

## **EVERY ISSUE FEATURES** Chairman's Corner **Among True Champions** Bruce Eagleson David Watkins Side by Side Convention Bloopers and with Steve & Ginger Graces Mary Shenk Wayde **Building a Winning Team** The Prayer Closet: The Friends in Disguise Sue Eckert Have YOU Read Anything Good Lately? Laure Covert You Did a Good Job John Notgrass Adjusting the Pace to Slow Sheila Campbell **Teaching Kids to Manage** Money Pays High Dividends Kara Rozendaal CONTENTS

## Chairman's Corner

## Last month

By Bruce Eagleson

child number four graduated from college. I have been teasing her that

I gave up a new Corvette in return for her education at a private school. This has reminded me that the Eaglesons did college differently than most of our friends. I wanted to share what we did in hope that it

Let me make clear that like most homeschool families we value education highly. There are six of us in the immediate family: Mom, Dad, and four children. We have the following degrees: six high school diplomas, one associate's degree, six bachelor's degrees, two master's degrees, one PhD, and one MD. So how are we different?

First of all we have always believed that character trumps knowledge and degrees. Therefore we decided that we would not pursue "brand name degrees." Harvard and Yale would not be in our portfolios (even though Harvard invited our oldest to apply.)

We believe that our children will be in the world. Mary Ann was careful to prepare them with a good understanding of fallacies, heresies, cults, and false religions. They can hold their own against the falsehoods that dominate college campuses.

On the other hand the reasons that caused us to homeschool don't go away because our children turn 16 or 18. Thus we still want to guide and direct them as long as we are able. This leads to

## Rule One: children should communte to college.

Commuting lets our children have support from us. They also have far less temptation, and it is cheaper. Plus they can remain involved in our church.

There are some modifications to this. God's calling overrides my rules. If God calls you to be a missionary pilot, you may need training that can't be obtained locally. If the call is certain and requires training that requires living away, then you may not be able to fulfill rule one.

It is sometimes difficult to know God's will. One of the tests we use is to ask the question, "Has God supplied the resources for this?" Hudson Taylor, founder of the China Inland Mission, used to say, "God's work, done in God's way, will not lack God's resources." This is the foundation of the next rule.

## Rule two: don't borrow to pay for college.

We have chosen not to borrow for education. If the financial resources weren't in sight, we changed

We have followed this rule carefully. All of our children graduated debt free. This has further reduced our temptation to attend brand name schools. It has also helped with the commuter rule.

Many young adults now graduate with debts exceeding \$50,000. This takes many years to pay back and also prohibits some important career choices such as missionary and full time church work.

There is a cost hierarchy to school that runs roughly like this (from least expensive to most):

- CLEP testing
- Community college or distance learning
- (Not all distance learning is inexpensive, but it can be a very good bargain.)
- State schools
- Private schools
- Ivy League schools

One of our children got a bachelor's degree for about \$7,000 total. The most expensive bachelor's degree we got cost about \$60,000, even though it was considerably discounted off the sticker price.

The disparity in cost is what got me wondering about whether it was better to have a private school degree or a new Corvette. Fortunately we were in a position to pay cash for the degree, but I am certain that it would not be worth being in debt for 5-10 years to have this degree.

The good news - I don't need to worry about someone opening their door into my new red Corvette.

## BOARD OF DIRECTORS

Bruce and Mary Ann Eagleson, Doug and Nada Rothgaber, Brad and Kathy Bastedo, Steve and

Mark and Corie Moore, John and Leisa Campbell, Pat and Maria Pietrak, Travis and Suzanne Z

## MAGAZINE EDITOR

## CO-EXECUTIVE DIRECTORS

Homeschooling information, contact: CHAP 231 N. Chestnut St., Palmyra, PA 17078 Tel.: 717-838-0980 Monday-Thursday

## Article Content

The ideas and opinions of the authors are their own and do not necessarily reflect those of the CHAP Board, its members and/or representatives unless specifically stated. Reprint permission is required for any and all content by prior written request only.

Writer's Guidelines:

Scripture References
Unless otherwise noted, Scripture taken from
the HOLY BIBLE, NEW INTERNATIONAL VERSION\*. Copyright © 1973, 1978, 1984 International Bible Society. Used by permission of Zondervan. All rights reserved.

CHAP MAGAZINE Summer 2013 / VOL. 25, NO. 2 | © 2013 All right

Parents Steve & Ginger Wayde

Children Joel, Asher, Molly, Ruby, & Bethany

Hometown Elizabethtown, PA

Activities We enjoy playing strategy games as a family. Outdoor activities are also favorites like biking, hiking, swimming, camping, sledding, and eating s'mores.

How long have you been homeschooling and what was one of the main reasons you chose to homeschool?

We have been homeschooling for six years. We want to disciple our children in the Lord and grow together as a family.

## What have been your most helpful resources?

Talking to other homeschoolers. There is a wonderful encouragement that comes from making a connection with another homeschooler through shared challenges and victories. Networking is key! Attending the CHAP Convention each year has been a great bolster to our determination. We have been inspired and encouraged countless times from the speakers we have listened to - urging us on, not only in our homeschooling, but also in our spiritual growth.

What educational philosophy/curriculum do you follow?

We read a lot! And strive to apply a biblical worldview to all situations. Character training is also a focus in our homeschool. Academically speaking, we use Sonlight, Math-U-See, Apologia Science, and First Language Lessons with WordlyWise.

What has been one of your highlights in homeschooling?

It's wonderful to see all the "light bulb" moments as children learn and grow. But the best times by far are the ones where your child chooses, on his own accord, to use the good character traits you've been working so tirelessly to instill in him. There is great reward in that - treasure in heaven.

What was your favorite field trip?

In 2011 we went to Jamestown, Williamsburg, and Yorktown. We thoroughly enjoyed all the history we encountered there. It is an especially fond memory because it was totally a surprise for the kids. They had no idea we were going until we were in

What was one of the funniest things that have happened during a homeschool day?

The kids' impromptu plays are hilarious. The most recent have involved over-sized Hershev Kiss Character shoes and gloves. It's fun to see how the current history topics come out - like the Native American skit complete with construction paper fire after our Jamestown trip.

What have you found to be challenging in homeschooling?

Toddlers and infants are some of the greatest challenges to the homeschool day. Coupled with children who don't necessarily "love" school, some days are rather draining. The relief comes from knowing we are doing God's will and that "He is our strength and our song" (Psalm 118:14 - ESV).

What advice would you give to someone who has just begun homeschooling?

Pray. Discuss and write down your goals. You will need to come back to them when the going gets rough. Pray. Connect with a local support group or co-op, which can be very helpful and encouraging. Did I mention pray? Attend the annual CHAP Convention to be revitalized and rejuvenated!



David M. Watkins

The sight was stunningly magnificent! We were spending a day sightseeing after attending the first Global Home Education Conference (GHEC) in Berlin, Germany. Large rooms in the Pergamon Museum displayed many archaeological finds which had been moved there from various places in the Middle East. They included temples of false gods and their worship artifacts, and crumbling stone sculptures depicting armies supposedly protecting them. I could not help but make the obvious contrast in my mind between the false gods worshipped there and the one true eternal God who is the great "I AM." The false philosophies were crumbling, were full of cracks, and needed to be propped up by man. The Lord Jesus Christ, who is the true living Savior, is totally selfsustaining and protects His own.

Entering one room, I unknowingly had walked through the famous Ishtar Gate. As I turned around and saw the structure which originally stood at the entrance to the ancient city of Babylon, I was amazed at its size! Painstakingly transported and rebuilt brick by brick as it had been constructed centuries ago, the beautiful walls of blue-glazed bricks contained sculptured insets of lions and other beasts. Through that gate had walked the Old Testament heroes Daniel, Shadrach, Meshach, Abednego, Mordecai, and Esther. I felt honored for the moment to stand where these faithful and true spiritual champions had once stood.

Then I realized that by attending GHEC, I had just been in the presence of modern day heroes - parents from around the world who are committed to homeschooling their children even during persecution. What a privilege to fellowship with true champions. They are the kind of parents whose convictions can be passed on to their children, and those children will be the future "Daniels" who will impact their world for Christ.

My attendance at the GHEC was made possible by a generous family which has a heart for missions and Christian home education. They gave funds to send me to represent the United States and to encourage international homeschoolers. Their investment was well worth it, as several attendees thanked us for participating and mentioned

that our presence and involvement showed them that they were not alone in their struggle for homeschooling freedom.

AMONG

CHAMPIONS

There were approximately 175 people from 30 different countries who participated in the Global Home Education Conference on November 1-4, 2012. Most were already home educators, but some were there to gather information so they could begin teaching their own children.

The conference was mostly presented in English since that is considered the main international language; but there were some speakers who spoke in German, so we had the new experience of listening with headphones to hear it translated into our lan-

There were political leaders from Germany and Russia who had come to learn more about homeschooling and support it as an educational option, which attracted the radio and television media. Cultural differences were set aside for the greater purpose of discussing home education freedoms,

experiences, and strategies. Although most of the participants had some sort of Christian background, non-Christian homeschool families were also represented. With the wide variety of people present, we saw firsthand their struggles to be free to homeschool.

We were in "their world" and heard "their stories."

My wife overheard one person asking, "Why did these Americans come? They don't know what we're going through." They did not realize that 30 years ago we were in similar situations, not having the freedom to choose the appropriate education for our children. Just like a few at the conference, some of our families were broken up by government officials removing children from our homes, imposing fines, and putting the parents in jail for home educating their children. During a panel discussion in which I was a speaker, I was able to share about the struggles that we in America had during the battles to secure our homeschool freedoms. I believe my account gave them new hope.

We heard testimonies and pleas for help. One homeschool dad of seven children told how his parents were persecuted by the Nazis because they hosted Christian gatherings, and now he is persecuted by government authorities for homeschooling. Another dad shared that they needed encouragement to keep up the fight to home educate and gave suggestions as to how we could help. He emphasized that it was crucial

Would you lend a hand? It has been so long since we in the United States have had to struggle to gain the freedom to homeschool that we now take our freedom for granted. There are new dangers on the horizon for families and homeschoolers. We need to pray for wisdom for ourselves and for global homeschoolers. Our work is cut out for us.

for them to know that they are not alone.

This article first appeared in the December 2012/January 2013 edition of The Paper MA-CHE, the bi-monthly magazine of the Minnesota Association of Christian Home Educators (MA-CHE). It is printed with permission of the author.

David Watkins (BA, MDiv) is Executive Director of Minnesota Association of Christian Home Educators (MACHE) and pastor of Heritage Baptist Church in Blaine, Minnesota. He also serves on the Board of Directors of the National Alliance of Christian Home Education Leadership. David and his wife Linda began home educating their eight children in 1986.

# C Bloopers T Graces

by Mary Shenk

Well it's all over. The 27th Christian Homeschool Association of Pennsylvania (CHAP) Convention has come and gone. A year of planning and preparing - over in such a short period of time. Kind of reminds me of dinner time in our home. Cook and prepare for an hour or so, and two boys can inhale it in ten minutes!

I could sit here and write about how wonderful and grand the Convention was (and I do think it was a good Convention), or I could complain about the things that went wrong (whether our fault or otherwise.) But I think that I will choose to tell you some stories of what God did that weekend and how He showed us that He is the One that, in the end, actually pulls it all together for His glory and our benefit.

It was Thursday morning, May 9, when I was awakened by my oldest son knocking on our door with a picture of a plume of billowing smoke and fire. A diesel truck had flipped and exploded on the overpass to the Farm Show Complex. We hurriedly got ready and made our way as fast as we could to the Farm Show. What typically takes 10 minutes took us 50 minutes, and we were fortunate to know the area and alternate routes to get there.

We arrived at the Farm Show to find the decorator there with only two helpers. (He typically has 20-22.) At this point I knew that God was reminding me that He was in control. I could choose to become frantic and worry, or I could continue to walk obediently and watch Him work out the details. Because of the accident I had the opportunity to talk with our decorator at least twice about the Lord. Awesome.

Midway through the day, we learned that the bridge had been compromised and would need to be demolished and that Route 81 was closed in both directions. Try as I might, I was unable to get on the computer to send out an alert or directions until late that night. But God knew about that too and made sure that many people were able to see it. Our vendors made it in slowly, but safely throughout the day, and several with their own special God-sighting stories to tell.

Friday morning arrived, and we were trying to be as prepared as we could for the different scenarios that we might face due to the traffic issue. We were just about to open the doors when a volunteer came and told me that we were missing the bags that we hand out to attendees. Yep, another one of those situations that I could not control. I thought through the process of obtaining the bags and knew that I had accomplished what needed to be done. A few calls to different staff at the Farm Show assured me that they did not have the bags. In God's grace, we were able to locate them after about an hour through the good work of another amazing volunteer. God had yet again taken care of a situation that didn't appear to have a good solution.

Later in the day one of the video projectors (that I thought we had fixed) was continuing to give the speaker trouble. As I stood there with her husband I had no clue what else to try. (We had already switched out

projectors.) I was having a hard time raising anyone that was able to come and help, so again I was at a point of not being able to do anything. I started to pray, and as I turned around I just happened to run into the tech person for the company doing much of our audio-visual. I suppose that one could argue that he was scheduled to be in the building for the day to take care of our needs, but he could have been in several different places. Yet there he was and with plenty of time to get extra cables, and if necessary, a different projector in time for the next speaker. I

was so thankful again for a God that knows what we need,

I could go on and tell you about the countless volunteers who outdid themselves in serving beyond their job descriptions, the opportunity one of our Convention Committee members had to share the Gospel with a Muslim lady, and how God took care of many other situations, but I would fill the whole magazine! The takeaway for me this Convention is that while God does call us to be faithful and obedient, He alone is to receive all the glory. It's not by our might or power but by His Spirit.

I am praying that you were refreshed and encouraged and reminded of the reason that God has called us to homeschool (disciple) our children. Walk in obedience, trust Him, and find your strength in Him.

Mary is married to her best friend Duane. They have homeschooled both of their sons (Jeremy and Derek) since the beginning in the style of Charlotte Mason. Jeremy is now married to his sweet wife Amanda, and granddaughter Skylar was born a year ago. Derek is heading into his junior year of high school in the fall. Spending time with family and friends, working with kids, being outdoors, traveling, and riding motorcycles are some of their favorite pastimes. Mary enjoys helping and mentoring moms on their homeschool journe



\$50/person

Single occupancy standard room

\$70/person

Single occupancy junior suite

\$40/person

Double occupancy standard room

\$60/person

Double occupancy junior suite

\$25/person

Local Resident - no hotel accommodations

The Renew Conference is returning this year once again on November 1-2, 2013! We are happy to have Doug Bartsch returning this year as our guest speaker. This is a weekend meant to equip you as homeschool leaders (past, present and future). Those that attended last year were invigorated and encouraged by the sessions and by the time

(Your spouse is encouraged to attend the conference with you)

November 1-2, 2013 at the Best Western Plus Harrisburg Airport Inn

http://book.bestwestern.com/bestwestern/US/PA/Middleto wn-hotels/BEST-WESTERN-PLUS-Harrisburg-Airport-Inn---Su ites/Hotel-Overview.do?propertyCode=39097)

Guest speaker Doug Bartsch

Break out sessions, Q and A time and more

Registration will open in early September

Please no children with the exception of nursing infants.

www.chaponline.com/renew2013

Isaiah 40:28-31

## **Convention**

- Our Scholarship Contest Winners were Molly Rupert (1st Place) of Shickshinny, PA, and Allen Leach (2nd Place) of Boiling Springs, PA. Molly will be attending Valley Forge Christian College for Digital Media. Alan will be attending Embry-Riddle Aeronautical University for Aeronautical Science (Aviation). Congratulations and best wishes to you both!
- Once again the CHAP 2013 Giveaway Card was a positive experience for both attendees and vendors. Participants were able to enjoy visiting vendors that they might not have sought out and were encouraged. Our winners of the Giveaway Card were: Jeremy Damiano - one week of camp at Miracle Mountain Ranch; Trina Mowery - one week of camp at Spruce Lake; Hannah Vega - 2 tickets to Sight and Sound's Noah; and Laura Yankelitis - Google Nexxus 7. Congratulations!

# **Building a Winning**

## by Doug Bartsch

Everyone wants to be part of a winning team. For those that love football, you know of the storied history of the Pittsburgh Steelers franchise. Leaders want to lead winning teams. Team members want to serve on winning teams. A winning team is often more skilled and successful than the combined efforts of the individuals that comprise

But how do teams become winners? Do some teams just win or is there a formula for winning teams? Can winning teams be intentionally formed? Leaders can have a greater impact on helping a team "win" than they often realize! This is especially true if you are the leader that is first forming the team or trying to get an existing team back in the win column.

During the Christian Homeschool Association of Pennsylvania (CHAP) Leadership Retreat on November 1-2, 2013, I will be sharing some insights that can help you lead your team toward becoming a winning team. The subtitle of the Retreat is: Learn to recruit, coach, teach, train, and mentor a winning team. Our sessions will focus on preparing for and leading your team to win at whatever it is called to do. Let's take a sneak peek...

To build a winning team, leaders must prepare for that team. Leaders must design the team for success. This requires some up front effort from the leader. As you know the people that are on your team are important. Here are some questions we will answer to help

8 | www.chaponline.com · Summer 2013

you build a winning team. How do you know who to ask to be on your team? What is the best structure that is both functional and allows for growth? What expectations do you have for team members? What core competencies must they possess? What type of team culture are you trying to establish? What is your process for identifying, enlisting, and training new team members to be successful? How do you invite them to be on the team? To build a winning team we must be more intentional than making an announcement asking for help.

Once leaders have a team in place, the leader must lead the team effectively. This requires intentional and strategic processes to ensure communication and wise decision-making. You must think through these important questions. How do you best utilize the experiences, perceptions, and wisdom of every team member? How do you ensure healthy communication between the team members? How do you have effective and productive meetings that last no longer than necessary? The championship teams don't just win in the big game, they first win by implementing the systems that enable their team to win!

In spite of the best processes, teamwork is about real people with real imperfections learning to work together in productive and healthy ways. In every team there will be differences of opinion. Some differences are healthy and lead to better decisions. But how does a leader confront a team member or resolve unhealthy conflict? How can you do everything possible to turn a negative into a positive? Can it be done in a way that improves the relationship and team results? Can you do it without losing your peace and joy? You can establish honesty on your team and confront in a way that frees your team to win.

The CHAP Leadership Retreat, November 1-2, 2013, will be filled with practical training to help you build a winning team - at work, at home, and in your support group. Leadership is an art. You are invited to come grow in the skills that will improve your leadership. To register for the Leadership Retreat go to <a href="http://www.chaponline.com/">http://www.chaponline.com/</a> renew2013/ Registration will open online in September.

> Doug Bartsch is the husband of Kim and father of Spencer and Bailey. Sensing God's call to ministry from an early age, Doug and Kim founded His Place Family Church in 1994, a growing ministry they continue to lead. Prior to launching the church, Doug spent over ten years as an accountant in public accounting and in a major corporation. Over the past ten years Kim and Doug have enjoyed homeschooling their children. Doug's hunger to develop as a leader has been enhanced by life experiences and great mentors.



## The Friends

When life gives you lemons, make lemonade.

Life is what you make of it.

These two maxims are popular because they deal with the reality that things don't always happen like you want them to. Those who can deal with stress and difficulty without falling apart, blowing up, or giving up, eventually come through it. Even more victorious are those people who determine to use what comes to them to their advantage. As Christians the way we deal with life as it comes to us is crucial to our spiritual growth and to our fruitfulness in the kingdom. As homeschooling parents we want to model and to teach this strategy for life.

A man of God named Clarence Edward Noble Macartney (1879-1957) pastored First Presbyterian Church in Pittsburgh, PA, for twenty-seven years. One of his sermons was entitled, "The Word That Conquers God." I have been enthralled by it. First of all he was an excellent writer. The sermon is biblical, engaging, motivating. Pastor Macartney challenges the believer in Christ to consider the circumstances of life as helpers. Like Jacob, the wrestler, Christians are to lay hold of God in prayer and expect His blessing in the midst of trials.

Here is Pastor Macartney's take on Jacob's prayer. It follows an exposition of Abraham's prayer for Sodom. (Note: The italics are mine.)

"Another man whose prayer conquered God was Jacob. We have the record of that conquest in one of the most mysterious transactions of the Bible. There is something about it that appeals to us because of its very inscrutable mystery, and yet something there that appeals to us because we feel there is something in it that is deeply human. I refer to Jacob's midnight encounter with the angel on the fords of the Jabbok (Genesis 32:24-32).

It was twenty years since Jacob had deceived his dying father Isaac and cheated his brother Esau out of the blessing that belonged to the firstborn. During those two decades, although he had to struggle and fight for it, Jacob had found love, a home, and

prosperity in Mesopotamia, and now as a rich man he is returning to his father's country, when suddenly there falls across his path the shadow of his old transgression. He receives word that his brother Esau is on the march to meet him with four hundred armed men. Perhaps Jacob hoped that Esau was dead, or if living, that he had forgotten Jacob's great sin against him. Now he learns that Esau is on the march to meet him - Esau the cheated and the wronged – who had sworn an oath that he would kill his brother Jacob on sight.

Although distressed and frightened, Jacob's old cunning did not desert him. He divided his people and his flocks and herds into two bands and sent them on before him so that if Esau attacked one company, the other might escape. Then he made his prayer that God would deliver him out of the hand of Esau. He then sent messengers with costly presents to Esau, hoping thus to placate his brother. Having sent his company across the ford of the Jabbok, Jacob remained himself on the other side. "And Jacob was left alone!" This was to be the greatest experience of Jacob's life. It was an experience which came to him when he was left alone. Do not fear your solitary moments. God will come closer to you then than at any other time.

As Jacob stood there alone in the shadows, "there wrestled a man with him until the breaking of the day." Who or what was he? Jacob did not know, but he did not seek to shun the battle or escape the encounter. All through the night the two antagonists fought there on the banks of the little stream. There was not a spectator to view their struggles. There was not a sound save the scuffling of their feet and the panting and labored breathing of the wrestlers. In awful solitude they fought. In the battle Jacob seemed to be getting the advantage so much that his mysterious antagonist touched the hollow of his thigh and put it out of joint. Yet Jacob fought on, gripping his enemy all the more fiercely and tightly.

Then as the morning dawned, Jacob suddenly learned that this midnight wrestler was not really an enemy but a friend. As the angel hastened to be away with the dawning of the day, Jacob gripped him closely and cried, "I

will not let thee go except thou bless me." Then the departing angel blessed Jacob and changed his name from Jacob, the supplanter, to Israel, prince with God, for he said, "As a prince thou hast power with God and with men and hast prevailed."

In that night Jacob conquered God. Mysterious though that narrative is, rich are the treasures we find in it. What opposes us in life, what makes us struggle and pant and labor, is, after all, not an enemy but a friend in disguise. Do not mourn over the hard and difficult experiences of life, over the touches of providence that, as it were, have thrown your thigh out of joint, for in ways that you know not they have made you strong.

Still more is this true of our sorrows and our trials. At first they seem to come upon us with threat and anger, as that mysterious battler came upon Jacob there in the lonely watches of the night on the banks of the Jabbok. But their only purpose is to bless us, change us, to teach us how to pray, to transform our characters. Therefore when these angels in disguise come upon you, hard though the battle is and desperate the encounter, heavy and labored though the breathing of the soul may be, make sure that you conquer God in them. Make sure that you utter the prayer of struggling Jacob, "I will not let thee go except thou bless me."

Strong encouragement for us as we take what the Lord allows and directs into our lives. Have a beautiful Pennsylvania summer. Make lots of lemonade!

Quotation from "The Word that Conquers God" by Clarence Edward Noble Macartney, pages 12-14 of Classic Sermons on Prayer compiled by Warren W. Wiersbe, Hendrickson Publishers, Inc. edition, copyright 1987 by Kregel Publications, a division of Kregel, Inc. P.O. Box 2607, Grand Rapids, MI

Sue Eckert is wife to Tim and mom to seven precious children, four of whom are adults. The Eckerts want God to bless them through the challenges of serving Him in the country of Niger Republic. Sue's e-book, Mamane's Journey: An African Muslim Youth Learns of Christ, is available at http:// masterdesign.org/eckert.html and makes a great family read-aloud.

## Have YOU Read Anything Good Lately?



## by Laure Covert

As diligent homeschool moms we read a lot. We read to our children. We teach our children to read. We read to learn how to be better wives, better Christians, better parents, and better homeschoolers. We read, read, read all school year. Maybe this summer is the time to read purely for enjoyment. Our children watch what we do more than what we say, so if we want our children to pick up a book in their spare time - to "read for pleasure" - as the phrase goes, then we must do the same.

Inspirational author Gladys Hunt challenges us to have "honey" in our own lives so we can give it away to our children. "Many years ago Erich Fromm wrote in *The Art of Loving* that children need two things: milk and honey. Both are necessary to thrive as human beings. Milk symbolizes the necessities - like good food, brushing your teeth, drinking your milk, and plenty of sleep. *Honey* is just as important. *It* means finding sweetness in life, like beauty and goodness that nourish the inner person. Consider your own family 'honey ratio.' If you are going to give honey, it means you need to love honey and have some in your life to give to your children. Where do you find honey? Good books are full of honey. It reminds me of the proverb that says 'Pleasant words are like a honeycomb; sweet to the soul and healing to the bones." (http://tumblon.com/ honey/2/honey-ratio - Gladys Hunt blog post dated September 12, 2008.)

Honey for a Child's Heart and Honey for a Teen's Heart are both excellent resources which offer book lists and inspirational chapters on why children should read, but few people realize that Gladys Hunt wrote Honey for a Woman's Heart for us adults. This wonderful book spurred me to read for enjoyment in the midst of my busy, and sometimes chaotic, life. It has also helped me to climb out of the reading rut I had fallen into in my case British or historical mysteries - and to try reading new genres. We ask our children to do this all the time. Wouldn't they love to see us taking a dose of our own medicine? I recently challenged myself to read a 1930's detective novel, a classic, and a western.

One of the wonderful side effects of homeschooling is that parents learn along with their children and can even surpass their children's interest in certain subjects. Summertime can offer the opportunity to satisfy curiosity about historical figures or time periods. I vividly remember the summer I picked over my local library's juvenile biography section looking for the YWAM Christian Heroes books, which I read one after another. Sometimes I want to read more works from an author the children were assigned to read during the school year. Sequels, series books, and books that the homeschool calendar didn't allow you to finish - all are candidates for enriching summer

reading. A classic can be tackled over the summer, since it takes longer to read. In addition try audio books for vacation trips by car, or read aloud time without the pressures of other school

The wise dictum "moderation in all things" extends to the reading of books. An avid reader, I am learning to discipline myself with the following standards: read good content, read within time boundaries, and read after more important priorities have been accomplished. In my own life this translates into a commitment to read my Bible first in the morning, do the dishes, and turn out the light at a reasonable hour. Reading late into the night is not even a temptation for me when reading books with dense prose, since those books are meant to be read in installments. The Sherlock Holmes detective stories by Sir Arthur Conan Doyle, for example, were written as serial articles in a magazine. My seatmate on a recent airplane trip was a writer who described reading a classic novel cover to cover like "eating a panful of fudge at one sitting. It would not be very enjoyable." On the other hand some books are written to be read during an afternoon on the beach in between applications of sunscreen.

Some of my personal recommendations for summer reading are Neta Jackson's Yada Yada Prayer Group series; At Home in Mitford by Jan Karon which is the first in a wonderful series of wholesome, hopeful books set in a North Carolina small town; City of Tranquil Light by Bo Caldwell, a wonderful missionary story that contains tragedy and historic situations which would, in my opinion, only be appropriate for older teens and adults. To dip into mystery I would suggest The No. 1 Ladies' Detective Agency by Alexander McCall Smith, Brat Farrar by Josephine Tey, and Strong Poison by Dorothy Sayers.

For more information on these titles, please check out my blog on finding hidden treasures in books, www.pineneedlesandpapertrails.com. For those who participate

in social media, www.goodreads.com is a useful website that helps track books "to read" and gives opportunities to list and rate those finished. Also www.goodreads.com has a "friend factor" which offers the opportunity to exchange book recommendations with others.

Happy Summer Reading!

A Sad Farewell: Gladys Hunt went to be with the Lord three years ago at the age of 83. She left a legacy of wonderful reading inspiration for all ages. Although Mrs. Hunt cannot personally update her book lists, it is my hope that Zondervan Publishing will continue that project so that these books can continue to be a rich resource.

Laure Covert and her husband Glenn make their home in Harrisburg, PA, and have homeschooled their three children through many stages. Currently Laure teaches high school level Spanish to homeschoolers and blogs on "finding hidden treasures in books" at www.pineneedlesandpapertrails.com

## **TUTORING SERVICES**

• English/Language Arts

SAT Reading and Writing

DR. IRWIN H. SIEGEL

Phone: 717.273.1256 Email: isiegel53@aol.com 424 Clays Crossing, Lebanon, PA 17042

\* Retired College Professor \* Certified Teacher "Happy to work with Homeschoolers"



**HSF Ambassadors help** families homeschool through hard times.

www.homeschoolfoundation.org/volunteer









# gou did a GODJOB

## by John Notgrass

If you had a child graduating from your homeschool this year it was likely a busy spring - finishing up courses and transcripts, helping with plans for a job or college, preparing for graduation, and worrying about whether you had done everything on your to-do list.

As a homeschool graduate, let me give you a word of encouragement: You did a good job. No, you didn't do a perfect job. The past year, like each of the past 18 years, has had some ups and downs. You're a human being, just like your child. But you did a good job.

rescue him from the consequences. Be like God: gracious and compassionate, slow to anger, and abounding in lovingkindness.

When your child makes a mistake, even if it's a big one, treat him the way you want to be treated when you make a mistake. Remember that when you were young, you were not as wise as you are now. We don't have to learn things the hard way, but as humans we seem drawn to the school of hard knocks. You have taught your child a lot, but he still has a lot to learn

who receive prestigious awards, people who rise to powerful positions—these people are considered successful. In God's kingdom, however, a poor, humble servant may be much more successful than a rich, powerful celebrity.

Success in life means accepting the talents and opportunities God has given us and working with Him to make something beautiful. That something beautiful can be a family, a ministry, a profession, a trade, or anything that brings God glory. Don't worry if your child's path through life looks different

## Success in life means accepting the talents and opportunities God has given us and working with Him to make something beautiful.

You invested yourself in teaching the heart, soul, and mind of your child. You made sacrifices. You endured hardship. You persevered. You made a difference. Now your role as parent is changing - not ending, but changing. Your child needs a healthy relationship with you, even if he doesn't realize or admit it.

You want the best for your child. That's why you homeschooled. That's why you worked so hard as a parent. As your child moves into another phase of life, whether it's a job, the military, mission work, college, or another adventure, everything is not going to go the way you want. Don't let that scare you. Be prepared!

You want your child to make good choices. He won't. Not all the time anyway. If you accept that reality, you won't be devastated when he makes a mistake. Love him through the consequences of bad choices. I didn't say

You want your child to be safe and happy. Life is good. We all have much to celebrate and be thankful for, but life is also full of suffering. We suffer. People we love suffer. Sometimes that suffering is brought on by our own decisions. Sometimes it happens through no fault of our own. Either way, it hurts.

When your child was young, a kiss from Mommy or Daddy made everything better. It's not that simple when we grow up. Financial challenges, health difficulties, relationship issues, questions about faith, uncertainty about the future—all of these can cloud your child's vision and make getting through each day hard. You won't be able to fix all of your child's problems or protect him from all dangers. But you can walk with him through the valleys.

You want your child to succeed.

Our culture defines success in various ways.

People who accumulate a lot of stuff, people

from that of his siblings or your friends' children. If your child is seeking first God's kingdom and God's righteousness, he will be a success. Let him know that you approve of him as a person and that you are well-pleased with his efforts.

Life often seems like a long journey, but we can only live one day at a time. We can't change the past. We can't predict the future. But we can make it through today. You did a good job. But your job is not over.

John Notgrass and his wife Audra are both homeschool graduates. They have one son, Henry, with them, and three children with Jesus. John is a speaker, singer/songwriter, and historical actor (www.JohnNotgrass.com) He is also the business manager for Notgrass Company, a homeschool curriculum publisher that specializes in history, government, and economics (www.notgrass.com, 1-800-211-8793). Copyright © 2013 Notgrass Company.

## ADJUSTING THE Pace TO SLOV

## by Sheila Campbell

As I look back on our school days, some of my fondest memories are of warm afternoons spent on our large shaded porch reading aloud, transported by our imaginations into faraway lands or backward in time. Other treasured memories include early morning nature walks down dusty farm roads armed with notebooks and pencils to attempt to capture on paper the wonders found all around when we paused long enough to look. Even those quiet mornings when everyone was busy with lessons hold a special place in my heart.

However all of the special times during which we slowed down and lived heartily in the moment, the days that were empty of *scheduled* activities and planned events, the days that were not overcrowded with more to do than we could possibly accomplish—those days did not just happen by chance. They were carved out with care; they were carefully guarded and defended against a fast-paced

world that could send us whirling through ou days without pause.

My children still enjoyed field trips, drama, and co-op classes, but we had to choose our activities carefully and say "no" often. Many times it was very difficult to choose between several good activities, classes, and lessons, and there were many semesters in which we found ourselves committed to a schedule that allotted us far less *down time* than we had anticipated. We knew our commitments directly impacted others—particularly commitments to our homeschool group activities—and so we would honor them, but fortunately, most of our commitments were only made one semester at a time. At the end of each semester, we would reevaluate our

I discovered, as the years passed and my children grew into teenagers, that a determination to slow down and savor life usually meant that we were almost continually adjusting the pace. That is not to say that we cannot enjoy a quick tempo at times, but running in place at high speed does not usually move us any closer to our destination. It often just wears us out, and fatigue can rob us of the pleasure we once found in the fast pace of the treadmill.

schedule and make adjustments.

days did not just happen by chance. They
were carved out with care; they were carefully
guarded and defended against a fast-paced

It seems that in our society today there
is a continual push to do more, to accomplish
more. For homeschoolers, there are countless

things to learn and study—enough to fill a lifetime and still never absorb even a fraction of the information available at our fingertips. At the same time, temptations abound that would rob us, both parents and children, of our time. We live in a society that begs to be entertained, a society that thrives on *free time* and often fills our minutes, hours, and days with movies, video games, social media, or some other form of entertainment. Then we wonder why we struggle to keep our focus and have trouble with our memory. With a constant influx of information, is it any wonder we do not absorb more when we never stop long enough to reflect on what we have seen, heard, and read?

The American culture is set on *high* speed, and it is much easier to find ourselves running with the pack than it is to get off the treadmill and slow down, but it is well worth the effort. For our family it meant limiting commitments outside our household, making tough decisions on curriculum choices and topics of study, and limiting some of our media exposure. We actually scheduled time to just sit on the front porch and read. However every family is different, and each family must decide what pace is right for them. The tempo at which each family flows is unique and will ebb and flow at different speeds as the family grows through different seasons. We cannot compare ourselves to one another, but if you feel that life is moving a little fast, maybe it is time to step back and adjust the pace to *slow*.

Sheila Campbell began homeschooling in 1991 and continued homeschooling as a single parent after the death of her husband in 2001. She was also the parent of a special needs child, whom she cared for at home until his death in 2004. Now that her children have all graduated, Sheila pursues her writing, after being a valued member of the THSC staff. She resides in Hale Center and invites you to visit her bloat www.pausingtopraise.com.

This article first appeared in the August 2012 Texas Home School Coalition REVIEW, a quarterly magazine published by the Texas Home School Coalition, Lubbock, Texas, revien@thsc.org, www.thsc.org. It is printed with permission of THSC and the author.



12 | www.chaponline.com · Summer 2013 · www.chaponline.com | 13

## Teaching Kids to Manage Money Pays High Dividends

## by Kara Rozendaal

While preparing a wish list for his sixth birthday, a little boy asked, "Mom, can I have one of those magic money cards?"

His Mom was puzzled, "What card do vou mean?"

He answered matter-of-factly, "You know the kind of card that Mrs. Dunigan has. She slides it in a box to buy French fries, ice cream, and soda. She even gets bunches of money out of machines that she drives to."

This story illustrates how mystical and distorted a child's view can be of money and money management. As we homeschool our three children, trying to teach the basic school subjects can be a challenge. But, honestly, one of the most overwhelming challenges is to teach our kids how to understand money. As with many subjects, there are appropriate ages for the various financial lessons to be learned. Forcing the issue of money management too early will only cause stress for everyone involved. So how old should a child be before you begin intentional financial

training? A five-year-old simply wants to have fun with his or her money, and there is no harm in relaxing and letting them have fun. A child of that age is too young to grasp saving for college or the principles behind tithing. Very young children are primarily learning by our example. We may be the teachers for reading, writing, and math, but the way we spend and save our money is teaching

lessons as well. Oh yes, they are watching us!

Around the age of seven, impulse control becomes an issue for many children. Many of you have been there. Your child "needs" to have the Lego® set. Twenty-four hours later they "need" to have the rocket set, and so on. One method that works well for managing a child's desire to make impulse purchases is to have the child write a list of three things he would buy if he had money. He can post the list in his room. When the

to purchase an item that

require him to

is not on the list, first

child is at the store and asks

between ages ten and twelve by babysitting or doing household chores. This is a good time to begin requiring kids to save half of all of the money they earn. This requirement engrains in them valuable lessons about living on less and saving toward financial goals.

As pre-teens you can also help your children grow in the area of giving. Teach them that what they earn ultimately comes from God, so it's right to give back to God first. Help them to realize that we would have nothing if it weren't for God's provisions and that giving a portion of all we receive is a way of saying thanks and showing obedience to God. Here again your kids are watching what you

return home and revamp the list.

The new must-have item should replace one of the other three items on his list. This imposes a cooling-off period. Typically the excitement of the new must-have item wears off before the child is in the store again, and the list remains as originally penned. Ta-da! Impulse diverted! The child learns a valuable lesson about delaying gratification, and since it was the list that said "no," Mom and Dad can remain the good guys.

Many children begin to earn money

do, and you lead by example.

With teenagers you can step up the money management training. In my experience, 15-year-olds are ready to have more financial responsibility and more indepth instruction. It is a good idea to equip older teens to make good financial decisions prior to handing them the loaded gun of a checking account. I recommend two financial training programs that provide a solid foundation for the financial decisions teens will face: Dave Ramsey's Foundations for Personal Finance, and Crown Ministries' Discovering God's Way of Handling Money. Both are comprehensive, at-home courses that can be completed at an individual pace.

We had our 16-year-old complete the Dave Ramsey course as a self-study at home, and the results were just as we had hoped. In our homeschool co-op, we are requiring the high school students to watch the DVD as a class. In addition we are assigning real life and investment projects and are requiring them to calculate insurance and run debt calculations. These are great ways to help kids become equipped—and feel equipped—to manage their finances.

Finally I suggest allowing children to listen in on some of the household money discussions. I don't believe it is healthy to keep all money matters a secret. It is helpful to inform kids about the reasons your money is allocated in a particular way. It is beneficial for mature children to realize the amount of your house payment. It is valuable for them to make the association that purchases require money and money comes from work. Explain that to buy the item they are requesting requires Mom or Dad to work "x" number of hours.

Like it or not, money has a life-long presence with us and with our children. There is a lot to be gained by addressing the topic

## Bosch Mixers

Grain Mills, Hand Mills. Dehydrators & Juicers Wheat, Oats, Spelt, and many other whole grains.

Order by 25 and 50lb. bags Danner's Country Kitchen Hanover, PA 717-632-3987

with your children rather than avoiding it. I can assure you that the investment you make in teaching your children money management will pay high dividends for years to come.

Kara Rozendaal is a homeschool mom from Prescott Valley, Arizona, with a passion to help other families succeed financially. Her family of five lives on an ordinary income. A few years ago the Rozendaals had a life change and needed to find ways to make up an \$800 monthly income loss. They were able to trim their monthly spending and surpass the \$800 need. Kara now spends her time sharing the secrets of their research and perseverance. Kara is a Financial

Planner with a degree in Finance from Arizona State University. She is the founder of Practical Saver, the author of the book Real World Grocery Savings, appears regularly on Channel 3's Your Life A to Z, and writes and publishes the Practical Saver Encourager. The Encourager is a weekly newsletter that is full of weekly grocery sales, homemade gift ideas, do-it-yourself repairs on your house, budgeting advice, organic food information, recipes, and much more. www.practicalsaver.com

This article first appeared in the Spring 2013 Arizona Home Education Journal. It is printed with permission of the author.

## HIGHSCHOOL AT Home Seminar Getting Started Homeschooling/

Do you have friends that are new to homeschooling or are thinking about it but are unsure? What about high school? Are you or a friend about to head down those years? Do they seem insurmountable to you? Are you afraid that you won't know enough or that your kids will never make it into college if you are teaching them?

In August and September of this year, CHAP will be hosting 3 events around the state that will be geared towards both new and hopeful homeschoolers and those homeschooling through high school. We are headed back to Lebanon this year, but the content will be different so if you came last year, come again and bring a friend!

Our hope and prayer is that you will be encouraged and equipped to do the job that He has called you to do.

Note - GSH/HSAH stands for Getting Started in Homeschooling/High School at Home

## GSH/HSAH Lebanon, PA

(Lebanon/Lancaster area) August 3, 2013 8:30-3:30 Community Alliance Church Butler, PA. GSH speaker Mary Shenk, HSAH speaker Diane Kummer and Becky Cooke from **HSLDA** 

Registration will open in early June. Price is \$15 per person.

## **GSH/HSAH Butler, PA**

(Pittsburgh area) - August 10, 2013 8:30-3:30 Community Alliance Church Butler, PA. GSH speaker Mary Shenk. **HSAH** speaker Diane Kummer from HSLDA. Registration will open in mid June. Price is \$15 per person

## GSH/HSAH Dallas, PA

(Wilkes-Barre/Scranton area) - September 21, 2013 Fellowship Church Dallas, PA. GSH speaker Mary Shenk, HSAH speaker Becky Cooke from HSLDA. Registration will open in mid July. Price \$15 per person.

Keep checking our website for more details as we get closer! Come and be motivated and inspired to move forward on your journey.

www.chaponline.com/hsah2013/



Non-Profit Org. U.S. Postage PAID Lancaster, PA Permit #1746

## CHAP Magazine

231 N. Chestnut St., Palmyra, PA 17078





## Start processing for a **PURPOSE!**

re you aware, that more than **10 Billion dollars** is spent annually on Adult-oriented businesses?

More money is spent on pornography each year than on the NFL, the NBA, and Major League baseball combined. In retail and online, the majority of the money spent, is paid for with a credit or debit card. To facilitate these transactions, objectionable businesses must contract with a credit card processor. These same processors may be handling the credit card transactions for your business or ministry. This should not be so, and you have options.

## Do you know who's processing your credit cards?

Cornerstone Payment Systems does not process for morally objectionable business types. Find out how your business or ministry can process with an industry leader that stands for the same Christian values that you do. In addition to our stand for Christ, Cornerstone guarantees to provide you a more favorable processing rate for your business or ministry, or they will pay you \$500.00!

To find more, give us a call today at **855.644.1870** or visit us online at **cornerstone.cc/chap** 





Processing with a Purpose™

Tarpose

Dear Friend,

As a supporter of the Christian Homeschool Association of Pennsylvania (CHAP), you are well aware of the fight that goes on to preserve and protect your hardwon freedom to educate your children in the way that you see fit. However, that freedom is continually under attack, and the enemies of homeschooling are well funded.

Is there a way that you can support the work of CHAP that doesn't crimp your already stretched budget? If you own or manage a home-based or commercial business that does credit card processing of any type, the answer is YES.

CHAP has been a credit card processing client of Cornerstone Payment Systems (www.cornerstonepaymentsystems.com) for over five years. Cornerstone has developed a program called "Processing With A Purpose," which allows you to save money on your existing credit card processing while donating 50% of their profits to CHAP to assist and protect the homeschooling movement in Pennsylvania

Isn't that great? You can save money on your business costs and support the critical work of CHAP at the same time. This will aid us greatly in our ongoing efforts to support homeschooling families in our state.

The program does not cost anything; rather Cornerstone is committed to funding an ongoing donation to CHAP for as long as you maintain your processing relationship with Cornerstone Payment Systems. Simply apply for a free rate quote with the below link and Cornerstone will provide you with a quote for your business' credit card processing. If they beat the current rates your company pays and you switch to their service, they make ongoing monthly donations to CHAP based on your processing volume, as long as you remain a customer. If they do not beat your current rates, they donate \$500.00 to CHAP. This is a win-win situation for your business and CHAP!

Furthermore with Cornerstone Payment Systems and "Processing with a Purpose" you can rest assured that your dollars spent in card processing fees will NEVER go to support unbiblical political agendas. Also Cornerstone has a corporate commitment that they will refuse to do processing for morally objectionable businesses.

To take advantage of this program or have any questions answered, visit http://cornerstone.cc/chap/ or call them directly at 855-644-1870 to get a free quote.

Sincerely,

Duane Shenk CHAP Co-Executive Director