Financial Advice

Ordained Servant

January 202 I

Ordained Servant Online A Journal for Church Officers

E-ISSN 1931-7115

CURRENT ISSUE: FINANCIAL ADVICE

January 2021

From the Editor

In June of last year Matthew Miner introduced the Committee on Ministerial Care (CMC) to *Ordained Servant* readers: "Introducing the Committee on Ministerial Care of the Orthodox Presbyterian Church." While I rarely reprint articles or reviews published elsewhere, I believe that this new committee's work is invaluable to ministers. I know too many minsters who say they cannot afford to retire from full time pastoral ministry. Our small denomination has done its best of my four decades of ministry to address this problem, but this newly formed committee (2017) brings an array of resources unlike anything up to this point in our history. Thanks to the late David Haney and all who have contributed their time and expertise, this committee has already helped numerous ministers in the OPC prepare for retirement or deal with retirement issues.

The CMC consists of nine church officers: ordained ministers and ruling elders (or deacons), with "the purpose . . . to provide financial direction and ministries of encouragement and support to ministers of the Orthodox Presbyterian Church." Gregory DeJong provides a fine example of the kind of advice ministers can receive from the CMC (https://opccmc.org) with his article, "How to Select a Financial Advisor."

Alan Strange continues his "Commentary on the Form of Government of the Orthodox Presbyterian Church" with chapter 12 on "Governing Assemblies." This will prove to be a great resource when it is completed.

David Booth reviews an important contribution to Reformed covenant theology, Cornelis Venema's *Christ & Covenant Theology* in his review article, "Exploring Recent Covenant Theology." Venema tackles issues like the New Perspective on Paul and the Federal Vision, along with a review of *The Law Is Not of Faith* which he wrote in 2010.

During four decades of ministry incidences of domestic abuse were among the most painful pastoral situations to address. Addressing them directly, compassionately, and biblically is critical in a culture that can tend to ignore the seriousness of such abuse. Joseph Smith reviews an important new book on this subject by Darby A. Strickland: *Is It Abuse? A Biblical Guide to Identifying Domestic Abuse and Helping Victims*. What our culture may ignore the church must not.

Hospital chaplain Gordon Cook reviews two books on grief whose publication sequence proves to be a significant aspect of their usefulness: Melvin Lawrenz, *A Chronicle of Grief: Finding Life after Traumatic Loss* and Melvin Lawrenz and Daniel Green, *Life After Grief: How to Survive Loss and Trauma*.

Our poem this month is by Francis Thompson, known best for his long poem, *The Hound of Heaven*. "New Year's Chimes" is a powerful and mysterious poem that rings like chimes as a reflection on a new year. This poem begs to be read aloud.

The cover photo was taken from the White Angel in Breuil-Cervinia, Italy on February 14, 2020.

Blessings in the Lamb, Gregory Edward Reynolds

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• Francis Thompson (1857–1907), "New Year's Chimes"

Ordained Servant exists to help encourage, inform, and equip church officers for faithful, effective, and God-glorifying ministry in the visible church of the Lord Jesus Christ. Its primary audience is ministers, elders, and deacons of the Orthodox Presbyterian Church, as well as interested officers from other Presbyterian and Reformed churches. Through high-quality editorials, articles, and book reviews, we will endeavor to stimulate clear thinking and the consistent practice of historic, confessional Presbyterianism.

ServantWork How to Select a Financial Advisor

by Gregory S. DeJong

Selecting a trustworthy, competent financial advisor may be one of the most important and challenging decisions you will make regarding your personal finances. The following are a few considerations as you begin your search.

First, although we are using the general label "financial advisor" here, there is no consensus on what exactly allows someone to identify themselves as a financial advisor or financial planner. Indeed, you may encounter insurance agents, stockbrokers, accountants, attorneys, and financial planners all offering to provide financial advice. Each of them could legitimately claim to be a financial advisor, despite great differences in the types of advice and expertise each provides.

Second, methods of compensation can vary greatly, the nature of that compensation may not always be transparent, and each way of compensating your advisor has the potential for creating conflicts of interest. While some advisors may bill for their work on an hourly basis, two other arrangements are more common. First, the advice might include recommendations to purchase financial products (such as a mutual funds, annuities, or insurance policies) which then provide a commission payment to the advisor. Alternatively, an advisor who is "fee based" will provide ongoing investment management and financial planning guidance in exchange for an ongoing fee. While none of these are inherently right or wrong, a particular compensation method may not be most appropriate for your needs. If you suspect you need more life insurance and would like a general financial checkup, using a commission-based insurance agent could be an excellent choice. However, if you are seeking ongoing financial advice as you get closer to retirement, a fee-based advisor has an incentive to meet with you year after year, while his commission-based counterpart probably does not.

Third, any advisor who has managed to stay in business for more than a few years is invariably someone with above-average interpersonal skills. Convincing people to pay for intangibles and helping them to understand financial concepts require specific talents: verbal facility, empathy, persuasiveness, and the appearance of trustworthiness are essential. Unfortunately, if these traits are not anchored to rock solid ethics, and ideally God-honoring ethics, the advisor may turn out to be a charlatan. Choosing an advisor primarily because "he seemed like such a nice guy" could become a costly mistake. Sadly, many church members have fallen prey to unscrupulous or merely incompetent advisors who found their way into the flock and seemed to be "one of us."

Here then are recommended steps you can take to evaluate whether an advisor might be the right one for you:

1. Obtain a referral from someone you trust. While a solid referral can be helpful in finding a competent, ethical professional, do not blindly hire someone because your neighbor says he is a nice guy (or gal!). Ask the referrer:

- How did you find this individual? What kind of research did you perform?
- How long have you worked with him or her?
- What is the nature of the work they have done for you?
- How are they compensated?
- Have you experienced any mistakes by the advisor, and if so, how were they rectified?

When you meet with a potential advisor to interview him or her, consider bringing along a trusted friend or relative who may have greater experience in financial matters. Inquire about how often they would expect to meet with you in the years after the initial work has been done. Will they recommend regular review meetings or are they assuming you will raise your hand if you need help? Ask for details in writing regarding what you will be paying and how the advisor will be compensated. Ask if the advisor has any upcoming client events, such as an update on the financial markets, which you might attend as a guest. If so, speak with several existing clients and learn as much as you can about their experience with the advisor and his staff. There should be no pressure on you to make a decision at a first meeting, but you should also be respectful of the advisor's time and not draw out your decision unnecessarily.

- 2. Check with the appropriate regulatory agencies to determine if there is any disciplinary history for the individual you are considering:
- **Investment representatives**: anyone handling or recommending investments for compensation must be registered through FINRA (Financial Industry Regulatory Authority) as a representative of a broker/dealer or as a representative of an investment advisory firm regulated by the SEC (Security and Exchange Commission) or (for small firms) by the state. Visit <u>https://brokercheck.finra.org</u>.
- **Insurance & annuity agents:** anyone selling insurance or annuity policies must have a state insurance license issued by the state in which they reside. They must also be licensed as a non-resident agent in any other states in which they conduct business. Contact your state department of insurance to ask if the agent has any disciplinary history or customer complaints, although the amount of information they will share varies by state.
- Accountants: there are various specialties within the accounting profession, many of which have little bearing on matters of personal finance. The AICPA (Association of International Certified Professional Accountants) confers the Personal Financial Specialist (PFS) designation on CPA's who have completed an extensive course of study on personal financial planning and passed an exam. While other accountants may be able to assist you, a CPA with the PFS designation would be the ideal choice. Visit <u>https://nasba.org</u> to find your state's

board of accountancy and then search for the individual accountant to determine if they have any disciplinary history.

- **Financial Planners:** unfortunately, many practitioners may identify themselves as "financial planners," but the use of the term provides little guidance as to their background and experience. However, the designation Certified Financial PlannerTM can only be used by an individual who has completed an extensive course of study on personal financial planning, passed an exam, and has attained a certain amount of experience. Since most CFP[®] professionals handle investments or provide investment advice, you should find them in the Broker Check database (https://brokercheck.finra.org). Visit the website of the CFP board to determine whether there is any disciplinary history: https://letsmakeaplan.org.
- Attorneys: an attorney will rarely be a primary source for personal financial planning advice, but his or her services can be invaluable for formulating or updating your estate plan (wills, trusts, powers of attorney). To determine if an attorney has a disciplinary history, perform an internet search for "ABA National Lawyer Regulatory Data Bank."

Finally, don't forget to bathe this process in prayer.

Gregory S. DeJong serves as a ruling elder at Bethel Orthodox Presbyterian Church in Wheaton, Illinois, and is a member of the OPC's Committee on Ministerial Care and serves on the board of the OPC Loan Fund.

ServantStandards

Commentary on the Form of Government of the Orthodox Presbyterian Church

by Alan D. Strange

Chapter XII Governing Assemblies

1. All governing assemblies have the same kinds of rights and powers. These are to be used to maintain truth and righteousness and to oppose erroneous opinions and sinful practices that threaten the purity, peace, or progress of the church. All assemblies have the right to resolve questions of doctrine and discipline reasonably proposed and the power to obtain evidence and inflict censures. A person charged with an offense may be required to appear only before the assembly having jurisdiction over him, but any member of the church may be called by any assembly to give testimony.

Comment: The first sentence in this section states an important principle of Presbyterianism. Even as previous chapters have made it clear that Presbyterianism enjoys joint lay (ruling elders) and clerical (ministers) rule in the church—over against episcopacy (clerical rule) and congregationalism (lay rule)—the point of the first sentence is that every governing assembly (sessions, presbyteries, general assemblies) possess the same kinds of rights and powers. That is not to say that each possess the precise same rights and powers but the same *kind*, meaning that the respective rule of each, in its own sphere, is properly authoritative and determinative.¹

One may wrongly think, for instance, that only a general assembly may make a decision that impacts the whole church. If a session, however, through local judicial process, determines that one of its congregant's doctrine is false and inimical to a credible profession of faith, it may so find. It need not seek the permission of higher judicatories to address such a controversy. Of course, if appeal is taken from such decision, the verdict of the local judicatory will not be enacted until such process is exhausted, perhaps at the level of the general assembly. The point is that a verdict of a local church becomes a binding decision of the whole church, either because uncontested or upheld on appeal. If overturned on appeal, it would obviously not be the decision of the wider church.

This is why, it may be noted here, that any censure arising out of due judicial process is always and only first *proposed* by the trial judicatory so that the one subject to censure may have ten days to file an appeal of such verdict and/or censure (BD 4.C.3.b; BD 7.3). For instance, if a session finds a member guilty of adultery through due process (either through a trial, BD 3–4, or a party coming as his own accuser, BD 5.1), and proposes a censure of

¹ This is true insofar as such rule is a proper administration of church power. Church power, though spiritual (ministerial and declarative, not magisterial and legislative; moral and suasive, not legal and coercive), is real, not less powerful because not exercised by an infallible church, as Rome claims, or accompanied by the sword, as is civil power. The proper exercise of the church's spiritual power is exercised in a servant mode and is, at the same time, binding in all the church's respective judicatories. See James Bannerman, *The Church of Christ*, vol. 1 (repr., Carlisle, PA: Banner of Truth, 1974), 187–275.

indefinite suspension, such censure is not *executed* unless and until any appeal process is exhausted or abandoned. If there is no appeal, then the judicatory may proceed to pronounce the censure.

This is the censure of the whole church and should be everywhere respected—the censured party has been duly suspended (or excommunicated, as the case may be). If the censure is appealed and upheld on appeal, ever how high such appeal may go, then and only then does the trial judicatory pronounce said censure. This avoids the dilemma of pronouncing a censure that is reversed on appeal. And it also makes clear that a censure *when pronounced*, whether or not appeal was taken, becomes the censure of the whole church.

On the other hand, a presbytery (or a session, for that matter) acting in a governmental and not a judicial capacity may erect a study committee to discuss a matter that it finds troubling or needs concentrated focus to help the presbytery in its work, perhaps even in examining candidates. To be sure, the session or presbytery can overture the general assembly and ask, for the sake of preserving broader unity and continuity of treatment, that a denominational study committee be erected to look into some doctrinal controversy bedeviling the church. No lower judicatory, however, should imagine that it is not competent, or that it is not the place of a lower judicatory to address matters that concern it, and that lower judicatories are bound to ask the highest judicatory to address important matters that currently occupy the church's attention. Assemblies other than the highest may rightly address all matters that they need to so that the church, at every level, may do its work thoroughly and well.

Thus, the third sentence: "all assemblies"—local, regional, and whole church—have the right to resolve questions pertaining to "doctrine and discipline" and all needed investigatory and disposing power to that end, including the imposition of censures (BD 6). Notice that the questions must be "reasonably proposed," which is to say through some proper due process, as the BD sets forth, whether administrative (in the case of complaints) or judicial (in the case of trials). "Reasonably proposed" is not limited, however, to Book of Discipline processes but would also include governmental ones, like presbyterial reading of records and visitations of congregations.

The second sentence clarifies that assemblies possess such rights and invoke such powers to the maintenance of truth and righteousness, positively, and to the opposing of sinful views and practices, negatively. In a time like ours, in which many suspect all exercises of power, it should be noted that this power is not for the purpose of the dominance of the shepherds over the flocks but to edify the saints (to gather and perfect them) and to glorify the Savior through personal and corporate righteousness. This is not to say that governing assemblies have never abused their powers, as well as have the individual officers therein. They have, and this is a betrayal of all that a foot-washing Christ calls the leaders in his church to be. The abuse of church power does not nullify its proper use, however, and it is simply disobedience to due authority to oppose the proper exercise of church power, as if all exercise of power is inherently oppressive. That all exercise of power is a tool of the hegemonic ruling elite may be the teachings of Marx, Derrida, and Foucault, but they are not the teaching of God's Word.

The exercise of true and proper church power is done to maintain the "purity, peace, and progress" of the church. The church is to move forward in its kingdom work (progress) in sanctity of life (purity) and in harmony with each other (peace). The power given to its assemblies is to aid in this. It is always a power held, not as an end in itself, but in servant mode to help the church move forward in its witness to the world in holiness and unity (1

Pet. 5:3). Also important here is the reality that not every matter of error or controversy rises to the level of disturbing the "purity, peace, and progress" of the church.

Even as love covers a multitude of sins (1 Pet. 4:8), many lesser matters in the church can be regarded with charity and patience and need not be resolved. There is a proper allowance for lesser differences that fall within a properly constructed broadness permitted by our secondary and tertiary standards. A wise judicatory will not allow itself or the church to become bogged down in lesser matters, majoring on the minors, but will keep its focus clear and pursue the church's mission with vigor.

The last sentence recognizes the importance of jurisdiction especially when it comes to judicial charges (see also BD 2). Jurisdiction, particularly original jurisdiction, is addressed in the next section, so it may be enough here to note that when charges are brought against a party, the body to which the party belongs, and only that body, may try him. Charges may be brought against a church member from many quarters, but the trial of such charges only occurs in that body of which the one so charged is a member. For instance, a ministerial member of a presbytery may have charges brought against him from outside his presbytery and potentially from outside the OPC, but he will be tried only by his own presbytery.

Similarly, all who are not ministers (including ruling elders and deacons), when charged, are tried only by their own sessions and not by others who may be bringing the charges. The bottom line is that one is tried by his own judicatory regardless of the place from which such charges may emerge. However, another judicatory may call any member of the OPC to give testimony in its proceedings, and he is bound to do so, even though such judicatory is not his own. While one can be tried only by one's own judicatory, one may be called to appear as a witness in any judicatory of the OPC.

2. Each governing assembly exercises exclusive original jurisdiction over all matters belonging to it. The session exercises jurisdiction over the local church; the presbytery over what is common to the ministers, sessions, and the church within a prescribed region; and the general assembly over such matters as concern the whole church. Disputed matters of doctrine and discipline may be referred to a higher governing assembly. The lower assemblies are subject to the review and control of higher assemblies, in regular graduation. These assemblies are not separate and independent, but they have a mutual relation and every act of jurisdiction is the act of the whole church performed by it through the appropriate body.

Comment: The first sentence in this section addresses the important question of jurisdiction (see BD 2). Jurisdiction means the proper governing body for the proper circumstances. Since lay members (including deacons and ruling elders) have their membership in the local congregation, for instance, the body which is the proper governing body for any such members is the local session that governs the particular congregation in which they hold membership. Similarly, since ministers have their membership in the regional church, and are members of the body that governs the regional church (presbytery), the presbytery is the proper governing body for them. Or to put it in terms of this section, the local session has original jurisdiction over all the members of the particular church for which it serves as session, and the relevant presbytery has original jurisdiction for all those who are on the rolls of the regional church, whether or not they are members of the presbytery.

It should be noted that "jurisdiction" here is further qualified by the modifier "original." Original jurisdiction highlights the body, whether the local session or the regional presbytery, to which matters concerning either would be first brought. It is the case that bodies other than those exercising original jurisdiction may come to have jurisdiction when a matter is on appeal. A presbytery, for instance, may hear the appeal of a judicial case and by such appeal gain jurisdiction over the case with respect to the alleged errors brought before it from the trial of a session that had original jurisdiction. The presbytery, however, does not retry the case but reviews and examines the alleged errors of the judicatory of original jurisdiction.

The section then goes on to make patent what we have been commenting on: sessions, presbyteries, and general assemblies all exercise jurisdiction as appropriate to each of those bodies. The local session exercises jurisdiction over matters pertaining to the particular local church over which it is the governing body; similarly, presbyteries exercise original jurisdiction over matters pertaining to the regional church or jurisdiction over matters on appeal to it from the sessions of that presbytery. General assemblies also exercise original jurisdiction over matters pertaining to the whole church or jurisdiction over matters on appeal to it from the presbyteries.

The sentence about "disputed matters" of doctrine or discipline being referred to a higher governing assembly is a brief description, at least in part, of the process of bringing an appeal of a decision of a lower judicatory to that of a higher judicatory for its consideration and decision. The appeals process, as well as the decisions of lower judicatories (including trial judicatories) in cases over which they exercise original jurisdiction, will all be dealt with in some detail in the commentary on the Book of Discipline.²

The lower assemblies, in other words, are subject to the "review and control" of higher assemblies. This means not only in the process of appeal, which is why in the previous paragraph "at least in part" was mentioned, but also in the process of reading minutes. The minutes of sessions are regularly read by their proper presbyteries and the minutes of presbyteries are read by the general assemblies. This means, then, that those bodies have opportunity to review and control the bodies subject to them (in regular graduation—each governing assembly directly subject to the next higher governing assembly) when a judicial appeal or a complaint on appeal is brought to them, but also to exercise such review and control by a regular reading of all the actions of the bodies subject to them as such actions are recorded in the minutes of those bodies. This is typically done by committees of presbyteries and general assemblies and reported to the whole body, which then acts as it sees fit, particularly on "exceptions," which is the action of a higher body noting that the action of a lower body was out of accord with one of the standards, whether primary, secondary, or tertiary (as previously defined in this commentary).

The last sentence in this section is a very important one. It means that an act by one governing body within the church is not relevant to and binding only in that place but also throughout the whole church, either if uncontested by any sort of appeal or if the relevant governing body is upheld on appeal. This point was made in the previous section but is made again here. As noted above, a session may find a member guilty at the conclusion of a trial that it has held; the one so adjudged may appeal the verdict of the trial judicatory of the session to its presbytery. Until appeals are exhausted, the censure remains proposed and becomes the decision of the whole church only when the one adjudged guilty has either exhausted his appeals or chooses no longer to do so. Contrariwise, if someone does not appeal his verdict or censure, the decision of the local session stands and it stands as an act of the whole church, not simply that local session as a disconnected solitary act. This reflects the unity and proper connectedness of the whole church. We can rightly speak of the OPC in the singular, because ultimately, though it acts in many parts (and consists of many

² See BD 7 for the process of appeal for judicial cases and BD 9.3–7 for the appeal of administrative cases (complaints). The difference between the two is further highlighted in the section of the BD containing "Suggested Forms for Use in Connection with the Book of Discipline," see sections 4 and 5 pertaining to judicial cases and section 7 pertaining to administrative cases (complaints).

congregations), it is one whole church, even as our Lord prayed that we would be (John 17:21).

3. Assemblies have the authority to erect committees and commissions and to delegate to them specific interim powers. The membership of such committees and commissions need not be limited to the membership of the appointing assembly when the delegated tasks and powers do not require it.

Comment: The notion, suggested by some extreme *iure divino* promoters, that judicatories alone, and only when acting *in toto*, as the entire judicatory, may act and may not assign the right to act on their behalf to a smaller number of its members is fatuous.³ Judicatories may indeed erect committees composed of its own members (or others not currently part of the judicatory, in some cases) to bring to it recommendations for actions that said judicatories may decline, modify, or adopt. Judicatories may also establish commissions to carry out tasks acting on its behalf, reserving the right sometimes, usually in judicial cases, to overturn the commission, but only as to its global acts and not enter into debate about the details. For example, a presbytery may commission part of its body to conduct a trial, reserving the right to review and overturn its verdict and censure. Commissions can be used by presbyteries for ordination/installation in remote areas, to address matters needing close attention and quicker resolution, for judicial matters, and the like.

Commissions are fully empowered to act, within the limits of their mandates, as the presbytery itself would act. For this reason, they are both quite convenient, particularly in dealing with matters that need decisive treatment, but which circumstances may render inconvenient for the whole session or presbytery to address. Commissions are also potentially dangerous for the same reason of not involving the whole presbytery. Examination of candidates or judicial trials, while perhaps convenient to assign to a commission, may better be conducted by the whole judicatory and not merely a part of it.

There has been something of an allergy in the OPC to conducting business by commission, since it was a commission of the Presbytery of New Brunswick, not the entire Presbytery, that tried Dr. Machen. Given its composition—including signers of the Auburn Affirmation—there was a perception of imbalance and unfairness in the commission and the conviction that the weightiness of the matters warranted a trial by the whole presbytery. Dr. Machen was cut off from several lines of defense, also establishing an aversion in the OPC to cutting off debate in an assembly. Though this has begun to change in recent years, for decades both the use of commissions and the moving of the previous question (a motion to end debate and to proceed to a vote) suffered bad associations due to abuse in Dr. Machen's trial and were little used in the OPC.⁴

³ This is part of the debate between James Henley Thornwell and Charles Hodge, with Thornwell taking the position that judicatories may not assign agents to carry out its work (commissions or bodies acting as such, church boards, for example) and Hodge arguing that judicatories may do so, the wisdom of doing so in any given case being a separate matter from the church having the right to do so. For Hodge's defense that his view is consonant with *iure divino* Presbyterianism see "Presbyterianism" in his *Church Polity*, 118–33. For Thornwell's response, see *The Collected Writings of James Henley Thornwell*, vol. 4: Ecclesiastical (repr., Carlisle, PA: Banner of Truth Trust, 1986), 217–95.

⁴ The standard biographies of Dr. Machen treat this (e.g., those of Ned Stonehouse and D.G. Hart), as does Edwin H. Rian, *The Presbyterian Conflict* (repr., Horsham, PA: The Committee for the Historian of the Orthodox Presbyterian Church, 1992), especially 103–27. See also D.G. Hart and John Muether, *Fighting the Good Fight: A Brief History of the Orthodox Presbyterian Church* (Willow Grove, PA: The Committee on Christian Education and the Committee for the Historian of the Orthodox Presbyterian Church, 1995), 27–39.

Committees are more common in the OPC. Committees do not act as the body that they serve but bring recommendations to the body they serve. Committees are routinely composed of members of the judicatory that erected them. Presbyteries, for example, usually have committees on candidates and credentials, home and foreign missions, Christian education, etc., peopled by ministers and ruling elders. There may be good reasons to have those other than ministers and ruling elders on presbytery committees, however: for instance, the diaconal committee should have at least some deacons on it. At the sessional level, some of the committees may be exclusively session members while others will have congregants. Having non-office-bearers serve in this way is often a good way to have the broader body of Christ involved in the work of the church. It should be noted that women often serve in these non-office-bearing capacities to the great blessing of the church.

4. Voting by proxy shall not be permitted in these assemblies, nor shall any one be allowed to vote except when the vote is being taken.

Comment: Some other Reformed churches permit proxy voting.⁵ In these churches, a member may be out of town when a congregational meeting occurs at which office-bearers will be elected: he or she may deposit a proxy ballot voting in the affirmative or negative before leaving town. Alternatively, some Reformed churches will hold a congregational meeting and leave the voting open for a week or begin the voting on a certain day, ending it a week later with the ending of balloting and the tallying of the votes. Such approaches take a rather different view of assemblies and the role of discussion and debate in those assemblies, including the congregational meeting (See FG 16.1).

The OPC does not permit this practice because it is committed to deliberation, which occurs only in the meeting. A meeting affords opportunity for debate to be had and heard by all parties present. The OPC believes that votes should not be cast for officer-bearers or motions decided except by those present, who have heard the discussion on the floor of the matter. This is how important the deliberative process is—one cannot simply cast a vote without being able to hear and engage in deliberation and debate.

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⁵ Edmund Clowney, in a general way, reflects on some of the differences between Presbyterian and Reformed Polity (in *Pressing Toward the Mark*, 99–110) as do I in my article "Barriers to Ecumenicity," *Ordained Servant*, 27 (2018): 31–37, particularly with reference to the URCNA. The URCNA itself has some differences with other Reformed bodies, particularly in its view of "consistorial" rule as noted by Cornelis P. Venema, "Integration, Disintegration and Reintegration: A Preliminary History of the United Reformed Churches in North America," in *Always Reformed: Essays in honor of W. Robert Godfrey*, ed. by R. Scott Clark and Joel E. Kim (Escondido, CA: Westminster Seminary California, 2010), esp. 237–39. Having mentioned Godfrey, further comparisons may be seen in his "Reflections on the OPC and the URCNA" in *Confident of Better Things: Essays Commemorating Seventy-Five Years of the Orthodox Presbyterian Church*, ed. by John R. Muether and Danny E. Olinger (Willow Grove, PA: The Committee for the Historian of the Orthodox Presbyterian Church, 2011), 485–94.

ServantReading Exploring Recent Covenant Theology A Review Article

By David A. Booth

Christ & Covenant Theology: Essays on Election, Republication, and the Covenants, by Cornelis P. Venema. Phillipsburg, NJ: P&R, 2017, 462 pages, \$24.99, paper.

Old Testament scholarship has experienced a dramatic renewal of interest in covenant theology over the past sixty-five years. In particular, twentieth century scholarship on the relationship between Hittite treaties and the biblical covenants has born a great deal of fruit. Nevertheless, the fact that many of the Old Testament scholars working in this field lacked familiarity or concern with the development of systematic covenant theology in the Reformed churches has led to both confusion and controversy. Regretfully, young men seeking licensure for ministry are now sometimes expected to speak with precision and clarity about a range of these challenges from the Federal Vision, to the New Perspective on Paul, to questions regarding the republication of the covenant of works at a level that many experienced pastors would have difficulty articulating. Perhaps even more troubling, such men are frequently expected to choose sides in such controversies before they have attained a solid grasp of the strengths and weaknesses of the various positions. What young and old alike need is a guide for the perplexed. Ideally such a volume would come from someone with mastery in historical, exegetical, and systematic theology who also writes with clarity, balance, and charity. We all owe Cornelis Venema a profound debt of gratitude for providing us with just such a guide.

Venema begins with three essays dealing with the covenant of works. After establishing the propriety of describing the Adamic administration both as a covenant and one that is characterized by the requirement for perfect, personal, and perpetual obedience, Venema turns his focus to whether or not the Mosaic covenant involved a republication of the covenant of works. These essays primarily interact with the followers of Meredith Kline in general, and the essays in *The Law is Not of Faith*¹ in particular. The aim of these chapters is not to hinder fresh exegesis regarding the distinctive function of the Mosaic covenant in the history of redemption. Rather, Venema seeks to advance our understanding by critically examining the historical and exegetical claims of the book, along with exploring a few of the important theological implications of those claims. Historically, Professor Venema acknowledges the diversity of ways that Reformed theologians have related the Mosaic covenant to the covenant of grace while also credibly asserting that the authors of *TLNF* have overstated the historical support for their approach through "an accommodated reading of the sources." (78–105) Exegetically, Professor Venema focuses on Bryan D. Estelle's treatment of Leviticus 18:5 and

¹ Bryan D. Estelle, J.V. Fesko, and David VanDrunen, eds. *The Law is Not of Faith: Essays on Works and Grace in the Mosaic Covenant* (Phillipsburg, NJ: P&R, 2009).

Deuteronomy 30:1–14, T. David Gordon's treatment of Galatians 3:6–14, and S. M. Baugh's treatment of Galatians 5:1–6.

In my judgment, Venema achieves the modest but important objective of demonstrating that it is not necessary to embrace republication in order to responsibly interpretate these passages. While I largely side with Venema's critical judgments, further detailed exegesis and debate is required to settle these questions of interpretation more definitively. Theologically, a number of important questions are raised. In particular, since advocates of republication freely acknowledge that Leviticus 18:5 did not require perfect, personal, and perpetual obedience, why should it be identified with the covenant of works rather than with the necessary fruit of saving faith? Like many critics of republication, Venema seems as concerned that the authors of *TLNF* (as he perceives them) fail to fully affirm the importance of the third use of the moral law in the Christian life as much as he is concerned with what they actually do say regarding exegetical details. A helpful step towards peace and unity within NAPARC churches would be for followers of Kline to make clear, even if they believe that they have already done so, that they fully and joyfully embrace the robust exposition of the moral law which is contained in our Larger Catechism. Those interested in studying the relationship of the Mosaic covenant to the covenant of grace further are encouraged to explore the just released Covenant Theology² from the faculty of Reformed Theological Seminary (which contains a diversity of viewpoints on republication) along with the Report of the Committee to Study Republication presented to the Eighty-third (2016) General Assembly of the Orthodox Presbyterian Church.

The next section of the book, "Covenant and Election," consists of five essays. The first two essays deal with the connection between the doctrines of covenant and election in the theology of Herman Bavinck, and these are followed by two essays, one on the election and salvation of the children of believers who die in infancy and the other on the relationship between covenant theology and the baptism of the children of believers. These are immensely practical essays for every pastor and ruling elder to consider.

Though it is somewhat simplistic to formulate Bavinck's position in these terms, it might be argued that Bavinck views the doctrine of election to underscore God's sovereignty in salvation and the doctrine of the covenant to underscore human responsibility and in the conferral of salvation. (211)

Holding both of these truths together leads to preaching that is simultaneously confident of the covenant promises and that calls our covenant youth to appropriate selfexamination, recognizing their need for a personal trust in Christ alone for their salvation.

Professor Venema next turns to giving us three essays on covenant, justification, and the federal vision. I strongly recommend that readers not skip directly to this section. Although these essays were originally published separately, the previous chapters in this volume significantly prepare the reader to grapple with the challenge of the Federal Vision within confessionally Reformed churches. Nearly two decades after the Federal Vision first burst onto the scene I continue to see it more as a theological discussion among friends while Professor Venema sees it more as a coherent theological project.

² Guy Prentiss Waters, J. Nicholas Reid, and John R. Muether, eds. *Covenant Theology: Biblical, Theological, and Historical Perspectives* (Wheaton, IL: Crossway, 2020).

One advantage of the former approach is that it reminds us of the danger of defining orthodoxy by drawing a circle around all of our friends and declaring that everyone inside the circle is by definition orthodox. Professor Venema's interests lie elsewhere.

These essays effectively refute, in summary form, all of the major errors associated with the Federal Vision movement. Those looking for a fuller treatment of paedocommunion will find a valuable guide in Venema's book Children at the Lord's Table?³ It will be helpful for readers to remember that these essays are a revision of the draft report that Venema wrote more than a dozen years ago for the United Reformed Church of North America (URCNA). His chief concern was protecting the URCNA from errors that he saw coming from the men associated with the Federal Vision rather than carefully distinguishing the views of each of the men involved in that movement. This leads Professor Venema, for example, to presenting the claim that the Federal Vision is characterized by "the rejection of the teaching of the imputation of the 'active obedience' of Christ as a ground for the believer's justification" (287) without noting that one of the best known men attached to the Federal Vision, Doug Wilson, both affirmed and affirms this very thing. The original focus of these essays also results in Peter Leithart⁴ going unmentioned, even though he has gone on to become arguably the most influential promoter of Federal Vision theology in the world. It can be hoped that Venema would continue these studies by turning his keen mind and lucid pen to giving us a thorough treatment of the distinctive theology of Dr. Leithart.

The last essay of the volume deals with covenant and justification in N.T. Wright's interpretation of Romans 5:12–21. While appreciative of aspects of Wright's exegesis, Venema points out a number of shortcomings in Wright's handling of this passage. Of particular note, Venema shows that Wright does not do justice to how Paul uses the expression the "righteousness of God," nor does he adequately deal with the union of humanity with Adam. With respect to Paul's critical argument in Romans 5:14–21, Venema carefully shows that the Reformed tradition is worth following, not because it is Reformed, but because it more fully and faithfully explains what Paul has written than does Wright's revisionist exegesis.

Venema also includes several helpful pages on Wright's theological method. Since the central claim of the New Perspective on Paul is that Paul should be understood against his own Jewish background, it would have been valuable if Venema had expanded this section to discuss Paul's own evaluation of the vast majority of first century Judaism as being dramatically more unfaithful toward God than N.T. Wright and the key proponents of the New Perspective on Paul allow. Methodologies often determine outcomes, and the New Perspective on Paul is no exception to this maxim. E. P. Sanders self-consciously adopts a sociology-of-religions approach in categorizing Second Temple Judaism.⁵ In doing so, Sanders carefully catalogs various strands of Judaism without judging any of them. Apparently, the last thing that a post-holocaust liberal Protestant academic would want to do is to claim that any form of Judaism was being unfaithful to God.⁶ This tendency is also found in Dunn's work where he frequently and defensively

⁵ E. P. Sanders, *Paul and Palestinian Judaism* (London: SCM, 1977), 12–24.

³ Cornelis P. Venema, Children at the Lord's Table? (Grand Rapids, MI: Reformation Heritage, 2009).

⁴ Peter Leithart currently serves as the President of the Theopolis Institute in Birmingham, Alabama and as a teacher at Trinity Presbyterian Church (CREC) which is also in Birmingham.

⁶ James D. G. Dunn, *The Partings of the Ways* (London: SCM, 1991), 15.

states that such and such an interpretation is not anti-Semitic. Similarily, N.T. Wright spends 134 heavily footnoted pages in *The New Testament and the People of God* carefully discussing "First Century Judaism within the Greco-Roman World"⁷ without ever considering whether any of these Jews were actually being faithful to God. Whatever merits such an approach might have,⁸ it clearly does not reflect the approach that Paul himself takes in his letters. By contrast, Paul insisted that some Jews caused the name of God to be blasphemed⁹ because of their behavior. He insisted that "no one is a Jew who is merely one outwardly, nor is circumcision outward and physical. But a Jew is one inwardly, and circumcision is a matter of the heart, by the Spirit, not by the letter."¹⁰ What is striking is that Paul presents only a very small remnant of his contemporaries from Israel as having this inward circumcision of the heart. The irony is that in seeking to move beyond Reformation readings of Paul to read Paul in light of Second Temple Judaism, the leading lights of the New Perspective on Paul refuse to read Paul on his own terms.

Venema concludes his work with a very helpful fourteen-page synthesis that helps readers see that the distinct essays in this volume are part of an integrated biblical system that glorifies God while bringing clarity and comfort to his people. For

when Reformed theology seeks to articulate the doctrine of the covenants upon the basis of biblical teaching, it does so in order to magnify the person and work of Christ in the realization of God's purpose for human life in fellowship with himself. (432)

Many readers will benefit by reading this concluding chapter before diving into the essays in order to have a roadmap for the journey on which Venema so capably leads us.

Of the many books that I have read on covenant theology, this collection of essays is undoubtedly the best. A world of good would flow from every minister and every candidate for ministry within the Orthodox Presbyterian Church carefully reading this volume. I could not recommend this work more highly.

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⁷ N. T. Wright. *The New Testament and the People of God* (London: SPCK, 1992), 145–279.

⁸ There is nothing in principle wrong with adopting sociological approaches as one perspective in assessing Second Temple Judaism. Dunn is certainly correct when he writes: "In the Second Temple period, therefore, the 'Jews' would normally denote *a group identified by ethnic origin and religious practice*, and *as such*, distinct from others around" (James D. G. Dunn, *The Parting of the Ways*, 144). Nevertheless, to solely adopt this method of discussing ancient Judaism is an enormous handicap in understanding Paul's polemics.

⁹ Romans 2:24.

¹⁰ Romans 2:28–29.

by Joseph W. Smith III

Is It Abuse? A Biblical Guide to Identifying Domestic Abuse and Helping Victims, by Darby A. Strickland. Phillipsburg, NJ: P&R, 2020, 353 pages, \$19.99, paper.

According to the National Center for Injury Prevention and Control, "one in four women experience severe physical violence from an intimate partner."¹

That statistic is cited in Darby Strickland's excellent new book *Is It Abuse? A Biblical Guide to Identifying Domestic Abuse and Helping Victims*. Strickland goes on to point out that these numbers do not change inside the church—even the evangelical church. Indeed, one study found that religious leaders believed one-fifth of couples in their churches were violent— "and 9.3 percent of the surveyed pastors had counseled *five or more* abused women during the previous year alone" (28).

Such startling figures make this urgent reading for pastors, church leaders, counselors, and other concerned Christians; but of course, Strickland offers more than mere statistics.

Published by P&R in September, *Is It Abuse?* makes an invaluable resource, offering wise counsel to sufferers, abusers, and those seeking to alleviate abuse—though Strickland prefers the more biblical term "oppression." As she writes in her introductory note, "I hope to equip you to think biblically about oppression and to teach you how to be a trusted guide for those who are enslaved and ensnared" (15). And indeed, she fully meets these goals. With a counseling degree from Westminster Theological Seminary and seventeen years of experience at the Christian Counseling and Education Foundation (CCEF), Strickland has given us a book that is, in her own words, "both biblical and practical in every chapter" (15–16).

As a long-time OPC elder in a church with many families, I found it tremendously useful and illuminating. One eye-opener is its dissection of the motives behind abuse and oppression. As Strickland points out, it is less a matter of anger and violence than of control, entitlement, and rampant self-centeredness. Rather than "losing their temper" due to some past trauma or outside influence, "oppressors are not out of control; they *seek* control. Oppressors are driven by their selfishness and their desire to dominate their spouses"—by an intensely narcissistic resolve to have all their needs met, all the time: "Oppressors do not oppress because they are wounded or weak; they wound so that they can make their world the way they want it" (34).

Another vital takeaway is the extraordinary patience required of anyone trying to help wives escape domestic violence. (And yes, Strickland shows it's almost always female spouses who are thus victimized.) These women are often so exhausted, so confused, so badly gaslighted—so shamed and guilty from lies, attacks, and accusations—that they cannot even see the reality of their situation. It sometimes takes years of counseling before there is movement toward freedom—and if the counselor pushes too soon, an abuser may sense he is losing control and intensify his hurtful tactics.

¹ Darby A. Strickland, *Is It Abuse? A Biblical Guide to Identifying Domestic Abuse and Helping Victims* (Phillipsburg, NJ: P&R, 2020), 27–28. All subsequent in-text page numbers are from this book.

Along the same lines, Strickland is often brutally honest about her own missteps in counseling—and this again serves as a wake-up call to church leaders. Too often an abusive husband, being skilled in control, can manipulate a counseling session so it looks like everything is the wife's fault (which he's already made her believe anyway). And just as Strickland recounts her own successes and failures, she likewise shows common errors churches make in addressing abuse, together with real-life examples of their right reactions—plus a hands-on appendix called "Ten Ways to Educate Your Church." One common thread in all this is that many oppressive husbands are at the same time active and respected in church, perhaps even actual leaders and teachers—and this makes their victimized wives very hesitant to come forward, naturally fearing they will not be believed.

That particular appendix is one of six, addressing such practical issues as "Red Flags During Dating," "Abusive Argument Inventory," and "Who Are Domestic Abuse Experts?" Other helpful resources include case studies, many questions for personal reflection, and screening questionnaires for both victims and helpers.

But perhaps the book's strongest aspect is the way it grounds its discussion in Scripture. In addressing abuse and abusers, Strickland applies such texts as 1 Peter 3:7; Ephesians 4:29–32 and 5:25–30; 1 Corinthians 13:4–8; and the oppressive tactics of the Pharisees as lambasted in Matthew 23:1–12. To help victims, Strickland cites Psalms 10:1 and 118:13; and for helpers, Colossians 3:12, Galatians 6:2, Ezekiel 34:15–16, and Luke 4:18. It's amazing what bold and challenging new applications these well-known passages accrue in the context of domestic abuse.

Especially noteworthy is Exodus 6:9 in which the Israelites were unable to hear Moses's message "because of their broken spirit and harsh slavery"—as well as a lengthy exegesis of the less-familiar bramble parable in Judges 9, which Strickland sees as a prime example of oppression: Brambles, she writes, "don't protect (see Isa. 9:18). They don't bear fruit (see Matt. 7:16). They consume the goodness of anything around them (see Isa. 5:6). ... Their very existence is a curse (see Gen. 3:17–18), and the ground they inhabit has to be burned (see Heb. 6:8)" (77).

But by far her strongest use of Scripture is the frequent invocation of Christ's character and ministry. In part, this is a model for helpers—but mostly, it is hope for victims. Rather than shaming with guilt and accusation—a frequent abuser tactic—Christ forgives, exonerates, and sanctifies. Though he actually possesses all the power oppressors really want, "He is the complete opposite of an oppressor in every way. Oppressors wield power and are unwilling to sacrifice it, . . . as they seek to build their own kingdoms." Jesus, by contrast, "sacrificed everything for us. He demonstrated what kind of king he is when he put aside the strength and power of a king—not out of weakness, but out of meckness and for the benefit of those who are truly weak" (231).

In this way *Is It Abuse?* not only opens a much-needed window on this vital topic, but also demonstrates to victims and helpers how to get out through that window and into the light.

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A Chronicle of Grief: Finding Life after Traumatic Loss *by Melvin Lawrenz*

by Gordon H. Cook, Jr.

A Chronicle of Grief: Finding Life after Traumatic Loss, by Melvin Lawrenz. Downers Grove, IL: InterVarsity, 2020, 160 pages, \$15.00, paper.

Life after Grief: How to Survive Loss and Trauma, by Melvin Lawrenz and Daniel Green. Waukesha, WI: WordWay, 2015, 160 pages, \$12.47, paper.

There are roads in life we do not wish to walk. They lead to or follow overwhelming loss. Even when we are aware the loss is coming and seek to prepare for it, the loss still overwhelms us. Even more traumatic is sudden loss, which takes us by surprise and instantly turns our lives upside down. Our self-confidence is shaken to it foundations, and we are cast headlong upon the mercy and kindness of our God.

The year was 2015, Dr. Lawrenz was five years retired from his position as Senior Pastor of Elmbrook Church in Brookfield, Wisconsin, a sizable independent evangelical church. As Minister-at-Large, Dr. Lawrenz was free to labor on developing ministerial resources and networks for church leaders through the Brook Network. That year he collaborated with Dr. Daniel Green, clinical director of New Life Resources, on a book about grief and trauma, *Life After Grief*. Little did Dr. Lawrenz know that just two years later he and his family would be the ones cast into the rolls of victims and survivors, facing the sudden and devastating loss of their thirty-year-old daughter, Eva.

Life After Grief is a fine overview of the issues of grief and loss, which are so commonly encountered by pastors. The book is focused on the pastoral care of those who are grieving, carefully interacting with Scripture and incorporating current theories of grief, loss, and trauma. The volume drips with grace, guiding pastors and other spiritual care providers to a compassionate ministry with those who are grieving. From a scholarly perspective, we might have expected more citations of the works and theories upon which his ideas are based; however, the gist of these theories is set forth accurately in a very readable fashion for those who lack the time to delve into more academic volumes. While this book is not as well-known as its newer sibling, it is well worth reading. Particularly helpful is Dr. Lawrenz's appreciation of the role of trauma in grief and the insights he brings to addressing it, helping people move from being victims to becoming survivors. I would highly recommend the book, particularly for new pastors.

If *Life After Grief* is pastoral, *A Chronicle of Grief* is deeply personal. It traces the response of Dr. Lawrenz and his family to the sudden, unexpected loss of his daughter, chronicling their grief over their first year. At many points the story is raw, grabbing our hearts as well as our minds, drawing us into the deeply personal loss experienced by this family. As he notes, "this is a survival story."

Dr. Lawrenz is very open and honest about his own experiences of grief. We meet his daughter, Eva, in a richly personal walk through the memories of Dr. Lawrenz, his wife, Ingrid, and their son, Christopher. She was a dynamic and independent young woman who loved reading and editing books and who loved the Lord and sought to walk with him. These memories will bring tears, laughter, and opportunities to reflect upon your own children or family.

Throughout the book you can see Dr. Lawrenz struggle to apply his faith and the principles so carefully set forth in his earlier work in order to cope with the overwhelming loss of his remarkable daughter. As a father it forced me to examine my own love and admiration for my daughter, Beth, and to come to grips with the realities of a life of faith in a fallen and broken world where dear ones sometimes leave us.

The book is well written, yet it is not an easy book to read. It does not hide the numbing pain and terrible grief which Dr. Lawrenz felt. It is a book which reflects personal faith, but it is anything but "preachy." While Dr. Lawrenz has a firm faith in Christ, he does not pretend that his faith is unshakable. In this sense the book is very different from so many inspiring books which carefully conceal the harsh realities behind a mask of superficial spirituality. Still, we do not grieve as those who have no hope (1 Thess. 4:13). Both of Dr. Lawrenz's books bring us to the underlying bedrock of God's abiding presence and genuine hope in Christ.

Most people do not want to read a book while they are actively grieving the loss of one so close and so dear. This is a book I would share with the few who do want to read in the midst of grief and loss in order to seek hope. It is also the book you should read if you want to comfort others through grief and trauma in a compassionate way—the way of Christ. It will give you clear insight into the practical realities of grief and loss and help you appreciate some of what your grieving friend may be experiencing. The principles you learned in your academic studies of grief, well reflected in Dr. Lawrenz's *Life After Grief*, are seen challengingly applied in his *A Chronicle of Grief*. For pastors and elders, I highly recommend using these two books as a pair for a well-founded and tested treatment of grief, loss, and trauma.

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ServantPoetry

New Year's Chimes

What is the song the stars sing? (*And a million songs are as song of one*) This is the song the stars sing: (*Sweeter song's none*)

One to set, and many to sing, (*And a million songs are as song of one*) One to stand, and many to cling, The many things, and the one Thing, The one that runs not, the many that run.

The ever new weaveth the ever old, (*And a million songs are as song of one*) Ever telling the never told; The silver saith, and the said is gold, And done ever the never done.

The chase that's chased is the Lord o' the chase, (*And a million songs are as song of one*) And the pursued cries on the race; And the hounds in leash are the hounds that run.

Hidden stars by the shown stars' sheen: (*And a million suns are but as one*) Colours unseen by the colours seen, And sounds unheard heard sounds between, And a night is in the light of the sun.

An ambuscade of lights in night, (*And a million secrets are but as one*) And a night is dark in the sun's light, And a world in the world man looks upon.

Hidden stars by the shown stars' wings, (*And a million cycles are but as one*) And a world with unapparent strings Knits the stimulant world of things; Behold, and vision thereof is none.

The world above in the world below, (*And a million worlds are but as one*) And the One in all; as the sun's strength so Strives in all strength, glows in all glow Of the earth that wits not, and man thereon. Braced in its own fourfold embrace (*And a million strengths are as strength of one*) And round it all God's arms of grace, The world, so as the Vision says, Doth with great lightning-tramples run.

And thunder bruiteth into thunder, (*And a million sounds are as sound of one*) From stellate peak to peak is tossed a voice of wonder, And the height stoops down to the depths thereunder, And sun leans forth to his brother-sun.

And the more ample years unfold (*With a million songs as song of one*) A little new of the ever old, A little told of the never told, Added act of the never done.

Loud the descant, and low the theme, (*A million songs are as song of one*) And the dream of the world is dream in dream, But the one Is is, or nought could seem; And the song runs round to the song begun.

This is the song the stars sing, (*Tonèd all in time*) Tintinnabulous, tuned to ring A multitudinous-single thing (*Rung all in rhyme*).