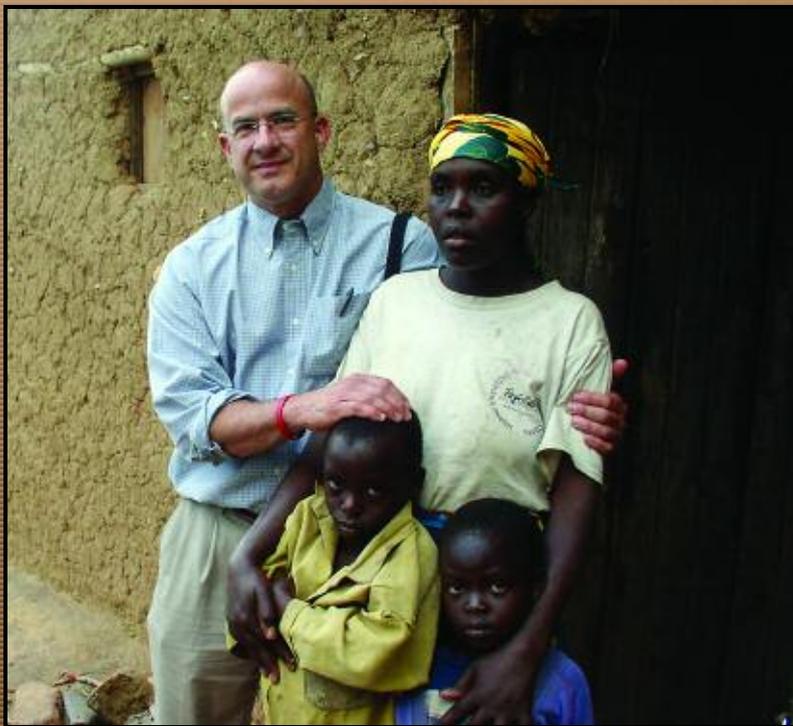


# Answer

*Business Men's Fellowship International*



- **Who Has The Answers You Need?** p.2
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- **Are You Loving The View From The Top?** p.8
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# God, My Guidance Counselor

“I owe over \$10,000 in taxes?!?! You’ve got to be kidding me!”

Throughout my life I have been in some area of the printing business, even as a toddler when Dad brought me to work.

I started by sweeping up and emptying trash cans. My first promotion came when he handed me a plunger and said, “Go clean up the bathroom!”

To escape the classic struggles of being part of a “family business,” I decided to go it on my own and become a specialty printer doing subcontracting work for other printers. However, nothing prepared me for that huge step of starting my own business.

I started my business in my basement with \$1,000 in the bank, barely enough to cover the \$950 cost of my first machine. When I brought it home, I had to disassemble it in the driveway to carry it downstairs.

That first year was tough. My wife learned creative ways to cook potatoes so we

always had something to eat! Even when times looked lean, we survived.

After a year, I moved into a 1,000-square foot office and hired my first employee. Eventually, I added several more employees, expanding to an 8,000-square-foot facility.

Despite steady growth, there was always one month during the year when money was tight. Usually, because customers were slow paying their bills.

To rid myself of that inevitable stress, I ruffled a lot of feathers in the industry. I decided to tell my customers, “The same way you outsource printing work to me, I’m outsourcing my accounts receivable. From now on, when you charge a job, bring your company credit card with you.”

That declaration cost me half my business. But I refused to delay a job for someone who would pay me in 10 to 30 days to do a job for someone who took 90 to pay.

In reality, that loss of business did not

hurt us badly. We worked extra hours, and with improved cash flow and less paperwork, came out smelling like a rose.

It was as if someone greater was guiding my company. Actually, that's exactly what was going on, but it took me years to realize it.

If you'll excuse the pun, I was an "ordinary Joe." I grew up in a good home. My parents weren't alcoholics. My father never abused my mom. I never got into serious trouble and never did drugs.

At the age of 14, I made a commitment to follow Jesus Christ, but failed to follow through with it.

I've heard many stories about men who search for God because their lives are a wreck. That's not my story. Many people say God is a crutch for weak people who need one. I didn't think I needed God, but today I'll be first to admit that if I didn't have Him, I'd be handicapped.

When I turned to God, I was happily married with three healthy children. I owned my own business. Cash flow was good. We had just bought a bigger house. We had two nice cars. I even attended church each Sunday. The fact was: life was good.

However, one Sunday I met some guys at a restaurant after church. They invited me to Bible studies and other meetings. After a while I realized the things they were telling me didn't fit with what I learned growing up.

That prompted me to go into a thorough

search of the Bible to find out what I believed – and why. One day as I studied, God spoke even though I didn't hear a voice.

"Stop being lukewarm," He said. "It's time to make a decision. What do you want to do?"

Instantly, I recognized I needed to be baptized, a ceremony where I would be immersed in a pool of water to symbolize that the old me had "died."

The day I stood in the water, I told the congregation, "I don't want to open the door and let Jesus into my heart. I want to take the door off the hinges. There's no turning back." With my spiritual eyes wide open, I understood that Jesus was the only perfect man and that I had sin in my life.

Immediately, I stopped smoking, having foolishly picked up the habit at 21. The desire was gone! That was more than eight years ago, and I've never taken another puff.

I also found forgiveness for some dumb mistakes I had made. Best of all, I developed a new appreciation for the blessings God had given me--my wife, our children, and my business.

With my spiritual eyes opened, I saw how God had been guiding my company throughout the years.

When someone moved or quit, work orders slowed down, and picked up when I hired someone new. When money got tight,

## I ruffled a lot of feathers in the industry

an insurance check or other unexpected revenue showed up.

God even showed me when it was time to sell the business, although it was humming along and all my employees were happy.

Since there was a break between the sale of my finishing business and when Dad retired and sold me his printing company, I also had time to help the man who bought my company.

I learned that I wasn't there just to assist with work orders. One day as we sat in my office talking about his spiritual condition, he broke down and wept. I saw that God had wanted me there to help this man renew his walk with Christ.

God is always teaching me. He has a plan to guide me through my life. I'm learning and living the commandment to "Honor thy father and thy mother." Though I had turned my back on the family business, I now own and operate it.

The Holy Spirit also gives me daily practical guidance.

I had been trying to find a plant manager and was about to give up. Nobody met our requirements. Then a friend told me his neighbor wanted to submit her resume. She fit our needs perfectly and came to work for us in January of 2006.

Then, I needed a computer operator. Returning from a trip, I opened a stack of mail that contained two resumes. Both people had the experience we needed. A third came via the internet.

"Okay, God, show me which one's mine," I said.

Soon, one candidate decided not to move to Buffalo. Another wanted to pursue a remodeling business. The woman we hired has been perfect for the job.

Not only does God help me run my

business, I see it as a tool to build His kingdom on earth. We even have a line item in our company budget designated for God's work.

Were I not following Christ today, I would probably have a lot more money. Instead, I've learned to give where God tells me to because I understand that everything I have belongs to Him.

Yes, I did have to pay \$10,000.00 in taxes! I even had the money set aside for that purpose. That's because of God's blessing. I made that much money last year! I've learned that you can't out-give God.

No amount of money could buy the satisfaction I receive from following Christ. Having the Holy Spirit as my Guidance Counselor: Priceless!



*Joe Farage took over the operation of Buffalo Printing Co. in July of 2005. He serves as President of BMF's Buffalo Chapter. Joe and his wife, Pattie, have three children. They attend Amherst Baptist Church.*



## THE CALL OF MY CREATOR

For many years, I never knew of my link to the past, thanks to my family's atheistic beliefs. They may have done what they thought was right, but the price I paid was a life of misery.

Life in the Soviet Union prior to the 1990s was of a different era and a different time. My parents thought Communism would bring joy, happiness and equality to earth.

Instead, it brought despair, death and untold suffering. In hindsight, I agree with U.S. President Ronald Reagan when he called the Soviet Union "The Evil Empire." My parents didn't think so. A journalist, my father worked in newspapers and broadcasting. My mother taught kindergarten. They believed in Communism and wanted me to grow up to be a good Communist.

After high school, I attended a technical

school before serving in the military. During those years I also joined the Communist Party.

Subsequently, I graduated from the Radiotechnical Institute and became qualified as an electro-physicist. After that, I met the woman who became my wife; she gave birth to our two sons.

Eventually, I earned a promotion to chief of the central laboratory at the shipyard where I worked. This facility built aircraft carriers for the Soviet Navy. My new job included research in physical and technological testing.

Mom and Dad burst with pride! Not only had I become a Communist, I held down a good job and had become a proud father myself.

"You've done well, son," Dad said when I called to tell them about my promotion.

"You're living 'The Soviet Dream!'"

That dream included embracing atheism, the belief that there is no God. I thought that everything humans wanted they had to do for themselves, free of superstition and obedience to some mythical force.

The only problem was that in following this philosophy I couldn't find lasting answers to life's mysteries.

Basic questions plagued me: What is the source of the world's origin? Who am I? What is the reason for my existence?

Science and human wisdom came up with inconclusive answers.

Some of my cohorts insisted that the world didn't have a beginning and will have no end. Others said the world had a beginning but no Creator.

One day as I thought about their ideas, I mumbled to myself, "Only patients in a mental institution could come up with such answers."

Their outlook meant that the world and all knowledge – the physical world and the universe – exists without a source of knowledge or a Creator. If that were true, then I concluded, the world must be the theater of the absurd. I was simply one of the actors.

One day I picked up a Bible and flipped through it, wondering if it might contain some answers to this chaos swirling around me.

Coming to Genesis 3:9, I read where God called to Adam, "Where are you?"

Despite my upbringing and everyone around me saying God didn't exist, in that moment I sensed Him speaking to me.

"Do you want to live in this sort of madness?" God asked.

"No!" I declared.

"If so, call to Me and I will answer you and tell you great and unsearchable things

you do not know," He replied. I didn't know it then, but He was quoting Jeremiah 33:3 to me.

Soon after this, I went to a stadium in our city. An American named Sammy Tippit was speaking there.

He told us about a Man named Jesus Christ who had come to die in our place, to take the blame for all our mistakes and sins.

The speaker said all we had to do was believe in Him and we would have eternal life with God. I responded instantly to his invitation to follow Christ.

Bowing my head, I prayed, "God, I'm sorry for the way I've lived. I'm sorry for all the years I've wasted. But from this day forward, I will follow Jesus and do all that He wants me to do."

When I gave my heart to Jesus and entrusted my life to Him, I felt like a dry stick that had been snatched out of a fire. God removed me from the mental institution called Communism and gave me a new life.

With the Holy Spirit as my teacher, I gained a new understanding of life. He showed me that my atheistic thinking was grounded in human thinking and reasoning.

True, it seemed logical, but accumulating knowledge concerning the physical world and a belief that matter is original led me down the wrong path. The end result: confidence that the nature of the human spirit is materialistic.

To go with that misguided thinking, came the pride that because I had knowledge of the world, I had the ability to change it.

However, when I realized that I was a spiritual being and life's ultimate goal is not accumulating things but showing others God's love, everything changed. I rejoiced when I learned of my historic link to the

early 20th century, when my grandfather sang in a church choir.

Even though the Soviet government was then in its last stages before its collapse, my decision to follow Christ proved quite unpopular.

The Holy Spirit had shown me that I was to preach the Word of God to the men in the shipyard. This wasn't easy because of my time-consuming duties at the central laboratory, so at first I resisted.

Finally, God opened a door with the shipyard managers. I disclosed my new-found faith in Jesus Christ to them and declared that I was leaving the Communist Party.

They immediately suggested I resign from my position, too. When I asked why, one supervisor gave a nonsensical answer and assigned me to work in the shipyard as a laborer's assistant.

However, what these men meant for harm, God used for good. In this new job, I had contact with more people and taught many about the Bible.

Jesus' love became my life. As the years passed, I learned to place infinite trust in Him for guidance and decision-making. Because all my troubles are Christ's troubles, I am not afraid of the future, not even death.

It is difficult for me to fully express how God has placed me beyond my "fleshly" self and how He helps me in every situation.

This doesn't mean that I never have problems or struggles. The fact is my first wife died when our two sons were 11 and 13. Because my work took so much time, and I knew they needed a mother's nurturing, I remarried.

However, this second marriage proved to be unhappy for my sons and me. After a while, in 1998 she left for a "better life," and

we separated.

God helped me heal, and five years ago brought me another wife. He also brought me deep friendships in Business Men's Fellowship, men with whom I can share my life without fear of being condemned or judged. He also gave me the confidence that I will live with Him in eternity.

As the Old Testament teaches, God spoke to Abram, the son of an idol-maker. God changed his name to Abraham, and he became known as a friend of God. In the same way God saw me steeped in Communism and atheism.

At the right time, He spoke to me, Guennadi, and called me into loving relationship with Him. I am forever grateful to be His friend.



*Guennadi Zidenko is retired from the shipyards, but remains active as a writer and working with a Christian organization. He is also Vice President of the Nikolaev Chapter of BMF. Guennadi and his wife, Larisa, attend a Baptist church.*

# *A Higher Perspective on Life*



Growing up in a blue-collar neighborhood of Buffalo, I never dreamed that one day I would stand where I was now -- in the living room of our spacious home on a hill overlooking western New York.

Gazing out, I could watch downtown Buffalo sprouting from the earth. In the other direction, I could see all the way to Canada.

We lived in the lap of luxury, with neighbors who could afford even more than we could. So why wasn't I happy?

That question nagged at me constantly as I wondered why nothing seemed to solve life's puzzle.

I'll never forget the argument I used to persuade my wife to take the plunge.

"Look, we deserve it," I said. "We've both worked hard. Sure, it will be a stretch, but let's go for it."

I lived to eat those words. Little did I know then that the changing focus of the local medical insurance industry to HMOs, would

adversely affect my income.

As days dragged into weeks and then months, I couldn't help but think of the contrast with my childhood.

Growing up, Dad ran a body shop and set a good example. Working hard, each week he took his paycheck and divided the money into various envelopes. By the time I turned 18, he had saved enough to pay my college expenses.

My parents gave my three siblings and I something better than money, though: the security of moral guidance and a carefree youth. We had a flock of friends who joined us in playing ball and running around for hours on end.

When I grew up and set out for college, I wanted to be an engineer. Because of my abilities in math and science, I majored in chemistry and minored in physics.

However, during my second year I decided to follow my parents' lifelong dream: to see me become a doctor.

To my surprise, after graduation a medical school in Syracuse, New York accepted my application.

As soon as I completed my residency, a long-established practice in my hometown invited me to join them.

I thought pediatrics would be exciting. Instead, I faced days with a continual parade of one cough or cold after another.

As a young physician, I had yet to develop a mellow bedside manner. My senior partners ably gave me guidance in that department.

Facing my inadequacies was difficult so I escaped into a world of parties and women to soothe the ache inside.

When I finally settled down and got married, I thought that would be the answer to the emptiness I felt. Though I now had a wonderful wife and soon after two children, I still searched for that missing something.

Moving into that new home brought financial strain, so my wife took a job selling books through home parties. One day a customer talked about God and invited her to a Bible study.

Jennifer accepted. Soon she started going to the church most of the women in the group attended. Each Sunday she would come home with a bounce in her step.

“The people are so nice,” she would smile. “The pastor is wonderful, too.”

Although she never tried to persuade me to go, I could see how happy she looked. Several months later, I said, “Maybe I should go check this out.”

The first Sunday I attended, I was hooked. The pastor spoke with sincerity and intelligence. I thought, “If this guy believes all this stuff, there must be something to it.”

Every Sunday I went back, and he spoke of things that applied to my daily life. This stuff from the Bible made more sense than I had ever realized.

A few months later, on the way to work, I knew I needed to make a formal decision to follow Jesus. As I drove I prayed, “Jesus, I love You. I want You to be my Savior and Lord of my life.”

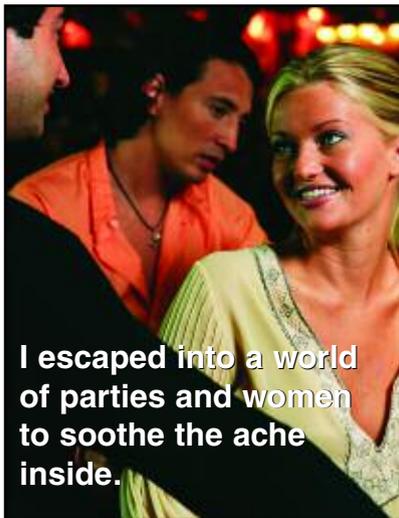
Soon after this, my wife and I were baptized, a ceremony where we went into water as a symbol of burying our “old self.” I wanted everyone to

know now that I was a Christian and intended to serve God with all my strength.

In response to another message at church, I started asking for blessings in Jesus’ name.

Ironically, He starting showing me the incredible blessings I already had. They included my wife, children, friends and fellow church members who were helping me become a better man.

I also developed a deep sense of appreciation for how God had already been walking with me throughout my life. He protected me when my foolishness could



**I escaped into a world of parties and women to soothe the ache inside.**

have ended my life, and He made it possible for me to become a doctor.

God gave me a renewed sense of purpose at work, too. I once regretted choosing medicine over engineering. Now I saw there was no better place to be than caring for His precious children.

As I grew in my relationship with God, the Holy Spirit was transforming me. He removed my rough edges, and I could see myself growing in patience and compassion as I dealt with the routine of pediatric practice.

One of the best things that God did in my life was to expose me to people who have much greater needs than I have ever experienced.

That happened after a man approached me about joining a medical team that would travel to Honduras. When I prayed about it, I sensed that God wanted me to step out of my comfortable suburban medical practice and serve Him in that nation.

In February of 2004 I helped set up several free clinics in one city and a mountain village. That week I saw about 100 children and their families per day.

This was the most rewarding experience of my life. The love and gratitude shown by the Honduran people overwhelmed me. They were so poor and yet so happy, enriched by their love for God.

Then, in June of 2005 I traveled to Rwanda as an observer for a project our church is supporting, which serves patients with AIDS. That whetted my appetite to form a team of five to seven doctors and return there in 2007 to treat people as we did in Honduras.

The needs in that African nation are great. People suffer from malnutrition, rashes, coughs and a myriad of other physical

problems and diseases.

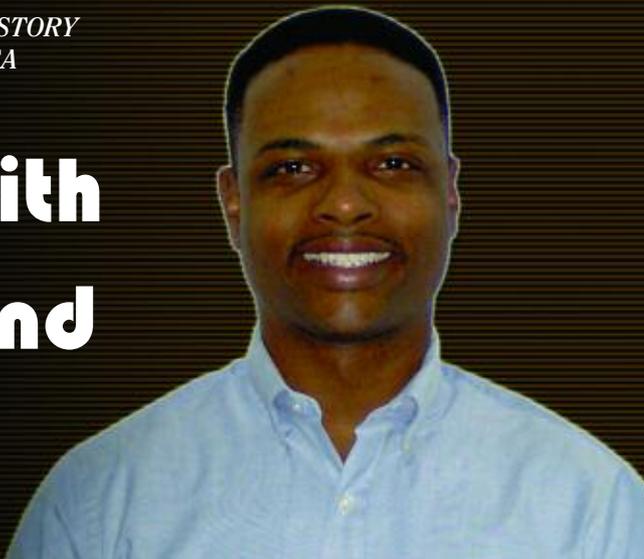
Traveling overseas has opened my eyes and helped me put my own problems into perspective. Yet, I know that God hears my prayers for my own needs because He centers His loving attention on each of us as individuals as we place our trust in Him. He promises that He will supply all our need according to His riches in glory by Christ Jesus.

In the midst of it all, God is teaching me to surrender every part of my life to Him. As I follow Christ, I know He will bring me through every obstacle I face. He is teaching me to see this world and people through His eyes. His ways and His thoughts are certainly higher than mine, and His view comes from a much higher perspective.



*One of five partners who operate Western New York Pediatric Associates, Dr. Jerry Lauria is a member of the Greater Buffalo Chapter of BMF. He and his wife, Jennifer, have two children and attend The Wesleyan Church of Hamburg.*

# Living with Vision and Purpose



**A**fter graduating from high school, I looked forward to moving to Raleigh, NC. There I planned to enroll at North Carolina State University and make the football team as a walk-on.

However, I brought about a change in my plans when I got involved with a young lady and she became pregnant.

So, for me, college instantly went out the window. With only a high school diploma and not much training, I took a job in the fast food industry. Although the pay wasn't the best, hard work and diligence brought me more money than I had ever made. That is, until the day I was cleaning the underside of some equipment and felt a sharp pain in my hand.

Pulling it back with an "OW!" I discovered I had severed the tendon in my thumb on a piece of metal.

With limited education and experience, I could do nothing until my

hand mended. Suddenly I faced the prospect of losing everything.

In desperation, my brother and I responded to an ad to sell vacuum cleaners. We were blown away by the quality, not to mention the earnings potential of \$2,000 + a week.

It didn't take long to see that high-pressure sales wasn't for us, though. This company reinforced the image that sales people were slick talking and only out to make a buck.

Still, my brother and I were impressed with this vacuum's quality. So we convinced our sister and brother-in-law to buy one and let us use it to clean carpets. After only minimal success, we decided to expand our services to commercial properties.

During this time, we visited our sister one weekend. When she and her husband went to church, we went along with them. Now, I was very familiar with church. I was

raised by Christian parents who taught us the value of discipline, hard work, and Christ always being a part of the picture. However, where I grew up the only young people in church were there by constraint, or because they were somehow deficient--at least so I thought.

To my surprise, this church was very different! These people seemed alive, happy, and excited. The choir sang with such power, they brought me to my feet on a couple of occasions. I was also shocked to see a pastor who was a relatively young man, well dressed, articulate, powerful, and in great physical shape!

That caught my attention enough to listen to what this guy had to say because he destroyed my misconceptions about preachers. He presented Jesus in a way I had never considered, and I looked at Christ properly for the first time in my adult life.

It was then that I realized that Jesus is not a crutch for the pitiful and inept people. I recognized that He is the One I need to make my life complete.

That day I made a commitment to follow Jesus without reservation. My heart bubbled over with excitement. I wanted to share this joy with everyone. I also started

devouring the Bible, reading it sometimes for seven or eight hours at a time.

However, I soon saw that becoming a Christian did not guarantee I would succeed in every endeavor.

The business hit rock bottom and folded. We found ourselves homeless. I will never forget going to work during the day at a fast food restaurant, and pulling into a superstore parking lot in my car, with my sons, to sleep at night.

The fact of the matter is that the consequences of my poor decisions and God's pruning process were taking place, and neither felt very good.

It took several more years and several more failed business ventures before things started to turn around for us.

On that journey, I met the woman who became my wife. To find a woman willing to accept two magnificent boys and love them like her own, was a dream come true. She has been far more than I ever imagined.

After trying my hand in different areas, God led me back to the mortgage loan industry.

I marketed loans during my first six months after high school, but quit because I hated the hard sell way of doing things. I

**It took several more years and  
several more failed business  
ventures before things started to  
turn around for us.**

wasn't anxious to get back into a field that I perceived as lucrative and high pressure, but my brother and I finally did.

We were given the opportunity to work with a company that treated people differently and showed us the impact you can have on a person's life by helping them make the right decisions about their mortgage.

We worked and learned, and we were eventually able to open up our own company. After mediocre success and a massive loss in income due to a market anomaly that put many mortgage companies out of business, and uncertain of the future, we prayed for direction.

As I questioned God about His purpose for my return to this field, He spoke to me.

"I want you to show people the love of Jesus in this business," He said in a soft voice. "People are the most important thing on earth to Me."

That marked a wholesale change in the way we did business. We looked for ways to express this mission with everyone we encountered. We changed our fee structure and developed programs to serve many types of customers:

- We developed a credit education and restoration company because our industry encounters more turndowns than approvals. We want to help those who can not qualify for a mortgage at the present time but will be able to in the future.

- The Lord gave us the idea for a program to educate and protect first-time homebuyers so they wouldn't be susceptible to the pitfalls that often accompany home ownership.

- Instead of looking at people we came

in contact with as transactions, we shifted our focus to building lifelong relationships.

- We also established a "Nehemiah fund," distributing one percent of our total sales to charities and people in need.

Those are just a few of the ways my brother and I work to represent Christ in the mortgage industry. We have not always hit the mark, but with God's help we strive to get better with each day that passes.

I am most grateful to God for rescuing me from sin and failure and for giving me a life that has both vision and purpose.

One wonderful truth I've learned is this: To God, people are the most important thing on earth.



*Gerald Gayton II and his brother, Jesse, are the co-owners of NC Loans Mortgage Company. Gerald is active in the Raleigh chapter of the Fellowship of Companies for Christ International. He and his wife, Cathtina, have three sons. They attend the Upper Room Church of God in Christ, where Gerald serves as an elder.*

# Reflections

"Hear, my son,  
and receive my  
sayings,  
And the years of  
your life will be  
many.

I have taught you in  
the way of wisdom;  
I have led you in right  
paths.

When you walk, your  
steps will not be hindered,  
And when you run, you  
will not stumble.

Take firm hold of  
instruction, do not let go;  
Keep her, for she is your  
life."

Proverbs 4:10-13

# 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)*

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Street .....

City / Postal Code .....

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**EDITORIAL COMMITTEE**

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

**Publications Editor**

**Ken Walker**, contributing writer

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**info@bmfusa.com**  
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#### **Business Men's Fellowship, U.S.A.**

3024 Buell Street, Suite A  
Oakland, California 94619  
Tel. 800-BMF-8981  
Fax 800-BMF-9136  
email: [info@bmfusa.com](mailto:info@bmfusa.com)  
[www.bmfusa.com](http://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](mailto:bmf_can@telusplanet.net)  
[www.bmfcanada.com](http://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: [nsc@bmf-uk.com](mailto:nsc@bmf-uk.com)  
[www.bmf-uk.com](http://www.bmf-uk.com)



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