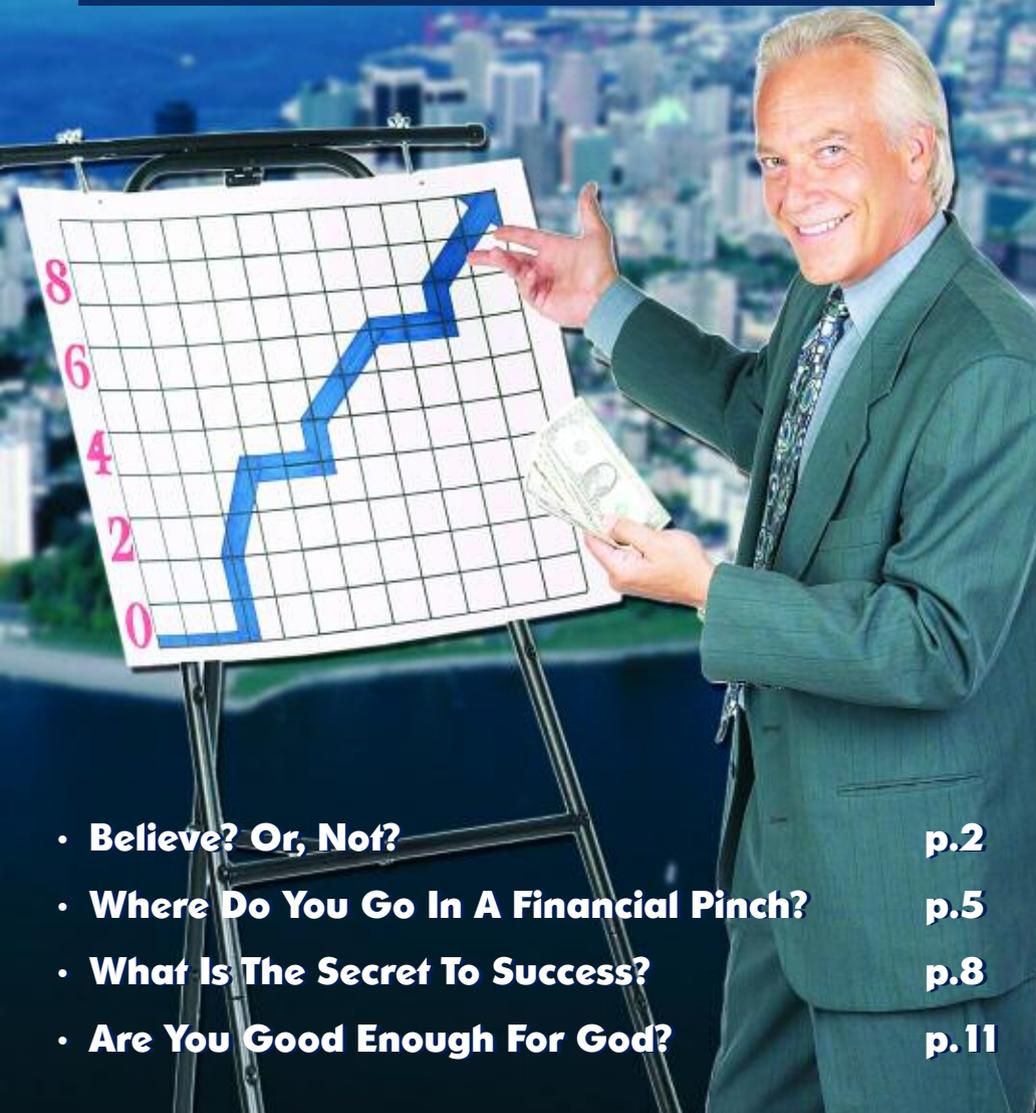


Answer

Business Men's Fellowship International



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- **Are You Good Enough For God?** p.11

Free To Believe

While most high school students welcome the end of the week, I wasn't looking forward to the long walk home. It took at least six hours through the rugged mountains, valleys, rivers and jungles of Nepal, one of the world's most remote nations.

The friend walking with me belonged to the Dalits, the lowest caste in the rigid Hindu system. Most people considered them untouchable, especially those of my high-ranking Chhetri caste.

I didn't care, though. I was thirsty and wanted to stop at my friend's home for a drink.

After his mother brought me a glass, she marveled.

"Why do you drink water from here?" she asked. "Why don't you drink water from somewhere else or from the tap?"

"What difference does it make?" I replied. "You brought water from the

same tap I would use to get it myself."

As I finished drinking and set the glass down, I smiled. In that instant I felt a mixture of rebelliousness and freedom. The heaviness that constantly weighed me down lifted.

"Why am I worried about this discriminatory system?" I thought. "What can the Hindus do to me? I'm friends with the Communists who are teaching me about Marxism."

Despite my bravado, I had to keep my Communist activities a secret. Then governed by a monarchy that frowned on foreign political systems, in Nepal getting too radical could mean a jail sentence.

Aside from that, I didn't want to disgrace my family by getting into trouble.

I grew up in a rural village. Like most people, my family relied on agriculture for survival. When my father needed cash, he would sell some extra crops.

My family embraced the popular Hindu religion, too. I never followed it, even though I attended an annual festival to celebrate it. Sometimes I joined my family at services in the temple, where people brought chickens or pigeons to sacrifice.

Mostly though, others considered me a Hindu because I was a child of a Hindu family.

I turned my back on my upbringing when I reached high school.

Because of the long walk, I spent several days there before returning home. One evening I learned that some of our teachers were holding a class on Communism. They taught us about the Russian revolution of 1917 and how Communism was “all good.”

They emphasized there was no God, nor any use for religion. They told us how stupid it was to sacrifice things when our ancestors died.

As I listened, their ideas slowly took root in me. I became an atheist, convinced there was no God and nothing in life outside of whatever you could grab for yourself.

Although the Communists preached businessmen were evil, my father’s dream was to see me become an accountant, businessman or banker. He wanted to brag to other villagers about his son’s good job.

Graduating from high school in Nepal is not easy. Besides the courses, you have to pass a major exam. When I told my father I had passed, he said, “You should go to college.”

He was so determined I get a degree that he wanted to sell a piece of property to help pay my tuition. My older brother came home to argue that the land should stay in the family.

To persuade Dad to listen, he said I could live with him in the capital of Kathmandu. Free room and board made my overall costs more manageable.

My father wanted me to become a businessman. Yet I dreamed of one day becoming a policeman like my brother, only I had my sights set on reaching the higher rank of sergeant.

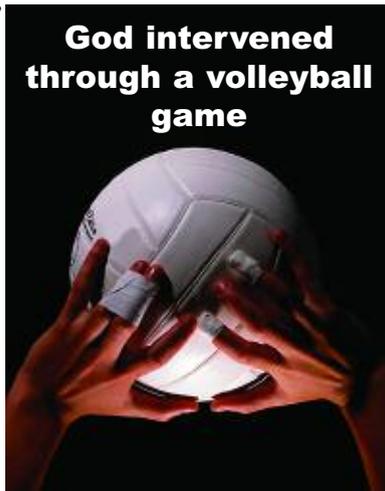
Instead, God intervened. Midway through college, a neighbor invited me to a volleyball game. I eagerly accepted, and afterwards discovered the players were part of an underground church.

They invited me to one of the small-group meetings they held each Wednesday. Although hesitant, at the fellowship I discovered they were friendly. Gradually, I learned they were also loving, caring and dedicated people.

Finally, when I decided to attend a weekend service, my brother – who is still a practicing Hindu -- warned, “Don’t go. It’s not good. It is the biggest crime you can commit.”

For the next two years I wavered between attending church and not going. I knew that following Christ would mean ridicule, persecution and ostracism by my family.

Despite these misgivings, I gradually came



to an awareness that the Bible's teachings were profound. All the predictions about Jesus' birth and the miracles He would perform had come true.

I also thought about the differences between the kind people I knew in the church and those self-centered folks outside the church. Something real explained this difference.

Finally, one day I said, "I want to surrender my life to Jesus."

I had Christian friends, and I kept my Hindu friends. But for the next four years, I led a double life. After college, I landed a good job as an accountant and enjoyed living like the rest of the world.

That all changed when I was invited to a Bible study where a bank manager from India spoke. His words were powerful and carried a message: You can live for God or choose to live your own way.

That night I prayed, "Lord, just take me. Whatever I have, I'm going to use it to serve You and follow You. I want to live for Your glory."

I knew I needed to show the same determination I had the year before when my mother died.

I had returned to the village for her funeral, knowing that the neighbors would expect me to participate in the Hindu rituals.

I went to honor my mother's memory, but during the ceremony I closed my eyes in reverence to God. In the village, one of my neighbors asked what I had been doing.

"You must know I've been going to church and believe in the Bible," I said. "I wasn't ignorant of people's feelings in the village and I cared for my mother. But the God of the Bible is the only God we have. He knows everything and is all powerful. That's who I was praying to."

Many things have happened since that day.

God soon led me to Japan, where I worked for three years before meeting my wife. We then moved to the United States, where God helped me find a good job and blessed us with a son.

In 2003 I became a U.S. citizen. Something that made me even happier that year was when I returned home for a visit. For the first time, I was able to take my nieces and nephews to church.

Later, I received an e-mail telling me my nephew had decided to follow Christ. He is still attending church today.

What a joy it is to know that another member of my family knows that Jesus is the Son of God. Following Him is the only way to heaven and the only way to know lasting joy and peace. The Truth has set us free.



Gyan Pantha is Director of Finance and Administrative Services at the Acupuncture and Integrative Medicine College in Berkeley, where he serves as President of the BMF Chapter. He and his wife, Katrina, have one son. They attend Hilltop Community Church in Richmond, California.

Unseen Resource

Many Christmases have passed since I couldn't afford to buy any gifts for my wife and children, yet it seems like yesterday.

It was the toughest time I've ever experienced. Three-fourths of the year I couldn't take a paycheck. I had emptied my savings account. With no other resource, my company was in a bind.

Despite this financial pinch, I wanted to do something for the employees. So, juggling here and there, I managed to scrape together a \$75 bonus for each one.

Granted, it wasn't much, but our company's situation was no secret in the office.

What happened next stunned me. As soon as I passed out the checks, one guy walked over with a funny look on his face.

"Is that all you're going to give me?" he asked.

Is that all?

I just shook my head, turned away and started humming to myself, "Nobody knows the trouble I've seen..."

Our problems stemmed from an unexpected bad debt. Someone who owed us \$40,000 didn't pay. Thankfully my wife was working and kept us afloat at home.

Earlier that year we had bought our first home. To give you an idea of its condition, the typical real estate promoter would have labeled it a "super fixer-upper."

Since it had been flooded, we got a great deal on it. But it needed so many renovations that I couldn't wait to get started. At one point, my wife said, "Mike, can you be a little more conservative fixing up the house?"

Conservative? I thought. No way!

No sooner had I sunk a small fortune into the remodeling than the bad debt hit. We weren't starving, but we weren't swimming in cash, either. More than once,

I wondered if my company would survive.

We finally pulled through that ordeal, and I was able to take a paycheck again.

Still, several years later I encounter another monumental challenge.

It originated with a job in the affluent suburb of Brentwood. We were the general contractor on a job converting apartments into condominiums.

One day the roofer hit a water line, flooding the units. Seeing the mess, he walked off the job. I called the insurance company and my attorney. Both said, “Just walk off the job, too, and let us figure it out.”

Sometimes everyone can offer the same advice, but it doesn’t feel right. I had signed a contract to finish these units by a certain time and felt I should deliver. So I met with the owner.

“Hey, Mike, if you’ll work with us, we’ll pay for half and you can pay for half,” he replied. “When the insurance company settles, they can just pay us both back.”

Sounds reasonable. Except that our share of the repairs came to \$80,000, which our company didn’t have in petty cash.

Week after week, the resulting financial pinch wore on me. We weren’t in the kind of situation where we could float a loan for the difference. I was determined to gut it out, as much as it hurt.

Finally, the insurance check showed up. Naturally, I breathed a sigh of relief. Yet,

this was only the beginning of seeing how being faithful pays more important dividends than just money.

After the type of water damage the roofing subcontractor caused, it’s rare for a contractor to get a second chance. However, the apartment owner came to me and said, “Mike, in the worst possible scenario, you did what was right. You’re the contractor for us.”

Within six months, this guy signed a contract 10 times the size of the first one. Today, we have four major contracts with his company that total about 30 times as much.

This is a real-life example of the value of faith in Christ. The point isn’t the money. It’s how God takes care of His children, regardless of how bad circumstances appear.

It wasn’t always that way. I grew up in a family of drug dealers and users who taught me well. At the age of 13 I started selling drugs, a habit that continued for a dozen years.

However, a change happened after I met the woman who is now my wife. Talking about how she used to follow Jesus, she told me, “I want to go back to church.”

Now, church was the least likely place to find me. Because I loved her, I agreed to go. At the end of the service, she dragged me to the front and said we were going to pray.

I didn’t understand, but I nodded. We



both said, “God, come into our life and take the things out of our life that you want out. Put the things in that you want in. In Jesus’ name, amen.”

Instantly, I saw that God answers even when I don’t grasp what I’m praying.

The next night the police showed up at our house to bust me for a drug sale. In jail I asked, “God, how could You do me this way? I just gave You my life.”

He replied softly, “Mike, I did this for you. I have a new plan for your life.”

Although I didn’t understand it at the time, God wanted to yank me out of the dangerous, dishonest drug trade and make me into an honest man.

That’s exactly what He did. At the time I went to jail, I was installing drywall and making anywhere from \$100 to \$500 on jobs.

After resolving my legal problems, we found a church and learned about tithing, giving 10 percent of our earnings to God’s work. It’s an acknowledgement that all we have belongs to God.

One day the pastor said, “Don’t give because I’m telling you to give. Ask the Holy Spirit what to do.”

“Okay, God, what should I give?” I prayed. I sensed the Holy Spirit saying, “Give \$60.”

For someone in my shoes, that was a lot of money, but I reached in my pocket and gave \$60.

That afternoon when we got home there was a message on our answering machine. I had been trying to get this guy to give me a large job.

“Mike, we’ve decided to sign your contract for \$6,000,” he said.

“Wow!” I said. “This giving stuff works.”

God has done many similar miracles since then. He has answered my prayer that I have a successful business. Since struggling to hand out \$75 bonus checks at Christmas, it has grown 100 times.

We don’t even have an ad in the yellow pages. One time a guy called me at home because he couldn’t find our business number.

When I asked our office staff why it wasn’t listed, one woman said, “We get too many calls. We had to take it out of the book and go unlisted.”

I tell that story only to brag on my God. Nothing and no one in this world offers us real security. But God Who created and is the Source of all, is the One who will give you the kind of security that will see you through to heaven.



Mike Rovner is the founder and President of Rovner Construction Co. and a member of the Thousand Oaks Chapter of Business Men’s Fellowship. He and his wife, Janet, have two children. They attend New Beginnings Church.

Favorable Relationship

As the sun sank slowly behind the Miami skyline my mood dipped with it.

Lately I had been drinking heavily to dull the pain. The ache persisted. Nor had a series of failed dating relationships helped.

Most of my friends had no idea anything was wrong. Earning my degree at Buffalo State University, I had secured a job as a ramp agent with a major airline. They had flown me to Miami for additional training.

The night I had to stay in Florida because my return flight got cancelled, I was barely alive. A series of lifelong disappointments appeared ready to end in suicide.

My problems started when I was five and my parents went through a bitter divorce. Around the same time, my eight-year-old brother died of heart trouble.

As a result, I grew up feeling like a part of me was missing. Believing I always had to be on my best behavior to be accepted, I

walked around mad at the world.

It didn't help my outlook to get ridiculed at school because of wearing hand-me-downs and other second-hand clothes.

With four children to support, Mom struggled financially. The pressure made me grow up in a hurry. By 13 I was mowing 20 lawns a week to help support us.

Already a powder keg of emotions, I endured additional struggles when my parents got into a custody dispute.

Determined to cause our family harm, a neighbor call the cops and tell them Mom neglected us. Although that led to us living with Dad, four months later a judge restored custody to Mom. Back we went.

Still, something good happened during this time. As a young teen, I attended a show featuring a Christian comedian.

After making us laugh, he talked about Jesus being the Son of God. He explained that Christ died for our sins. By believing

in Him we could live forever in heaven.

I hesitated accepting his invitation to follow Jesus as Lord. In our religious denomination, they taught us that if anyone left they were bound for hell.

I figured my life was like hell anyway. So, my desire for a better life overcame my fear.

After joining a church youth group, I learned about the Holy Spirit. When I invited Him into my life, I found more peace and power.

Eventually I thought God was telling me to go into the ministry. After Buffalo State, I headed for Bible College in Dallas.

After one semester, though, I dropped out. Tired of being “the good guy,” I started hitting the bars.

Some mornings I woke up on the bathroom floor thinking sarcastically, “I must have had fun last night because I sure feel terrible right now.”

I was running from God – and there was no way I was going to escape. I didn’t realize that the night I looked out my hotel room window and thought, “This could be over in a few moments.”

I grabbed at the window and pulled it up. After six inches it stopped. Next I thought about crashing through it. Just then a voice in my head whispered, “If you do that, you’ll spend eternity in hell.”

Deep inside, I knew I wanted to do what was right. Turning away from the window,

I sank onto the bed and drifted into sleep.

Soon after this some friends from Bible College stopped in Buffalo. One of them told me, “The Lord still loves you. He loves you unconditionally.”

His words hit me so hard that one night during a dinner break at work, I went to see the group speak. Later on the way home, I started crying so hard I had to pull over to the side of the road.

I knew what that friend had said was true. God still loved me even though I had made a mess of my life.

Within days I called the college and was accepted for re-enrollment. After earning my degree, I found a position as a youth pastor at a church in Michigan.

Ironically, I made an interesting discovery: As a church staff member, I had less influence with people who don’t know

Christ than when I worked right alongside them.

Frustrated by long hours and the political games that kept me away from my wife, I realized this wasn’t for me.

Returning to Dallas, I worked in sales for three years. Then, one day I sensed God directing us to Windsor, Ontario, the Canadian city where my wife’s parents lived.

What I didn’t know was that soon after we relocated, my mother-in-law would be diagnosed with a rare blood disorder. Six



months after she died, my father-in-law learned he had colon and liver cancer. He would die 18 months later.

Thus, we were in position to care for both of them, even moving in with my father-in-law during his last year of life.

I also saw how God uses businessmen to reach others in the marketplace. At the company in Detroit where I found a job, I earned six promotions in one year. Then I became the firm's top salesman in southeastern Michigan and #9 in the nation.

People constantly asked for the secret of my success.

"I have a relationship with Jesus," I answered. "I pray in the morning, ask God to help me and expect companies to buy from me because I have favor with the Lord."

A regional sales trainer even came to "shadow" me for a day and find out what made me tick. She was skeptical when I told her about my faith, but as she watched that day I closed a string of deals.

God's favor continued when another company offered me a higher salary and greater responsibility. The first year our sales shot up 159 percent despite a 30 percent reduction in staff.

After my successes there, I decided to start my own company which was founded in 2001. Early in 2004 we moved back to Buffalo, a city that has lost population and numerous businesses in recent decades.

Whenever people tell me how low the city has sunk, I get excited. I think of it as a dry area. And when you're looking to build a bonfire, the first thing you look for is dry wood.

Despite the gloomy statements, my

company has successfully:

- Introduced two products in niche markets.
- Overseen three product lines from design to implementation.
- Developed one regional sales product that we hope to expand nationwide.

In addition to developing interactive DVDs and video sales tools, we are talking with sports figures about producing DVD sports cards. These video cards would include the player's statistics and the story of how that athlete decided to follow Jesus.

While I won't make a bundle of money on this project, I do it to help others learn the Truth: Just as Jesus literally saved my life, His unconditional, unfailing love can do the same for you.



Pat Curtin is President and CEO of Covenant Media Group, a multi-media marketing and advertising agency. A member of the Greater Buffalo Chapter, he recently filmed a promotional production for BMF. Pat and his wife, Rita, have three daughters. They attend The Chapel in East Amherst.



THE STUART JONES STORY
Wigan, Lancashire, England

"Ow!" I heard my leg crack as I slipped and fell on the snow. As a postman I was working late, delivering mail on overtime.

"It's fractured," the doctor said, after viewing the X-rays. "It will have to be put in plaster."

My girlfriend and I had split up, and I couldn't look after myself in my small, upstairs flat. I had no choice, even though my Mum and Dad's house was the last place I wanted to go.

Now my plans for the weekend were ruined. I couldn't go out drinking, and my friends had my share of the drugs we had bought.

As another postman drove me to my parents' house, I was glad at least that my Dad was away on one of his "Christian missions!"

We had often clashed in the past. Although I attended church as a child, in

my teens I started to rebel. On Sunday evenings I would barricade myself in my bedroom so that I could listen to the Top 40 Music Charts, rather than go to church.

Gradually, I became a fan of hard-core alternative music, thanks to John Peel on BBC Radio 1. It influenced the way I dressed--often in black--and the way I behaved. In short, this music became my god.

When my Dad objected to my lifestyle, I typically flew into a rage. "Don't try telling me what to do!" I would shout. Very often, I would hit him. However, their missionary collection box often paid for my cigarettes.

I definitely didn't honour my father and mother, and I caused a lot of heartache. I was ashamed of their Christian faith, but they continued to pray for me.

Occasionally, I travelled with my Dad when he spoke at Christian dinner meetings. Even when I saw miracles of

people healed, my heart was hard. "I don't want to be a Christian," I would scoff. "They all seem a bit soft to me."

After leaving school, I worked for two years as a plumber before landing a job with Royal Mail.

Although my work as a postman required me to get up early, it didn't stop my nights out. Often, I would show up for work drunk, especially after Friday nights in the Wigan Pier Night Club.

The Club was where I met Rachel. She had just left Art College and loved hard dance music. Ours was often a tumultuous relationship. We broke up numerous times, usually because of my temper and selfishness.

Eventually I went to live on my own in the town-centre and moved around various flats. I lived as I wanted. Now, here I was with a broken leg, and had to move back home. I was stuck! I couldn't smoke in the house, let alone drink or watch any horror films. I became extremely bored.

My boredom led me to read. One day after reading a book about angels and demons, I picked up one of my Dad's Bibles, written in a modern translation.

I knew many of these stories from my younger days. But as I read from the beginning of this Bible, I realised how awesome and majestic God really is, and I was ashamed of Him, yet now I was faced with the reality of God and His power.

A few months later I was almost back to normal. One night I even managed to hit 13 pubs on my crutches. However, the Bible was so powerful I couldn't stop reading it, even when I came home drunk!

I knew if I died I was going to hell, or if Jesus returned I would be left behind. Some nights I cried out, "God save me!" But, I was never willing to give Him my whole life. I enjoyed the nightclubs, music, and alcohol too much. I had opened my life up to the devil. He wasn't going to let me go without a fight.

My lifestyle came with a price. At one point I was convinced I had HIV. I prayed, "God, if these tests come back clear, I will follow You." They did, but I still made excuses wanting to remain in control of my own life.

Rachel and I eventually patched up our differences and took a holiday to England's northeast coast. I was now reading the New Testament and marvelled at its relevance. I read how Jesus had bled and died for me so that I could be forgiven and washed clean from the sin that plagued my life. I knew I had to repent and turn from those sins.

As I stood looking out over the sea, I again thought of God's awesome power. I knew that it was all or nothing. I wanted to be free. I knew I had to make a public confession of Him.

Though I disliked the local Pentecostal church and felt very uncomfortable there, I

THE BIBLE WAS SO POWERFUL THAT I COULDN'T STOP READING IT, EVEN WHEN I CAME HOME DRUNK

knew that they always gave people the opportunity to receive Jesus during their services.

The night I went, the minister spoke on how anyone who wants to enter God's Kingdom must be born-again. When the opportunity came, I raised my hand and walked to the front. "Lord Jesus," I prayed, "I know I can't change myself, but I am willing to let You do it."

Instantly my life began to change. Now, I wanted to tell people about Jesus, go to church, learn more about Him, and I wanted to be baptised in water.

All my family came to the ceremony, including Rachel, who wasn't yet a Christian. Near the end of the service I thought, "I can't do this! I'm nowhere near good enough to go through with it."

"Rachel," I whispered, "I'm going out for a smoke and then I'm going home."

Although she wasn't a Christian, she knew how much I had changed. As I was about to leave she prayed, "God, don't let Stuart spoil everything."

Immediately, she felt someone was trying to walk past her. Opening her eyes, she saw Jesus standing in front of her. His face shone brightly and His arms were outstretched towards her. At that point, she knew she was a sinner but felt God's love totally wrapped around her.

This happened so quickly. I didn't have time to leave. When Rachel told me, I knew that I had to go through with my baptism. That night she asked Jesus to be her Saviour.

One month later, Rachel was baptised in the River Jordan. The following year, we married.

There is so much to tell about what God

has done--and is still doing for us. Our lives and desires have changed drastically.

We knew that we had to forgive people, including the man living next door who often threatened Rachel when he was drunk. When we prayed for him, he changed overnight! He came to church with us, beer cans still in his pocket, and brought his friends along, too.

I received the gift of the Holy Spirit, and as part of the BMF, I have had opportunity to travel with my Dad and share my testimony. It is wonderful to see people saved, healed and set free.

Although I am still far from perfect I am so glad to be part of God's family. Through His love I know I am forgiven and saved from hell.

Jesus is a wonderful Saviour!



Stuart Jones is a postman and President of the BMF Wigan Chapter. He and his wife, Rachel, have three children, Annie, Teddy and Stanley. They attend Bethel I.M. Church in Newtown, Wigan.

"The Lord is not slow about His promise, as some count slowness, but is patient toward you, not wishing for any to perish but for all to come to repentance."

2 Peter 3:9

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

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