

Carolina Baptist News

Carolina Baptist Association

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Office Hours: M-Th 8:00 AM -4:00 PM

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Nov/Dec 2008

Carolina Baptist Association Fall Meeting

Theme: *Our Southern Gospel Heritage*

Tuesday, October 21, 2008

West Hendersonville Baptist Church

4:00 PM—5:30 PM—Afternoon Session (Business and Reports)

5:30—7:00 PM—Supper

7:00 PM—9:00 PM— Evening Session (Worship)

The afternoon session will be Business and Reports with guest speakers Janna and Sally from Interfaith Assistance Ministry, Meleah Allard from Truth WNC, and Lewis Smith from the Baptist Children's Homes. The evening session will be our time of worship. Rev. Brian Henderson, Etowah Baptist Church Pastor, will present the message.

The music at this meeting will be Southern Gospel featuring the children of Cedar Springs Baptist Church, the JOY Singers, West Hendersonville Baptist Church trio, and soloist, Rhonda Pangle. Tony Pangle will present *Piano CD's for Churches to Sing By*.

Bethlehem Toy Store

We will be collecting toys again this year for the "Bethlehem Toy Store" to help the children in our community to have a wonderful Christmas. Please bring NEW toys or money to the Association Office on or before Tuesday, November 19, 2008.

We will need volunteer's to help with set-up on December 1st through December 4th and we need volunteers on Friday, December 5th to help with witnessing and distributing the toys to these families. I would like to ask all of the churches in our Association to help with this project. Last year we served 50 families and we would like to be able to help more families this year.

Please be in prayer for WMU Leadership Team, our volunteers, but most importantly for the families that we will be serving that if they do not know Jesus as their personal Lord and Savior that they will ask Him to come into their hearts which is the best gift they could receive.

~ Annette Heatherly, CBA WMU Director

Calendar of Events

Monday Minister Meetings:

Mondays at 10:00 AM—downstairs in the Baptist Resource Center (BRC).

November

- 2 Daylight Savings Time ends, set clocks back
- 3 Women's World Day of Prayer, 7:00 PM—FBC Hendersonville
- 3-5 Secretaries Conference—Caraway
- 9-16 Baptist Children's Homes offering
- 10-12 Baptist State Convention Annual Meeting—Raleigh, NC
- 11 Veteran's Day
- 17 CBA Council, 9:00 AM—BRC
- 19 Pastor's lunch, 11:30 AM—BRC
- 20 NEW toys and money due in office for Bethlehem Toy Store
- 27 Thanksgiving, office closed
- 28 Home office closed
- 30—December 7 Week of Prayer for International Missions and Lottie Moon offering

December

- 1-4 Bethlehem Toy Store set-up
- 5 Bethlehem Toy Store distribution, 8:30 AM—8:30 PM
- 6-8 WMU Days at Operation Christmas Child
- 9 Secretaries Luncheon, 12:15 PM—Etowah Baptist Church
- 9 Pastors/Wives Appreciation Dinner, 6:00 PM at Etowah Baptist Church (must make reservations, call 693-4274)
- 10 Pastor's lunch, 11:30 AM—BRC
- 15 CBA Council, 9:00 AM—BRC
- 24-January 1—CBA office closed for the holidays

Office hours: Monday—Thursday 8:00—4:00 PM

Carolina Baptist Association
601 Hebron Street
Hendersonville, NC 28739

Birthday and Anniversaries

November

- 5 Mike Willoughby—First Baptist Mills River
- 9 Valerie Fletcher—West Hendersonville
- 9 Sandee Carpenter—Shaws Creek
- 12 Betty Chandler—Upward
- 21 Mike and Karen Bennett—Tuxedo First
- 25 Danny and Debra Pridmore—Valley Hill
- 26 John and Ketrina Saunders—Mount Olivet

December

- 2 Matthew Tollison—Mud Creek Missionary
- 2 Eric and Cassie Hardman—Gethsemane
- 9 Tracy and Valerie Fletcher—W Hendersonville
- 10 Joe and Darlene George—Double Springs
- 10 Bill and Betty Landreth—Pleasant Grove
- 13 Paul Chandler—Upward
- 18 Jeff and Kathrine Tankersley—Wayside
- 19 Greg Mathis—Mud Creek
- 27 Carey Sherwood—FBC East Flat Rock
- 28 Allen & Carey Sherwood—FBC East Flat Rock
- 28 Matthew Williamson—Oak Forest
- 30 Kathrine Tankersley—Wayside



For the Jan/Feb newsletter, articles must be received by December 8th.

Non-Profit Organization
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Permit No. 1

Churches and Missions

Agua Viva
Asheville Korean
Balfour
Barker Heights
Bat Cave
Bearwallow
Beulah
Bilingual Community
Brevard Road
Broad River
Cedar Springs
Christ Covenant
Contemporary First
Crab Creek
Crossroads
Dana
Double Springs
Ebenezer
Etowah
FBC East Flat Rock
FBC Hendersonville
FBC Mills River
FBC Saluda
FBC Tryon
FBC Tuxedo
Fletcher First
French Broad
Fruitland
Gethsemane
Hoopers Creek
Horse Shoe First
Jones Gap
Kings Grove
Liberty
Living Water
Locust Grove
Main Street
Middle Fork
Mount Gilead
Mount Moriah
Mount Olivet
Mountain Home
Mountain Page
Mountain Valley
Mountain View Missionary
Mud Creek
Mud Creek Missionary
Naples
Oak Forest
Pacolet
Pleasant Grove
Pleasant Hill
Refuge
Shaws Creek
Straightway
Upward
Valley Hill
Wayside
West Hendersonville
Zion Hill

Prayer Link – Please pray for these churches and their pastors on each designated week.

November 2	Straightway—Chris Pace Jones Gap—Curtis Pace
November 9	Pleasant Grove—Bill Landreth Upward—Paul Chandler
November 16	Bearwallow—no pastor Zion Hill—Blair Stewart
November 23	Crossroads—Eddie Conard Balfour—Travis Harrison
November 30	Double Springs—Joe George Hoopers Creek—Lawrence Rhodes
December 7	Middle Fork—Jack Parnell Agua Viva—no pastor
December 14	Mud Creek—Greg Mathis FBC Tryon—no pastor
December 21	W. Hendersonville—Tracy Fletcher Pleasant Hill—Ronnie Drake
December 28	Mount Gilead—no pastor Ebenezer—Tony Hall

Churches without Pastors

Agua Viva, Bearwallow, Bilingual Community, Cedar Springs, Horse Shoe First, Mount Gilead and FBC Tryon

Announcements

Allen Organ for Sale: Two manual, full pedal board, one owner, \$2,400. Call 693-1076.

Bibles, Chairs, Hymnals and Piano's—See FREE-FREE-FREE and Good Deal under Sandy Sez article.

CARE Seminar Cancelled at Mud Creek Baptist Church on October 21, 2008.

Christmas Program with puppet show at Living Water Baptist Church on December 19th, 20th, 22nd at 7:00 PM and on Sunday, December 21st at 9:00 AM at 10:00 AM. All are invited.

Part-time Worship Leader Needed—Salary depends on experience. Please call Balfour Baptist Church at 828-692-8336 for additional information.

Pastor Search—Boiling Springs Baptist Church is looking for a pastor. Resumes can be sent to church address: PO Box 1177, Fletcher, NC 28732-1177. For more information call Doris Cook at 828-684-5789.

Religious Material—In September, Main Street Baptist Church delivered 28 boxes of used material for the Luke 19:10 Ministry in Greenville, SC. This came from 7 churches in our association. The next trip will be in December or January. Call 693-1076 or check with CBA for information.

Church News

Balfour will be in revival November 20-23, 2008 with Dr. Johnny Tiller. Weekday services begin at 7 PM. Sunday services will be at 10 AM and 6 PM.

Bearwallow—Frank Lane resigned as pastor.

Bilingual Community—Lincoln Shelton resigned as pastor the first of September, 2008.

Gethsemane—Thank you Rev. Eric Hardman for working on the Association fax line (693-3727).

Middle Fork called Jack Presnell as their pastor on June 1, 2008.

Mountain Valley is having a Bike Rally and Car Show on Saturday, October 18, 2008.



Henderson County Revival November 2-5 from 7:00 PM - 9:00 PM Bat Cave Baptist Church

The students of Fruitland Baptist Bible Institute are hosting a series of revival meetings called "The Henderson County Revival." Students will be leading the worship.

All churches are invited and we are praying that you will be able to attend!

Prayer Quote

To desire revival...and at the same time to neglect (personal) prayer and devotion is to wish one way and walk another.
~ A.W. Tozer

Prayer Walking Our Schools Report

Some more churches reported their prayer walk:

Etowah—18 people prayed for Etowah Elementary, Hendersonville Elementary, Mills River, Glen Marlow, Rugby, East Henderson, West Henderson, Sand Hill Elementary, T.C. Roberson, Emmanuel Lutheran, all public and Christian schools.

Fruitland—2 people prayed for Apple Valley and North Henderson.

Shaws Creek—6 people prayed for Rugby, Hendersonville High, Bruce Drysdale, West Henderson, Hendersonville Elementary, and Hendersonville Middle.



Six Major Law Changes Impacting a Minister's Compensation

In recent years, the Internal Revenue Service and tax courts have made tax law changes that impact the way churches pay their ministers. Many churches have not made the transition on the road to governmental compliance. Six major changes have occurred that impact churches.

The following is a checklist for a church to make sure the church is compliant with current tax laws.

1. The church can ask the minister for his input about his financial needs, but the minister himself cannot "break down" how he is paid. The traditional concept of the minister's pay package is out of compliance. In other words, the church or church committee cannot tell the minister he has so much money available and let the minister decide how he wants to break down his income into subcategories without the church's or church committee approval. The church or church committee, such as a budget committee, has to determine how a minister is paid. For example, the minister can share with the budget committee that he expects to travel so many church-related business miles next year, but the minister by himself cannot reduce his income to create a budget line item for business travel. The church or church committee must budget this money.

2. The church should offer benefits, not a cash option, to a minister. For instance, tax courts have ruled that if an employee has the option of receiving cash or medical insurance, then the church must treat the money the church pays for a minister's medical insurance as taxable income. In other words, a minister can share with the church or church committee what his medical insurance premiums will cost next year and the church or church committee can decide to budget or not budget for the medical insurance costs as a benefit. The church, not the minister, is deciding to offer medical insurance coverage. If the church budgets the minister's medical insurance as a benefit, then the benefit will be non-taxable.

3. A car allowance is taxable and must be included on the minister's W-2 as taxable income. If the church establishes an accountable reimbursement plan, the travel expenses are non-taxable for a minister. An accountable reimbursement plan is the Internal Revenue Service's preferred method for handling church-related travel expenses.

4. Annually, the minister must submit to the church a written estimate of next year's housing expenses so the church can establish the minister's housing allowance. The written estimate gives the church a legal basis for establishing a housing allowance. Even if the minister lives in a church parsonage, the minister should give a written estimate to the church or church committee to help establish the utilities expenditures and other housing expenses as a housing allowance.

5. The maximum limit for a minister's housing allowance that can be designated by church is restricted by the lowest amount of the following limitations: **a.)** A minister's written housing expense estimate or **b.)** The fair rental value of minister's furnished home plus utilities.

The maximum amount that a church can establish as a minister's housing allowance is the lower of these two amounts. This limit only applies to ministers who rent or own their homes.

In addition to these two limits, a third limit is placed on the minister personally when his personal income taxes are filed. The housing allowance cannot exceed the receipts for actual housing expenses he incurred for the previous year. The third limit is the personal responsibility of the minister, not the church. In other words, the minister, not the church, is personally accountable to the IRS to make sure the lowest of the three limits apply. The church is only responsible for the first two limits.

6. The minister must be furnished a W-2, not a 1099 MISC, for taxable income from the church.



Judgment House Ebenezer Baptist Church

October 24, 25, 30, 31 &
November 1, 2008

7:00—10:00 PM

Sunday, Oct 26 - 5:00—9:00 PM

“...you know
that the kingdom
of **GOD** is
near.”

LUNE 21:31

Every year over a hundred people make a first time decision for Christ when they go through Judgment House. Encourage your youth group (and adults) to visit Judgment House this year and to bring a lost friend with them. Ebenezer is now taking reservations.

To make reservations, to get more information, or if you would like to help with this ministry, please call the church office at 692-0170. **This is a free event!** The only thing it will cost is your time, and that could make the difference in someone's eternal life. PLEASE bring a lost friend with you.

**Women's World Day
of Prayer**
Monday, November 3
7:00 PM
First Baptist Church,
Hendersonville



The prayer of the righteous is powerful and effective. James 5:16

1st Annual Walk for House of Hope
Saturday, November 15
Registration at 9:00 AM, Walk at 10:00 AM
First Baptist Church, Hendersonville

Free T-shirt with \$25.00 donation. Free lunch for all registered participants. Live music and door prizes.



House of Hope exists to bring hope and healing to hurting and troubled youth and their families through education, counseling and biblical guidance. For further information check their website: www.wmnhouseofhope.org or call Mindy at 243-7933 or Anita at 674-9640.



Ignite 08

Youth Rally

Ignite 08 has been postponed, **BUT** there will still be a youth rally in it's place, same dates, same time, same place—

Saturday and Sunday, November 1st and 2nd at 6:30 PM both nights at East Henderson High School. If you have any questions call Scott Shives at 388-4790.



Need a GREAT pianist for very low cost?
Piano CD's for Churches to Sing By
might be your solution!

How would you like the excellence of a mega church pianist to come to your church and play for your services at anytime. Now you can!

Tony and Rhonda Pangle, founders of WSR, have served on staff in music and worship ministries for over twenty years in churches ranging in size from 60 in attendance to 3,000. They both hold degrees in music and understand the challenges unique to churches of various sizes.

Passionate about the worship ministry of the local church, Tony and Rhonda blend their love for Christ, hearts for worship, and musical training. They particularly desire to be of support to smaller congregations. One of their ministries is producing piano CD's that can be used in any service or group meeting.

There are a variety of piano CD's you can choose from: Traditional hymns, patriotic, Christmas, majestic, gospel, praise and worship and some are contemporary songs. They have 13 piano CD's produced so far...and more are coming!

Visit their website: www.wsrpianocds.com for a listing of their CD's. You can get as many as 25 songs on a CD for \$19.95.

Tony Pangle will lead the congregation singing during the Fall Meeting on October 21, 2008 at West Hendersonville. Come and talk with him and his wife personally.

Financial Report

Account Balances

3rd Quarter 2008

(A) Operating Fund

1. General Fund Checking* \$ 1,672.85

(B) Designated Fund

2. Designated Checking \$ 24,067.47

3. Designated Money Market* \$ 1,693.99

4. Designated CD* \$ 40,000.00

5. NCBF Endowment ** \$313,425.16

6. Zeke Crawford Endowment \$ 4,979.69

*\$13,205.81 of General Fund is in the money market/CD.

** This fund is an investment from the sale of Camp Bearwallow. Interest income from this account is used for camp and mission scholarships.

(A) Funds from churches available for all operating expenses as set forth in the annual budget.

(B) Designated funds received for specific purposes only.

RECEIPTS FROM CHURCHES	
January—Sept. 2008	January—Sept. 2007
\$136,339.84	\$136,844.94

Note: Please contact the Association office if you are interested in a detailed financial report.

Operation Bandana

Pacolet gave \$50.00 and **Ebenezer** gave \$282.25 to this the Operation Bandana ministry for our military troops.

Scholarships Granted September 2008

Scholarship	Amount Granted	People Assisted
Camp	No requests this month.	
Mission Trips	No requests this month.	

First 2 Month Newsletter

This is our first two month newsletter (Nov/Dec). It may take a little getting used to. If you have any announcements or events for the Jan/Feb newsletter, they need to get in our office by the first week of December. The end of November would be even better. The two month newsletter will take a little extra planning for each of us.



Sandy Sez

Women of Carolina, Heart of a Woman

Our second annual Women's Conference was an excellent meeting. With 220+ women in attendance and our prayer team support, many lives were changed as women made commitments to grow and mature in our Lord. We also had one profession of faith that we know of. Anne Beck (I am proud of her) and her team are doing an excellent job! Thanks ladies.

Monthly Pastors Luncheon

Our pastors luncheons have been well attended and the contemporary topics well received. Please keep this a matter of prayer that our pastors not only enjoy the meeting but also build network and brotherly relationships.

FREE—FREE—FREE

- 600 (approximately) 1991 Baptist Hymnals in good conditions with Ridgecrest printed on the cover.
- 150 blue, cloth covered stacking chairs—fair to good condition.
- 3 Upright piano's—fair to good condition.

Good Deal!

White KJV pew Bibles (new) normally priced around \$11.00 each, now at special sale price of \$3.85 each. 18 Bibles per case. Call Sandy for details, 693-4274.

Secretaries Luncheon Tuesday, December 9, 2008 Etowah Baptist Church

All secretaries are invited to come to this luncheon. This is a pot luck lunch so bring your favorite dish and enjoy the fellowship.