

# BUCKINGHAM REPORT

**AN IN-DEPTH CRITIQUE BY AMERICA'S FOREMOST  
CHRISTIAN ANALYZER OF THE ISSUES, PEOPLE, &  
EVENTS AFFECTING TODAY'S SPIRIT-LED LEADERS**

## INSIDE ADVICE ON YOUR IRA OR KEOGH FUND

James McKeever, one of the nation's top financial analysts, has agreed to serve as financial consultant for the Buckingham Report. James reminds us that we have until April 15 to open (or add to) an IRA (Individual Retirement Account) or Keogh Fund and still have it count as a deduction from your 1984 IRS tax return.

McKeever recommends you invest in the Fidelity Freedom Fund for your IRA. This fund has an outstanding record for investment. It is designed for folks like you who want to put your money in a safe place where it will earn top interest. You do not need to use a stock broker but can phone Fidelity directly at 1-(800)-225-6190. In Massachusetts call (617) 523-1919.

This year my church is investing in an IRA account for each senior staff member as part of a retirement plan recommended by our administrator, Jim Bauman. Both Jim and I have chosen to follow McKeever's recommendations and are investing our share in the Fidelity Freedom Fund.

If you want to invest your IRA money in a fund and periodically move it from one fund to another to keep up with the changing market, McKeever recommends the Fidelity Select Group which can be reached through the same number. The Select Group can be used for both IRA funds as well as your personal investments, while the Freedom Fund is exclusively for IRAs.

McKeever says if you choose not to use Fidelity, then his second choice would be to place your IRA with a brokerage firm. However, these tend to do well when the stock market is moving up and perform poorly otherwise.

McKeever's last choice is to place your IRA with a bank, because when inflation returns—as he forecasts it will in 1986-87—these funds will likely not keep up with inflation.

Incidentally, I recommend you subscribe to at least one (or perhaps all three) of McKeever's newsletters.

*The McKeever Strategy Letter* —a top level insider's report for serious investors. \$195.00 per year for 24 issues.

*Omega's Financial Guidance* —for those who do not have time to become investment experts. \$89.00 per year for 12 issues.

*End-Times News Digest* —a highly recommended newsletter for serious Christians encompassing not only financial advice but various news items and outstanding Bible teaching. \$20.00 per year donation for 12 issues.

Write: Omega Ministries, Box 1788, Medford, OR 97501.



## INCOME TAX SERVICE AVAILABLE FOR PASTORS

If you haven't filed already, it's time to get to work. If you are filling out your own form, I recommend Income Tax Law for Ministers and Religious Workers by B. J. Worth published by Worth Tax Service, Box 725, Winona Lake, IN 46590. If you need to call to place your order the number is (219) 267-4687. The booklet sells for \$3.95 and is complete with tax forms and all the knowledge you'll need. If you have an accountant handling your tax, get one for him.

Worth Tax Service also has a phone consultation service to answer your questions. There is no charge for brief informational calls. An up-to-12-minute consultation will cost you \$5.00. The rate increases up to \$25.00 per hour. Worth will also prepare your tax form for you. Give them a call for full information. The cost ranges between \$50.00 and \$100.00. They are experts for ministers and religious workers and their service is almost mandatory in this day of rapidly changing tax laws.

## QUOTES THAT PREACH

Erwin W. Lutzer, pastor of Moody Church, Chicago, writing in Moody Monthly, quotes Puritan writer Benjamin Needler when preaching about sin. " 'We must not part with sin, as with a friend, with a purpose to see it again and to have the same familiarity with it as before, or possibly greater...We must shake our hands of it as Paul did shake the viper off his hand into the fire.' "

Lutzer goes ahead to say: "We are to burn every bridge behind us—no turning back. Just as the ancient Jews searched their houses with a candle to be sure there was no leaven left among them, we must diligently search our lives lest there be a bit of sin left to deaden our lives.

"I don't mean just sexual sin; any sin we tolerate can be the cause of failure in sexual temptations. Paul taught that immorality, impurity, sensuality, idolatry, sorcery, and other sensual sins have a common root—the flesh (Gal. 5:19-21).

"Compromise in one matter leads to problems in another. Unresolved anger can lead to drunkenness; dishonesty to immorality.

"Because all sin has the common root of rebellion, one sin, however distantly related, can be the cause of another. The forces that open the heart's door to lust may be fed from a different source."

Lutzer then quotes A. W. Tozer: " 'The part of ourselves that we rescue from the cross may be a very little part of us, but it is likely to be the seat of our spiritual troubles and our defeats.' "

## TRAVEL TIP

If you are planning a trip to a Third World nation, there are some precautions you ought to take. Visitors to Asia, Africa and South America should guard against a serious disease called SCHISTOSOMIASIS, picked up from waterborne parasites. Earlier this year 15 American students traveling in Africa contracted the disease from swimming in lakes and rivers in Kenya. Two of them were left partially paralyzed.

Federal health authorities have knowledge of infected areas. Check with them before leaving. If you are going into an infected area, avoid fresh-water swimming and take precautions with bathing water: heat it, treat it chemically, filter it or let it stand for three days.



MALARIA is another severe and killing disease. Recently a young British missionary with Project Kibbutz, on assignment from Israel to Kenya, was bitten by an Anopheles mosquito. On his return to England his brain began to swell and he died of cerebral malaria. This was the same disease which killed American Bible teacher Adger McKay a few years ago.

If you are going to any malaria-infected nation, health authorities recommend strict dosages of Fansidar, a prescription drug. The pills are taken once a week—starting two weeks before you depart and continuing for six weeks after you return. A less potent medicine, chloroquine, is usually taken by missionaries and others who live full-time in such regions.

Of course you ought to stay current on shots for tetanus, yellow fever and, if necessary, cholera. Faith without works sometimes equals presumption.

### MANAGING TIME

According to Selwin Hughes, you cannot manage your time until you begin managing yourself. Sounds like something your mother may have suggested when you were in grammar school, doesn't it? Hughes, a Britisher, says there are four basic ingredients to self/time management.

1. You need clear goals. Without goals you will drift from the important into the urgent. He says you should begin by committing all your goals to paper. Make a list as comprehensive as possible—career, family, financial, personal, spiritual. Next, answer this on paper: "How do I want to spend the next five years?" This will help clarify your goals. Then answer this: "If I knew I had but six months to live, what would I do with my time?"
2. Mark down your priorities. Prayerfully ask, "What does God want to do through me?" By looking ahead five years you'll see what must be done in order to accomplish goals. Hughes says the spiritually mature realizes the need for short-range goals. Remember though: Goals not written down will seldom be accomplished.
3. Utilize your delays to deepen your resources in God. Remember Frank Laubach's little book *The Game with Minutes*? He said that every delay—even at a traffic light—was an opportunity to pray and think through situations. That's deepening your resources in God. Be careful, though. Do not let people divert you from priorities. Refuse to let others direct your life in order to fulfill their goals. Remain in charge of all conversations and situations. Otherwise the weak and the sick will pull you into their world.
4. Finally, include recreation and rest as a scheduled part of your life. God commanded a Sabbath, a command seldom obeyed by pastors who often feel guilty about taking time off. These same pastors avidly seek to obey other commandments, but fill their personal Sabbaths with so much activity they are actually weary—rather than rested and relaxed—when it is over. Prayers, meditation, relaxation, and leisure should be planned into your schedule. Hughes quotes Benjamin Coleman, a 1707 Puritan in England when leisure was considered unspiritual: "It spoils the bow to always keep it bent."

Time is our greatest commodity for it can never be redeemed.



PASTORAL COUNSELING

Michael Cavanaugh, writing in *Human Development* (Winter 1984), urges pastors to have a realistic view of human behavior when they sit down with a troubled person. In this "Spotlight" I want to elaborate on some of Cavanaugh's insights.

"First," he says, "it is important that pastoral counselors distinguish between helping people feel better and helping them get better."

For instance, most distressed people who seek pastoral counseling want to be assured that:

- (1) their distress is not their responsibility, but that of their spouse, parents, boss, etc.;
- (2) they may be partially responsible for their problem, but someone else is far more responsible;
- (3) what others perceive as problematic behavior in them is, instead, quite appropriate—given the circumstances;
- (4) they cannot feel better until others begin to behave differently toward them;
- (5) the church, Scripture, and God are on their side and not on the side of whomever is the source of their distress.

If the pastor falls into the trap of agreeing with the counselee on any of these points—rather than confronting him with the real problem—he will do the person a great disservice, even though the person will be temporarily grateful and feel relieved.

Cavanaugh also warns against underestimating the depth of the problem. Problems that have taken years to build to a climax usually do not go away in one, two, or even three counseling sessions. In fact, Cavanaugh says some severe problems take years of counseling. If this is not understood, the pastor may place inappropriate pressure on the counselee to "perform" better—immediately.

Remember also that even though the person may have sought your help, that is not a true indicator he wants to rid himself of his distress. Many people need to be depressed, anxious, confused, resentful, defensive, hostile, insensitive, uncaring, controlling, obnoxious, suspicious, manipulative or even hedonistic. They are hanging on to their wrong behavior because it gives them some sense of control over their lives or the lives of others.

Two Case Studies

1. The head of a large ministry often views pornographic movies picked up from a satellite. He laughingly tells those few close associates who know about it—and are sworn to silence for fear of losing their jobs—that it is his method of "unwinding" from the rigors of the ministry. He says it puts "sparkle" back into his sex life with his wife. In actuality, his hedonism is evidence of his rebellion against his puritanical parents. The wise pastoral counselor should also understand his voyeurism to be a demonstration of the inner struggle between wanting to maintain an image of purity, yet at the same time wanting to satisfy many of the deep sexual curiosities denied in adolescence. The fact that his wife is disturbed over her husband's escape into the bizarre (although she views the movies with him rather than having him view them alone or—and this is her fear—with another woman) is additional evidence of his need to control her. This, too, may be traced to the problems arising from being raised by a domineering mother and in a highly authoritarian and puritanical



church. Thus, for the counselor to view hedonism or voyeurism as the problem, and to begin his counseling process at that level, would be futile—even damaging in the long run.

2. The wife of an associate pastor in a large church is in chronic depression. After spending 40 years in small, struggling denominational churches, her husband finally agreed to come on the staff of a large, fast-growing independent church as minister of visitation. Although she attends the church meetings and smiles a lot, those close to her know it is all a facade. Inwardly she blames the senior pastor that her husband is not able to be with her most of the day. She also blames him that they are in financial difficulties. The senior pastor is 20 years her junior and has arrived at the success which always seemed to escape her husband. As long as she is depressed she does not have to face what, for her, are the overpowering anxieties of a poor marriage, her seeming failure as a mother, and her inordinate desire to have her husband at home. If she were to lose her shield of depression, she feels, she would disintegrate in the face of those anxieties. Thus, as paradoxical as it sounds, depression is the glue that is holding her psyche and soul together. If she did not have it she would have to come to grips with the possibilities that her husband works long hours because he doesn't want to be around her, that her daughter's pregnancy out of wedlock actually may have grown out of a desire to spite her mother, and that the reason they are in a financial bind is she keeps insisting her husband "demonstrate" his love by purchasing expensive things for her. In this case, even though the depression itself may be brought on by demons, to deal with the demon of depression and not take time to shut the doors where the demons entered could leave the woman open for seven times as much trouble as she now has.

The wise pastoral counselor knows better than to try to loosen the person's grip on his maladaptive behavior. If he does so he will be met with massive resistance. The head of the large ministry (if you can imagine the head of a ministry seeking pastoral counseling) would probably respond with anger saying the counselor doesn't understand the pressures of the ministry. He would also seek to justify his behavior as moral and would, as soon as he got out of the office, blame his wife for the entire affair. The associate pastor's wife would go deeper into her depression and blame the senior pastor even more for her sad state of affairs. However, sooner or later, the pastoral counselor must face both individuals with the true nature of their symptoms. Otherwise, no progress will be made.



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## Hear No Evil

Here's a final word. Remember that people under stress are unreliable eyewitnesses and are seldom able to properly interpret what others are saying or doing. For example:

A woman tells the pastoral counselor that she will no longer see another pastor in the community because he advised her to divorce her husband. Actually the other pastor told her if she continues her pattern of behavior divorce would be the ultimate outcome.

A father describes his teenage son as arrogant and rebellious. Actually the son is frustrated by the father's heavy-handed ways and is reacting as any son would react when the father provokes him to wrath.

A young lady says her doctor has made sexual advances to her. Actually, the doctor—a kindly, older man—was only trying to help her overcome her anxieties by patting her gently on the shoulder.

The wise pastoral counselor will remain objective. He will not be swept along by the perceptual stream of the person he is counseling. He will remember at all times that no matter how "normal" or "spiritual" the person looks and seems, that he is undergoing severe distress or he would not be there in the first place. He will judiciously weigh everything the counselee says and concludes, and will personally check them out if accusations are made concerning another person.

## FOOTNOTE

Not only is Project Kibbutz under attack by Jewish zealots but so is the International Christian Embassy, Jerusalem, and George Otis' "High Adventure Ministries." On January 23, a group called Yad L'Yachim demonstrated in front of the Narkis Street Baptist Church in Jerusalem (the home of Israel's largest congregation) opposing re-building plans for the church which was destroyed by a firebomb in October 1982. Posters appeared throughout Jerusalem condemning pastor Bob Lindsey. Attacks against Christians are intensifying in Israel.



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