

**Missionaries  
 Supporting  
 Missionaries**



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Home is finally feeling like home—decorating is finally happening!

**Hitting the Trail**

Josi and Richard are on the road! As you read this, we are on our way to visit three churches, speak to one ministerial association, share at one dinner, four Dessert Nights, visit with four different sets of friends, and update a Missions Committee on our status. And drive over 3,000 miles. All in 19 days.



Fortunately, our road won't be this rough and barren!

This is our first trip to seek new partners since we arrived in Dallas; our first big scale trip. Our goal is to meet new friends, establish new relationships. We're traveling to spread the word about Pioneer Bible Translators, and welcome new partners to our team; partners who will support us both financially and in prayer.

We look forward to seeing many of you on this trip. We will be visiting Cactus Christian Fellowship in Phoenix, AZ, Westside Christian Church in Long Beach, CA, and New Life City in Albuquerque, NM. In each city we will be spending time with groups outside of church and sharing with friends.

**Why are we doing this?**

We are W-2 employees of Pioneer Bible Translators. PBT is a member of the Evangelical Council for Financial Accountability and an IRS 501(c)(3) nonprofit corporation. Financially, PBT works under the IRS's "Deputized Fund Raiser" model. We have been deputized by the PBT Board of Directors to raise all ministry expenses (including salary) that are in our annual budget.

As faith-based missionaries, we are completely dependent upon the financial gifts of partners. If there are shortfalls, we go without; PBT has no endowment or other sources of income. Not only do we need to raise enough support to pay our own salary and ministry expenses, but also PBT's half of FICA. The FICA (Social Security) & Medicare taxes that most people see come out of their monthly paycheck are actually only 1/2 of the total tax; their employer pays an equal amount. So, for example, if someone is paid \$100, and gets \$10 taken out for FICA, they've netted \$90. But their employer also had to pay \$10 for FICA, so the real cost to the employer is not \$100, but \$110. In essence, FICA & Medicare taxes are twice as high as it appears and we pay both shares.

This is our basic budget for 2009:

Budgeted Items	Monthly Budget	Annual Budget
Base Salary	2,880	34,558
Housing	1,590	19,080
Work Funds	915	10,985
Professional Development	36	432
<b>Total Amount</b>	<b>5,385</b>	<b>64,623</b>

(Explanations of these items are on the next page.)

**Base Salary**—These are the funds that pay for our taxes, retirement, health insurance, and other miscellaneous items. This would include our spending money and savings.

**Housing**—This covers our rent (eventually our mortgage) and utilities, such as water, electricity, and basic phone service.

**Work Funds**—All expenses that are work-related. We receive no funds from Pioneer Bible Translators to cover things like travel expenses, we must raise them ourselves. This would also include expenses such as postage for our newsletters, publishing costs, and promotional materials.

**Professional Development**—Currently this item is for the class Perspectives on the World Christian Movement, which is required by Pioneer Bible Translators. This would also include continuing education courses and seminars that are work related.

## What do these numbers mean and why are you telling me this?

In 2008, about half of our financial support came from our sending church, Cactus Christian Fellowship in Phoenix, Arizona. The remainder came from individuals. We were at 53% of our budget last year. Our move to Dallas and the increased cost of utilities and rent has substantially impacted our budget. Even though we have more support than last year we are only at 47% of our 2009 budget. God has provided for the shortfall through the sale of our house in Globe, but those funds are depleted.

We're telling you all of this because it is necessary. True, times are tough, but we ask your help from a scriptural basis. Paul often asked churches to help him financially; Romans 15:20-24 is an excellent example in a number of ways.

*It has always been my ambition to preach the gospel where Christ was not known, so that I would not be building on someone else's foundation. Rather, as it is written: "Those who were not told about him will see, and those who have not heard will understand." This is why I have often been hindered from coming to you. But now that there is no more place for me to work in these regions, and since I have been longing for many years to see you, I plan to do so when I go to Spain. I hope to visit you while passing through and to have you assist me on my journey there, after I have enjoyed your company for a while.*

(There are many more examples; ask, and we can send you a list of scriptures to study on the topic.)

All of this is not to lay a burden upon you, but to challenge you to share in the blessings of helping to fulfill the Great Commission. After all, it's the only thing that Jesus asked us to do that is a fulfillable and compleatable task! Though not in most of our lifetimes, but soon. According to many Bible agencies, within two decades a translation project will have been started in every viable language in the world. Within the following two decades, every person on the earth will have access to some scriptures in their own tongue. Christ said it in Matthew 24:14 *"And this gospel of the kingdom will be preached in the whole world as a testimony to all nations, and then the end will come."* And we believe it.

Looking forward to the end,  
In Christ's Service,



Pippen and Cymar are anxiously waiting for our return home !



## Prayer Concerns

- Safety for our traveling.
- That God bring people together with us who would help fill in the gap between our budget and our current support.
- Pray for the construction of PBT's new offices in Dallas.
- Pray for workgroups who will be coming to help construct the new offices for PBT.
- Pray for the healing of Josi's shoulder. She has been experiencing pain and may have a damaged rotator cuff.
- Several of our friends are looking for work, especially Bernie and Joe.
- Pray for funding that will help defray some of the major expenses we've recently had, especially taxes, insurance, car repairs, and the budget for this trip. Also, there may be several medical expenses in the near future.

Would you like to help with the construction of PBT's new offices? Contact us for information on how you can bring a work team to share in the construction.