

Clarion

THE CANADIAN REFORMED MAGAZINE

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Newer Studies on God's Covenant

The other day my attention was drawn by the title of a new publication of the German Old Testament scholar E. Kutsch, *Neuer Bund? Eine Fehlübersetzung wird korrigiert* (1978). (Translation: New Covenant? A mistranslation corrected.) Such a title must be noted by each Reformed reader. For God's covenant has always been in the centre of Reformed thought. Ever since the days of the struggle against the Anabaptists, that is, since the days of Zwingli and Bullinger in Zurich, Calvin and Beza in Geneva, Ursinus and Olevianus in Heidelberg, the covenant of grace has been a theme of Reformed theology. Reformed people stress the harmony and unity between the Old and New Testament, the analogy between circumcision and baptism. Infants also are included in the covenant and Church of God. Baptism is a sign of the covenant and infants of the Church must be distinguished from the children of unbelievers. This was done in the old covenant or testament by circumcision, instead of which baptism was instituted in the new covenant. Our readers know these familiar words in Answer 75 of the Heidelberg Catechism.

They possibly also remember the expression in Article 34 of their Belgic Confession that the infants of believers ought to be baptized and sealed with the sign of the covenant, as children in Israel formerly were circumcised upon the same promises which are made unto our children. They certainly recall the words of the Form for Baptism that in all covenants there are contained two parts: "Whereas in all covenants there are contained two parts, therefore are we by God, through baptism, admonished of and obliged unto new obedience." One can think of two *parties* (God on the one side, and the believers and their seed on the other side) or of two *elements* or aspects (promise and demand). Whether the two parts are meant as the two parties within the covenant, or the parts of the covenant, Reformed people have thought of the covenant as a *mutua obligatio*, a mutual obligation.

It would be a sign of wistful think-

ing on my part if I stated that all Reformed people have always thought in this manner. There has been and there still is much debate about covenant and baptism. One is reminded of the debates in the thirties of this century, when in The Netherlands the reformational movement under the guidance of such brothers as K. Schilder and S. Greijdanus, D. van Dijk and A. Janse, again stressed the reality of God's covenant with the believers and all their descendants. They did not want to know of an identification of God's election and God's covenant, as if God had established His covenant only with His elect. They asked again that attention be given to the tremendous reality of God's blessing *and* His curse, to the horrendous possibility of God's wrath in His covenant. Presently, Professor Homer C. Hoeksema still wrongly maintains in the *Standard Bearer* that there is no covenantal wrath under the new dispensation, and one sees the significance of the struggle that led to the liberation of the Reformed Churches in The Netherlands.

K. Schilder stressed time and again that God's covenant was *established* by God alone. Its origin is unilateral, mono-pleuric: it comes from one side only. God's is the initiative. But at the same time it is a real co-covenant: two parties are in it; they come together (*con-venire*), the Party with a capital P (God) and the party with a small p (man). God's covenant is bilateral, dipleuric. Covenant is the *mutual* relationship or agreement between God and His people, established by Himself, and maintained, through His work of grace, by Himself and His people as two "parties." As far as God's part is concerned, the covenant is determined by His Word (promise and demand), and by speaking His Word, God executes His decree of election and reprobation.

In the nineteen-sixties, the stress on the covenant theme in the Old Testament received a new impulse by the work of G. E. Mendenhall. He wrote about covenant in Israel and the Ancient Near East, stating that Israel had made use of the Hittite formulation of a

treaty between a suzerain and a vassal in order to express its special relation to the LORD. This idea was more or less adopted and adapted by Presbyterian scholars like M.G. Kline of Westminster Theological Seminary and in our Reformed circles by such authors as C. Vonk, G. van Rongen, and C. Van Der Waal.

Although it can not be denied that the LORD our God often used forms of human life in the society of the Ancient Near East as illustration or instrument for His revelation, one can ask whether in these studies there is enough attention given to the *uniqueness* of God's revelation and the special character of the relation of grace between Him and His people.

In his book, *Het Nieuwe Testament: Boek van het Verbond* (Goes, 1978), Dr. Van Der Waal rightly stresses that there is covenantal wrath also in the New Testament. The New Testament has a covenantal structure. But does Dr. Van Der Waal not overstate his case, when he detects the style of the Great King over against the vassal not only in the letters of Christ to the seven congregations but also in Paul's letters? He makes a comparison between the formula in the letters of Nebuchadnezzar in Daniel 4 and the opening of Paul's letters: "typisch Groot-Koninklijk geformuleerd" (p. 106); typically formulated in the style of a Great King in the Ancient Near East. But one would ask whether the address in Paul's epistles is not influenced by his hellenistic environment — the usage of his own days; and whether the stress on his apostleship in the beginning of his letters, for example, is not simply occasioned by the attack on Paul's mandate from the side of Judaizers and others.

Another example is the structure of Paul's letters: Dr. Van Der Waal sees in Romans 1-8(11) the "historical prologue" and in Romans 12 and following the stipulations of the covenant. In Ephesians 4:1 we read: "I therefore, a prisoner for the Lord, beg you to lead a life worthy of the calling . . ." The word "therefore" is important here. "Het is een typische term uit verbondstrac-

press review

TELEVISION and CHILDREN; ADOLESCENTS; ADULTS

In three consecutive issues of *The Banner* timely articles appeared about Television and the three groups of people mentioned above this Press Review. They were the issues of December 1, 15, and 29, and were written by Henry J. Baron, professor of English at Calvin College. I take over parts of them, since I have the idea that also many among us are not aware of the dangers of Television (I write Television with a capital since for many "Television" is kind of an enslaving power, an idol, that "makes" their lives.) In the introduction the author reminds the readers of what, about thirty years ago, was written about Television. It was warned against as being (becoming) a "great time-wasting device," "a source of great spiritual and moral peril," "a new dangerous threat to the consecrated Christian life." He makes the remark that those who warned were right, and continues:

Today it is more the secular than the Christian press that sounds the alarm. And what we discover through more and more research, surveys, and experiments is that the early concern was justified.

EDITORIAL — Continued.

taten, die de stipulaties vasthaakt aan de historische proloog"(p.107). Dr. Van Der Waal regards the word "therefore" as a typical term from covenantal treaties, an expression that hooks the stipulations up to the historical prologue. His conclusion is that the New Testament "letters" show the scheme of ancient covenantal treaties.

Now it is clear that I agree with Dr. Van Der Waal in his main thesis, namely, that the New Testament has a covenantal structure. In this context it is important to show that even in the set-up of Paul's letters the indicative and the imperative are combined. The *demand* (the imperative) is based on the *promise* (the redemptive-historical indicative). But it seems to me a little bit artificial to try to discover here in the New Testament epistles the structure of the Ancient Near Eastern treaties between a suzerain and a vassal.

We're wiser now, but many of us are sadder too.

There is much to make us sadder.

After this the author starts speaking about the influence of Television on children. Children watch Television too early and too much. At the age of sixteen, he writes, children have "spent more time being entertained by Television than being educated in classrooms." He then says:

Even if all the programing children watched constituted wholesome entertainment, such activity would still carry the penalty of limiting their self-perception and increasing their passive behaviour.

I would like to stress this point to the readers. I fully agree with this statement. Watching Television, as an important daily form of entertainment, certainly increases a "passive behaviour." I see this want for *being* entertained and, even more, this "training" through Television in passively *being* entertained (instead of in one's own activity in good, positive self-entertaining through, e.g., a good hobby) as one of the weapons of Satan. Being entertained is much easier than keeping yourself busy in a positive way, although it does not give the same satis-

Exactly such an overstatement can lead to extremes to the other side. I think of newer studies in Biblical scholarship dealing with the concept of the covenant in the Old Testament that deny the *mutual* character of God's covenant. The publications of E. Kutsch belong to them. He gives a new etymology to the word that is usually translated by "covenant". So we are back at the beginning of this article: New Covenant? A mistranslation corrected? The question is important. The studies of Kutsch, among others, have consequences for the doctrine of the Church and have attracted attention also in discussions of a dogmatic handbook, namely, the standard work by H. Berkhof "*Christelijk Geloof*."

But let us leave this for the next time, the Lord willing.

J. FABER

faction. Being entertained also easily kills the activity of instructive reading and studying, Bible study included. Always being entertained makes one lazy. But there is more:

The sad but well-known truth is, though, that much of the programing is dangerous drivel. For what children watch is not all kid stuff (though even the Saturday morning "kid stuff" is hardly innocuous).

The author has worked this out more with regard to one aspect: the advertisement part. This follows later. He continues to say that so many children also see things other than "kid stuff," and that they get a distorted view of life in that way. And this is because the T.V. industry is not guided by good

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morals but by the "profit motive." We read:

And since commercial television is primarily an advertising medium, those programs are adopted which are calculated to attract the largest number of advertising watchers.

Children are especially fascinated and influenced by television ads. Advertisers know that. They know that half of the average pre-schooler's waking time is spent watching television. They know that over half of all 2- to 11-year-olds watch Saturday morning cartoons. That's why makers of cereal and candy and snacks and toys spend hundreds of millions of dollars a year on advertising. That's why the advertising industry spends lavish sums on motivational research, using children in lab experiments as guinea pigs and trained psychologists, and experts in child behavior as analysts in order to perfect the "art" of exploiting human gullibility, manipulating human emotions, and appealing to selfish interests. Thus young minds become the pawns in the profit game.

After having said that children press parents into buying what they want because they see it advertised the author points to a bigger danger:

Less obvious, but far more sinister, is the influence of advertising on the child's mind and spirit. Even secular critics observe that TV promotes an insatiable desire for material goods, discourages self-restraint, and makes children gullible and greedy and self-centered. Malcolm Muggeridge, that volatile Christian critic of secular culture, indicts television for promoting the worship of the great god Consumption. It is not likely that a generation humming the jingles of TV commercials will lead the way toward a distinctive Christian life-style in the waning years of the twentieth century. That's why we are sadder now.

And this self-centeredness is the consequence already of the man-centered humanistic philosophy. Paul says that people will be more lovers of pleasure than lovers of God. Let me quote from II Timothy 3: "Men will be lovers of self, lovers of money, proud, arrogant, abusive, disobedient to their parents, ungrateful, unholy, inhuman, implacable, slanderers, profligates, fierce, haters of good, treacherous, reckless, swollen with conceit, lovers of pleasure rather than lovers of God." Isn't this a picture of many modern people, also children, also young people? And this is what idol Television promotes and creates. Do we see it? Or are we too selfish to be able to see it?

In the second article the author writes about Television and adolescents. He starts by pointing to the money and efforts paid to give the

youth a Christian school education, and then asks:

But what does this have to do with television? Television, after all, is an entertainment medium, not an educator. Or is it?

Nicholas Johnson, a former FCC [Federal Communication Commission in the U.S.A., if I am not mistaken, J.G.] and now a formidable critic of commercial TV, claims that television always educates, and very effectively too.

The author admits that there are some good programs, but they are very few, according to him. He then points to the favourite plays on TV and writes:

Not only is the regular viewing of this fare an incredible waste of an adolescent's time (time lost for reading, music lessons, daydreaming, socializing, schoolwork, hobbies), but it also tends to saturate a young, largely uncritical mind with a life-view that is almost totally antithetical to the Christian faith and vision. For plots, characters, and themes of programs carry messages; they may take on a variety of forms, but they "teach" essentially the same thing. And what they teach is hardly an indifferent matter, for many children spend more time learning from television than from church and school combined.

And then he continues in a more concrete way:

For one thing, television promotes the new morality. According to its code, intercourse is normal even between adolescents — if they want it and feel ready. Sex is not an intimate integrated part of a complex, long-term relationship between husband and wife; it is the instant gratification of momentary lust. Sex knows no privacy or dignity; it is demeaned through seductive use of female bodies, countless ribald jokes, double entendres, and endless innuendo

Related to the "new morality" is the cult of the individual, promoted in commercials and programs. The popular hero is one who looks out for number one, who is often violent and profane, who breaks laws if it serves his purpose, who suffers no guilt because he lacks a conventional conscience, who drinks frequently for courage and for good times, and who yet endears himself to the adolescent viewer because he has power, looks, and charisma.

Television does more than merely entertain; it also influences behavior and shapes values. It often trivializes serious issues such as crime, marital fidelity, justice, personal integrity, family conflicts, bigotry and individualism. Television is, indeed, more often a bad teacher than a good one At a time when critical sensibilities and spiritual maturity begin to develop, adolescents need good teachers and good models. At a time when a secular society threatens to de-sensitize all of us to the radical call of Christian

discipleship, we need to intensify our attention on Him who is the Truth, the Way and the Life.

Do we care who teaches our children? If we do, we will not allow television to play a major role in the education of our youth.

Does the reader recognize the picture of Television-educated youth also in young people in our congregations? Is that because parents wanted the easy entertainment themselves? Do parents still see what the dangers are? There is a third article: about Television and the adult. Professor Baron writes:

The critic's cry has been heard throughout the land. One critic, Malcolm Muggeridge (*Christ and the Media*), has underscored his vigorous indictment of television's deceptive fantasy land by dismantling his rooftop aerial. As the protests continue to pile up, others are following suit. They have been persuaded by the critics that television is Rosemary's baby, a monstrous offspring that stultifies intellectual growth, blunts moral sensitivity, diminishes creativity and individuality, and debases aesthetic taste — not only of the young but also of the adult The verdict seems inevitable and the consequence logical — the banishment of the videobox. In fact Muggeridge predicts that the time will come when Christians will no longer have TV sets.

The author does not agree with this last statement. He thinks that Television will dominate the future of children anyway. He, therefore, is of the opinion that parents must teach Biblical values to their children to the end that they become critical viewers, which is, then, their responsibility in this world. But it is an awful responsibility, when you cause a (little) child of God to stumble in temptation and fall in sin. Are we really afraid of and hating and fighting sin?

How many older, but especially also younger minds that are in the process of being formed, can resist the constant brain washing that comes to them also through "god" Television? I am thinking here, indeed, of the life-views and life-patterns and attitudes. If somebody is exposed long enough to certain views and attitudes, he very easily gets used to them and . . . takes them over. Are we and our children not inclined to all evil? It is true, the evil is not in the television set as such, but in man who uses it and who wants it, and who gets influenced by it. Many people underestimate the deceiving power of the devil, until it is too late. And many do not want to see it, even when it is too late. Then it is definitely too late.

J. GEERTSEMA

Reformed School Philosophy?

"... to come to this point where we now finally may live up to the promise we gave at the time of the baptism of our children, namely, to cause our children to be instructed in the doctrines of the church"

The above words formed part of a thankful report of the opening of another Reformed school. The report was written by "a participant," and published in our Magazine some time ago.

Taking a closer look at these words, which assumedly have been "swallowed" by most readers as soundly Reformed, does not in any way reflect on the school that was opened, nor even on the person who, according to the anonymous reporter, formulated this "philosophy of a Reformed school." Rather, we share in the gratitude expressed on that day.

For the good name of *Clarion*, and for a brotherly "reasoning together" some critical remarks are presented here.

If, as is suggested, Reformed parents could not "live up" to the promise given at the time of the baptism of our children during, let's say, the last twenty-five years, we should not have given that promise! The elders of the flock should not have made this promise a pre-condition for the baptism of our children. Even more serious, the LORD would have demanded something from us that we, fathers and mothers, pastors and teachers and elders, could not fulfil as long as there was not a building where some teachers could teach our children for a number of hours per week.

If, as is suggested, a Reformed school is indeed the institution that makes it possible for us to "live up" to the promises given to the LORD at the time of the baptism of our children, then such a school (and that means two or three or more brothers and sisters who are qualified to train our children [not "educate them"]) can do more than the Christian Home and the Christian Church could accomplish. Only the presence of such a school would guarantee the fulfilment of our promises.

Thus (and again, this is "sugges-

ted" in the above words) the future of the Church would indeed depend on the presence of such a school. We would put our trust for that future in such a school, and that would be a dangerous business. It would (and no one wants that!) seem to come close to idolatry, which (Lord's Day 34 of the Heidelberg Catechism) "is, instead of the one true God Who has revealed Himself in His Word, or besides Him, to devise or have something on which to place our trust."

Before anyone feels like protesting against this, let's, in the unity of faith, reason together a bit more. After all, we are talking about the "philosophy" behind our love and energy and sacrifices for our schools. The above quotation is a brief summary of such a philosophy. With all the best intentions in the world, this summary must be able to stand analysis.

Before saying more about the proper Reformed philosophy for our schools, one more remark about the "danger" indicated in the previous paragraph. This new school will not yet "feel" it, but in other communities where we have had the privilege of Reformed Schools for a number of years already, a complaint or concern can be heard in growing volume: "Is the first love shrinking? disappearing?" No, not right away in financial respect, because that does not seem to be the biggest problem. There is a lot of money lying around. But the interest, the attendance at meetings, especially "parents and teachers" meetings (P.T.A.), seems to cause worry. The interest in the school-business from week to week seems to diminish. It seems as though parents say (or think), "Take rest, O my soul, and be assured. We have a fine Reformed school that takes care of the kids." Denying that this danger is very real is ostrich-policy.

We should, rather, all agree with renewed intensity that the Home is and remains Number One in the godly upbringing of the children entrusted to us. Then comes the Church which instructs our children in "the doctrines of the church" helping us as parents who are "bound to give them further in-

struction in these things" (Form for Baptism). Then, in the third place, comes the School. Turning the order around, and defending that it is, in fact, the School that makes it possible for us to "live up" to these promises, is a very dangerous business.

It seems (again, "it seems") as though in the formulation quoted the School is considered a "means of grace" by which redemption is worked. Thus we face together the question, "Where do we put our Reformed Schools, in the second or in the third part of the Catechism?" The readers understand what is meant. And hopefully all agree that the School finds its place in the *third* part, "How we shall show our *gratitude* towards God for His great redemption." Gratitude is the main and foremost motivation for establishing Reformed schools. Gratitude that the LORD has made His covenant with us and our children. In that gratitude we build these "monuments-of-thankfulness" in order to dedicate our children, *His* children, to service in His Kingdom.

This leads to the main objection one should have against the above formulation-of-school-philosophy. Assuming that it is not a printing error (but *not* assuming that the anonymous reporter reported correctly!), we read in this statement, now that we have our School, "we now finally may live up to the promise . . . to cause our children to be instructed *in* the doctrines of the church." We emphasized "*in*." Of course, we all agree that our Schools must train our children *according to, in full harmony with*, the Reformed doctrine which we, Reformed parents, have embraced for life and death. But it is not the school's task to "instruct in the doctrines of the church." That is the task of the parents, first of all, and of the Church, the Reformed catechesis. If one would refer to the old formulation of Article 21 of the Church Order, the answer is that this Article is no longer applicable because the schools are no longer under the supervision of the consistory, and because since the nineteenth century (and not until that late) we have our special ecclesiastical instruction in the catechism classes. We should not entrust the task

OUR COVER

Exterior view of the Church at Fergus, Ontario, showing new additions.

f "instruction in the doctrines of the church" to brothers and sisters who have not been trained for it, but leave it to the "pastor and teacher" and, if we can't have that, to the elders (together with the parents).

No, we do not claim that a Reformed School, elementary or secondary, should completely stay out of the business of teaching doctrine. But not so is formulated in the above quotation, and *that* is the point we are discussing. The School is not to be entrusted with the task of the Church.

Furthermore, from this formulation a "stranger" might conclude that Reformed schools are there for the sake of the Church. That would be a mistake.

In addition to what has already been said about this aspect, we should now agree on this "philosophy": that school teaching and training is not to be "Church-oriented" in this sense that the School is there to produce better church members and as a result better churches. The (Reformed!) orientation of Schools is *towards Kingdom-service in the midst of this world*.

To put it in a different way: our schools turn their "back" upon the church in the sense that they are "backed up" by the membership united in the faithful church. At the same time the school "faces the world" in which our children have to fulfill their *diakonia*, their God-given office and calling, though they are not "of the world." The school prepares them for that calling by teaching them what they need to know to develop their talents and double them in the service of our King. That is the proper, and really only, perspective for Reformed schools.

We have consistently used the term "Reformed." Instead of speaking about "the doctrines of the church" we should prefer to speak of the "Reformed confession or doctrine or faith," which is much older than any of the Canadian (American) Reformed Churches. The Catechism, for example, has been translated into about fifty languages, and the Canons are treasured by several churches with a different name.

In conclusion, no one — hopefully — has considered these lines as criticism against our schools and against those who work so hard and faithfully for them. On the contrary! We should, however, all agree on a clear purpose for our schools as long as we may still have them. Before we had them, Re-

formed parents, and Reformed pastors and teachers have "lived up to the promise given at the baptism of our children." This did not depend on a number of teachers. As long as we still have that freedom (which will not last forever), we will thankfully support our schools and concentrate on the training of God's Covenant children for His

glory and kingdom. And even in case our schools will be taken away from us in the last days, parents will continue to fulfil their baptism-promises, and the Church, possibly underground, will continue to instruct our children in the complete doctrine of salvation.

G. VAN DOOREN

We Praise Thee, God the Father, the Creator

PRESENT HYMN 3

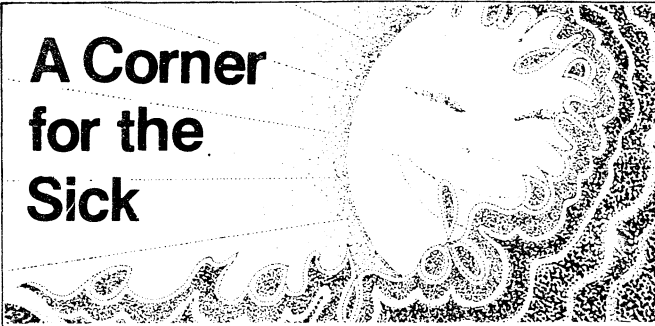


1. We praise Thee, God the Father, the Creator;
We praise Thee, God the Son, our Lord and Saviour;
We praise Thee, God the Spirit, co-eternal;
One God Almighty.
2. Trinity holy, Unity unbroken,
Let all creation praise Thee without ceasing,
For Thou art one in truth and love and splendour,
Rock of salvation.
3. We praise Thee, Father, Son, and Holy Spirit;
LORD God eternal, we bow down before Thee.
Thine be all honour, Thine the power and glory,
Now and forever.

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A Corner for the Sick



"Therefore, as the Holy Spirit says, 'Today, when you hear His voice, do not harden your hearts as in the rebellion.'" *Hebrews 3:7, 8*

When we read Numbers 14:1-35, we will read what it means to be rebellious against God. The people of Israel, as punishment for their sins, were not allowed to enter Canaan. For every day the twelve spies were away to spy out the land, the Lord gave the people of Israel a year of punishment. Forty years in the desert was the result. But even then, the Lord gave them manna from heaven.

Today we do not come to what may be touched. Moses trembled with fear, the people could not endure the terrifying sight of God's Holy Mountain (read Deuteronomy 5:22-30 and Hebrews 12:18-25). Even if an animal would touch the mountain, it would die.

We have come to Mount Zion and to the city of the living God, the heavenly Jerusalem. From heaven God gave His only beloved Son, and from heaven He gives us His Holy Spirit. Through the preaching of the Word and by the use of the sacraments, God speaks to us from heaven. "See that you do not refuse Him Who is speaking. For if they did not escape when they refused him who warned them on earth, much less shall we escape if we reject Him Who warns from heaven," Hebrews 12:25. We confess in Articles 9 and 10 of Chapter III/IV of the Canons of Dort that "It is not the fault of the gospel, nor of Christ offered therein, nor of God. Who calls men by the gospel and confers upon them various gifts, that those who are called by the ministry of the Word refuse to come and be converted. The fault lies in themselves some of whom when called, regardless of their danger, reject the Word of Life; others, though they receive it, suffer it not to make a lasting impression on their heart; therefore, their joy, arising only from a temporary faith, soon vanishes, and they fall away; while others choke the seed of the Word by perplexing cares and the pleasures of this world, and produce no fruit. This our Saviour teaches in the parable of the Sower (Matthew 13). But that others who are called by the gospel obey the call and are converted is not to be ascribed to the proper exercise of free will, whereby one distinguishes himself above others equally furnished with grace sufficient for faith and conversion; but it must be wholly ascribed to God, Who, as He has chosen His own from eternity in

Christ, so He calls them effectually in time, confers upon them faith and repentance, rescues them from the power of darkness, and translates them into the kingdom of His own Son; that they may show forth the praises of Him Who has called them out of darkness into His marvellous light, and may glory not in themselves, but in the Lord, according to the testimony of the apostles in various places."

By the illumination of the Holy Spirit we may understand and discern the things of the Spirit of God. His grace is conferred by means of the preaching of the Word. Today when you hear the Lord's voice, do not harden your heart!

For the month of February we have two birthdays.

ALBERT DORGELOOS

Cottage 5, Oxford Regional Centre,
Box 310, Woodstock, Ontario

Albert will celebrate his twentieth birthday on February 12th, the Lord willing. He very much enjoys receiving cards. Even if he may not realize and experience the bond of the communion of saints, others might be shown by our interest and attention that he belongs and is not left to himself.

Brothers and sisters shall we make this a very happy birthday for Albert?

CONNIE VAN AMERONGEN

Russ Road, R.R. 1,
Grimsby, Ontario

Conny will be celebrating her 14th birthday, the Lord willing, on February 12th.

Conny is physically handicapped and confined to a wheelchair. She loves to read. In the daytime she attends a special school in St. Catharines.

If you know of anyone sick or lonely, please send in your request (with permission of the person involved).

Are there more "calendar" children?

Send your request to:

Mrs. J.K. Riemersma
380 St. Andrew Street E.,
Fergus, Ontario N1M 1R1

HYMN 36

I JOHN 3:1, 2

William Croft, 1708

1. Be - hold th'a - maz - ing gift of love The
Fa - ther hath be - stowed On us, the sin - ful
sons of men, To call us sons of God!

The Foundation for Superannuation

Sometimes a misunderstanding has consequences which bring more benefit than if things had been planned that way.

That is the case with a few articles on our Superannuation Fund: we received articles from two brothers who are very much involved in this Fund and I already had received the first one and passed it on to Winnipeg, when I received the second one.

I think that our readers can only benefit from it when we just publish these articles as they have been received without requesting the authors to rewrite their own with a view to what the other one submitted.

The only change is that we have added "An Introduction" to Mr. Vander Molen's article, showing thereby that more was to follow, although not necessarily from the same author.

MANAGING EDITOR

A PLAN WITH A PURPOSE

As Canadian Reformed people we may boast of quite a few organizations. The yearbook presents an impressive list of boards, committees and leagues. There are busy beavers and there are senior young people (whatever that may mean). And then there is the foundation. Now, fairly well everyone will be aware of its existence, but otherwise it might as well be hidden in the basement as the name would indicate, or few indeed will be the people who know much about it, how it functions, how sound — or unsound — it is, in short, how it "rails and sails," if I may add this new expression to the language. The purpose of the foundation is "to ease and bear jointly the financial responsibilities of the member churches towards their ministers and of the theological colleges towards their professors and towards their widows and orphans in each case, upon the superannuation of any minister or professor due to age or disability or upon his de-
"ease" (Constitution, Article 4). Notice the plural: colleges. Our constitution shows no lack of confidence in our growth potential. Imagine: Theological colleges!

Immediately after the agreement was completed the foundation started collecting nest eggs and placed them in a basket. The basket kept on growing both from contributions and from interest, even though already in 1969 benefits had to be paid out, and to this day the benefits to be paid are high in comparison with the number of active ministers. This growth may be compared by showing a few years' fund balances.

Year	Balance at year end	Benefits paid in the year
1965	\$ 55,302	Nil
1970	\$133,722	\$ 6,095
1975	\$188,600	\$24,500
1977	\$222,356	\$26,916

So, you can see, the fund exists and it does serve its purpose.

THE ACCOUNTANTS' REPORT: HURRAY FOR THE EXPERTS!

In 1974 the general meeting of the foundation ordered a study of its affairs for which it formulated such terms of reference that practically all aspects of its operations were covered. Why the foundation commissioned three accountants for this task is not quite clear. Accountants are "nette mensen," they wear ties even in the middle of the week. Also they are not one-sided, looking at the debit and credit side of most things in life. Most of them can add and deduct and that should give them some qualifications. So . . . This committee issued a 27 page report to which were added several pages of mathematics. At the end was, among others, the recommendation, "to prepare in popular form an article for publication in the press, outlining the function and operation of the plan."

There is a good reason for this recommendation: Reports and official communications go to the consistories of member-churches only, where in the Reformed tradition the offices are stable, but the office-bearers come and go. Thus there may be men around who were deeply involved at one time, but are now completely unaware of any new development. I believe that

we in Canada tend to be a little secretive, more than is necessary, certainly more than is practised in our sister churches in The Netherlands. It is true, the deciding power vests in the consistories. But the membership has to raise the funds. Sometimes it has seemed that consistories take the attitude: we are responsible for the spending, so we need not explain what we are doing. But that is not the most effective approach to building a roaring enthusiasm. In a mature church people ought to know. Therefore, this article is intended to deal with several points of interest regarding the operation of the foundation.

TO EMERITATE — A NEW VERB?

Sometimes we use words which serve us very well, although they do not exist in English. "Moderamen" is one example. Prof. Ohmann wrote that somebody "distanciated" himself from something. You will not find those words in your dictionary, but everybody knows what they mean. However, we were not daring enough to create the new verb: "to emeritate." That is unfortunate, because the word "emeritus" contains the exact meaning of Article 13, Church Order. Most dictionaries have: "honourably discharged from duty, but retained on the rolls, like: emeritus professor." Article 13, Church Order prescribes that ministers who by reason of health or age are unable to perform the duties of their office shall nevertheless retain the honour and title of a minister. This retention of honour and title is typical for the emeritus. Thus he is entitled to lead in the worship services and to administer the sacraments. In Dutch such a man was "geemeriteerd," sometimes pronounced "gimmereteerd." For lack of anything better we say: "he has been superannuated." Now, that sounds a bit ugly, like a disease; he may recover yet.

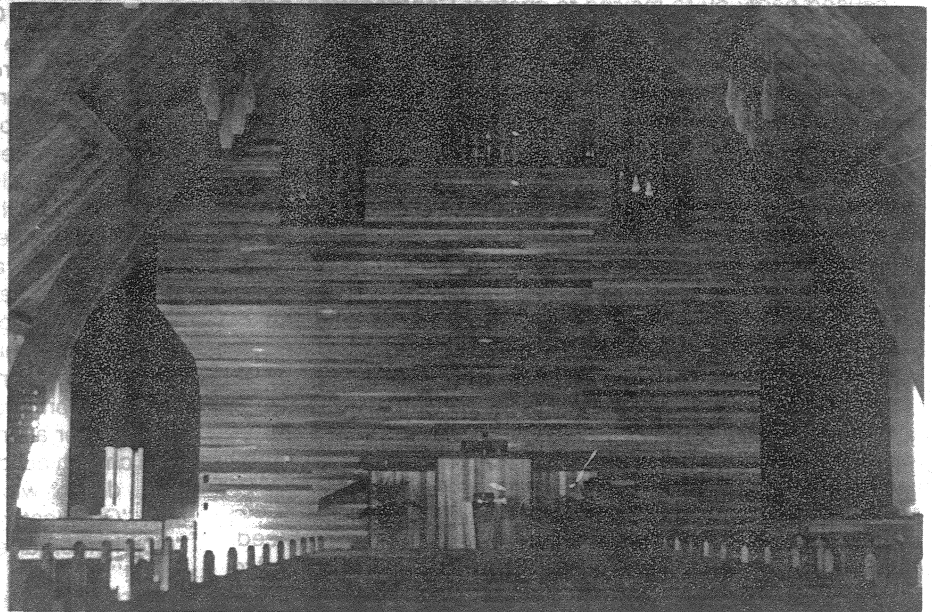
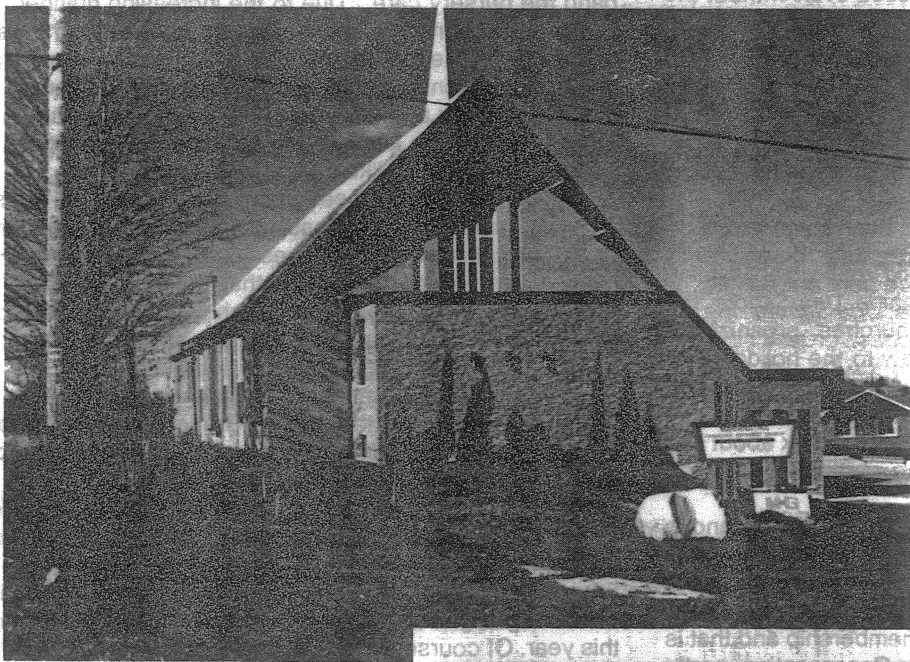
Still, the position of pastor emeritus is one of great honour. No longer having the charge over a flock, he did not quite, however, have to turn in his staff. And since during his active life he has given himself completely to the service of the church, Article 13, Church Order stipulates that he shall be "honourably provided for" and, if he has died, the same honourable provisions must be made for his widow or orphans.

WHO CARES?

The churches of the secession of
Continued on page 36.

Picture Parade of the Church at Fergus, Ontario

(SHOWING
NEW ADDITIONS)



news medley

The first word today is to be a word of gratitude to those who sent me new directories. The ones which I did receive have already proved their worth in my case. There is only one draw-back: sometimes the postal code is not inserted and that slows down the mail. In one case I could supplement the postal code from a previous directory, but it is a riddle to me why in a newer edition this necessary information has been deleted. Or was it the intention to endear ourselves to the union of postal workers who, in the past, opposed that code for fear that their power would be diminished? In any case: having the addresses even without the postal code is a big help.

Due to the fact that I have not yet received the first issue of January at the time that I write these lines, I do not know whether any couples are to be congratulated on the occasion of their fortieth-or-more wedding anniversary. They may know (if there are any) that it is through no fault of ours that we cannot be on time.

In these wintry months it is good to hear some news from warmer climes. It is difficult to visualize that "down under" the summer is being enjoyed while we here are feeling the effects of the fewer hours of sunshine. *Una Sancta*, the periodical in our Australian sister Churches, organized a photo-contest, undoubtedly with a view to the holiday season. Isn't that something for our *Clarion* too? There must be some of our readers who are avid photographers and could present quite a collection of good pictures. Think about it. It would at the same time increase the participation of the membership.

As for membership, the bulletins give in many instances a review of the past year and also inform the Congregations of the "balance" of the membership. Generally speaking, there is reason for great gratitude; there is also growth. Some Churches have gone down in membership and that is caused partly by re-moving to another Congregation, partly also by breaking with the Church. Although in the latter case there is sadness, it frequently is so that this only means a purification of the Church: oftentimes such breaking is the effect of Church discipline. Contrary to the promise made at the public profession of faith, people oftentimes break with the Church when they are being admonished and shown the way of obedience. Like Demas, some love this present world; with others Church membership interferes with their plans and activities or seems to be in the way of a "happy marriage." Instead of faithfully and obediently going the way which the Lord shows, they determine their own way and thus our ways part.

There is, of course, always the question whether we *all* did enough trying to keep them and to save them from straying from the path of obedience. Is it not so in many cases that by far the majority of the Congregation never did anything to keep and save a straying member for the Church? Excommunication has to take place with the cooperation of the Congregation. There is, I am convinced, abundant reason to examine ourselves in this respect and to see whether indeed the *whole* Congregation is involved.

And now we proceed to the further news from the Churches.

Starting a little closer to my home, we may mention that the Rehoboth Burlington Consistory has appointed a "Calling Committee" in order to come to the calling of a second minister. Having come to a conclusion, the brothers there do not drag their feet but set the wheels into motion right away. A warning is in place, the Rev. Stam thought, for he writes, "We do not imagine that things will go so quickly (seeing the possibilities), but we may wish this committee the wisdom and guidance of the Holy Spirit in doing the work required." Whether the activity will be blessed soon with the desired result is something which is not decisive. The main aspect is that there is activity. Activity unites, too!

The Consistory mentioned receipt of "the logbook (a summary of past decisions made by the consistory). The consistory wants to thank the administrator for the effort and obvious care he used to compile this record."

The Rehoboth congregation also faced the need to expand the nursery care. "Due to the increasing number (fifty noses have been counted) of children coming to our nursery (especially in the morning) we have decided to expand and split!" It is the intention to have infants and toddlers in the existing nursery and then the three year olds and up in another room. To the latter Bible stories and other stories will be read. That sounds like a good idea.

Everytime when I peek into the nursery after the service I am happy with the blessings which the Lord has given us in our children. It sometimes happens that I ask, "How many children were there?" and that I hear, "Thirty-five." We do not have to be afraid that we shall have to close some schools for lack of pupils or that we shall have to lay off some teachers for lack of students. How rich we are!

The Edmonton school is considering expansion, although it is estimated that adding Grade 10 will not be possible till the fall of 1980. The number of families sending their children is still relatively small, although there is improvement. Just keep working, brothers and sisters, quietly and faithfully, and you will see that in the long run the unity will be restored. The Board is willing to add Grade 10, but then there should be firm commitments from the families who are going to send their children if that grade is added this year. Of course, we have to calculate, although we have to calculate as Christians! We simply follow the Lord our God and choose the path which He points out.

And: the prospects for the Edmonton school society are not unfavourable. The Parkland County has agreed in principle with a proposed sub-division of the western half of the school property. Knowing the enormous increase in land and building values in Alberta during the last couple of years, we have high hopes in this respect. Talks are going on to expand the school building on the eastern half of the property, and to add six more classrooms, a gymnasium and other facilities, a skating rink, a track, "and even a designated area for possible location of a new church building for the second Canadian Reformed Congregation which must certainly come into existence shortly! Perhaps the second congregation could even build the gymnasium and use it as a chapel for an interim period in return for the required land for a church building." As you can see: lots of opportunities!

I do not wish to cause others to become jealous or to say, "Go West, young man!" but I do wish to pass on that "Our kindergarten has been approved for a government grant!"

The Edmonton school bulletin also pays homage to the

volunteers, and I think that they — and all other volunteers! — deserve an honourable mention. Also for the benefit of other societies I quote the following passage.

The operation of the school has proceeded very smoothly from the start. This is in large part due to the untold hours spent by the many volunteer workers. A new boot rack was needed; it appeared as if by magic. Playground equipment pops up, groundwork for a skating rink is done and the boards appear, again, out of the blue. Each week the students work in a clean environment; *thanks to the volunteer cleaners*; and each day the students are transported to and from school in buses which are kept in top shape and cleaned by volunteers, and if on occasion one or the other of our buses are not running, the students are driven to school by mothers who do this without complaining. Indeed, the volunteers are the unsung heroes who make Parkland Immanuel affordable. May many more be added to their ranks!!!!

Since other societies will be interested in knowing what the fees are in Edmonton, I pass on that there apparently members have to pay according to income. Those who earn more than \$15,000 per year pay \$165 per month; those who earn less than that amount pay \$150 per month. I venture to doubt the correctness of having to pay according to income. The school is, when it comes to the point, a business and should be run on a business-basis. We help one another by doing this together and the one does carry a larger burden (proportionately) than the other, for one who has one child in school pays relatively much more than one who has four children in school, but we should not confuse Church and School. In the Church each one pays according as the Lord has prospered him; in the School every one should pay an equal share for equal privileges. That's how I look at it. The Board can always take into account that a member has a low income and the Board should have the authority to take special circumstances into consideration but it does not appear to me to establish a membership-fee scale which is based on difference in income. However, if any society decides to do that, that is their privilege, as it is my privilege to be of a different opinion.

From what I quoted from the School bulletin it has already become evident that there is some activity going on in Edmonton to come to the institution of a second Church. Yes, and that is another reason for gratitude. The bulletin contained a whole list of rules which would have to be observed, "principles of division" they are called.

It is always wise to draw up some rules beforehand, so that every one knows what to do, what to expect, and what not to do. The whole list contains no fewer than fifteen points. If anyone should think that thereby *all* aspects of such a division have been covered, he would be grossly mistaken. Experience teaches that there are always certain points of which no one ever thought or which no one could even foresee. But I have the impression that at least most of the aspects of such a split have been covered adequately.

I do not know whether it is so wise to draw a geographical line on the map and to provide that "any member wishing to be a member of the church in whose area he does not reside, can only do so with the approval of *both* Church Councils." It is my experience that the first choice should be left up to the membership without any restrictive provisions. At times just drawing a line on the map at the moment of splitting up produces hard feelings and uncomfortable situa-

tions. Once a choice has been made and once the split has gone into effect, the approval of both Consistories is indeed required. But to do it also in the first instance, no, that is something I would not be in favour of, for I have seen more harm than good come from it.

Meanwhile, I wish the brothers and sisters much wisdom, patience, and success in their endeavours.

We need more students at our College!

The Wielinga family in Coaldale will be very happy: their belongings arrived from Australia a week before Christmas. Happy reunion!

We conclude our journey this time in Smithers.

During the month of February the Rev. Van Spronsen will be able "to lead devotions in the Bulkley Lodge from 1:30-2:15."

Further, the minister took up contact with some Indians on a personal basis. Now, when walking in Smithers, one has ample opportunity to get into contact with these fellow-citizens. However, it was not via the street that Rev. Van Spronsen got into contact with some. And he is certainly not content with just having a chat with them in English. At present he is "receiving lessons in 'Carrier' which is the language of this region: a most interesting but difficult tongue. The purpose is to understand them and their culture better and to establish certain relationships and mutual trust."

Yes, and now I have to return to Edmonton, for I had made a note of something which I forgot to insert. It concerns the "Ban the Film" efforts in which the Edmonton Association for a Christian Political Perspective had quite a hand. They have been informed that "the Minister has instructed all Custom regions to be on the lookout for this Film. If entry is attempted, the ports are instructed to detain the Film and notify the Minister immediately. Then the decision will be made in accordance with the Custom Tariff Act. Item 99201-1 of this Act provides that prohibited goods that are imported become forfeited to the Crown and shall be *destroyed*."

We join with the Edmonton society in stating that here the hand of the Lord is to be noted and also that we see the "exerting a Christian influence on the Government" does have effect as yet. For how long? We don't know. What we are to do is: be faithful and active. There is no faithfulness without activity!

vi

HYMN 1

Johann Crüger, *It*

1. Now bless - ed be the LORD our God,
The God of Is - ra - èl.
Who on - ly do - eth won - drous works
In glo - ry that ex - cel.

1834 established a common fund from which all ministers emeriti were paid. This practice is still followed by the Free Reformed Church in Canada. Thus they have synodical deputies under Article 13, Church Order. However, the "doleantie" churches and later the Reformed churches after the union of 1892 have always maintained that every church had to take care of its own ministers and that included the ministers emeriti.

It is not so, like in the Presbyterian churches, that upon retirement a portable pension plan starts paying out. Payments from such a plan represent wages held back during active life which are now paid with interest. (Such a plan cannot make provisions for inflation.) Under the Church Order of Dordrecht, however, a minister cannot pay into a pension fund, simply because he does not have pensionable employment. He is entitled to the honour and the provisions of a minister during his entire life. And this provision is not charity. It is "wages due to a labourer" (Matthew 10:10). It is rather unfortunate that we never officially protested the inclusion of ministers in the Canada Pension Plan and in the Unemployment Insurance scheme. Surely, the benefits are advantageous, but the principle is wrong. The best thing a consistory can do now is just to pay the normal stipend and not deduct the usual "employee share" of U.I.C. and C.P.P., but pay the whole amount, including the employee share.

The net effect of these principles is that the last church served by a minister is responsible for its pastor emeritus. This, naturally, could become quite a burden. Such a church could call on its sister churches for financial assistance. However, most churches will be hesitant to do so. If, therefore, a church would put some money into a fund to provide for the later cost of retirement, then it is only expedient that it do so in cooperation with other congregations. After all, ministers do move around (average stay — according to latest yearbook — 6.3 years in each congregation). Out of this the superannuation funds were born. I recall that there are two different funds in our sister churches in The Netherlands and we have our own foundation. These organizations all have this in common: They are completely voluntary and they pay benefits to consistories, not to ministers. In the end the local church is still the one that cares.

HOW BIG A SOCK?

There are different schools of thought on the topic: how much should there be in the fund? Some say: You should aim at full funding. The actuaries who have been consulted by the foundation always assumed that full funding was desired.

Explaining full funding can best be done with an example. Assume a minister is 40 years of age when he is entering into the churches which cooperate in the plan. At that moment, as far as provisions for him are concerned, the sock is empty. According to the life annuity tables, the expected age to be reached by a man of 40, is 76. Assume that he will "emeritate" at age 65. Then there may be expected 25 years of active life, followed by 11 years of retired life. Full funding would then mean that 25 annual payments are made of such amounts, that, together with interest, they form a capital at age 65, which, together with further interest to be earned is sufficient to make eleven annual benefit payments, after which the sock is empty again.

Now anybody who can work with the mathematics of compound interest will be able to establish the exact payments required for any given amount of benefits if he is provided with a rate of interest. We have used 6%, although our experience is better. At present the annual benefits paid are as follows:

For a minister and his wife	\$6,000
For a widower or widow	\$5,000
For a dependent child	\$ 750
For an orphan	\$1,500

If a man has reached age 65 his life expectancy has risen to close to 80. Also, if his wife is still alive, her life expectancy is greater than her husband's. Based on all this, we estimated the capital that is necessary at age 65 to pay those benefits, to be \$63,600. Thus, if you were impressed by the size of our fund, just consider for a moment the age and the number of our ministers and your "impressedness" will suddenly turn to its opposite! As a matter of fact, in view of the benefit schedule and the present status of those covered by the plan, I estimate the amount required for full funding to be \$718,000, meaning that we have a funding of approximately 30%.

Yet, when we examined the rates established in 1959 for the ministers then covered, it appeared that they must have had full funding in mind!

What then has caused this large difference? The answer is: inflation. Over the years it has become necessary to double the benefits in order to maintain the level of approximately 50% of the annual stipend of an active minister. And even though we more than doubled the contributions, there was no provision for increasing the "past funding." For example: The decision in 1977 to increase benefits effective 1978 amounts to an increase of more than 20%. That decision alone increased the fund requirements by some \$120,000! And so, more by circumstances than by choice the full funding principle was dropped.

The other school of thought on the question of funding is this:

- Have a partial fund available to absorb the shocks of sudden increases in benefits.
- Assume that there will always be a corps of ministers in active duty and that their numbers will not vary greatly.
- Let the younger generation pay for the older one.

This may sound very attractive, since it makes the building up of a large capital fund unnecessary. However, it is more expensive because it lacks interest income. The answer to that, of course is: as a community we need all kinds of capital for churches and schools and why should we have to borrow at 12% in order to save at 6%?

What the contributions for an unfunded plan would be can be established by estimating the numbers of expected active years and retirement years of an average minister. In Holland most ministers are between 25 and 30 when they begin their careers. Say 27 and say that his wife is then 25. At that age his life expectancy is 71.7 and hers is 76.2. Equating survivor benefits at 80%, the total benefit period is then 10.3 years and the active period (to 65) is 38. If, therefore, the ages in the group are spread evenly, the contributions of an unfunded plan would be $10.3/38 = 27\%$ of the benefits. In our Canadian circumstances, however, those relations are entirely different. The initial source of ministers was in The Netherlands and on the average, they were well above 30 when they arrived here. Furthermore, even among our Canadian ministers the age at which the career was begun is well above the average of 27. It could be quite some time before the age spread becomes more normal; that could take

two or three generations. In the meantime contributions to an unfunded plan could rise to 60% or more of benefits. We feel that an unfunded plan would be too unstable.

OUR OWN SOCK: DARN IT.

Presently we have in use a formula designed to do some "catching up" on the shortage and to collect the normal required fund increase (if there were a fund), less the allowed decrease on account of benefits paid. The catching up is 3% of the shortage per year, but overriding the formula is a maximum of 25% of benefits paid and a minimum of 15%. This minimum compares with the C.P.P. plan, which charges 3.6% and pays 25% of income, for a premium of 14.4% on benefits. And so, for 1978 we arrived at a contribution of \$1,500 per active minister. Included in the plans is the automatic adjustment, from now on, of both benefits and contributions to the cost of living index. It was felt that 25% of benefits is the highest amount that can be charged and still be considered in the nature of a regular premium. In comparison it is estimated that for a minister age 27, an annual amount of \$300, or 5% of benefits would be sufficient. It was felt, therefore, that the proposed contributions would be high enough to provide something to the filling of the gap in the funding. This will, to a great extent, depend on the future development of price levels. If inflation were to be halted, then under our formula the rates can be reduced — 20 years from now! On the other side, there is the provision in Article 9 of the Constitution that, if necessary, emergency levies may be proposed. For that purpose a five year cash flow projection is made from time to time.

And so, the sock did get a large rip, due to inflation. But, we have been mending to some extent. It is to be hoped that inflation rates may be brought under control, lest Haggai's prophecy be fulfilled on us that we "put our wages in a bag with holes" (Haggai 1:6).

CONTRIBUTIONS — WHO PAYS WHAT?

Given the intentions laid down in the constitution, it becomes a most controversial subject: what should each cooperating church pay? From the beginning it has been the majority decision of the foundation that equal assessments be paid by every church. However, more and more opposition was heard against this practice. More

and more the opinion was expressed that the assessment should be on a per capita basis, like other costs of the churches in common. However, voluntary cooperation is not necessarily the same as a common obligation. On the other hand, the equal contribution approach is not quite logical either. The proponents of this method have argued: you do not spread ministers' honoraria on a per capita basis, so do not do it with respect to superannuation either. But that argument, if properly applied, would mean that each church should pay in accordance with its own exposure rate, depending on the age and health of its particular minister, and nobody is asking for that.

It may be best here to recite from the report the reasonings given on this subject:

- a. According to our review of the 1975 yearbook the ministers in our churches are fairly mobile; with the average length of service in any one Canadian congregation being 5.1 years. This means that risk exposure, which varies from minister to minister, is moving around from one congregation to another.
- b. By and large the pattern of a minister's sequence of service will be from smaller to larger congregations, until he reaches middle age, while there are trends of ministers of higher age moving to smaller congregations, (the report backs this up with detailed statistics from the yearbook of the Dutch sister churches, which indicate that the younger ministers as a group have their greatest representation in the smaller churches).
- c. In order to allow this mobility, it is essential that the risk coverage be averaged among members, as it presently is, without regard to age or health of the individual ministers.
- d. In commerce, insurance may be defined as a system of spreading the financial risk of an uncertain future event over the greatest number of participants. Except for the profit motive element, the aim of the foundation could be seen in the same line.
- e. It is therefore highly desirable that all churches, the vacant ones included, be encouraged to participate in the plan. One should keep in mind that participation is not limited to paying the annual basic assessments, but it implies a promise to help out in emergencies as well.
- f. The present uniform contribution

system is not conducive to maximizing participation. Smaller churches will feel that this spreading of the burden is unfair and unrelated to the risk they pose to the plan, particularly when they are served by a young minister. For vacant churches this system can be prohibitive. This, we believe, is responsible for the Church at London making its own arrangements, the withdrawal of the Church at Houston from the plan, and the fact that several vacant churches have delayed joining the plan. While this may be deplored, the trend will certainly continue if no attempt is made to arrange a more equitable system to spread the burden. The present level of contributions is already high and does not come near funding the future liabilities. Thus, further increases in contribution requirements must be expected. The greater the discrepancy between the contributions and the risk posed by a younger minister, the more the congregations will resist joining, or remaining in the plan.

- g. There is no principle prohibiting proportional contributions and there are instances of other similar plans in The Netherlands which use a per confessing member assessment.

Having so concluded, the committee then proposed — and the foundation accepted in 1977 — a method of assessing, whereby 50% of the contributions be divided by the number of active ministers and the other 50% on a per capita basis. For 1978 the contributions are \$750.00 per active minister and \$4.85 per communicant member. The net effect of this system is that an average congregation with a minister pays \$1,500, that a large congregation with a minister pays more, but not proportionally and that a vacant, small church can join up at very little cost per annum. For example: Ottawa could join at a cost of \$60 per year. If it had a minister, its assessment would be \$810.

The hope is expressed that several churches who have so far hesitated to join, will now consider entering the plan.

THE INVESTMENT: WHAT IS IN THE SOCK?

From the beginning the plan has engaged the Royal Trust, where in keeping with conventional wisdom of the sixties, the monies were divided 40% in equity stock and 60% in fixed income securities. This has been severely criticized by some. It has even

been called "gambling." This harsh judgment is totally unjust and I suggest that we be a little careful in our labelling of things.

The general reasoning in the sixties was to place part of a fund into interest earning securities, such as bonds and mortgages. That type of security contained a promise to pay a certain sum of money, together with interest at a future date. Usually such securities were very safe, but they were subject to inflation.

Therefore, a portion of the fund was invested in the common stocks of companies. Thereby one participated in the ownership of these companies' assets and their industrial position in the general economy. The idea was that in time of inflation it would be preferable to have a part interest in the land, buildings, inventory and equipment of the national industrial complex, than a promise to pay a certain amount of dollars with a reduced purchasing power at some future date. Reading this, one should not conclude, however, that the committee would be playing the stock market. Participation in a trust company common stock fund simply means having a part in a large fund, administered by the trust company. In that fund the whole spectre of the Canadian economy is represented. Banks are in there, manufacturing and communications. The basic principle of this approach is very sound. However, the economic stagnation accompanied by continued inflation (combined as "stagflation"), have resulted in a large reduction of market values of otherwise solid assets. Now, one may have heard the story that the fund actually suffered a realization loss from the sale of investments. Indeed, that happened in 1973. But the loss was suffered on those safe and solid bonds. When the general interest rates began to rise in the late sixties, certain bonds which still had several years to maturity at what used to be a good rate of interest, now suddenly were valued far below par. At that time the decision was made to replace them with higher-yield investments. The fund suffered a loss of some \$9,800. It could have refused to sell. In that case there would have been no loss. The net effect of taking this step, however, was beneficial to the fund. By and large, I am of the opinion that the funds are well-administered.

Currently, the Royal Trust is suggesting that the Canadian Equity Fund be disposed of and that the portfolio be

realigned to 60% bonds and 40% mortgages. This represents a shift in conventional wisdom. If anybody is still of the opinion that equity stock investment is gambling they may now let go their sigh of relief. But just to rob them of their satisfaction, may I inform here, that the trust company bases this recommendation on the expectation that general interest rates will decline, offering the prospect of gaining from long term high interest contracts. Now, everybody may draw his own conclusion.

SHOULD WE EAT OUR SOCK?

One final question that deserves some attention: What about loaning money to our schools or churches? The reasoning is plausible: Why borrow from the outside world at high prices and invest in the outside market at low returns? The report addressed this question and while there is nothing against such borrowings, the fact must be considered that there is very little by way of long term funds available. We will have difficulty meeting our obligations 15 years from now. Therefore, any loaning would be on a short term basis and that is not what prospective borrowers are looking for. It would also put an additional responsibility on the committee in dealing with such applications. The credit worthiness must be weighed, the security must be documented, guarantors have to come forward. Suddenly the foundation is involved in the affairs of a local consistory. Presently the receipts from members covers the payments of benefits. The growth is from the reinvestment of the portfolio and we would very much like to leave that intact. In 1977 the net income was 7.5% on the total fund. For 1978 it appears we will be closer to 8%. The percentage offered would have to be considerably higher and the fund would have to grow quite a bit, before such reinvestment should be entertained. Even then, it is not a very exciting prospect. Imagine we would have a \$100,000 surplus fund. How should we mete it out? On a first come, first serve, basis? Really, the more you think about it, the less attractive it becomes.

CONCLUSION: WHAT DO WE RELY ON?

Pearl S. Buck describes a man who has purchased an oak coffin in view of his impending death. From his bed he looks at this box and reflects on the thickness of the boards, the quality of the wood, and derives there from the

comfort that he would be well preserved.

Now we know of a better comfort whether or not it is time to take the measurements: Lord's Day 1.

In like manner, should our ministers take heart, knowing that there is a growing fund and that therefore their future is reasonably secured?

No, the only ground for confidence is in the promises given in the letters of Call and in the promise given by our Lord that He will be with His church.

However, that does not take away our calling to act responsibly. The Lord uses people for His church gathering work. Therefore we must act responsibly.

I believe that in that framework the foundation for superannuation does play a role of some importance to provide financial stability in our church life.

JOHN DE VOS

Consulaat-Generaal Der Nederlanden CONSULATE GENERAL OF THE NETHERLANDS

10 KING STREET E.,
TORONTO, ONTARIO M5C 1C3
PHONE: (416) 364-5443

OPSPORING ADRESSEN:

BOLLEURS, Henri Carel, geboren 15 november 1913 te Den Haag naar Canada vertrokken op 30 juli 1959.

VAN DIJK, Cornelis, geboren 7 maart 1914 te Kampen, naar Canada vertrokken op 5 mei 1954.

NIEUWENHUYZEN, Cornelis, geboren 24 januari 1914 te Rotterdam naar Canada vertrokken op 22 september 1953.

OOR, Anthonius Christoffel Johannes, geboren op 27 juni 1938 naar Canada vertrokken op 14 november 1977.

OORSCHOT, Jan Frederik, geboren 2 april 1942 te Mangelang, laatstbekende adres 1249 Bishopstreet 3, Montreal, P.Q.

STRIKWERDA-DE JONG, Lijsbert, geboren 8 november 1944, laatstbekende adres 11141 - 130 Street, Edmonton, Alberta.

FOOLEN, Judocus, geboren 17 december 1913 te Helmond, naar Canada vertrokken op 6 mei 1952.

De Consul-Generaal, voor deze:
MEVR. G. SCHNITZLER

PRESS RELEASE

of the membership meeting of the Canadian Reformed Society for a Home for the Aged Inc. held November 24, 1978 in the Cornerstone Canadian Reformed Church at Hamilton, Ontario.

Our chairman, br. L. Knegt, calls the meeting to order. After asking the members to sing Psalm 98:1, he reads from Holy Scripture Psalm 98. He then leads in opening prayer. After speaking a word of welcome to all present, he gives the floor to our secretary, br. G. Vanwoudenberg, who reads the minutes of the previous membership meeting. These minutes are adopted as read.

Our chairman then speaks some words concerning a Canadian Reformed Rest Home. He reminds the society of our goal, touching on areas such as: type of home, size of home, location, and also the financial aspect of living in such a home in relation to a home which is government supported. He also reports on visits which were made to our older brothers and sisters in order to gauge the interest of actually moving into such a home. Very few members actually committed themselves, even though quite a number urged the board to continue their work.

Next our building committee was given the floor, who with the aid of a projector showed the members what the inside of a unit could look like. In brief it consisted of the following: a livingroom, diningroom, kitchen, bedroom, bathroom, and some closet space. Each unit also had its own patio. The total area comes to approximately 540 sq. ft.

The tentative building plans also showed a one-floor building, with a main corridor down the center, with units off to both sides.

Next the chairman with the aid of a blackboard explains a statement made up by board member br. Walinga, which compares the cost of living quarters between a city home, a country home, and an apartment (unit) in a

FOR THE READER'S INFORMATION

This issue of *Clarion* was mailed from Winnipeg Central Post Office on January 19, 1979.

home for the aged. This statement had been previously studied by the board. By taking into account loss of interest, maintenance, heating, hydro, property taxes, and janitor services inside and out, the outcome of the study was as follows: on a monthly basis, to live in a city home it would cost \$587.00, in a country home \$520.00, and in a rest home unit \$320.00.

All this was followed by an intermission. After coffee break, a general question period was opened. Many questions pertained to the size of home, the amount of care needed or available, the need for smaller units for single brothers or sisters, etc. However, some of these questions are very difficult to answer due to the fact that only future applications for occupancy in such a rest home could answer them.

Some of the members expressed the need for more promotion work for our future rest home. This was, very briefly, what the discussion period brought forth.

After the members sang of Psalm 98:4, br. P.J. Scholtens closed the meeting with prayer, and the chairman adjourned the meeting.

For the Board,
H.A. BARTELS

Are you interested in a Canadian Reformed Rest Home, where our older brothers and sisters could live in privacy, share in the Communion of Saints, and also receive a certain amount of care should the need arise? If you are interested, but are not as yet a member, write for more information to:

H.A. Bartels
R.R. 2,
Ancaster, Ontario L9G 3L1

GUIDO DE BRES PRESS RELEASE

of the meeting of the Board of Directors of Guido de Bres High School held on December 18, 1978.

Twenty-three members were present. The minutes of the November 20 meeting were adopted; the mail was read and discussed.

The Principal's Report by Dr. F.G. Oosterhoff was read and accepted.

Br. A.L. Hartman reported for the Education Committees of our feeder schools to assure that the students entering grade nine will have followed the same curriculum.

Br. Vis, who since the early days headed our Transportation Committee, resigned for personal reasons. The chairman thanked him for a job well done. Br. H. Vander Velde was appointed in his place as Chairman of the Transportation Committee.

Br. H. F. Stoffels brought us up to date on our financial status. It was noted that efforts are made to bridge our projected \$13,000 shortage. Membership drives have been organized by our locals and some results were reported. The Finance Committee was requested to produce a monitoring system of our local financial obligations.

The Property Maintenance Committee was authorized to order a name sign as proposed by this Committee. The Board expresses appreciation to the Student Council for the \$150 contribution toward this project.

ARIE J. HORDYK, Secretary

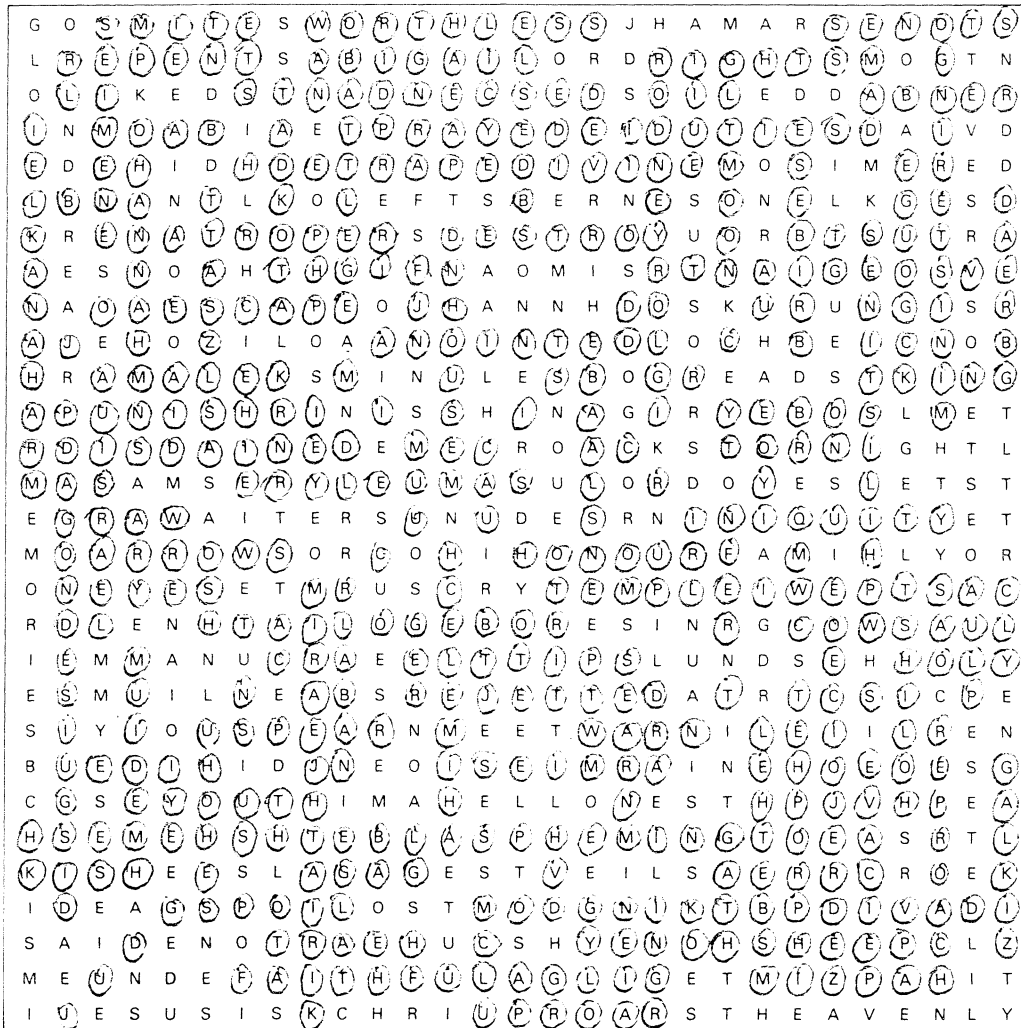
BOTH SIDES SHOULD BE SEEN

A mask, seen first in front, by children's eyes,
Strikes them with terror and with wild surprise:
But wouldst restore to calm the urchin mind,
Avert the face, and let them see behind.
With men no less, how oft doth it appear,
The worst interpreter of things is Fear!
How oft the crowds of men and women grown,
Quailing like children at some form unknown —
Or when some sound unusual strikes the ear,
Fly, to meet ills far worse than those they fear!
And yet how frequent, would they but restrain
The sudden terror of their fevered brain,
And calmer wait t' examine and to see
The how, or end of what the thing may be;
Puerile as that which filled the child with dread,
They'd find the fancied peril which they fled;
And scanned with coolness, learn more probably
That what in front is terrible to see,
Seen from behind provokes hilarity!

JACOB CATS, 1577-1660
Trans. R. Pigot (1860)

Word Search - Puzzle No. 39

I SAMUEL



- | | | | | | |
|---------------|---------------|------------|-----------------|---------------|-----------------|
| Abigail ✓ | covenant ✓ | faithful ✓ | Jonathan ✓ | Philistines ✓ | spoil ✓ |
| Abner ✓ | cows ✓ | fight ✓ | judges ✓ | prayed ✓ | stones ✓ |
| Agag ✓ | | | | prophet ✓ | |
| Ahimelech ✓ | Dagon ✓ | Gath ✓ | king ✓ | Proverb ✓ | temple ✓ |
| Amalek ✓ | David ✓ | giant ✓ | kingdom ✓ | punish ✓ | Thummim ✓ |
| anointed ✓ | departed ✓ | Gilgal ✓ | Kiriathjearim ✓ | | torn ✓ |
| ark ✓ | descendants ✓ | glory ✓ | Kish ✓ | rejected ✓ | |
| armies ✓ | destroy ✓ | Goliath ✓ | | rejoice ✓ | uncircumcised ✓ |
| arrows ✓ | die ✓ | gouge ✓ | lyre ✓ | repent ✓ | uproar ✓ |
| | disdained ✓ | | | report ✓ | Urim ✓ |
| Baals ✓ | disguised ✓ | Hannah ✓ | mad ✓ | reproach ✓ | victory ✓ |
| battle ✓ | divine ✓ | harm ✓ | medium ✓ | rights ✓ | |
| Benjamin ✓ | duties ✓ | heart ✓ | ministering ✓ | robe ✓ | war ✓ |
| Bethel ✓ | | hide ✓ | Mizpah ✓ | sacrifice ✓ | warn ✓ |
| Bethshemesh ✓ | Ebenezer ✓ | holy ✓ | Moab ✓ | Samuel ✓ | wept ✓ |
| blaspheming ✓ | Eli ✓ | honey ✓ | moon ✓ | Saul ✓ | worthless ✓ |
| bread ✓ | Elkanah ✓ | honour ✓ | | sheep ✓ | |
| bribes ✓ | Endor ✓ | house ✓ | Nabal ✓ | Shiloh ✓ | youth ✓ |
| | enemies ✓ | | | smite ✓ | |
| cast ✓ | escape ✓ | iniquity ✓ | obey ✓ | spear ✓ | Ziklag ✓ |
| cave ✓ | eyes ✓ | Israel ✓ | oil ✓ | spittle ✓ | |
| circuit ✓ | | | | | |

W. DIEK

our little magazine

Dear Busy Beavers,

Were you excited when the first snow fell?
 Are you happy to get out your toboggan after school?
 Some of you will be having fun with a snowmobile!
 Winter can be lots of fun.
 Not so long ago I looked out and all the trees and bushes were covered with ice — a silvery fairyland!
 Have you had weather like that, too?
 Winter can also be beautiful.

But have you heard on the radio how many people in the world were suffering because of the cold winter?

With the help of satellites and all kinds of instruments scientists can find out ever so much about weather.

But what can they do about blizzards?

The Bible tells us God "... casts forth His ice like morsels; who can stand before His cold?"

Isn't it lovely to come home to a warm home and a warm drink?

It's enough to make us thankful, right?

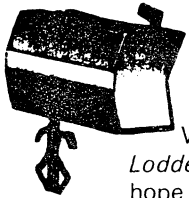
FOR YOU TO DO

Find out how people can change the weather.
 What are the names of some weather satellites?

Snow

Snow is blowing round and round.
 Snow is falling on the ground.
 Snow is falling on my head,
 Covering up the river bed!

by Busy Beaver *Mary Van Raalte*



From the Mailbox

Welcome to the Busy Beaver Club *Darlene Lodder*. We are happy to have you join us, and we hope you'll really enjoy taking part in all our Busy Beaver activities. I see you know all about puzzles for the Busy Beavers already! Please write and tell me your birthday, Darlene.

Welcome to the Club, *Plony Hofsink*. Thank you for the puzzle. You're a real Busy Beaver already, I see! Did you have lots of fun in the barn during your holidays, Plony?

Hello *Mary Vande Burgt*. How are you doing? Thank you very, very much for the lovely card. The flowers were beautiful, but the poem I liked even better. I'm glad you had such a nice Christmas celebration, Mary, and I see you are really keeping busy. Thanks, too, for your contribution to the BIRTHDAY FUND PROJECT, Mary. I'm looking forward to hearing from you again.

Thank you for the big envelope you sent *Jolette, Rosalinde and Arno Moeliker*. Only you can guess what lovely surprises I had when I opened it up! I know you worked hard at the cards. Thank you again.

I hope everybody in your family is better now, *Nellie*

Knol! Did you feel as if you were living in an infirmary? Congratulations on doing so well on your exams. Just one more thing, *Nellie*. Will you pass on to the other Busy Beavers your secret in doing so well on your music. Thanks for your letter!

Congratulations on a good report card, *Nancy Van Raalte*. Did you get the snow you wanted? And did you enjoy your birthday? Bye for now, Nancy. Write again soon.

Are you feeling better *Yvonne Van Amerongen*? Thank you very much for the nice poem you wrote. What had you made, Yvonne, for the person whose name you drew?

You had the answers to your quiz all right, *John Bos*. Keep up the good work. And thanks for the riddles. I think the Busy Beavers will enjoy them.

How did your Christmas concert go, *Linda Knol*. I see you had a good report card, too. Congratulations! Thanks for the puzzle, Linda.

Do you have lots of snow to play in, *Mary Van Raalte*? Thank you for the poem and the puzzle. You've been really busy again. Keep up the good work! How is your grandfather doing, Mary?

And now to all you *Busy Beavers* who sent me a Christmas card: "Thank you very much for your thoughtfulness."

What can we wish for the Busy Beavers celebrating a February birthday? What better than the Lord's blessing and guidance all the year through? Have a very happy day with your family and friends. Count your blessings!

Frances DeBoer	February 1	Joyce Jansen	February 12
Diane Doesburg	1	Van 'tLand	
Judy Peet	2	John Wendt	12
Brenda Beukema	4	Marian Onderwater	12
Sheila Klaver	6	Martin Doekes	14
Cynthia Ludwig	6	Rosemary De Gelder	16
Greta Paize	6	Sylvia Poppe	16
Sonya Van Overbeeke	6	Clara Barendregt	18
Alan Janssens	9	Anita Meints	19
Jeannette Bouwman	10	Yvonne Van Amerongen	19
Cathy Post	10	Betty Aikema	22
Gary Sandink	11	Irene Van Grootheest	24
		Monica De Vries	28

QUIZ TIME

Can you find the **18** names of Bible books in this puzzle?

D	E	U	T	E	R	O	N	O	M	Y	A	X
L	E	V	I	T	I	C	U	S	A	Q	N	G
Z	X	J	I	C	J	N	R	T	T	X	U	A
D	O	R	Y	O	O	P	O	O	T	Z	M	L
S	D	U	O	L	H	R	M	M	H	T	B	A
A	U	T	P	O	N	O	A	V	E	H	E	T
L	S	H	Y	S	A	V	N	M	W	I	R	I
M	A	R	K	S	O	E	S	P	Q	B	S	O
S	J	O	B	I	T	R	Z	J	U	D	E	N
L	U	K	E	A	S	B	Y	E	Z	R	A	S
S	T	G	E	N	E	S	I	S	J	I	K	L