

# NOV **Thank You!** Report on Finances:

|             |                 |             |                 |
|-------------|-----------------|-------------|-----------------|
| <b>EXP:</b> | <b>\$67,341</b> | <b>INC:</b> | <b>\$08,320</b> |
| Family:     | \$00517         | Gifts:      | \$08,095        |
| Ministry:   | \$01,551        | Hon'ium:    | \$00,205        |
| 2008 Debt:  | \$65,273        | Interest:   | \$00,020        |

BLC 2009 STATUS (Not Incl. Sponsorships):  
 2009 INCOME:\$76,798/EXPENSES:\$142,071  
 54% {- \$65,273: TOTAL OUTSTANDING}  
 PAID DEBT PRINCIPLE LAST MONTH: \$6,252

## Special Projects

THREE  
 NEW BLC JEEPNEYS:  
 NEED: \$30,000  
 RAISED: \$2,315



PICKUP: GOAL: \$14000  
 RAISED \$9800

BLC CHILDREN'S



EMERGENCY MEDICAL FUND

*“A generous man will prosper; he who refreshes others will himself be refreshed”. –Proverbs 11:25*

**BLC'S MEDICAL FUND IS AN ANSWER TO PRAYER FOR MANY FILIPINOS**

### International BLC Sponsorships (801-BLC)

The BLC (*Barner Learning Center*) International Student Sponsorship Program is an opportunity for Filipino children who otherwise might not be able to afford a quality Christian education to obtain schooling at no cost to their families through the “adoption” of their financial schooling obligations by international supporters. For support of those at ages 2 through 15, the fee is \$25 (P1250) per month.

**Each Sponsorship covers the following:** *tuition, enrollment, books, registration, dental checkup, insurance, medical checkup, ID card, instructional materials, PTA & library & campus fees, school publications, graduation fee & gown, field trip transportation costs, boy/girl scout membership & uniforms, gym fee, and basic school supplies (notebooks, pencils, etc.).*

*Please send to Paul M Barner Ministries, Inc. (address below)*

**PLEASE PRAY: FOR GOD'S PROVISION TO BLC'S FRIENDS WHO SACRIFICIALLY GAVE TO REDUCE BLC'S DEBT IN 2009.**

**PRAISE GOD!: BLC WILL HAVE ITS \$100,000 DEBT HALFWAY PAID UP BY 2010!**

**SCOUTS: EATING ON BANANA LEAVES, PLAYING TUG O' WAR, RECEIVING AWARDS...**



# -2009- Pepper\*

\*PEPPER=Paul and Elvie's Prayer & Praise newslettER

**Paul M. Barner Ministries  
 Philippine Church Planters  
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**DURING THEIR THREE-DAY CAMPING, BLC'S 500 SCOUTS LEARN OUTDOOR SURVIVAL SKILLS AND FORMATIONS.**

*Email Address:*  
[BLCKIDS@YAHOO.COM](mailto:BLCKIDS@YAHOO.COM)  
[www.barner.org](http://www.barner.org)

*Field Address:*  
 Rev. Paul, Elvie, PJ & Abigail Barner  
 Barner Learning Center  
 PO Box 82,224, Davao City 8000  
 PHILIPPINES

*Support Address:*  
 Paul M Barner Ministries, Inc.  
 18 Eileen Drive  
 Rensselaer, NY 12144 USA



**RECENTLY, A RETIRED SPANISH FRIEND IN NEW JERSEY, USA, SENT TWO LARGE BOXES TO BLC. INSIDE WERE NEARLY 100 PLASTIC BAGS, FILLED WITH SCHOOL SUPPLIES FOR THE BLC KIDS. ALSO INCLUDED WERE COLORFUL HAND-SEWN BOOK BAGS FOR THE STUDENTS!**

**GOD WILL SUPPLY**

*“Where did the BLC debt come from?”*

My friend was amazed that our BLC school could possibly dig itself so deeply in debt. So I explained what had caused the deficit. “On January 1 of this year, BLC owed \$100,000. The debt came from three sources: the typhoon, construction and mortgage payoff.”

Estimating the regular supply that God had provided in 2007, I realized that BLC could save half a million dollars in interest, penalties and government incentives by paying off our mortgage in full. So we borrowed \$20,000 from a friend. When combined with special gifts from friends, we paid off the mortgage in full.

Then I noticed that we had enough donated for generous friends that we could construct BLC’s third floor, but not yet enough for the second floor. When the fuel prices shot up, combined with the soon-to-be-established increase in minimum wage and materials, we decided to “bite the bullet” and borrow so we could finish off both floors. Once again, in the long run we would be saving thousands of dollars.

But the real clincher was the typhoon which hit the Philippines in June of 2008. When the typhoon hit, the destruction was astronomical. Since we were already in debt, we had to be creative in where to find funds. We asked BLC’s 50 employees if we could give part of their salaries in the form of groceries, which we’d charge on our credit cards. We borrowed from PJ and Abby’s college fund. We started to charge BLC’s 7 busses’ gas with credit instead of cash.

We got through those challenging months, yet our debt was our next barrier to overcome. The goal was to pay it off in two years, from January 1, 2009 to January 1, 2011.

Now, God has spared us more catastrophes. Many have given for debt reduction. By January 1, 2010, at our half-way point, our debt will be halfway paid off, at \$50,000! God is good!

You too can trust God to conquer any obstacle that comes across your path, be it financial, physical, mental, emotional or spiritual, God is still all-powerful!



**NEAR THE PHILIPPINES’ TALLEST MOUNTAIN, AN 8 HECTARE PROPERTY MAY SOON BE BOUGHT BY A FRIEND TO BUILD A HIGH SCHOOL AND STREET KID RESORT.**

**DECENTLY AND IN ORDER...BUT FUN!**

*“Let’s make this fun!”*

John is the owner of a large shopping mall in Davao City. I approached him to be one of the speakers at the upcoming 250-delegate DCL seminar on “Robert’s Rules of Order: Parliamentary Procedures.”

Many organizations use Robert’s Rules of Order in business meetings of civic clubs, church board meetings and corporations, both large and small.

DCL (Davao Christian Leaders Foundation) chose me as the chairman of the program. I selected five speakers for the half-day event, slotted for November. The event had originally been planned for June, but I was out of the country then, so they postponed it.

The mall owner was a good choice, since he focuses on making things interesting. His idea was to role-play a business meeting, with the actors primed up ahead of time. One would be a “yes man”. Another would be stubborn. Another would be a millionaire who’d donated much to the corporation and felt he had control. Yet another would be an argumentative man who always had to be corrected by the presiding officer. Praise God for the success of this event!



**BLC’S RECORDER “FLUTE” TEAM RECEIVED AN AWARD AS THEY COMPETED AT A JAPANESE SCHOOL IN DAVAO.**

**KIDS’ CLUBS**

*“Hmmm, will I join sports or music or chess?”*

At BLC, 94% of our student body is dirt poor. All but 30 of the kids have their entire education paid for by sponsors around the world.

While we provide free schooling, medical aid, transportation, clothes, books and toys, there is yet one other area where we challenge the kids: social interaction. The students can choose their extracurricular activities. Many of these poor kids excel in these areas.

Rarely have the well-to-do preppie kids from private schools had to compete against poor kids like ours from BLC. Therefore they have never really experienced the fierce competition that these “underdogs” provide.

All the private schools of Davao are brushing up on their music, sports and chess teams, since they know that BLC has won many of these competitions hands-down for the past three years. Go team, go!

By the way, if you can think of a good mascot and/or alma mater school song for BLC, please let me know at blkids@yahoo.com.

**MISSIONS**

**DO YOU HAVE A CHRISTMAS MISSIONS PROJECT? THESE ARE SOME NEEDS THAT WE HAVE NOW AT BLC:**

- Metal gym pillars: \$1,000**
- 3 Jeepney-buses: \$30,000-----Tables for I.Arts: \$650**
- 435 desk-chairs: \$14 each----17 Wall fans: \$45 each**
- H2O compressor: \$800-----Teachers’ mailboxes: \$360**
- Library computer/printer \$479**

**YOU KNOW YOU ARE A FILIPINO IF...**

*...the traffic in front of stores is three lanes deep, due to jeepneys’ picking up passengers.*



**THESE HUSKS FORM THE SPONGY WATER SOURCE FOR BLC’S ROOFTOP GARDEN.**

**THE BLC PARENTS GATHER COCONUTS HUSKS FROM THE WILD.**

