



Central Virginia Baptist Ministries, Inc.

Presents the:

2011

Pastor-Deacon Conference

“Equipping Pastors and Deacons for Ministry in Today’s World”

(Ephesians 4:12)

MARCH 21, 2011

Second Baptist Church

9614 River Road, Henrico, VA 23229

804-740-7101

SCHEDULE:

6:00 p.m. Refreshments/Bookstore

6:30 p.m. Welcome & Plenary Session

7:00 p.m. Session I

7:50 p.m. Refreshment Break

8:00 p.m. Session II

CONFERENCE CHOICES, *select two:*

- ◆ What Would Jesus Do if the Boiler Blew? – Dr. Jim Somerville, Richmond’s First Baptist Church
- ◆ Ministering to Those in Grief – Dr. Jim Flaming, BTSR
- ◆ A Church in Transition – Rev. Todd Combee, New Bethesda Baptist Church
- ◆ What is My Gift? – Developing Spiritual Gifts – Rev. Maria Lynn, Woman’s Missionary Union of Virginia
- ◆ What Can Deacons Do to Support the Church Staff/Team – Dr. Mike Harton, BTSR/Mechanicsville Baptist
- ◆ What Do I Say When...? – Dr. Cecil Chambers, Skipwith Baptist Church
- ◆ Equipping Leaders to Equip Others – Rev. Theresa Long, Little Elam Baptist Church
- ◆ Deacon Team Ministry Model – Dr. Tom Stocks, BGAV
- ◆ How to Deal with Difficult Personalities in a Ministry Context – Dr. Wayne Faison, BGAV
- ◆ Church Change – Empowering the Next Generation – Dr. Travis Collins, Bon Air Baptist Church
- ◆ Pastors and Deacons Working Together -- Dr. John Kinney, Samuel DeWitt Proctor School of Theology, VUU
- ◆ The Deacons Role in Reaching Out & Welcoming New Members – Rev. Steve Vaughan, Second Branch Baptist

**There is no fee for this Conference, but
Pre-registration is Requested**

**To register: contact Joan Hudson, CVBM Registrar,
jhudson358@verizon.net**

FROM YOUR DOM, MIKE ROBINSON

Greetings All:

A genuine spirit of thanksgiving is all too rare. It is so much easier to complain and grumble, but I found the following the other day and thought you might enjoy it: "I am thankful...

- for the teenager who is complaining about doing the dishes because it means she is at home and safe.
- for the taxes I pay because it means I am employed.
- for the mess to clean after a gathering at home or at church because I have been surrounded by friends.
- for the clothes that fit a little too snugly because it means I have enough to eat.
- for a lawn that needs mowing, windows that need cleaning, and gutters that need fixing because it means I have a home.
- for all the complaining I hear about the government because it means we have freedom of speech.
- for the parking spot I find at the far end of the parking lot because it means I am capable of walking and I have been
- **The seminar in Richmond will be held on February 16, 2011, at the Virginia Baptist Resource Center, 2828 Emerywood Parkway.**
- for weariness and aching muscles at the end of the day because it means I have been able to work hard.
- for the alarm that goes off in the early morning because it means I am alive." Well, you get the idea!!

On behalf of the RBA associational, center and camp ministries as well as your fellow 67 sister churches and missions, I want to express genuine thanksgiving for the faithfulness of each church and its members for your faithfulness in supporting the work of our Association with your prayers, offerings and volunteer efforts throughout 2010! So many of you have been such excellent partners in ministry as we carry out the Great Commission right here in Richmond, Virginia. I thank God for each of you!

February 13 through 20 is Woman's Missionary Union Focus Week! I hope you will join me in giving thanks for the persons who make up the RBA WMU under the leadership of Wyatt Heisler! Everywhere I went during the past Thanksgiving and Christmas seasons I found the ladies (and gentlemen) of our WMU working hard to insure that deliveries were made, areas were prepared and needs were met! Thank you so much!

Finally, I extend warm congratulations on behalf of all of the RBA to Mrs. Margaret Allen, Community Missionary at the South Richmond Center, upon completion on January 21st of twenty-five years of faithful service to God and to our Association! Thank you, Margaret, for a career done so well!

We have so much for which to be genuinely thankful!

Mike



2011 CHURCH TAX AND FINANCIAL SUPPORT PLANNING SEMINARS

To help church staff and church lay leaders understand and comply with the tax laws a series of seminars sponsored by the Financial Support Planning Ministry of the Virginia Baptist Mission Board will be held across the state in February 2011. The seminar will begin at 9:00 a.m. and end at 12:00 noon.

The seminars are designed for church staff and lay leaders who handle taxes and compensation. Attendees will get help with financial support planning for church staff (including retirement and insurance), handling minister's taxes, and federal reporting requirements for churches. Jeff Cranford, Financial Support Planning Specialist, Empowering Leaders Team, VBMB, will lead the seminars.

Minimize your risk and potential for substantial penalties resulting from non-compliance with State and Federal Tax Laws. **MAKE PLANS TO ATTEND THE 2011 SEMINAR!**

The seminars are provided **free of charge** by the generous Cooperative Missions gifts of Baptist churches affiliated with the Baptist General Association of Virginia.

For information on the date and location of other seminars or to register for the Richmond seminar, please contact Melody Fowler, GuideStone Administrative Assistant at 1-800-255-2428 X5293 or by email to melody.fowler@vbmb.org.

DECEMBER 2010 BUDGET REPORT

Budget Amount:	\$ 48,800.00
Budget Receipts:	\$104,401.32
Budget Expenses:	\$ 42,421.47
YTD Amount:	\$585,600.00
YTD Receipts:	\$565,150.12
YTD Expenses:	\$491,468.74

2010 Camp Alkulana Offering

Formerly known as the RBA Week of Prayer for Associational Missions

As of 12/31/10

Offering Goal:	\$109,000.00
YTD Receipts:	\$ 87,441.85
YTD Expenses:	\$114,724.69

**SOUTH RICHMOND BAPTIST CENTER'S
COMMUNITY MISSIONARY MARGARET ALLEN
TO RETIRE IN MAY!**

The RBA plans to recognize Margaret and her 25 years of service to the RBA and the Southside community at a date yet to be determined. The Planning Group needs the help of all those who have worked closely with Margaret. **We would like you to send us stories, pictures, or articles that we could use in a video presentation or a scrapbook.** If you have items you would like to share send them to Frances Jones' attention at the RBA office 3111 Moss Side Ave., Richmond, VA 23222 or call her at 804-329-1701. *More details to come as to when we'll honor Margaret!*

**PRAY FOR THE RBA
CHURCH OF THE WEEK**

FEBRUARY 6	CAMP ALKULANA
FEBRUARY 13	RICHMOND BAPTIST ASSOCIATION
FEBRUARY 20	AFRICAN CHRISTIAN COMMUNITY
FEBRUARY 27	BETHANY PLACE
MARCH 6	BETHLEHEM (FAIRMOUNT)

LET'S GO TO CAMP!

ATTN: Children's Leaders in RBA Churches

**RE: Summer Camp Scholarships to
CrossRoads Camp and Conference Center**

The "OUTSTANDING GA/CIA" AWARDS

Leaders, the children enrolled in your church's mission groups in grades four through six are eligible to apply for scholarships to the summer camping program at CrossRoads Camp and Conference Center in Lowesville, Virginia. There are two scholarships available for a week of camp. The first is given by Woman's Missionary Union of Virginia and is offered state-wide to children in BGAV affiliated churches. **The second is given by the WMU of the Richmond Baptist Association and is offered to children in RBA affiliated churches.** Children in RBA affiliated churches can apply for BOTH scholarships. Any number of children from a RBA church can apply for the scholarships.

APPLICATION GUIDELINES

For the WMUV Lisk Scholarship:

- ◆ Complete the application form that can be downloaded from the WMUV website: www.wmu-va.org.
- ◆ Applicant writes an essay to accompany the application form.
- ◆ Two recommendations from church leaders are written to accompany the application form.
- ◆ Questions? Contact WMUV at 804-915-5000.
- ◆ **DEADLINE: FEBRUARY 1, 2011.**

For the RBA WMU Scholarship:

(Use the LISK SCHOLARSHIP form)

- ◆ Send a copy of the application form, essay, church leaders' recommendations, and a school photo (optional) to:

**RBA Woman's Missionary Union
Attn: Amy Sowder
Richmond Baptist Association
3111 Moss Side Avenue
Richmond, VA 23222**

- ◆ Questions? Contact Wyatt Heisler at 804-741-9320.
- ◆ **DEADLINE: FEBRUARY 18, 2011.**

**2011
SOJOURNERS
SUMMER MISSIONARY
PROGRAM**



The Sojourners Summer Missionary Program of the Richmond Baptist Association places youth, ages 16 (must have completed the 11th grade) to 21, in our three Baptist Centers to experience missions first-hand.

The 2011 summer session is for up to ten weeks. The work schedule is flexible. The Sojourner will average 20 hours of service per week with some weeks being more intense than others. Stipends for 2011 will be \$600 per individual.

The Sojourner Program offers experiences in working with children, youth, and senior adults in an inner-city environment. Sojourner youth are exposed to a variety of social ministries at all three Baptist Centers. The program is often formative in a young person's choice of career or life of service.

A copy of the 2011 Application can be downloaded from the RBA website, www.rbaonline.org.

For more information, contact Mike Robinson at 329-1701 ext. 202 or mike.robinson@rbaonline.org.

**What is your New Years
Resolution?**

The National Foundation for Credit Counseling (NFCC) had 3,200 people complete a survey to find out the #1 New Year's Resolution for 2011. The following were their results: **Decrease debt-- 69%; Improve my credit score-- 18%; Increase savings--7%; and Decrease my dependence on credit cards--7%.**

Is this one of your New Years resolutions? Or do you know someone who has set getting out of debt in 2011 as a goal? **Entrust Federal Credit Union** is here to help! We have competitive loan rates for vehicles and credit cards so it may be a good time to refinance and take advantage of the savings. Entrust leads a 4-week program, "**Budgeting In A Tough Economy**," that will help you create a budget so you can live within your means, and save more as well as give more to spread the Good News. We also provide one-on-one budget counseling.

Please contact Greta Kidd for more information about the resources available to your church and its members at gtkidd@entrustfcu.com or 278-4714.

Did you know? **Entrust Federal Credit Union's** Banking accounts and services are available to **Richmond Baptist Association** churches, staff and members. Learn more about a credit union that was started by Christians and for Christians today!



Camp Alkulana NEWS and NOTES



Alkulana Campers Sharpen their Pencils And Get Creative

by Tim Reddish

Tim Reddish, long-time camp counselor at Alkulana, tells a story of one of our year round programs to invest in our campers lives during the school year. Our goal with each of these programs is to give camper's both practical skills and to build relationships that allow us to share God's love for them. This year, Tim came up with the idea to start a creative writing program. Read below about it's success!:



I like writing. It's one of those things we tend to stop doing after we finish school; and then it was almost always a chore. It's a way that I can create different lives and explore the world through different eyes. It's also a way that I can express myself without having to say something outright. Creation and self-expression: things that are good and necessary for our souls, but we often forget.

This year we decided to begin a new program during the school year for some of our camp kids that would allow them to try their hands at some creative writing. And so Campfire Tales! was born. It would be a two month writing program aimed at 7th and 8th graders during which they would write, alongside a handful of adult helpers.

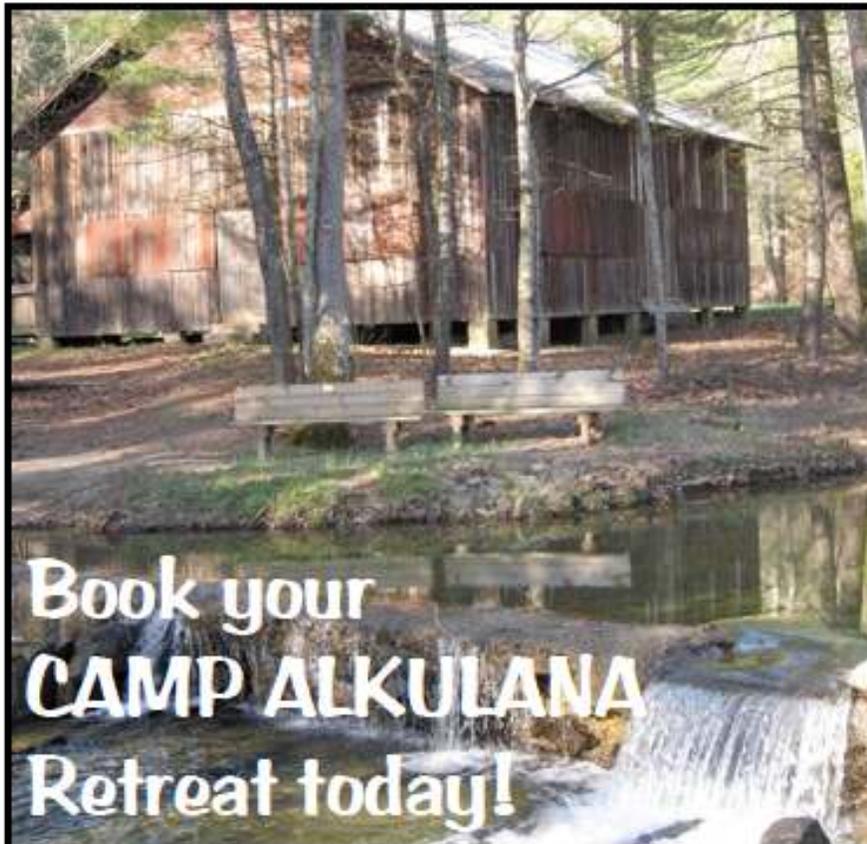
Since this program would require that we have middle school kids commit to write in addition to their regular

school work, we weren't certain that we would have anybody show up. However, we were pleasantly surprised when we ended up with six campers committed to the two month program.

Not only did they come; they wrote too. Each camper and adult in the program wrote a short story and a small "novel." These novels were defined as the longest thing they had ever written. As one of the leaders of the program, I had the pleasure of reading each of these pieces and was continuously impressed with what came out of the minds of our campers. We had scary stories, heroic stories, sports stories, and stories about the everyday life of a middle schooler. After all the writing was complete our little band of writers had strewn enough letters together into words and sentences, that their novels written by the middle schoolers totaled more than 23,000 words. At the beginning of December all of the short stories and novels were bound together and each participant received a copy.

More important than the stories they wrote, were the writers that were developed. At our first meetings, one or two of the campers stated that they enjoyed writing. By the end of our writing group, every camper seemed to have had a great time writing. In addition, they all discovered something new that they could do and through mutual support in the group, discovered that they were actually pretty good at it.

A few years ago we started a library at camp and campers have really enjoyed being able to pick up a book off the shelf and read during siesta. I look forward to the day when maybe one section of that library will be dedicated to the novels of our Alkulana Authors.



Book your
CAMP ALKULANA
Retreat today!



Retreats are available year round, and start at \$500 for RBA churches. Contact Beth at campalkulana@gmail.com or call the RBA office. More information is available at www.alkulana.org/retreat.php



AROUND THE ASSOCIATION

CHURCH NEWS

BON AIR is co-sponsoring with The Richmond Chapter of the American Guild of Organists "A Concert in Celebration of Black History" on Sunday, February 6 at 3:30 pm, featuring Dr. Karen Floyd Savage, Soprano, Donald W. Anderson, Organist, and Larry Bland & The Volunteer Choir. **CAMBRIDGE** has enlisted Ken Kessler, from the VBMB, to lead them through the process of discovering the path for moving forward in the New Year. **DERBYSHIRE** hosted CARITAS Monday, December 27 through Monday, January 3. **FAIRMOUNT MEMORIAL** has replaced their Sunday night worship service with six different "Barnabas Life" small groups for discipleship, encouragement and fellowship. **FIRST** will have their Ministry Fair on Sunday, February 6 and will have a Mystery Dinner "Class of '54" on Saturday, February 12, 5:15-9:30 pm. **GAYTON** will host this year's 21-C Conference January 27-29. **GRACE** will have a Presidential Birthday Luncheon on Sunday, February 6 after worship to celebrate and learn about our Presidents. **GROVE AVENUE** cordially invites everyone to "Israel In Promise and Prophecy" Conference, featuring guest-speakers: Ed Hindson, David Levy, Bill Sutter, Jim Showers, Steven Herzig. This is a ticketed event on Saturday, February 5, 8:30 am – 4:30 pm. **HATCHER MEMORIAL** will host a Valentine's Banquet featuring a delicious meal and "Lakeside's Got Talent Variety Show" on Friday, February 11 and Saturday, February 12 at 6:00 pm. **MONUMENT HEIGHTS'** Youth Fundraiser for Passport Summer Missions Camp "Soup & Chili Cook-Off" was Sunday, January 23. **NEW COVENANT** will have their Valentine Banquet on Saturday, February 12 at 6:00 pm featuring Karaoke and a Variety Show. **NORTHMINSTER** teamed up with Battery Park Christian Church to help with CARITAS January 22 through 29. **OAK FOREST** had "Joseph, 'Prince of Egypt'", a One-Man-Show presented by Mr. William A. Young, Jr on January 13, "The Whisnants" in concert on January 22 and "Bill & Linda Lewis" in concert on January 23. **RIVER ROAD** will host CARITAS, 40 men, February 19-26. **SAINT PAUL's** sponsored a Blood Drive on January 23 and will "Journey Through Music" on Sunday, February 27 at 4:00 pm with a Black History Month Concert Celebration by the Chorale Choir. **SANDSTON** sent 322 boxes to Samaritan Purse Shoebox Ministry with \$4 for each box and have funds remaining to do almost 400 for next year. **STAPLES MILL ROAD** has "A History of Staples Mill Road Baptist Church" written by Dr. James N. Birkitt available for purchase. **SWIFT CREEK** will host a church-wide Valentine Event on Sunday, February 20 at 6:30 pm with Taylor Mason (Christian Comedian/Ventriloquist), fun, desserts and fellowship. **WESTOVER** has decided to temporarily relocate their Sunday worship services from their Sanctuary to their Fellowship Hall to dramatically reduce their winter fuel oil consumption.

STAFF NEWS



Ed
and
Sat

CHURCH BUILDING CONFERENCE

Virginia Baptist Resource Center
February 26, 2011 • 8:30 a.m. to 12:30 p.m.

TOPICS INCLUDE:

- The P.E.W. Formula:
 - Property/Parking: How much do we need and where do we find it?
 - Education (Christian): What, How, and Where?
 - Worship: Not What it Used to be!
 - Little Church, Big Church, In-Between
 - Making Something New Out of the Old: How Difficult?
 - Getting the Congregation to see "Now is the Time!"
 - Financing A Renovation, New Facility, Relocation Project
- Resource Leaders: Consultants, Architects, Pastors, Laity, and others.*

COSTS:

Registration Fee; \$50 per church

Please make checks payable to the "Baptist Extension Board."

REGISTRATION:

Registration forms can be downloaded at:
www.vbmb.org/supportservices/cbc.htm

MORE INFORMATION:

Anita Caudill: 800-255-2428, ext. 1232; anita.caudill@vbmb.org
Rod Hale, Consultant: 804-794-5670; rod.hale@vbmb.org

FAITH & FAMILY DAY WITH THE RAMS

Saturday February, 26 at 12pm
Verizon Wireless Arena at the Siegel Center

You are invited to Faith & Family Day with the Rams! Come cheer on the VCU Men's Basketball team as they host the James Madison Ducks while you fellowship with others within the community. Tickets are just \$12 and include a FREE hot dog and soda voucher! (Normal value \$23.)

In addition to the great action, **stay after to hear a powerful message from Pastor Tanya Jones!**



- Attended College at the University of Arizona
- Four-time NCAA Track & Field Champion
- Two-time National Champion
- Member of the 1992 USA Olympic Team
- Co-Pastor of Village of Faith Ministries

To purchase tickets visit vcuathletics.com, scroll over the Tickets link and select "Buy Tickets Now." Select the "Promotions" link on the left side of the page and enter the Promotional Code: VCUFAITH. To finish, select the JMU game and follow the steps to complete your purchase.

VCU Athletic Ticket Office
1200 West Broad Street
Richmond, VA 23284-3013
804-828-7267



HELP/SITUATIONS WANTED

PART-TIME ORGANIST OR PIANIST needed immediately by **Oakwood Memorial Baptist Church**, 3100 Gay Avenue, Richmond, VA 23231 (Eastern Henrico County, near Airport) to play for Sunday morning worship service and Thursday evening's choir rehearsal. For more information contact Norma Carlton at 804-737-8870.

+++++
SLEEPING BAGS NEEDED: New or gently used sleeping bags or heavy blankets are needed by the **Church Hill Christian Wellness Center and Oregon Hill Center** to share with their homeless friends on these cold winter nights. Out in the elements a good sleeping bag only lasts about three months, so the Centers like to have some extras on hand. Donations can be dropped off at either Center or at the RBA Office.

Crown Money Map Coaching Training Course



The **Crown Money Map Coaching Training Course** from Crown Financial Ministries is designed to equip you to effectively meet the needs of those who want guidance from God's Word and practical assistance on how to manage their God-given resources. This training course will give you a solid foundation of biblical financial principles and practical knowledge to help make life changes in your own finances and with those you coach.

Requirements for becoming a volunteer Money Map Coach:

- A desire to understand and apply biblical principles in your finances and to share those principles with others to help them become financially free
- A natural gift for understanding money management and willingness to share your skills with others
- A desire to start a financial coaching ministry in your church

What Others Are Saying:

"When my husband and I got married 2 years ago, we both had credit card debt totaling \$14,000. After seven months, I convinced my husband to see a volunteer Money Map Coach. We started a budget a year and a half ago, and we will make our last payment on all our credit card debt this month. Praise God—He is faithful!" - Kay, Oregon

"My husband and I met with one of your volunteer Money Map Coaches, and he was such a caring person. After finally setting up a budget, our lives have been transformed. We want to purchase the Crown Money Map Coach Training Course and help touch the lives of others." - Chris and Angie, Georgia

Contact Randy Rowekamp at 804-683-1595 or at rrowekamp@crowns.org for more information about attending training.

FEBRUARY CALENDAR

FEBRUARY 1 @ 9:00 AM
CVRM CORE TEAM MEETING, RBA

FEBRUARY 1 @ 12:00 NOON
RBA MINISTERS' FELLOWSHIP & LUNCH, RBA
"GETTING ON WITH YOUR LIFE AFTER A HEART ATTACK: DR. SAMMY WILLIAMS' INSPIRING STORY."

RSVP TO RBA BY 1/31

FEBRUARY 7 @ 10:00 AM
RBA STAFF MEETING, RBA

FEBRUARY 8 @ 6:30 PM
CAMP ALKULANA CAST MEETING, RBA

FEBRUARY 11 @ 7:00 PM
SPECIAL EDUCATION VALENTINE'S SOCIAL
MONUMENT HEIGHTS, 5716 MONUMENT AVE.
RSVP TO RBA BY FEB. 4

FEBRUARY 13-20
WOMAN'S MISSIONARY UNION FOCUS WEEK

FEBRUARY 14
VALENTINE'S DAY

FEBRUARY 14 @ 10:00 AM
ENDOWMENT/PLANNED GIVING SUB-GROUP, VBF

FEBRUARY 15 @ 10:00 AM
RBA WMU LEADERSHIP TEAM, RBA

FEBRUARY 16 @ 9:00 AM
TAXES & FINANCIAL SUPPORT SEMINAR
FOR CLERGY, VBMB

FEBRUARY 17 @ 12 NOON
EXECUTIVE COUNCIL MEETING, TABERNACLE

FEBRUARY 18 @ 12 NOON
DEADLINE TO SUBMIT MATERIAL
FOR FEBRUARY TRANSFORMED

FEBRUARY 20
VIRGINIA BAPTIST COLLEGES AND SCHOOLS SUNDAY

RBA Executive Council Meeting

February 17, 2011
 12:00 Noon

Tabernacle Baptist Church
 1925 Grove Avenue

RBA CHURCH REPRESENTATIVES
MAKE YOUR LUNCH RESERVATIONS
FOR THE . . .

Reservation deadline is February 11.
Contact Frances Jones at 329-1701
Or frances.jones@rbaonline.org



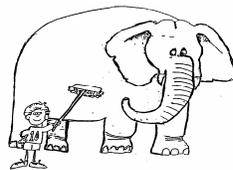
PRAY FOR
RBA CHURCHES SEEKING A PASTOR
 Derbyshire
 Jahnke Road
 Lakeside
 New Covenant
 Westhampton

**HOST CHURCHES NEEDED FOR
 2011 RBA MEETINGS**
EXECUTIVE COUNCIL MEETINGS
 (includes quickly served lunch and
 Thursday meeting 12 noon-1:30 p.m.)

**August 18
 November 17**

60TH ANNUAL FALL MEETING
Sunday, October 16
3:00 p.m. Session and 5:30 p.m. Dinner

If your church is interested in hosting one of these meet-
 ing or if you have questions, contact Frances Jones or
 Mike Robinson at the RBA at 804-329-1701 as soon as
 possible.



**Want to do
 Something
 BIG?**

**Annual Fix-up and Clean-up Days
 At Camp Alkulana**

May 21 and June 4, 2011

**HELP US GET READY FOR THE SUMMER SEASON!
 PLENTY TO DO:**

- Yard Work
- Spring Cleaning
- Light Carpentry
- General Repair

GREAT BONDING OPPORTUNITY FOR CHURCH GROUPS*

Leave Richmond early, eat breakfast on the way. Arrive at camp
 by 10:00 and work until 4:00 with a lunch break. Stop in Staun-
 ton on the way home for dinner.

**Okay for youth to come with your adult group; however, youth should
 understand that "normal" camp activities will not be available, as the
 goal is to fix up camp.*

For more information and to let us know that we can count on
 you, call or email Beth Wright, Camp Director: 329-1701, ext.
 206 or campalkulana@gmail.com.

***TRANSFORMED!* is published monthly by the
 Richmond Baptist Association,
 3111 Moss Side Avenue,
 Richmond, VA 23222, 804-329-1701.**

*Contact Frances Jones via email or snail mail at the
 addresses listed below:*

- *To submit an article—must be received by the
 20th of each month.*
- *To be added or deleted from the mailing list.*
- *To submit a change of address in a timely manner
 so the RBA will not incur postage due costs for
 returned newsletter that cannot be forwarded.*

MAKING A DELIVERY TO THE RBA OFFICE?

Please call before you plan to arrive to make sure someone will be at
 the office. There are times, during the day, when everyone may be
 away, so it will save time and gas if you call ahead. The RBA Office is
 open 8:30 a.m. to 4:30 p.m., Monday—Friday.

HELP THE RBA SAVE MONEY

GIVE US YOUR CHANGE OF ADDRESS!

If you are on our newsletter mailing list and will be moving—please let
 Frances Jones know your **Change of Address** in advance! The RBA
 has to pay \$0.44 "postage due" for each returned newsletter because
 they are mailed bulk rate and the post office will not forward them to
 your new address! Postage due costs can add up if we have several
 newsletters returned each month! We appreciate your assistance with
 this matter.

RICHMOND BAPTIST ASSOCIATION
 3111 MOSS SIDE AVENUE
 RICHMOND, VA 23222
 Phone: 804-329-1701
 Fax: 804-321-7121
 E-mail: office@rbaonline.org
 Website: www.rbaonline.org

DATED MATERIAL — DO NOT DELAY

**NON-PROFIT ORG.
 U. S. POSTAGE
 PAID
 RICHMOND, VA.
 Permit No. 1555**

RETURN SERVICE REQUESTED