



“The Best Way To Find Yourself Is To Lose Yourself In The Service Of Others”

— Mahatma Gandhi

The Carolinian
2026 Pastor Appreciation Special Edition

Theology & Technology: When Worlds Collide

Technology has changed nearly every aspect of modern life. The way people work, communicate, learn, shop and even maintain relationships has been transformed by smartphones, social media, artificial intelligence and an increasingly connected digital world.

The church has not been immune to that transformation. It has always adapted to changes in communication.

The printing press helped spread the Bible and religious literature. Radio allowed sermons to reach audiences far beyond a local congregation. Television expanded that reach even further. The internet and social media have now created a global platform available to virtually anyone with a smartphone. The tools have changed, but the mission remains.

The church's responsibility is not to reject technology or blindly embrace every new innovation. It is to use technology wisely, ethically and creatively while remaining grounded in its spiritual purpose.

With today's technology, the church has an extraordinary opportunity. It can reach people who are searching for hope. It can educate a generation surrounded by information but hungry for wisdom. It can provide community to people experiencing loneliness. It can use new technologies to serve people more efficiently while continuing to emphasize the importance of compassion, service and human connection.

The challenge is to remember that technology is the tool — not the mission.

For centuries, the church has served as a gathering place — a place where people worship, find fellowship, seek guidance, mourn losses, celebrate milestones and work together to strengthen their communities. Today, that mission increasingly extends beyond the walls of the sanctuary and into the digital world.

The question facing churches is no longer whether technology has a place in ministry. It is how technology can be used without allowing technology to replace the human connection, spiritual discipline and personal relationships that are at the heart of the Christian faith.

One of the greatest opportunities

technology provides the church is the ability to reach people who may never walk through the doors of a sanctuary.

Livestreamed worship services allow people who are sick, elderly, traveling or otherwise unable to attend church in person to remain connected. Sermons can be shared through websites, podcasts and social media. Bible studies can take place through video conferences. Churches can use email and text messaging to communicate with members and organize community activities.

For a generation that spends significant portions of its day online, the digital world has become an important mission field.

A person searching for answers about faith at 2 a.m. may never call a pastor or visit a church. But that person may watch a sermon, listen to a podcast or encounter an encouraging message on social media.

Technology gives the church an opportunity to meet people where they are.

Social media can sometimes be criticized for promoting division, misinformation and unhealthy comparisons. Yet the same platforms can be used to spread messages of hope and encouragement.

Churches can use Facebook, Instagram, YouTube, TikTok and other platforms to share Scripture, inspirational messages, community announcements and stories of people whose lives have been changed through faith.

A short video from a pastor or church member can reach thousands of people in a matter of hours.

But churches must also recognize that digital ministry requires responsibility. The church's presence online should reflect the values it teaches offline.

That means avoiding unnecessary controversy, resisting the temptation to chase popularity and remembering that every post represents an opportunity either to build people up or tear them down.

The church should not simply ask, "How many people saw this?" It should also ask, "What did this make them feel, think or do?"

The rapid development of artificial intelligence presents perhaps the most



Theology & Technology— *continued*

significant technological challenge and opportunity facing churches today.

AI can help churches perform administrative tasks, develop educational materials, translate information, create graphics, organize data and communicate with congregations. It can help smaller churches accomplish tasks that once required staff members or outside professionals.

But AI also raises important ethical and theological questions.

- Can a machine provide spiritual counsel?
- Can artificial intelligence replace a pastor?
- Can a computer pray for someone?

The answer to these questions requires the church to understand the difference between information and relationship.

Technology can provide information. Ministry requires relationship.

A computer can generate words about grief, but it cannot sit beside a grieving family. AI can produce a Bible study outline, but there is still tremendous value in people gathering together to pray.

AI should therefore be viewed as a tool rather than a replacement for the human side of ministry.

Technology also creates responsibilities for churches.

Children and young people are growing up in a world where much of their social interaction occurs online. Churches have an opportunity to help young people develop healthy relationships with technology while teaching them the importance of discernment, privacy, truth and compassion.

Churches also must be careful with

personal and financial information of members. Cybersecurity is no longer an issue reserved for banks and large corporations. Churches collect names, addresses, email addresses, payment information, prayer requests and other personal information that must be protected.

A church's commitment to serving people should extend to protecting their privacy and safety.

Perhaps the greatest challenge for the modern church is maintaining a balance between digital ministry and physical community.

Watching a worship service online can be valuable. But there is something powerful about sitting beside another person, singing together, shaking hands, praying together and sharing a meal.

Technology can connect people across great distances, but it can also create isolation.

The church must therefore resist the idea that every interaction needs to happen through a screen.

Technology should make it easier for people to connect — and ultimately encourage them to connect more deeply in person.

Screens may change. Platforms may disappear. Artificial intelligence may become more sophisticated. But the human need for community, compassion and hope will remain.

The church's role in the technology age is therefore not simply to keep up with technology, it is to help people understand how to live faithfully in a world increasingly shaped by it.



William “Billy” Eli Ratcliff: A Legacy of Faith and Community

William “Billy” Eli Ratcliff is a third-generation pastor, following in the footsteps of his grandfather, Bishop Eli Ratcliff Sr., founder of Lincoln Park Holiness Church in Raleigh, North Carolina, where he is currently the Pastor and newly elected Bishop of Truevine Assembly of Pentecostal Churches, Inc. Bishop Ratcliff has devoted over 30 years to ministry while balancing corporate roles as a bi-vocational pastor.

Born and raised in Raleigh, he graduated from J.W. Ligon High School in 1970 and attended North Carolina Central University (NCCU), majoring in Business Administration. After college, he took over his father's neighborhood store, renaming it Hargett Street Disco Grocery, a business now recognized as a historic landmark in Raleigh.

His commitment to ministry led him to graduate summa cum laude from Shaw Divinity School in 1997. He later earned a Bachelor of Science in Organizational Management from St. Augustine University in 1999 and graduated summa cum laude. Alongside his pastoral work, he built a corporate career with Progress Energy, Primerica Financial Services, and the U.S. Postal Service.

At Lincoln Park Holiness Church, Ratcliff prioritizes community service, distributing over 2,500 food boxes monthly and working to revitalize low-income areas. He actively promotes minority real estate ownership and has opened doors for numerous black owned businesses continuing his family's tradition of uplifting the Raleigh community.

In February 2023, for Black History Month, Ratcliff released *From the Sin of Slavery to Winning Souls for Christ*, a documentary highlighting his family's spiritual heritage and the church's deep historical roots. Through this project, he seeks to inspire others with his family's journey of faith.

For more information, visit lincolnparkholinesschurch.com.



Are Religious Charter Schools Constitutional?

THE CONVERSATION—Just over a year ago, the U.S. Supreme Court rendered an unusual judgment: a tied vote.

Without stating why, Justice Amy Coney Barrett recused herself from *Oklahoma Statewide Charter School Board v. Drummond*, a case about whether it would have been constitutional to open a Catholic charter school. The remaining justices deadlocked 4-4, leaving in place lower court rulings that blocked the school. Oklahoma courts agreed that allowing state funding to a religious school would have violated both Oklahoma law and the First Amendment to the U.S. Constitution.

Now, a new contender is attempting to become America's first religious charter school. On Sept. 24, 2026, a federal court judge allowed a suit to proceed from Ben Gamla, a Jewish organization whose application to participate in Oklahoma's charter school program was denied earlier this year.

This yearslong controversy goes to the heart of questions about how much public aid is permissible to faith-based institutions under the First Amendment's establishment clause, which forbids the government from making laws "respecting an establishment of religion." More broadly, it reflects tensions over religion's place in public life – while highlighting the Supreme Court's increasingly friendly attitude toward faith-based schools.

Ben Gamla operates a network of secular charter schools in Florida that teach in Hebrew and English. Its application in Oklahoma proposes a school that would provide both secular and religious education.

The charter school movement began in earnest in the United States in 1991, starting in Minnesota. Forty-six states and the District of Columbia now permit them to operate.

Charter schools differ significantly from other public schools. Though funded with taxpayer money, they are typically run by private organizations, under charters that can be renewed or terminated depending on whether schools meet their stated goals. While free from many state laws and regulations about staff and curricula, charter schools remain subject to federal and local antidiscrimination laws.

New Era

Under Oklahoma's Constitution, no public funds can support religious institutions. Historically, the U.S. Supreme Court also placed significant limits on aid to faith-based schools, although not as strict as those enforced by Oklahoma and some other states.

Under what is known as the "child benefit test," the court allowed some forms of aid, such as laws reimbursing parents for the costs of transportation to school and lending textbooks for secular instruction, because the direct beneficiaries were students rather than their schools.

Three recent Supreme Court cases, though, loosened the restrictions on aid to faith-based schools and families.

The first, 2017's *Trinity Lutheran v. Comer*, arose after a church preschool in Missouri was denied funds from a public program to improve playground safety. The court ruled that denying faith-based institutions generally available benefits for which they are otherwise qualified violates the First Amendment's free exercise clause, which says the government cannot make a law "prohibiting the free exercise" of religion.

Excluding faith-based institutions and believers solely because they are religious



"is odious to our Constitution," the court emphasized. *Trinity Lutheran* ushered in a new era of its First Amendment jurisprudence by expanding the boundaries of permissible aid.

Three years later, in *Espinoza v. Montana Department of Revenue*, a dispute arose over a tax credit program for contributions to student scholarship organizations. The state constitution prohibits public aid to "sectarian" schools, so Montana did not allow families that received these scholarships to use them at religious schools.

The Supreme Court reasoned that using the scholarships at faith-based schools would be acceptable under the U.S. Constitution's establishment clause. The majority concluded that Montana's

no-aid provision discriminated against people based on their beliefs. The court added that because Montana's rule separated religion and state more strictly than the establishment clause, it was unconstitutional – a distinction that may prove important in the Ben Gamla case.

Finally, in 2022, the court took up *Carson v. Makin*, a case from Maine. The justices invalidated Maine's attempt to exclude faith-based schools from a program providing tuition assistance to families who lived in areas without their own public schools. The court reasoned that Maine's program violated the free exercise clause because it was not "neutral" toward religion: It impermissibly excluded otherwise eligible institutions and families solely because they

were religious.

Next Steps

Returning to Oklahoma, the September 2026 ruling found that Ben Gamla had standing to pursue its claim that state officials violated the organization's First Amendment rights to free exercise of religion.

However, Judge David L. Russell's order does not resolve the underlying issue of religious charter schools once and for all. Rather, it allows the school's application to proceed while the court considers the underlying constitutional questions. Meanwhile, Oklahoma has 30 days to appeal the judgment to the 10th Circuit.

Coming on the heels of the Catholic charter school case, Ben Gamla might seem, as New York Yankees baseball great Yogi Berra once said, like a case of "déjà vu all over again." Yet the litigation over Ben Gamla is different from the previous case involving St. Isidore of Seville Catholic Virtual School.

In 2024, when the Supreme Court of Oklahoma refused to let the state open St. Isidore, the justices primarily relied on the state constitution's prohibition against using public money to benefit or support any religious institution.

In Ben Gamla, though, the trial court judge relied on federal case law. I believe this strengthens the chances that this case may make its way to the Supreme Court – and perhaps achieve a different outcome. In fact, Russell specifically cited the three recent Supreme Court decisions, among others, as supporting Ben Gamla's argument that the U.S. Constitution permits aid to faith-based schools.

Russell emphasized that his order "does not express a judgment on the wisdom on the State of Oklahoma opening up its coffers to charter schools of disparate philosophical or educational provisions." Having done so, however, state officials cannot "single out religious schools for exclusion solely because of their religious character."

Ben Gamla may turn out to be the next step in the Supreme Court's increasingly friendly approach to the important question of state aid to faith-based schools, their students and their parents. How this dispute plays out will tell us not only about the court's thinking, but why supporters on both sides have such different visions over religion's role – if any – in American education and public life.



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Pastoring: A Selfless Calling To Serve The Community

Pastoring a church is often described as a profession, but for many pastors, it is something much deeper. It is a calling — a commitment to serve God by serving people.

The work of a pastor does not begin when the church doors open on Sunday morning, and it does not end when the final prayer is spoken. Pastors are often called upon to stand with people during some of the most important, difficult and uncertain moments of their lives.

They celebrate with families when a child is born, counsel couples facing difficult decisions, comfort those who have lost loved ones and pray with people confronting illness, financial hardship, loneliness and grief. They often become trusted voices during times when people need reassurance, direction or simply someone willing to listen.

That responsibility can require an enormous personal sacrifice.

Pastors are frequently available when others are not. A phone call in the middle of the night, a hospital visit, a funeral, a family crisis or an emergency in the community may interrupt what would otherwise be personal or family time. Yet much of the work pastors do is unseen.

There are conversations that never make it into a church bulletin. There are families helped quietly and individuals encouraged privately. There are prayers offered for people who may never know how often their names were mentioned. There are decisions made behind the scenes to keep ministries operating and to make sure people in need have somewhere



to turn.

This is part of what makes pastoral leadership a selfless calling.

More than the pulpit

The traditional image of a pastor standing behind a pulpit represents only one part of the job. A pastor may also be a counselor, teacher, mentor, community advocate, fundraiser, mediator and organizer. In many communities, particularly historically Black communities, churches

have long served as institutions that address needs far beyond religion.

The church has historically been a place where people could find education, food, financial assistance, social connections and a voice in civic affairs. During some of the nation's most difficult periods, pastors and churches have provided leadership in movements for civil rights, economic opportunity and social justice. That tradition continues today.

Communities are facing challenges that require leaders willing to see beyond the walls of their own institutions. Affordable housing, food insecurity, unemployment, youth development, mental health, senior care and economic development are not simply political or economic issues. They affect the families who sit in church pews every Sunday.

Pastors are uniquely positioned to understand those challenges because they are often walking alongside the people experiencing them.

A pastor carries the community's burdens.

One of the most difficult aspects of pastoral leadership is that pastors are often expected to carry other people's burdens while managing their own.

They may be grieving while helping someone else through grief. They may be worried about their own families while counseling another family through a crisis. They may be exhausted but still expected to stand before a congregation and offer hope.

That does not make pastors immune to stress, disappointment or discouragement. It makes the support of congregations and communities especially important.

Pastors need encouragement, rest, family time and opportunities to recharge. They need people who will ask how they are doing — and genuinely listen to the answer.

Supporting a pastor does not mean agreeing with everything a pastor does. It means recognizing the humanity of the person who has accepted the responsibility of caring for others.

The Calling

I charge you in the presence of God and of Christ Jesus, who is to judge the living and the dead, and by his appearing and his kingdom: preach the word; be ready in season and out of season; reprove, rebuke, and exhort, with complete patience and teaching. For the time is coming when people will not endure sound teaching, but having itching ears they will accumulate for themselves teachers to suit their own passions, and will turn away from listening to the truth and wander off into myths. As for you, always be sober-minded, endure suffering, do the work of an evangelist, fulfill your ministry. ...

2 Timothy 4:1-5



God has been good to First Cosmopolitan Baptist Church and we are so blessed and so proud to have Dr. Dorwin L. Howard, Sr. as our Pastor.

We, the Officers and Members, take this time to express our sincere gratitude and love to him. We thank God for his spiritual leadership, his faithfulness to God's calling and love for His people.

Dr. Howard continually makes an impact on our lives as he imparts to us the wisdom, knowledge and understanding as endowed by God. He stands in the gap, engaging in deep intercessory prayer for his congregation. His sermons are food for our souls and calls us to examine ourselves to live with grace and love for one another.

Dr. Howard lives out his teachings as he demonstrates the Lord's command "to love your neighbor as yourself". He reminds us that when we open the doors of our church, we are not just referring to the physical doors, but he encourages us to open the doors of our hearts in love to those who may be of a different race, ethnicity or cultural background. God's love and God's power conquer all.

Dr. Howard, with grateful hearts, we thank you, we love you and we pray God's bountiful blessings upon you and your family.

The Significance Of America's First Pope

The election of Pope Leo XIV marked a historic moment for both the Catholic Church and the United States. Born Robert Francis Prevost in Chicago, Pope Leo XIV became the first American to serve as pope when he was elected on May 8, 2025. He is also the first Augustinian pope in the history of the Church.

For more than 2,000 years, the papacy has been deeply rooted in Rome and Europe. The election of an American represents a significant shift in the geographic and cultural story of the Catholic Church. It reflects the increasingly global character of Catholicism and the growing influence of Catholics in the United States.

Yet Pope Leo has emphasized that his American identity is only one part of who he is. He has described himself as a pope who "happens to be American," stressing that his responsibility is to serve the worldwide Church rather than any single nation.

His background gives him a uniquely international perspective. Although born in Chicago, Leo spent many years as a missionary and bishop in

Peru before returning to Rome. His experience in both North and South America places him at an intersection of cultures, languages and communities.

That experience may prove especially meaningful as the Catholic Church continues to grow outside its traditional European centers. Catholic populations in Latin America, Africa and Asia have become increasingly important to the Church's future. Pope Leo's life reflects that changing reality. His years in Peru exposed him to communities whose experiences were very different from those of his hometown of Chicago.

His election also carries particular significance at a time when the United States is examining its own identity and role in the world. In 2026, as America celebrates its 250th anniversary, Pope Leo has reflected on the nation's ideals of liberty, equality, justice, religious freedom and democratic self-government. He has also emphasized the responsibilities Americans have toward one another, immigrants and future generations.

For American Catholics,



having an American pope creates a historic personal connection to the Vatican. It also presents an opportunity for the Church in the United States to consider its responsibilities within the broader Catholic community. The pope's position is not simply a national honor; it comes with the responsibility of speaking to Catholics and people of faith around the world.

The significance of Pope Leo's

election also extends beyond Catholicism. The pope is one of the world's most recognizable religious leaders, and his words can influence conversations about poverty, peace, migration, human dignity, education and service to others. His American upbringing gives him an understanding of the nation's culture, while his international experience gives him a perspective that reaches well beyond U.S. borders.

His election also demonstrates how religious leadership can cross national and cultural boundaries. A man born in Chicago can spend decades serving communities in Peru, work within the Vatican and ultimately become the spiritual leader of Catholics around the world. His journey illustrates the increasingly interconnected nature of modern religious life.

The importance of an American pope, therefore, extends far beyond nationality. It represents a historic connection between the United States and the world's largest Christian institution. For American Catholics, it is a moment of particular pride. For the broader world, it offers an opportunity to see how an American shaped by Chicago, missionary work in Peru and the traditions of the Augustinian order will lead a Church that reaches far beyond America's borders.

Pope Leo XIV's historic election reminds us that the Catholic Church is increasingly a global institution — and that America's place in that global story has reached an extraordinary new chapter.



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The Black Church: A Pillar of Faith, Advocacy



congregations partnering with schools to provide tutoring and mentoring. Imagine churches opening their doors for workforce training, senior programs, youth activities and community meetings.

Imagine the church becoming a place where a young person can meet a mentor, a struggling family can find resources, an entrepreneur can find guidance and an older resident can find companionship and assistance.

That is community ministry.

From Advocacy to Action

The challenges may look different from those faced by previous generations, but many communities continue to confront poverty, affordable housing shortages, educational inequality, violence, food insecurity, unemployment, health disparities and political disengagement.

The Black church has an opportunity to once again be a place where faith becomes action.

That does not necessarily mean every church must become a political organization. Rather, it means the church can help its members understand the issues affecting their families and neighborhoods and encourage constructive civic participation.

Churches can educate voters, develop young leaders, support small businesses, address hunger and homelessness, provide mentoring and create partnerships with schools, nonprofits, businesses and government agencies.

Advocacy should also mean holding institutions accountable when communities are overlooked. It can mean asking why certain neighborhoods lack investment, why children do not have adequate educational opportunities, why affordable housing is disappearing or why economic development does not reach everyone.

The Black church does not have to have all the answers. But it can help bring the right people to the table.

Rebuilding Community

Perhaps most importantly, the church can help restore a sense of community.

In an increasingly disconnected society, people need places where they know their neighbors and where someone notices when they are struggling. Churches can help rebuild those relationships.

Young people need places where they can develop confidence, leadership skills and a strong understanding of their history. Older generations possess experiences and knowledge that should not be lost. Connecting those generations can help communities preserve their history while preparing for the future.

The church can also play a greater role in economic empowerment. Supporting Black-owned businesses, encouraging

development than any one congregation might accomplish alone.

The Responsibility of the Next Generation

The Black church must also make room for a new generation of leaders.

Young adults should not simply be asked to attend church. They should be invited to help shape the future of the institution and the community.

Their ideas about technology, entrepreneurship, social change, education, and communications can help churches remain relevant. At the same time, young people need the wisdom and history of those who came before them.

The goal should be an intergenerational partnership in which experience and innovation work together.

The Black church must also recognize that advocacy is not always about marching in the streets. Sometimes advocacy means helping a family find housing. It means tutoring a child. It means helping someone obtain a job, register to vote, start a business or navigate a difficult government system. It means speaking when injustice occurs and building relationships before a crisis happens.

The historic Black church has already demonstrated what is possible when faith communities organize around the needs of their neighbors.

A Mission Beyond the Sanctuary

The expectation today should not be that the church solve every problem. But it should be expected to remain engaged with

(See **THE BLACK CHURCH**, P. 11)

The Church We Need Today

Today, that historic role presents an important question: "What does the community need from the Black church now?"

The answer must go beyond Sunday morning.

Black communities are facing a complicated set of challenges. Families are struggling with the cost of housing, food and transportation. Young people are navigating violence, social media pressures and an uncertain economic future. Small businesses need support. Seniors need assistance. Parents need safe places and quality educational opportunities for their children. Communities need access to health care, employment opportunities and financial resources.

These are not simply government issues. They are community issues.

And the Black church remains one of the institutions uniquely positioned to bring people together to address them.

The church has buildings, leadership, volunteers, relationships and, perhaps most importantly, trust. Those resources can be used to create partnerships that extend far beyond the congregation.

Imagine churches working together to establish community resource centers where residents can learn about housing assistance, job opportunities, financial literacy, small-business development and educational programs. Imagine



Building Communities And Condominiums

Across America, affordable housing has become more than an economic issue. It is a community stability issue. Families are struggling to keep up with rising rents, home prices and utility costs, while seniors, veterans, working families and young adults increasingly find themselves priced out of neighborhoods they once called home.

In the middle of this crisis sits an institution with a unique combination of resources, relationships and community trust: the church.

For generations, churches have responded to the needs of their communities. They have operated food pantries, clothing closets, shelters, scholarship programs and emergency assistance ministries. Affordable housing represents another opportunity for the church to extend that mission — not simply by providing temporary assistance, but by helping create long-term stability.

One of the church's greatest assets is land.

Many congregations own property that may include vacant lots, unused buildings, parking areas or facilities that are underutilized during much of the week. In communities where land costs make affordable housing development difficult, church-owned property could potentially become part of the solution.

A church does not have to become a traditional housing developer to make a difference. It can partner with nonprofit housing organizations, developers, local governments, community development financial institutions and housing authorities. Through partnerships, church property could potentially be used for affordable apartments, senior housing, transitional housing, workforce housing or homeownership opportunities.

The church also has something that cannot easily be measured in acres or dollars: relationships.



Churches know the people in their communities. Pastors and congregational leaders often encounter families facing eviction, seniors living on fixed incomes, single parents struggling with housing costs and young people who cannot afford to live where they grew up.

That proximity gives churches an important understanding of housing needs that may not appear in a government report.

Moving From Charity to Community Development

The traditional response to a housing crisis is often emergency assistance — helping someone pay a utility bill, rent or mortgage payment. Those efforts are important, but they address the immediate problem.

The larger opportunity is to address the underlying shortage of affordable housing.

Churches can become advocates for policies and investments that increase the supply of affordable homes. They can participate in community planning discussions, educate their congregations about housing issues and encourage residents to become involved in local decision-making.

They can also help change the conversation.

Affordable housing is sometimes discussed as though it benefits only people experiencing poverty. In reality, affordable housing affects teachers, nurses, police officers, firefighters, retail workers, childcare providers, veterans, seniors and young

professionals.

A community cannot function when the people who work there cannot afford to live there.

Churches Can Help Build Wealth Homeownership is another area where churches can make a meaningful difference.

For generations, owning a home has been one of the primary ways American families build and transfer wealth. Yet many families face barriers to homeownership, including down-payment requirements, credit challenges, high interest rates and a lack of financial knowledge.

Churches can partner with housing counselors and financial institutions to offer financial literacy programs, credit counseling, first-time homebuyer education and workshops on estate planning and generational wealth.

The goal should not simply be to help families find a place to live. It should be to help families build a foundation for financial stability.

A Special Opportunity for the Black Church

For the Black church, affordable housing carries an additional significance.

Historically, Black churches have been among the most important institutions in African American communities. They have helped establish schools, businesses, social organizations and civic movements. Today, housing can become another area

where that institutional strength is put to work.

Black communities have experienced decades of discriminatory housing practices, including redlining, segregation and unequal access to mortgage credit. The effects of those policies continue to influence homeownership, neighborhood investment and generational wealth.

The church cannot reverse that history by itself. But it can help address some of its continuing consequences.

A congregation that develops affordable housing, supports homeownership education or helps preserve housing for seniors is doing more than providing shelter. It is helping preserve community.

Partnerships Are the Key

Perhaps the most important point is that churches do not have to do this alone.

A successful church-based housing initiative might involve a congregation providing land, a nonprofit providing development expertise, a local government providing incentives or financing, a bank providing construction or permanent financing and professional developers handling construction and management.

Such partnerships can turn a church's existing assets into a community resource.

(See **CONDOS**, P. 9)

Interdenominational Ministerial Alliance Announces Inaugural William McCoy, Jr. Lecture Series

Dr. Reginald High to Present "PREACHING CHRIST IN A PLURALISTIC SOCIETY"

DURHAM, N.C. — The Interdenominational Ministerial Alliance of Durham and Vicinity will present the inaugural William McCoy, Jr. Lecture Series, established in memory and honor of the late Dr. William McCoy, Jr., on Sunday, October 18, and Monday, October 19, 2026, at Mount Vernon Baptist Church, 1007 South Roxboro Street in Durham.

The two-day lecture series will feature The Rev. Reginald High, PhD, professor of preaching at Campbell University Divinity School and pastor of Beavers Chapel United Christian Church in Zebulon, North Carolina.

Dr. High will deliver lectures under the theme "PREACHING CHRIST IN A PLURALISTIC SOCIETY."

The first lecture will be held Sunday, October 18, at 6:00 p.m., followed by the second lecture Monday, October 19, at noon.

Sponsored by the Education Committee of the Interdenominational Ministerial Alliance, the annual lecture series honors the life, ministry and enduring legacy of the late Dr. William McCoy, Jr., who served for many years as chaplain of the IMA. A dedicated minister of the Gospel, Dr. McCoy served as a pastor, seminary professor and federal prison chaplain, providing spiritual leadership in congregations and institutions across the United States.

The William McCoy, Jr. Lecture Series was established to advance the art and theology of preaching while creating opportunities for clergy, students, scholars and members of the community to engage contemporary issues affecting Christian proclamation.

Through lectures and theological dialogue, the series will encourage thoughtful reflection on preaching, provide practical resources for ministers, examine the cultural and social settings in which preaching takes place, and bring leading voices in theology, ministry and homiletics into conversation with the community.

The IMA plans to invite a distinguished preacher or theologian each year to address significant issues and opportunities confronting the preaching ministry. Organizers envision the series as both a continuing tribute to Dr. McCoy's legacy and a resource for strengthening preaching excellence in the church and community.

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The Church Leads By Example, Advocates Through Action

The church has always been more than a place where people gather on Sunday morning. At its best, the church is a living example of faith in action — a place where compassion becomes service, prayer becomes action and love becomes a commitment to the community.

In a world where people are often skeptical of institutions and increasingly disconnected from one another, the church has an opportunity to remind communities what leadership looks like. That leadership begins with example.

Jesus taught that leadership was not about position, power or recognition. It was about serving others. That principle remains at the heart of what the church is called to do today.

A church that leads by example does not simply preach about helping the poor; it finds ways to feed families. It does not simply talk about the importance of children; it invests in their education, development and future. It does not simply preach about caring for seniors; it checks on them, visits them and helps ensure they are not forgotten.

And when families are struggling to pay their bills, find affordable housing or put food on the table, the church has an opportunity to become part of the solution.

This is particularly important in communities where economic challenges are placing greater pressure on families. Churches can help connect residents with food assistance, employment opportunities, financial counseling, health services, housing resources and other programs. Some churches are already operating food pantries, clothing closets, after-school programs, scholarship initiatives and emergency assistance ministries.

But the church's role should extend beyond responding to emergencies. It should also help address the conditions that create those emergencies.

That means asking difficult questions about affordable housing, economic opportunity, education, access to health care, public safety and the needs of working families. It means encouraging congregations to participate in civic life and giving members the knowledge and confidence to advocate for their communities.

Historically, the Black church has demonstrated the power of this kind of



leadership. Churches have served as centers of education, organizing, advocacy and community protection. During the Civil Rights Movement, churches provided meeting places, leadership, communication networks and a moral foundation for challenging injustice.

That history offers an important lesson: *The church can influence a community not simply by telling people what is right, but by demonstrating what is right.*

Today's challenges may look different, but the need for courageous community leadership remains.

A church that leads by example can become a bridge between people and resources. It can bring together business leaders, educators, elected officials, nonprofit organizations and residents to address problems that no single organization can solve alone.

It can also demonstrate leadership within its own walls.

How does the church treat its employees? How does it support families? Does it welcome young people? Does it make room for seniors? Does it care for people experiencing homelessness, addiction, unemployment or financial hardship? Does it provide opportunities for members to develop their talents and leadership abilities?

These questions matter because the community is watching.

People notice when a church's actions match its message. They notice when a congregation opens its doors during a crisis. They notice when church members show

up to clean up a neighborhood, mentor a child, visit someone in the hospital, help an elderly neighbor or support a family facing hardship.

Those acts may not make headlines, but they can change lives.

Leading by example also means being willing to work with people who may not share the same political beliefs, religious traditions or backgrounds. The needs of a community are bigger than any one congregation. Churches can help build bridges rather than deepen divisions.

There is tremendous power when churches work together.

Imagine congregations sharing resources instead of duplicating services. Imagine churches partnering with local schools to

support students, with health organizations to promote wellness, with housing organizations to help families find stable homes and with businesses to create employment opportunities.

That kind of collaboration transforms the church from a building people visit into an institution that actively strengthens the community.

The church does not have to solve every problem. But it can help create an environment where people believe problems can be solved.

Leadership by example begins with something simple: Do what we ask others to do.

If we preach compassion, we must show compassion.

If we preach justice, we must stand for justice.

If we preach generosity, we must be generous.

If we preach hope, we must give people reasons to hope.

And if we preach that every person has value, our communities should be able to see that belief reflected in the way we serve them.

The church has a powerful voice. But its greatest testimony may not be what is said from the pulpit.

It may be what happens when the service ends.

When the church walks into the community, rolls up its sleeves and begins serving, people see faith made real.

That is leadership. That is ministry. And that is how the church leads by example.

CONDOS

Continued from page 8

There are also federal, state and local programs designed to support affordable housing development. Churches and faith-based organizations willing to learn how these programs work can become valuable partners in bringing housing investments into their communities.

The Church's Next Housing Ministry

The affordable housing crisis requires more than emergency assistance. It requires imagination, partnerships and a willingness to think about ministry in new ways.

The church has a unique position because it can bring together faith, land, relationships, volunteers, advocacy and community trust.

A church parking lot may be more than a parking lot. An unused building may be more than an empty building. A congregation may be more than a group of people who gather on Sunday.

Together, those assets can become part of a larger vision for community development. The question is not whether every church should become a housing developer. It should not.

The question is whether churches should consider how their property, influence and relationships can help ensure that families, seniors, veterans and working people have a safe and affordable place to call home.

For a church committed to serving its community, affordable housing may be one of the most meaningful ministries it can undertake — because a stable home provides more than shelter.

It provides a foundation from which families can work, children can learn, seniors can age with dignity and communities can grow.

The church has always been called to serve the whole person. In today's housing crisis, that mission may require opening not only the doors of the sanctuary, but also the doors to new possibilities for housing and community development.

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SERMON of the WEEK



FAILURE IS NOT FINAL

By Bishop William Eli Ratcliff

Sermonic Text: Genesis 6:5–8, 22; Genesis 9:20–21, 28–29

Genesis 6:8 says, “But Noah found grace in the eyes of the LORD.” Verse 22 says, “Thus did Noah; according to all that God commanded him, so did he.”

Genesis 9:20–21 tells us Noah became a farmer, planted a vineyard, drank of the wine, became drunk, and was uncovered in his tent. Yet verse 28 says, “And Noah lived after the flood three hundred and fifty years.”

One of the great fears people have is the fear of failure. Nobody likes to fail. Nobody likes to be told, “You got it wrong.”

But one thing I appreciate about the Bible is that it tells the truth about everybody. It tells us when they were right, and it tells us when they were wrong.

Noah was a great man of God. God gave him an enormous assignment—to build an ark and go FROM ONE WORLD TO ANOTHER! And Noah had three things working for him: FAVOR, FAMILY, AND FOCUS.

Noah found grace in the eyes of the Lord. Favor is a force that will take you places you cannot go on your own. That favor carried over to his FAMILY. And Noah had FOCUS. Genesis 6:22 says, “Noah did everything God commanded him.”

But after surviving the Flood, saving his family, and completing one of the greatest assignments in the Bible—NOAH FAILED ON A PERSONAL LEVEL. That teaches me something: You can survive a storm and still have to watch yourself after the storm is over! DON'T DROP YOUR G-U-A-R-D AFTER G-O-D GIVES YOU VICTORY!

After the Flood, Noah became a farmer and planted a vineyard. That means some time passed between the planting and the drinking. Sometimes what we plant takes a while to catch up with us. Eventually, Noah drank the wine, became drunk, and lay uncovered in his tent.

The Bible doesn't tell us why Noah drank, so I won't say that I know. But we do know he had been through an overwhelming experience—building the ark, surviving the Flood, caring for his family and a boatload of animals—and I don't think that ark had male and female bathrooms! Sometimes after people have been strong for everybody else, they become weak themselves.

Years ago, I had a church member who had recovered from drug dependency. One day he told me, “Pastor, I drank one beer at a cookout, and not long after that, I ended up losing everything I had worked so hard for.”

But the good news is, before he died, he had the most precious possession in this world—God's favor, given by grace through

His Son Jesus Christ.

Sometimes somebody says, “I need a drink.” No—you don't need a drink. YOU NEED TO THINK!

Think about your family. Think about your children. Think about the people looking up to you. Think about how far God has brought you. Think about Jesus and the true value of the cross where He shed His blood for you, your family, and this whole wide world—including mine. After the victory, KEEP YOUR GUARD UP AND KEEP GOD IN VIEW!

YOUR MISTAKE DOES NOT ERASE GOD'S FAVOR

Here's what blesses me: Noah failed, but Noah was not a failure! There is a difference between having a failure and being a failure.

Moses made mistakes—but God still used Moses. Samson fell—but God gave him strength again. Jonah ran—but God gave him another chance. Peter denied Jesus—but Jesus restored him. Paul had a past—but Jesus gave him a future.

God knew Noah's weaknesses before Noah ever stepped onto the ark. That's good news because none of us is perfect. WE ALL NEED GRACE!

And don't miss Genesis 9:28: Noah lived 350 years after the Flood! His embarrassing mistake was not the end of his life. His worst moment was not his last moment!

Noah had 350 years after the Flood, but through Jesus Christ, believers have something immeasurably greater—ETERNAL LIFE!

John 3:16 says whoever believes in Him “should not perish, but have everlasting life.” Noah got 350 more years. Through Christ, we are promised life that has NO END!

FAILURE IS NOT FINAL WHEN YOU COME BACK TO GOD

First John 1:9 says, “If we confess our sins, he is faithful and just to forgive us our sins.”

So, when you fall, GET BACK UP! When you mess up, OWN UP! When you wander, COME BACK!

Get up. Get dressed. Put your clothes back on—but this time put on another garment: PUT ON THE LORD JESUS CHRIST!

Second Corinthians 5:17 says, “Therefore, if anyone is in Christ, old things are passed away; behold, all things are become new.”

Noah went FROM ONE WORLD TO ANOTHER, and God gave him a rainbow as a sign of His covenant. Every time my family sees a rainbow, we get excited because it reminds us: GOD KEEPS HIS PROMISES!

And I've got better news than Noah had. Jesus went to Calvary. They put Him on a cross, and it looked like FAILURE. They put Him in a grave, and it looked like FAILURE.

BUT EARLY SUNDAY MORNING—HE GOT UP! And because HE GOT UP, YOU CAN GET UP!

Your mistake is not final! Your downfall is not final! Your bad choice is not final! Your past is not final! YOU MAY BE DOWN—BUT YOU'RE NOT OUT!

We serve Communion because we believe God sent His Son Jesus to be the ultimate sacrifice, to save sinners from this dying world. So, get up, put on Jesus, and keep moving toward the new world God has prepared for you.

Because when Jesus is in your story—FAILURE IS NOT FINAL! Because there is no failure in God!

To view complete sermons by Pastor William Eli Ratcliff and Associate Ministers, please visit our YouTube channel. Thank you!

Freddie Jackson, R&B Legend Of 'Rock Me Tonight,' Dies At 70

USA Today - Freddie Jackson, the R&B singer best known for the '80s hits “Rock Me Tonight (For Old Times Sake)” and “You Are My Lady,” died four days after his birthday, at 70.

Jackson's death was announced by his family on his official Instagram Tuesday, Oct. 6.

“It is with profound sadness and heavy hearts that we share the passing of our beloved Freddie Jackson, who went home to rest last night,” the family captioned a photo of Jackson, soundtracked by his song “Complicated” released in 2023. “Freddie was more than a legendary voice. He was a kind, generous soul who loved his fans, his family, his friends, and his music with everything he had.”

The New York City-born singer got his start singing in church and New York clubs before a move to California, where he sang lead for the funk band Mystic Merlin. He later moved back to New York and returned to the nightclub scene, where he would sing background for Melba Moore. Working with his former childhood friend, producer and songwriter Paul Laurence, his demo tapes landed him a record deal with Capitol.

Jackson rose to prominence in the mid-to-late '80s, with his track “Rock Me



Tonight” reaching No. 1 on the Billboard Hot Black Singles chart (what the publication called its R&B chart at the time) for six weeks in 1985. His follow-up single, “You Are My Lady,” also topped the chart and reached No. 13 on the Hot 100 later that year.

His songs “He'll Never Love You (Like I Do),” “Love Is Just a Touch Away,” “A Little Bit More” with Moore, “Have You Ever Loved Somebody,” “Jam Tonight,” “I Don't Want to Lose Your Love” “Hey Lover,” “Nice and Slow” and “Crazy (For Me)” also had chart success.

WALTER BRICE NOBLE OBITUARY

Walter Brice Noble, the son of John Ferry and Ernestine Bryce Noble, was born in Wake Co. North Carolina, on March 17, 1940, and departed this life on Tuesday, September 15, 2026. He was receded in death by his parents and his brother, John F. Noble, II.

As a child, Walter joined Davie St. Presbyterian Church in Raleigh, NC. Later in life, he moved his membership to Watts Chapel Missionary Baptist Church where he faithfully served in several capacities; Sunday School member, Male chorus member, Scholarship Ministry member and chairperson, Sentinel Ministry member, and Seniors Ministry member. He also regularly attended noonday Bible Study and Sunday morning Worship Services. For many years, Walter rendered leadership to the Watts Chapel Cub Scout Pack #253. One of the special joys of his life after retirement was working with the eight-year-old boys and their parents.

Walter attended Raleigh City Schools and graduated from Ligon High School in 1958. After high school, he attended Shaw University in Raleigh, NC, where he received a Bachelor of Arts degree in Education in 1962. He later did graduate studies at Gallaudet University in Washington, DC.

Walter's civic activities included Alpha Phi Alpha Fraternity, Inc. and the Rhamkatte Masonic Lodge #827.

On November 25, 1978, Walter was united in holy matrimony to Josephine Glenn, a committed union which they shared for 47 years. Walter was the proud father of two sons, Juan Marcelle and Crispin Bryce.

Spanning nearly four decades, Walter experienced a fulfilling professional career of service to others. He was employed as a teacher with the Governor Morehead School for the blind in Raleigh, NC from 1963-1966, as a counselor with the NC Department of Vocational Rehabilitation from 1966-1978, and as an administrator and assistant director at Murdoch Center for the Developmentally Disabled in Butner, NC, from 1978 until his retirement in the year 2000.

Walter enjoyed many social activities and hobbies throughout life. Some of his early loves were music, dancing, playing pool, and spending time with life-long friends. Walter was a true car enthusiast who took pride in keeping his ride spotless and who loved attending car shows. He later developed a hobby of crafting gourds and joined the NC Gourd Society where he was active in displaying and exhibiting his creations. Additionally, Walter (PaPa) cherished activities with his grandchildren, particularly going to the beach, fishing, painting, coloring, and playing backyard games. During his last year, Walter relished time in this man cave, watching television. Talking on his phone, snacking, and napping.

Walter has left to cherish his memory his wife, Josephine; two sons, Juan Noble and Crispin (LaShawn) Noble; three grandchildren, Juan Noble, Jr., Joniyiah Whitted, and Carter Bryce Noble; one sister, Shelia Noble; two brothers-in-law, Michael and Eddie Glenn; nieces, nephews, cousins, and a host of other relatives and friends.



Practical Biblical Principles

GOD HATES DIVORCE
MALACHI 2:1-8

By: John L. Caldwell, Pastor
New Jerusalem Baptist Cathedral

When we hear the word divorce, we mentally pause for a moment to hear the rest of the story. Who, when, what happened? Divorce is not new. It had its birth some 100 years after the Israelites came out Egypt. This is one of the many reasons Israel did not make it to the Promised land. The Israelites became deeply involved with the heathen Canaanites.

The city of Jerusalem and the second Temple had been built, but the enthusiasm had worn off. Following a period of revival under Nehemiah, the people and the priests had backslidden and became non-caring in their observance of God's Law. Though lax in their worship (Malachi 1:7) and delinquent in their tithing (Malachi 3:8) they could not understand why God was dissatisfied with them.

When we see how the prophet, Malachi, explore the issue of divorce with the people one cannot help but think, did the people understand the concept of marriage? Did they understand the Covenant God had made with them through Moses at Mt. Sinai.

The Covenant like marriage is a binding contract. Here the issue is at hand and is focused upon the Covenant that God had made with His people at Mt. Sinai. In this Covenant God contracted marriage to His people. And they agreed to be married to God by following His holy Commandments. When God says, "I hate divorce" He is speaking about His Covenant marriage to His people, which has been violated, when they begin to marry into the heathen community and copy their ways by worshipping their false gods. What God is saying here also implies and speaks to today's man and wife marriages.

The Covenant was supposed to set the example on how to live in and conduct holy marriages among God's people, as they traveled enroute to the Promised Land.

God placed the blame for such miscarriage of marriage upon the priest. The Priests themselves went astray and in doing so the people went astray also (Malachi 2:1-4). God called them "corrupt priest."

Because the priest did not teach the people the law and Covenant and the marriage included in the Covenant, the people went astray. God blamed the priests. As a result, the people, like some people today, thought nothing about living in a holy marriage before the Lord. People today get married for different reasons. They get married for love, until the heat goes out of the marriage, then the thrill is gone. People marry for money. They marry to keep from being lonely and left out. They marry because others are getting married. They marry to have children with no thought of raising them up unto the Lord. Some people get married and never leave their mother and father. In short, some people are not marrying to live holy before the Lord. Some Christians are marrying unbelievers. Nor do they see marriage as a Covenant (contract) with God.

God is dissatisfied with His people because they violated the Covenant between the two of them. This is the marriage Malachi is talking about and not necessarily the marriage and divorce concept Jesus talks about in the 19th chapter of Matthew (3-6) and the Wedding feast Matthew 22:1-3; 29-30.

Jesus amplified the issue of God hating divorce when He spoke about committing adultery when couples divorce and marry another who is also divorced (Matthew 5:31-32).

God is concerned about what effect his people not holding to the Covenant of marriage what effect this will have on the rest of the nations. The Jews were to be an example of holiness in their marriages to the nations around them. It didn't work out the way God wanted it to be. All because of the priest didn't do their job.

Why did God make Adam and Eve only one flesh when He could have given Adam many wives and to Eve many husbands? So why only "one"? Because God was seeking a godly offspring, a process incompatible with multiple partners. The Old Testament never called for divorce. Divorce came about because of the hardness of man's heart. When God gave man freewill God chose to never interfere with man's choices. Thus, God allowed divorce, especially in the case of infidelity. In such case, the Covenant with God is broken as well as the marriage between man and women.

Saint Paul gave one "saving grace" reason for divorce. If the other partner no longer wished to live with his or her spouse. This God allowed to keep His image holy. Divorce damages God's image. A holy marriage is supposed to represent a picture of God's love for His people – God's marriage to His people (1 Corinthians 7:13-15).

Marriage is consummated through the act of sex. This is what makes husband and wife "one," when they leave their mother and father and cleave to each other through the act of sex. Sex is holy and the marriage bed is undefiled. Having sex outside of one's marriage does make for "one" as God had desired. Since men and women in Malachi's day violated God's marriage Covenant, God no longer felt responsible for them. Nor did He continue his blessings and protection on them. God gave Israel a certificate of divorce. Yet, God still loved His people. He had promised Abraham that through him the Jewish nation will be a blessing to the world. Hoping a holy marriage would be a prime example to show God's love to other nations.

God's hatred for divorce is further expressed in the statement, "one who covers his garment with violence." The "garment" refers to the ancient custom of spreading a garment over a woman, as Ruth asked Boaz to do to claim her as his wife (Ruth 3:9). To cover one's bed with violence was to be unfaithful to the marital bed. Men went "bed hopping" at will then as well as now. The wedding ring means nothing when holiness leaves the marriage. All marriages belong to God. This is why at the End Times, Christ finally marries His Bride, the Church. Which is the example of marriage God always wanted.

THE BLACK CHURCH

Continued from page 7

the people beyond its sanctuary walls.

The Black church carries a remarkable legacy. It inherited a tradition of faith, perseverance, education, service and advocacy from generations who understood that survival required community. That legacy remains relevant.

The question for today's church is not whether it can recreate the past. It is whether it can carry the best lessons of that past into a new generation.

A strong Black church can be a place

where people worship, but also where they learn, organize, mentor, heal, build businesses, raise children, develop leaders and advocate for their communities.

The sanctuary can be the starting point – but the mission must extend into the community.

In this moment, perhaps the greatest opportunity for the Black church is to remind communities of something generations already understood: "we are stronger when we take care of one another."



JANET COWELL
MAYOR

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