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Full Gospel Business Men's

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Charlie Fay is a successful investment banker. As corporate vice president of A.G. Edwards Company (the seventh largest investment banking firm in America), he advises corporations in their investments of millions of dollars. Even though' he accepted Christ at an early age and was raised in a Christian home. Charlie didn't realize the value of investing his entire life with the Lord until, at thirty-five years of age, he was baptized in the Holy Spirit at a Full Gospel Business Men's Fellowship International meeting. This revolutionized his life and launched him into an investment of his life that is paying eternal dividends.


Interview with Charlie Fay, St. Louis, Missouri

QWould you please describe what an investment banker does?
A An investment banker is an individual who provides professional financial advice and arranges financings for corporate, governmental, and municipal clients. More specifically, we help corporations with public stock offerings, public and private bond offerings, and mergers. On the municipal side, we arrange bond offerings for projects such as schools, hospitals, multi-family housing, prisons, airports, water and sewage systems, etc. These projects require lots of money, and the money comes from institutional and individual sources. The investment banker is the middle man who brings the sources of capital together with those who can use it productively.
Q How does this work in a stock offering?
A In a public stock offering for a corporation, the investment banker helps the corporate client decide how and
when to proceed. The goal is to successfully raise several million dollars. To do that, a lot of parties are involved, all of


Steve Shakarian (right) presents a copy of The Happiest People on Earth, the story of Demos Shakarian and FGBMFI, to Charlie Fay (center) as Jerry Jensen (left) looks on.
which the investment banker must coordinate. He is the common link. A.G. Edwards' position is like that of an orchestra conductor. The string section might be auditors, the brass section may be lawyers, the woodwinds might be the state and federal regulatory authorities and the percussion section might include the printer, transfer agent, etc. With the company client, you write the musical score for this group. The challenge is to complete the song harmoniously and on time.
Q Describe your position at A.G. Edwards.
A A. G. Edwards is organized into six divisions. I manage the investment banking division, which is responsible for the managed underwritings, the institutional private placements, and the advisory and agency services provided for corporate and municipal clients. The division consists of three departments. The corporate finance department and the merger and acquisition department serve corporations as clients. The public finance department serves municipalities and government entities as clients. Corporate finance and public finance handle public offerings and institutional private placements. The mergers and acquisitions department handles mergers, acquisitions, divestitures, valuations,

Charles Fay is a Corporate Vice President and Director of the Investment Banking Division at A.G. Edwards \& Sons, Inc. - a 99-year-old, St. Louis-based financial services company with 280 offices located throughout the United States. He has a B.S. degree from Drexel University and an M.B.A. degree from Washington University. He and his wife, Edie, have two children: Julie, who is fifteen years old and Zachary, who is nine years old, Mr. Fay serves on the Investment Banking Advisory Committee of the American Stock Exchange and the Corporate Finance Committee of the Securities Industry Association. He helped start and is currently president of the Clayton, Missouri Chapter of Full Gospel Business Men's Fellowship International.
fairness opinions, and leveraged buyouts.
Q some American businesses tend to exploit a price differential rather than build a market share or develop a quality product. Do you feel there is a discrepancy between what we would

[^0]like to think American businesses are doing and what is actually happening?
A I think the word "exploit" usually has a negative connotation. However, it is a term that is frequently used, e.g., exploit a market, exploit an opportunity, and it usually means to jump in quickly, catch all you can at the maximum markup, and then run on to the next opportunity. You hear people talk this way, and the feeling is that they are taking advantage of, rather than serving, their customers. In the short run, that way of operating may work for awhile. But it won't hold a group of people together over the long run. People who have acquired wealth as a result of taking undue advantage of others purely for personal gain eventually find that it's a very empty accomplishment. Many times I have had the opportunity to talk with people in very responsible positions and find out that their own home life is a mess. Their marriage is on the rocks, and they may not even know where their kids are. They are deceived into thinking that personal wealth will bring lasting satisfaction. I see many people who have bought this idea. They burn themselves out chasing wealth as their sole motivation in life. It is a shocking discovery when a person realizes that achieving his lifelong goal wasn't worth the effort. The most important thing I have learned in my life is that the Bible is true. I know the only thing that will give someone a sense of peace, joy, and purpose is to follow Jesus, no matter where He leads.
Q Charlie, how did you come to know the Lord?
A I was raised in a Christian home and
exposed to a lot of Christian fellowship while growing up. I was involved in junior and senior high activities, camps, etc. I accepted Jesus at a fairly young age, but wasn't baptized in the Holy Spirit until I was thirty-five years old. It was then that I realized that God is still doing miracles just like in the Bible. I got curious about the baptism in the Holy Spirit as a result of two significant events. One was the birth of my daughter. We hadn't been able to conceive during the first eight and a half years of our-marriage. The other event was the healing of a friend who had terminal cancer. These two events led me to seek the baptism in the Holy Spirit. I had heard people talking about miracles as if they were happening every day. They all seemed to share this baptism experience, and I decided to find out what it was all about.

## Q <br> When did you find out that your


wife was not able to have children?
A We had been married for about five years when it became very important to Edie to have children; it became a great desire of her heart. But nothing was happening. So she started consulting doctors and undergoing tests. They did tests on her; they did tests on me. They tried to figure out what the problem was, but no one was able to help. One of the things that I should point out is the fact that this problem had not been a significant concern to me.

## Q What changed that?

A A wife whose heart ached for a child. The story is a neat one; I call it my turtle story. I was on a business trip in Salt Lake City, Utah. I decided one night in my hotel room that I was going to get pretty serious with God. It wasn't that I wanted a child so much; it was that my wife did. Remember now, we had been married eight and a half years, and she had been through all those fertility tests. The bottom line was that I just wanted her to be happy. So, I turned the lights off in my hotel room, got down on my knees, folded my hands tightly together, and even squeezed a tear out. It sounds silly now, but I was sincere. Someone once said you either pray by crisis or by choice, and I was always more crisisoriented with my prayers. This was a crisis in my little family. The incredible thing was that God honored that prayer. I immediately knew we were going to have a baby. That sounds strange, but it was so strong a conviction that the next day I stopped at the gift shop in the Salt Lake City Airport and bought a big stuffed
turtle. It was green and blue on the back, with yellow feet and a yellow head. I took it home, presented it to my wife, and announced, "We're going to have a baby!"

QHow did you know you two were going to have a baby? What made you so confident?
A It was just firmly impressed in my mind that we were going to have a baby; I just knew it. I don't know how to explain it any other way. It was like God whispered the news to me during my prayer.
$Q$ And you had medical evidence that you and Edie couldn't have children?
A Well, we had consulted several doctors who concluded we could not conceive. When I told Edie we were going to have a baby, she just looked at me incredulously. That was January of 1971. On September 8, 1971 our daughter, Julie, was born about three weeks early. In fact, about four weeks from the day that I told Edie of the answer to my prayer, we received confirmation of her pregnancy. So, we experienced a miracle in our own home. I should add that six years later we were blessed again with a baby-this time a boy named Zachary.

The same year Julie was born, a friend was totally healed of terminal cancer. His name is Bill Banks, and he's written a book about the whole experience called Alive Again. It was a rich and glorious experience that I had the privilege of observing.

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A Bill and Sue Banks were, and still are, dear friends of ours. We knew them so well that we planned to meet in Florida and vacation together back in the summer of 1970. Before Bill could join us, he discovered that he had terminal cancer. He had been playing with one of his boys and felt tremendous pain as a result of a little kick. He went to a doctor who told him to get his affairs in order and get to the hospital. He spent the rest of 1970 in Barnes Hospital. At one point, he had five major problems, any one of which could end his life. He wasn't supposed to make it that night, but the Lord pulled him through. Bill was a bornagain Christian at the time, and he just believed that his time was up. He was prepared to die, but a number of people were not prepared to let him, including his wife. She didn't want to be a young widow with two small children. Many people had the opportunity to pray for Bill. His wife took him all over the country
for prayer, including to Kathryn Kuhlman services. Everywhere they went, people prayed for him. I remember one group of Spirit-filled Christians anointing him with oil and praying for his healing. To make a long and incredible story short, Jesus healed Bill Banks of cancer. At the time, he was a successful independent insurance agent. After he was healed, he ended that business and started a new career, opening a Christian bookstore called Impact Books and starting a Christian publishing company. Today he lives and works in Kirkwood, Missouri.
$\underset{\text { you? }}{\mathrm{Q}}$ How did that experience affect
A Seeing someone absolutely on his deathbed, in the best hospital in St. Louis, with the best doctors saying, "There is no way he will come out of this," and then watching him be healed was mind-boggling. He is a documented miracle. Experiencing a miracle in my own family, and now in a close friend, made me want to seek a power dimension in my faith. I knew there was something missing in my spiritual life, and I decided that was the power dimension. I seemed to sense that it was somehow tied into the baptism in the Holy Spirit. I had read about the baptism, I had heard people talk about it and mention speaking in tongues, but I was still very skeptical. I was concerned that maybe this was some kind of mind control phenomenon, or maybe even a cult. But after witnessing two miracles close to home, I decided to investigate it. For the next four years I searched, prayed and read, trying to figure out what it was all about. Finally, in 1975, I made
an excellent decision-1 decided I couldn't figure it out! You see, I studied engineering in undergraduate school and I like to view things in a logical and precise way, but I couldn't get a handle on this. I did notice, however, that all the things that I had heard about and seen were in the Bible. Even the speaking in tongues was in there.

QHad you been taught that speaking in tongues ceased after the time of the apostles?
A I guess I just hadn't had much teaching about it of any kind; I hadn't really heard of it before. For an engineering mind, the tongues part was hard to put together. Why would you want to speak a language you've never learned and don't understand? I had trouble with that.

On March 15, 1975 I went to a Full Gospel Business Men's Fellowshipsponsored meeting. After hearing some speakers, we were asked if anyone would like to receive the baptism in the Holy Spirit. I had reached five conclusions after all my searching: (1) the baptism in the Holy Spirit is for all Christians; (2) it seemed to be associated with speaking in tongues, and speaking in tongues is in the Bible; (3) it's from God; (4) if it's from God, it's good; and (5) it it's from God and good, I want it. So I raised my hand along with about seventy other people.

We were led to a room on the second floor, an "upper room." I was still somewhat skeptical, so I was going to be very careful about what they said. I was going to hang onto every word, because if this thing were off base at all, I was
going to leave fast. A man walked up front and started to pray saying, "Father, we came here to ask You to baptize us with Your Holy Spirit, and we ask You to do that now."

Then he said that we were to simply receive this gift and thank God for it. That's all he said. There was not too much I could argue with. People started to quietly praise the Lord and speak in languages they hadn't learned. I was one of them.

This was not an emotional experience. Jesus knows me so well ... if I had had an emotional experience, I think I would have disregarded it, but it was totally without emotion. The experience seemed almost like sealing a contract. I don't mean to be irreverent, but it was almost like walking up to Jesus and saying, "Would You baptize me in the Holy Spirit?" and He did. In my mind it was like I shook hands with Him and then left. But I knew it was done.


At that moment, a new dimension in Christian faith opened up for me. I began to see more miracles happen, to have the faith to pray for people, and to look forward to having the opportunity to pray. I began to draw closer to the Lord in terms of worship, prayer and praise, and I began to see things happen that I had only read about before ... things like putting your hand on someone who is sick, praying for them, and seeing them healed. You don't do the healing and you may not even feel anything, but they get healed. This new dimension has put so much excitement in the Christian faith for me that I don't see any other way to live.

## $Q$ Did it give you a boldness in your faith?

A Definitely. In II Timothy $1: 7$, we read that God has not given us the spirit of fear, but of power, love, and a sound mind. That power is what I began to see and feel. Spiritual realities became very clear, such as the devil and his program. I had never heard much about the devil before. People would talk about an evil force, but they never talked about the devil as a distinct personality who is diametrically opposed to the Lord. John 10:10 explained that to me. In that verse Jesus was talking to His disciples and He described the devil as a thief whose purpose is to steal, kill and destroy. But Jesus' purpose is life - abundant life. It became black and white, not a big gray area with some white and some black. The baptism in the Holy Spirit made it very clear to me that either you're with the Lord or you're not. I have a long way to go in my Christian walk, but when I have problems, I know where to get help,

I know where the answers are, and I know who my best friend is-Jesus....

Q How else has the baptism in the Holy Spirit affected your life?
A I was a born introvert - a quiet person, inhibited about speaking in front of people. When the baptism in the Holy Spirit came, wow! If I'm talking about the Lord, I can do that anywhere, in front of anybody, anytime, no problem with that whatsoever. I've been blessed to have had the opportunity to do that many places in the U.S. and in several foreign countries. I have also been blessed to work at a company where the chief executive officer and chairman is a Christian. A good spirit is evident at work, and । know the Source. I haven't felt stifled at all, even though some people think it is hard to be a Christian in the business world. I have been asked many times, "How can you possibly be in the business world and still be a Christian? How do you do that?" I don't know how you can be in business and not be a Christian, if you want to really enjoy the fruits of your labor! Not only is it the only way to live; following Jesus is the best way to do good business. You should put your clients' interests first when providing a service, and you should work at your job as if working for the Lord (Colossians 3:23). Jesus taught that the best leader is the one who is the best servant.

## Q How do you integrate your

 Christian values in investment banking?A One way is to encourage an environment that focuses on service. Let me explain what I mean by that. In in-
vestment banking, what we are doing is basically advising and helping clients face their challenges and meet their objectives. Notice I didn't say that we're trying to get them to do what we want them to do. We don't have all the answers, and I don't think we should say, "Look you've got to do this, and you've got to do it our way." We should listen and then give our best advice and assistance to help clients achieve their goals. We should be concerned about what is the right thing for an investor to do, and what is the right thing for the client to do.

Another way is to create an environment in which the ethical and moral standards that Jesus sets forth are maintained. Businesses whose objectives are totally at odds with those standards will automatically be screened out. If there is a question about honesty or integrity, we simply pass up the business. I pray about these things, whom we should and shouldn't work with. Some of our people do too, and I'm glad they do. I sometimes tell our people, "There's only one place to go to for the right answer and that's directly to the Lord. He knows what's ahead; the rest of us don't."
Q You tell that to your associates? A Yes.

Q What about those who aren't Christians?
A About a year after receiving the baptism in the Holy Spirit, the Lord led me to have a prayer with the people who reported directly to me during their annual review for that year. That was a hard one to do at first. I thought, "How
do I bring up this subject?" Then I had an idea. During the review, I talked about how we would like to meet certain goals in the coming year. I described what those goals were, and said, "You know we are so far from these goals that it would really take a miracle to get there. Speaking of miracles...." That's how I got into the subject. I concluded with the question, "Would it be all right with you if we had a prayer together? I'll say it." I have done this over the past ten years with every individual who reports directly to me. Sometime during their first week, I'll ask to have prayer with them, but I tell them it's not a requirement. We are not all Christians, nor are we trying to pretend that we are a church. But I wouldn't want to have someone work with me and not know I was a Christian. That would be a lousy witness. I'm not trying to hit anyone over the head, but I would like people to know what l've been experiencing and Whom I follow. Interestingly enough, no one has ever turned down my prayer request.

Almost seven years ago, another thought came to mind. I had the feeling that some of us at work should start the week with a prayer together. I didn't want to impose it upon anyone, but the idea wouldn't go away. I got to wondering how many people should be in the group. We started with three and we meet each Monday morning at 7:45 a.m. for ten or fifteen minutes of prayer in a conference room. I wouldn't want to start the week any other way.

[^2]already open about it?
A That's right. Some time ago, a friend gave me a wood carving that looks like a negative transparency of the name "Jesus." I have that carving on the bookcase in my office. Sometimes people ask, "What is that? I can't make anything out of it." It's a good opportunity to tell them just who He is.


QHow many employees do you have in your division?
A There are currently sixty people in investment banking. We recently opened two regional offices, one in Phoenix, Arizona and one in Naples, Florida. Everyone else is located in St. Louis.

QIn your division how much do you have in revenues?

A The management and agency fees approximate $\$ 9$ million. The dollar amount of the public underwritings done in 1985 in which A. G. Edwards was a managing underwriter amounted to over $\$ 3$ billion.

Q When you're handling that volume of business, what would A. G. Edwards' share of the risk be of the $\$ 3$ billion?
A That's a hard one to answer. There are many different kinds of risks- market risks, business risks, underwriting risks and even offering circular accuracy and completeness risks. When you're a managing underwriter and you sell the whole deal yourself, you've got significant risk. Even when you're one of two or more co-managing underwriters, you share substantial risk depending upon the role you play. It's the managing underwriters that people come after if something goes wrong. We help write offering documents, and we do a lot of checking to make sure what we write is both accurate and complete.
$Q$ Is there a lot of litigation in the underwriting area?
A Yes, industry-wide, but fortunately there has been little of this activity at our firm in recent years. Whenever a stock comes out and drops dramatically, there is a possibility that someone will try to recapture their losses and file a lawsuit. Plaintiffs come after the underwriters, the management, the auditors, etc.-nearly everybody associated with the deal. Since the investment banking firm basically put the deal together, it gets the brunt of litigation.

QThere has been a feeling in
America that American businesses have become second rate. What do you feel about the ability of America to compete in the international markets?
A I think we can compete with anyone in the world and come out ahead for several reasons, one of which is the spiritual environment here. I think when the employees of a company treat their customers and each other the way they would like to be treated, and management provides the proper environment and incentives, we can't be beaten. If we remember and encourage the Christian principles upon which this nation was founded, we can match or exceed the technology and the industriousness of any nation in the world.
Q When do you have an opportunity to give your testimony on the job?
A I don't seek people out deliberately, but I try to listen and be open when situations come up. When interest rates started going up with the oil embargo back in the fall of 1973, the resulting turmoil caused tremendous market swings in the ensuing years. I've visited with a lot of executives who have been displaced as a result of mergers and takeovers. I have also seen men who gave their life to their company and finally sell out. They liquefy their assets, have more money than they can spend, and then end up saying, "Is this all there is?"
Q Are these men ever really happy?
A It is usually the people who have clearly defined goals and are making progress toward achieving them that


Charlie and Edie Fay appear to be happy. Much depends, however, on the goals selected and whether they stand the test of time. There is only one goal I know of that stands the test of time-knowing Jesus Christ personally and becoming more like Him.

QWhy are you president of a Full Gospel Business Men's Fellowship chapter?
A Remember, it was at a Full Gospel seminar that I received the baptism in the Holy Spirit. Soon afterward, someone started sending me Voice magazines. I
found that testimonies are powerful. I came to understand the verse in Revelation 12:11, "And they overcame him [Satan] by the blood of the Lamb, and by the word of their testimony....' I like the idea of a layman sharing how he got to know the Lord. You can argue theology, but you can't argue with a guy who simply tells you what happened to him. You either believe it or you don't, and there isn't much of a reason for him to make it up. That's why I like the format of FGBMFI meetings. If you have a preacher or a priest get up and speak, some people will discount what he's saying by claiming that he is a professional paid to say what he does. But when a layman speaks, someone who is out in the business world whom you can relate to, and he tells you things that have happened to him, you tend to listen. The Lord led a Jewish believer and a few others including me to start the Clayton chapter in 1976. The first president of our chapter was a great friend, Tom Gabbard, who was transferred to Chicago before his full term was up. Tom asked me if I would take the position until the next election. My only reservation was about how I would find speakers, so I asked Tom, "How do you find them?" Tom gave me some great advice on how to find the ones the Lord wants. He said, "Don't worry about it." It was excellent advice. I simply pray about
who should speak, the speakers keep coming, and they're fantastic. People have been led to the Lord, baptized in the Holy Spirit, healed, delivered, freed, and spiritually charged up at our chapter meetings just like they are at FGBMFI chapter meetings all over the world.

QWhat would you say are the keys to success in business?
A For me success would be defined as having the love, joy, peace, power and purpose of Jesus in my life. I can't define success in terms of dollars, or a certain position, such as being number one in the Fortune 500. The key is to first recognize that Jesus is who He said He is. It seems to me that everyone with an ounce of intelligence should consider and study the Bible, consider the wisdom in the teachings of Jesus, consider the fact that almost everything around us has been influenced to some extent by the life of this individual whether it is art, music, literature, architecture, etc. After you realize and accept the fact that He is who He said He is, you must make Him Lord of everything in your life -including your job. Men tend to be gratified by their careers. Jesus must be Lord of your job. If He's not, it won't matter how much you've done, how much you've made, or how many people you manage, you will discover sooner or later that you are nowhere without Him.

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|shoved my fist in the young man's face. He flinched and squeezed his eyelids shut. Muscles tensed as he backed tightly against the wall in anticipation of the blow.
"You punk," I spit the words angrily, my fist still poised near his nose. "I know
you did it. Now I want to hear it from you."

His eyelids fluttered open. Fear and defiance mingled behind them. "I...I already said...I was at a friend's... drinking. Wasn't even near the park that night."


HAWAII HERALD

I spun away from the boy-he couldn't have been much older than 18-and slammed my fist on the top of a table that was shoved into a corner of the room. "I don't believe you!" I exclaimed and proceeded to curse at him.

Some police officers used the "tough
cop" image to break a suspect; they feigned the anger. I didn't have to. It erupted whenever I interrogated a murder suspect. When I came in contact with street kids, my hostility translated into verbal abuse and an occasional kick or shove. A fellow officer once commented, "If I'd done something bad, I wouldn't want Yamashita on my case."

I'd spent the past two years of a thir-teen-year police career as a homicide detective. At this point, I was trying to hide the fact that the responsibility of dealing daily with death sometimes was more than I could bear.

People often asked me if seeing the bodies of murder victims was the hardest part of my job. It wasn't. The hardest aspect was dealing with those left living in the wake of the tragedy of murder. I felt inadequate when faced with the grief of a victim's family and friends, and I found myself consumed with vengeance and fury in the presence of the man or woman suspected of committing the crime. When suspects refused to confess, I took their uncooperative attitudes very personally. When they became defensive in response to my questioning, I interpreted the response as a direct affront to my authority.

In addition to alternate bouts of inadequacy and anger, I felt oppressed by the responsibility of solving each case. As the homicide detective in charge of an investigation, I knew that justice would prevail or be impeded based on my performance. This responsibility weighed heavily on my shoulders, and I often felt alone.

Like a lot of other cops, I hid my frustrations behind a "cool" image.

When I was with my buddies, that image manifested itself in drinking and fooling around with other women. When I faced the family of a murder victim, I maintained my image by being cold and factual: just-give-me-the-facts-and-don't-break-down-on-me. When I went home to my wife and three children, I stayed "cool" by being uncommunicative. Instead of talking out problems in my relationship with Barbara, I shrugged and went to bed.

Barbara and I had both attended church before we were married, although neither of us had experienced a relationship with God or considered incorporating "religion" into our marriage. Now Barbara turned to God as she began desperately seeking to fill the voids she knew existed in her life and our relationship. Taking our children with her, she began attending worship services regularly with some Christian friends.

Church was good for Barbara-there was a new sweetness in her attitude toward me. But I didn't see a need for it in my life; it didn't fit in with the "cool" image l'd concocted to deal with my pain. I continued to spend Sunday mornings at home reading the newspaper and watching television.

One day after church, my oldest son Eric approached me in the living room. Surrounded by discarded sections of the Sunday paper, I turned to give my eight-year-old a moment of attention.
"Dad," he said, looking me full in the face, "when are you coming to church with us?"

I couldn't answer. When Eric finally left, I sat alone, convicted by my own hypocrisy. How could I tell the children to


Jeff and Barbara Yamashita
be good and go to church with their mother when I sat in front of the tube every Sunday morning?

One Sunday morning following my encounter with Eric, I walked in the house at 2:00 a.m. after working overtime on a difficult case. Barbara, who often crawled out of bed on "overtime" mornings to fix me something hot to eat, was waiting up.
"Barbara," I suddenly announced, "I'll go to church with you and the kids in the morning."

Barbara swallowed her surprise and glanced at the clock. Church started in a few hours, and she knew I fiercely protected my right to sleep in on Sunday mornings. "What time do you want me to wake you?"
"Same time the rest of the family gets up."

Barbara wasn't the only one surprised by my sudden change of heart! I hadn't planned my announcement. In fact, I hadn't given church a moment of thought all evening...until I walked in the
door and opened my mouth. I-the de-tective-had no clues concerning the mystery of the Holy Spirit prompting me toward a discovery that would change the way I looked at my life as well as my job.

For the next four months, I attended church regularly with Barbara and the kids. But I managed to ignore the fact that the truth I heard in church and saw in Barbara's life was the solution to the frustrations, facades and loneliness in my own.

One night I attended an outdoor revival meeting with some people from our church. Sitting in the last row of the huge tent, I listened as evangelist Venita Mack spoke to several hundred people about preparing for the end times. She encouraged men in the audience to take their places as spiritual leaders in the home. She also talked about the place of leadership that God should have in every life.

Suddenly all the pieces of the puzzle came together. I knew all about leadership: if you have only detectives on a case, you have chaos. You've got to
have a lieutenant to have order-you must have a leader.

Sobbing uncontrollably, I began to see the chaos of my life for the first time. I saw the heavy burden of my job, my anger, the facade l'd been hiding behind. I saw my unwillingness to really communicate with Barbara, my unfaithfulness, my failure to provide spiritual leadership in my home and for my children. And I knew I needed Someone to help me straighten things out.

I made my way to the platform. With my hands raised in total surrender, I asked Jesus to forgive me of my sins and become the Leader in my life.

Leaving my grassy altar, I felt released from a tremendous burden. Peace filled my heart. I felt forgiven and free. For years I'd struggled alone, with only a facade to help me deal with the responsibilities and frustrations in my life. Now I had Someone I could trust, Someone I could follow, a new Partner who would help me become the man, husband and cop He intended me to be.

In the following months, Barbara and I began to lay the foundation for a new

and deeper relationship. In the wake of my unfaithfulness, we worked to reestablish trust and communication. My on-thejob relationships changed as well: peers knew I was different. I'd walk in a room and someone would say, out of respect, not sarcasm: "Oh wait-Jeff's here. Don't swear." At first I didn't know how to take a comment like that. Now I thank them for their courtesy.

But perhaps one of the most noticeable results of my salvation came about in my relationships with the people I'd meet on each case.

Instead of remaining cold and factual when I faced the families of victims, I began to find the words and heart to minister. As we prayed and read scripture together, God allowed me to encourage them in the face of their grief, to offer them the hope in Christ that had changed my life.

And the change went deeper still.
For years l'd been consumed by a drive to get a confession and solve each case at any cost. Now, since I shared that compulsion with my new Partner, I stopped using my anger to deal with suspects and started relying on the Lord for wisdom. I began to see the spiritual needs of the men and women l'd once bullied and cursed. Before long, I found myself praying with many of the suspected and convicted murderers I met on my job.

Since then, I've invited men to stay in our home. I visit them in prison after they are convicted. Some men hear about Jesus for the first time. Many accept Him as the Lord of their lives.

Time after time, God allows me to witness miracles in the lives of those who
once were only the objects of my frustration and hatred. One man sends my family a Christmas card each year from his cell. Others keep in touch long after they have left prison and returned to their families and jobs. A 19 -year-old boy who murdered his girlfriend told me that the night I dropped in to talk and pray, he'd been preparing to commit suicide. As the officer approached the cell block yelling, "Eddie, detective here to see you," Eddie hurried to untie his shirt-knotted into a noose-from the bars. He jumped beneath the covers and tried to fake sleep, struggling to calm his uneven breathing and racing heart. That night, instead of meeting death, Eddie met the Lord who could put the pieces of his life back together.

I used to wonder why, with all the world's professions from which to choose, I became a homicide detective. Since giving Jesus leadership of my life, however, l've found the strength to face the challenges of my job. I've also discovered His purpose in placing me here: to minister to those touched by the tragedy of $\sin$ and death. And I've found joy in serving.

With God as my partner, I know I can be a good cop. And that beats being a tough one any day.

[^4]
# This Christmas Senda Specal ChistmasMessage 


The December issue of Voice has been designed so that you may use it as your own personal Christmas greeting. Our specially designed envelopes provide a place for you to personalize this card. And inside, dynamic testimonies carry the true meaning of Christmas and how the eternal event affects every life.
Bundled in multiples of 50 , copies cost only 20 cents each-less than most greeting cards. Order your Voice bundle today. Orders must be processed immediately to guarantee on-time delivery.

Please mail $\qquad$ copies (multiples of 50) at $20^{c}=\$$ $\qquad$ to me at:

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1buckled my safety belt atop the 40 -foot electrical pole, then twisted to gain a 180 -degree view of the Indiana flatlands below. I was in control of my world and I liked it that way. Grinning into the wind, I confidently proceeded to tackle the job before me.

Less than a week before, a fellow worker died when he contacted 7,200 volts of electricity. Some of the other men were spooked by the fatality; I shrugged away the reminder of the danger with which we worked daily. I self-assuredly reached for a piece of hardware I was installing. As I did, my arm brushed against a wire, two inches above the rubber glove that extended nearly to my elbow.

Seventy-two hundred volts of electricity blew a two-and-a-half-inch hole below my left elbow as it entered my body. Roaring filled my ears. My body shook violently. I felt as if a freight train were surging through my torso and limbs. The power flipped me upside down in my safety belt and I hung there, unconscious.

The next seven days, which I spent in intensive care, are a blur in my memory. The morphine that numbed my excruciating pain kept me in a stupor as a medical team fought for my life. The electricity had stopped my heart and left a diagonal core of seared tissue throughout my body before exploding from my left calf through a two-inch hole. According to the doctors, my heart had miraculously started beating again at some point while I was still strapped to the top of that pole.

One week after the accident, doctors began the slow process of cutting away
the dead tissue my body expelled through the wounds in my arm and leg. The severity of my injury could only be determined as burned tissue from the inside of my body began to surface. I should have died; as it was, I would probably lose my arm and leg.

I'd been raised in a religious home and believed in the "Big Man Upstairs." But He wasn't Someone I felt particularly close to. In fact, simply believing that God existed hadn't stopped me from living entirely for myself. Fast cars and faster women were my obsessions, and my marriage-which I considered to be in shambles-was a cross I bore, with the help of these obsessions, rather than a relationship I tried to improve.

Now I prayed that God would somehow get me through this mess so I could hurry back to my life of self-centeredness and lust.

Within several weeks it became apparent that my arm and leg could be saved, and I was transferred to Indiana University Medical Center for skin grafts. I checked in Sunday evening.

By 6:00 a.m. Monday, a heavy-joweled doctor stood at the foot of my bed, peering at me over his clipboard.
"The vein in your left calf has been burned away, causing clotting and infection," he announced. "If a clot breaks away and travels to your brain, you could die. We'll start giving you drugs to dissolve the clots. But that will take about thirty days. Until then, you're to remain in bed. In fact, you shouldn't even sit up or roll over for one month. No exceptions."

As soon as the doctor left, I laughed aloud. Me? Stay in bed for 30 days? Absurd. Impossible. He had no idea what
he was asking...or of whom.
Glancing past a motivational plaque I'd brought from home-something that catered to my sense of self-suffi-ciency-I found myself staring out the window. Bedfast. Thirty days. "OK Big Guy," I halfway challenged God, "if You really are there...."

I'd been staring at a flawless blue sky untouched by any hint of a cloud all morning. Seconds after my challenge, however, a billowy cloud formation-the most beautiful l'd ever seen-drifted suddenly across my view as if God had responded, "I'm right here, Phil." A great peace suddenly came over me.

I caught my breath and held it until the cloud passed out of sight. Later that morning, I found myself leafing through a Gideon Bible I found in my room.

In the following weeks, I remained overtaken by peace despite my hellish circumstances.

To prepare for the skin grafts, nurses coated my arm and leg with a sticky drawing agent designed to rid the body of any remaining dead tissue, then wrapped my burns in gauze. Four hours later, a doctor unwrapped my burns to cut away the expelled tissue, and the process began all over. This nightmare continued through the night; someone woke me every four hours to cut and dispose of my skin.

Confronted by supernatural peace, however, I found myself-for the first time in my life-able to think of something besides Phil Gretter. Suddenly I became acutely aware of other people in my world and the fears and struggles they faced. I began to holler at passersby in the hall, "Hey! Come on in and talk!"

Soon my room became a gathering place for other patients, the night cleaning crew, nurses and interns as I began to reach out and care in a way l'd never dreamed of before.

This accident was not the first time l'd nearly encountered death. When I was two months old, doctors told my mother I would die unless they could stop the constant vomiting I'd been plagued with since birth. At almost the last possible moment, they discovered a constricted valve between my esophagus and stomach, rushed me to the hospital, and performed emergency surgery to correct the defect.

Sixteen years later, I fell asleep at the wheel of my father's green and white '59 Chevy. The car slammed into an electric pole, crushing my friend and me in the wreckage. Tony walked away with cuts on his face and a broken arm. I wasn't so lucky.

The right side of my skull had been crushed and splintered bone forced into my brain. If I regained consciousness, doctors agreed, I would be a vegetable. Three-and-a-half weeks later, however, I came out of my coma with no permanent injuries.

But neither of these experiences caused me to draw closer to God or rethink my self-centered lifestyle. I found myself doing both of these things while lying flat on my back in the hospital bed.

When the doctors finally released me to go home, I retained my peace and new awareness of others for several months. But I still didn't know the Author of that peace, and within a year I embraced my old lifestyle and divorced my wife. My life appeared to careen

down the same destructive path l'd taken before my accident.

But the sin l'd been so anxious to relive had lost its glamour, and I found myself daily remembering the peace l'd had and lost. Eighteen months later, I met and married a woman who befriended me during my recuperation.

One afternoon, while home recuperating from an injury, I found myself leafing through a Bible, much like l'd done on my first morning at the Medical Center. Soon I was staying up all night devouring the Word of God. The more I read, the more I began to understand until I quietly asked Jesus Christ, the Prince of Peace, to become Lord of my life.

Within weeks, a friend invited my wife, Barbara, and I to visit the Plymouth chapter of Full Gospel Business Men's Fellowship, where I publically confessed my new faith in Jesus Christ. Barbara, however, wasn't impressed with my new commitment to the Lord.
"That's fine for you," she'd hedge whenever I bombarded her with her
need for Jesus. "But my religion is more private. I don't need what you have." I badgered her for six months before I realized I was wasting my time. Lord, I prayed at work one day, I quit. I used to believe I could do anything in my own strength. But if You want Barbara saved, it's up to You to do it. Two hours later Barbara phoned me from her office. "I've decided you've got something after all," she said. "I'd like to accept Jesus as my personal Saviour."

Barbara and I later received the baptism in the Holy Spirit together in our home through the ministry of the president of the FGBMFI chapter l'd been attending. Today we are "best friends," something I had always desired, but had been too selfish to work toward before I met Jesus. After nearly thirty-five years of being caught up in myself, it's wonderful to say that this relationship is going to work because Someone other than Philip Gretter is the Head of our home.

In addition, God has given me a confidence that far surpasses the shallow cockiness I had before. Today I'm confident because He lives in me, and I feel so loved because He died for me.

Three times I came close to physical death and fought to regain an existence that centered around myself. Now I realize that real life is possible only as I allow self to be crucified with Christ and that I was born to die so that I could be born again in Him.

[^5]God! Where in this hell are You, God? Can't You see that I'm sick? Can't You see that I'm dying?'"

Night after night for six months, I had paced the deserted beach on Assateague Island, lonely and afraid, screaming these words. Many times in my life I didn't care whether I lived or died. But now I was too scared to die. I wasn't just scared of dying, but of dying all-alone.

My wife and young son, Robbie, had left; even the dog was gone. And being alone with the shambles of my king-dom-a four-bedroom house, forty-one acres of land, boats, and a four-wheel drive truck-only added to the painful horrors that had characterized my life for nearly forty years.

The womb in which my mother carried me was barely a shelter from the turmoil
of Nazi tyranny. It was 1941, and the Germans were marching across our Russian homeland, destroying everything in their path. Many of the Russian partisans in our village were hanged by their necks in the streets-as an example to us-and our house was among the smoldering ruins of the town. We had escaped the carnage by fleeing into the country and hiding in a barn among the animals. Now, without a home, we crouched in a makeshift shelter with only the fire in a little coal bucket to keep us warm. I was born there during the frigid night. No doctors. No nurses. With a curfew in effect, they would have been shot on sight had they dared to come to my mother's aid.

The first four and a half years of my life were spent dodging bombs and bullets. Fear kept my family moving as we stumbled across Europe into western Germany and finally settled in the Rhineland, close to France. The only Russian family in a town of about 3,000 people, Bergzabern, we were the objects Ocean City, Maryland
of hatred and persecution. We were not allowed to buy food in their stores or seek refuge in their bomb shelters. I grew up looking at accusing fingers and listening to their spiteful curses.

My only escape was going to the woods. There I would feel so peaceful watching the animals. I especially loved the birds of prey. How I wanted to fly! Sometimes I dreamed that I was an eagle flying high over those Germans who pointed fingers, cursed, and threw rotten garbage at me. My father endured even more as a Russian soldier. Torn from his beloved Russia and imprisoned in the concentration camps, he suffered several nervous breakdowns. My mother was left to fend for the family. In desperation, we converted to Catholicism because the church would give us clothes and food only if we were Catholic.

In 1955, we emigrated to the United States aboard an old, converted battleship named the General Langfit. It should have been called the General Misfit be-
cause it sat in the water lopsided. I wondered how that old rusty tub would make it across the Atlantic, but in eleven days we were steaming into the New York harbor.

We eventually settled in Baltimore and became Lutherans. Somewhere Mother heard that if we became Lutherans, they would have to help us-and they did. They gave us a place to live, and for awhile I worked at the old downtown Baltimore Zion Lutheran Church, sweeping floors, dusting pews, and doing other cleaning chores. But the America I was experiencing was nothing like what I had fantasized. The streets weren't paved with gold, and its cars weren't a block long! Here the noises of wailing sirens and clanging streetcars kept me awake at night. How I longed for the woods and the birds of prey that always seemed to get what they wanted.

I felt angry and ashamed-ashamed of my mother, my father, my heritage, myself. I wanted to belong to something, to anything, so I wouldn't feel quite so
lonely. At the age of fourteen, I ran away from home and quickly established myself as a thief-taking whatever । wanted. My drinking buddies and I formed a motorcycle club, calling ourselves "The Losers." Eventually, we joined up with another group call "The Unknowns." We were mesmerized by choppers, Harleys, and wild women.

My motto was, "Do unto others before they do unto you, and split before the cops come." That was how I survived on the streets. The way we "Unknowns" fought in our rumbles-with knives, chains, clubs, lug wrenches, and car jacks-made me feel powerful.

Some of our gang joined up with another group of bikers called "The Pagans," the largest club on the East Coast. High on drugs and with a false sense of power as Pagan president, I landed in jail after jail...prison after prison. Finally in 1970, I was ordered to be deported-but no country would take me . I was ordered to stay away from the Pagans even though I loved the Speed, PCP, and "rocket fuel" that we cooked up in dark basements. Hoping to straighten out my life, I moved to Ocean City, Maryland, where I started a carpet installation business and then got married thinking Pam could straighten me out. But my attempts to go straight through money and marriage failed. I was so filled with hatred and bitterness that I couldn't get close to love, not even to the love of my baby son, Robbie. Everything got on my nerves, including his squeaky little swing.

On Robbie's third birthday, I decided I had to do something about my condition. So I admitted myself to the hospital. After
two weeks of testing, day after day from morning to night, the doctor gave me his findings. My twenty years of drug addiction and twenty-five years of alcoholism had taken their toll. My diagnosis included chronic anxiety, chronic migraine headaches, heart disease, ulcers, hiatal hernia, dislocated discs, and pinched nerves. The doctor said I had less than a year to live.

Within a few weeks after I came home from the hospital, Pam, Robbie, and my best friend left me. Now I was alone in that four-bedroom house on the water, pacing the beach night after night, screaming, "God, where in this hell are You? You're supposed to be such a good God, why aren't You helping me?'

One morning as the dawn began to turn the dark sky into a pale gray, I paused by the ocean's edge and marveled at how calm the ocean appeared. The chilly water lapped lazily at my toes, and for a moment I felt lured into its depths, as though by some irresistible force. I envisioned myself wading slowly into the deep, then slipping quietly beneath the surface, inhaling my last breath on earth. Maybe then I would find peace.
"Bob."
Startled by a voice, I whirled around. But there was no one in sight.
"Bob!" the voice called again in a whisper.

Maybe some of the guys from the bar are playing tricks on me, I thought. My chest hurt as I held my breath. "Bob, I will give you life if you follow Me."

This time the voice penetrated deep


The 120 Club consists of men and women of all races and all denominations, who may or may not be members of Full Gospel Business Men's Fellowship International. The 120 Club provides an easy means for those who want to serve the Lord and to further the outreach of FGBMFI.

You may make one payment of $\$ 120$ or you may pledge $\$ 10$ per month for one year, and your donation is tax deductible.

This year, we need 10,000 members. Will you march with us? As a member, you will receive a membership card, pin, a beautiful new Strong's Concordance, and an Avis preferred-status discount card.

Your pledge will help support the following FGBMFI outreaches:

1. The reaching of many Communist and third-world nations with Christian testimonies via radio.
2. Airlifts to every continent and establishment of new chapters in every corner of the globe.
3. Prison ministries.
4. Dynamic revivals that help thousands find the Lord.
5. Local, regional, national and world conventions held around the world that train, teach and inspire.
6. Super ALTS seminars, providing leadership training for Full Gospel officers and lay leaders.
7. Voice-printed in eleven languages, helping to spread the work of FGBMFI into every corner of the world.
8. Many, many others....

Many will hear the full Gospel for the first time because of your support. We need 10,000 members this year. Will you be one of them?

YES, I believe in the outreach ministries of Full Gospel Business Men's Fellowship International and I want to help those ministries.

You can count on me to invest $\$ 10$ a month in support of FGBMFI's effort to reach the unsaved around the world. (I may elect to make a one-time gift of $\$ 120$ if I desire.)
$\square$ Enclosed is my donation of \$ (a one-time gift).
$\square$ Enclosed is my donation of $\$ 10$ as the first payment of my pledge of $\$ 120$.
$\square$ Please bill my credit card: $\square$ Visa $\square$ MasterCard.
The number is My card expires $\qquad$
NAME
ADDRESS
$\qquad$

## WE GATHERED IN THE MOUNTAINS OF CALIFORNIA TO USHER IN

$1+10)^{2}$


A$s$ the bluish-grey wisp of smoke from my joint wound lazily through the air, I sat back and watched the group around me. This was the early 1970's, and we had gathered in the mountains of northern California to usher in the coming "New Age."

The group, composed of people from all over America and around the world, was following a voice. We thought we had a vision of a New Age and felt we were being led by a spirit to leave society and isolate ourselves from the problems of the world. We decried the decay of society, poverty, corruption, pollution and wars. We thought if we isolated ourselves and only allowed good things to come into our lives that we would start a New Age, bringing heaven on earth. We thought we were the "chosen ones" and the heroes of the counter-culture.

We looked at traditional American values as senseless taboos, and in our rebellion we threw away all restraint. We let our hair grow long and often went naked, feeling that we were being liberated and becoming one with nature. We considered ourselves to be very spiritual people and had our own gurus and prophetesses. We were told that God was a seed within us and that if we nourished that seed it would grow and we would become like God. We were also informed that if our karma trapped
us in this lifetime, we would come back again and again until we become as God.

To better hear the spirit that guided us, we took a lot of drugs, finding unity in this experience. We also discovered that our "consciousness" could be heightened by meditation and chanting, similar to the effects we got from drugs. We were being pulled farther and farther away from our American Christian heritage, and we scoffed at the "straight life." As a drug haze constantly enveloped us, we became more and more deceived.
***
Born in Oakland, California in 1944, I grew up in a Christian home and received a Christian education. As I got older, my parents lost their fervor and quit going to church. I think the first thing that really enticed me into the world was rock music. There were strong messages in the music of the sixties that began influencing me to embrace different values than those of my childhood. Another factor causing me to turn away from my upbringing was the influence of some of the more liberal politicians of the sixties. Then came the Watergate scandal, and I became thoroughly disgusted with political corruption.

I also started experimenting with marijuana in the sixties. One time I took an LSD trip. That was when my life really
starting changing drastically, because I had been exposed to what could be called a different reality. I began to lose my ethical foundations. The Bible teaches us that there is one way to live a successful life and to know Godthrough Jesus Christ-but as I took LSD, all of these voices (which I now know were demonic) began speaking to me telling me there were many different ways to live, and it really didn't matter which way you chose. These situational ethics appealed to me. The voices also said that there were many approaches to God, and I really didn't need a Saviour,

So the two biggest hindrances to my following my Christian heritage were drugs and rock music.

I always had a spiritual void deep inside me that I was desperately trying to fill. No matter what I got involved in, there was always that void. I used the music and drugs to try to fill it, and people kept telling me that if I would become part of the counter-culture and leave society behind, my spiritual needs would be met. I guess that's what really brought about the day when I did just that and moved to the mountains. I was just trying to fill that need for love in my life, to know God, and to be part of a better society.

Even in the mountains we found out we needed money, so we began selling our marijuana for $\$ 100$ a pound. As we learned to genetically manipulate the plants, we made them more potent so that by 1979 we got the price up to $\$ 3,000$ a pound.

No longer were we interested in peace and love as much as we were in


Doug and Maggie Pierson
power, wealth, sex, rock and roll, and partying. We took our money and invested it in cocaine. Along with the coke came organized crime, murder, and theft, and in a couple of years we were living in a state of hopelessness and fear. It was always "just one more big deal," one more wild night, anything to hide the terrible pain and emptiness we had inside. We thought we had burned all the bridges behind us. We had been deceived-in our New Age Movement we found the same problems that plagued the society we had rejected. We had totally failed to make it on our own. The light we had been pursuing turned to utter darkness....
In 1982, I fled for my life. As I entered the small mountain town of Kernville, California, I desperately wanted to start over. I longed to go back to the lifestyle of my childhood. I yearned for stability and answers to the basic questions of life. But by the time I got to Kernville, I was living a very depraved life. I practically lived in the bars and only went to bed two or three times a week. I couldn't
remember a simple phone number, and my body was about gone.

I was ready for a Saviour.
A wonderful Christian woman in Kernville, Jeanette Rogers, had seen my condition and had claimed me for the Lord. She continued praying for me and finally got the opportunity to talk to me on the phone.
"You need to give your life to Christ, and there is no place else for you to turn," she gently, but firmly insisted.

I knew it was true! I had gone everywhere else, I had tried everything else, and I really had nothing to lose. As she came to pick me up, I wondered, Is this really the answer? I had tried many religions already, and I just couldn't stomach another one.
"If you will totally surrender your life to Jesus, you will have a second birth," she continued. The minister with her exclaimed, "This is it!" as if a race were about to begin. We knelt, and I prayed for Jesus to forgive my sins. I asked Him to heal and deliver me, I promised to serve Him, and I asked Him to show me that He was real.

As I stood up, in the midst of blinding tears, I found that I was a new man, I had been born again! It was as if all my life I had been looking through warped glasses and now, for the first time, I could see clearly. I saw how wrong I had been - how in my rebellion I had turned away from a loving God and in my pride I had swallowed the lies of Satan so cleverly disguised in the New Age experiment.

At once God began to restore my body and my mind. My whole purpose in life became to get acquainted with my

Saviour and share His love with the world. I was totally delivered from cocaine and alcohol, with no withdrawals. Now I see that "getting high" and partying are just cheap, dangerous counterfeits of the powerful working of God's love in our lives. In Him I have found the completeness I was searching for in the New Age Movement. In the Holy Spirit, I have love, joy, peace and a sound mind!

In my years of rebellion, I had lived with several women and had been married and divorced. But through God's tremendous grace, I am now blessed with a wonderful Christian wife.

I have attended L.I.F.E. Bible College and now am a full-time evangelist. Everywhere I go, I am eager to share that Jesus is alive and that only in Him do we find the true meaning of life. Each week I speak to churches, schools, and Full Gospel Business Men's Fellowship International groups, as well as teaching Bible classes and proclaiming the love of Christ.

One of the messages the Lord has me share is that He not only wants to save us, He wants to restore us completely.

If you can recognize that you too have been deceived by any of these clever counterfeits, and you hunger to know the truth, please turn to page 38 and take the Six Steps to Salvation.

[^6]
## "TOO SCARED TO DIE" CONTINUED FROM PAGE 26

within my pain-wracked body. Suddenly, the pain was gone, and I felt happy. "Hey! God is real. There is a God, and He is real!" I cried and jumped and yelled.

For four weeks I was on cloud 997. Never had I been so high. Then, as suddenly as it had left, my pain returned. Death was back. Panic-stricken, I called my bookkeeper, Sue Belford, on the phone one day and started bawling like a baby, losing control.
"Bob, do you know what you need?" she asked quietly after I calmed down. I would have eaten a mountain of nails at that moment if she had told me to do so. "What you need is Jesus."

The following Sunday at a small chapel, a converted movie theater, I accepted Jesus as my Lord and Saviour. I was given a paperback Bible, and on the cover was a picture of a man and a son sitting on his shoulder with the caption, "The greatest of these is love." I thought, that's me and my son. On my way out of the church, I saw some tracts in a rack on the wall. I took one entitled, All or Nothing, and pinned it up in my room.

By this time, I had moved from the house by the water to a storage room, ten feet wide by twenty feet long, with no water, shower, or other conveniences. My diet consisted of brown rice and water. The night after I found Christ, I was invited to my first dinner meeting of Full Gospel Business Men's Fellowship International in Pocomoke, Maryland. During the meeting, the men formed a
circle for prayer, and Art Williams said, "There's someone in this circle who's so full of pain that he's miserable. He can be delivered tonight, if he will just step into the middle of the circle."

All this was so new to me that I thought these man were crazy. I thought to myself, I know it's me, but I won't make a fool of myself and let all these people know; I'll take care of this my own way. And I did for three and a half more years.

After two years of living in that storage room, another Full Gospel businessman took me into his home. He gave me clothing, a place to sleep, a job, and even took me with him to Bible college.

During this time, my health was restored completely and my addictions miraculously disappeared as the Lord touched me. I really learned what it means to love and to prosper. Love is something you give without expecting anything in return, and true prosperity is not filling your pockets with money-it is being useful and helping others.

Living the Christian life these past few years has not been without its struggles. I've had my ups and downs like everyone else. But every time I've called out to God, He's been there. I came to Him dying, lonely, and scared. He took me just as I was and has never broken His promise: "Bob, I will give you life if you follow Me."

[^7]ghama national convention
Oct. 2-4, 1986
University of Science \& Technology
Kumasi, Ghana
Write: Mr. Joseph Kwaw
Box 10849
Accra-North, Ghana, West Africa

NORTHERN CALIFORNIA
REGIONAL CONVENTION
Oct. 2-4, 1986
Holiday Inn, Redding
5250 Huntington Drive
Redding, CA 96002

## ARKANSAS MEN'S CAMP

Oct. 10-12, 1986
Brookhill Ranch, Hot Springs
Write: Mr. Joe Murphy
155 Meadows Drive
Alma, AR 72921

## GREATER CINCINNATI <br> 25TH ANNIV. RALLY

Oct. 3-4, 1986
Quality Inn, Covington, KY Write: Mr. Gene Ellerbee 918 Keswick Place
Cincinnati, OH 45230

## BELIEVER'S VICTORY RALLY

Oct. 16-18, 1986
Quality Inn Conf. Cntr.
Jacksonville, FL
Write: Mr. Angelo D'Amico
Box 3126
Jacksonville, FL 32206

## EASTERN OREGON REGIONAL CONV.

## Oct. 16-18, 1986

Red Lion Motor Inn
Pendleton
Write: Mr. Ed Sheets
Rt. 1 Box 12
Hermiston, OR 97838

## INTERIOR REGIONAL CONVENTION

Oct. 16-18, 1986
Caper Hotel, Kelowna
Write: Mr. Neil Simmonds
Box 893
Kelowna, B.C. V1Y 7P2

## GRAND ISLAND RALLY

Oct. 17-18, 1986
Midtown Holiday Inn Write: Mr. Richard Mendyk 4123 Mason Ave.
Grand Island, NE 68803

## ALASKA STATEWIDE MEN'S CAMP

Oct. 17-19, 1986
Victory-Mile 96 Richardson Hwy. Palmer
Write: FGBMFI
3430 E. 67th
Anchorage, AK 99507

## SASKATCHEWAN MEN'S

## SPIRITUAL ADVANCE

Oct. 24-26, 1986
Fort San, Echo Valley Center
Write: Mr. Roy Coulman
Box 7047
Saskatoon, Sask. S7K 4J1

## QUEBEC MEN'S ADVANCE

Oct. 24-26, 1986
Le Monastaire-Peres Redemptoristes
Aylmer
Write: Mr. Jacques Philbert
416 Des Pommiers
Mont St. Hilaire
Quebec J3H 3V4

## NEW YORK REGIOMAL CONVENTION

Oct. 30-Nov. 1, 1986
Penta Hotel
Write: Mr. Daniel Staatz 1246 Castle Hill Ave.
Bronx, NY 10462

## NORTHERN NEW ENGLAND REGIONAL CONVENTION

Oct. 30-Nov. 1, 1985
The Center of New Hampshire, Manchester
Write: North N.E. FGBMFI Convention 169 Back River Road
Bedford, NH 03101

## NASHVILLE CENTRAL SOUTH REGIONAL CONVENTION

Nov. 6-8, 1986
Hilton Airport Inn
Write: Mr. Hoyt Elliott
Box 24096
Nashville, TN 37217

## RIO GRANDE VALLEY RALLY

Nov. 6-8, 1986
South Padre Hilton Resort Hotel
South Padre Island, Texas
Write: Mr. Bob Veale
1902 Runnels Street
Harlingen, TX 78550

## WISCONSIN STATE REGIONAL CONV.

Nov. 6-8, 1986
Travelers Inn, Fond Du Lac
Write: FGBMFI
Box 20741
Milwaukee, WI 53220

MIDLAND-ODESSA RALLY
Nov. 7-8, 1986
Midland Hilton, TX
Write: Mr. Leroy Linney
506 Carrol
Stanton, TX 79782

## WESTERN NEW YORK MEN'S ADVANCE <br> Nov. 7-9, 1986

Holiday Inn, Grand Island, NY
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North Platte, NE 69101

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$\qquad$ C6602 Breakfast Session Dr. John Graham
C6603 Afternoon Session Dr. John Klem

C6604 Afternoon Session Bill Subritzky
__ C6605 Evening Session Mike Murdock

## THURSDAY JULY 10

$\qquad$ C6606 Breakfast Session Gov. Julian Carroll
C6607 Afternoon Session Karl Strader
C6608 Evening Session Bill Subritzky
C6609 Overseas Reception

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Nov. 27-29, 1986
La Jolla Marriott Hotel
Write: Dr. Lee Mindt
211 Redbird Drive
San Diego, CA 92123

GREATER NORTHWEST REGIONAL CONVENTION
Nov. 27-29, 1986
Seatac Red Lion Inn, Seatac Airport
Write: Mr. Philip Israelson
7118 134th N.E.
Redmond, WA 98052

CONVENTIONS PUBLISHED IN THIS ISSUE WERE APPROVED ON OR BEFORE JULY 14, 1986.

## FRIDAY JULY 11

$\qquad$ C6610 Breakfast Session John Carrette
$\qquad$ C6611 Ladies' Luncheon Shirley Boone
$\qquad$ C6612 Mens' Luncheon Mike Murdock

C6613 Evening Session James Robison

## SATURDAY JULY 12

__ C6614 Military Breakfast Gen. Charles Duke
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Their names and addresses are provided as a point of contact lor you to learn when and where chapters meet in your area, or to receive needed spiritual ministry.

They are also a point of contact for those interested in serving Christ through this organization, which includes men from almost every church affiliation, and employers, employees and professionals who love the Lord and who are committed to bringing the full Gospel to a needy world.

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# 6 STEPS [D Salvarion 

Men still cry, "What must I do to be saved?" The Bible provides a clear answer.

1. Acknowledge "For all have sinned and come short of the glory of God" (Romans 3:23). "God be merciful to me a sinner" (Luke 18:13).
2. Repent "Except ye repent, ye shall all likewise perish" (Luke 13:3). "Repent ye therefore, and be converted, that your sins may be blotted out" (Acts 3:19).
3. Confess "If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness" (I John 1:9). "If thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved" (Romans 10:9).
4. Forsake "Let the wicked forsake his way, and the unrighteous man his thoughts; and let him return unto the Lord ...for he will abundantly pardon" (Isaiah 55:7).
5. Believe "For God so loved the world, that he gave his only begotten Son. that whosoever believeth in him should not perish, but have everlasting life" (John 3:16). "He that believeth and is baptized shall be saved; but he that believeth not shall be damned" (Mark 16:16).
6. Receive "He came unto his own, and his own received him not. But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name" (John 1:11,12).
Why not make your eternal decision now: "Lord Jesus, I believe You died for my sins and I ask Your forgiveness. I receive You now as my personal Saviour and invite You to manage my life from this day forward. Amen."

Write us to tell of your decision. We'll send you a booklet, "Now That You've Received Christ." Our mailing address: FGBMFI/Box 5050/Costa Mesa, CA 92628.

## 

Requests come in daily to start new chapters. If you have this burden laid on your heart and see the vision for your community, write for complete information to; Chapter Department / FGBMFI / P.O. Box 5050 / Costa Mesa, CA 92628.

As this issue was being prepared for publication, the following chapters were submitted as having been recently chartered. The president's name and telephone number are included for your information. Write for date and location details of a chapter meeting in your area.
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Vol. 34 / No. 10 / October, 1986
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That vision is becoming a reality through the Fellowship's ministries, now touching eightyseven nations and transcending denominational. racial and cultural barriers. Men interested in participating in this exciting end-time ministry are invited to write: Chapter Department / FGBMFI / P.O. Box 5050 / Costa Mesa, CA 92628.


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2


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From: FGBMFI

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> CALIPORNIA


[^0]:    FULL GOSPEL BUSINESS MEN'S VOICE (ISSN *00428264) is published monthly for $\$ 4.35$ per year by FULL GOSPEL BUSINESS MEN'S FELLOWSHIP INTERNATIONAL, a worldwide evangelistic fellowship of Christian businessmen, P.O. Box 5050, Costa Mesa, California 92628, U.S.A. Incorporated January 2, 1953 as a nonprofit religious corporation. Second-class postage paid at Costa Mesa, California and at additional mailing offices. All rights reserved. October, 1986, Vol. 34, No. 10.
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[^1]:    Q What was your relationship with Bill?

[^2]:    Q so you can operate by biblical guidelines and spiritual principles that apply to business because you are

[^3]:    TO OUR SUBSCRIBERS: If experiencing difficulty in receiving Voice, please contact us immediately. If receiving more than one copy each month at the same address, or if there is variance in the way your name appears, please return undesired label. If planning to move, send label with your new address sixty days in advance to: FGBMFI, P.O. Box 5050. Costa Mesa, CA 92628.

[^4]:    In his twenty-five year police career, Jeff Yamashita has been recognized numerous times for outstanding service, including 1977 Police Father of the year. He co-founded the Honolulu Police Department chapter of Fellowship of Christian Peace Officers in which he served as president for five years. He and his wife, Barbara, have four children: Eric, 19; Nani, 18; Scot, 14; and Maile, 11. They are members of Palisades Community Chapel Assembly of God, where Jeff is a deacon. He was formerly vice president of the Leeward-Oahu chapter of FGBMFI.

[^5]:    Philip Gretter has been an electric lineman for eighteen years. He and his wife, Barbara, have one daughter, Jill Ann, one. They attend Christian Center in South Bend. Mr. Gretter is president of the Plymouth Chapter of FGBMFI.

[^6]:    Doug Pierson is an evangelist who travels extensively preaching the gospel. He attended L.I.F.E. Bible College and has been interviewed on the 700 Club and Rock Church television programs. Doug and his wife, Margaret Ann, together have four grown children and one grandchild. They are members of the San Jacinto Assembly of God Church. Doug is a member of the Hemet chapter of FGBMFI.

[^7]:    Bob Plitko is in the floor covering business, sales and services. He is also a charter fisherman. He worships at Church of God in Pocomoke. Bob has been president of the Berlin-Ocean City FGBMFI chapter, which he co-founded, and is currently serving as vice-president. He shares the gospel at FGBMFI meetings, churches, and schools as the Lord leads.

