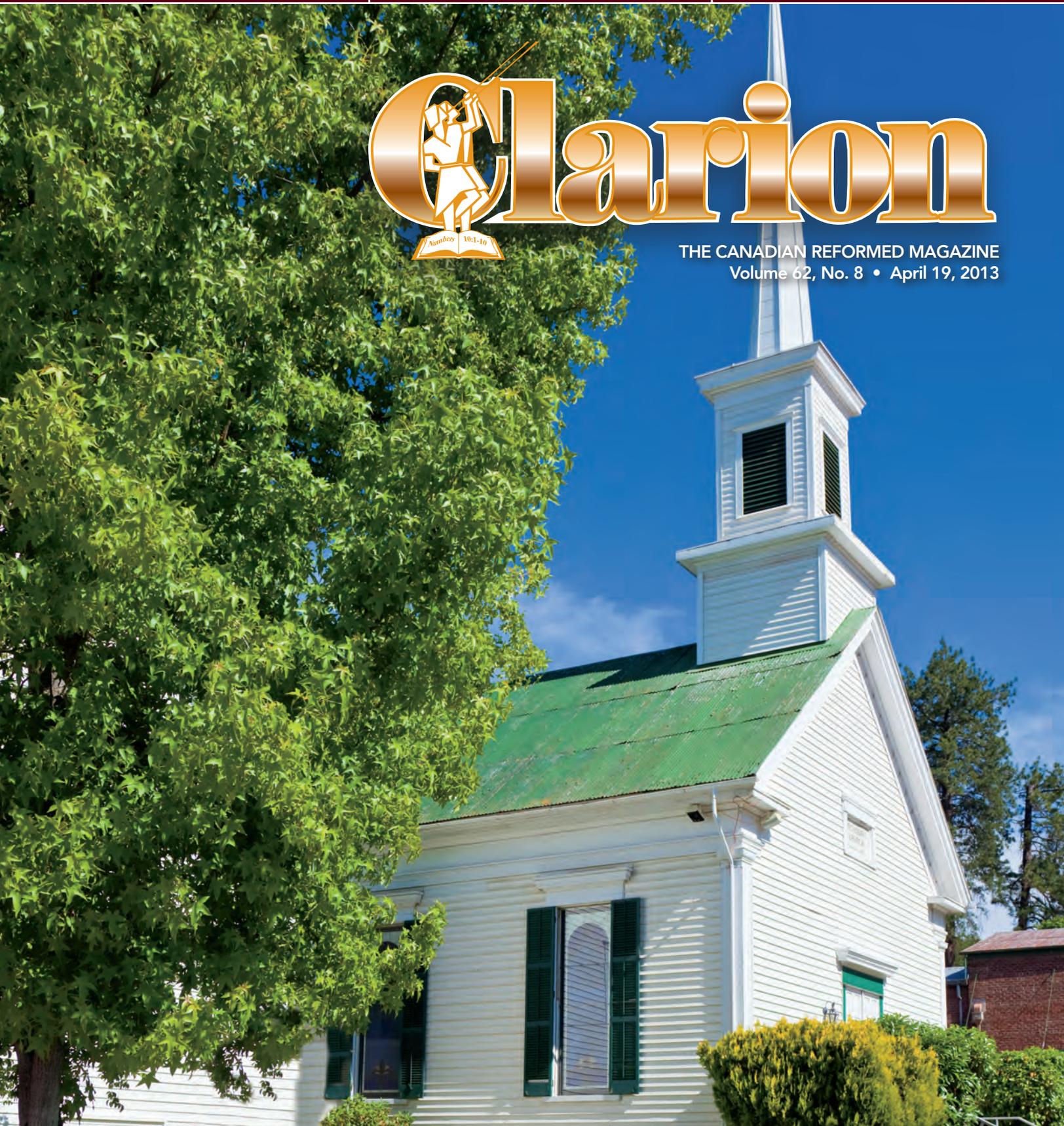




Clarion

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**THE CHURCH IS WHERE
THE WORD REIGNS**



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A New Pope

For Reformed believers such a spectacle can only be watched with mixed emotions

Millions of people were watching as white smoke emerged from a simple chimney on top of the Sistine Chapel in Rome, signalling that a new pope had been elected. The crowd in St. Peter's Square erupted in cheers. Church bells were ringing all around the city. Journalists covering the event were holding their breath. Who is it? Who will be the next pope of the Roman Catholic Church? Whatever you say about the people in the Vatican, they know how to create suspense!

More than half an hour later the senior deacon came out on the balcony to announce: "*Habemus Papam!*" (We have a pope!) When Cardinal Jorge Bergoglio, alias Pope Francis, came out into the floodlights to present himself to the crowd in St. Peter's Square, he received an emotional welcome. Roman Catholics around the world were delighted, especially in Latin America. In Bergoglio's homeland, Argentina, celebrations continued until deep into the night.

For Reformed believers such a spectacle can only be watched with mixed emotions. On the one hand, there is something encouraging about seeing the world waiting anxiously to hear the name of the new pope. Isn't this perhaps a sign that the world realizes that the church is important after all? On the other hand, there is something wrong when so much attention is paid to someone who is supposed to be no more than a servant of Christ. Indeed, one would wish that Christ himself would receive the attention that is given to the bishop of Rome!

Immediately after the announcement, many were wondering what kind of person the new pope was and what his election meant for the future of the Roman Catholic Church. With his first appearances the new pope did much to win the admiration of his followers and even the respect of some of the journalists. He used everyday language when he addressed the crowd. He showed himself to be a man of the people rather than a cleric who thrives

in a church office. Reports started to emerge about his reputation as a bishop in Buenos Aires, Argentina. People speak highly of his concern for the poor and his preference for a humble lifestyle.

Ally or antichrist?

How do we evaluate the developments in Rome from a Reformed perspective? There was a time when Reformed people thought of the pope as the arch-enemy of the true church, even the Antichrist. Can we still hold on to that view when we hear reports about the newly elected pope's personal faith life? Like his recent predecessors, Pope Francis seems to be a man of prayer, a man of integrity. In recent times the popes of the Roman Catholic Church have shown a much higher moral calibre than those of medieval times. Is it time, then, to forget about the old divisions and to embrace the new pope as a brother in arms?

This question becomes even more relevant if we consider that Reformed people find themselves being on the same side with Roman Catholics with respect to some pressing issues of the day. Whether it is abortion, euthanasia, same-sex marriage, or ordination of women, the Roman Catholic Church has had the courage to pay more respect to the Word of God than to the pressures of secular society. As a result, Reformed people who are active in the political arena have found that it is quite possible to cooperate with Roman Catholics in order to achieve specific political goals. Doesn't this mean that our situation today is radically different from the situation five hundred years ago when Reformers like Luther and Calvin led true believers out of a church that had become corrupt and deformed?

We could press the issue further and consider areas of agreement between the Reformed and the Roman

Catholic faith. We share theological convictions such as a doctrine of the Trinity and the doctrine of the two natures of Christ. In the books of Pope Benedict XVI on Jesus of Nazareth there is much that can be appreciated. Along similar lines, it was good to hear the newly elected pope reciting the Lord's Prayer from the balcony of St. Peter's (although it was hard to swallow that he immediately followed that up with a Hail Mary).

INSIDE THIS ISSUE...

In this issue we begin with a guest editorial from Dr. Arjan de Visser. He covers the recent election of a new pope, and discusses how we should evaluate the developments in the Roman Catholic Church from a Reformed perspective.

Dr. Cornelis Van Dam concludes his two-part article on the singing of the so-called imprecatory psalms. How and when should we sing these psalms? We also continue a series by Mr. Bill Dehaas on Christians and finance, this time discussing credit card debt.

In less than one month, General Synod 2013 will gather in Carman, MB. Dr. James Visscher takes a look at some of the matters that will be on the agenda. May God grant our delegates much wisdom and guidance in their work!

Issue 9 contains regular columns Treasures New and Old and Ray of Sunshine. It also brings you a book review, a report on a special congregational meeting in Cloverdale, two press releases and a Mission News insert.

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CHURCH NEWS

As for style of worship, there is something sacred about the atmosphere in a Roman Catholic Church that many Reformed people feel attracted to. Not long ago a good Reformed brother told me that he was impressed with the reverent atmosphere during a Roman Catholic worship service which he had attended. If you compare that to the atmosphere in my own Reformed church which is quite casual and easy-going, he said, I would almost consider going back to Rome.

Significant problems

In spite of the positives, however, there are still significant problems with the Roman Catholic Church. John Piper was right when he posted the following message on Facebook: “O Lord of truth and mercy, put in place a Pope most willing to reform the Catholic Church in accord with your most holy word.” Indeed, the Roman Catholic Church still needs reformation in key areas of Christian life and faith.

Let’s be specific. What are the areas in which the Roman Catholic Church needs to be reformed? Not necessarily the issues that are singled out by secular society! The media would want us to believe that the main challenges for the new pope are the rights of women in the church and the problem of sexual abuse. As for the latter, it is indeed a horrible problem. One could argue that the Roman Catholic Church has to carry some of the blame because of its refusal to abandon the requirement of celibacy for priests, and because of its tardiness in dealing with “problem priests.” Yet, whatever has occurred in terms of sexual abuse is obviously not something that the Roman Catholic Church itself endorses.

The point is that there are fundamental problems with the Roman Catholic Church because the Church has *officially* taken positions that go against, or go beyond, the Word of God. It is especially in these areas that reformation is needed. Let us look at three major issues.

First, the Roman Catholic Church continues to give Mary, the mother of the Lord, a place that is not in accordance with the Scriptures. The new pope made it clear that he continues in this line by quoting her name a few times during his first appearance on the balcony of St. Peter’s. One of the first things he did the next morning was to deliver a bouquet of flowers to the Virgin. The Vatican website reported as follows: “He placed [the bouquet] at the feet of the image of Santa Maria Salus Populi Romani (Protectress of the Roman People), also

known as the Virgin of Snows. Pope Francis knelt for 10 minutes and concluded with the singing of the *Salve Regina* together with those who accompanied him.” Obviously, the devotion of Mary is an essential part of the new pope’s faith.

With respect to Mary, there are three official doctrines of the Roman Catholic Church that go beyond what is written in God’s Word. First, the doctrine of the *Immaculate Conception* (the idea that Mary from the moment that she was conceived in the womb was kept free of original sin). Second, the doctrine of the *Assumption* (the idea that Mary at the end of her life was taken up to heaven in bodily form). Third, the fact that Mary is identified as *Mediatrix* (making her a co-mediator with Christ). This is in direct conflict with what we confess in Belgic Confession Article 26 about Christ as our “only Mediator and Advocate.” By holding on to these doctrines regarding Mary, the Roman Catholic Church makes it difficult for its own members to believe in Christ as our only Saviour.

How do we evaluate the developments in Rome from a Reformed perspective?

Second, the doctrine regarding the Eucharist continues to be a major problem. Two core aspects may be identified in this respect. First, the doctrine that the Eucharist is a *sacrifice*. The Roman Catholic Church says in its official documents that the Eucharist is “the very *sacrifice* of the body and blood of the Lord Jesus.” It is believed that the Christ who offered himself on Calvary, now offers himself through the priest on the altar. Second, the doctrine of *transubstantiation*. This is the idea that, in the Eucharist, the substance of the bread and the wine is changed into the substance of the body and blood of Jesus, even though the appearance of the elements remains the same.

This has enormous implications for worship. In Reformed worship the minister reminds the believers not to cling to the outward symbols of bread and wine but lift their hearts up to Christ, high in heaven, seated at the right hand of his heavenly Father (the so-called *sursum corda*). In Catholic worship the believers are told that the bread is (is!) the body of Christ, and that salvation is received by way of receiving the host from the hands of the priest.

Reformed worship centers on the sermon because it is believed that the Holy Spirit works faith in our hearts primarily through the faithful preaching of the Word. Roman Catholic worship centres on the sacrament of the Eucharist because it is believed that this is the means through which the Spirit infuses salvation into the hearts of the participants.

A third problem with the Roman Catholic Church is that the Word of God does not have the authority which it deserves. The authority of God's Word is undermined by the tradition of the church which is held in high honour. There is little room to question the legitimacy of traditions formed in the course of church history. More importantly, the authority of the Bible is eroded as a result of two doctrines regarding the position of the pope. First, the doctrine of *papal supremacy* (the idea that the pope enjoys full, supreme, and universal power over the whole church). Second, the doctrine of *papal infallibility* (the idea that it is impossible for the pope to err when he issues an official declaration). This is the old point of

controversy of the sixteenth century. Cardinal Sadoletto called the people of Geneva to return to the Roman Catholic Church which, he said, means submitting to the pope. Calvin responded by saying: The Church is where the Word reigns.

Conclusion

In summary, these are three fundamental errors in the doctrinal position of the Roman Catholic Church: the beliefs regarding Mary, the Eucharist, and the pope. By holding on to these positions the Roman Catholic Church actually makes it difficult for its own members to put their faith in Christ as our only Lord and Saviour.

This makes it hard for us as Reformed believers to rejoice over the election of a new pope in Rome. While we are thankful for the personal integrity of the men who have served as popes in recent years, we have to agree with John Piper: The Roman Catholic Church remains a church that is in need of drastic reformation. May the Lord use Pope Francis to that purpose. C

The Vatican





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The Lord Serves Breakfast on the Beach

“Jesus said to them, ‘Come and have breakfast.’ None of the disciples dared ask him, ‘Who are you?’ They knew it was the Lord.”

(John 21:12)

Every fisherman has his fish tales. The disciples in John 21 don’t have much to get excited about. They fished all night and caught nothing. Maybe their frustration was written on their faces. The “stranger” on the beach asked, “Friends, haven’t you any fish?” (v. 5)

What happens next is what fish tales are made of. When the disciples answer “No,” Jesus replies, “Throw your net on the right side of the boat and you will find some” (v. 6). Wouldn’t you love to know what was going on inside the heads of these disciples? A long night of fishing and their nets are empty. Takes a lot of the fun out of fishing, doesn’t it? Yet there stands a stranger who tells them, “Try the right side.” Weren’t these experienced fishermen? Is the boat so big that it will make a difference? Who does he think he is?!

Still, they listen without question. They listen to his voice of authority. When they throw their net over, they are unable to haul it back in because of the large number of fish. Those who have no respect for the power of our Lord say, “Nice coincidence, or perfect timing. Maybe from his angle he saw a large school of fish headed their way, so he knew that would be the spot.” Yet they only say that because their eyes are closed to who Jesus truly is.

The disciple whom Jesus loved clues in. He turns to Peter, “It is the

Lord” (v. 7). He didn’t say, “It’s Jesus.” No, “It is the Lord.” Jesus revealed who he is: the Lord. He demonstrated his almighty power as the Lord of heaven and earth. Everything is under his feet – even the fish of the sea. And these disciples will have to take that message into the world. They must proclaim that Jesus Christ is Lord, to the glory of God the Father.

We also benefit from his almighty power. As Thomas said earlier, “He is *my* Lord.” He exercises his almighty power so that his children may trust and serve him. But we don’t always recognize him that way, either. Not because he hasn’t revealed himself clearly, but because our eyes and hearts are so often blinded by sin. Yet by God’s grace we may hear his voice of authority every week again, calling us to him, to serve and obey him.

As soon as Peter hears John’s confession, “It’s the Lord,” he wraps his outer garment around him and jumps into the water. On shore he and the others find a fire of burning coals, with fish on it. Jesus says, “Come and have breakfast.” The Lord is at the same time their *servant*. He knows they’ve been out all night, working hard without catching anything. They must be hungry. So he serves them on the beach. The Lord who previously washed the disciples’ feet now acts as the host at this meal.

We begin to get a very full, beautiful picture of who our Lord is, don’t we? Lord, Master – in our individualistic culture, that has negative connotations. Today people like to be lord of their own domain; they want to serve no one but themselves. Jesus is Lord? Yes, he is! But what kind? He is the loving Lord. He is the Lord who cares for his children and provides everything we need, physically and spiritually. It is not beneath him to serve his disciples here on the beach. How comforting to know Jesus as this Lord. For believers have the assurance of the Lord’s gracious provision. He provides what we need, and then some. . . .

The net “was full of large fish, 153, but even with so many the net was not torn” (v. 11). That verse jumps out at us, doesn’t it? It’s like a real “fisherman’s tale.” From an empty net to a mother lode! 153 – it’s not a symbolic number. It’s just the number of someone who was there, who counted it, and was impressed by it. It showed him again who his Lord is. That’s why none dared ask, “Who are you?” They knew he was the Lord, one who provides abundantly!

We also confess him as “our Lord,” the one who has ransomed us body and soul from all our sins, not with silver or gold but with his precious blood, and has freed us from all the power of the devil to make us his own possession. Who wouldn’t want such a Lord?





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Should We Sing All the Psalms? (2 of 2)

A previous article raised the question whether we can sing the so-called imprecatory psalms. We briefly discussed Psalms 137 and 139 and noted that a love for God and his honour was a key motivator for wishing judgment on the wicked. Where does that leave us today? Should we who are commanded to love our neighbour sing such psalms? If so, how should we use them? We will again use Psalm 137 and 139 as our prime examples.

Questions about life's focus

It is obvious that our love for God and his work should be just as central to our lives as it was for those who first sang Psalm 137. True believers wish above all that God be recognized for what he is, as Lord and Saviour of life who makes all things new. A deep love for God also means longing for the day of Christ's return when all knees will bow to give him glory. But longing for that great day also means yearning for the day that God's righteous wrath will be poured out over a sinful world and over the enemies of the church. The two are closely connected. They cannot be separated.

And so as we look forward in anticipation to the day of our Saviour's return, we are in fact also yearning for the judgment and destruction of the Babylon of today that sets itself in opposition to the living God and his will for his creation. And we may look forward to that judgment with a clear conscience. Does God's Word not exhort: "Rejoice over her, O heaven! Rejoice, saints and apostles and prophets! God has judged her for the way she treated you" (Rev 18:20)? Can we not therefore still sing Psalm 137? After all, what Zion was to Israel of old, namely God's dwelling place, so the church is today for us. The church is the temple of the living God where God dwells (1 Cor 3:16) and he gathers for himself his people. Woe to those who hinder this work! We too are called to remember Zion in the fullness of life in this post-modern age. "If I forget you, O Jerusalem . . ." (cf. Ps 137:5-6).

For similar reasons one can ask why all of Psalm 139 should not be sung. Those beautiful sections describing God's great work, including his work of giving new life in the womb, do they not give the necessary justification for the death of those who would destroy such life before the unborn child can emerge from its mother? It is God's work that the ungodly are attacking! Do we not yearn for the day when abortion clinics which destroy God's beautiful handiwork are history? Is it not incongruous that God should allow the wicked who are ultimately thirsty for the blood of the church to live in his world? "If only you would slay the wicked, O God! Away from me, you bloodthirsty men!" (Ps 139:19)

So, does getting upset about the opposition against God's work mean that we now hurl curses at the world and seek out songs that fit our mood? What is involved in singing the so-called imprecatory psalms?

The nature of imprecatory psalms

To understand what we are actually doing when we sing imprecatory psalms, we must first take note of some key features in these psalms. Using the example of Psalm 137 one can observe that the poet asks God to remember Edom, implying that God should punish that nation. Nothing further is said. When it comes to Babylon, no curse is uttered, just the sentiment that "happy is he who repays you for what you have done to us – he who seizes your infants and dashes them against the rocks." The poet is greatly distraught and that is his sentiment, but he does not call curses upon Babylon. Rather, he alludes to prior prophecy (Isa 13:16).

Other psalms do, however, explicitly call upon God to kill the wicked. As noted above, this is the case with Psalm 139. "If only you would slay the wicked, O God! Away from me, you bloodthirsty men! They speak of you with evil intent; your adversaries misuse your name. Do I not hate those who hate you, O LORD, and abhor those

who rise up against you? I have nothing but hatred for them; I count them my enemies” (Ps 139:19-22). However, do note that this prayer is motivated by a zeal for the Lord and it is consistent with God’s justice. The cry for retribution is really a call to God to exercise his justice. This is especially clear in Psalm 79, which beseeches God: “Pour out your wrath on the nations that do not acknowledge you” (v.6). The context is the destruction of the temple and Jerusalem (vv.1-4). The rationale is God’s honour and glory. “Help us, O God our Savior, for the glory of your name; deliver us and forgive our sins for your name’s sake. Why should the nations say, ‘Where is their God?’ Before our eyes, make known among the nations that you avenge the outpoured blood of your servants” (Ps 79:9-10).

The cry for retribution is really a call to God to exercise his justice

It is important to note, however, that in the above examples and in the rest of the Psalter as well at no point does the poet personally curse the enemy. The psalms are prayers to God and the psalmist asks God to make things right. It would be abhorrent for a sinner to call curses upon another sinner as if he were better than his lost neighbour. What we have in the psalms are prayers reminding God of his honour and his justice and the need for God to act lest his Name be dishonoured (e.g., Ps 59:13; 109:8-21). The poet never takes justice into his own hands or seeks to satisfy a personal vendetta. Rather, he asks God to deal justly in response to the situation in which he and other believers find themselves (e.g., Ps 55:9-15; 69:23-28). Such a prayer may not be answered in a way one might hope and one may have to wait a long time. Indeed, in the vision of Revelation 6 the souls beneath the altar who had been slain because of the Word of God and the testimony they had maintained called out in a loud voice, “How long, Sovereign Lord, holy and true, until you judge the inhabitants of the earth and avenge our blood?” (Rev 6:9-10)

In view of the above, describing certain psalms as imprecatory is actually misleading. To describe a psalm as imprecatory means that it issues a curse. But this is not so. These psalms pray to God for justice and that can include asking God to punish according to his justice (cf.

Deut 28:15-68). The poet himself never curses. This reality has implications for using these psalms in worship.

Psalms and worship

The Book of Psalms is God’s gift to his church. These poems are varied. For example, they praise God (Ps 150), exhort others to praise the Lord (Ps 96), ask God for forgiveness (Ps 51), pray for God’s help (Ps 17), give instruction (Ps 1), and confess faith in God (Ps 23). The Lord has included all these human prayers in his inspired Word and so appropriated them for his people to use in worshipping him. That appropriation includes the so-called imprecatory psalms. He allows us to say what is contained in them when we address him. We may therefore use them in worship and in our homes.

When using them, the following should be kept in mind. When we sing the so-called imprecatory psalms, we are addressing God in prayer. There needs to be a reason for such prayer, be it a sermon or personal circumstances, and we are to be mindful of the proper context. To illustrate this point, let us go back to Psalm 137 and 139 again.

We are to be mindful of the proper context

With respect to Psalm 137, there is in principle not a great deal of difference between the exiles in Babylon and our current situation. Ultimately, we too are in a strange land. At the end of the day, Christians as a new creation do not belong in this fallen world but look forward to the new creation. That longing for the new sharpens our sensitivity to the mocking of the evil one who has considerable strength in our world (1 John 5:19) and derides the living God. It is with good reason that Scripture characterizes the ungodly powers arrayed against the living God and his agenda as Babylon, the tormentor of God’s people (Rev 14:8; 17:5). Songs like Psalm 137 remind us of this reality. We cannot be at home in a world where God is mocked, but we must oppose such blasphemy and pray for the triumph of God’s name and kingdom, a triumph that will only come through the total destruction of the forces of evil in this world. When a sermon drives home this point or we feel hemmed in by the powers of evil and are grieved by the scornful disdain given to God, yearning for the Jerusalem above, then we can sing Psalm 137. “Remember, O

Lord, what the modern Edomites have done to destroy to the foundations as it were of Christian moral principles in our land!” (cf. Ps 137:7) We leave up to the Lord how he wishes to answer that prayer. But when he judges, the judgment will be terrible.

We leave up to the Lord how he wishes to answer that prayer

With respect to Psalm 139, again there is little difficulty in placing ourselves in the poet’s position. How wonderful is the Lord’s greatness and how beautiful is his handiwork as he knits together a new person in the womb of his or her mother. And therefore how indignant we too can be when countless abortions take place and millions of human lives are ended in defiance of what God has given in new life. Then it is possible that we pray: “If only you would slay the wicked, O God! . . . Do I not hate those who hate you?” (Ps 139:19, 21) This is a prayer of an aggrieved person who sees God’s work despised and comes to the defence of his honour. How God answers that prayer is out of our hands. But God allows us to utter such words. They are part of his Word which can be used in worship whether in church or in our homes. Our Saviour also used, quoted, and alluded to the so-called imprecatory psalms (e.g., Matt 11:23 [Isa 14:13-15]; Luke 19:44 [Ps 137:9]).

When using these psalms, we must be very mindful that vengeance belongs to the Lord. He will repay in his time (Deut 32:35; Heb 10:30). It is not for us to take revenge (Rom 12:19) and do what some ant-abortion vigilantes have done by taking the law into their own hands.

Our testimony

The so-called imprecatory psalms remind us of the seriousness of sin and the justice of God. However, these psalms also remind us of our need to testify of our Lord and Saviour, for God commands us to love him and our neighbour as ourself. To pray for God’s punishment on fellow humans is a thought that should not come up lightly or without much forethought. It should not be done for personal reasons but always with a view to God’s glory. We are by nature no better than those who hate God (Rom 3:9-18) and we must do everything possible to seek the good of our neighbour, including those we could count as our personal enemies. We are to bless and not curse those who hate us (Luke 6:27-28). And what blessing could be greater than to be God’s instrument to win our neighbour for Christ. God does not delight in the death of a sinner (Ezek 18:23; 33:11) and neither should we. All this necessitates that we confess Christ and his redemption and seek our neighbour’s eternal well-being, regardless of the opposition or consequences (cf. Matt 10:32-33). As Christ said: “You are the light of the world. . . let your light shine before others, that they may see your good deeds and glorify your Father in heaven” (Matt 5:14-16).

At the same time, as noted above, there can be times and occasions when singing and praying for God’s judgment on the ungodly is appropriate for the sake of God’s glory, for restraining the powers of darkness, and for the coming of his kingdom in perfection. At such times we must resist the spirit of the age which denies the reality of sin and humanity’s debt to God and only wants to speak of peace, refusing to admit that Satan is in a deadly war with God and his people. C



Credit Cards

Useful tools? Or are they adding to your debt?

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Credit cards are handy, useful tools in a cashless society, but are they adding to your debt load? They are great for attaining air miles and points for that next flight or new golf club, but at what cost?

Here are some statistics which are alarming:

- Debt levels among Canadian households have soared to new highs in recent years, with people turning to credit to finance purchases of cars and home renovations.
- At the present time, *current household debt in Canada is \$1.65 trillion*, while more than two-thirds of this is related to mortgage debt. The remaining thirty percent, or \$495 billion, is tied into credit card debt and lines of credit.
- Non-mortgage debt for the average Canadian is \$26,768 with lines of credit, installment loans, and credit cards being the main contributing factors to this enormous debt level.

The number one problem in today's economic landscape is credit card debt. If you are not paying your credit card balance in full every month, you are borrowing from tomorrow to pay for today, and it's that credit card debt that causes the problems. So how can you get out of credit card debt?

Ten steps

Here are ten steps to help you get out of your credit card debt. We'll call it "D" Day (Debtless Day).

1. *Pray*: The first step is the most important; ask the Lord for help and guidance in your journey toward Debtless Day. He might act immediately, or slowly over time. In either case, prayer is essential. Even if you can afford only a small monthly prepayment to reduce your debt, please do it. The Lord can multiply your efforts.
2. *Establish a written budget*: It's a known fact that few people who are in debt use a written budget. There may be one neatly filed away in a drawer, but they

have not been using it. A written budget helps you plan ahead and analyze your spending patterns to see where you can cut back. It is an effective bridle on impulse spending.

3. *List your assets - everything you own*: List all the possessions you own - home, car, furniture, etc. Evaluate the completed list to determine whether you should sell anything. Don't look at what you paid for it; think about how much you can reduce your debt by selling it which can be applied immediately to your debt reduction.
4. *List your liabilities - everything you owe*: Many people, particularly if they owe a lot of money, do not know exactly what they owe. However, list your debts to get an accurate picture of your financial situation. You also need to list the interest rate your creditors are charging for each debt. As you analyze the interest rates on your debt list, you will discover that credit card costs vary greatly. Listing your debts will help you establish a priority of debt reduction.

It doesn't matter how much God provides - as long as we are spending more money than we have, we will always be in debt

5. *Establish a debt repayment schedule for each creditor*: Getting out of debt may seem tedious, but it is absolutely necessary to follow these steps. Nobody gets out of debt by accident. We all need a systematic written payment schedule to reach the goal of "D" Day. After you make your monthly payments, write down the amount paid and compute the balance due. This will give you a sense of accomplishment. It will enable you to watch the balance diminish, which will give you the incentive to persist in your plan. If you are deeply in debt or have been past due on your payments to

your creditors, it's a good idea to send them a copy of your repayment schedule. It is the rare creditor who will not go along with a person making a serious effort to pay off his or her debt. A creditor will appreciate the fact you have made out a repayment schedule and have been concerned enough to share it. Paying off the higher interest rate debt should be done first; eliminating the higher interest rate debt first will help pay the other debts off quicker.

6. *Consider earning additional income:* Many people hold jobs that simply do not produce enough income to meet their needs, even if they spend wisely. Two things are important to note about earning additional income: First, decide to pay off the debt with the extra income. The tendency is when earning more income, spending goes up. Second, earn extra income without harming your relationship with the Lord or with your family. Be creative by possibly involving the whole family in some kind of cottage industry.
7. *Accumulate no new debt:* The only way to not accumulate any new debt is to pay for everything with either cash, check, or debit card. This raises the issue of credit cards. They are not inherently sinful, but they are dangerous. Statistics show that people spend 1/3 more when using credit cards than when using cash, because they feel that they are not really spending money since they are using a plastic card. If you are not paying the full amount off each month? *Get out the scissors!!!*
8. *Be content with what you have:* We live in a culture whose advertising industry has devised powerful, sophisticated methods of persuading the consumer to buy. Frequently the message is intended to create discontentment with what we have. Be aware of the following: First, the more TV you watch, the more you spend. Second, the more you look at catalogues and magazines, the more you spend. Third, the more you shop, the more you spend.
9. *Consider a radical change in your lifestyle:* Many people have lowered their expenses significantly to get out of debt more quickly. Some have sold their more expensive vehicle for cheaper, older models. Some cut out the extra dinners that they have become accustomed to. Some cut out buying the de-



signer clothes for their kids and now buy at VV Boutique (Value Village, an outlet which sells donated products). The key point is to make changes to reduce your spending.

10. *Do not give up!* Recognize from the start that there are many reasons why you should quit or delay your efforts to get out of debt. Don't yield to the temptation of not following through on your commitment. Don't stop until you have reached the goal of debt free living. Remember, getting out of debt is just plain hard work, but the freedom is worth the struggle.

Conclusion

I believe God would love to see his children living debt-free lives. But, as stewards of the money that he has entrusted to us, we have a free will to do what we wish with it. We can choose to give it, save it, spend it, or even spend more than we have.

I also believe that God will work on our behalf to help get us out of debt, but we have a big part to play – to stop spending more than we have! It doesn't matter how much God provides – as long as we are spending more money than we have, we will always be in debt.

As Christians we have the opportunity to use our finances to build God's Kingdom. Every decision we make with our money may be much larger than we realize.

It is easy to get caught up in trying to store up treasures on earth, when we know we should be storing them up in heaven. Every time we do, we get a gentle nudge back on to the narrow path that we are so thankful for. Storing up treasures in Heaven is the way to live! **C**



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Looking Ahead to General Synod Carman 2013

On May 7, 2013, the southern Manitoba town of Carman will be the site of the general synod of the Canadian (American) Reformed Churches. As such it will not attract a lot of public attention, but the thoughts and prayers of countless church members spread across the continent will be with those meeting there.

What are they meeting about? Those familiar with these types of ecclesiastical meetings will know that the subjects usually fall under a number of predictable headings.

Liturgical matters

Once again all sorts of items belonging to the *Book of Praise* are on Synod's docket. At Synod Burlington 2010 a revised and revamped church book was provisionally adopted and this means that now it is time for the final adoption. To that end all sorts of psalms and hymns, as well as certain confessional formulations, forms, and prayers, have been fine-tuned. The Committee's report shows that many, many hours have been spent on this task, and the brothers at Synod will have to wade through it all and make wise and appropriate decisions.

In a way the subject of Bible translation also belongs under this heading. The previous synod charged the standing committee to have a good look at the 2011 New International Version (NIV) and the Committee has now come back with a report that expresses concerns about this latest edition and how it deals with gender roles. Hesitant to recommend the NIV 2011, the Committee instead directs the churches to other already approved translations (NASB, NKJV, ESV) and recommends that the ESV replace the 1984 NIV as the recommended version.

Seminary matters

Synod 2013 will also have to deal with a massive report from the Board of Governors of the Canadian Reformed Theological Seminary (CRTS). The reason for its

length relates to the fact that the Seminary (officially still The Theological College of the Canadian Reformed Churches) is seeking accreditation from the Association of Theological Schools (ATS). As such ATS is the dominant organization in North America that accredits theological institutions.

Before it does so, however, it requires that the applying institution have all of its policies and practices relating to admissions, programs, standards, finances, structure, and so forth, fully and properly developed. Once all of the documents are in order, a delegation from ATS does a final onsite inspection. This includes a great number of interviews and discussions with governors, faculty, staff, and students.

What the Board has thus presented to Synod is a report that includes all of the pertinent documents, both revised and new. The members then have an opportunity to take note of these documents and to interact with them. (Meanwhile, it may be reported that the big final inspection has been held and that the visitation team has recommended that CRTS be admitted as a fully accredited member of ATS. This is wonderful news indeed and deserves a hearty word of thanks to all of those who spent so many hours on this vital project!)

One more thing that needs special mention under this heading is the appointment of a fifth professor. The last number of synods urged the Board to present a nomination and it is expected that this will finally happen. So Synod Carman may well go down in history as the synod that appointed the first full-time professor of ecclesiology.

Rounding out the Seminary matters are reports from committees dealing with the Pastoral Training Program and funding for theological students.

Inter-church matters

Every synod also spends a great deal of time on relations with other churches, both local and foreign, and this synod is no different. It will have to deal with the current state of our relations with the United Reformed Churches in North America. The merger that some were expecting to be a reality by now has not happened; however, the work of building bridges and getting acquainted continues. In this connection it can be said that significant progress has been made on this front in Canada but that more needs to be done south of the 49th Parallel. The report of the Coordinators for the Committee for Church Unity brings Synod up to date on past, current, and future efforts.

Synod Carman will also need to deal with a number of related documents such as the proposed Joint Church Order, forms, and synod regulations.

Still, the URCNA is not the only church federation in North America that will have the attention of Synod. Relations with the Reformed Churches in Quebec, the Reformed Church in the USA, and the Orthodox Presbyterian Church will be reviewed. Additional information on the Reformed Presbyterian Church of North America has also been sent to Synod and the Committee is asking for direction on how to deal further with this federation.

The Canadian Reformed Churches are also members of the North American Presbyterian and Reformed Council (NAPARC) and the Committee recommends that our churches continue to be active participants in this organization.

There is, however, not just a committee that deals with North American inter-church relations, there is also a committee that deals with relations with churches in the rest of the world. These churches include: the Free Reformed Churches of Australia, the Free Church of Scotland, the Free Church of Scotland – Continuing, the Free Reformed Churches of South Africa, the Presbyterian Church in Korea, the Reformed Churches in Indonesia, the Reformed Churches in Brazil, the Reformed Churches in New Zealand, the Reformed Churches in The Netherlands. All of these churches, with the exception of the Free Reformed Churches of Australia, are also members with us in the International Conference of Reformed Churches.

All of our relations with churches are exercised under the same set of rules called “Rules for Ecclesiastical Fellowship” and technically all of these churches

are “Ecclesiastical Fellowship” churches (often the more popular and unofficial name “sister churches” is used).

In connection with reports on these churches, a number of things stand out. Our Committee, along with the committees of other churches, is still trying to do whatever it can to heal and restore the division in Scotland between the FCS and the FCS-Continuing. It is also doing what it can to promote the relationship between the churches in Australia and New Zealand. It is trying its best to inform Synod about the complex church situation in Indonesia and to give it solid guidance and direction. It recommends that our churches continue to be members of the ICRC and to send a delegation to the August 2013 meeting of the Conference in Cardiff, Wales.

Although the Committee that deals with churches outside of North America also dealt in the past with the Reformed Churches in The Netherlands, the last synod decided to appoint a special sub-committee to work on this file. And an extensive file it is! A report of 100 pages deals with this relationship and the issues that have arisen between us over the past years.

In the end the subcommittee recommends that we continue to maintain our current relationship with the RCN, but that a letter of concern be drafted and sent to these churches. Among the concerns cited are inroads being made by Scripture criticism and the new hermeneutic, as well as troubling aspects of their closer relationship with The Netherlands Reformed Churches.

Other matters

While most of the business of Synod will fall under the above headings, there are others matters too that will need its attention. Appeals from churches and individuals will need to be properly and wisely handled. Reports from the Website Committee, the Address Church, the Synod Finance Committee, and so forth, will also require due attention.

Concluding remarks

From this brief overview (see the www.canrc.org website for the actual documents) it should be obvious by now that the members of Synod will be dealing with many challenging issues and some very difficult matters. They will need much wisdom and guidance from above. May the prayers of many sustain and support them and may the decisions that they make be to the glory of the Lord and the wellbeing of the churches.



Pleasant Surprises and Tokens of Thanks

The annual meetings where congregations peruse the budgets proposed by church councils are typically not the most exciting. So an unexpected presentation at Cloverdale's congregational meeting came as a welcome surprise. It didn't take more than a minute into Pastor Theo Lodder's speech to figure out that our faithful organist, Richard Dykstra, was being honoured. Did we realize that he had been Cloverdale's congregational accompanist for twenty-five years? It would be hard to imagine how many church services that might entail or how many hours of diligent practice at home and in the church – evenings, before church services, and between.

Church Council was creative in presenting a truly suitable token of appreciation for this labour of love. Our pastor initially listed possibilities such as a Swiss army knife, a Swiss watch, Swiss cheese or chocolate. What was with the Swiss connection? Most of us didn't have a clue, but perhaps our erudite organist was beginning to have some idea. Apparently the oldest playable pipe organ in the world is found in the Valère Basilica in South Switzerland in the city of Sion.

The Valère organ was constructed around 1390 AD; it has barely three octaves, and its well-worn keys are tiny compared to those of a modern instrument. Many of its pipes and much of its mechanism are originals from the Middle Ages. The instrument, which has been called "a box of surprises," was modified in the sixteenth century. It was restored in 1954, and since 1969 has been the star of the ancient organ festival in Valère. (If you're interested in learning more about this organ either from Sander van Marion [Dutch] or Diane Bish [English] you can find fascinating videos on Youtube. "Just Google it," as they say!)

Now you can imagine that having the opportunity to see this pipe organ in person might be the wistful dream of a faithful church organist. Making this dream a reality is the thank-you gift from Cloverdale to Richard and his wife Rienke. In his response, Richard emphasized that such generosity was wholly unexpected. His goal has been to be faithful and diligent in the gift God had given, so that together as organist and congregation we



*Presentation
of thank you gift
to organist
Richard Dykstra*

could give our heavenly Father honour and glory as we sing praises to him. As organist, his desire has always been that the Word remain central. To God be the Glory!

There was a second surprise and gift-giving. This time Pastor Lodder made a presentation to the whole congregation, a bound copy of his doctoral dissertation, *Musical Instruments and Musicians in the Worship of the Canadian Reformed Churches*. Our pastor expressed thanks to his family and to the congregation: first to his wife and greatest supporter, Marina, and then to his children – Josh, Katie, Nathan, Austin, Rebekah, and Timothy – whose patience with a studying Dad was at times tested. He expressed sincere appreciation to our congregation for giving him time and support, and walking alongside him as his studies progressed step by step. He dedicated it with the words of Ephesians 5:19-20: "Speak to one another with psalms, hymns, and spiritual songs. Sing and make music in your heart to the Lord, always giving thanks to God the Father for everything, in the name of our Lord Jesus Christ." The vice-chairman of church council, Pete Schouten, was happy to accept this gift on behalf of the congregation, and suggested it receive a place of honour in the church library.

So the annual budget meeting, a necessary and practical aspect of church life, was pleasantly enhanced by the giving of gifts which focused on singing, music, and worship of our triune God.





Hi, I am David Dwayne Rawson and I was born March 9, 1962. I have two foster sisters and four foster brothers. In July, 1968 I came to live at the Anthony and Hiske Van Tol family farm in Guelph, ON. After receiving a very firm and loving upbringing and being taught many things including how to become independent,

in 1984 I moved away from the farm and came to live in London, ON. I attend the Pilgrim Canadian Reformed Church. After living in a number of group homes over the years and receiving more training to live alone, I eventually moved into my own apartment in 1991. I enjoy my independence, and am still living on my own. I enjoy being with my church family and never forget a birthday or anniversary (and those who know me well dare not forget my birthday either!). For many years now I make an annual trip to Anchor Camp and spend two weeks volunteering as a kitchen helper. I am a very social and amiable gentleman, and enjoy taking copious amounts of pictures of people. Even though I do live alone, I enjoy spending time and have contact with others. So, send me a note (or two)!

Birthdays in April:

- 2 DEREK KOK will be 43**
653 Broad Street West
Dunnville, ON N1A 1T8
- 23 ARLENE DEWIT will be 52**
31126 Kingfisher Drive
Abbotsford, BC V2T 5K4
- 29 BRYCE BERENDS will be 38**
653 Broad Street West
Dunnville, ON N1A 1T8

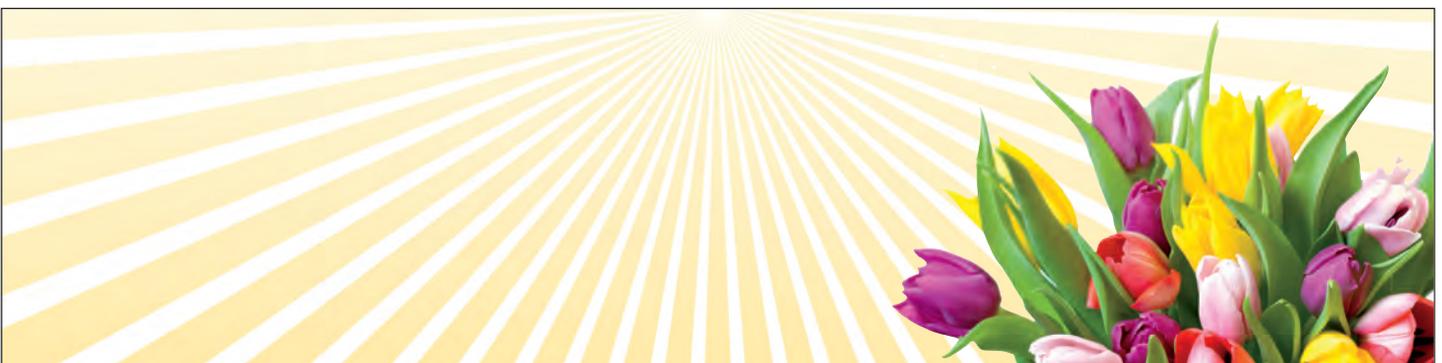
We would like to take this opportunity to thank David Rawson for his written contribution to the Ray of Sunshine column! We surely hope that everyone who reads it will send you a note or two! Even though David celebrated his birthday last month, we may all continue to celebrate today, and for the each new day given.

Our congratulations also extend to those celebrating a birthday in the month of April. May our heavenly Father continue to surround you all with his love and grace in this new year, and may you also be a blessing to those around you.

A NOTE TO PARENTS AND CAREGIVERS

If there are any address or other changes that we need to be aware of, please let us know as soon as possible. You can contact us by the following means:

Mail: Corinne Gelms
8301 Range 1 Road, Smithville, ON LOR 2A0
Phone: 905-957-038, email: jcorgelms@porchlight.ca



*Dr. Cornelis Van Dam is professor emeritus of Old Testament at the Canadian Reformed Theological Seminary in Hamilton, Ontario
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Exposing Socialism

John Petley, *Providence, Piety and Power: Biblical Government and the Modern State*. Weybridge, Surrey, UK: RoperPenberthy Publishing, 2012. Foreword by Professor Tim Congdon

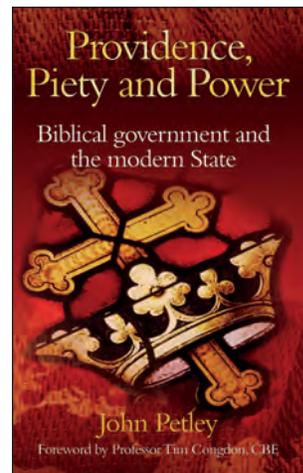
Additional Information: 352 pages, £14.99 or about \$24.00 at <http://www.roperpenberthy.co.uk/>

While John Petley was a political researcher in Brussels, he became aware of the enormous costs, both in terms of freedom and finances, that the ideology of a socialistic state exacted from a nation. As a result he was inspired to write this book with three main goals in mind. He wanted to expose the socialist state as meddling and contrary to biblical principles. He also set out to show how we arrived at the present situation where intrusive governments are the order of the day without too much protest, even from Christians. And finally he wanted to equip Christians so that they could add their voice to those working for smaller and more responsible government. The book is easy to read and I think that he has been successful in meeting his stated aims.

A valuable aspect of this study is his ability to give succinct historical overviews of the issues he is dealing with. In the first two chapters, Petley shows that government is a gift of God to restrain evil. There is no agreement among Christian political thinkers of what is the best form of government. Petley illustrates this with a historical survey of monarchy, democracy, and theocracy. It is however important to maintain three key components of a Christian political worldview, namely: compassion, liberty, and moral restraint.

After an interesting historical survey of early developments in a Christian view of government, he deals in chapters 3 and 4 with the views of Calvin and his influence in The Netherlands and among the Puritans both in England and in America. The challenges offered by the “Enlightenment” are covered as well.

Petley mentions Calvin’s teaching on the state as the guardian of true religion but rightly questions whether this is the role of the state. At the same time Calvin also affirmed the distinction between church and state, but



the political realities in sixteenth century Geneva prevented such distinctions to be put fully into practice, and Calvin, being a child of his times in this respect, was also not consistent in practice (83, 93-95). “Civil punishment is reserved only for offences that disturb society as a whole” (127). Locating the boundary at which sin becomes a threat to society depends in part on the amount of Christian influence that is operative in soci-

ety. A nation that has a strong Christian presence can be blessed by a government that is able to enforce stricter morals than is possible in a nation with little Christian influence (128).

The second half of the book (chapters 5 to 8) deals with the origins and ideals of socialism, the relationship of socialism to Christianity, and the transformation of socialism into what it is in today’s Western nations. Petley argues strongly that the presuppositions of Christianity and socialism are really incompatible in spite of efforts towards Christian socialism. Historically, as Christian witness weakened, socialism came to occupy the driver’s seat in the Western world after World War II. Petley shows the devastating consequences of weak churches and the aggressive nature of socialistic thinking. “Socialism in practise ends up destroying Christian values” (231). Although Marxist socialism did not work in the Soviet Union, it is amazing how Western nations today nevertheless adopt key socialistic principles from that failed model in an attempt to meet today’s challenges.

Throughout his writing, Petley carefully backs up his statements and makes a persuasive case for small government. It is of course not easy to determine exactly how small government can be and still do its God-given mandate of restraining evil, including, for example, protecting life and showing compassion to the needy. Petley suggests that government spending should be no more than ten percent of the Gross Domestic Product, the total dollar value of all goods and services produced over a

specific time period. This contrasts to the current forty to fifty percent (324-325, also see p. 36). One could ask: how could such a reduction be possible? That will be the subject matter of a follow-up volume. It will offer biblically based alternatives for current socialist policies (12, 16, 316, 323). It should be borne in mind, however, that current government spending in the Western world is not sustainable (think of America and Europe) and is proportionally far larger than anything seen historically in previous eras when Christian influence was stronger.

In Canada we also experience the detrimental effects of a socialistic mind-set on the part of the state which is far more intrusive now than it was some decades ago. For example, even the education of our children, for which parents have the first responsibility, is no longer off limits for the ever expanding tentacles of the state. Politically correct social engineering by means of compulsory ethics-religion courses (as in Quebec) and sex education curricula are cases in point.

Petley's book is therefore a necessary call for action on the part of Christians. It shows that when Christians

retreat from the public square, forces of darkness take over. He therefore thankfully notes Christian initiatives in the English speaking world that seek to counter the ever-expanding power of the state. He also notes The Association for Reformed Political Action (ARPA, 307, 323)! It is important to get involved for, as Petley shows in this book, at the end of the day, nothing less than our freedom is at stake. The late Ronald Reagan, president of the United States, once said: "Freedom is never more than one generation away from extinction. We didn't pass it to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children and our children's children what it was once like in the United States where men were free" (319). The same applies to Canada.

This is a rich book and a brief review hardly does justice to it. So get a copy and read it! And, if you're not yet involved with ARPA (<http://arpacanada.ca/>), may this book help you to do so!



PRESS RELEASES

Press Release of Classis Alberta March 12, 2013, held in Calgary, AB

On behalf of the convening church of Taber, Rev. M. Jagt called the meeting to order. He asked that we sing Hymn 74:1, 2 and read from 2 Corinthians 4:7-18. He led in prayer. He welcomed Rev. Joel Vanderkooi from Bethel United Reformed Church of Calgary.

In his memorabilia, Rev. Jagt noted that Rev. Poppe received two calls which he declined. The church of Barrhead had extended a call to Rev. R. den Hollander which he declined. They have currently extended a call to Rev. M. Jagt. He has also received a call from Grace Canadian Reformed Church of Kerwood. Rev. Jagt also mentioned the on-going health concerns of Dr. DeJong, Prof. J. Geertsema, and Dr. N.H. Gootjes.

The church of Taber examined the credentials. The churches were properly represented.

Classis was then constituted. The following officers took their place: chairman: Rev. J.P. Kalkman; vice-chairman: Rev. M. Jagt; clerk: Rev. A.B. Roukema.

The provisional agenda was adopted with some minor additions.

In closed session, Classis received a report on the church visitation of Barrhead. Classis received this report with thanksgiving.

Classis received a report from Rev. E.J. Tiggelaar on the churches' contact with the provincial government. (This involves address updates and temporary marriage permits for out of province ministers.)

Rev. Joel Vanderkooi addressed Classis, giving thanks for the unity and fellowship that we can enjoy as churches. Rev. Louwse responded in kind.

The church of Barrhead requested continued pulpit supply. This was granted. The church of Barrhead is thankful for this and for the pulpit granted supply so far.

In accordance with Art. 44 C.O., the churches reported that the ministry of the office-bearers is being continued and the decisions of the major assemblies are being honoured. A number of churches are appealing decisions of the last General Synod.

The church of Barrhead was appointed to convene the next classis to be held on June 11. Alternate date: October 1. The following officers were suggested: chairman: Rev. D. Poppe; vice-chairman: Rev. J.P. Kalkman; clerk: Rev. R. Aasman.

Question period was held.

The chairman deemed that censure as per Art. 34 C.O. was not necessary.

The Acts were read and adopted. The Press Release was approved for publication.

The chairman thanked the brothers for their good cooperation.

After the singing of Hymn 26 he closed the meeting with prayer.

For classis,

M. Jagt

Vice-chairman, e.t.

Press Release of Classis Pacific West held on March 12, 2013

On behalf of the convening church, Rev. J. Slaa welcomes all the delegates. He reads Mark 15:1-15 and invites all present to sing Psalm 73:1, 8 and leads in prayer.

The credentials are examined and found to be in order. Classis is declared constituted and the officers suggested by the last classis take their place. Rev. T. Lodder is the chairman, Rev. T. Van Raalte clerk, and Rev. S.C. Van Dam vice-chairman. The agenda was adopted.

The Classis treasurer reports on the financial situation of the Classis Pacific West Fund. It is reported that the churches will be assessed \$10 per communicant member for the year 2013. The auditors report that the books of Classis Pacific West Fund are in good order. The church at Houston reports that the classical archives were examined and found to be in good order. Rev. Souman presents the church visitation report to the church at Surrey held on March 11, 2013, which is received with thankfulness. Rev. Van Raalte, the deputy for ecclesiastical contact, presents his report on his visit to the Presbytery of the Northwest of the OPC.

The chairman asks the questions re Article 44 of the Church Order. Two churches ask advice regarding matters of pastoral oversight. In closed session, advice is given.

Opportunity is given for the churches to share the status of any mission projects they are involved with. The church at Cloverdale reports that plans are developing for an urban mission worker. Rev. Dong was hospitalized in China for several weeks and is expected to come back to Canada soon. The church at Houston reports on activities of the local evangelism committee. The church at Langley reports that the Christianity Explored video series has been helpful. The church at Surrey reports that, together with the URCNA in New Westminster, a "Teens

Actively Serving Christ" week (June 29-July 6, 2013) is being organized. The church at Willoughby Heights reports that the Burnaby Bible study is progressing well.

The convening church for the next classis is Surrey Maranatha and the date is set for June 11, 2013 with an alternate date of September 10, 2013. The suggested officers for the next classis are: Rev. S. C. Van Dam as chairman, Rev. R. De Jonge clerk, and Rev. T. Van Raalte vice-chairman.

The following appointments are made with respect to examinations: Committee for examination: Revs. Souman and Lodder; Exegesis OT: Rev. Van Dam; Exegesis NT: Rev. Souman; Scripture Knowledge: Rev. De Jonge; Doctrine and Creeds: Rev. Van Raalte; Church History: Rev. Van Raalte; Ethics: Rev. De Jonge; Church Polity: Rev. Slaa; Diaconology: Rev. Lodder.

The church at Smithers is appointed to take care of the archives. The church at Houston is appointed to inspect the archives. Br. Ken Bulthuis is appointed as the treasurer of Classis. The church at Cloverdale is appointed as the church to audit the books of the treasurer. The committee for financial aid to needy churches is re-appointed. Rev. R. De Jonge is appointed as deputy for preaching arrangements in vacant churches. Rev. T. Van Raalte is appointed as deputy coordinating ecclesiastical contacts. Personal question period is not made use of.

The chairman notes with thankfulness that nothing censurable was said or done during the meeting. The Acts of Classis are presented and adopted. The press release is presented and approved. After inviting the delegates to sing Hymn 45, the chairman closes the meeting with prayer.

For Classis,

Rev. S.C. Van Dam,

vice-chairman at that time 