



# The Way

May 2015

## NEWSLETTER OF THE FIRST BAPTIST CHURCH OF HOMESTEAD, FL

### FROM THE PASTOR'S DESK

As you know, God has been faithful to First Baptist Church of Homestead. He has blessed this church for over 105 years. It is the oldest surviving Baptist church in Miami Dade County. While we are excited about our history, we believe there is no reason why our church's best days are not in the future.

Over four years ago, our church began a journey called "Building for the Future." For those of you who are new to First Baptist Church of Homestead, this was a three year capital campaign designed to raise funds for a new youth and educational facility. Once completed, this facility will double our Sunday School capacity, provide improved/additional space for youth ministry, show-ers for hosting visiting mission teams, a food pantry and a pavilion that will provide space for fellowship and recreation, especially for our children's minis-

tries. We believe that this facility will equip us for Kingdom growth.

We took this step, by faith, during a time when the economy was struggling and few churches were even thinking about building. As funds were received, we took another step of faith: We put that money to use. Some of you may know of churches who held similar campaigns to fund a building, but the promised building never came. We determined this would not be said of us. Anyone who wants to know what we have done with contributions made to our building fund need only look at the west side of our campus!

You, the church, gave generously over that three year period. Approximately \$450,000 was contributed. Over that time, we also gave generously out of our general budget. While we are grateful for every dollar given, the total amount received was about a third of what was needed for the project to be completed.

As a result, the church voted to hold a follow-up three year campaign called "Advancing the Kingdom." Again, you pledged what you would give over and above your regular tithes during a three year period. We are almost half-way through that second three year campaign and are on pace to give well over what was pledged. We know that many of our members have given sacrificially to get us to this point and for that we are grateful.

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We have called this second campaign "Advancing the Kingdom." Even though we know

God advances His own Kingdom, He chooses to involve us. We get to be a part of the “advancing” process. We are to be about advancing the only Kingdom which will endure forever. This Kingdom is not about a building. Buildings can be useful tools, however, when they enhance our ability to carry out ministries that are Kingdom related. Every single ministry that is planned for this building is Kingdom related. This building is not a monument. It is not about making us comfortable. If anything, this building will make us *more uncomfortable* as we are stretched to do more to reach our community with the gospel of Jesus Christ. But it is all about us doing Kingdom work.

The total cost of this facility will be over \$2 million dollars. At the moment, we have put almost a million dollars into it. So we are nearing halfway there. On the one hand, we have made it this far without incurring any debt. On the other hand, we have exhausted the monies given. That brings us to the question...

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God often provides  
*for us by providing  
through us.*

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Where are we now?

We are at a crossroads. We can continue to pay as we go. Doing so at our current rate, the

building will be complete in ten years, or around 2025. Some have personally expressed to me their preference for this option. There are several drawbacks, however, for us to consider. Pay-as-you-go means a decade of multiple ministries not taking place, a decade of mission teams not coming and a decade of Sunday School classes not multiplying. It also means a tool we have spent a million dollars on is not being used. Of course, God may choose to solve this problem for us tomorrow in some miraculous way. A million dollar check may suddenly appear. God owns the cattle of a thousand hills (and He owns the hills too). But here’s another thought: God often provides *for us* by providing *through us*. Sometimes, God provides by bringing resources to His people so they can be stewards of what He has given. And that can happen in different ways.

At the last business meeting, the building committee brought a plan to our attention which I would like to explain. Some of our members have expressed a desire to make additional funds - besides what they have given - available for this project in the form of a loan. These are funds the members may need for the future. These funds may be part of the estate they plan to leave to their children or the pension they are planning to use. But they are funds which could be made available for a time period so that our church could proceed

to build without borrowing from an outside source. These funds would be paid back over a period of time agreed upon, but most likely ten years.

How would this work?

If there are enough willing participants, these members would form a limited liability company. The funds they collectively make available would be rolled into a single loan. The LLC would exist only to make this *particular* loan. The church would then vote on whether to borrow from the LLC created for this purpose.

What would be the relationship between FBCH and the LLC?

Members participating in the LLC would not have any special privileges over other members. The church and LLC would remain autonomous of one another. Participants would not be able to demand the early repayment of funds. Provisions can be made for a hardship withdrawal, but there would have to be an agreement with funds being available.

Should members be profiting from the building campaign of FBCH?

The 3% interest rate being proposed is less than what one might expect to receive by investing those funds in a separate long term account. Thus,

participants in the LLC would have to be willing to receive less for the sake of allowing FBCH to complete the building project. Furthermore, some potential investors may be content to receive only principal in return. The building committee believes this decision should be prayerfully made by each individual. Certainly, some may choose to roll any interest earned back into the building fund of FBCH.

Why not just donate the funds?

The proposal is not in place of giving. It is in *addition* to giving. In other words, only members who are already dedicated to giving to the building fund should participate. These funds are separate from the generous gifts already being made.

What about biblical admonitions about borrowing?

The Bible advocates caution in the area of borrowing, but does not prohibit it. Psalms 37:21 says, "The wicked man borrows and does not repay, but the righteous one is gracious and giving." Notice this verse does not say, "The man who borrows is wicked." What is wicked is not repaying what is borrowed. It would be wrong, even "wicked", to borrow money we could not repay. Proverbs 22:7 says, "The rich rule over the poor, and the borrower is a slave to the lender."

As anyone who has been weighted down by debt knows, debt can become a form of slavery. Instead of doing what you want to do with your finances, your life is controlled by the "master" creditor. Thus, it would be wrong to take on debt that requires ministry to come to a grinding halt. What good is a building if you can't do anything with it? The building committee believes – and the church must decide – if the amount borrowed is responsible compared to the church's financial position.

The Bible advocates caution in the area of borrowing, but does not prohibit it.

Some people cite Romans 13:8 as an absolute prohibition against borrowing. ("Do not owe anyone anything, except to love one another, for the one who loves another has fulfilled the law.") If Romans 13:8 is a prohibition against borrowing, we have several problems. First, there is the inconsistency between such a prohibition and other passages of Scripture which reference borrowing. For example, in Matthew 5:42, Jesus said, "Don't turn away from the one who wants to borrow from you." If borrowing is automatically sin under all circumstances, it is difficult to see how Jesus would instruct anyone to engage in this activity on any level.

Second, such an interpretation ignores the context of the Romans 13. Paul was addressing Christians' duties to the state. Some were prone to disregard their obligations to pay taxes or tolls. Since the state's authority comes from God, Christians are to pay them as required. In this context, Paul says, "Do not owe anyone anything, except to love one another..." This verse refers to unpaid obligations. It is the New Testament equivalent of Psalm 37:21, referenced above. This verse does not forbid borrowing.

There is a third problem with seeing Romans 13:8 as a prohibition against borrowing. Those who interpret it this way rarely practice it as stated. If Paul *is* prohibiting all borrowing, notice the verse does *not* say, "Do not owe anyone *money*." It says, "Do not owe anyone *anything*." Thus, if borrowing is forbidden, it is not just the borrowing of money that is forbidden. It would also be a sin to borrow your neighbor's ladder, for while in possession of their ladder, you would "owe" it back to them.

Simply put, the Bible does not teach that it is a sin to borrow. Yes, borrowing can be abused. Sure, many Christians borrow because they lack contentment with what they already have. True, some borrow simply because they are poor stewards who have not learned to manage what they have. Borrowing itself, however, is not

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forbidden. Just as believers should exercise caution regarding how and when to borrow, so must churches. It should be a matter of great prayer.

What if we spent this money on missions?

Seeing we are almost at the halfway point of paying for this building, it should be noted we have not had to sacrifice missions giving in order to get this far. In fact, what we have given to missions in the four years of raising funds for the building is far *greater* than what we contributed to missions during the four years prior. For the sake of argument, however, it should be noted the building under construction is a tool for doing *missions* in Homestead.

Why not wait and "have faith" God will provide?

No one will argue *against* having faith. The faith argument, however, can work both ways. If we really believe God has called us to these ministries and if we really believe this building is a part of that calling, why not "have faith" and finish

the work He has called us to do?

Is this good stewardship?

I believe it is and I will tell you why. If members have money sitting in a bank for future use, and if those dollars can help us complete the building, which is the better use of those funds? Is it better for those funds to sit idly in a secular institution, or is it better for those funds to be used for God's work in the meantime? Which is truly Kingdom-minded? Which is good stewardship?

Are there other considerations?

There are a couple of significant risks the church must accept if the building is **not** completed in the near future. One risk pertains to permitting. Currently, the building project must pass an inspection every six months. We are allowed a one time reprieve. If the construction halts for lack of funding and there is nothing to inspect, these permits could expire. This would mean being forced to go

back to the county for re-permitting once funds are available. If this happens, new codes could be enforced, forcing us to pay thousands of dollars redesigning a building that has never been used.

The second major risk pertains to insurance. Currently, FBCH has a builder's risk policy on the incomplete building. This is not meant to be a long term policy. Pay-as-you-go likely means the new building goes uninsured for most of the time construction will take place. Imagine it is eight years from now. The building is almost finished. We have paid over two million dollars for it and we are within \$100,000 of completion. A major hurricane brings devastation to South Florida and the new building is leveled. Under this scenario, we are not covered. We would have to start over with nothing to show for it.

What if I want to be involved in the LLC?

If you are interested in being a member of the LLC, you should pick up a special self addressed envelope available at the welcome center. Indicate your interest on the enclosed form. Return the envelope by either mailing it, or returning it to the office. You may also contact Gene Mendheim or Lou Martinez via (305) 247-1662.

Can IRA or retirement funds be placed in the

LLC?

This is a possibility being researched by our lawyer. It is imperative all IRS regulations be followed regarding the handling of such funds.

When will a decision be made?

The church would have to vote to take out a loan from the LLC. Right now, the LLC is still being formed. We need to know exactly how much money can be borrowed. Once we know, this will be presented to the church. At that time, a vote can be scheduled. We will not present a plan and ask you to vote on it at the same time. It is too important that we fervently pray over every step.

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In the end, we can continue to sacrifice and stretch without the benefit of the building, or we can sacrifice and stretch with the building as a tool. It is my belief we should do the latter. It is my prayer that the church be in one accord. Every

concern should be considered and every question answered. I have devoted this article to the above questions because these are the questions I have heard from some of you and have wrestled with personally. And every concern I have heard has come from individuals I deeply respect, without exception.

Please make this choice a matter of great prayer. Pray that we will remain in God's will and that we will be Christ-like in the way we do it. And remember Philippians 2:3. "Do nothing out of rivalry or conceit, but in humility consider others as more important than yourselves."

**ON ANOTHER NOTE:** There are THREE other MAJOR events happening in the month of May. On Mother's Day, our prison ministry at Dade Correctional Institute will commence Sunday morning services at 10:00 am. We have been ministering every other Saturday. We will now have the entire prison population to ourselves with no other activities to compete with. We even have a praise team made up of inmates to lead the music. I am praying for a hundred and fifty men, every week, under the preaching ministry of FBCH. I am grateful for David Stockment, Oscar Rodriguez, Randy Bridgeman and Alex Jones for helping to get this off the ground. Pray for them and for this ministry.

NEXT, we will be celebrating

Joe Friman's tenth anniversary as pastor to students and families. It is rare for a student pastor to plant his life in one place as Joe has done here. I personally place a high value on continuity and longevity in ministry. It has been a joy to labor alongside Joe. I look forward to my children being a part of his student ministry. Don't miss his special celebration on Sunday night of Memorial Day weekend.

FINALLY, we are updating our church photo directory. If you can be a part of a special team to help make appointments and coordinate the photo shoots, please let us know. In the coming weeks, we will ask you to sign up for a slot. You will get a letter in the mail explaining how the process will be different this time and what you should do to be a part. In short, this photo directory will be a primarily electronic document accessible to our members with a password through our web site. This will enable us to keep the directory updated at all times. Yes, there will be a limited number of directories printed for those of you who are "offline."

Thank you again and always for the privilege of being your pastor.

*Pastor  
Howard*



## Happy Birthday!

- |                         |                           |                          |                           |
|-------------------------|---------------------------|--------------------------|---------------------------|
| 5/01 - Aidan Blaedow    | 5/08 - Alyssa Koury       | 5/17 - Betty Morris      | 5/25 - Rachel Hensley     |
| 5/01 - Tommy Milner     | 5/08 - Miranada Santana   | 5/17 - Justin West       | 5/25 - Chrischelle Polles |
| 5/02 - Shirley Caves    | 5/09 - Breshion Benn      | 5/18 - Randy Bridgeman   | 5/26 - Kelley Poteet      |
| 5/02 - Argeo Dominguez  | 5/09 - Colton Searcy      | 5/18 - Isaac Eves        | 5/26 - Tayla Edge         |
| 5/02 - Glenda Kimmons   | 5/10 - Zac Graves         | 5/18 - Gabriela Matos    | 5/26 - Margaret Garner    |
| 5/02 - Ernest Rodriguez | 5/10 - Anthony Soto       | 5/20 - Kristy Alonso     | 5/26 - Benny Helms        |
| 5/02 - Lindsay Trupp    | 5/11 - Chris Johnson      | 5/20 - Britton Hall      | 5/26 - Christina Jackson  |
| 5/03 - John Ader        | 5/11 - Katherine Padron   | 5/21 - David Dulevich    | 5/27 - Jamie Hampton      |
| 5/03 - Mallory Melton   | 5/11 - Crystal Rodriguez  | 5/21 - Nathaniel Kidwell | 5/27 - Tori Rose          |
| 5/03 - James Yurchak    | 5/12 - Andrew Benjamin    | 5/21 - Kylee Turner      | 5/28 - Libia Fabian       |
| 5/04 - Kim Rodriguez    | 5/12 - Jack Gonzalez      | 5/22 - Damaris Dominquez | 5/28 - Bayla Medina       |
| 5/04 - Nicholas Sincore | 5/12 - Sam McMillan       | 5/22 - Caleb Easom       | 5/28 - Hailie Medina      |
| 5/05 - Kevin Harrell    | 5/12 - Omar LeRoy         | 5/22 - Damaris Flores    |                           |
| 5/05 - Melissa Nanan    | 5/14 - Vance Hardiman     | 5/22 - Sharon Hart       |                           |
| 5/05 - Linda Santos     | 5/14 - Karlyn Tejada      | 5/23 - Juanita Davis     |                           |
| 5/07 - Elda Aguayo      | 5/15 - Joseph Hall        | 5/23 - Abigail Lopez     |                           |
| 5/07 - Tiffany Biichle  | 5/16 - Gabriela Murphy    | 5/23 - Maya Perry        |                           |
| 5/07 - Rebekah Hall     | 5/16 - Vanessa Smith      | 5/23 - Josselynn Polles  |                           |
| 5/08 - Peyton Housh     | 5/17 - Alejandrian Garcia | 5/24 - Jessica Boone     |                           |



## Music Ministry



On May 17th, our Young Musicians will present their musical, "Back to the Cross". This will be a Sunday evening performance. Plan to attend this exciting program that Mrs. Lori and her special crew have been working on diligently for months. A two thumbs up for sure!! Please note when you read "performance," it is for an audience of ONE, we just get to sit in on it. Praise God from Whom All Blessings Flow!

Hats off to Joe Friman, for his up coming tenth anniversary here at FBC Homestead! It seems we always scratch our

heads and wonder, "where did the time go?" It has been a pleasure and a wonderful Godly experience to work with him. I know without a shadow of a doubt, that Pastor Joe is truly a man called by God! I thank God that the Friman family has been with us, and pray will continue to be, for ten more years! Pastor Joe is a genuine man of God. Beside every great man is a great woman, and Kelly is that woman. Thank you Kelly, for filling the shoes of a Christian wife, mom, teacher, leader, and friend. May God continue blessing the Friman family.

Vacation Bible School will soon be gearing up. "Off the Map" is our theme this year. Mark your calendar June 22nd through the 26th for Bible study, crafts, music, fun, and fellowship! Guaranteed a fantastic time! See Lynda Melton or myself if you would like to help in any way. A supply list will be posted soon if you would like to donate items. Say Y E S to V B S!!

Singing for HIM,  
Pam



## Stewardship

April 2015

<b>Contributions for April 2015:</b>	<b>\$ 44,694.05</b>
<b>Monthly budget requirements:</b>	<b>\$ 46,491.16</b>
<b>YTD Contributions:</b>	<b>\$ 362,671.63</b>
<b>YTD Budget:</b>	<b>\$ 348,683.70</b>

# UPCOMING ACTIVITIES

## 2015 Graduates

If you or a fellow FBCH member are graduating from high school or college this year, please contact the church office 305-247-1662, prior to May 24.

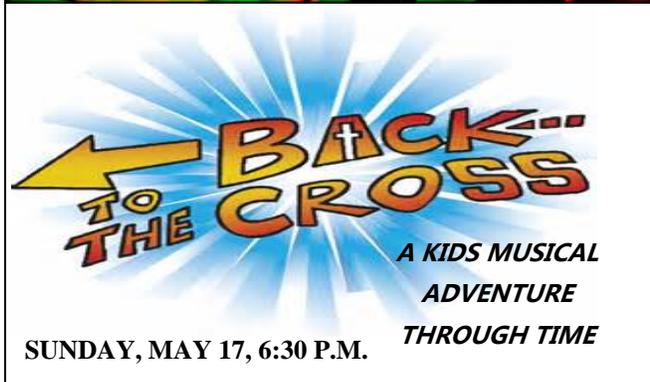


28205 SW 125th Ave, Homestead, FL 33030

Join us May 11, 11:30 a.m., as we serve meals and distribute Bibles to the homeless.



Women on Mission  
Invite all ladies to our  
Mother's Day Tea  
May 9th, 2:00 - 4:00 p.m.  
Wear your favorite hat!



**Men's Prayer Breakfast**

**All men are invited**  
**Saturday, May 2,**  
**8:00 a.m.**



**FAITH, FOOD & FELLOWSHIP**



Vacation Bible School 2015

Take The Journey!

June 22 - 26

8:30 - 12:30 p.m.

Pre-K through 6th grade

Register online at: <http://www.fbchomestead.org>

or by calling (305) 247-1662

ONLINE:  
WWW.FBCHOMESTEAD.ORG

NEWSLETTER OF THE  
FIRST BAPTIST  
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**Building bridges...empowering  
people...changing lives!**



Here is a look at what is taking place in our Student Ministry in the month of May.

First, on Wednesday nights at **ENCOUNTER** we're going to begin a new message series called **Flying with Eagles**. In this series, we'll be taking a look at some of the biblical principles for healthy friendships. The friends we keep have such a **powerful** ability to influence our lives. Therefore, it is critical that we follow biblical principles for selecting and maintaining friendships. If your teenager hasn't been to **ENCOUNTER** in a while, this would be a great time for them to reconnect with us!

Second, we have a youth fellowship planned for Saturday, May 2 from 2 pm until 8 pm. We'll meet at the church and then head over to the Benn's home where we will play 9 square in the air along with other games. Our Student Ministry will be providing supper but students need to bring a 2-liter drink and a bag of chips to the fellowship.

Third, on Memorial Day, May 25, we'll be having a Memorial Day Cookout for our students and their families. The cookout will take place at the home of Lou and Jeri Martinez (please contact the church if you need directions to their home). The cookout will take place from 11:00 am until 5:00 pm. We'll be providing hot dogs and hamburgers but are asking each family to bring a large side dish with them to share (i.e. baked beans, macaroni and cheese, corn, chips, veggies, fruit salad, etc.). We'll have opportunities to swim, play volleyball, 9 Square in the Air, and many other fun activities. To help us plan and make sure we have enough hamburgers and hot dogs, we're asking families to RSVP to the church office by Friday, May 22.

Fourth, with graduation right around the corner, we are busy making preparations for our Graduate Recognition Service on Sunday, June 7. If you are a graduating high school senior, you should have already received a letter in the mail with important information about this service. If you did not receive your letter, please contact our church office and let us know. I'd like to remind you that the deadline to turn in your information

card and photo is Sunday, May 24. We would also like to honor anyone graduating from college. If you have earned a graduate degree, please contact our church office and let us know so we can honor you and celebrate with you.

Finally, this month's core value I'd like to highlight is **Compassionate Ministry**. This core value highlights the truth that believers have been given a spiritual gift that God wants them to use to serve others in love. Regardless of age, gender, social status, income level, physical limitations, etc., **every** believer has been gifted to serve. Our ministry wants to help students discover their gifting and then provide them with an outlet to use it to serve others. Every member is a minister!

As always, thank you for the opportunity to serve you and to serve with you for the glory of God!

For His Glory,  
Joe

