

# Crossroad

NETWORK NEWS



FEBRUARY 2007



# LOOK FOR THE PONY!

Page 4

## TROUBLES THAT TRANSFORM

**CBI OPENS  
FOURTH DISTRIBUTION CENTER**

**HOPE IN A  
PRISON YARD**



## Editor's Preview

With this issue, we launch a brand new magazine edition of *Crossroad Network News*. As I mentioned in a note last month, we are reducing our yearly mailings by 25%, but the mailings you do receive will have more information and articles so that you can learn more about what God is doing in the prisons.

I hope this issue speaks to you. Rev. Feddes and I offer articles on going through hard times. Despite the similarities, they are, indeed, different articles. David shows how difficult experiences can bring people to a knowledge of their need for God. I offer comfort for suffering people who already walk with the Lord. We trust both will be an encouragement to you.

There are several other touching and educational pieces in this issue as well. Be sure to read about Karen's recent visit to a Michigan prison, the latest report on prison statistics, the announcement of the opening of yet another CBI Distribution Center and so much more! (Oh yes, and don't forget the envelope in the center.)

Be sure to let us know what you think of the new format! Your comments on the articles are also welcome. As always, thank you for your interest, your partnership, prayers and financial support.

**Editor-in-Chief** *H. David Schuringa* / **Senior Contributing Editor** *David J. Feddes* / **Associate Editor** *Lael Griess* / **Graphic Design** *ChiuPing Chen* / **Project Coordinators** *Eunice Schippers, Jan Vander Veen* / **Researchers & Contributing Editors** *Chad T. Cook, Karen Loyd, Alexandra Tillard*

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# LOOK FOR THE PONY!

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This truth doesn't necessarily make the burden instantaneously lighter...But it does bring a hope we can cling to...That's the hope we share with God's children behind bars.

| By H. David Schuringa

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**I** recently finished a biography of Ronald Reagan, and since President's Day is commemorated this month, I thought I would share a story Reagan loved to tell. It's about a young married couple blessed with a set of twins. Despite sharing the same birthday, it was soon apparent that these siblings were as different as night and day: one was an eternal optimist and the other an invariable pessimist.

When the boys reached seven years old, their parents decided to hire a psychiatrist to examine the twins and determine how they could be such polar opposites. The psychiatrist brought the pessimistic twin to a room, opened the door and showed him that it was overflowing with shiny new toys.

"All these toys are yours!" exclaimed the doctor. The little boy began to weep uncontrollably. "What on earth is wrong?" asked the psychiatrist.

Through his tears, the boy explained, "What am I going to do when one day they all begin to break?"

Then the psychiatrist took the optimistic twin to an old, dilapidated barn. He pushed open the creaking door, and there, covering the floor of the sagging old barn, was a heaping pile of manure.



We encourage God's children behind bars to "look for the pony!"

The little boy's eyes popped open wide, and his face lit up with a grin from ear to ear. He picked up a nearby shovel and began zealously scooping the manure.

"What in the world are you doing?" asked the baffled psychiatrist.

"Well," said the optimistic twin, "With all this manure, there must be a pony in here somewhere!"

Of course, Reagan would have related to the second twin; he was known as an eternal optimist, always "looking for the pony." While some aspects of his presidency might have been considered controversial, even Reagan's harshest critics cannot deny the ray of hope he spread throughout the country and even the world, during the difficult times near the end of the Cold War.

Let's face it; life *can* be dark and difficult. At times, it may seem that there is heartache and suffering at every step. In *CNN*, I've bared my soul from time to time. Like other families, we too know the burden of difficult circumstances, incurable diseases and death. We know about times in which we need to...well, look for the pony.

"But," some may object, "isn't looking for the pony just wishful thinking, whistling in the dark?"

For a child of God, the answer is emphatically: "No." That's because an absolutely sovereign God sits on His throne. Note well: *absolutely* sovereign. He reigns over *all* and really is working out all things for the good of those who love Him, who are called according to His gracious purpose. That's His promise.

This truth doesn't necessarily make the burden instantaneously lighter. And it doesn't make the manure smell any sweeter. But it does bring a hope we can cling to, a hope unchanging. For, someday we, as God's children, *will* find the pony.

In fact, can you hear the hoof beats in the distance even now? Yes, we can almost see Christ the King on His white horse of triumph coming to destroy all His enemies and claim us for His own. That's the hope we share with God's children behind bars. We encourage them to "look for the pony!"

*Dr. David Schuringa serves as President and CEO of Crossroad Bible Institute*

*EDUCATE  
GOD'S PEOPLE  
IN PRISON*



# PRISON

NEED NOT BE A WASTE OF TIME

Crossroad Bible Institute provides people in prison faith-based reentry education. Scientific research shows that recidivism rates drop dramatically for people who participate in faith-based programs during incarceration. Please "remember those in prison" (Hebrews 13:3) by supporting Crossroad Bible Institute's church-based discipleship program. Your tax-deductible gift will change lives.

[www.crossroadbibleinstitute.org](http://www.crossroadbibleinstitute.org)  
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You can donate online, by phone or by sending your gift to Crossroad Bible Institute.





CBI OPENS

# FOURTH DISTRIBUTION CENTER



Peggy Landkroon and Anne Robinson

...we are thankful that He is allowing more students to learn God's Word during their imprisonment.

|By Alexandra Tillard

New Zealand



CBI is pleased to announce the opening of our fourth International Distribution Center. The New Zealand Distribution Center, the second in the South Pacific, follows the openings of Distribution Centers in Canada in 1998, Australia in 2002 and Colombia in early 2006. This D.C., a progeny of the Australian D.C., is growing quickly, and exciting changes are being made.

The New Zealand Department of Corrections, founded quite recently in 1995, has a total of 19 prisons with just over 7,500 imprisoned people in the country. New Zealand is following other Western countries with escalating incarceration rates. Consequently, two more prisons are scheduled to open this year. In response to this growth, Bob and Anne Bruinsma helped to launch the new CBI Distribution Center in New Zealand.

The Bruinsmas, co-directors of the Australian Distribution Center, traveled New Zealand to recruit students, church members and chaplains. When they met up with Prison Fellowship workers Harry and Peggy Landkroon, it soon became apparent that Peggy would be an ideal director for the new D.C. Peggy, joined by partner Anne Robinson, thought it would be good for prison ministries in New Zealand to have Bible studies to give along with Bibles. With the help of the Bruinsmas, Peggy and

Anne, CBI's ministry has been welcomed with enthusiasm throughout the country. At first, New Zealand students sent their studies to Australia to be processed and corrected. However, in just a short time, the New Zealand Distribution Center has been able to train its own Instructors so that lessons are now processed completely from within their own country. This young center has already grown to include almost 100 students and approximately 35 active Instructors, with new students and Instructors being added regularly.

CBI is thankful that our New Zealand Instructors and students alike are benefiting from the ministry. As Peggy states, "Working with the students is a real blessing, seeing them grow in their faith and their enthusiasm for spreading the Word of God to others. At CBI we strive to encourage and support the students in their studies. However, they often minister to us." Likewise, one student in a New Zealand prison writes, "I give thanks to God for giving me the strength to pursue a close relationship with Him through these studies." It's not difficult to see God's hand in all of this, and we are thankful that He is allowing more students to learn God's Word during their imprisonment, preparing them for reentry.

*Alexandra Tillard serves as the Spanish and International Programs Coordinator at CBI*



# TROUBLES THAT TRANSFORM

Trouble is one way a loving God moves us to give up on ourselves and to find life and joy in Him.

| By David Feddes





**T**here is an old tale of a rancher who wanted nothing to do with God. He looked out for himself and figured religion was for wimps. He made sure his sons Tom, Dick and Harry did the same. One day, the local preacher was surprised by an urgent phone call. Could he please come out to the ranch right away? A rattlesnake had bitten Tom, and there was nothing more the doctor could do. Would the preacher please come and pray for him?

The preacher went and prayed, “Lord, thank You for sending this rattlesnake to bite Tom, for it is the first time in his life that he has admitted he needs You. And Lord, we pray for two more rattlesnakes to bite Dick and Harry, so that they too may receive this blessing. And, Lord, we pray for an especially big and ornery cuss of a rattlesnake to come and bite the old man, so that he too will know what it means to need You!”

Sometimes we have to hit bottom before we look up. Manasseh, king of Judah, worshiped idols, burned children as sacrifices and flooded Jerusalem with blood. The Lord sent prophets to warn the wicked king, but he paid no attention. So the Lord took a different approach. He prompted a foreign army to invade Judah. They captured Manasseh, stuck hooks in his flesh, chained him and dragged him away to a dungeon. It may be easy to ignore the warning of a prophet, but it’s hard to ignore hooks, chains and prison bars. In the dungeon, Manasseh

turned to God and begged for help. God answered his prayer by setting him free and restoring him to his throne. At last Manasseh knew the Lord as his God (2 Chronicles 33:10-13).

Today, God still uses prison to bring people to Him. From a Pennsylvania prison, Mark wrote, “If I hadn’t come to prison, I would still be caught up in the black hole of evil. Prison actually rescued me from myself. I pray I continue to work with Christ upon my release.”

During my time as a Gospel broadcaster, a man phoned our ministry and said he had broken both his legs in a car accident. He had spent weeks in a hospital room in traction, unable to move. His hospital roommate was a Christian who liked our programs. The man with the broken legs, trapped in his bed, overheard broadcasts about repenting and receiving eternal life through Jesus. The Lord used this man’s accident to bring him to repentance and faith in Christ.

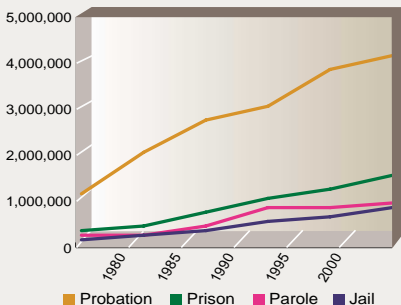
Many of us can testify how God has used hardship to bring us to faith or to make us more spiritually mature. With the writer of Psalm 119 we can say, “Before I was afflicted I went astray, but now I obey your word...It was good for me to be afflicted.” Trouble is one way a loving God moves us to give up on ourselves and to find life and joy in Him.

*Rev. David Feddes serves as the Director of The Center for Advanced Studies at Crossroad Bible Institute*



# IN THE NEWS...

## Record Number Behind Bars in the U.S.



Source: U.S. Bureau of Justice Statistics

The U.S. Justice Department recently released some startling statistics reporting that one in every thirty-two Americans was either in prison, in jail, on parole or on probation by the end of 2005. These figures include 2.2 million imprisoned people (not including over 300,000 juveniles in detention centers), a 2.7% increase from the year before. In fact, this year's numbers are the highest America has ever seen.

Though release of those behind bars is climbing, imprisonment is swelling at an even greater rate. And those incarcerated in federal prisons between 1995 and 2003 for drug offenses account for 49% of the escalating prison population. The study further reveals that 784,208 Americans were on parole by the end of 2005, and over 4.1 million were on probation.

The number of men in prison continues to be much higher than that of women, with females accounting for

just 7% of the prison population and only 2% of people on death row. However, the total number of women in prison increased by 2.6%, a considerably faster rate than that of males.

In racial demographics, African Americans make up the largest ethnicity behind bars. In the 25-29 age group, 8.1% of African American men were incarcerated in 2005 as compared to 2.6% of Hispanic men and 1.1% of Caucasian men. That percentage translates into 1 out of every 13 African American men doing time.

African American men and women accounted for 42% of those facing execution, while 56% were Caucasian. The study also reports that 66 fewer incarcerated people were on death row at the end of 2005 than there were at the end of 2004. This is the fifth consecutive year with a decline in year-end death row figures. Half of all America's 3,254 men and women awaiting capital punishment were held by Texas, California, Florida and Pennsylvania. Those on death row in federal prisons totaled 37.

Sue Gunawardena-Vaughn, director of Amnesty International's Program to Abolish the Death Penalty, reports that the drop in death sentences is

## Contribute Part of Your IRA TAX-FREE!

The Pension Protection Act now makes tax-free gifts from your IRA a reality. Here are some of the important conditions:

- Gifts are tax-free up to \$100,000 per year
- Gifts will qualify for all or part of required minimum distributions
- This provision will apply for 2007 only
- IRA holder must be age 70 1/2 or older
- Gifts must be an outright gift to a charitable organization
- Gifts may only be made from traditional IRAs and Roth IRAs

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This opportunity is only available for a limited time.

You can give tax-free gifts to ministries close to your heart.

To qualify for this year, your tax-free IRA gift must be completed by December 31st.

To help you complete your gift, contact Crossroad Bible Institute at 1.800.668.2450 or Barnabas Foundation at 1.888.448.3040



due in part to the public's uneasiness supporting executions for people who may be found innocent at a future date. Since 1973, the total number of those on death row who were cleared of their crimes has reached 123.



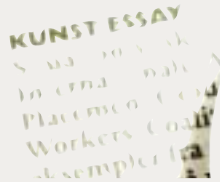
### Prison Literature Restriction Considered Unconstitutional

**DENVER, CO**—A man incarcerated at Federal Supermax (ADX) Prison in Florence, Colorado has won a lawsuit challenging the Bureau of Prison's restrictions on certain reading material. Mark Jordan claimed his rights were violated when officials refused his request for a 120-page Internet printout entitled *Justice Denied*. Jordan was also not allowed to receive mail that included photocopies of magazine articles and newspaper clippings. Prison officials argued the material was kept from Jordan due to a policy prohibiting incarcerated people from receiving soft-cover publications unless they are mailed directly from the publisher, book club or store. Jordan claimed the policy

was unconstitutional, and U.S. District Judge Phillip Figa agreed, saying the policy was too broad. Judge Figa ruled Internet printouts, magazine and newspaper clippings are to be treated as personal letters and other permissible mail.

### Tent Jails Considered as a Solution to Overcrowding

**CHATTANOOGA, TN**—A judge in Chattanooga, Tennessee and officials in San Antonio, Texas believe tents could solve jail-overcrowding problems. At a Public Safety Committee meeting, the Tennessee judge said he did not think the county needed to make men and women in local jails too comfortable. Officials referenced a tent jail in Maricopa County, Arizona. The jail there uses Korean War tents to house incarcerated people in the desert, which can reach up to 138 degrees in the summer and drop to the 30's in the winter. Many of those who used to be incarcerated in the controversial Arizona tent jail have said that they left the jail with feelings of shame and embarrassment. Arizona Sheriff Joe Arpaio thinks that's not a bad thing, telling the Chattanooga Free Press, "If you build a hotel, people will check in."



### School Shooting Plot Brings Six-Year Imprisonment for Teen

**CAMDEN, NJ**—A New Jersey teen was sentenced to six years in prison for planning to shoot teachers and students at Winslow Township High School where he attended. Edwin DeLeon and three other teen students pleaded guilty in the plan to open fire at the high school. School officials learned of the plot and alerted local police, who then arrested the teens before they were able to get a gun. Another boy involved in the scheme was sentenced to five years in prison. The two other teens will be sentenced in juvenile court. The Associated Press reports that DeLeon apologized in court, telling the judge, "I regret ever thinking of this idea. I didn't mean for it to get out of hand like this."

### New Lethal Injection Procedure

**LUCASVILLE, OH**—A new lethal injection procedure was used for the first time in an Ohio execution this October. The man, who shot his wife after she announced plans to leave him, was carefully examined under the state's new policy. The new regulations include officials finding two suitable injection sites as well as a procedure that

*Continued on page 13*

# HOPE IN A PRISON YARD



*...what a blessing to put in their hands the hope of the Gospel!*

| By Karen Loyd



**O**n a beautiful morning last fall, I stood behind a barbed wire fence surrounded by about 200 women in blue and red striped uniforms. I was at Scott Correctional Facility in Plymouth, Michigan to minister to these women through two Operation Starting Line\* events. Many of their faces were filled with apprehension, and I must admit I felt a bit awkward as well. Yet I was confident at the same time: confident not in myself, but in the message I had to share. I was there to bring them the Word of God, the only answer for forgiveness for their past sins, truth for their present situations and hope for their future lives.

I took a deep breath and introduced myself to the woman standing next to me. She told me her name and then turned and stared straight ahead. I could tell she didn't mean to be rude; she was just uncomfortable. So, I tried again, and slowly she began to open up. She was due to get out that month, and she had a friend also going home in two months. "But," she whispered to me, "We don't tell anyone that we are going home soon because they get jealous. Some of these women are in here for a long time."

Eventually the women in front of us turned around and joined in the conversation. One woman stepped closer to me and apologized, "I'm sorry, I keep staring at you. You remind me of my sister." She hadn't seen her sister in a long time. She pointed and told me that her family lives right over there—in the same neighborhood as the prison! I wondered how lonely and hurting so many of these women must feel.

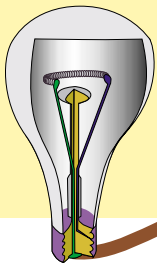
As the OSL guests performed, many women shed tears and sang along. Though I couldn't possibly learn all their stories, I was thankful for the opportunity to pray with a few of them. I had to suppress the urge to reach out and hug them because that isn't allowed. I just wanted them to know they were loved.

Then I remembered; I did have a way to show them they were loved! I handed out *Running the Race* booklets to the women, putting in their hands the opportunity for long-lasting discipleship through God's Word. This booklet includes some Bible study lessons, and a student who completes them and returns the booklet to CBI is automatically enrolled in our program.

One woman's face brightened when I told her that if she completed the Bible study and mailed it back to CBI, someone would read it over, pray for her and send her a letter. She asked if it would be me, and I had to tell her no. But with confidence in my heart, I said, "Someone I know will write to you." Thoughts of all CBI's faithful Instructors and the godly care they give each student brought a smile to my face. For the remainder of the event, I encouraged the ladies to complete the booklets and return them to CBI right away. What a blessing it was to be able to meet some of the people CBI ministers to each day, and what a blessing to put in their hands the hope of the Gospel!

\*Operation Starting Line is a collaboration of Prison Fellowship, Crossroad Bible Institute and many other ministries to those in the U.S. prison system. Prison Fellowship sponsors these events, and CBI follows up on every respondent. Over 100,000 invitations to Bible study have been sent out since 2000 through these events.

*Karen Loyd serves as the Instructor Coordinator at CBI*



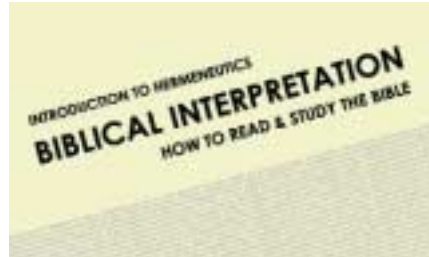
## QUESTIONS FOR CROSSROAD

### STUDENT ALSO READS THE KORAN

**Q.** My student mentioned in a long letter that he also reads the Koran daily. How should we handle that?

*Instructor in VA*

**A.** We asked Rev. Feddes to answer this one since he's been writing on Islam. He says, "Only the Bible may be considered God's infallible Word and serve as our ultimate point of reference. The Koran contains some good moral principles and says some true things about Jesus, but it denies that Jesus is God and rejects the Trinity. Therefore, reading the Koran could lead your student astray. However, don't be hasty or harsh in dealing with this matter. It would be more helpful to ask your student why he reads the Koran. He may be a Muslim who is taking CBI courses to check out Christianity. He may be someone of Christian background who is in danger of becoming a Muslim, or he may be in danger of being a pluralist who thinks more than one religion can help his relationship with God. Then again, he may turn out to be a strong Christian who wants to understand the Koran in order to understand Muslims better and witness to them. The only way to know for sure is to ask. Whatever reason he gives for reading the Koran, continue to dialogue 'with gentleness and respect' (1 Peter 3:15). Disciple him as you would any other student by patiently sharing with him God's truth and God's love."



**Q.** My student is on Lesson #2 of *Great Truths of the Bible* this week. He says he is hoping to get advanced studies from us. He has a bachelor's degree in Christian counseling. Can he skip ahead?

*Instructor in OH*

**A.** At this time, your student will need to complete both Tier 1 and Tier 2 before applying for acceptance in The Center for Advanced Studies. Even though your student may be educated, we find that even students with some religious training frequently have misunderstandings or "holes" in their theological knowledge. They benefit by studying the historic Bible doctrines of Tier 1 and the reentry issues of Tier 2. Currently, the only exception to this policy is the pilot program in our first satellite campus at the Newton Correctional Facility where we have a professor present to lecture, answer questions and administer examinations. There, students who have graduated from Tier 2 or Prison Fellowship's IFI unit and have a high school diploma or a GED may apply to the Center to take our college-level courses.

### IN THE NEWS...

*Continued from page 11*

will ensure the veins remain open once the needle is inserted. This new protocol was adopted after an execution in May, which lasted 90 minutes when prison staff struggled to find a vein after the original one collapsed. The new guidelines also relax a time limit for completing executions. Previous procedures consisted of a quick visual check of the individual and a review of his/her medical records.

### Deputy Follows His Nose

**COLUMBUS, OH**—The smell of pizza led a sheriff's deputy to arrest two men suspected of robbing a pizza-delivery woman. Bartholomew County Sheriff's Deputy Jimmy Green was searching for witnesses in the area of the crime when he smelled sausage and pepperoni. He entered the residence of the "witness" and there found the purloined pizza, stolen cash, a knife thought to have been used in the robbery and a phone book open to the pizza section. Officers suspect that the men ordered the pizza, provided a false address and then robbed the delivery woman.

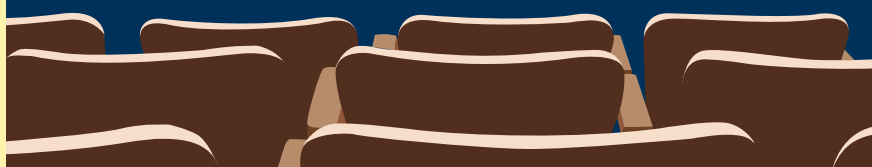
# JANUARY - APRIL 2007 SEMINARS

The Center for Advanced Studies  
at Crossroad Bible Institute presents

## CONTINUING EDUCATION SEMINARS

### January - April 2007

OPEN TO CBI INSTRUCTORS AND THE GENERAL PUBLIC



#### How Restorative Justice Restores

Dr. David Schuringa  
Phoenix CRC, Phoenix, AZ  
3:00 p.m.- 4:30 p.m.  
Sunday, January 21, 2007  
Registration Deadline: January 15, 2007

#### How Prison Ministry is Transforming the Church and Its Worship

Dr. David Schuringa  
Calvin Symposium on Worship,  
Calvin College, Grand Rapids, MI  
12:15 p.m.- 1:15 p.m.  
Friday & Saturday, January 26-27, 2007  
Registration Deadline: January 19, 2007

#### Countering the Cults with Trinitarian Doctrine

Rev. Allen Vander Pol  
Marco Presbyterian Church,  
Marco Island, FL  
7:00 p.m.- 8:30 p.m.  
Monday, February 5, 2007  
Registration Deadline: January 29, 2007

#### How Restorative Justice Restores

Dr. David Schuringa  
North Lake Presbyterian Church,  
Lady Lake, FL  
2:00 p.m.- 3:30 p.m.  
Sunday, February 18, 2007  
Registration Deadline: February 12, 2007

#### Countering the Cults with Trinitarian Doctrine

Rev. Allen Vander Pol  
Bradenton CRC, Bradenton, FL  
7:00 p.m.- 8:30 p.m.  
Monday, February 19, 2007  
Registration Deadline: February 12, 2007

#### Enhancing Your Time with God Through Writing

Mrs. Carolyn Geertsema  
First Presbyterian Church,  
North Palm Beach, FL  
3:00 p.m.- 4:30 p.m.  
Tuesday, March 6, 2007  
Registration Deadline: February 27, 2007

#### The Healing of Abba Father

Dr. Tim Spykstra  
Crossroad Bible Institute, Grandville, MI  
7:00 p.m.- 8:30 p.m.  
Tuesday, March 13, 2007  
Registration Deadline: March 6, 2007

#### Caring and Ministering to Those in Prison

Rev. Ray Hoekzema, Mr. Bob Bruinsma  
and Mrs. Anne Bruinsma  
The CRC of Blacktown,  
Blacktown, New South Wales  
9:30 a.m.- 1:00 p.m.  
Saturday, March 24, 2007  
Registration Deadline: March 19, 2007

#### Life's Most Important Activity

Mr. Doug Roossien  
Crossroad Bible Institute, Grandville, MI  
7:00 p.m.- 8:30 p.m.  
Tuesday, April 10, 2007  
Registration Deadline: April 3, 2007

#### Saved Eternally While Serving Time

Chaplain Bill Wilder  
Parkside Church, Chagrin Falls, OH  
7:00 p.m.- 8:30 p.m.  
Monday, April 16, 2007  
Registration Deadline: April 9, 2007

#### Encountering Islam in Prison

Rev. David Feddes  
Billy Graham Center,  
Wheaton College, Wheaton, IL  
7:00 p.m.- 9:00 p.m.  
Tuesday, April 17, 2007  
Registration Deadline: April 10, 2007

#### Teaching the *Survey of the Bible* Course

Dr. Greg Schuringa  
Cottage Grove CRC,  
South Holland, IL  
7:00 p.m.- 8:30 p.m.  
Monday, April 23, 2007  
Registration Deadline: April 16, 2007

#### Seeing God's Grace Behind Prison Walls

Rev. Art Van Wolde  
Calvary CRC, Pella, IA  
7:00 p.m.- 8:30 p.m.  
Thursday, April 26, 2007  
Registration Deadline: April 23, 2007

#### How Restorative Justice Restores

Dr. David Schuringa  
First Evangelical Covenant Church,  
Grand Rapids, MI  
7:00 p.m.- 8:30 p.m.  
Thursday, April 26, 2007  
Registration Deadline: April 23, 2007

#### Encountering Islam in Prison

Rev. David Feddes  
Calvin CRC, Sheboygan, WI  
3:00 p.m.- 4:30 p.m.  
Sunday, April 29, 2007  
Registration Deadline: April 23, 2007

All seminars are free of charge, but advanced registration is required. You can register online at [www.crossroadbibleinstitute.org](http://www.crossroadbibleinstitute.org) or by calling the CBI Headquarters at 800-668-2450. The seminars are sponsored by The Center for Advanced Studies at Crossroad Bible Institute.

# MEMORIAL GIFTS (GIFTS RECEIVED AS OF 12/26/06)

## IN HONOR OF:

### Henry & Grace Bos

*50th Wedding Anniversary*  
Roger & Dorothy DeHaan

### Sidney Bush

*Christmas*  
Robert & Ruth Bush

### Lois Huizenga

Michael & Rae Jean Reed

### John & Marciel Kett

*Christmas*  
Dave & Gloria Kett

### Ted & Aletha Maas

*60th Wedding Anniversary*  
Roger & Dorothy DeHaan

### Ray Oldenberger

*90th Birthday*  
Ann Boerema

### Steve & Audrey Reiner

*50th Wedding Anniversary*  
Gerry Bangen

### Kathy Schreurs

*Birthday*  
Tom & Carol VanDenBosch

### Betty Spykerman

Luann Martinez

### Richard Tuit

*80th Birthday*  
John & Josephine Winters

### Lois VandenBos

*Christmas*  
Arlan & Jackie VandenBos

### Agnes VanderMolen

James & Mary VanderKam

### Don & Alice Verduin

Mark, Cheryl & Bethany TerHaar

### Marion & Annette Vos

*Christmas*  
Jim & Gail Vos

### Terri & Kim Weeks

Grace Bos

### Richard & Donna Williams

David & Patty Williams

## IN MEMORY OF:

### Genevieve Baas

Evan & Kathy Baas

### Elizabeth Bandstra-Hop

Marvin & Pearl Vis

### Rienden & Louise Boverhuis

Terri & Kim Weeks

### Helen Dolieslager

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## 7 Ways to Remember CBI in Your Estate Planning



- BENEFICIARY:** Entrust CBI as the primary or only beneficiary in your will to carry on your stewardship responsibilities.
- "CHILD'S PORTION":** Name CBI as one of your "children," factoring one more child into the division of your will.
- TITHE OF ESTATE:** Specify a percentage of your estate or decide on a specific dollar amount for CBI to factor into your estate plan.
- APPRECIATED ASSETS:** Donate any appreciated property, securities, charitable trusts, stocks or annuities to CBI. Doing this in your lifetime will reduce the size of your estate, thus reducing estate and inheritance taxes and eliminating capital gains taxes.
- ENDOWMENT FUND:** Use your estate to set up an endowment fund at CBI in memory of a loved one or in your own name.
- LIFE INSURANCE:** Make CBI the beneficiary of your life insurance policy, and you not only make your premium tax-deductible, but you also have the opportunity to donate that large gift you've always wanted to give!
- ANNUITY: LIFETIME INCOME AGREEMENT:** Receive a guaranteed income for life, and help support CBI's ministry to people in prison through a charitable gift annuity.

Call or e-mail CBI today about how to write CBI into YOUR estate plan.

E-mail CBI at [rachelle@crossroadbible.org](mailto:rachelle@crossroadbible.org).

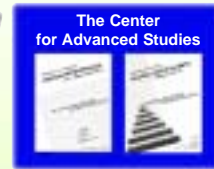
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The President's Report is designed to give you an overview of the ministry in 2006.



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