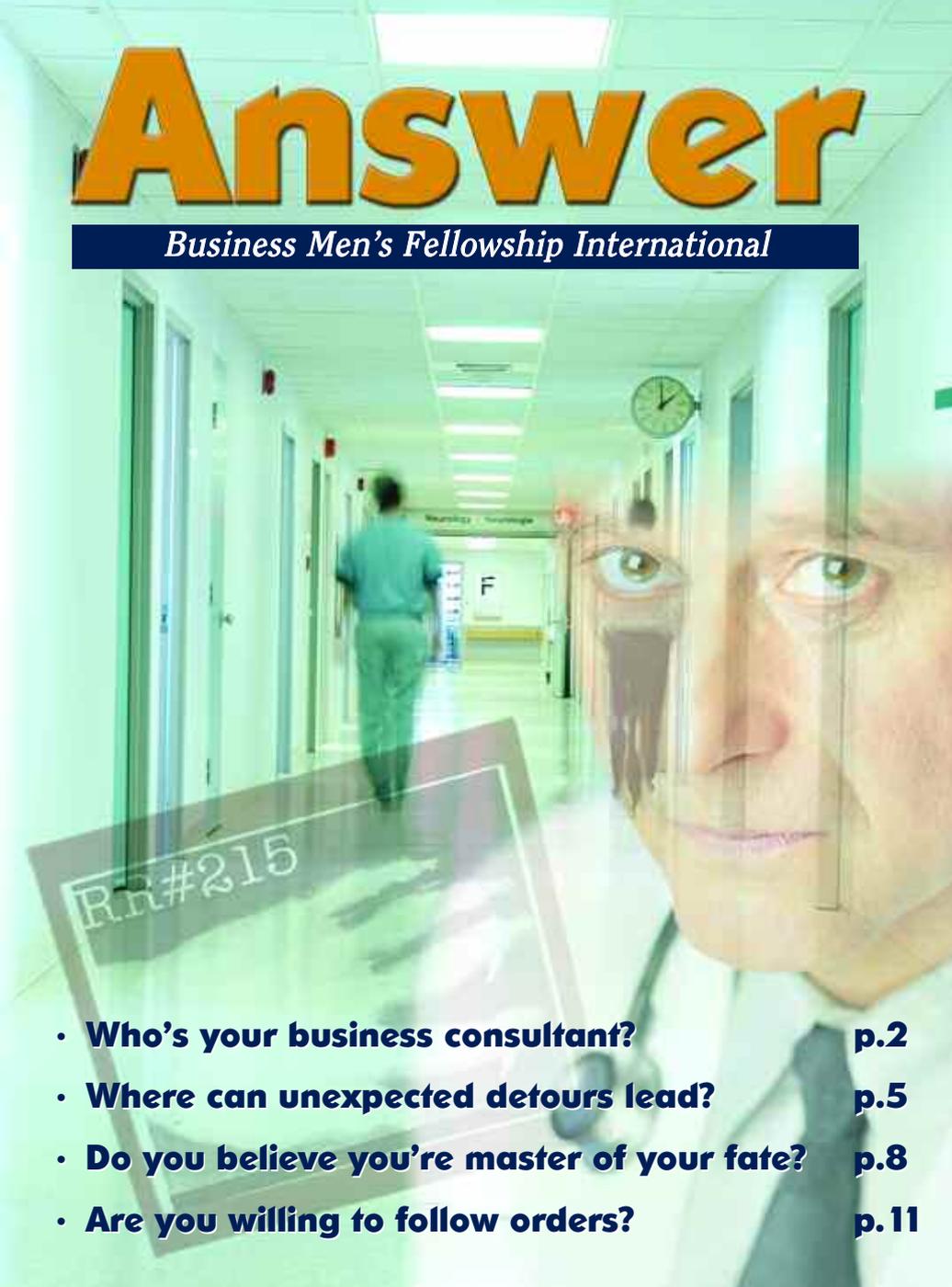
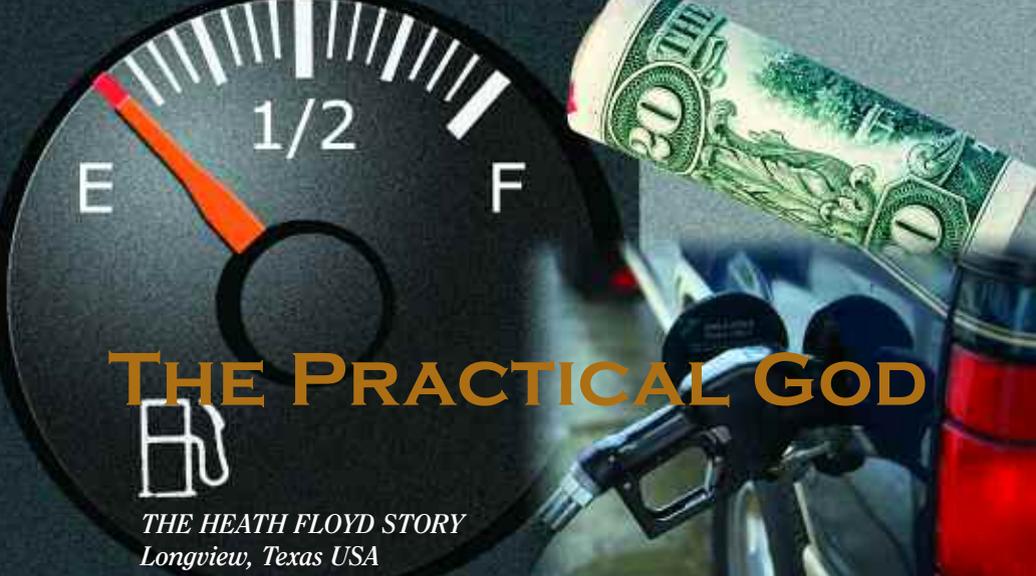


Answer

Business Men's Fellowship International

- 
- **Who's your business consultant?** p.2
 - **Where can unexpected detours lead?** p.5
 - **Do you believe you're master of your fate?** p.8
 - **Are you willing to follow orders?** p.11



THE PRACTICAL GOD



THE HEATH FLOYD STORY
Longview, Texas USA

No sooner had the first workday started in my new irrigation business than I found myself doubled over on my knees, pain shooting through my back.

“Tami, you’re going to have come get me,” I said after calling my wife. “Something happened when I jammed my shovel in the ground.”

That night in bed I sneezed and accidentally rolled out of my bed. Suddenly my body locked up more solidly than a Canadian lake in the middle of winter.

Yelling for help, I managed to stagger to my feet. Then it took an hour to stumble down the hallway to the living room.

When my wife and father-in-law took me to the hospital the next morning, they stuck a sheet of plywood in the back of a truck.

Doctors couldn’t find any damage to my spine. They gave me a shot that didn’t knock me out, but left me not caring if I was in pain.

“That’s all we can do,” they said. “You might as well go on home.”

I lay on the floor for the next week. It took a second week of recuperation before I was able to return to work.

We were the smallest of small businesses when we started. I handled sprinkler installations and Tami did the books. We had no line of credit, no client list and no promise other than a dream.

Looking back, I wonder how we survived. I’ll never forget the day I stopped at home for lunch and realized I didn’t have enough gasoline to get to my next job – or any money to buy some.

Fortunately, my mother drove over with \$20 to bail me out of that jam.

Ten minutes later, something else happened. A check for \$600 showed up in the mail, assuring me that no matter how bad things looked, we were going to make it.

In those early days, I remember thinking how great it would be to have a

couple employees to help carry the load. After business increased and I hired a few guys, that brought new challenges.

While I believe in giving everyone a second chance, sometimes employees do things that can't be overlooked. When one of my men peered into a lady's window on a job site, I had to fire him.

There is a never-ending series of challenges with customers and suppliers, too. Some people don't pay their bills on time. Others fail to deliver what they promise.

Not only does this try my patience, this kind of environment breeds self-reliance. As business became more hectic, I found myself making snap decisions and not looking back.

Mistakenly, I thought that a combination of determination and hard work would spell success. I reasoned that people too often fold up in the face of adversity.

"Just because things look tough, that doesn't mean you should quit," I liked to say.

But when I had employee problems, such as the one I just mentioned, it caused me to make a mid-course correction.

Realizing I had failed to ask God for guidance and trust Him to help me, I prayed and asked for His forgiveness.

I had decided to follow Christ as a senior in high school, right after attending

an inspiring summer camp.

Still, I drifted away from that decision two years into college, when going to nightclubs and drinking seemed more fun than going to church.

One night, a drinking buddy looked into my truck and saw my Bible sitting on the seat.

"That's sort of hypocritical, isn't it?" he asked.

"Yeah," I replied.

After that night, I never went back to the clubs.

However, it wasn't until after I had married and left college that I decided to get serious about living as though Jesus

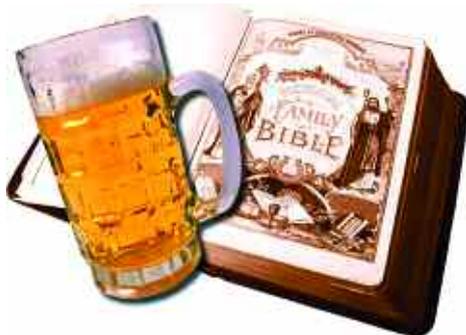
were my Savior and Lord.

My first job after school was in maintenance for the school district. Then I joined the staff of an irrigation company. Several years later, I felt a stirring to start my own firm.

First, Tami and I prayed a lot. Considering my lack of preparation, this was a major step of faith. Yet, I have also seen how God is practical. If we will ask, He will guide us every step of the way.

Not only has our business more than doubled since 2001, God has given me supernatural insights on the job. I credit the Holy Spirit for helping me to come up with answers to sticky problems.

The most outstanding example involved a hospital in the area. A water leak kept flooding the property, right in front of



THAT'S SORT OF HYPOCRITICAL, ISN'T IT?

the president's office.

It often left water standing. Every time a crew mowed it left muddy tire tracks. Needless to say, the president was not too pleased.

For two years nobody had been able to fix it, including several companies with more impressive resumes.

The day the hospital called, I prayed, "God, give me insight on how to fix this. If all these guys with all their credentials haven't been able to fix it, what can I do?"

Twenty minutes after arriving, the Holy Spirit showed me where to dig and insight on what to look for; our guys dug up the pipe, found the leak and fixed it.

There are many other times the Holy Spirit gave me insight, such as with the large construction company that had a steady leak under the asphalt at its headquarters. They had patched it several times.

After a landscaper called me about the problem, I went to talk to the office.

"If we do this and don't resolve the problem, you don't owe me anything," I said.

"With that kind of guarantee, go ahead," the boss replied.

Now, the Holy Spirit had not yet shown me what was wrong, but my faith gave me confidence that He would lead me to the solution.

When I lifted up a small meter box and felt inside, I realized the problem was a faulty irrigation valve.

"This is an easy fix," I said. Rerouting a nearby pipe, I replaced the valve and stopped the leak. We are still doing maintenance for that company.

I tell these stories only to praise God who makes all things possible.

When life wasn't going so well and I

started praying again, prayer turned things around.

Now I often drive into the country early in the morning to read my Bible and talk to God. He shows me that no matter how tough things might look, He will take care of me.

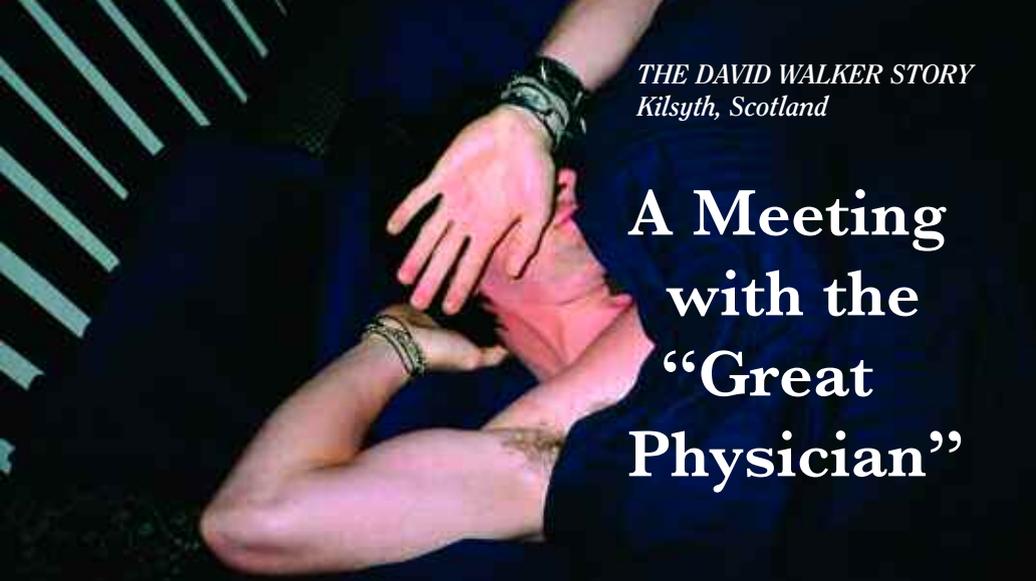
Just as important, I have been able to give Bibles to employees, pray with customers, and show others the difference Christ makes.

As Christians in business we know full well that others in the marketplace need to hear the "good news."

Jesus, having been a carpenter, understands the pressures and problems we face in business. What's more, He wants to help us meet those daily challenges with the wisdom and knowledge that only He can give.



Heath Floyd is the president of C and C Irrigation and is involved in several other business ventures. He is helping start a new chapter of Business Men's Fellowship in Longview. He and his wife, Tami, have two daughters. They attend Rose Heights Church of God.



THE DAVID WALKER STORY
Kilsyth, Scotland

A Meeting with the “Great Physician”

As soon as I woke up, I knew something was terribly wrong. Excruciating pain shot through my feet. Even the bed covers felt like 10-ton weights.

When I tried to stand up, the pain instantly forced me to my knees. I crawled into the bathroom, feeling like a small child.

A former rugby and football player, I worked out three times a week. For several months I had felt pains in my hands, feet and legs. But this “man’s man” never considered going to the doctor for minor ailments.

After crawling back into bed, I told my wife, “Honey, you need to call the doctor.”

Seeing the fear in my eyes, she instantly dialed the number.

After an examination, our physician said, “It could be gout or rheumatic fever. Or, you could have something wrong with

your nervous system. We better schedule you for a test with a specialist.”

That test showed nothing. Over the next few weeks the pain eased slightly. I managed to hobble around on walking sticks, hoping I didn’t have a degenerative illness or permanent disability.

Finally, our doctor sent me to a rheumatoid clinic, where a consultant examined me and took various blood samples. On my return visit, he delivered the bad news.

“The blood tests were positive,” he said. “You have rheumatoid arthritis. There’s no fixed pattern for this illness, and there is no cure. We can treat the various symptoms to limit your pain and discomfort. You’re likely to have it in your hands, feet and joints for the rest of your life.”

His words dropped on me like a bomb.

Then working as an operational

engineer in electrical maintenance, I maintained high voltage switchgear. Due to my illness, I was out of work for six weeks. When I returned, I could only do light office duties.

Since I worked for one of Scotland's largest companies, I wasn't concerned about our financial future. But feeling like my life was over at 29 left me feeling hurt and angry.

Once, when the pain lifted, I felt so good I started to plant trees in my garden. Ten minutes later discomfort forced me to stop. I had to call my father and ask him to come finish the work. I realised these new limitations were going to completely change my life.

When I started on the road to becoming a professional, I never dreamed of hitting this kind of detour.

Born in Coatbridge, my father worked as a gardener and my mother was an insurance agent. Both worked long hours and weekends to provide for my sister and me.

At the age of six, my grandfather came to live with us. We shared a bedroom and he became a major influence in my life.

A godly man, he took us to church every Sunday. In the evening, before climbing into bed he slipped to his knees and prayed – sometimes for hours.

At 13, I attended a youth meeting at church. A young man came to share his story. He had joined the merchant navy to

see the world, but instead found himself lying in the gutter in a foreign land, a hopeless alcoholic. He called out to God, got help and was studying to be a minister.

Something stirred within me as I listened. I realised he was sharing the truth and that I needed a Savior. Afterwards, I prayed with the speaker and vowed to follow Christ.

But something happened as I grew up.

After high school, I landed an apprenticeship with an electricity supply firm. It included spending two years at their training centre.

While living there, I found my life being pulled in two different directions. I wanted to honour my commitment to serve God, but I also wanted to be one of

the lads and visit nightclubs.

For awhile I reveled in the drinking, chatting up young girls and getting in brawls, then going to church on Sunday. However, the novelty soon wore off. The inner conflict over my double lifestyle intensified.

One night I dropped to my knees and asked God for guidance, as well as a Christian woman to share my life. Soon after I met Evelyn, who has been my wife now for 18 years.

Life had been fairly blissful since then, but facing a crippling condition before 30 had upset my calm world.

Although I attended meetings of a Christian business organization, I felt like a hypocrite. How could I encourage people to



I realised these new limitations were going to completely change my life.

seek prayer for healing when I hurt so badly?

On the way home from a meeting one night, anger surged within me.

“God, how could You let this happen?” I fumed. “I’m not as effective as I could be. My illness is holding me back.”

Feeling more troubled and angry as I drove, I felt as if I were wrestling with God. His presence filled every inch of space inside the car.

Finally, I pulled onto the shoulder and asked again, “Why have You allowed me to be like this?”

I sat and listened carefully as a small voice whispered inside my head.

“This illness is not from Me,” God said. “It was not in My plan for your life. This illness is an attack from the devil. You’ve allowed it to take hold of your life and restrict your effectiveness. Be the man of God I’ve called you to be. Take authority over the illness and command it to go.”

He also reminded me of who I was in Christ, that Jesus had taken my sins and sickness upon Him on the cross. Because of this, I could claim my healing in the name of Jesus.

Immediately, I began praying fervently. I believed He was healing me as I spoke. Then I broke into praise. I thanked Him for healing me. I pledged to serve Him more effectively and trust Him with every aspect of my life.

My faith was soon rewarded. On my next visit to the clinic, I explained how I was feeling fine and believed God had healed me.

Though skeptical, they took blood samples. On my next visit, the doctor shrugged, “I don’t understand it, but the rheumatoid factor in your blood is completely normal. That’s the first time in a year.”

When the same results came back on my next visit, the doctor said, “You no longer have rheumatoid arthritis. You don’t need to come back.”

I literally danced a jig! That was 10 years ago. Since that time I have had no problems with my joints or muscles and have been able to lead a full, active life.

I have progressed steadily in my career, believing that God honours me as I show commitment to Him. As I live in His character and values, my life gives Him glory and draws others to Him.

Over the years I have shared my story across Scotland, England and other parts of Europe. Everywhere I go I tell people the truth: Jesus is the Healer, Provider, Savior and Lord.



David Walker is responsible for technical approval of new, high voltage switchgear and forensic investigations for ScottishPower, which operates throughout the United Kingdom. He serves as Treasurer of the Airdrie and Coatbridge Chapter and as a National Director of BMF in the UK. He and his wife, Evelyn, have three children and attend Craigalbert Christian Fellowship.

Powerless on My Own

THE DAN OLCZAK STORY
Sloan, New York, USA



My eyes popped as a red stream hit the toilet. It looked like cherry soda pop.

“What in the world is wrong?” I exclaimed. Calling the school where I taught, I said, “I won’t be in today.”

Then I checked myself into the hospital so doctors could take a look.

This unexpected development left me a bit stunned. I was so healthy about the only time I ever missed work was when my wife gave birth to some of our seven children.

After running tests, my doctor came to see me.

“How long has this been going on?” he asked.

“It just started,” I said. “Ten years ago the same thing happened, but it was minimal, almost like a trickle.”

“You’ve got cancer,” he said as my heart skipped a beat. “You have wall to wall tumors in your bladder. Do you smoke?”

“Not for a long time,” I replied. “I smoked a pack a day for 10 years, but then I quit.”

“There’s only one substance that can do this and that’s the carcinogens in tobacco. In some people it affects the lungs. In your case it affected the bladder. We’ll operate in one week.”

Then he sent me home with thoughts of how suddenly life can change.

I came from a healthy family where long life was a tradition. Dad died of leukemia when I was in high school, but he was the only one whose life was cut short.

Besides physical health, I was raised with a strong work ethic. Immigrants from Poland, my parents trained me to work hard and accumulate as much as possible.

Reflecting the teaching of the church, they also warned me to never lie, cheat or steal. Other than that, I was on my own.

After serving in the military, I used

the GI Bill to fund my studies for a teaching degree. For a long time I had had a desire to shape young people's minds.

I mixed business with education, too. Every summer I painted homes to earn extra money, a task that took on more significance after I married and our family steadily expanded. Then, when my sons got older, I stuck them up on a ladder to learn how to paint.

Every Sunday, I had my family attend church in the same denomination where I grew up. We faithfully attended obligatory and other services. I also taught confirmation classes where young people learned the basics of their religion.

Anyone who saw me march my family into church each week would smile and say, "There goes the perfect Christian family."

Well, as the old saying goes, don't believe everything you see. I looked good. But while I knew *about* God, I did not *know* God.

The prayers I learned in church were meaningless. I recited empty words, as if repeating a formula on how to paint the side of a house.

I wasn't the sober father I portrayed at home, either. The kids never knew that I loved to drink after they went to bed. They never saw me cutting up at the bowling alley on Thursday nights.

However, that changed after another teacher invited me to attend a meeting

sponsored by a group of Christian businessmen.

Once crippled by polio, this man had been healed and was excited about it. He kept bugging me until I accepted his invitation.

The night I attended a Jewish man named Arthur Katz spoke. He shared how his parents had grown up in a concentration camp and the bitterness he held in his heart.

After all, Germany was supposedly a Christian country, but had butchered millions of innocent Jews.

However, Katz changed his mind when he learned the truth – Jesus is the Son of God, the promised Messiah. That truth also helped him see that depraved people had hidden behind His name to justify their hideous acts.

"We walk in darkness," Katz said. "Do you want Jesus to light up your life? If you do, come up here."

His words touched me with such force I shot out of my chair like a rocket.

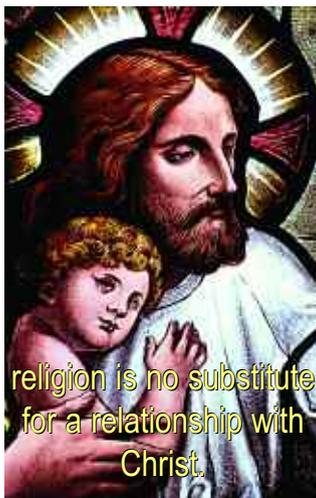
Suddenly, I understood that religion is no substitute for a relationship with Christ.

How grateful I was for this experience the night I sat and thought about the life-altering surgery I faced.

During that week I came to two realizations:

One was my powerlessness. The people who talk about being masters of their own fate are serving up baloney. Some things are much bigger than me. I can't control them.

The other was the peace that filled my



soul. Thanks to everything I had been through – including the challenges of raising seven children – I knew what total reliance on God felt like.

When that fateful day came, I prayed for my doctor before they wheeled me into the operating room. Surgery was supposed to last about three hours. Instead it only took 30 minutes.

Afterwards, my physician told me, “When people are tense or fearful and I cut their skin, they bleed a lot more. But you were so relaxed it was almost like operating on a piece of meat.”

Not only did I come through the surgery with flying colors, no cancer had spread to adjacent organs.

Skeptics may ask, “So a doctor removed cancer from your body and you’re fine. What’s the big deal?”

My answer is that God uses doctors just like He sometimes miraculously heals people. The Lord gave them their skill for a purpose. Even Jesus said, “The sick need a physician.”

And, because of my faith in God, what could have been a major storm was a minor squall. The peace of God filled my being.

Encouragement and prayers streamed from friends, church members, and family. Several years later, I saw why God wanted me to go through surgery.

The husband of a woman in our prayer group was diagnosed with the same kind of bladder cancer. He was deeply discouraged, and she asked me to visit him.

The day I walked in, I showed him the small bag I wear next to my belt to clean the wastes normally processed by the bladder.

“Look, I can do everything, even go swimming,” I said. “I’m as healthy as I ever was.”

Not only did my visit cheer him, before I left he had prayed with me and decided to follow Jesus Christ. Two years later, he died.

That man probably wouldn’t have listened if I hadn’t faced the same situation. Unless you’ve been through a frightening, harrowing, life-threatening experience, you don’t understand what it’s like.

You may not have cancer. But you may be facing another threat, whether a serious illness, job pressures, financial stress, marriage problems, or unruly children.

Whatever it is, I can guarantee you this: If you invite Jesus to be Lord of your life, He will enable you to walk through this trial with the same peace that carried me through my battle with cancer.

“Cast all your burdens on Him because He cares for you.”



Dan Olczak is the President of the BMF chapter in Cheektowaga, New York. Each month the group visits 16 nursing homes and one jail to encourage people and distribute Answer magazines. Dan and his wife, Pearl, have seven children and 15 grandchildren. They attend Bread of Life Church.

The Blessing of Obedience

As I shined my light down the face of a rich vein of coal, puffs of dust danced through the air. Though that ordinarily signaled trouble, I thought it was a natural settling from mining activity.

After all, the supervisor had checked for methane gas. He told me everything was okay and that I could safely repair the 440-watt, 15-volt cutting machine that had sputtered out.

“I’m going to leave you now,” he said as he turned around. “I’ll see you later when you’re finished.”

While still a teenager in England, I had become an electrician’s apprentice. The only place I could find a job was in the coal mines, so down I went.

A mile underground, working conditions were horrid. Men crawled around as they hacked coal out of 12-inch-high seams. It was cramped, dirty, dangerous work. Swallowing dust constantly, whenever miners came to the surface and spit, a black

stream erupted.

Repairing this cutting machine called for me to hunch over like a miner. Set in place by 16 bolts, the door had to be closed properly. And, if other things weren’t in order, the machine wouldn’t work.

Sorting through the maze of wires, I found the source of the malfunction when a noise sounded from further down the coalface. Glancing up, I noticed a cloud of dust moving closer.

“Whoa, I better get out of here,” I thought, dropping my tool bag.

Fortunately, I was only 15 feet from the center gate. It was a 10-foot-high, 8-foot-wide space in the middle of a 100-yard-long coal seam. The company stored drills, shovels and other supplies there.

Just as I dashed inside, a huge whoosh sounded behind me. The coal seam had collapsed!

“My word, I’m glad to see you’re all right!” said the supervisor after he came

running from another part of the mine. “That was quite a thing that happened up there!”

Had it not been for that gate, I wouldn’t be alive today. The pressure a mile below the surface is tremendous. I’ve seen thick steel girders twisted into pretzels by the earth’s weight.

Those conditions ultimately chased me to the surface.

Although grueling, I’m still grateful for that experience. Not only did I learn the electrical trade that formed my life’s work, I learned that tough conditions help strengthen me.

The same year I left the mines I married my best friend, Pearl. Our life together went through surprises. Anyone who has had four children knows what I mean.

My career went through many changes, too. It included selling everything from vacuum cleaners to fruit and vegetables and serving as general manager of an electrical store with 33 staff members. I was fortunate to win many holidays abroad while working for this electrical company.

The latter position included hiring — and firing, which was never pleasant. It usually took about an hour to unwind when I came home.

However, for sheer excitement, nothing matched our move across the ocean. When my father reached his 70s, he wanted to come to the United States to see his brother for the first time in 60 years. I came along, since I wanted to meet my uncle.

When we arrived in northern

California, I fell in love with the area and its climate. And, the idea of getting closer to many family members in California.

My first job in Chico paid minimum wage, while the company billed my services at more than 10 times what they paid me.

Yet, I didn’t mind because my employer processed the paperwork I needed to secure my visa. That was my first step towards citizenship, which I wanted so other family members from England could come here.

Another monumental change occurred after we settled in Chico. Despite attending church for years and even teaching Sunday school, I had never made a heart-felt decision to follow Jesus.

I realized this after going to a church that was much different than the formal ones where I grew up. These people

were enthusiastic about Christ. They talked about Him being alive and powerful. I wanted to know this kind of Savior.

Three days after I prayed and vowed to follow Jesus, a man stopped in a hotel we were managing.

As we chatted, he told me about a group of Christian businessmen in the area. Not only did I start attending their meetings, I wound up becoming a vice president of that group.

One night the president asked if I would help pray with anyone who needed healing. When he gave the invitation, though, I heard a voice in my head say, “Get your healing.”

So obeying the Holy Spirit, I got in the



I learned that tough conditions can strengthen me

prayer line. I wanted healing of three scars on my lungs that a doctor had diagnosed when we moved to America.

After taking X-rays, he showed me three black dots, which he attributed to coal dust.

"I wouldn't worry about it," the doctor said. "It's not really serious unless you have five of these dots. But you'll never be rid of them."

After those businessmen prayed for me, I went to see another doctor. Saying he would do a thorough check, including X-rays, the physician asked if I had anything to tell him.

"Yes, I used to have scars on my lungs."

"You used to?" he replied. "Either you're a complete fool or you believe in divine healing."

"I believe in divine healing," I said.

"So do I," he said. "Let's take some pictures."

When the X-rays were developed, the doctor asked me to show him the black dots. After I pointed out where they had once been, he said, "If I didn't believe in the healing power of Jesus myself, I would have said, 'No, you're mistaken. You can't have spots on your lungs and have them removed.'"

But I did! This reality was a shot of adrenalin for my faith.

I received another boost after deciding to open my own business. As the time approached to leave the firm where I worked, I got cold feet.

"Nobody knows a thing about me," I fretted. "I'm going to have to advertise in all the papers. It's going to cost a lot of money just to let people know who I am."

Then something happened that let me know God was aware of my situation. At one of our businessmen's fellowship meetings, a

young man asked if he could sit next to me.

"I've got a Bible passage here for you – Deuteronomy 28:2-6," he commented, but he refused to tell me what it said. "You need to read it yourself."

Later at home, I picked up my Bible and read those verses. Basically, they say that whoever obeys God's voice will be blessed in many ways.

Heeding that admonition, I have literally seen that happen.

Over the years, I have secured major contracts after praying, "Lord, I'm not sure what to do. But if You want me to get the work, tell me what to bid."

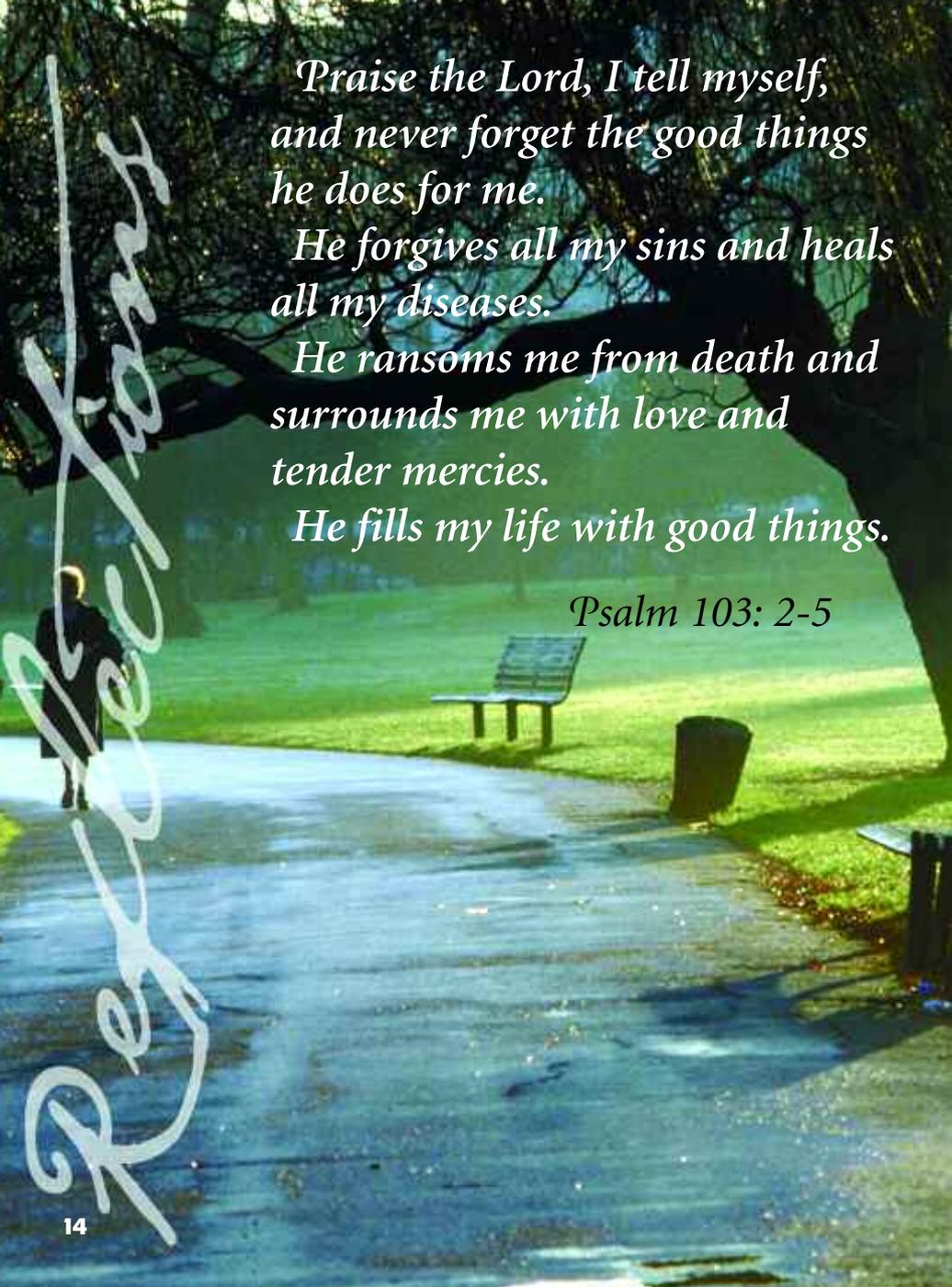
He answered. He always does.

Whatever you are struggling with, rest assured that Jesus loves you and has an answer for you. Humble yourself and acknowledge your need for a Saviour. Then, trust yourself to Him, obey His voice, and be blessed!



The founder and President of Kelly Electrical Company,

Colin Kelly is also President of BMF's Chico Chapter. He and his wife, Pearl, were married for 49 years before her death in the spring of 2004. They have four children, 10 grandchildren and one great-grandchild. Colin attends the Family Life Church.

A photograph of a park scene. A person in a dark coat is walking away on a paved path. In the background, there is a wooden bench, a black trash can, and a large tree with green leaves. The scene is brightly lit, suggesting a sunny day.

*Praise the Lord, I tell myself,
and never forget the good things
he does for me.*

*He forgives all my sins and heals
all my diseases.*

*He ransoms me from death and
surrounds me with love and
tender mercies.*

He fills my life with good things.

Psalm 103: 2-5

Christ is the ANSWER...He makes life worth living.

As you have been reading the stories of the lives of different people in this issue of *Answer Magazine*, you may have been thinking, "Is it possible for me to really know God and have peace in my heart?"

The answer to this question is "YES!" It is experienced by believing in God's Son, the Lord Jesus Christ, and being born-again by His Spirit.

God loves you and He showed that love in sending His Son, Jesus, to die on the Cross to pay the penalty for your sins. He wants to bless your life and make it full and complete.

He not only offers you abundant life here and now, but a life which is eternal. "For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life." (John 3:16)

Do you want to be born-again and receive the free gift of eternal life? If you do, then follow these steps:

1. ADMIT to God that you are a sinner and are separated from Him, and that only the Lord Jesus can save you. "For all have sinned and fall short of the glory of God." (Romans 3:23)
2. REPENT by turning away from sin and submitting to God. "I tell you... except you repent, you shall all likewise perish." (Luke 13:5)
3. BELIEVE that the Lord Jesus Christ died on the Cross and shed His blood to pay the price for your sins, that He was buried

and rose again. "If you will confess with your mouth the Lord Jesus, and shall believe in your heart that God has raised Him from the dead, you will be saved. (Romans 10:9)

4. ASK God to save you. "For whosoever shall call upon the Name of the Lord shall be saved." (Romans 10:13)

If you would like to accept Jesus into your life, and receive the free gift of eternal life, then pray this simple prayer out loud:—

"Dear God, I come to You in the Name of Jesus. I now realize that I have a choice to make about my life. I believe that Jesus died for me, shed His blood to wash away my sins, and that He rose from the dead, making a way for me to have fellowship with You. I turn my back on the life I have lived without You, and I choose to follow Jesus from this moment on. I ask Jesus to be Lord of my life and to live in my heart. I thank You, Almighty God, that You love me, have forgiven me, and have accepted me as Your child, and that right now I am a new creation, born of God. Thank You Heavenly Father."

When you have made this very important decision, please complete the form below and return it to the nearest National Service Center (listed on the back cover).

We will then send you further helpful information.

I wish to inform you of my decision to follow Jesus Christ

(Please print clearly)

Name

Street

City / Postal Code

Telephone

Issue #10105

EDITORIAL COMMITTEE

Wendell Nordby
Ronny Svenhard
C.F. (Buz) Swyers

Publications Editor

Ken Walker, contributing writer

ANSWER Magazine is published bi-monthly by BMF, the BUSINESS MEN'S FELLOWSHIP INTERNATIONAL and is available by request.

The stories contained in this magazine are transcribed and edited for this publication and have been released by their authors with express permission. Any subsequent reproduction of the stories or contents of this publication is by written permission only and may be obtained by contacting BMF - Answer Magazine, 3824 Buell St., Suite A, Oakland, CA 94619. We welcome your comments and suggestions. If this publication has been helpful to you, please let us know. You can reach us in writing at BMF - Answer Magazine, 3824 Buell St., Suite A, Oakland, CA 94619, or on-line at:

info@bmfusa.com
www.bmfusa.com



This publication is available by request through your National Service Center. Please write the National Service Center, at the address listed above right, indicating the number of magazines needed and the shipping address. Answer magazine is included free of charge to its membership. Answer Magazine may also be purchased in bulk. Answer is packed in convenient display boxes of 50.

Printed in USA

BMF Business Men's Fellowship International

BMF NATIONAL SERVICE CENTERS IN USA-CANADA-UK

To request more information about the Business Men's Fellowship in your area, please contact the National Service Center nearest you. They can supply you with information on membership and Chapter locations and a contact person nearest you. Current and past issues of Answer magazines and BMF brochures are available by request.

Business Men's Fellowship, U.S.A.

3824 Buell Street, Suite A
Oakland, California 94619
Tel. 800-BMF-8981
Fax 800-BMF-9136
email: info@bmfusa.com
www.bmfusa.com

Business Men's Fellowship, Canada

P.O. Box 76038, Southgate
Edmonton, Alberta T6H 5Y7
Tel. 780-435-7502
Fax 780-436-2693
email: bmf_can@telusplanet.net
www.bmfcanada.com

Business Men's Fellowship, UK

454 Crow Road, Glasgow
Scotland, UK, G11 7DR
Tel. 0141-357-0606
Fax 0141-339-2554
email: ns.c@bmf-uk.com
www.bmf-uk.com



Business Men's Fellowship International