

The Fair Havens

Welcome to the 2000 edition of the Foundation's newsletter, *The Fair Havens*. In this issue, we've included:

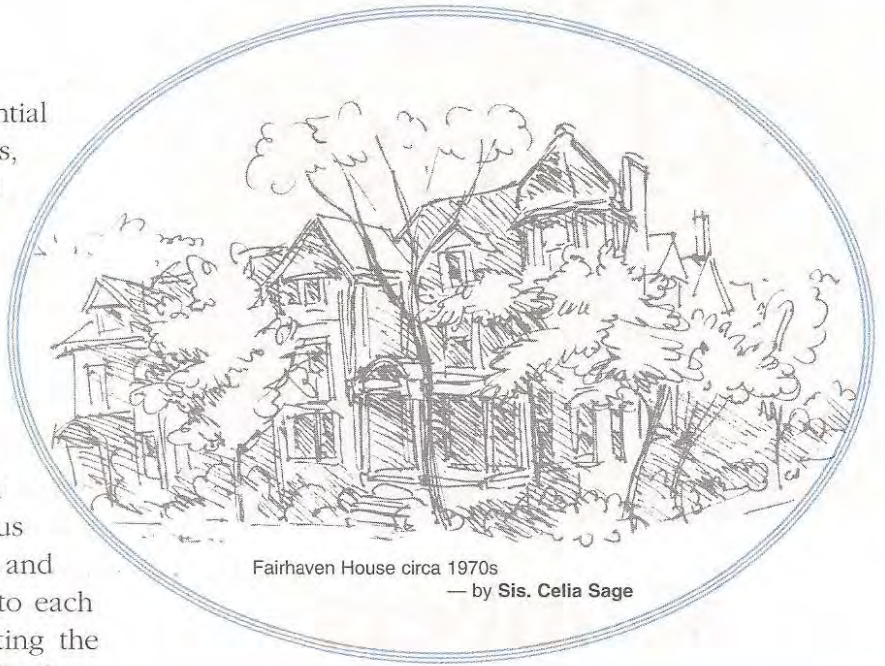
- a synopsis of the highlights of our seminar, *Prudent Financial Stewardship* held this past Spring in Toronto.
- a short exhortation on the personal blessings that arise when we visit our sick or infirm brethren.
- our terms of reference and recent work.

A Living Faith

In his epistle James, writing of the essential relationship between faith and works, asks, "If a brother or sister be naked, and destitute of daily food, and one of you say unto them, Depart in peace, be ye warmed and filled; notwithstanding ye give them not those things that are needful to the body; what doth it profit?" The Apostle John adds, "But whoso hath this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him? My little children, let us not love in word, neither in tongue; but in deed and truth." James and John present a challenge to each of us to become personally involved in meeting the needs of brothers and sisters who would benefit from our help. We may be prone to delegate that responsibility to our arranging board, or to another corporate entity, rather than ask ourselves how we can personally become involved.

Look around you, find a work and do it. Don't be afraid to take the initiative and seize the day! Many brothers and sisters living alone would dearly appreciate a call or visit, perhaps an invitation to lunch. Are there elderly members in your ecclesia who are having trouble keeping their homes in good repair or need odd jobs done? Do you know a struggling young family where both parents work and who may be in need of a babysitter or a casserole for dinner? Are there members in your meeting who are in need of your prayers?

The love of Christ ought to constrain us to respond, because our Lord tells us that works of faithful service done for our brethren are in essence done for Him. "In as much as ye have done it unto the least of these my brethren, ye have done it unto me."



Fairhaven House circa 1970s

— by Sis. Celia Sage

Fairhaven Lends a Hand in Guyana

In addition to addressing local ecclesial needs, the Foundation also supports health and welfare needs in our broader community. A charitable grant was made this past year to the Ruimveldt Children's Aid Centre in Demerara, Guyana.

The centre provides a nutritious meal daily to school age children living in the area. Volunteers also provide skills training and tutoring after school. The centre administrator is a Christadelphian, Sis. Juliet Lewis. A Sunday School program is also offered on a weekly basis providing these children knowledge of the Bread of Life. Christadelphian young people from Canada, the UK and Australia have participated in the past, and facilities are available at the centre to house interested volunteers.

Think On These Things

Members One of Another

I came away from half an hour at that bed-side asking myself who had been the sick-visitor. For if the point of such ministrations is to impart a sense of fellowship and comfort, then it was I who had had the chief benefit and blessing! The calm spirit of resignation and quiet cheerfulness, the stubborn refusal to dwell with self-pity on long-lasting sufferings, the eagerness to talk about our common Faith—all these made me feel so much better for the visit, that I must needs fall to wondering: Do all visitors of this poor stricken child of God feel as much uplifted by their short visit as I? Then what an unmeasured amount of good must radiate from this sick-bed to

those who come hoping to bring comfort but instead receive it!

To multitudes the problem of suffering may be just part of a vast incomprehensible problem of evil, but to those who believe that God is in control in His world, there is no problem of evil. If besides making peace, God also creates evil, then it is only to the man without faith in God that the thing *is* evil. "Not a sparrow falls to the ground without your Father." How can that which God Himself has done possibly be evil from *this* point of view?

Here before me was a demonstration of it in the vast amount of spiritual good spreading its soul-uplifting warmth from the bedside of one struck down for life. A lesser Golgotha!

Epaphroditus was just such a character. As the messenger and minister of the ecclesia at Philippi, he had been a wonderful comfort to Paul, the Lord's prisoner in Rome. But then he was suddenly laid low, so that his very life was despaired of. Yet as he came through this crisis, this saint in Christ was "full of heaviness, because that ye had heard that he had been sick." His chief ground for worry was not the state of his own health but the fact that his brethren back home were worrying about him!

Paul's desperate concern for him was yet another factor in this evil circumstance. But indeed this was no evil. Nor was it chance but rather the beneficent design of a heavenly Father understanding the needs of His children better than they could work things out for themselves. For, see what an incalculable amount of close Christian fellowship, sympathy and love was called into open expression by this sudden sickness of Epaphroditus. It may well be—for it does happen that way in ecclesias—that the unflagging devotion and service of Epaphroditus had come to be taken very much for granted in Philippi. Then, with the news that "he was sick, nigh unto death," how the little-expressed love and esteem for this dedicated man suddenly boiled up into an overwhelming sense of possible loss.

And hundreds of miles away in Rome, there was Epaphroditus putting the brake on his own recovery by his gnawing anxiety that his brethren were fretting about *him* ! Such were the bonds of the gospel! Then was his sickness anything but unmixed blessing? How it had served to strengthen and sweeten fellowship in Christ!

The experience of Epaphroditus has repeated itself many times over in the lives of the elect of God.

In other ways, too, there are large imponderable blessings. I came from another bedside, where a fine robust zealous servant of the Lord had been reduced to physical ruin, so that no movement of hand or foot was possible, and speech was gone, save for an occasional incoherence. Yet there was in that room a spirit of content and even gladness in the Lord evident to all who entered. There, all talk about the Truth of Christ was very much a one-way traffic, yet how it was appreciated, as every answering glance and every slight gesture showed. That poor stricken servant of Christ sent many a visitor away more blessed in his receiving than in his giving!

Harry Whitaker —

Through Patience and Comfort of the Scriptures

Don't Wait For Tomorrow

He was going to be all that a mortal could be
Tomorrow;

No one should be kinder or braver than he
Tomorrow;

A friend who was troubled and weary he knew
Who'd be glad of a lift—and who needed it, too;
On him he would call to see what he could do

Tomorrow;

Each morning he stacked up the letters he'd write
Tomorrow;

And thought of the folk he would fill with delight
Tomorrow;

It was too bad, indeed, he was busy today
And hadn't a minute to stop on his way;
"More time I will have to give others," he'd say
"Tomorrow".

The greatest of workers this man would have been
Tomorrow;

The world would have known him had he ever seen
Tomorrow;

But the fact is he died and he faded from view,
And all that he left here, when living was through,
Was a mountain of things he intended to do
Tomorrow!

Anon

New Directors

The Foundation extends profound thanks to Bros. Denis Ferreira (Picton, ON) and Phil Moate (Ossington Ave) for their many years of guidance and service as Fairhaven directors. Both brethren have now stepped down, and we wish them God's blessing as they turn their attention towards new endeavors.

Bro. Denis served in the capacity of chairman and was a strong advocate for the work of the Foundation. Bro. Phil provided the directors with a wealth of ideas and thoughtful analysis. We will miss their contributions.

We are pleased to announce the appointment of Bro. Ian McPhee (Guelph, ON) and Bro. Tom Thorp (Greenaway) to fill these vacancies. We welcome the valued contribution that their experience will bring.

Prudent Financial Stewardship Seminar

This past spring Bros. Clive Daniel and Doug Jackson (Mississauga West) presented the seminar highlighted in this issue in the Toronto area.

This one day seminar can be made available to your ecclesia to assist your members in being prudent stewards of the resources God has given them.

Funding for travel expenses and materials is available, if required. Please contact Bro. Clive (604-469-2392 effective January 22nd) or Bro. Doug (905-607-0016) directly to confirm arrangements.

This seminar discussed the theory and tools of financial management in the context of spiritual principles. By presenting basic financial principles, its intent was to prepare believers to deal with their financial affairs in a proactive fashion and to minimize the likelihood of their finances becoming a distraction or a burden to them. During the seminar the theory and the tools being taught were applied in a practical way using a typical family. The following example of the "Prudent Family" highlights the typical financial issues facing believers today and an approach to addressing them.

The Prudent Family is a family of four living in the Truth. Both parents are approximately 35 years of age and their children are under ten years of age. The husband is the only parent who works outside of the home. Although this family is not under any financial crisis they find that their finances are always a concern. They are always struggling to make ends meet and they are concerned about whether they will be able to afford some of the exceptional expenditures they expect in the future, such as making renovations to

their home, sending their children to post-secondary school and being able to retire early to travel and help with missionary work.

The Prudent family has a general idea of the financial implications of the things they would like to achieve in life and they have a "gut feel" for their financial situation. In order for this family to have more comfort in their situation and to increase the likelihood that they will be financially able to achieve their plans, they need to take their financial management to the next level. Essentially this means doing the following three things:

- 1. Defining more clearly their goals in life and the financial impact of them.**
- 2. Determining their current financial position.**
- 3. Putting a financial plan in place to get from where they are now to where they would hope to be.**

1. To define their goals more clearly, they need to rank the relative importance of each goal and they need to assess in dollars the financial impact of these goals and the timing of this impact. For example, in terms of their retirement goal, they should determine at what age they would like to retire and their estimated monthly expenditures at that time. Is this goal more or less important to them than making renovations to their home? This is where the difficult decisions are made - allocating limited financial resources to the things we most value. For a believer this is often a decision to forgo material priorities, for intangible priorities such as having more personal time or having resources to help others.
2. To determine their current financial position, the Prudent Family needs to first gather the appropriate information to put together a Net Worth Statement. This is an assessment of what equity they have at a specific point in time. It is

home, car, and investments) and subtracting from this amounts that they owe (like their mortgage, other loans, and credit card balances). At a minimum their assets should be greater than their liabilities. If this is not the case they are technically bankrupt. The family also needs to put together an Income and Expenditures Statement which shows all of the money coming in each month and all of the money going out. This statement shows how their net worth or equity is changing each month. For example, if their income exceeds their expenditures, then their equity is increasing. A situation where expenditures exceed income each month cannot be sustained in the long-term. It will result in bankruptcy.

3. The financial plan is an attempt to "steer their financial ship in the direction of achieving their goals". For example, if one of their goals is to retire at age 60 while maintaining their current lifestyle but they currently have little equity (i.e. their assets barely equal their liabilities) and their monthly inflows barely cover their monthly outflows, they will not reach their retirement goal. They need to review their Income and Expenditures Statement to determine if there are ways to either increase their income or decrease their expenditures. Perhaps they could earn more by renting out their basement. Perhaps they could spend less on dining out, holidays or clothing. The financial plan is where the difficulty of their decisions is realized, as perhaps they choose to forgo things they enjoy now for something of more value in the future.

Once their financial plan is made, they need to document it in the form of a budget and then compare their actual income and expenditures in the future to this budget. The budget can be changed as they go along if they find it doesn't reflect their values. Monitoring their expenses in this way can be a tedious task. It is important that they keep their financial records organized and that they track their expenditures on a regular basis rather than waiting for months, causing the task to become insurmountable. Many easy-to-use software programs exist to facilitate the tracking process.

Assessing our financial goals in life and establishing a plan to fulfill them should not be something that dominates our life as a believer; however, it should not be ignored either. Becoming aware of basic financial principles and applying them in light of our spiritual values is a necessary aspect to practically living out our lives within the processes and institutions of the world.

Bro. Clive Daniel

*The
Fair
Havens*

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Bro. Clive Daniel, Treasurer
Bro. Alan Ghent, Chair
Sis. Penny Keeting, Secretary

Sis. Marie Klien
Bro. Ian McPhee
Bro. Tom Thorp

Terms of Reference

How can the Fairhaven Christadelphian Charitable Foundation be of assistance to your ecclesia? Are there health and welfare needs in your meeting that require attention, but ecclesial resources are strained or insufficient? The Foundation, operating under the applicable government regulations, may:

- provide grants only to registered charities in Canada, not to individuals
- disperse a certain percentage of our investment income each year, based upon a regulatory formula

Ecclesias in Canada may request assistance from the Foundation by following these guidelines:

- Only requests from Arranging Boards can be considered. An individual member of an ecclesia may not make a personal request to the Foundation.
- Priority is to be given to the welfare needs of Christadelphian elderly, since this reflects the original purpose of Fairhaven House. If additional funds are available after meeting these needs then more general health and welfare needs of the Christadelphian community will be considered; after that, health and welfare needs of the community at large.
- Requests must be in writing and should document in confidence, the need, the background, the amount of help required and the amount of help being provided by the ecclesia.
- It is expected that the ecclesia requesting support will also assist by providing funds from its own reserves.
- Requests may be sent to:
The Fairhaven Christadelphian Foundation
c/o Sister Penny Keeting, Secretary
728 Church Street
Toronto, ON, M4W 2M6
- It is preferable, if possible, that ecclesias address emergency situations, and then subsequently follow up with a request to the Foundation.
- The Board of the Foundation will consider requests at its semi-annual meetings in March and September each year. Emergency requests will also be addressed as expediently as possible.

Year End Financial Report

Statement Of Revenue,
Expenses And Fund Balance
For The Year Ending
March 31, 2000

Revenue	
Investment income	25,015
Grants returned	10,000
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	35,015
 Expenses	
Grants paid	30,975
Professional	1,421
Other	62
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	32,458
 Net Income (Loss)	 2,557
 Opening fund balance	 505,750
 Closing fund balance	 508,307

It is important to appreciate that the primary responsibility to meet the welfare needs of our brothers, sisters and young people lies at the ecclesial level, and consequently the Foundation's role is to supplement rather than supplant this ecclesial responsibility. We encourage ecclesias to be actively aware of situations where there is a need, extend help, and then approach the Foundation as a funding partner.