Greetings from the President!

(Dr. Jason Koppen)

For years now a scripture passage that has challenged, encouraged, and guided me most is Matthew 6:19-21:

“Do not store up for yourselves treasures on earth, where moths and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

Storing up “treasures in heaven” requires living in light of eternity—making eternally significant decisions regarding the investment of our time, treasures, and talents. Only God, the Word of God, and the souls of people last forever and are eternally significant.

It is a true joy to be investing in eternity here at the Indian Bible College: investing in the souls of people through pouring the Word of God into their lives, by means of God’s Spirit. This newsletter is dedicated to helping you understand more about the “how” and “why” of Indian Bible College’s ministry. In most areas, IBC is healthier than it has been in many years, yet we are at a critical stage regarding the school’s financial future. The quiz below is a fun way to gauge your understanding of the school and lead you into the articles that explain our current status. Grab a pen and see how you do at the “pop quiz!”

How much do you know about IBC?
Take the quiz below and find out.

1. In addition to training Native students for evangelizing, ministering to, and leading their people, IBC has always had a secondary purpose of training other ethnicities for ministry to Native peoples. (True or False)

2. One of the greatest miracles of the Indian Bible College is that it functions as an independent, denominationally unaffiliated mission. (True or False)

3. How many of the three participants in the Native Discipleship Program were very satisfied with the first semester of the program? Choose one: A. None, B. 1, C. 2, or D. 3

4. What percentage of the school’s operating costs are paid for by gifts and donations? Choose one: A. 37%, B. 55%, C. 72%, or D. 96%

5. Which of the following methods does IBC use to maintain a high standard of integrity and accountability in its finances? Choose one: A. Multiple staff members intimately acquainted with the finances. B. Multiple board members intimately acquainted with the finances. C. An annual audit performed by an outside accounting firm. D. Membership in several organizations that validate IBC’s financial integrity, or E. All of the above.

6. Ministries that mention financial needs are demonstrating a lack of faith. (True or False)

(answers are in bold in the enclosed articles)
What percentage of the school’s operating costs are covered by gifts and donations?

72% of IBC’s general operating costs are paid for by gifts and donations. The school functions primarily as a mission. This is a crucial part of who we are for two reasons:

1. Native Americans often have significant financial limitations. An expensive Bible education is usually out of the question.

2. We are committed to helping our students graduate debt free. Debt can keep prospective pastors, missionaries, and ministry workers from following God’s leading. Unfortunately, debt among Bible college graduates nationwide is on the rise. Graduating students debt free is not easy, however; student costs need to be offset by gifts and donations. The box below shows how this works out. The TOTAL ACTUAL cost per student for one semester at IBC, excluding staff salaries (which is a separate account) is $6,969, making the amount subsidized by gifts $5,019 (72%). Currently our expenses are $2,500 per month more than our income, which is nearly half the deficit we were running three years ago. Because of diminishing reserve funds we need to eliminate this deficit within the next six months.

<table>
<thead>
<tr>
<th>Cost per semester to educate and house a fulltime student</th>
<th>$6,969</th>
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<tbody>
<tr>
<td>Portion students pay:</td>
<td></td>
</tr>
<tr>
<td>Fulltime tuition &amp; fees</td>
<td>$830</td>
</tr>
<tr>
<td>Average housing cost (dorm &amp; family units)</td>
<td>$1,120</td>
</tr>
<tr>
<td>TOTAL:</td>
<td>$1,950</td>
</tr>
<tr>
<td>Amount underwritten by gifts and donations to IBC’s general fund</td>
<td>$5,019 (72%)</td>
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Would you prayerfully consider joining the IBC financial team? The school cannot continue to provide education to worthy Native students and prospective missionaries at this cost without a small army of supporters. Whether or not you are already a supporter of the general fund, please pray with us that God would supply the total amount needed to cover the deficit. Thank you, and praise be to God!

THANK YOU... to everyone who has been and is a part of the Lord’s provision for the financial needs of the school and its students! We praise God for you and pray for you frequently! Also, if you’re excited about the new property, you can take a “virtual tour” of the new facility by going to our website at www.indianbible.org/invest.html or going to the homepage and following the link.

Maintaining Financial Integrity

Indian Bible College is committed to a high standard of integrity in all areas. In finance, we have three staff members and two board members who are consistently, actively aware of financial matters. In addition, an independent auditor examines the school’s financial records annually. IBC also maintains membership in two organizations dedicated to ensuring the integrity of the college. For many years the school has been a member of the Association of North American Missions (ANAM), which performs a review of the entire institution every five years. Beginning in 2006 the school also became a member of the nationally acclaimed organization, the Evangelical Council for Financial Accountability (ECFA).
Five New Additions to the IBC Family!

Nate (top left) comes from Washington state. His background is Cherokee and African American but he was adopted into an Anglo family. Nate has joined the Native Discipleship Program and is currently looking for work while taking several classes.

Chuck (top right) is Navajo and comes from Tuba City, AZ, though he has lived and worked in Phoenix for a number of years. Chuck desires to serve the Lord in full-time ministry.

Donna (near right) is Navajo, also from Tuba City. Both her parents are graduates of the school. Donna would like to serve as a missionary in Mexico.

Brittney (bottom right) is interested in pursuing full-time ministry to Native peoples. She also calls Washington state home.

All the way from the UK, Hazel (bottom left) hails from Britain. She heard about IBC through a mission organization. She is interested in working in ministry to Native Americans after graduation.

From our inception this has been part of our stated purpose: to train future missionaries to Native people. Currently we host three Anglo students who are preparing for full-time ministry to Native peoples.

Evaluations From Last Semester’s Native Discipleship Program Are In!

Of the full-time Native Discipleship Program (NDP) participants last semester, all three evaluations were positive. This was our first semester in the development of a program for young Native men who are seeking more in-depth accountability and mentoring than they would receive as students (see article in last newsletter). Here are some quotes from their evaluations: “I didn’t receive the type of chastisement which resulted in giving up, but in getting up.” “I have overcome my addictive behavior and have gotten rid of hidden idols in my life.” “I know I have grown spiritually. Very much so.” “I hope to be able to apply this system to future discipleship opportunities.” IBC’s new discipleship program is off to a good start!

The Miracle of IBC . . .

It is true that one of the greatest miracles of the Indian Bible College is that it functions as an independent, denominationally unaffiliated mission. The infrastructure for funding, staffing, and recruiting has all been developed without any denominational support. In this way, IBC is the only school of its kind in the country.
Following a Biblical Precedent

By Martha Gushee, Editor

What a fascinating example of faith George Müller (1805-1898) provided the world! Though he determined to tell only God of the financial needs of his orphanages, over the course of his lifetime God honored Müller’s faith by supplying the needs of over 10,000 orphans in his care. But is this the norm?

What about organizations that actively solicit funds? Is Müller’s approach the only God-honoring approach? According to Scripture, Müller was not wrong to bring the needs of the ministry to God alone, but he was free also to inform people of specific financial needs.

A more normal pattern is modeled by the Apostle Paul. He not only accepted unsolicited funds from churches or individuals but intentionally requested their assistance (Romans 15:20-24; I Cor. 16:6; II Cor. 1:16). This did not demonstrate a lack of faith on his part.

It is a wonderful testimony to allow God to supply the needs of a ministry without any solicitation from man, but making needs known to interested individuals is generally the method God uses. The only caution given in Scripture is that we not become a burden to one another (II Cor. 11:7-9; 12:13; I Thess. 2:1-12; II Thess. 3:6-15).

That is one thing I have always appreciated about IBC. One could never accuse the College of sending too many appeal letters! We keep our correspondence to a minimum and rarely mention finances. But we are free to let you know about the needs so that if God has called you to join us financially, you will have the information necessary to do so.

I personally appreciate knowing what the needs of an individual or ministry are, at least from time to time, in order that God might use me to partner with them if He calls me to that. In this issue we are making our needs as a school known to you so that if God is calling you to join us financially, you will have that opportunity. Our trust is ultimately in Him, for He is the supplier, whether through you or through someone else He has called.

Please pray with us that God would raise up new supporters during Jason’s trip to the Northwest Feb. 11-March 27.