"You must gain control over your money or the lack of it will forever control you."

—Dave Ramsey

✓ The Saving Formula:

50/20/20/10

It's simple!

50% household

20% wants

20% savings

10% God

➔ 4 Ways to Prepare for Retirement in Your 20s & 30s

The year you start working full time is when you should **start saving for your retirement**. The power of compound interest will make you rich.

- 1. Don't get in debt.** Spend less than you earn. Period.
- 2. Start saving.** Contribute to a 401(k) or a Roth IRA *now*. Have it automatically deducted from your check or bank account.
- 3. Open a taxable brokerage account.** Start by investing a small amount in a low fee index fund. Branch out from there.
- 4. Buy income-producing assets.** Think about depreciation (i.e., a new car vs. used). A house can be an income-producing asset. Renting room(s) in your home can generate income to help pay the mortgage.

➔ Resources

Books

The Automatic Millionaire | David Bach

Millionaire Teacher: The Nine Rules of Wealth You Should Have Learned in School | Andrew Hallam

If You Can: How Millennials Can Get Rich Slowly | William J. Bernstein

All Your Worth: The Ultimate Lifetime Money Plan | Elizabeth Warren and Amelia Warren Tyagi

Articles

"You Are Never Too Young To Save" [goo.gl/1R3ios](https://www.google.com/search?q=goo.gl/1R3ios)

"7 Things You Can Do Today to Prepare For Retirement" [goo.gl/FVNlZP](https://www.google.com/search?q=goo.gl/FVNlZP)

"Best Financial Advice for Young Adults" [goo.gl/H1ybz6](https://www.google.com/search?q=goo.gl/H1ybz6)

"Failing to plan
is planning
to fail."

TIPS: If you're over 40 . . .

PLAN FOR YOUR FUTURE

- ➔ **STEP 1: Define Your "Retirement."** Write down objectives for your later years. Start with your top five goals.
- ➔ **STEP 2: Take Stock of Your Skills.** Many hobbies and skills can generate income in your retirement years. Start thinking about how you can morph your skills or hobbies into money-making endeavors: your antique collection, your skill as a pianist or writer.
- ➔ **STEP 3: Determine When to Collect Social Security.** The longer you wait to claim Social Security, the more you'll get. Check out AARP's Social Security Benefits Calculator (aarp.org) to see when it might be best to claim.
- ➔ **STEP 4: Decide If You Want to Work.** How much work is necessary to maintain the lifestyle you want? Weigh right now the pros and cons of working—including how many hours per week.
- ➔ **STEP 5: Create a Retirement Budget.** Your budget needs to include: **a.** the amount of money coming in; **b.** how much it will cost to reach your goals from Step 1; and **c.** how much debt you have. Start by tracking your income and expenses for a couple of months. Next, figure out how much you'll need to support your lifestyle. Put your plan into action. AARP's Retirement Calculator can help you (aarp.org).
- ➔ **STEP 6: Cut Your Expenses and Start Saving More.** List your bills and figure out ways to trim them. Cut expenses by implementing strategies like growing your own vegetables or eating at home. Attack debt by paying off your smallest debts first.
- ➔ **STEP 7: Prepare for the Unexpected.** Consider how you'd pay for, and respond to, everything from minor issues like a roof leak to major ones like a serious accident. Discuss the big issues with your family or those closest to you.
- ➔ **STEP 8: Get Protected.** Do you have enough homeowner's insurance to cover a major calamity? Do you have life insurance? Is your health insurance or long-term care insurance adequate? If your insurance coverage is lacking, now is the time to increase it. Put money aside for the unexpected.



Do a Financial Checkup of Your Investments.

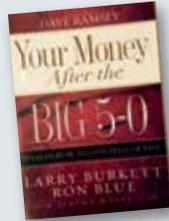
Make sure you are diversifying your money into multiple investments, investing in things you understand, and choosing investments that won't cost you excessive fees.

Almost 70 percent of older Americans will need extended and potentially costly long-term care help at least once during their remaining years. Do some research now so you're well-informed instead of "shooting from the hip."

Retirement Resources

Books

The New Retirementality | Mitch Anthony ('78)
Your Money After the Big 5-0 | Larry Burkett



Websites:

aarp.org

Things to Google: How to get ready for retirement, retirement finances

SHORE UP YOUR HEALTH

- 1 **Commit (or recommit) to eating right.** Aim for more proteins and vegetables. Steer away from fats, sugars, and empty calories.
- 2 **Drink more water**—gives you moist skin which reduces wrinkles; removes waste and toxins; helps you sleep better.
- 3 **Exercise regularly**—at least three times a week.
- 4 **Get enough sleep**—improves concentration and memory, allows your body to repair cell damage, refreshes your immune system, which helps prevent disease.
- 5 **Maintain relationships**—helps your physical and mental health. Stay involved in family and social activities.
- 6 **See your doctor.** Schedule regular checkups and preventive exams.

ACCORDING TO research by the Center for Retirement Research at Boston College, more than half of American households risk not having saved enough to maintain their standard of living in retirement. But it's not too late to start saving!

STAY MENTALLY SHARP

▷ TIP #1: DO NEW THINGS.

Learn to play a new instrument or speak a new foreign language. Get out of your normal routine and go see something new, such as an art show or a nearby historical site.

▷ TIP #2: MEMORIZE MORE THINGS.

Memorize a new scripture or lyrics to a new song. This requires careful listening, which sharpens your thinking.

▷ TIP #3: USE YOUR HANDS.

Throw a ball or use your non-dominant hand to do everyday tasks. Learn sign language! That will exercise even more areas of the brain.

▷ TIP #4: EAT WELL.

Some foods (such as blueberries and dark chocolate) contain antioxidants. Those attack free radicals, and may also prevent cancer and neurodegenerative diseases such as Alzheimer's. They can also lower cholesterol and blood pressure.

▷ TIP #5: MOVE IT!

Physical activity will energize brain function and has been shown to even increase the number of brain cells. Fifteen to 30 minutes of exercise three times a week will keep you sharp and lessen the likelihood of developing Alzheimer's.





Elaine Croucher ('78)
*was married to **Bob Croucher ('78)** for 43 years. They pastored Faith Bible Church in Prague, Oklahoma, for 26 years and then were in itinerant ministry. They were also RMAI Regional Directors for Oklahoma from 1985 to 2013. Bob unexpectedly passed away in November of 2013.*

Be Prepared for the Unexpected

Here are two fellow grads who were glad they had their house in order when the unexpected happened . . .

Elaine Croucher never expected to be a widow at age 64. But she couldn't be more grateful that she and her late husband, Bob, had their house in order before the unexpected happened.

"It's not respectful to yourself or your family, or to the money you have, if you don't have a plan for your future," says Elaine. "Psalm 127:3 says that children are our heritage, and Proverbs 13:22 says that a good person leaves an inheritance for them. That motivated us from the very beginning."

For years, even in lean times, the Crouchers put money away, little by little. First, they made sure to tithe, and even before their daughter was born, they made out a will. "We wanted to be sure our family was taken care of," says Elaine. "Then after we made our wills, I began reading about trusts" (see box).

In addition to creating a trust, Bob and Elaine did other things to prepare for the financial health of their family. "When we were pastoring, we had a 401(k), and we each had an IRA," she says. After they started in itinerant ministry, they began buying rental properties. The theme of their life was to make financial decisions and investments with the future in mind.

Start Where You Are

Elaine says it's never too late to start planning for your financial future. "When we pastored," she says, "the Lord told me to help people in the church who didn't know how to budget. So I started a class on Tuesday nights and I taught them how."

In addition to tithing and paying bills, Elaine encouraged class members to save something every week, even if it was only 50 cents. She urged them to put that in a savings account and, once enough had accumulated, to buy a CD or invest in a 401(k). "Money touches every part of our life," she says. "It's simply a tool and we need to know how to use it."

Bob and Elaine had built their dream house together several years ago, and their advance planning allowed her to keep it, which has made all the difference in her life now. "It's such a great comfort to know I can stay here and I'm secure," Elaine says with tears. "Security is a woman's number-one need, and I'm telling you there's nothing like it. Even though I don't have Bob, I have everything else that represented him."

Having a plan in place has paid rich dividends for Elaine. "This peace is what meant the most to us," she says. "If you make a plan, you'll have that peace."

A 401(k) Alternative for Ministers

Ministers, check with your financial advisor about a **403(b) retirement plan** designed for employees of tax-exempt organizations. There are many advantages:

goo.gl/BLNHh3



What Is a Trust?

Many people shy away from learning more about trust funds because they think they are only for the rich. Not true. **A trust fund is simply an arrangement that allows for asset transfer to take place, and you can amend it throughout your life.** Find out more:

➔ goo.gl/ZPbhgK

➔ goo.gl/zj7qvM



Angie West ('07, '08) and her husband, Mike ('83, '07, '08), raised two children, 13 foster children, and five exchange students, and “took in strays.” In 2008 they pioneered *The Gathering Place church*.

TheGatheringPlaceChurchBA.com

On December 22, 2013, Angie West’s world changed forever. Her husband, Mike, passed away without warning from a ruptured colon at the age of 51.

Since Mike’s death Angie has taken over pastoring their church, and she says the biggest challenges today are the everyday small things—and the weekends. But had it not been for a pivotal financial decision they made that summer, life for Angie would be very different.

During the summer of 2013 Angie had suggested that they not pay their life insurance premium because they were working on a goal to be debt-free in five years. They were healthy (they’d just entered their early 50s) and would have plenty of time after they became debt-free to reinstate life insurance.

But Mike wasn’t comfortable with that. “So we talked about it,” Angie says, “and I said, ‘OK. We’ll keep it.’ That decision affected my future more than I ever could have realized. Without it, I would have had to sell the house and relocate.

“When Mike passed away my agent told me how much money I had,” Angie says, “and also how to make it work for me now, mid-term, and long-term. Because I don’t have any

children living at home, I don’t qualify for Social Security benefits, except the \$255 death benefit, until I turn 60.”

Also that summer, Mike and Angie decided to get educated about funerals so they could help church members who had to make final arrangements. They met with a funeral director, and after that meeting they shared with their children what they had learned. They had no idea they would need to use that information just six months later.

“I learned the importance of a will,” says Angie. “I have nothing to worry about because I am a surviving spouse. But if both of us had gone, it would have been a mess for our kids without a will.”

Angie advises everyone to be responsible, do the work, and have a plan in place. “Never take for granted that you have lots of time,” she says, “because you don’t know that.”



Be Prepared. Everyone over 40 should have a file that family members or friends can access in case of death or accident. It should contain:

- ✔ A list of all your bank accounts and account numbers
- ✔ Your Social Security number
- ✔ All your passwords
- ✔ All your insurance policies, numbers, and contact information
- ✔ A list of all your investments, account numbers, and contact information
- ✔ Your will (or where it can be located)
- ✔ Your wishes for burial
- ✔ Advance directives such as living wills, health-care proxy forms, trusts, and power of attorney

Angie’s Advice

- ✳ **Have life insurance.** It’s not about greed—it’s about making sure your spouse is taken care of. The pain and stress of losing the love of your life is enough without facing the giants of financial stress, leaving your home, and so forth.
- ✳ **Share your passwords.** It’s amazing how important these things become when you can’t make a phone call or yell into the other room, ‘Hey, Hun, what’s the password for . . .’
- ✳ **Discuss your final wishes.** Because of the conversation we’d had with the funeral home, we knew what each of us wanted if the unthinkable happened, and so did our kids. It took a lot of stress off making the arrangements.
- ✳ **Say “I love you.”** You don’t know when the last time will be when you can tell your spouse how much he or she means to you. So make this a daily thing. I’m fortunate to not have regrets like this, but I’ve encountered others who have them.

One huge part of planning for the future involves the generation ahead of you.

WHEN THEY STAY IN THEIR OWN HOME



Lyn Whorton ('04, '05, '06) and her husband, John, cared for both of John's parents as they grew older, and then for John's mom after her husband died three years ago. The Whortons live in Claremore, Oklahoma, where John runs his own business. Lyn's work background is in accounting.

Lyn and John Whorton had what could be described as an almost ideal arrangement when it came to caring for his aging mom: she lived right next door. "It was great," says Lyn, "because it allowed her to be as independent as possible."

The Whortons would go over every day, making sure she ate each meal and took all her medication. They could also wash dishes, do laundry, and clean the house when needed.

John's mom passed away in April 2014 at the age of 82, but he and Lyn wouldn't trade for anything the time they were able to care for her.

"I was raised to think our parents took care of us when we were kids, so when they're older it's our turn to take care of them," says Lyn. "We wanted to honor that as much as we possibly could."

✓ Lyn's Best Advice:

Find help. "It would've helped to have contacts in advance for government services such as home health care, shut-in visitation, meals on wheels, and other things a city provides for the elderly." If your parents are getting older, do some homework in advance.

Have things in order. "John and his sister had power of attorney for both parents before his dad died, and we were glad that was all in order in advance. At the end his mom wasn't conscious, but we had power of attorney, the living will, the DNR [do not resuscitate] order all ready. The hospital didn't provide those and probably should have." So be sure you've checked into it.

Make advance funeral arrangements. "We didn't have anything prepared when John's dad passed away, and it was so hard at the time for his mom and the family. Because of that, she went ahead and prearranged everything for her own homegoing. It was a big blessing."

Give things away. "John's mom spoke with all her kids in advance and found out what family property they might want. So she had either given it away in advance or had written down who was to get which items. This included physical property that would need a formal change of title. All of this was either done in advance or instructions were left for how it should be handled after the fact. It was a huge help!"

If it's time, let them go. "There's a difference between believing for healing and praying for someone who's ready to go. If they're ready to go, let them go. There's a balance." Be sure you know what *they* want to do, not just what you want.

Search for unclaimed property. "I handle unclaimed property for my company, and I know each state has an unclaimed property division." (Just Google "unclaimed property" for your state.) "If a company has money, insurance policies, bank deposit items, jewelry, or other belongings of a deceased person, they are turned over to the state after a number of years. The family member who has power of attorney can claim that property for the estate. There could be property that belongs to the estate that the family isn't aware of."

WHEN THEY'RE IN A FACILITY— or You Move In With Them



Anthony and Carol Lain (both '91, '92) served as missionaries to Peru for several years. Then in 1999 they returned to the States to care for their aging parents. They live in Nashville, Tennessee.

Anthony and Carol Lain have a full plate: they are taking care of *both* of their mothers. Carol's mom is 82 and in a rehab facility after breaking her hip and shoulder. Tony's mom is 91 and they have been living with her since she had a stroke.

Tony says caretaking basics have been one of the biggest challenges. "We've had to relearn a lot of things we did when we had young kids—like nutrition, medication, meal-planning, hygiene, and healthcare," he says, "but now we're doing it for our moms!" Other challenges include balancing schedules, maintaining their personal relationships, and staying encouraged.

For Carol, the challenge is prioritizing and making time for each other. "It's very important that a care-taking couple be able to communicate well, pray for each other, and keep each other strong," she says. "You can't neglect your relationship just because there is so much to do. Go have a milkshake together after everyone else is in bed. It's the little things that are important."

According to the Lains, there's a huge blessing in taking care of your parents. "We looked at First Timothy 5:3–4 and Hebrews 6:10, and when you put them together, it's easy to see what our priorities should be," Tony says.

"We're sowing good seed for our future too," says Carol. "We're being good examples for our kids and grandkids. Plus, we've learned a lot about what we should be doing to prepare for our older years!"

"If a widow has family members to take care of her, let them learn that religion begins at their own doorstep and that they should pay back with gratitude some of what they have received. This pleases God immensely."

—1 Timothy 5:4 (Message)

Talk over with your loved ones how things should be handled as they (or you) age.



“For God is not unjust. He will not forget how hard you have worked for him and how you have shown your love to him by caring for other believers, as you still do.”

—Hebrews 6:10 (NLT)

✔ The Lains' Best Advice

For Your Parent(s):

Get informed. “Look on the Internet and learn about medications—what works, what doesn't, side effects, what questions to ask doctors, and so on. Also check places like local hospitals, AARP, and the YMCA for classes for caretakers or the elderly.”

Help them stay active. “The more we can allow them to do for themselves, the better off they are, because they are productive and active. They have their routines and we just try to facilitate those.”

Learn the money end. “Get an accountant to teach you about estate planning, handling day-to-day bills, doing banking, and so forth.”

Have the ‘hard talk.’ “Coax your parents into talking about things they don't want to talk about, such as funeral arrangements, living wills, power of attorney, medications, their will, and signing checks.”

For You:

Stay encouraged. “Stay in the Word and in prayer. When you get time, make it quality time. Hang on to the words of encouragement the Lord gives you. With good planning you can still stay hooked up with your local church too. You might have to modify your ministry. We don't do it every day, but we stay active.”

Take care of yourself. “Don't neglect your own well-being. *You* have to be healthy (physically, emotionally, and mentally) in order to take care of somebody else. Give yourself some down time. If you don't, you'll get overtired and then discouraged.”

Maintain relationships. “Make sure you take advantage of the little opportunities as a couple. Also, reach out to other people who may be going through the same thing, and encourage one another.”

WHEN THEY MOVE IN WITH YOU



Jerry Piker ('83, '84) and his wife, **Shirlene**, have moved her mother in to live with them. The Pikers pastor *The Door* (Opened Door Christian Fellowship) in Laurie, Missouri.

OpenedDoor.org

Shirlene Piker is the only family her mother has, so it naturally falls to her to be her mom's caretaker. “I want to honor her and make sure she is well taken care of,” says Shirlene. “I feel like that's what the Lord wants me to do for as long as I can.”

The biggest challenge, she says, is having time to do everything that needs doing. “I'm a wife, mother, grandmother, and caretaker while serving in full-time ministry. I find it hard to keep a balance with everything and find time for myself,” she says. “But I've come to the realization that there are some things I just can't do. So I call on the grace of God in the hard times.”

One thing Shirlene decided when her mom first moved in was that she didn't want any regrets. “I cherish the memories we're making now,” she says. “I love being able to watch her enjoy things we can provide that she hasn't been able to do in her lifetime.”

✔ Shirlene's Best Advice

Give responsibility. “The one thing that has helped me and my mom is putting her in charge of our dog. She is in charge of feeding, brushing, and watching him during the day. This gives her responsibility, and he is great company for her.”

Support their hobby. “My mom likes to read, so I get her good Christian books. Also, faith books help greatly. And the library is a great resource.”

Network. “Talking to others who are taking care of their parents encourages me and gives me different ideas.”

Include them. “We always try to include my mom in family times like ball games, dinners, and church activities. It helps all of us!”

Web Resources for Caregivers

Parenting Our Parents (POP)—A global community to help you help yourself and your family and to support your helping others. **ParentingOurParents.org**

The New Old Age blog—Great resource blog in the *New York Times*. **NewOldAge.blogs.nytimes.com**

Amazing Resources—Planning, benefits, insurance, legal and money matters, senior housing, end-of-life care, caregiving support, and more. Go to **aarp.org** and type “caregiving” in the Search box.

Caregiver Support—A community of family caregivers sharing their stories, support, and solutions. **Caregiving.com**

Things to Google: Caring for aging parents, caregiver support, senior care

8 Financial Tips for Caregivers

- 1. Think twice before quitting your job.** You may gain time, but you'll lose your current income and benefits and affect your own retirement savings. Check out your employer's flex-time options and family-leave policies. They might allow you to keep your job.
- 2. Make a caregiving budget.** Keep track of what you spend on caregiving. Then make a list of your parents' resources and how they might be used to support caregiving activities. Find out if other family members can contribute.
- 3. Investigate public benefits.** Some are free! Check out these websites: Eldercare.gov; BenefitsCheckup.org; n4a.org.
- 4. Get knowledgeable about Medicare and Medicaid.** Medicare doesn't cover nursing homes. Medicaid does, but only in certain circumstances. Find out what kind of Medicare coverage your parents have. Do they have a Medigap or Medicare Advantage policy? A drug plan? Find out the copays, out-of-pocket limits, and other financial aspects. Check out medicare.gov (also type "Medicaid" in the Search box).
- 5. Evaluate the cost of keeping your parents in their home.** Most people want to stay in their own home. Find out how much that will cost. For more help, type "cost of keeping elderly parent in their own home" in your search engine.
- 6. Look into getting professional help.** Consider hiring a geriatric-care manager. He or she could put together a care plan and identify community resources to help. Find one near you at CareManager.org.
- 7. Watch out for financial scams.** Financial abuse of the elderly has become more prevalent. Be sure your parents are protected from making hasty, poor, and expensive financial decisions.
- 8. Make your own plan.** Be sure you are fixed for retirement and can support yourself in the future. Don't risk it all to care for your elderly parent. Are there steps you need to take?

1.4 million children ages 8 to 18 provide care for an adult relative. **72 percent** are caring for a parent or grandparent, and 64 percent live in the same household as their care recipient. Fortunately, most are not the sole caregiver.

—National Alliance for Caregiving and the United Hospital Fund, *Young Caregivers in the U.S.*, 2005.

Caregiver To-Do List

- Talk about housing.** Discuss with your parent(s) whether they want to stay in their own home and what kind of help that will entail, or whether they have considered other options—such as an assisted-living residence or a retirement community.
- Know about services.** Make a list of what's available in your town for home care, adult day services, meal delivery, or help with everyday things like meal preparation and laundry.
- Get their medical history.** Ask your parents about their medical conditions or health problems, and get a list of their doctors and medications. If necessary, go with them to visit the doctor so you're clear on the details.
- Make a contact list.** Get the names and contact info of the people in your parents' personal support system. That could include close relatives and friends, neighbors, friends from church, clergy, housing managers or apartment front-desk staff, and the local pharmacist.
- Find out about money.** This is critical. Make a list of income sources such as Social Security and pensions, monthly and yearly income and expenses, bank accounts and investments, and a statement of net worth.
- Review legal needs.** Determine what legal documents your parents have—wills, advance directives such as living wills, health-care proxy forms, trusts, and powers of attorney—and get those they don't. Locate important documents: birth certificates, deeds, insurance policies. Make sure they're up to date and express your parents' current wishes.
- Know the important account numbers.** Have a list of their Social Security numbers, bank accounts, credit cards, health and life insurance policies, and driver's licenses.

More than **65 million people**, 21 percent of the U.S. population, provide care for a chronically ill, disabled, or aged family member or friend during any given year and spend an average of 20 hours per week providing care for their loved one.

—*Caregiving in the United States*, National Alliance for Caregiving in collaboration with AARP, November 2009.

Approximately **66 percent** of family caregivers are women. More than 37 percent have children or grandchildren under 18 years old living with them.

—*Caregiving in the United States*, National Alliance for Caregiving in collaboration with AARP, November 2009.

51 percent of care recipients live in their own homes, 29 percent live with their family caregiver, and 4 percent live in nursing homes and assisted living.

—*Caregiving in the United States*, National Alliance for Caregiving in collaboration with AARP, November 2009.

Guidelines for Caregivers

- 1. Work together.** If possible, your parents should continue to make their own decisions and be part of all discussions about their care. Encourage them to express their concerns, and discuss your role in helping. Establish boundaries so they don't form unrealistic expectations.
- 2. Have "the conversation."** Find out what your parents want if you end up with the legal power and responsibility to make decisions for them. This conversation is essential. Ask an attorney about power of attorney, a living will, or a healthcare proxy.
- 3. Plan.** Make a list of what needs to get done and how you expect to do it. Write down your plans and schedules and give copies to all involved family members. Consider using an online scheduling tool to organize and keep track of who's doing what, when. **LotsaHelpingHands.com**
- 4. Build a network.** Get the help of siblings, cousins, nieces and nephews, church friends, distant relatives, neighbors, acquaintances, and so forth. Not all of them can help, but many will get involved if you ask.
- 5. Delegate!** Ask someone to pick up groceries or get books from the library. Have a neighbor's child adopt your parent as a grandparent. Ask a local teenager to help with yard work. Find civic groups that provide free home repair or transportation services.
- 6. Involve the whole family.** If family members make excuses for not helping, offer alternatives. A sibling who lives far away can help pay bills, contact doctors' offices, or seek support from local agencies. Siblings with young kids can cook meals or bring kids along for visits.
- 7. Have family meetings.** Schedule them regularly, and bring in distant family members by phone. For each meeting, draw up a clear agenda, stick to a time limit, avoid arguments, and focus the discussion on how to care for your parents. A geriatric care manager can help.
- 8. Prioritize.** Carve out time for fun activities with your own family, and have everyone involved in caring for your elderly parent. Discuss with your spouse the role you expect him or her to play. Your own family relationships are a priority. Keep it that way.

78 percent of adults living in the community and in need of long-term care depend on family and friends as their only source of help.

—Thompson, L.,
*Long-Term Care: Support for
Family Caregivers* [issue brief].
Washington, DC:
Georgetown University, 2004.
Long-Term Care Financing Project.





NURSING HOMES

Paul DeNeui ('94, '95)

has been a traveling gospel singer, associate pastor, and music minister, and now travels full time. He ministers in churches and over 480 times a year in nursing and assisted care facilities.

PaulDeNeui.org

Paul DeNeui grew up as a preacher's kid. But in 2009 when the Lord called him to full-time nursing home ministry, he'd never heard of such a thing.

Paul had, however, prayed several years before, "Lord, put me in situations where I can be used the most." Now he ministers in about 20 nursing homes every two weeks.

"The church has a real opportunity here," says Paul. "There are lost and hurting sheep in nursing homes who are lonely, depressed, sick, without family, and needing love. This is home missions! Whether you go or you send, we need to be there."

Paul didn't have to look any further than his own family to find a reason to minister to the elderly. "My mom is 96," he says, "and she is a fireball. She lives in Minnesota and just sent me a picture of two snowmen she had made after the last snow! Fortunately she can get out and do things, but there are a lot of people who can't. So I'm bringing a service to people who can't come to us."

And, he notes, these men and women are often on the brink of eternity. "There's been more than once," he says, "that I've prayed with somebody who accepted Christ and two weeks later when I went back they'd gone to Heaven."

If Paul could say one thing to encourage Christians to minister to the elderly, it is this: "Even though you might be young today, you will get older, and you're going to want somebody to come visit you—not necessarily to preach; just to know they care. If I'm there some day, I'm going to want somebody to visit me, hug me, and listen to me, aren't you?"

Ideas for Ministry

Ministering in nursing homes is more than just conducting a worship service. Here are some ideas:

- 👉 **Take a poll.** Find out who's good at what in your church. People think that if they're not a preacher or a piano player, they can't minister in a nursing home. But preaching and music are just two elements of a healthy church, and the same is true in nursing home ministry! So find members who might want to start activities that bring people together: board games, chess, a book club, photography, crafts, writing, and so forth. Get people using their giftings in a myriad of ways in a nursing home setting.
- 👉 **Send service CDs or DVDs.** Take a copy of your church service to the nursing home activities director. She can play it for the residents if one of her scheduled activities falls through.
- 👉 **Have a family movie night.** Many nursing homes have big flat-screen TVs. Schedule a movie and invite the church to come and watch the movie with the residents. Find out what kind of snacks you could bring.
- 👉 **Adopt a resident.** Have people in the church adopt a resident. Remember him or her with a visit, gift, card, or in some other way at holidays, the resident's birthday, and so forth. Swap pictures of each other and pray for one another.
- 👉 **Get some helpers.** If members don't feel comfortable going to a nursing home, they can help support those who do through prayer, babysitting, finances, and encouragement.
- 👉 **Be a cheerleader.** Talk about the nursing home ministry from the pulpit. It lends credibility if it comes from the pastor.
- 👉 **Provide a ride.** Some residents can get out and would like to, if they have a ride. Some can walk; others need a wheelchair lift. If your church has handicapped-accessible vehicles, you could use them in your nursing home ministry.
- 👉 **Take kids.** They don't really have to do anything but visit. The residents love to see children. Maybe have the kids make cards or small gifts in advance.
- 👉 **Make the right connection.** If you want to minister in a nursing home, talk to the activities director, not the administrator. The activities director is the one who will actually set you up with a time to come.
- 👉 **Do the obvious.** Last but not least, conduct worship services and Bible studies. Ministry—preaching, teaching, Bible study, and so forth—is always very important.



CHURCH OUTREACH

Kevin ('90, '91) and Adrienne ('93) Cooley

pastor Harvest Church in Mobile, Alabama.

HarvestMobile.com

When Pastors Kevin and Adrienne Cooley's church started doing nursing home ministry, they didn't foresee the benefits that it would bring to the whole church body.

For one thing, Adrienne says it's been getting their church's name known in the community.

"I'll go speak at a special nursing home event, like a Mother's Day tea, and the residents' families will be there," she says. "So our church gets exposure to all sorts of people in town. There's a lot more networking involved than we ever realized there would be."

Harvest Church has found, though, that outreach isn't about getting the church's name known—it's about being a blessing. "When you do it with the right motive," says Adrienne, "it's like putting God's Kingdom first, and then all the benefits are added to you (Matt. 6:33). It's a scriptural principle."

Another benefit is that nursing home ministry has enabled Harvest Church to become multigenerational.

"What's so funny is, if you look at our Facebook page or other advertisements, we really cater to young people," says Adrienne. "So it's just beautiful that through this ministry, we are reaching a very wide age range."

Yet another benefit is making room for church members to employ their giftings and get involved in ministry. Just about every day of the week, a team from Harvest Church goes to a different nursing home.

"We have a 'Count Me In' form that we use as a growth track to help people get involved in our various departments, and the nursing home ministry is one of those," says Adrienne. Both church members and newcomers start out in growth track classes that direct them toward their giftings, and many times they will join a nursing home team.

Nursing home ministry started at Harvest Church when one couple, Bill and Marilyn Davis, "just got it on their hearts to start going to one nursing home. Then pretty soon that became two, and then three and four," says Adrienne. "Nowadays they minister, with teams from our church, to about 250 people a week."

What They Do:

- ✱ One Harvest Church nursing home team holds a weekly meeting with singing and Bible study.
- ✱ At another home, the team does crafts with the residents.
- ✱ One team holds a regular Sunday morning service at a nursing home. In fact, that home is becoming another Harvest Church campus with Bill Davis as the campus pastor.
- ✱ Residents of one nursing home help make wreaths that the church leaves on hospital doors when a church member has a baby. This keeps gift costs down for the church, gets the older people involved, and is great advertising at the hospitals.
- ✱ Some team members volunteer to drive residents to places they need to go, including shopping, appointments, and even fun outings.
- ✱ As a result of the nursing home teams' work, Harvest Church is forming teams to help older congregation members with home-maintenance needs.

Within the Church

1. We have a group in the church called "Primetime" that meets once a month for a meal and teaching or a concert. Some of them also meet in small groups, and some are in small groups with people of other ages. Primetime group members are about age 60 and older, and we have a pastor overseeing this age group. We also have a widows group that meets monthly for encouragement, and another group does things for missionaries.
2. Some members in this age group serve on hospital and home visitation teams. Some of them volunteer in our office, helping get mailings ready and assisting in other ways. Others serve on our hospitality teams, greeting people in the weekend services. Many of them serve as pray-ers, and each day we send them prayer requests from congregation members. Some of them attend our church prayer meetings.
3. Passing the torch to the younger generation—while also honoring and greatly valuing the older generation—is very important in the life of the congregation. Those of us who are older need to make room for the younger on our church staff, church board, committees, and so forth. Passing the baton to the next Lead Pastor in our congregation is on the front burner for me right now. We have a plan to walk through this very important transition. When we make room for the next generation in all areas of a congregation, it opens the way for the emerging generations to come into the church.
4. The balance to seek is to value the older generation and gain from their wisdom, and at the same time bring in the voice and enthusiasm of the emerging generations.



—**Sam Smucker ('77)**,
pastor, The Worship Center, Lancaster, PA. **WorshipCenter.org**



KENNETH HAGIN MINISTRIES' **campmeeting**

July 19–24, 2015

ON THE RHEMA USA CAMPUS IN BROKEN ARROW, OK

SERVICES

SUNDAY 6:00 p.m.

MONDAY-FRIDAY 10:00 a.m., 2:30 p.m. & 7:30 p.m.

- > Adult Services
- > Summer Blitz (6th–12th Grade)
- > Rhema Kids (Infants–5th Grade)

Ministry for the Entire Family

HOSTS



KENNETH W. HAGIN



LYNETTE HAGIN



CRAIG W. HAGIN



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REGISTRATION IS FREE!

INFORM: Get material and information out to **potential students**.

RECRUIT: Help **potential students** apply to Rhema and become **current students**.

RETAIN: Keep **current students** involved through Student Life.

STUDENT AMBASSADORS

The Student Ambassador program is a new volunteer area at Rhema Bible Training College. Created by Dean Tad Gregurich during the 2012–2013 school year, the program was designed to involve current students in RBTC’s recruiting efforts. The main priority during that particular school year was for the Ambassadors to connect with incoming first-year students during the summer. This connection helped lower RBTC’s no-show rate significantly. Since the charter year, new tasks have been added to the program and in turn has significantly increased the Student Ambassadors’ role within the Recruiting Department.

Today’s Goals of the Student Ambassador Program

1 Mentor Incoming First-Year Students From “Acceptance” to “Registration.”

Student Ambassadors contact newly accepted students and “bridge the gap” between the time the person is “accepted” to the time they arrive on campus to register for classes. They walk newcomers through the practical steps of moving to Oklahoma and attending Rhema Bible Training College. During this time, Student Ambassadors answer questions, as well as pray with the incoming students—bringing together the natural and supernatural.

2 Help the Recruiting Department *Inform, Recruit and Retain* Students.

Student Ambassadors have five main reoccurring tasks. They make phone calls, enter data, stuff packets, organize Student Life activities, and create more ways to reach potential students.

How to Become a Student Ambassador

A current student must first complete six months of classes before applying to become a Student Ambassador. Once the student is accepted into the program, they go through extensive training sessions. After their training, they are ready to *inform, recruit, and retain* students.

Student Ambassadors are required to attend special school and church events. They also commit to work in the recruitment office before or after classes and be at multiple Student Life events throughout the year.

We Need Your Help Too

Alumni, we need your help! We need you to 1) **pray** and 2) **tell someone**.

Pray with us that our recruiting efforts are fruitful as Rhema continues training men and women to carry the message of faith around the world!

Tell someone about Rhema. Share with others what Rhema has done for you and the importance of getting good Bible training at Rhema. When you send a potential student to rbtc.org/trendsetters, we’ll take it from there! Together we’re making a difference. We’re impacting the world!

Where Are They Now?

1979

Becky Haas ('78, '79) spent 24 years working full-time in her local church after graduating from RBTC. In 2004 she joined the secular work force, first with East Tennessee State University and now directing the Targeted Community Crime Reduction Project for the Johnson City, Tennessee, Police Department. On August 12, 2014, that program received the prestigious 2014 Outstanding Criminal Justice Program Award from the National Criminal Justice Association at the National Forum in Breckenridge, Colorado.



1989

Jeff Loewen ('88, '89) has served in ministry in Canada for the last 30 years. He has been a Bible school director and administrator, a youth minister, an assistant pastor, and a senior pastor. On July 6, 2014, he and his wife, Audrey, and their 14-year-old son, Matthew, started Arise Family Church in Calgary, Alberta, Canada. jlin.org



1993

Mark and Victoria Bowling (both '92, '93) founded Global Impact Ministries International. Since graduating from RBTC they have lived and ministered in several countries. They began conducting Miracle Festivals and Leadership Conferences in 2001. When not overseas, Mark and Victoria minister in churches across the U.S. The Bowlings have three wonderful sons—Nicholas, Samuel, and Stephen—who all love Jesus. GlobalImpactMinistries.com

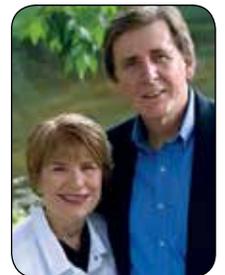


1983

Dawn Close ('83) lives and works in Lusaka, Zambia, where she runs a nonprofit organization called Foundation for the Realization of Economic Empowerment. The group focuses on alleviating poverty and empowering women in Zambia. Free-Zambia.org



Guinn and Karen Shingleton (both '92, '93) pastored Faith Outreach Family Church in Terre Haute, Indiana, for over 21 years before retiring in 2014. They celebrated their 45th wedding anniversary August 24. They have two sons, **Chris ('91, '92)** and **Jason ('94, '99)** and nine grandchildren. FOFChurch.org



1985

Shawn Simmons Collier ('84, '85) recently returned from a two-week trip to Kilgoris, Kenya, where she ministered in a women's conference, an orphanage, and a week-long pastor's conference. Shawn established Harvest Time Ministries in 1995. The ministry includes a church, a school, and a home for hurting teenage girls. HarvestTimeMinistriesInc.org



1994

Phil and Geri Ann Privette (both '93, '94) are traveling together full-time. They have a heart to encourage and help pastors and their spouses in their call. Their daughter, Tiffany Brooke Privette, serves full time as music minister at Victory Life Church in Hampton, Virginia, pastored by her grandparents, **Phil and Barbara Privette (both '81)**. Tiffany sometimes gets to travel and minister with her parents, as she did in April 2014 in Fort Pierce, Florida. PhilPrivetteJr.com



Terry and Terri Young (both '84, '85) worked for 12 years in Russia and Ukraine with Rick and Denise Renner. They helped establish Moscow Good News Church, where they started three Bible schools with over 600 graduates. They now live in Hanoi, Vietnam, where they have started two Bible schools. They are the only foreign professors in the first and only government-registered Bible college in northern Vietnam. Their son, Tyler, and daughter-in-law, LeaBeth, work alongside them.



DeWayne Wright ('93, '94) completed a master's degree in Theological Studies at Southwestern Assemblies of God University in Waxahachie, Texas, in July 2013. He is currently pursuing a Master of Divinity degree at Westminster Theological Seminary in Glenside, Pennsylvania. He has been pastoring Kingdom Living Ministries in Piscataway Township, New Jersey, for the past five years. He and his wife, Courtney, have one son, Destin. KingdomLivingNJ.org



Send your updates and photos to us at rmai@rhema.org

1995

Susan Mulford ('94, '95) married David Nazarewicz on June 21, 2014, at the Rhema Bible Church Chapel in Broken Arrow, Oklahoma. **Pastor Bill Ray ('86, '90)** officiated. David is a current Rhema student and a senior at Liberty University online. He is also a staff sergeant in the U.S. Army. Susan is a prayer partner at Oral Roberts Ministries. **TrainTracts.com**



1996

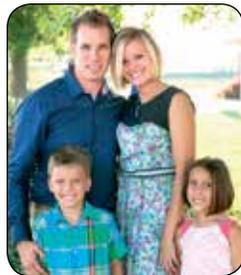


Chris ('94, '96) and Marisa (Solis '93, '94) Cochran, are currently in Midland, Texas, where they founded Faith Foundation International Church on April 28, 2013. The Cochrans

have two children. **FaithFIG.org**

1997

Shane Wenger ('96, '97) served as a children's pastor in Beeville, Texas, following graduation from RBTC. He then moved back to Tulsa and worked at Church on the Move and as chaplain at The Parke senior living residence. On October 8, 2004, he and his wife, Sandy, were married. The Wengers moved to Topeka, Kansas, to work with **Pastor Greg Varney ('80)** as children's and youth pastors. Following a stint in New Braunfels, Texas, working with youth for **Pastor Don Duncan ('91, '92)** at Tree of Life Church, they moved to Marble Falls, Texas, and pioneered Elevate Family Church. They held their first service on October 5, 2014. **ElevateChurchTX.com**



1998

Pablo Torres ('97, '98) has ministered domestically and internationally since graduating. On May 25, 2014, he and his wife, Maritza Ortiz, pioneered Iglesia Piedra Angular in Orlando, Florida. On August 4, 2014, they started a TV program, *La Palabra al Dia*, on Channel 55.5, the Vida Vision Network, in the central Florida area.



2001

Alumni Spotlight

Doug ('00, '01) Dennis and his wife, Veronica, moved to Venezuela in 2001. He ministers there on the radio and in churches, but he also travels to remote villages to reach the indigenous people of South America. On a normal trip Doug and his team travel from 40 to 80 hours on foot. Trips average two to four weeks. He has a team of mules to help carry supplies.



Doug and his ministry team have translated the New Testament into an indigenous language and have just finished recording an audio New Testament in that language. "God has done many miracles among the tribes," says Doug. "Many indigenous people have been healed and saved, and many have told stories about seeing Heaven and hell. In many far-away tribes, they now have church service every night."



2002

Matthew McDonald ('01, '02) recently transitioned from full-time pastoring to creating a small missions organization which focuses on twice-yearly trips to Gospel-sensitive areas of the Middle East. He spent time there in the spring of 2014 doing social outreach for children and their families. Organizations he's worked with include a German Lutheran school in the Arab community of Beit Jala in the Holy Land; a small group of Bible translators in Baku, Azerbaijan; and a group taking copies of the New Testament into Iraq. Matt lives in Bangor, Maine, where he attends Imago Dei Anglican Church.



Zach ('01, '02) and Beth (Blevins '99, '00) Reavis are currently stationed in Wahiawa, Hawaii, where Zach is serving as a noncommissioned officer in the U.S. Army. Beth is a homeschool mom and writer. She has written for several blogs, including

Growing Your Homeschool; *Wives of Faith*, a Christian military wives blog; and *Listening to Him*, her own personal blog. They have four children: Samuel, Evangeline, Hadassah, and Gideon. **BethListeningToHim.blogspot.com**

Tim Springs ('01, '02) is currently serving in the U.S. Air Force as a chaplain stationed at Buckley Air Force Base in Colorado. He and his wife, Tara, have one son, Titus, age 16 months, and they're expecting their second child in February.



2004



Willie and Denisha McCarter ('02, '04) celebrated 15 years of marriage on June 19, 2014. They have four children, ages 13, 14, 15, and 19. In May 2014 Denisha received a bachelor's degree in Family and Children's Services from Southwestern Christian University. Willie works as grounds supervisor for Rhema Bible Church in Broken Arrow, Oklahoma.

2005

Hannah (Bauer '04, '05) Schmidt moved to Tacoma, Washington, in 2011 after graduating from the Forerunner Music Academy in Kansas City, Missouri. She took a position at City Central Church working with their young adult ministry, Catalyst Training School (CatalystSchool.com). On August 24, 2014, she married Tim Schmidt and they are currently living in Tacoma where Hannah is associate worship director at City Central Church. Tim is a businessman and has also led several missions trips to Nepal, Nicaragua, and Guatemala.



Aaron ('01, '02, '05) and Rachel ('03, '04, '05) Clements will launch Destiny Church in Sylva, North Carolina, in February 2015. Their heart is to teach, train, and equip believers in the Word of God so

they can be empowered and led of the Holy Spirit and have a dynamic impact in their community and the world.

DestinyChurchWNC.com

2007

John ('85, '86, '07) and Cindy ('85, '86, '08) McKinney are full-time missionaries living in Thailand. In August 2014 they traveled to northeast Thailand as members of a team that kicked off a Get Acquainted With Rhema seminar that opened a new extension campus there. In October they helped teach at that campus. McKinneyInternational.org



2008



Jack and Ruth Springer (both '92, '93, '08) have served as full-time missionaries to South Korea since 2010. In October 2014 they moved to the city of Anjeong-ri and opened Destiny Christian Center. Their focus is to bring the faith message to the Korean community and to American military personnel and their families stationed at nearby Camp Humphreys. goo.gl/LI83Zx

2010

Kayla Talladino ('09, '10) was married to Robert Moody on November 2, 2013, in Hurst, Texas. Their first child, Selah Abigail Moody, was born on July 30, 2014. The Moodys currently live and work in Enid, Oklahoma.



2011



Jeremy and Makaylla Harris (both '10, '11) have welcomed their new son, Samuel Ray, born on October 7, 2014, weighing 8 pounds, 3 ounces, and measuring 21 inches long. He joins siblings Jeremy II, 12, Chaeli, 10, Alyzabeth, 6, and

Annah, 4. Jeremy and Makaylla pastor Living Faith Church in Milton, Florida. LFCMilton.org

2012

Nik Goodner ('11, '12) married **Lydia Galaz ('09, '10)** on December 28, 2013, in Nashville, Tennessee. Nik's grandfather performed the ceremony. The Goodners currently live in Bartlesville, Oklahoma, where they work at Pursuit Church, pastored by **Chris Griffith ('09, '10)** and his wife, Sarah. Nik is student ministries pastor and Lydia is creative director. PursuitChurch.us



Scott ('05, '06, '12) and Dara (Neuwirth '10, '11) Simons have been doing full-time disaster-relief work through their ministry, Right Side Up, since July 2011. They help local churches reach out to their communities with the hope of Christ after natural disasters. They also teach churches how to be proactive in responding to natural disasters. The Simons live in Tulsa, Oklahoma. RightSideUpMinistries.org



2013

Caleb Arnold ('12, '13) went to Guwahati, India, right after he graduated from RBTC. There he served as dean and an instructor at Ever Increasing Faith School of Ministry. He also taught a children's Bible study at Home of Hope Orphanage and traveled to minister in various churches and villages. AudacityMinistries.org



Send your updates and photos to us at rmai@rhema.org

Christopher Cappel ('12, '13) married **Jessica Taylor ('11, '12, '13)** on June 6, 2014, in Greensboro, North Carolina. They became engaged on Tulsa's Riverwalk during their time at Rhema. They currently live in High Point, North Carolina, and serve as youth pastors and assistants for **Pastor Ed Taylor ('81)** and his wife, Janie, at Faith and Victory Church in Greensboro. fvc.org



Christopher and Cierra Moura (both '12, '13) have recently launched Lionheart Ministries International and have begun traveling through the U.S. raising support for a move overseas. They plan to plant churches throughout Asia and the southeast Pacific. LionheartMinistriesIntl.org

HOMEGOINGS

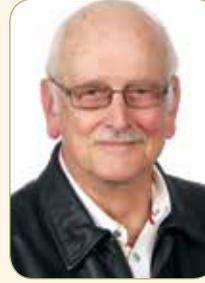
'78.....	Robert E. Waters	May 27, 2014
'79, '80.....	Brian McCallum*.....	January 29, 2015
'80.....	Thomas Faiella.....	October 16, 2014
'80.....	Norman Nale	November 14, 2014
'80, '81.....	Roy Barret	December 4, 2014
'81, '82.....	Samuel Kugle	May 17, 2014
'81, '82.....	Carol Lesneski.....	September 25, 2014
'82, '83.....	Edward Boyle.....	May 15, 2014
'82, '83.....	Ludwig Eulenfeld*.....	August 8, 2014
'82, '83.....	Leslie L. Neal.....	March 1, 2014
'82, '83.....	Randal Thrasher*	May 20, 2014
'83, '84.....	Donna Douglas.....	January 1, 2015
'83, '84.....	Louis Palumno.....	February 1, 2015
'83, '84.....	Barbara Prince	December 1, 2014
'84, '85.....	Jim Simmons.....	January 23, 2015
'87, '88.....	Dorothy Hadrits.....	December 13, 2012
'87, '88.....	Ronald Hadrits.....	October 21, 2014
'83, '89.....	Daniel (Danny) Dwyer.....	December 1, 2014
'90, '91.....	Ehrhart Dietrichs.....	May 22, 2014
'90, '91.....	Carolann Livingstone.....	December 11, 2014
'90, '91.....	Doug White.....	July 20, 2014
'91, '92.....	Wendell Rochester.....	April 11, 2014
'92, '93.....	Delloyd A. Green	January 18, 2015
'92, '93.....	Michael Harris	June 24, 2014
'93, '94.....	Giuseppe Lo Bue*	July 11, 2014
'93, '94.....	William (Bill) McLellan	May 6, 2014
'93, '94.....	William Joe Sheets	May 6, 2014
'94, '95.....	JoAnne Adams	April 10, 2014
'94, '95.....	Phyllis Greene.....	August 3, 2014
'95, '96.....	Roger Estes	April 20, 2014
'95, '96.....	Evelyn June Nace.....	November 17, 2014
'97, '98.....	Joyce Ellis*.....	July 12, 2014
'98.....	Janice L. Kibben	January 20, 2014
'98, '99.....	Lynette Lewis.....	July 11, 2014
'98, '99.....	Berchel Wheatley	August 1, 2014
'01, '02.....	Larry Cleveland	August 30, 2014
'02.....	Charlene Ferguson*	May 8, 2014
'04.....	Eileen Marie Stenerson	June 2014
'05, '06.....	Deborah Speer	August 27, 2014

*Indicates past or present members of Rhema Ministerial Association International (RMAI)

~ IN MEMORY OF ~

Brian K. McCallum

1933–2015



On Thursday, January 29, 2015, Brian McCallum went home to be with the Lord. He was 82 years old.

Brian graduated from Rhema in 1980. He served as an instructor from 1981 to 2014 and as dean from 1991 to 1996. The classes he taught included *Angels & Demons*, *Foundations of Faith*, *Colossians*, *God's Plan for the Ages*, *Apologetics & World Religions*, and *Community Networking*.

Prior to his career at Rhema Bible Training College, Lt. Col. Brian McCallum (Ret.) served 23 years in the Air Force, seeing action in both the Korean and Vietnam wars. He was one of the first pilots to fly the SR-71 Blackbird, a long-range reconnaissance plane that still holds the record for the world's fastest and highest-flying manned aircraft.

Brian gave his life to the Lord in November 1964 while watching a Billy Graham television crusade. Five years later he was baptized in the Holy Spirit during a charismatic revival at his military base in California.

Brian wrote and published seven books on subjects including end-time events, the Book of Revelation, the ministry of God's angels, and ministering to the lost and backslidden. He is survived by June, his wife of 39 years; four daughters; four sons; and numerous grandchildren and great-grandchildren. He was preceded in death by a son.



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Kenneth Hagin Ministries

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2015 EVENTS

On the Rhema campus in Broken Arrow, Oklahoma
For more information or to register for any of these events, visit rhema.org/events or call **1-866-312-0972**.



SPRING RHEMA COLLEGE WEEKEND

April 10-12
rhema.org/rcw



INTERNATIONAL RHEMA DAY

May 3
rhema.org/ird



CAMPMEETING

July 19-24
rhema.org/cm



KINDLE THE FLAME® WOMEN'S CONFERENCE

September 24-26
rhema.org/ktf



A CALL TO ARMS® MEN'S CONFERENCE

November 5-7
rhema.org/cta



WINTER BIBLE SEMINAR & RHEMA WORLDWIDE HOMECOMING

February 14-19, 2016
rhema.org/wbs

JOIN KENNETH & LYNETTE HAGIN FOR A

LIVING FAITH crusade

rhema.org/crusades

*faith
prayer
healing*

MARCH 29-31

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PASTORS RAYGENE & BETH WILSON | (951) 461-3227
SUN. 7:00 P.M. | MON.-TUES. 10:30 A.M. & 7:00 P.M.

APRIL 1-3

WORD OF LIFE CHRISTIAN CENTER

3520 N. BUFFALO DRIVE | LAS VEGAS, NV 89129
PASTORS DAVID & VICKI SHEARIN | (702) 645-1990
WED. 7:00 P.M. | THUR.-FRI. 10:30 A.M. & 7:00 P.M.

APRIL 19-22

LIFE CHURCH

3225 E. COMMERCIAL COURT | MERIDIAN, ID 83642
(SUBURB OF BOISE)
PASTOR MARK & AMY BOER | (208) 658-8800
SUN. 7:00 P.M. | MON.-WED. 10:30 A.M. & 7:00 P.M.

MAY 3-6

FAITH CHRISTIAN FAMILY CHURCH

17350 E. VETERANS MEMORIAL PARKWAY | WRIGHT CITY, MO 63385
PASTORS TERRY & BECKY ROBERTS | (636) 456-4748
SUN. 7:00 P.M. | MON.-WED. 10:30 A.M. & 7:00 P.M.

