

AMAZING FACTS

*Inside
Report*

April 2002



*Life
after
Debt*

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PRESIDENT/SPEAKER
DOUG BATCHELOR

MANAGING EDITOR
ANTHONY LESTER

ART DESIGN
HALEY TRIMMER

CATALOG LAYOUT
GREG SOLIE

PROOFREADERS
ARLENE CLARK
LU ANN CREWS

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P.O. Box 1058
ROSEVILLE, CA 95678-8058
PHONE: (916) 434-3880
FAX: (916) 434-3889
E-MAIL: EDITOR@AMAZINGFACTS.ORG

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BY
MICHELLE KISS

Creating Opportunity



As I thumbed through the February issue of the *Inside Report*, I was drawn to the article written by Pastor Doug titled "To See God." Once I finished reading it, I lay the magazine down on the kitchen counter, inadvertently leaving it folded to the page I had just read. That evening, after my husband came home from work, he went into the kitchen to grab a bite to eat. As he rummaged around, he glanced down to see the open magazine and was drawn to the advertisement at the bottom-right corner of the page. It was not an ad displaying the latest in rugged sports utility vehicles or fine Italian shoes; rather, it was an ad for Doug Batchelor's book *To See the King*.

After reading the ad, he asked me, "Who doesn't want to see God?" He showed me the advertisement and said that he wouldn't mind reading it. Seeing as though he rarely has time to read, and has shown little interest for reading in general, I knew this was something he was serious about—so the next day I purchased it for him. I came home the following evening and presented the book to him. He was happily surprised and began reading the first chapter almost immediately. He was so captivated by the book's powerful message that he stayed up until midnight the next day reading the next five chapters. He finished the book in less than a week.

I was quite taken by this surge of interest from a man who doesn't really like to read. Looking back, I don't even recall if I noticed the ad myself; however, my husband did! And I know there was a reason God wanted my husband to see it. I truly believe that things don't just happen by chance. God allows, even directs, things to happen for a reason. I believe that God quietly impressed me to leave the magazine open to the very page my husband needed to see. In this way, he would have the opportunity to get a glimpse of God from another person's perspective and experience.

God understands our personal struggles and desires, but He also knows the specific circumstances that will enable us to grasp and accept the message He wants us to hear. So He patiently waits for the perfect opportunity to present us with the knowledge for which we are desperately searching. Whether that information comes from a friend, a family member, a pastor, or as simple a thing as an advertisement in a magazine, we must remember that God works in each and every situation for His glory.

I'm sure there are many people who do not see the importance of advertising—it can even be a mere nuisance. And still others are tired of those advertisements that only breed in us an endless

dissatisfaction with what we have and have us yearning for more. I surely am.


The products we see advertised in magazines at grocery store checkout counters and on roadside billboards are generally meant to appeal to our weaknesses and desires and encourage us to spend on things we don't really need. This is exactly what Satan wants—to divert our attention from God and from godly things. I've heard it said that a good indication of what people place as a priority in their lives can be revealed by taking a peek into their checkbooks. Think about that. What do we spend our money on? Do we give God's portion to Him? Do we use what God has blessed us with for our basic necessities in life and to help those in need? Or do we use the money God has entrusted to us to purchase the latest gadgets we see advertised in our favorite magazines,

fill our closets with clothes that we don't really need, and our homes with things we've just "got to have"?

Okay, I'm sure you get the picture. However, there are advertisements that are appropriate, those meant for our benefit. "What?" you ask. "Come on!" Well, of course there

"I truly believe that things don't just happen by chance. God allows, even directs, things to happen for a reason."

are. You might have noticed the new additions to our product catalog in the March issue. And in this issue, we've added eight pages of new resources. You also might be wondering why we have started to carry these new products, which we will continue to do in future issues. As a ministry, we are committed to proclaiming the gospel to the world and bringing people into a closer relationship with Christ. This is definitely something we could not do without God's help and the support of our like-minded friends. We want people to feel good about supporting our ministry, but we also want them to grow spiritually—and part of providing that is offering Christian resources to exercise the mind and equip them to confidently share their faith with others.

Besides providing updates to our ministry's progress and inspirational stories about people who have discovered the joy of knowing and serving God, we cannot discount the importance of providing our readers and supporters with the chance to enhance their Christian walk and gain knowledge from the many resources we have to offer. We want to provide you with more options and a greater opportunity to find the answers you are searching for, so that you can get a better glimpse of God for yourself. And as a nonprofit ministry, every resource you purchase from us gives us more resources to reach out to others. 

Michelle Kiss is Amazing Facts' Media Assistant.



MAIL BAG

A Healthy Note of Encouragement

Sometimes you might feel that the fruits of your labor don't happen fast enough. So I just had to encourage you that even though it's taken me two years to reach my goal, the seed you planted way back has finally sprouted. Your work at NET '99 has really encouraged me to follow biblical health principles and stay in shape. *VP, British Columbia*



Truth for the Long Haul

I really like your Web site, and I am studying all kinds of different topics there. Everything is so interesting—it's kind of addicting! You have answered a lot my questions, and I have learned so much about things I have never thought about before. I want to know what is the truth. I am in this for the long haul! *NW, Tennessee*

Lovable Animal Companions

I love seeing my kids experience the joy in living with lovable animal companions. They sometimes ask me if we will see them in heaven. I like to tell them "If there are going to be animals on the new earth, why not the ones we've already loved?" In the article about heaven [January 2002], I was nearly brought to tears (of joy and comfort and peace) when the author concludes her brief commentary on pets being in heaven. It was wonderful confirmation. *CL, Texas*



Help With Bible Study

We ordered your Amazing Facts Bible studies and use them to help do a weekly Bible study in our home. So many are learning things they didn't understand before. We have friends from other faiths coming to our studies, and we are so excited at what they are learning. *DA, British Columbia*

I have recently joined a Bible study group that uses your videotapes and lessons to learn and understand the Scriptures. In my few weeks attending, I have already had my eyes opened to so many truths. I pray for those there who are putting their time and efforts into helping myself and others understand God's Word. *MW, Missouri*

Reaching Youth

Thank you very, very much. Also, I ordered 20 copies of the "Panorama of Prophecy" CDs. I LOVE IT! I'll be ordering many more copies. The youth of today can be easily reached through the computer. *DB, Florida*



Forever Grateful

I would like to express my sincere thanks for Eric Flickinger's Prophecy Seminar. He is responsible for leading me back to the Lord. I was raised a Christian but have been out of church for at least 25 years. My sister and I were re-baptized, and I will be forever grateful to Amazing Facts for sending Eric to us. He delivers the truth boldly and clearly. I know for sure the Lord is using him in a very powerful way. My life is forever changed! *SH, Kentucky*

Pastor McMahon was gracious enough to come to our little church on his way to California to baptize my son. He had listened to Brian's Amazing Facts seminar tapes and found Jesus. Since he felt that Brian had led him, he wanted to be baptized by Brian. What a genuine, God-loving and wonderful man. God gave us a huge blessing, and we will always be grateful to Him and to Brian. *D,L&SA, e-mail*

Editor's Note: Our evangelistic team travels the nation and the world delivering dynamic, soul-winning seminars. Look for future reports about our team overcoming struggles and their exciting results in future issues! See page 17 for how you can host your own Amazing Facts public evangelism seminar.

Greetings From Around the Globe



Thank you Amazing Facts for a great Web site and the vast material I am able to share with friends here in Australia and the Pacific. May God bless you all during these times of tribulation. *ES, Australia*

Recently, I installed a satellite system and while tuning the available channels, I came across 3ABN. I am now a faithful viewer of Pastor Doug Batchelor. It's become a real blessing to me. *A, Cyprus*

Contents	
Editorial2
Mail Bag3
Features	
Life After Debt4
A New Life.18
Bible Answers8
Meet the Team17
Behind the Scenes20
Special Recognition22

Inside Report welcomes all correspondence regarding the magazine and other Amazing Facts ministries. Letters and other materials sent to Amazing Facts become the ministry's property and may be used—in whole or in part and edited for content, grammar, and readability—in future publications unless otherwise requested by the submitter. We thank you for your thoughts, suggestions, and financial and prayer support in our endeavor to reach others for Jesus and equip them to do likewise.



Life after Debt

By Gordon Botting, DRPH, CFC.



The problem seemed insignificant: just a small leak in an underground city tunnel. The city council employees knew about this minor water leakage, because they had shot pictures of it, completed the necessary forms, filed them with the appropriate departments, and even discussed how they were going to repair the problem. However, what happened next caught them and the entire city of Chicago by surprise. More than 250 million gallons of local river water gushed through the downtown business district resulting in over \$300 million in flood damages.

Credit Nation

While I'm sure Chicago city engineers have learned a valuable lesson from that wet 1992 disaster, our nation has not acknowledged that it has a problem far worse than a small water leak. A flood of national and private debt is swamping the country. Currently, the United States has rung up a huge mountain of debt totalling more than \$6 trillion—and it borrows more each day just to operate.

This great “piling on” has amounted to more than \$22,000 for every man, woman, and child in America. Our grave national situation has been summed up this way: It is a household of four with an annual income of \$30,000 that's anchored down with a credit card debt of \$100,000. It then borrows another \$10,000 more on a credit line, just to function.

However, that's only part of the story. The average American family is also drowning in debt. As 2002 got under way,

Americans owe a record \$1.5 trillion in installment debt, which includes credit card balances, vehicle loans, etc. Consumer borrowing has risen almost 50 percent in the past five years to a record \$6.3 billion [*U.S. News & World Report*, February 14, 2001]. According to another report, the average household earning \$30,000 has a credit card balance of \$5,700. *Money Magazine* summarized it this way: More than one third of the country owes \$11,000 in vehicle loans, and a fifth have personal loans of more than \$13,000 [July, 1991].

The end result of this spend, spend, spend is that in 2002, nearly one and half million families will go bankrupt.

Simply put: As a people and government, Americans are in very big financial trouble. It would be wonderful to believe that Christians were immune from operating their family budgets in the red. Unfortunately, surveys indicate that Christians are in as much trouble as those who do not profess the faith's principles. In this article, we are going to review three areas that deal with this “debtitis” disease. First, we'll find out how most of us got ourselves into such a financial mess. Second, we'll see what the Scriptures say about debt and its tragic consequences. And finally, we'll take a brief look at a few simple steps that can change our state of continual indebtedness into a lifestyle of financial freedom.

How Do We Get Into Debt?

1. Consumptive lifestyles

Americans are spending at a rate never before seen by previous generations.

There are a variety of reasons for this.

First, just the sheer assortment of items offered in any department store or supermarket makes controlled spending difficult. For example, there are 125 brands of yogurt, 184 kinds of breakfast cereal, and 250 types of toothpaste. Second, how can an individual not spend when the lifestyle philosophy of the current generation has this theme: “We don't believe in delayed gratification.” This theme is cut up into the many different and popular economic slogans of “Just do it,” “Live it up,” and “You owe it to yourself.” It's the fast-food philosophy in a high-speed culture. We want it, and we want it now!

2. Ease of credit

The ease at which the average consumer can acquire credit today would astound previous generations. Each year, American families are bombarded by credit card applications—approximately two mail solicitations per week. These companies use diabolically clever marketing tactics to bind their customers into a never-ending chain of debt. Having signed up with a particular credit card company, they are then regularly sent “checks” that they can use from their credit card account. Not only is it easy to borrow money, but many financial institutions offer up to 125 percent of the equity of your home—an unprecedented and unsound business practice!



An Amazing Fact: *In 1837, President Andrew Jackson erased all but \$37,513 of Washington's red ink. In his inaugural address, he said, “Under every aspect ... considered it would appear that advantage must result from the observance of a strict and faithful economy. This I shall aim ... [to] facilitate the extinguishment of the national debt, the unnecessary duration of which is incompatible with real independence, and because it will counteract that tendency to public and private profligacy.”*

3. Adult toys

Just drive down any street in an average Middle-American neighborhood and you will see, prominently displayed in driveways, a variety of adult toys—goodies ranging from recreational vehicles, speed boats, motor bikes, to jet skis, just to name a few. Often, we swap our vehicles for reasons other than age or high repair bills. We often trade-up simply because we like the sleek lines and the “bells and whistles” of the latest model; the smell of the new upholstery can intoxicate us. Mostly, we just submit to peer pressure: “It is expected by my clients.” Yet boil all these down to their essential nature, and you’ll see that they are nothing more than poor excuses for self-gratification and ego.

4. Eating out

One of the biggest and most-wasteful habits of both adults and teenagers is dining out. A recent nationwide survey reported that on an average day, 70 percent of teenage males eat out. In addition, the percentage of household money spent on food for meals consumed away from home averaged 40 percent.

5. Unexpected bills

There are three areas in which the majority of families get into financial trouble. These include motor vehicles, medical expenses, and household maintenance. Many times, when a crisis comes to one of these areas, it not only rains—it pours. In just one day, your car battery dies, the washing machine erupts, and one of your youngsters needs to go to the emergency clinic. Already pinched by paying off debts, people slide further into the hole when they use credit to overcome these crises.

6. Reduction in salary

A reduction in household income can occur for a variety of reasons, such as the loss in employment by spouse, chronic illness, or a family crisis. Often, it happens unexpectedly such as employment termination due to a corporate takeover or downsizing. When you’re living paycheck to paycheck, the loss of income will debilitate the family unit.

7. Lack of household budget

People overspend for a variety of reasons, but the primary reason is that most families don’t establish a strict budget. And if some families have hammered out a household budget, many times they simply don’t stick to it—perhaps falling prey to impulse buying. If you aim at nothing, you will hit it every time!

The Bible Says No to Debt

In the Scriptures, there are 26 references to debt and unfortunately, they are all decidedly negative. The Scriptures do not teach it is a sin to borrow money, but it does talk about the consequences of doing so. Here are seven biblical principles about indebtedness.

1. Debt is a form of bondage.

“The borrower is servant to the lender” (Proverbs 22:7).

During the time of the patriarchs, more often than not, an individual became a slave precisely because he or she was a debtor. Unfortunately, humanity hasn’t learned much, and thus not much has changed, in 4,000 years. Admittedly, we are no longer thrown into physical bondage, but



An Amazing Fact:

Many Americans would be uncommonly thrilled if the United States practiced the Jewish Jubilee. Every 50 years, initiated by a blast through a ram’s horn, Jews would forgive each other of financial debts and set their slaves free. The Jubilee was established as a reminder that the Jewish people were set free from their constant mistakes and bad habits. Unfortunately, with the destruction of the temple and the scattering of the Jewish people, the Jubilee is no longer celebrated.



too often we have become slaves to material possessions through over extension of credit.

You can probably rewrite this text according to your situation and see you’re living in a different kind of financial bondage. Here’s an example: The credit card holder is indebted to a bank—basically, to pay off the debt, he’s working for the bank. The best advice about borrowing to avoid this kind of bank bondage is to always follow these rules: Borrow only on items that appreciate; borrow on the short loan term; borrow on the best interest rate.

2. Debt shows lack of contentment.

“For I have learned, in whatsoever state I am, therewith to be content. . . .

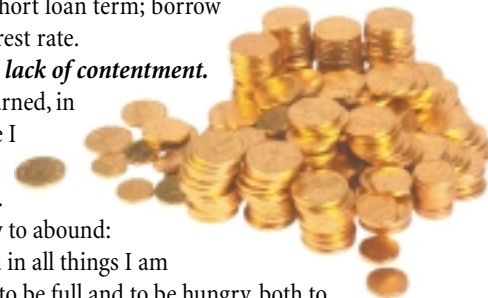
And I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need” (Philippians 4:11, 12).

Financial contentment in our modern society is often reflected in the attitudes we have toward debt. It usually takes the form of “keeping up with the Joneses,” desiring what others have (covetousness) or wanting more than we already have (greediness). One of the Ten Commandments deals with covetousness; it’s clear that God not only wanted to protect our hearts, but also our wallets!

3. Debt presumes on the future.

“Go to now, ye that say, To day or to morrow we will go into such a city, and continue there a year, and buy and sell, and get gain: Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away” (James 4:13–16).

Up until World War II, few Americans carried loans over an extended period. The longest home loans were six years, and car loans were no longer than one year. In 1939, congress enacted a law that allowed the general public to procure home mortgages of 25 years. Today, Americans can now get home loans up





to 40 years! Only the Japanese out-loan the United States, with 90-year mortgages. In addition, we can now procure home equity loans that even exceed our residential value by thousands of dollars. Yet, in all of this, we do not know if we will be able to make the next payment.

4. Avoid get-rich-quick schemes.

“A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent” (Proverbs 28:20).

Another modern-day attitude is seeking to make money in a relatively short period of time—commonly called the get-rich-quick schemes. The tragedy with these devious plans is that in most cases, individuals must borrow money to reap the reward of a quick buck. When it fails, as it usually does, they not only lose the money borrowed, but they often have to pay it back at high interest, putting the family under even greater financial strain.

5. Refuse to be surety for others.

“A man void of understanding . . . becometh surety in the presence of his friend” (Proverbs 17:18). “He that is surety for a stranger shall smart for it: and he that hateth suretyship is sure” (Proverbs 11:15).

There are two types of surety—or loan—guarantees. With the first, you contract to be responsible for another person’s debt, and you assume full responsibility for the money owed if he or she defaults. Parents often become surety when their adult children don’t have enough to make a deposit for a home purchase. The Bible says this is a mistake. According to the Federal Trade Commission, 75 percent of those who cosigned for loans ended up making the payments.

The other surety loan means signing an unconditional guarantee to pay. Credit cards are a form of this surety. The business sells you the goods, and the credit card company finances the purchase. If you default, returning the products does not cancel the debt because the credit card company has absolutely no interest in your merchandise.

6. Debt erodes our Christian witness.

“The wicked borroweth, and payeth not again” (Psalm 37:21).

It is nearly impossible to convince your landlord that Jesus loves him and is the answer to his problems when he is thinking why your Jesus hasn’t convicted you to pay last month’s rent even though you have a new TV and VCR. A century ago, another Christian writer put it this way: “You bring a reproach . . . by locating in a place where you indulge for a time and then are obliged to run in debt for provision for your family.

These are your honest debts you are not always particular to pay, but instead move to another place. This is defrauding your neighbor. The world has a right to expect strict integrity in those who profess to be Bible Christians.”

7. Debt imperils one’s giving.

“The righteous sheweth mercy, and giveth” (Psalm 37:21).

Looking at the annual statistics regarding charitable contributions in our society, it should surprise you that the giving pattern between Christians and Non-Christians is approximately the same amount—about 2.5 percent.

Perhaps the biggest reason why the average American Christian does not return the 10 percent that God asks is that he or she is drowning in debt. It is unfortunate that debt makes it nearly impossible for us to enjoy the spiritual and physical blessings the Bible promises when we tithe.



The A-B-Cs (and D-Es) of Debt Reduction

Ask for God’s help...

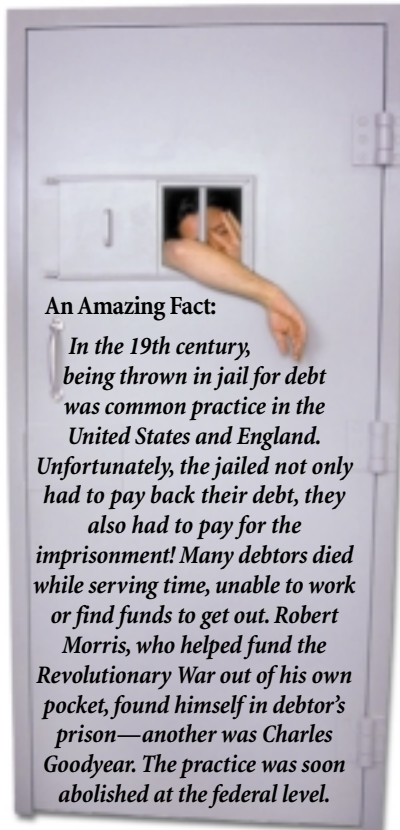
The first step on the road to debt recovery is to ask your heavenly Father to forgive you and grant peace of mind about your debt problems. Second, you need to ask for His wisdom and guidance in understanding how you acquired this debt problem—and how to be released from its clutches. You need to understand that the most difficult thing to do when you’re in over your head in debt is to

admit that you are out of control and that you need to change your attitude about spending.

This is the time to be absolutely honest concerning what caused your debt situation. You cannot change your behavior unless you identify and deal with the root problem. To make debt disappear requires money-management discipline and reordering your lifestyle priorities. You may wish there were an easier way, but there simply isn’t.

Burn those cards...

One of the simplest and quickest ways to get out of the debt pit is to stop using those personal loan cards with high-interest rates. Here’s a fun and practical way to burn away unnecessary temptation: Lay all your charge cards on a sheet of aluminum foil. Place them in an oven at 450 degrees for three minutes. Remove the brightly colored mass (without burning yourself or breathing in the fumes, as plastic is toxic) and allow to cool. Shape the mass into the dragon of Revelation 12. Now hang it in a conspicuous place, such as your bathroom, and every time you clean



An Amazing Fact:

In the 19th century, being thrown in jail for debt was common practice in the United States and England.

Unfortunately, the jailed not only had to pay back their debt, they also had to pay for the imprisonment! Many debtors died while serving time, unable to work or find funds to get out.

Robert Morris, who helped fund the Revolutionary War out of his own pocket, found himself in debtor’s prison—another was Charles Goodyear. The practice was soon abolished at the federal level.

your teeth or comb your hair, you will be reminded of your decision to quit borrowing.

In fact, make the destruction of your charge and credit cards a family ceremony similar to the public burning of witchcraft and occult scrolls by the early Christians in Ephesus (Acts 19:18–20). This drastic step will be a great beginning in preventing you from burying yourself even deeper in debt—and it will be a great lesson for your children.

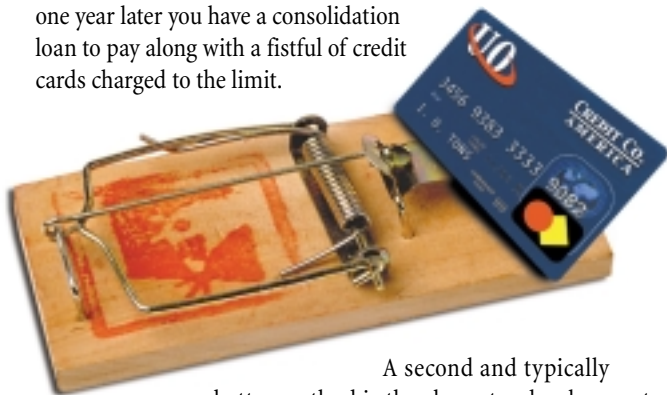
Calculate your spending...

Financial counselors say one of the most striking facts about debt is that almost all debtors in real financial trouble have no idea how much they owe. Even worse, they have no grasp of the exorbitant interest they're paying.

Take time to sit down and list all the amounts you owe on bank credit cards, department store credit lines, school and vehicle loans, etc. Be absolutely honest in terms of the total amount you and your family owe—and how much interest you are paying per year. These last two totals will probably shock you into becoming debt free.

Develop a repayment schedule...

An easy method for debt repayment is the debt-consolidation loan. You borrow enough money from one source to pay off all your outstanding debts. However, beware of the high interest often charged by lenders offering these loans. One of the real dangers is that you may not have changed your attitude toward debt—and with the new row of empty credit cards, you may simply find that one year later you have a consolidation loan to pay along with a fistful of credit cards charged to the limit.



A second and typically better method is the character development method. Using this process, you visit or write each of the creditors individually explaining your situation and negotiate a repayment plan to their satisfaction. During this period, you must be totally serious about living only on cash until the total debt is retired.

Resolve to never go shopping without first making a list of the necessities that you *must* purchase. Never buy anything that is not on that list. Impulsive buying is a monster that eats a family out of house and home.

Express your accountability...

It's so easy to relapse with only a mental commitment. Being accountable to an understanding friend can help a lot. Put your commitment in writing and report monthly by phone to a trusted friend, preferably someone outside your immediate family. It could be as simple as saying to your "commitment" friend as you shake hands with him or her at the church door: "I did it again." That way, only your friend and you will know about this important obligation and change you're trying to make.



And a Final Thought

Paul Billheimer says, "Someone has described a modern American as a person who drives a bank-financed car over a bond-financed highway on credit card gas to open a charge account at a department store so he can fill his Savings and Loan financed home with installment-purchased furniture." Well, at least for those who realize what they really can afford, there is life after debt.

For help in reducing your debts, contact the national Consumer Credit Counseling Service (CCCS) at 1.800.388.2227 for the nearest office to you.

Recommended Resources

Amazing Facts has some excellent resources related to this topic.

You and Your Money by G. Edward Reid

This booklet offers a biblical look at money management, debt elimination, and budgeting.

Plus 5 audiotapes by Doug Batchelor

Buried Treasure, Secret Sin, and Open Blessings
Giving Reasons for Giving
The Love of Money
The Parable of the Shrewd Steward
Wasting Nothing Good

ALL FOR ONLY
\$24⁹⁹ + \$6 S&H

CA res. Add 7.25% tax

Call our resource center: 800-538-7275

BIBLE Answers

with Pastor Doug Batchelor



Does the Bible actually teach that gambling is wrong?

I believe the Bible does teach gambling is wrong. For one thing, we can save ourselves much confusion by applying a simple principle. A Christian is a follower of Jesus. God became a man to give us an everyday example. If you can picture Jesus in Vegas, yanking on a one-armed bandit, then it might be okay. But I have trouble conjuring up that picture.

Also, the atmosphere in gambling establishments is not very godly. Drinks are flowing, people aren't thinking about God; instead, they're thinking about worshipping money. Solomon says in Proverbs 23:4, "Labour not to be rich." The reason people gamble is they want to get rich quick. The idea of gaining instant wealth without working is not really a biblical principle. "The love of money is the root of all evil" (1 Timothy 6:20). Money is not evil, but the love of it.

Now if gambling in general is bad, then small degrees of gambling could also be a bad witness to others. You have a better chance of getting bit by a shark on dry land than winning the lottery in most states.

Why did God allow David to keep Bathsheba as his wife?

David did suffer terribly because of his sin with Bathsheba. He lost four children. The first was the baby that was the fruit of the sinful and forbidden romance between him and Bathsheba.

Absalom killed Amnon his brother, and then Absalom was killed. And latter David lost yet another son, Adonijah. He also lost the respect of his people, and his reputation was permanently besmirched.

But after his sin, David thoroughly repented. Keep in mind, he stayed on his face for seven days in genuine repentance and grief for his sins—begging God for mercy.

It would have been a cruel act for David to put away Bathsheba after the death of her husband and baby through his influence. And God not only forgave them, He even blessed their marriage. He gave them Solomon, which means "Peace." He not

only became the next king, but he was also blessed as an ancestor of the Messiah.

This is great evidence of God's grace and forgiveness. Suppose you make some terrible decision in your life that is irreversible. Does it mean you cannot be saved? Absolutely not! This story shows that God can redeem us even after we have wandered far off the path. Though He will not always reverse the consequences of our poor decisions, we may always return to Him.

What does the Bible have to say about dating and choosing a life partner? What about holding hands and kissing?

When dating, I think most of us know some very basic principles. Simply socializing with another Christian is very different from choosing a life partner. When mingling with other members of the faith, ensure you're in a Christian environment that is spiritually edifying.

And when it comes to choosing a potential partner for life, you don't want to be unequally yoked. Being compatible, both emotionally and spiritually, is important. It is best to avoid the trappings of worldly dating that consists largely of hugging and kissing simply to see if you've got chemistry. Though the Bible does say to greet each other with a brotherly kiss, it's talking about something very different. When Jacob kissed Rachel, it was a greeting—a peck on the cheek is much different from the kissing that turns into forbidden foreplay and fornication.

I'm kind of old-fashioned, and I think that when two people are courting they are better off having little physical contact. I think holding hands and a farewell kiss on the cheek is probably plenty. When you start fooling with nature, it can get carried away very quickly. Don't fool with temptation. People don't have to share a bed to find out if they're compatible.

I tell young couples that if they want to determine if they can get along, they should try sharing a checkbook or go shopping together. These

will say a lot about a potential partner. Also, if you want to know them better, find out what their values are and what they read. Also watch how they treat their parents, because that's how they are going to treat you. These are the things that really matter.

Can a thought be a sin?

In Matthew 5:21, 22, our Lord says, "Ye have heard that it was said . . . Thou shalt not kill; and whosoever shall kill shall be in danger of the judgment: But I say unto you, That whosoever is angry with his brother without a cause shall be in danger of the judgment." Jesus is addressing the danger of even thinking angry thoughts.

Now verse 27. "Ye have heard that it was said . . . Thou shalt not commit adultery: But I say . . . That whosoever looketh on a woman to lust after her hath committed adultery . . . in his heart." The Lord is saying that sin is not always an action; it's an attitude. Sin is first conceived in our thoughts.

Mark 7:21–23 says, "For from within, out of the heart of men, proceed evil thoughts, adulteries, fornications, murders, Thefts, covetousness, wickedness, deceit, lasciviousness, an evil eye, blasphemy, pride, foolishness: All these evil things come from within and defile the man."

In the Sermon on the Mount, our Lord spent a lot more time talking about the attitude of pride and arrogance and sinful thoughts than the actual deeds, because virtually every sinful deed originates with a sinful thought in the mind. So if we're going to squelch sin, we need to begin by asking the Lord to cleanse our minds and guide our thoughts with the Holy Spirit.

Tune in Sunday nights to Bible Answers Live, Pastor Doug's live, nationwide call-in radio program. You'll hear biblical, straightforward answers to difficult Bible questions. To request a free program guide detailing times and stations, write or phone Amazing Facts.

You can also visit our Web site at www.amazingfacts.org.

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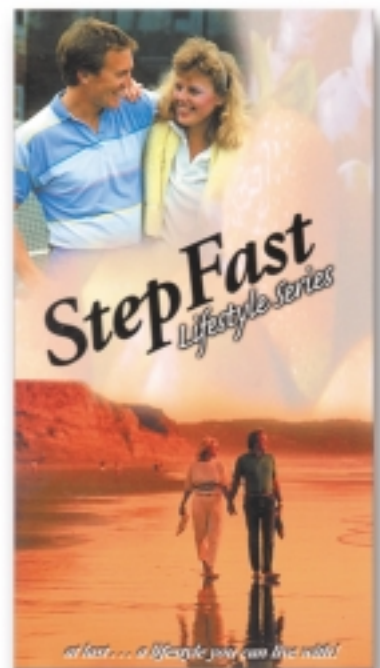
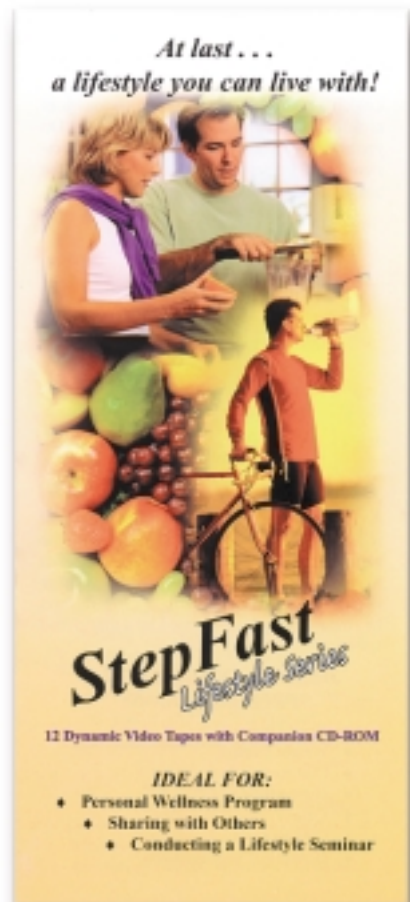
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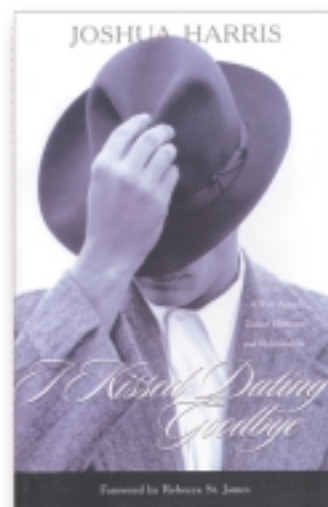


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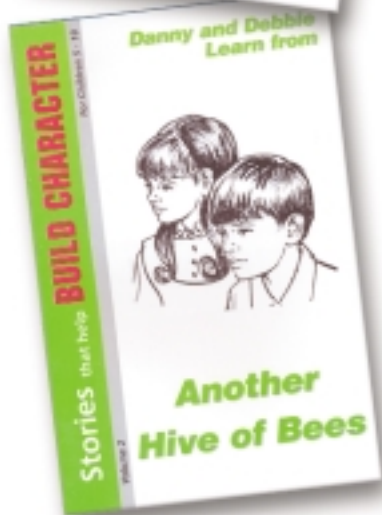


A Hive of Busy Bees
Effie Williams & others. Grandma shares choice character-building stories from her scrapbook for the visiting Don and Joyce as they experience the exciting opportunities of outdoor farm life. For ages 5-10.

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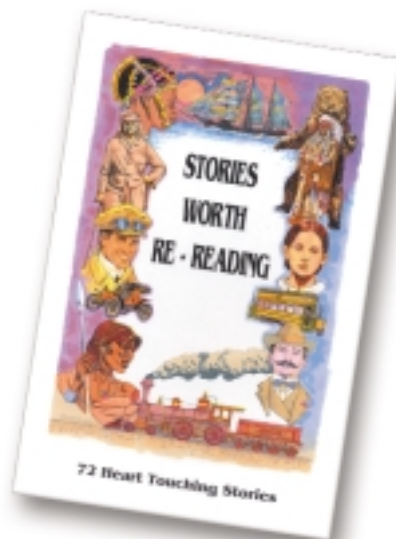
Stories Worth Re-Reading
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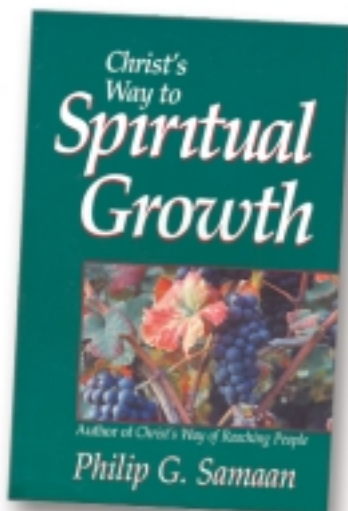


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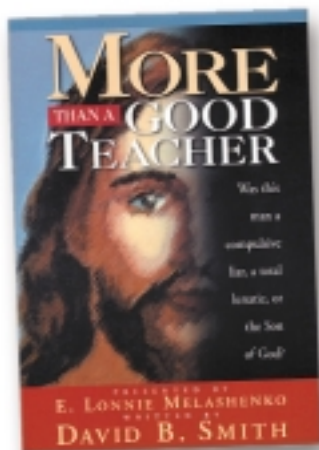
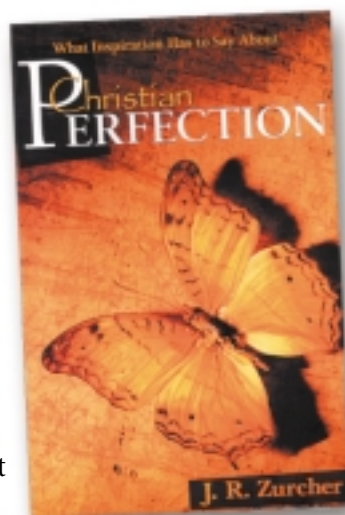
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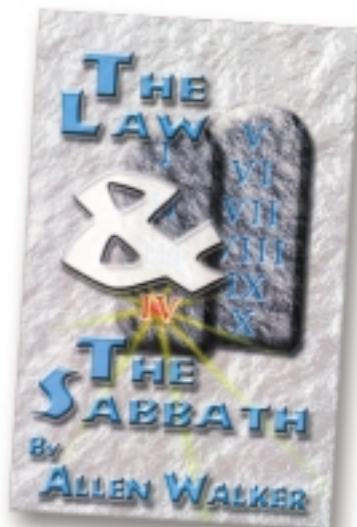
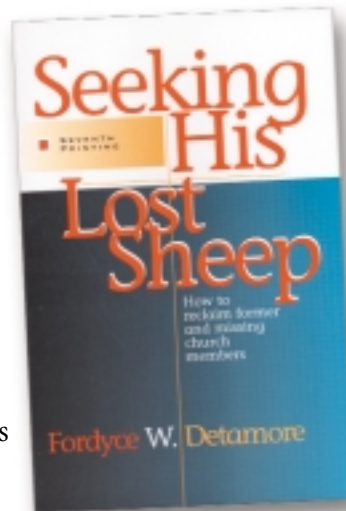
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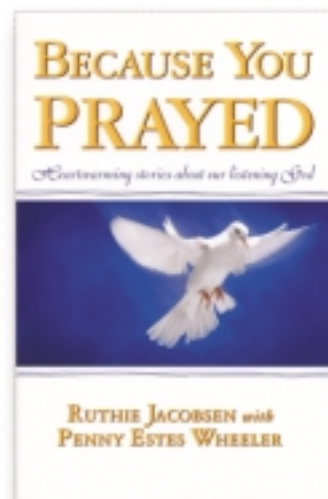
Allen Walker. If Christians are under grace and not the law, how can the Sabbath be relevant today? Do the Ten Commandments have any place in the new covenant experience? Foreword by Joe Crews.

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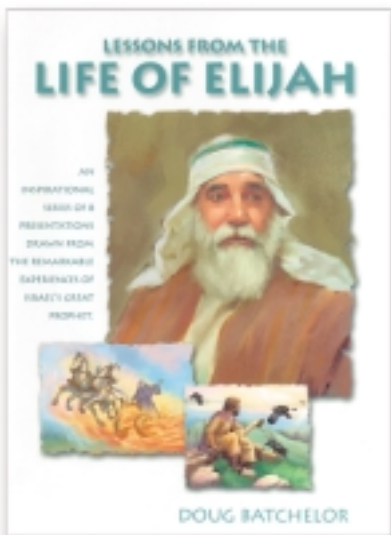
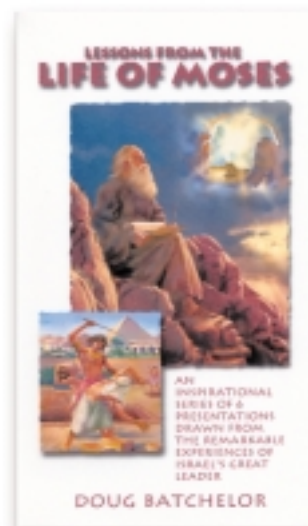
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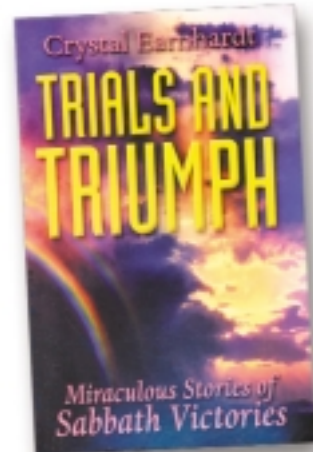
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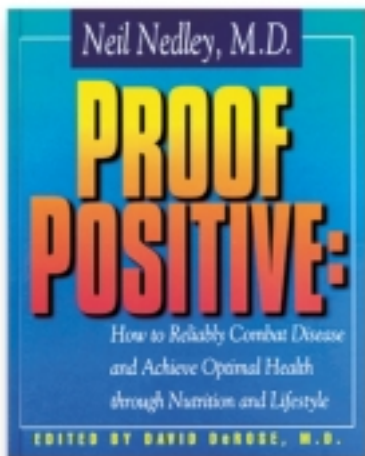
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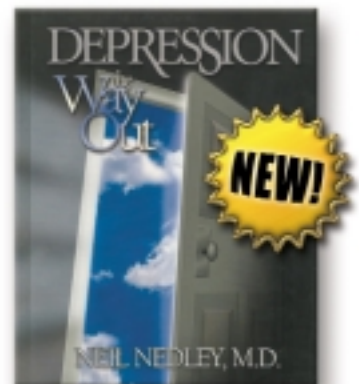
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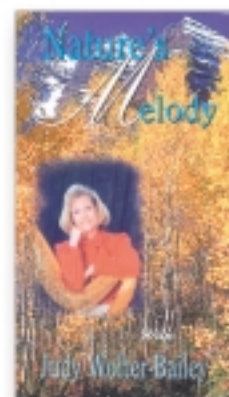
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EVANGELISM TEAM



You are invited to meet the members of Amazing Facts' evangelism team at any one of the following locations. This schedule is subject to change without notice, so please call Amazing Facts to confirm appointments or get more information.



Doug Batchelor



Gary Gibbs



John Bradshaw



Richard Calderon



Rich Cavaness



Byron Corbett



Eric Flickinger



Lowell Hargreaves



Jaime Jorge



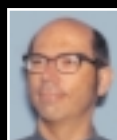
Brian McMahon



Jason Morgan



Jack Pefley



Dennis Priebe



Verne Snow

▶ Doug Batchelor

April 13, Community 2002
George R. Brown Convention Center
1001 Ave De Las Americas
Houston, Texas

▶ John Bradshaw

April 5 – May 18
Cal Expo Building 7
1600 Exposition Blvd.
Sacramento, California

▶ Rich Cavaness

April 6 – May 11
Ames City Auditorium
515 Clark Ave.
Ames, Iowa

▶ Eric Flickinger

April 12 – May 18
Senior Center, Cooper Park
1101 Spring Street
Mountain Home, Arkansas

▶ Lowell Hargreaves

April 12 – May 18
Westwood Hills Elementary School
548 Rosser Avenue
Waynesboro, Virginia

▶ Jaime Jorge

April 1-5 Week of Spiritual Emphasis,
Auburn, WA 253-939-5000
April 10-14 La Voz de la Esperanza Rally,
Puerto Rico 805-955-7643
April 20 Huntsville, AL 256-726-7406

▶ Brian McMahon

April 19 – May 25
Sonora Church
40 North Forest Road
Sonora, California

▶ Jason Morgan

April 14 – May 11
Jacksonville Inn
200 Highway 67 North
Jacksonville, Arkansas

▶ Jack Pefley

April 19 – May 25
Anderson Church
Anderson, California
Call 530.365.3965 for details

▶ Dennis Priebe

April 12-13
Greenville Church
Greenville, Texas
April 19-20
Amity Church
Amity, Arkansas

April 26-27
Portland Church
Portland, Tennessee

▶ Vern Snow

April 19 – May 25
Waterloo Church
Waterloo, Iowa
Call 319.233.2926 for details

PLEASE NOTE: If you would like to schedule an Amazing Facts evangelistic series or a weekend of revival meetings in your church, please contact the evangelism department at Amazing Facts by phone at 916.434.3880 or by mail.



A New Life

By Susan Kollenberg

When teachers asked Susan what she wanted to be when she grew up, she never answered, "I want to be an addict!" But that happened anyway. She used drugs and alcohol for almost 25 years, and by 35 she was a three-time felon. While jailed and during probation, Susan went through the usual county-sponsored programs to get clean; nothing worked. This is the incredible testimony of how Susan finally found the answer to her problems and became a soul winner.

God has impressed me to be honest in my testimony about where I have been, what I have done, and what has been done to me. Though it might be uncomfortable to say or hear, this approach truly testifies to His glory and transforming power. I also make no excuses for my addiction; I chose that path and am fully to blame.

When I was very young, I was sexually molested over a period of several years. I didn't tell my parents; I felt so ashamed and guilty that I could not admit it to anyone. The result was devastating: For the next 25 years, I never felt I deserved to be loved.

At age nine, I had already smoked my first cigarette. They gave me a rush—letting me feel different from normal. It didn't take long before I tried alcohol. It was easy and cheap to obtain. Like smoking, drinking let me forget awful things; I was someone else when I was drinking. I soon transferred to a public school, where stronger drugs were prevalent.

In sixth grade, I started smoking marijuana—then in high school, I fell deeper into the addiction trap with cocaine. By graduation, cocaine, pot, and alcohol were part of my regular routine. Even though I did well in school, things soon began to fall apart. I became a liar, a cheat, and a thief to support my habits. I was also promiscuous. Drugs soon turned into a full-fledged obsession. I cheated my job by claiming hours I never worked and stole money from my Mom by forging checks.

One weekend, I took some "downers" at a party. I fell unconscious and woke up three days later—not knowing where I had been, who I was with, or what I had done. I missed two days of work and was fired, which meant I had no means to buy the drugs I needed to stay "normal." I turned to selling drugs to support my awful habit.

One evening, police arrived to cart me off to jail in front of my father in his home—I had sold cocaine to an undercover officer. My first time in jail was terrifying. I was strip searched, forced to shower in front of a female officer, and deloused. I was housed with murderers and other violent criminals. I thought, "How did I end up here? I'm not that bad a person. I am only hurting myself, and that's my choice!"

Jail was awful, but I was soon let go and on probation. Believing that a drastic change would offer new hope, I found my way to Hawaii. It seemed the answer to my problems: a new place, new people, and a new life. Unfortunately, I packed myself for the trip.

It seems that no matter what we think we want, we gravitate toward those who are doing what we really want to do. The circumstances of my "new" life proved exactly that. I soon began a relationship with a drug dealer. He started to hit me, and later I miscarried his child. Drugs have taken me places that I never thought I would go.

I eventually left him and moved back to California—where I was introduced to my next addiction: methamphetamine. I didn't think it possible, but things got worse than ever. The next six years were lived in utter darkness. I used drugs to live, and I lived to use drugs.

I met another man who had my same goal in life—getting and using drugs. Our money first went to drugs and then to food. Early one morning, we heard pounding on the front door and "This is the police! Open up!" A mass of officers stormed in, and I found myself back in jail. The situation was more grave because of my past record. With new drug felony charges and a weapons charge, I was facing a lot of prison time.

But the state struck a deal: If I stopped using drugs, they wouldn't send me to prison. Despite this offer, I knew I was incapable of quitting, even if it meant jail. After being in and out of jail and programs several times, I was placed in a residential program for addicts—and I stayed clean and sober for almost two months. But once they gave me a weekend pass, I went and used again. I couldn't escape the addiction on my own. I literally gave up.

One weekend, I took some "downers" at a party. I fell unconscious and woke up three days later—not knowing where I had been, who I was with, or what I had done.

The last time I gave a “dirty test,” I was told I could attend more programs or go back to jail. I actually chose to go back to county jail. Before turning myself in, I tried to get high—but no matter how many drugs I used, I couldn’t get high. Desperate and out of control, I realized I could no longer live. I kept thinking, “I can’t make it! I don’t know what to do. Please help me, God!” The Lord heard my cries.

While in jail, a woman befriended me. She asked how I could live like that. I said I knew of no other lifestyle. I had an obsession to use drugs, no matter the consequences. Then something amazing happened. She asked me if she and her friend could pray for me. I agreed. I don’t even remember the words she uttered; all I know is that I could not stop crying. God then blessed me with an incredible miracle: I have never had the desire to use again. God did for me what I could not do for myself!

I began to pray daily. I joined programs in jail knowing that if I didn’t move forward, I would go back to drugs. I know today that if I decided to use again, I will die. From that point forward, my life changed dramatically. I told the man I was with, Rich, that I could

Because of my criminal record, getting a job was difficult. But Rich always reminded me that if one door was closed, God would open another. In 1999, I went into a Taco Bell and recognized Pastor Doug! I approached him, and we talked about my experiences. He gave me a copy of his book and invited us to his church in Sacramento. We had no idea that Amazing Facts, an organization God used to help put our lives in order, was just five miles down the road from us!

One day, Pastor Doug preached about forgiveness. When he made the altar call, I was in tears. Rich grabbed my hand and we went forward. Afterward, a wonderful woman, Virginia, invited us to Bible studies. After 25 years of being a misfit and social outcast, “church stuff” like praying, potlucks, and Christian fellowship was very different and difficult. But the care and concern of these people really blessed our experience—a true gift from God.

After much study, I wanted to be baptized—but I had a major problem: I was still smoking. Though I knew Jesus accepted me just as I was, He impressed me to be set free. I asked everyone to pray for me.



no longer be with him if he used. His response was equally incredible. He destroyed the drugs he had, then begged God to help him too. He has been clean ever since.

We married six months later, but things were still hard. We both had years of back taxes, court costs, and fines to pay. We decided to stay close to what had gotten us free from drugs through these trials: God. But we had one big problem. We had a difficult time understanding the Bible.

It was hard for us to find studies or programs that matched up to what the Bible really says. One day, Rich was changing channels and fidgeting with the “rabbit ears.” We got a clear picture of *The Next Millennium* with Doug Bachelor. We had been praying that God would lead us to the truth. We were starting anew and had so many questions—especially regarding the Sabbath. We heard many ideas, and we were confused about the issue. But through Pastor Doug, the Holy Spirit convicted us of the truth!

As we continued to watch the program, question after question was answered straight out of the Bible. It was like clockwork! Another big question was about tithing. We had so many bills, but the Lord showed us that tithing is such an important part of the Christian experience. We began tithing and making offerings, and the Lord has blessed us beyond comprehension.

I went back to school and earned a degree. Since being delivered from addiction by His grace, the Lord impressed me to work with a program for teens. I speak to high school students about my experiences with addiction. Before each speech, I pray the Lord will touch someone’s heart through my story. It has been extremely rewarding.

I joined a stop-smoking program. A month later, Pastor Doug called and asked how things were going. When I told him I had quit smoking, he said it was time for me to be baptized.

Rich and I were baptized on December 16, 2000. We felt so blessed, but the Lord had more in store for us: After much prayer, He brought me to Amazing Facts. Every day, I get to see how the Lord uses this ministry to bring lost souls to His truth. It’s awesome!

My husband and I now volunteer for *Bible Answers Live*. And Rich is going to Africa in November to help with *Hope for a Hemisphere!* I am blessed to begin each workday with song, worship, and prayer for our friends and supporters. What a privilege to participate in God’s mighty work with so many wonderful Christian people—and get paid for it!

I get down on my knees each day to thank God for saving me. I know I’m forgiven, and in turn, He led me to forgive those who did me wrong. If this wasn’t true, I’d still be lost in my sins. But I am free!

Sometimes I wonder, “Why me?” Why has God been so good to me? A very special woman at Amazing Facts once said that God loves me; I am His special creation, His very child. I am worthy to be loved. She reminds me every time I need to hear it. And do you know what? You are too!

I have been adopted into the family of the King of the universe. I am a daughter of the King. Thank you, Lord Jesus, for working through people like Pastor Doug and ministries like Amazing Facts!



Behind the Scenes

New BibleUniverse Tools for You

Two exciting features have recently debuted on BibleUniverse.com, allowing users to see the incredible impact this Web site is having in the United States—and around the world! Users can now witness firsthand, 24-hours-a-day, 7-days-a-week, how many students are participating in the Bible School program at any given time.

John Quade, Webmaster for BibleUniverse.com, says these new features can act as a powerful “tool for laypersons and pastors.” People can advertise the Web site using the BibleUniverse.com cards, word-of-mouth, e-mails, and even a link from their homepage. They then can go to the statistics page and see the fruits of their labor. They can even pray for the students on the lists!



Curtis, from Tennessee, has added a signature to his e-mail that invites users to the BibleUniverse.com Web site. He writes, “This is a fantastic idea because I can see if anyone has enrolled from my area 24/7!” He’s excited to see that his small investment in cyberspace is paying dividends for the Lord.

Even a quick glance at the new page will show students from all across the world. It displays

when these users last logged in and the lessons they studied. The site even shows the number of participants currently doing lessons, plus the number of studies that have been completed in the last seven days.

In addition, those with homepages can get a special code added to their link and see how many BibleUniverse.com students enrolled in the Bible prophecy course as a result of their link. Those who use their Web site to promote the course will be able to log in and see if their important links are actually bearing fruit. The information will tell what parts of the world are logging in as a result of their advertising.

John is also developing a new feature that will allow users to view the progress of specific contacts (who remain anonymous), allowing pastors and lay evangelists to monitor a student’s progress, communicate with them, and pray for their understanding of Bible truths. For more information about these and upcoming features, visit www.bibleuniverse.com.

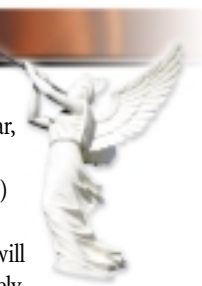
Hope for a Hemisphere on the Web

Amazing Facts launched its *Hope for a Hemisphere* Web site to increase interest and support in this incredible project. The Web site, located at www.hopefor2002.com, features information about resources and event schedules. Show your support for this tremendous outpouring of hope by visiting the Web site, and check back regularly for the latest news!

The Clarion

(n. A trumpet-like instrument used to herald an important announcement. A clear, resonating call. A semi-regular e-mail newsletter from Amazing Facts ministries.) Amazing Facts is pleased to announce *The Clarion*, our new e-mail newsletter. It will publish somewhat irregularly, but most likely monthly, and whenever important announcements should be made to supporters. You’ll get important news flashes, new product and service announcements, and special offers on items from our ever-growing catalog of ministry resources.

To subscribe, go to www.amazingfacts.org and enter your e-mail address in the space provided at the left side of the page for *The Clarion* subscriptions.



Great Ways to Share Your Faith

If you’re planning a garage or yard sale, or if you have a booth at a flea market or county fair, stock up on some Amazing Facts faith-sharing items like our Study Guides and BibleUniverse.com witnessing cards. They make great giveaways and are very affordable. A bundle of 25 of any single Study Guide is only \$6.25, and the witnessing cards are just \$6 per pack of 100! (Prices do not include shipping, or sales tax for Calif. residents.)



The Amazing Facts Bible Study Correspondence School also has a new eye-catching enrollment card. These great items are perfect for those you know who want in-depth Bible study. The cards direct

people to www.amazingfacts.org, where all 24 lessons are now available. People also have the option of enrolling in the free course through the mail.

Many friends also enclose these and our BibleUniverse.com business cards when they pay their bills, leave them in the seat pocket of airplanes or Laundromats, give them to toll booth attendants, or pass them out at their yard sales. These items are available by calling our resource department at 800.538.7275.



Amazing Facts Gift Annuities Can Help You!



The economy is still in turmoil, and plummeting CD rates have the attention of those planning for and living in retirement. CDs once earning up to six percent are now earning less than three! This lost income is making the better years of life much more stressful than they should be.

With today's lower interest rates and the unsatisfactory return on bank CDs, money market funds, and commercial annuities, many of our friends are considering the benefits of an Amazing Facts gift annuity. There has never been a better time to talk about the benefits of this giving option.



What are gift annuities?

Gift annuities offered by churches and charitable organizations make it possible for individuals to give a large, deferred gift of \$10,000 or more while retaining an income from the asset during their lifetimes.

Why should I consider a gift annuity?

The benefits of an Amazing Facts annuity are numerous. First, it lets you make a substantial gift to support our soul-winning ministry. Removing the asset from your estate also removes it from the control of your will, your attorney, and the probate court. You can have peace of mind knowing that your gift to support the Lord's work is secure.

A second benefit is that you retain an income based on a percentage of your gift. The rate of return is determined by your age when these payments begin, with yields ranging from 6 percent for 55-year-olds up to a generous 12 percent for those 90 years and older. Your income is paid to you either monthly or quarterly, according to your instructions, for as long as you live. You have the confidence of knowing that your income payments are guaranteed and that the amount you receive will never change—regardless of economic conditions. Many seniors find that taking one-third of their CDs to an eight- or nine-percent annuity will restore their lost income—making up for the lost interest from the other CDs.

Third, your gift annuity provides a tax benefit in the form of an immediate income tax deduction for the present value of your gift to the Lord's work—in most cases, 50 to 60 percent of the amount transferred into the gift annuity can be used as a deduction. In addition, much of the income you receive is tax-free!

Does Amazing Facts offer a gift annuity program?

Yes! As a service to our friends, Amazing Facts has operated a gift annuity program since 1991. See below for an exiting case study.

An Amazing Case Study

North Carolinian Penney Morton lost her husband last May. After auditing her financial situation, Penney was convinced that she needed less and decided to downsize her home. She quickly sold her home and bought a smaller one, which left her with a sizeable profit. She gave serious thought and prayed for the Lord's guidance in what He would have her do with this money.

Penney and her husband had been long-time supporters of Amazing Facts.

She felt strongly that the Lord wanted her to continue to support the ministry in its outreach to a lost world. But she also didn't want any gifts of faith tied up in the hands of probate lawyers and courts, so last summer she wrote Amazing Facts about its generous annuity program.

Since then, the program has given Penney much comfort, knowing that she will leave a generous sum to the Lord's work through Amazing Facts. She also is earning more income off her gift annuity than she could with CDs and other retirement options.

Would you like to know more?



Before King David died, he arranged to leave much of his assets to build up God's house. "Indeed I have taken much trouble to prepare for the house of the LORD one hundred thousand talents of gold and one million talents of silver, and bronze and iron beyond measure, for it is so abundant" (1 Chronicles 22:14 NKJV). Amazing Facts gifts annuity offers a convenient and beneficial way to do just that.

If you desire to support God's work with a special gift while increasing your income and reducing your taxes, a charitable gift annuity with Amazing Facts can help you reach your goals!

To obtain information about an Amazing Facts gift annuity and the rate of return you will receive, call our Development Office at 800-436-2695, ext. 3029.

Immediate Openings at Amazing Facts

Amazing Facts' outreach is growing rapidly, meaning we need devoted Christians to fill the following positions immediately.

Director of Planned Giving

Looking for self-starter with experience in gift and estate planning, including knowledge in gift annuities, wills, and trusts. Will market and administer gift annuity and non-cash gifts (securities, real estate, etc.) programs. Prefer trust officer certification, five years of experience, bachelor's degree.

Media Buyer

Seeking talented media buyer with five or more years of experience working on national and international radio and television broadcast and spot buying. Responsible for negotiating, scheduling, and buying media services. Knowledge of response tracking systems a plus. Candidate should be familiar with media standards, concepts, and practices with proven ability to identify and reach target audience.

Broadcast Engineer/Editor

Seeking team player with bachelor's degree in broadcast engineering or broadcast technician. Requires 2-5 years of experience and an FCC license authorizing operation of television equipment. Must be able to design, coordinate, install, repair, set up, and operate most broadcast equipment. Knowledge of nonlinear and linear editing.

All positions require a history of Christian dedication and willingness to relocate to Sacramento area. Please call 916.434.3880, ext. 3020, for more details. You may also send e-mail to joef@amazingfacts.org.

Special Recognition

In Loving Memory

Danny Adels from Herbert and Phyllis Wrate
James and Dorothy Fern Aitken from Nels Jensen
Robert L. Allen from John and Anita Silvestri
Carol Anderson from Ruth Sackett
Harley Anderson from Thelma Herzberg
Kraid Ashbaugh from Richard and Sheila Frezza

Walter and Mary Barker from Bonnie Lorenz
Martha Barrow from Mary Roach
Micah Batchelor from Doug, Karen, Stephen, and Nathan;
from Lu Ann Crews; from Kent and Dee Dickinson; from Ed
and Bonnie Ensminger; from Udia Foster; from Judith
Goodwin; from Bonnie Lloyd; from Barbara Strickland
Rachael Belknap from R. Scott Simpson; from Ann Simpson Kerr
Clay Bell from Diana Bell, his wife
Ronnie Bryan from Christine Erickson
Howard Burbank from Tom and Helen Ipes
Shannon Burton from Cathy Paulik, her mother
Bruce Bush from Lucille Bush, his wife
Dorothy Butcher from Donald Butcher, her husband
Glen H Byers from Bonnie Byers

Mildred Carlson from Doug and Nancy Carlson; from Marjorie
E. Edwards Lechner from Marguerite Fox
Velda Jaunita Catledge from Jim and Dolores Bates
Margaret Clark from Ruth Sackett
Robert Congleton from Warren and Phyllis Wright
Margaret Cox from Jacob and Joyce Jayner
Joe Crews from Lu Ann Crews, his wife; from Douglas
Ackermann; from Mr. and Mrs. William Lowe
Ronnie Crews from Lu Ann Crews

Donald R. Daily from Joanne Barajas
Robert Darnell from Lu Ann Crews
Gail Davis from Phyllis Prout-Wright, her cousin
Pearl Davis from Alden and Fawn Roth
Marjorie Dickinson from Kent and Dee Dickinson

George Samuel Edelman from Naomi May Gowan
Cleo Eichman from Roseberry Church
Robert Ensminger from Elda Ensminger; from Ed and Bonnie
Ensminger; from Beulah Griffith; from Bruce and Sheryl
Hasenauer and family

Lynn W. Fox from Drusilla Fox
S.O. Francisco from Margie Francisco, his wife
William Fulton from Edith Fulton, his wife

Robert L. Gardner from Patti A. Escarza, his daughter
Montez J. Genton from Ila Genton, his wife; from Lola Genton,
his daughter; from Rex and Dixie Lawrence

Ruth Gesler from Debra Rosen-Collins
Mr. Griffith from Beulah Griffith, his wife
Juanita Guinn from Douglas Ackermann
Cecil and Esther Guyot from the Kennedy family

Marjorie Haight from Lockport Church
Alex R. Hall from Alyce Hall, his wife
Elden B. Harper from Maryetta Fullbright
Roma Hays from Ruth Hays
Joseph Herzberg from Thelma Herzberg, his wife;
from Debra Fechik, his daughter
Marge and Ted Hoffman from Steve, Donna, Stephanie,
and Matthew Dickie

Ruth Ipes from Tom and Helen Ipes
Ben Johnson from Steve, Donna, Stephanie,
and Matthew Dickie
Luther B. Johnson from Maryetta Fullbright, his daughter

John "Butch" Kekahu from Linda Williams
Hazel Kerfoot from Margaret Scheller
Elmer Richard King from Corinne King
Glenn E. Kingery from Nellie Kingery, his wife
Betty Kinsmen from Lola Genton
Daniel Koval from Virgil and Dee Morris

Jeanne Marjory Larson from Joelle Elliston
Bertha Lead from Ellen Ferguson
Dale Litten from Ruth N. McEwen
James and Pearl Livingston from Jean, Carol, Allene,
and Linda, their daughters
Barbara Lucas from Warren and Phyllis Wright
Alan Dean Long from Pauline Long, his mother
J. Murray Long from Pauline Long, his wife

Lester J. Marcussen from Elizabeth Marcussen, his wife
William May from Alma May, his mother; from Kent and Dee
Dickinson; from John and Iris Mason
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Warren McKinney from Gladys and Ollie Fowler
Dennis Merritt from Richard and Leah Blievernicht;
from Judy Yeoman

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Edward Morgan from Joyce Morgan, his wife
Jay Mortenson from Ramona Mortenson, his wife
Yvonne Morton from Don Morton, her husband

Leonard D. Parfitt from Alan H. Scott
Charles Peterson from Albert Lorenz
Jeanette Poirier from Alyce Hall, her sister
Pauline Pollack from Anne Cameron, her sister
Maybelle Poore from Victoria Kaufman

Fred Reiss from Zelda Reiss, his wife
Melva Rhodes from Martena Bakke
Freda Riederer from Joelle Elliston
Dorothy and Andy Running from Inez M. Kirk

Fae Sackman from Bill and Olivet Brumfield; from Lester and
Mary Hart; from Ava Logan; from Patty, Mike, Tim, and Kevin
Marsh; from Leila Sackman; from Wayne and Geraldine
Staggers; from Eileen Whitlow
Dale and Kenneth Sanjenko from Alyce Hall
Raymond Schwigert from Eva Aerni
Ruby Shields from Oma Kattenhorn
Gerald Silvestri from John and Anita Silvestri
Dr. Robin Simmons Sr. from Bob and Leuoa Jones
Bruce Slack from Justine Slack, his wife
Herman I. Slate from Esther Slate, his wife
Iva Smart from Oma Kattenhorn
Dr. Jerry Smith from Ellen Hardt
Walter H. Smith from Helen Smith, his wife
Rick Sorensen from Bill and Donna Keehnel
Eugene Sykes from Homer and Teresa Lynd

Sam Thornton Jr. from Donna and Samuel Thornton, his parents
Walter Toerge from Kim and Mark Swett
Bertha Bender Travis from Esther Dumton, her daughter
Delores Twing from Cathleen and Ron Van Stralen

Howard Van Houten from Naomi Van Houten, his wife

"Pop" **C.S. Wallace** from Jerry L. Dawes
Harold L. Wheaton from Helen Wheaton, his wife
Del Wiggins from Al and Arlene Wiggins
Ruth Wiggins from Al and Arlene Wiggins
Nettie Wolfe from Alyce Hall, her sister
Robert Wood from Douglas Ackermann; from Lu Ann Crews
John Woodhall from Thelma Herzberg

Bill Zima Jr. from Patricia Zima; from Kent and Dee Dickinson
Bill Zima Sr. from Patricia Zima; from Kent and Dee Dickinson

Friends and Loved Ones from Mr. and Mrs. John Lungu
Friends and Loved Ones from Irma H. Tsuha
Loved Ones from Alma Geigle

Happy Anniversary
Harold and June Smith (58th) from David and Dianne Brenner

Happy Birthday
Ota Babcock from Bob Babcock, her husband
Kathryn Rigby (100th) from Dolores Blackwood

Amazing Facts is happy to recognize contributions to the ministry that are made as a tribute to the deceased or as an honorarium celebrating significant milestones in the lives of friends or family members. Listings normally appear two to three months after requests are received.

Please type or print all requests legibly to ensure correct spelling. We are unable to verify confusing spellings due to volume received. Due to space limitations, a maximum of four names will be printed per donation per issue.

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