

How to Live in the Hard Times

By Ronald L. Dart

Peggy Noonan recently wrote about a general unease in the country, and it is so. I don't see how anyone could doubt it. But she noted something else that I had sensed but not put into words: "The economy isn't the only reason for our unease. There's more to it. People sense something slipping away, a world receding, not only an economic one but a world of old structures, old ways and assumptions. People don't talk about this much because it's too big, but I suspect more than a few see themselves, deep down, as 'the designated mourner'" . . .

I wonder. Is it really slipping away? Or is it possible something important could be restored?

America and the world have long since slipped away, receded from old structures and old assumptions. The world now is as different from the world of our founding as darkness is from daylight. And, we have been down this road before. Ms. Noonan is historian enough to know it.

I know you have heard about the Roaring 20s. World War I ended November 11, 1918. It had been nothing like anyone had seen

before. The casualties were enormous. In Germany, some 750,000 civilians died, many from hunger. Millions of young men on all sides lost their lives and the loss affected the decisions of all nations for a long time after that.

As they began to rebuild in Europe, the economies of the world began to grow dramatically—especially in Europe where they called the decade the Golden 20s. Technology exploded. People broke with tradition. Greed was everywhere as the economy expanded. All was exciting, thrilling, fun—until October of 1929, when everything crashed.

The Great Depression was only ended by WWII. Over 30 million died! But through that horrible time, we recaptured something of who we are, what we stand for. If you have satellite radio, try listening to the channel

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that plays music from the 40s and 50s, when popular music was the most romantic of the 20th century. Sadly, the decades following, the romance began to die, replaced by sex, and the music died as well.

Why am I telling you all this? It is fairly simple. Hard times bring out the best in us. Earthquakes, hurricanes, tsunamis, depressions, even war. In the good times, we rot away at our center. The decay may not be apparent for a long time but, eventually, it shows. And

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Would Your Employer Donate to CEM?

He Might. . . If you didn't receive this full-color brochure, ask us to send you one, or go to www.borntowin.net and look at the list of companies that will match your gifts to CEM. If you don't see the name of the company you work for, you may work for a subsidiary that will also match your gifts. Contact us for more information.

Your Last Will And Testament

By Paula E. Hughes, J.D.

Generally speaking, a Last Will and Testament is the most familiar and most basic estate planning tool. It is one of the most important documents you can own, yet few people understand what a will does, or when it takes effect. A will is a vital document that provides you the opportunity to distribute your estate (all you own) according to your wishes after your death.

In your will you can:

- express your values to your heirs;
- appoint someone you trust to carry out your stated wishes;
- care for your heirs according to their special needs; and
- make gifts to charitable organizations such as Christian Educational Ministries (CEM).

Your will should be reviewed and updated periodically. Life changing events impact what you include in your will. Be aware of these kinds of events in your life or in the lives of your beneficiaries and ask yourself whether your current will accurately reflects your wishes in the face of these changes:

- Births;
- Deaths;
- Divorces;
- Incapacity of family member;
- Residence in a different state;
- Changes in your needs or the needs of beneficiaries;
- Changes in tax laws;
- Changes that affect individuals you named as personal representatives;
- New charitable interests;
- Retirement.

If you do not have a will, after your death, the laws of the state

where you live will dictate how your estate (all that you own) will be distributed. For this reason, every person who has a bank account, owns a home or other real property, has a car or stocks and bonds, should have a will. All of these kinds of property require documentation signed by an authorized person in order to be accessed or sold. It doesn't matter whether the property is worth much or little. It doesn't matter whether you are married or single, or whether you have children or not. If you want to control of the distribution of your estate (all that you own) after your death, you must have a Last Will and Testament.

Sharing your values in a will is a way to influence what people will remember about you. Remembering CEM in your will is a wonderful testimony to your commitment to spread the Gospel. You have many choices when you name CEM as a beneficiary in your will:

- Fixed dollar bequest: a gift of a stated, specific sum of money;
- Percentage bequest: a gift of a stated percentage of your estate;
- Contingent gift: your chosen beneficiary gets the gift if he survives you, but if not, the gift goes to CEM;
- In memory: make your gift in memory of someone—yourself, a loved one, or a friend you've admired. Christian Educational Ministries routinely includes acknowledgments of these gifts in its newsletter.

Consult an attorney for help in preparing your will. The attorney

should ask how you want to distribute your estate after your death, and will be able to prepare a Last Will and Testament that clearly states your wishes. Usually, you will go to the attorney's office to sign your will. This ensures that the will is properly witnessed and notarized as required by the laws in your state.

People support non-profit organizations for many different reasons. Often, it is because the organization represents values you wish to support and preserve. You have your own reasons for supporting CEM in particular. Your gift to CEM is one of the easiest ways to support the values it represents and to preserve those values for the future.

The information presented here is not a substitute for specific legal advice.

Memorial Day Weekend Bazaar

By Pam Dewey

Get ready for more excitement and fun at the *2009 Around the World in 180 Minutes International Bazaar*. The Bazaar's theme will be "The Continents," held Sunday evening during the Pie and Ice Cream Social. It will feature booths for each of the seven continents, crafts, games, and souvenirs for the 12-and-under crowd. Kids will receive their "passports" to gather stickers from various lands throughout the evening. A free

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sometimes it takes hardship to remind us how much we need family, friends, church, even God. Hardship can bring renewal.

Will it this time around? Maybe it depends on what we are mourning in our loss. Is it the character and love that came about at one time in our history? Or is it the money and what it could buy? An ancient prophet described times much like ours. The technology was different, but everything else sounds too familiar: “My people are destroyed for lack of knowledge: because thou hast rejected knowledge, I will also reject thee, that thou shalt be no priest to me: seeing thou hast forgotten the law of thy God, I will also forget thy children. As they were increased, so they sinned against me: therefore will I change their glory into shame” (Hosea 4:6-7).

It is hard to ignore the connection between the staggering wealth of the turn of the century and the moral landslide in the same years. Ms. Noonan noted another trend.

“Gun sales continue up. The FBI’s criminal background check system showed a 23% increase in February over the previous year, a 29% increase in January, a 24% increase in December and a 42% increase in November, when a record 1.5 million background checks were performed. Yes, people fear President Obama will take away the guns he thinks they cling to, but a likely equal contributor to what *The Wall Street Journal’s MarketWatch* called a ‘gun-buying binge’ is captured in the slogan on one firearms maker’s

Web site: ‘Smith & Wesson stands for protection.’ People are scared.”

They feel vulnerable and aren’t comfortable that the government will protect them. When I heard the stories about gunmen going into churches and killing people, it occurred to me that the evil one seeks to go where there is unlikely to be opposition—a coward’s act.

Are people becoming a little crazy? It seems so. The government can’t protect us from random acts of violence. It is just not possible. But I don’t think people are all that scared. The people I talk to are better described as determined. Those who live close to the border are looking South, arming themselves, and determining that they will protect themselves since the government cannot or will not.

This is not all bad. Suppose you are a burglar or a rapist. How would you feel about breaking into a home that had a sign that reads “These premises are protected by Smith and Wesson.” And it is not bad for people to lose confidence in government. You sometimes hear people worry about the Christian right, and that they may somehow want to bring in a theocracy. That is no more likely than the government finding a way to stop random shootings. New gun control laws? It is way too late for that. Why disarm honest citizens when you cannot disarm the outlaws and terrorists? I have more confidence in the men and women who are my neighbors than I do in the government. The sheriff will come, but he could be five minutes away, and that is an eternity when someone is breaking into your house. Peggy Noonan turned the page to another

sign of the times: “They are taking cash out of the bank in preparation for a long-haul bad time. A friend in Florida told me the local bank was out of hundred-dollar bills on Wednesday because a man had come in the day before and withdrawn \$90,000. Five weeks ago, when I asked a Wall Street titan what one should do to be safe in the future, he took me aback with the concreteness of his advice, and its bottom-line nature.

Everyone should try to own a house, he said, no matter how big or small, but it has to have some land, on which you should learn how to grow things.

“I don’t know how smart it is to put your money in a mattress, but owning a house and some land where you can grow things makes a LOT of sense. Food storage is smart, but will only carry you through a short term problem. So many died in Germany of hunger in WWI because they depended heavily on imports for so much of their food. They are probably right back there again. Britain suffered food shortages during WWII, but there was a whole lot of farming going on.”

A psychiatrist told Peggy Noonan that there has been an uptick in the number of patients reporting depression and anxiety. He thought he was seeing within and without his practice “a psychological pandemic of fear” as to the future of things—of our country, and even of mankind.

It is hard to argue with that diagnosis. The names that have fallen in the mud over the past few months used to be impressive—Lehman Brothers, Goldman Sachs,

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Merrill Lynch, Bank of America. So who do you trust now? That psychiatrist observed that people have lost confidence in leadership, that they feel “unled.” I see it a little differently. I see people beginning to do what they have to do, to be sure they can eat and feed their children. But, then, the doctor is in Manhattan and I live in Texas.

People we send to Washington are not faster than a speeding bullet and cannot leap tall buildings with a single bound. Does this leave you feeling vulnerable? What can you do about it? This *FREE CD, How to Live in the Hard Times*, a recent *Born to Win* broadcast, will answer many questions. Check and return the enclosed card and we’ll rush this message to you. The CD is *FREE*, but if you can enclose an offering to help others get it, it would be greatly appreciated.

CALENDAR OF EVENTS

Memorial Day Family Bible Retreat, Paris Landing State Park, Buchanan, Tennessee, May 22-25, 2009 - Join us for another outstanding spiritual retreat. A full range of events includes an inspirational sermon by Ronald L. Dart, interactive seminars on urgent and relevant subjects, exciting youth classes for five age groups (3-20), and fun activities for everyone. Bring your business card for a second door prize drawing. Register and enjoy refreshments in the Pavilion at 6:00 p.m., Friday, May 22. Call 1-800-250-8614 for reservations. CEM Group Number is 3669.

2009 Summer Camp - June 21-28 for all teens who are 13 before camp is over and have not had their 19th birthday when camp begins. Tuition is only \$260. Scholarship are available. Activities include swimming, tubing, horseback riding, group initiative, arts & crafts, volleyball, and daily Bible studies. Reserve your spot NOW! Write or email lsw@cemnetwork.com for an application. Help a deserving young person come to camp this year, if you can.



Radio Update

Dallas, TX
KKGM 1630 AM
M-F 5:00 p.m.
Sat. 10:30 a.m.

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“Personalized Souvenir Postcard Studio” will allow individuals, couples, and friends of all ages to have pictures taken and superimposed by computer on a background of their choice from exotic locations, captioned “Wish I was here!” or “Wish we were here!” Sample some details of this event on the web at www.youall.com/cemmemday2009.

Volunteers are needed to help with planning and presentation of this Bazaar. If you are willing and able, please contact Pam Dewey by email at oasis@chartermi.net as soon as possible.

In Memory

Christian Educational Ministries is most grateful for the very generous donations given in memory of the following deceased persons:

Ginger Gillespie and Lois Kelton of Grand Junction, CO, who were killed in a terrible snow storm accident traveling to the Passover and to visit relatives in the Branson, MO area.

Len Nuebert, a minister who served the Heartland Fellowship in West Chester, OH, recently passed away and is survived by his wife, Donna, and Bridget Allen, his daughter.

Carl R. Buechler of Minot, ND was an 89 year-old farmer who is survived by his daughter, Paulette Zietz.

Nana Louise Williams of New Caney, TX passed away March 23. She is survived by her husband, Johnny, six children, many grandchildren and great grandchildren, and her brother, Ronald L. Dart.

Our deepest sympathy and prayers are with each of these families at this time of great loss.

*Christian Educational
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*That the man of God may be proficient
and equipped for every good work.*