Does Your Cash Flow (Cash Cow) Need A Healing?
By Richard Shakarian

Right after World War II, my granddad, Isaac, discovered a serious disease rampant throughout his 3,000 milk cows. The health authorities said the entire herd (all the cows) would be destroyed if they found even one cow with the disease on their next test in two weeks.

After talking and praying with their Christian business friends, they came to the decision that someone should pray for the cows.

A few days later, a little group stood in the center of the first corral. The 30 cows in that corral, filled with natural curiosity, gathered closely around. As the men lifted their hands to pray, the cows lifted their heads and opened wide their beautiful brown eyes, and the prayers of healing were prayed with great anointing. This prayer was then repeated in every corral, over all the cows.

When the health inspectors tested again—everyone of the cows was completely clean; not a single one was infected.

What a wonderful help to have Christian business friends. The friendships made in our meetings, especially in our Christian business lunch chapters, bring encouragement, a gift of helps, and someone to be a friend and stand with you. The FGBMFI is introducing to the world a Holy Spirit anointed business community that will far surpass anything the world has ever seen, with the ability to do business for God and business among men like in no other time in history.

This generation of Spirit-led business people will reach the world for Jesus Christ. Through this generation we will see more souls saved, more deliverances and healings, and more nations affected for Christ than ever before.

Let us be your business friend.
Banking has always been a deep passion of mine. My focus was on one thing, and that was financial prosperity. As a young man, the vision to be a successful small town banker was so intense that I could actually close my eyes and see it. I am convinced that vision is very important. It is the key factor to achieving greatness; and it sometimes amazes me how God honors principles like this even when they are used for our own objectives. When I finished university I immediately set out to accomplish my goals.
By the time I was 25 years old, I was the president and major stockholder of my own bank. Soon I was mayor of our town, a position I held for nine years. Twice I was appointed by governors of Texas to sit on advisory commissions. By the standards of man, I had it made — I had money, influence, and position, and yet with every gain the satisfaction was very temporal.

In our society the devil feeds us the lie that the things of this world will bring happiness, when it simply is not so. I have been there and tried it; wealth does not satisfy a man’s inner needs. I remember looking back on my accomplishments and thinking, “Wow, look what I have done!” In the Bible, in Proverbs 16, verse 5, it says that everyone who has pride in his heart is an abomination to the Lord God. Although I did not know this verse at that time, that was what I was.

On one occasion I needed to go to Amarillo, Texas. My father, who was a private pilot just as I was, asked me not to fly. He had seen a weather report indicating that there were thunder storms all over Texas. I was so puffed up with all my accomplishments that I thought I could handle anything. It didn’t take long before I found myself flying blind, with lightning flashing and hail pounding the airplane. The hail was literally so deafening that I could not hear the radios.

With the aircraft out of control, I sensed my life rapidly coming to an end. The only thing left to do was to pray. I can assure you that prayer was a very unfamiliar activity for me in those days. I’d been raised in the church and knew the right words, but that was as far as it went. Though I knew about God, I didn’t know Him
Richard Crowe and wife, Pam, in lobby of one of three banks

in any personal or meaningful way. I remember that prayer well, “God! If You are really up there and will get me through this alive, I promise to be a better Christian.”

Just after that I broke out of the bottom of the thunder cloud and, only a few hundred feet off the ground, I was able to pull up the nose and regain control. Without realizing it, I had just added to the debt I owed to God, which I could not possibly repay. Whether we realize it or not, without Jesus, we are living under the law and the curse of the law.

A few days later I returned home to Buckholts, Texas. Full of pride, I forgot about the near disaster and made no attempt to reconcile myself with God. On the night of June 10th, 1973, there was a knock on our door. The man standing there was clearly in an emergency situation. It would have been easy to assist him, but instead I sent him away. In the 25th chapter of Matthew, Jesus said, “I was hungry and you gave me something to eat. I was thirsty and you gave something to drink. I was a stranger and you invited me in...” He goes on to explain that when we do this for the least important person we could meet, we are actually doing it for Him. The Lord knocked on my door and I did not invite Him in. Though I may have looked good on the outside, and even gone to church every now and then, in reality I was living life for me. One hour later our newborn son died. The Bible says that Satan comes to “steal, rob, and destroy!” When my wife and I found the body of our son, for the first time in my life my heart began to break. Suddenly I realized that perhaps I was not in control after all.
We began to seek answers to the afterlife. This search led us mostly into all the wrong places – parapsychology, transcendental meditation, etc. Though we had both grown up in church, we hadn’t seen any power there. Our search went on for several years until one day we found ourselves at a Christian conference. We didn’t want to be there, but we had gone to appease my parents who’d invited us.

It was amazing! We met people there who actually read the Bible, and it was obvious that they enjoyed a life that we did not have. During the conference there was a teaching from 1 John chapter 2, which says “…don’t love the world or the things in it… if any man loves the world, the love of the Father is not in him… for all that is in the world… and the pride of life, is not of the Father… the world will pass away, but he that does the will of the Father will live forever.”

When they read the part about pride, I just about fell off my chair. At that moment God revealed the true state of my heart, and the desperate situation I was in spiritually. I found myself beginning to repent. As I did that, I realized for the first time that, although I knew who Jesus was, I did not know Him personally. I hadn’t even been aware that you could know Him.

On Friday morning, August 5th, 1977, sitting with my wife in the garden of the conference facility, I prayed a stumbling prayer and invited Jesus Christ to be my Savior. At that moment I was “born again”; I knew that something had changed in me. I began to see through different eyes and hear out of different ears. Back in our room eighteen hours later, I had a strange experience.

Up until

Richard and Pam in front of one of his banks
that point, it would not have crossed my mind to pray about anything. Now as I was laid awake, unable to sleep, I found myself praying about almost everything that came to mind. That was a first-time experience for me.

Then Jesus appeared at the foot of our bed and I heard the audible words, “I am the Way.” He then baptized me with His Holy Spirit. At that time I had never heard that term before and had no idea what was taking place. However, one thing is for sure, from that night to this, my life has been full of joy. There isn’t anything more exciting than having God’s will fulfilled in your life.

We were sure that when we returned home God would ask us to sell the bank, give up everything, and become missionaries to Africa. Though it was not easy for us, we knew that God wanted control of the bank, so, with considerable fear and trepidation, my wife and I prayed and gave it to the Lord. Since then we have been amazed by how much better a banker He is than I ever was. Eventually I came to realize that God will bless everything we give to Him.

When people have problems they often go to their doctor, lawyer, or banker. Well, Buckholts is so small that we don’t have any doctors or lawyers, so they come to us. They often think that the answer to their problems is money, when so often what they really need is Jesus. Many times we pray with them and see miracles happen. We have seen people’s lives dramatically changed.
Our motto is: "We are the Full Service Bank", because we seek to meet the need where it counts. A woman came into my office one day. She was blind in one of her eyes. The Lord gave me a Bible verse for her from John 11,

Richard with his airplane, which he uses for missions trips.

"...did I not say, if you believe you will see the glory of God?" When I prayed with the lady, God instantly restored the sight to her blind eye. Then a man, who was deaf in one ear, came to see me. The Lord gave me James 5:16 to share with him, which says, "...confess your sins one to another so you may be healed." I immediately confessed something with which God had been dealing with me and he then confessed something that was very small in my thinking, but was important to him. As he did, God healed his hearing. I learned from this that God is very serious about our being open and righteous.

One morning a woman called me with a prophecy about my being in the public eye and how God would use that. It was very uplifting and encouraging. That was the day a masked man came into our bank with a sawed-off shotgun to make an "unauthorized withdrawal". My first reaction was, "God, can't you even hang onto your own money?"

After the police were done, the TV news cameras began asking for interviews. Inevitably, when they finished with the standard questions, they would ask, "Do you have anything to add?" That was my cue. I had my finger marking Psalms 91, and read, "He who dwells in the shelter of the Most High will rest in the shadow of the Almighty..." It didn't occur to me until afterwards that the news media was the public eye, and this was the fulfillment of the prophesy I'd received that morning.

Within a few months the clues were put together and the bank robber was arrested. We prayed for this man and made it a point to forgive him. I visited him in jail and, though he did not know who I was, I had the privilege of
leading him to Jesus Christ. People ask me, “How could you forgive him? People could have been killed and he stole a lot of money.” I respond, “After a while it became easy, because God has forgiven me and I actually did not lose any money at all.” When they stare at me blankly, I continue, “I have given my business to God and it is therefore His money, not mine.”

I have learned that any businessman who is serious about walking every day with Jesus Christ is going to experience problems – it is part of God forming us into His image – but if you “walk it out” according to God’s principles in the Bible, He is always faithful to carry you through.

We now have three banks and I have found that, as a businessman, God can take me where missionaries are not invited. Mostly through the FGBMFI, I have been to over 45 nations on five continents. Much of this has been to share my testimony with business and government leaders. I have spoken with more than ten presidents and prime ministers around the world. It is an honor to be used by God. All He asks from us is to be available.

Richard in front of one of his banks
Frustrated with my university results, there was not much else I could think about. It seemed like I was wasting my time. Without an almost perfect record, I would not be able to pursue the education and subsequent career towards which I was working. My father wanted to pray about it. I thought, "Dad, this is not the time. Don't you understand? This is serious!"

Nevertheless, when he persisted, telling me about all the answers to prayer he had received, I reasoned that there was nothing to lose, and started to pray for a perfect grade average. I have positive proof that there is a living God because, despite my workload, things changed and I managed to reach the high standard I needed. Even though I was unable to get through all the material, I still did excellently on the exams. It was simply a miracle!

Getting the right job was equally as unusual. Normally you go in for several interviews. In my case, I was given an offer by Proctor & Gamble on my first visit. All that was needed to be done was to sign and return the contract they were sending me. It was up to me.
After my interview at another company, I did not know what to do. Once again, I decided to pray about it. Not having any idea how God would communicate with me, I asked Him to "close the door" to one of the offers. In this way I would know which job God wanted me to take.

When I received an envelope from both companies, I felt I had an answer. Proctor & Gamble sent me the promised contract, while the other company returned all my papers with a nice letter, saying they had someone else. I signed and returned the contract on Friday. By the next Wednesday someone from the second company was on the phone, asking what else they could give to convince me to accept their offer. When I explained my shock at their question, since all my papers had been returned, they said, with some surprise, that I should have received a job offer from them. It turned out that someone had mixed up the papers. For me, it was a closed door, and I have never regretted my decision. I received excellent training with Proctor & Gamble, who I served for 5 ½ years.

*Ralf with his wife together in Germany*
Through that experience I learned to pray every time opportunity knocked. Later they offered me a chance to become General Manager of one division for Germany. This was a gigantic business opportunity. The only catch was that I would have to be at their headquarters in the USA, and my wife did not want to leave Germany. In spite of her encouragement to go, I knew my place was at home. My wife continued to insist that I not turn down the offer. Once again we prayed about it. At the interviews I was aware that the Americans would be concerned about my family and they would not be happy about my wife not coming.

To my surprise, they asked me about my wife. They said that another man had had to quit and return home to Germany because his wife had not adjusted to life so far from home. They explained that we might consider not uprooting the family. Immediately I knew this was an answer to our prayers and confirmation that I should accept the position.

At the time we had been married for fourteen years. There were so many things that I had come to take for granted - little things, like breakfast and laundry. During that year I developed a deeper love for my wife than ever before. She, too, had to deal with problems which I normally handled. This forced her to rely totally on God. With His help
she was able to literally save the life of one of our children, who was unable to breathe due to an allergy. She, too, gained a new love for me during our time apart.

During that year in the States, with time on my hands, I was able to be involved with many Christian activities, and God changed many things in me. In Germany, my father was very involved with the Full Gospel Business Men's Fellowship International. Now I had time to visit many FCBMFI chapters. I wanted to be involved with as many chapters as possible. I learned how to run a chapter in the right spirit, and how to be a Spirit-led leader.

My father had been involved with the first chapter of the FGBMFI in Germany. I still remember my first meeting. I had never met anyone like those people. The next month my father invited me again, and I could not refuse him. That time when the speaker finished he invited people to dedicate their lives to the Lord God. Without really knowing why, I had stood up and responded. As I left that meeting something changed deep inside of me. I knew it was a reality.

There are so many more areas in which God has touched our lives. He has been there for us also when we had physical needs. For example, our youngest child, Jorg, was born with the umbilical cord around his neck. God intervened and he was born without a problem. Sometimes I think about the miracle of health. He has protected our family many times.

When my wife discovered a lump in her breast, we prayed about it. That Sunday in church a woman told about a vision she'd had. She saw a lady with a breast tumor being healed by God. Nobody knew about our problem, but we knew this was for us. My wife claimed her healing in Jesus' name. When the doctors examined her, the lump had vanished and there was no sign of cancer.

I have never been sorry I put my trust in Jesus Christ. God never lets us down. Even at times when there was reason to be afraid in business, I knew He was there. Sometimes the situation seemed hopeless, but with God, there is always hope. He is faithful!
Tug boats were my living, but it was hard to be away from home all the time, particularly when our first child arrived. Oh, how I longed to be there with my family. I was away more than I was with them. I'd applied for a job as a Deputy Sheriff. With it I would be home and would also be working with people. Musing over my situation, I prayed, "If you are real, help me now!"

God answered that prayer and for the next ten years I worked as a Deputy Sheriff in Vancouver, dealing with the criminal element. I was at home, but only earning half of what I had received on the tug boats. On the other hand, my growing family had doubled my expenses. Each month I sank lower into a financial mire. To solve this problem I started an evening sales job. Now we were doing better financially, but, once again, I was never home.

While out of town to train another man for this new sales business, the man suggested I save on the hotel expense by staying at his home. His family was so full of joy, helping out and spending time with each other. It was impressive. Coming down from my room, I found my friends around the table studying the
Bible. The father was sharing with his children and I thought, “There is something right about this; I should be doing the same thing.” Over the next three days, we went through a kind of routine - they would pray over the meal and I just sat there.

They were not pushy, but in their casual conversation they continually spoke about Jesus. Then the last night before we went to bed, they asked if we could say a prayer together. Even the children prayed. Then Chuck prayed, “Lord God, reveal Yourself to Dan.” That seemed a nice gesture. “Maybe I should find out what this is all about,” I thought. Each family member joined in. Somehow I began to realize that real sin is simply not honoring God for who He is.

Finally, when the last member of the family had finished praying, I was not about to give someone a chance to start again, so I said, “That was great! Well, it’s time for bed.” However, they were not about to give up that fast, and they asked me to pray.

After a quick complaint, I simply said, “God, if this is real, and if Jesus is real, then I’ll give my life to You right now. All I ask is that You make Yourself real to me.” With that statement an incredible peace flooded over me. When I opened my eyes, the people sitting around the table didn’t seem the same. I wanted to grab each one and give them a big hug. I couldn’t understand it since I was not

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Dan Bilinski in his Abbotsford office
the huggy type. I went upstairs and cried all night. I hadn’t cried for years!

Returning home, I started reading my Bible and, not knowing any better, I believed just what it said. I started with prayers for our pets, that God would heal them. There was a positive reaction, which I thought was pretty neat. When I told other people about it they seemed to think I was a lunatic. I was only a “baby” Christian, and I didn’t know any better.

Then I happened to bump into an acquaintance in the mall and told her what had happened to me. She asked, “Have you received the Baptism of the Holy Spirit?” Since I didn’t even know what that was, she explained it to me, and then prayed for me right there where we were. Nothing special happened and we went our separate ways. At home, in the quietness of my bedroom, I said, “Lord God, I see it in the Bible, and I want all that You have for me.” BOOM, there it was – a baptism of “power”. For the next few years I saw miracle after miracle. I would pray for people and they would get healed of anorexia, dyslexia, cancer, rheumatism, you name it... It was incredible!

Then arthritis began in my left foot and the doctors said it would eventually totally cripple
me. My foot twisted and I walked on the side of my foot. I prayed about it. There I was praying for others; they would get healed while I, myself, was left to hobble out. This went on for the next two years. I commanded the healing, demanded it, and pleaded the blood of Jesus. I did religious things... “What is the problem?” I prayed. God revealed my bitterness. I resented some people who had not treated me with kindness. When I recognized this, I asked God to forgive me and I was healed straight away.

In September of 1995, I was diagnosed with cancer. I had a malignant tumor in the groin area. At first they thought it was a calcium deposit, but when they did exploratory surgery, they discovered it was a malignant tumor. That set off all the alarm bells. I went in for catscans and they found another tumor behind my heart. Praying about it, I refused to let them operate. The Lord God had kept me safe this far and I believed He was saying, “I will bring you through.” Over the next months I continued praying until I woke up one night with the idea, “What is faith?” In the Bible Shadrach, Meshach, and Abednego, were told to bow before the image, which King Nebuchadnezzar had set up, or be thrown into the furnace. They believed God could deliver them no matter what, and He did.

I had terrible pain for the next month. I lost weight very rapidly and ended up at MSA hospital in Abbotsford. They identified five tumors behind the heart and more wrapped around the spinal column. They said I had cancer of my lymph system, which could not be operated on. It was too far gone. In short, there was no hope.

Many Christians came and prayed for me. Confused, I could hear conflicting thoughts. There was the doctor who had said, “You are going to die.” Then there were my children saying, “Daddy, please don’t die. Don’t go.” Enough was enough! I decided I was not going to listen to the voice of confusion. I determined, “I shall not die!” With that I told the nurse to stop the Demerol shots. She was not very happy, but I insisted. Two hours later she came back and I had to insist again; I didn’t look healed.

Then, just after midnight, an electric jolt hit me and I woke up to the most wonderful peace. I literally had to touch something to assure myself I was still alive. I began to praise God and then drifted.
off to sleep again. Each time I woke up the same thing happened. This was repeated three times. I knew without a doubt God was doing something special for me.

The next morning I told the nurse that God had healed me and that I was going home. When the doctor came in, the nurse told him what had taken place. I did not know what to say to the doctor; I had tried to talk to him before. As I prayed about it, the Lord said, "Don't tell him anything." He came in with all his charts. "Chemotherapy," he explained. "That's our only hope." I just asked, "Doc, can I go home for the weekend?" I planned to highlight some things in my Bible about healing.

When I returned on Monday, he just didn't want to hear it. Finally he insisted, "Well, would you at least go back to the cancer clinic for another checkup?" I agreed. When I did, I could tell the doctor had been warned. He did his poking and prodding. When he couldn't get a yelp out of me, I could see he looked puzzled. He gave me an appointment three months later to "monitor my progress". I guess he wanted to see if I could make it that long.

I forgot to go. Finally, 2 1/2 years later (I had been told I wouldn't live three months), I went in and they checked everything. In the end I left with medical proof that I had been healed. I have the medical papers showing the numerous tumors which were in my body. These should have killed me, but instead God took them away and made me whole. Jesus still heals today. God loves us more than we know.
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Displaying bundles of Voice Magazines in strategic places, such as reception areas of doctors, dentists, lawyers, insurance agencies, other businesses, and restaurants is one of the best ways to get the gospel story out to where the people are.

A man showed up at a Atlanta chapter meeting and was asked him to introduce himself. He began, "I was in prison for murder, and things were not going well for me. They put me in the 'hole'. After some time I was bored and asked for something to read. Someone finally passed me a VOICE magazine. I read those stories again and again."

He then opened his Bible and pulled out that ragged VOICE magazine. "Here it is." He continued, "It was through those testimonies that God changed my life."

Everyone should consider becoming a "Voice bundler." What a way to spread the love of Jesus!
As I stood in the courtroom in Long Beach, California, that evening in 1969, I knew I would need a miracle to get out of the huge mess I was in. "Fat chance of that happening," I thought, "God can't even spell my name."

"Mr. Murphy," the judge said, "I see you're no stranger to trouble in our fair city. We should probably name one of our city jail cells after you. Our records show you've been our guest several times before."

I was in serious trouble again. My game plan was to give such a powerful response that it would show him I was no dummy. After all, I had been a speech major in college and had earned many blue ribbons at Collegiate Speech Tournaments as the "Best of the Best" in the category of persuasion.

The judge went on, "Mr. Murphy, you are charged with failure to appear before this court. For your sake, I'm glad you've decided to show up now. You are charged with drunk and disorderly conduct. Your record indicates you've done this before. I must ask you, sir, how do you plead - guilty or not guilty?"

Instantly my mind flashed back to the tiny courtroom in Gifu, Japan, 3rd Marine Division Headquarters. Because of drunk and disorderly conduct, the base Provost Marshall had said the exact same words.
Thank God, in that situation my only punishment had been to be restricted to the base for two weeks.

"Now, if I'm going to get out of this mess, I had better start praying." I reasoned, "But, it had been a long time since I had talked to God."

"Your Honor," I began, "I'm guilty with an explanation - and if it please the court..." The judge's voice raised quite emphatically, "It doesn't please the court sir, and you will pay a fine of $30, or spend 3 days in jail."

A $30 fine was not a lot of money, and a phone call was only a dime, but I had neither because that same day I had gone to the local DMV to renew my driver's license. That had taken every cent I had, and I was broke!

I looked at the judge and said, "Your Honor, I have no money with me, but I will pay the court first thing in the morning." "You're not leaving this courtroom until you've paid up," the judge said. "Bailiff, escort the prisoner to the jury box and seat him with the other prisoners there."

Now it was time to pray. I knew 3 days in jail would finish my career with the worldwide oil company I worked for, since I was part of their marketing team. As I sat there with the others being held, I bowed my head and told
the Lord that I really needed help and that if He would get me out of this situation, I would quit drinking and go back to church. I was trying to make a deal with God and was sure He would go for it. Little did I know, you don't make deals with God; just pray in faith and He will deliver! God is not a deal maker!

I opened my eyes. Sitting next to me was (what I thought at that time) the biggest, ugliest, most odiferous man I had ever seen. He began telling me how, when we got to jail, he would change my face forever, and I would be sorry I had ever met him. There and then I named him GORILLA, but not to his face, of course. At that moment a miracle was starting to take place.

The judge suddenly made an announce-
tapped the police officer on the shoulder. He spun around and promptly told me to stop talking and to be quiet! For the second time, the Holy Spirit said, “Tap the policeman on the shoulder and ask again for a dime to make your phone call to your wife.” All of this was so strange to me, but I could not disobey this incredibly voice. I tapped the officer on the shoulder... again he spun around and told me to shut up once again. The ugly man (Gorilla) laughed.

For the third time as the Holy Spirit directed, (adding, “This time he will give you a dime.”), I tapped the policeman on the shoulder. The officer spun around at that same moment, jamming his hand into his pocket. He handed me a dime and said, “Okay, okay, here’s your dime. I will have to escort you to the phone booth in the hall.”

About 25 minutes elapsed, but I knew God was doing something. Suddenly, my wife, Billee Jean, came through the courtroom doors. She was able to drive the nine miles to the Long Beach courtroom in record time to continue the miracle in progress.

We were broke, since I drank up all our money, but our kind neighbors (a part of the miracle) had loaned Billee Jean the money. She walked briskly to the cashier, and paid her. It seemed as if the Lord had not only delayed the judge, but had also blinded the eyes of the officials in the courtroom. No one said a word contrary to my release.

The cashier accepted the $30.00 from Billee Jean and I was released. I ran out of that courtroom, never to appear in court again. God had delivered me from booze and performed an incredible miracle!

I had heard of Demos Shakarian and the FGBMFI Saturday morning breakfast meetings and decided to attend one at the Holiday Inn on Wilshire Blvd. in Los Angeles.

Demos was at the microphone interviewing Demos said, “Come up here and tell us your story.”
men for his FGBMFI Radio Broadcast. He pointed to me at the rear of the room and insisted I come up to be interviewed.

Reluctantly, I went up and his BIG questions to me were, "What denomination are you?" I said, "Baptist." He then said, "What business are you in?" I replied, "I'm with the marketing and sales department in one of the divisions of General Motors Corp." He then asked, "I see you have a university ring on your finger. What university did you graduate from?" I answered and that was when the really BIG question came, "Are you baptized with the Holy Ghost?" My reply was, "No." He said, "Would you like to be?" I wanted to say no, but instead found myself saying, YES. About that time a dozen pairs of hands hit my back and I began to speak in an incredible, beautiful, heavenly language.

The humorous thing about this is that I had told God I would never speak in tongues in public yet here I was speaking in tongues over the radio. Yes, God does have a sense of humor!

Since those wonderful days in 1969, I have given my testimony hundreds of times in FGBMFI meetings around our great country and in foreign lands. Many, many people have been set free from alcohol and drugs. Certainly all the glory goes to God!

Little did I know that in 1989, 20 years later, Demos Shakarian would be a guest on my TV show, "The Victorious People". I was the co-producer and host. The show was broadcast weekly on a Southern California Cable System.

A few days after the broadcast, I was to have lunch with Demos Shakarian in Downey, California. During the course of our conversation about the show, Demos paid me a great compliment, "Ron, you're one of the finest talk show hosts whose ever interviewed me." I was pleased to say the least, but asked Demos why he thought so. He said, "Because you let me talk and tell my story." I have savored that comment ever since.

I thank God for my deliverance and have seen men and women set free all over this world. The FGBMFI has allowed me to testify to thousands of people with much success. This great organization was meant for this day.
TRUST

How often did you try to understand the subject of trusts? What are they? How do they work? Here's an acronym to help you sort things out: T.R.U.S.T.

The T stands for Trustor, the person who creates the trust. This is where it all begins. A generous, thoughtful, charitably-minded individual or couple decides to use a trust to benefit themselves and others. People who include Full Gospel Business Men’s Fellowship International in a trust do so because they believe in our mission and want to provide future support for the continuation of our good work.

The R stands for Recipients, the beneficiaries of the generosity. For each trust, there are generally two groups of recipients: income recipient(s) and remainder recipient(s). The charity can be designated to receive either income or the remainder, depending on the nature of the trust. When a trust benefits a charitable organization like FGBMFI, there are tax benefits for the trustor.

The U stands for Understandings, the written documents that establish the trust. This collection of instructions and requirements, abides by (and incorporates) a set of federal and state laws. Because it's important that the understandings are prepared properly, we always encourage trustors to seek independent counsel when establishing a trust. It's a good idea for trustors to meet with their attorneys and accountants to discuss the trust and its relationship to their overall financial picture.

The S stands for Substance, the assets placed into the trust. Notice we didn’t say “money.” That’s because trustors can use various assets to fund a trust, including raw land, insurance, a house, and stocks and bonds. It's a good idea to use assets that have increased in value since you first acquired them, because you can avoid capital gains taxes. Another wise option is to use assets that have value, but produce little or no income for you. Through the trust, these assets can be sold and turned into assets that produce higher income.

The final letter, T, stands for Trustee, the person or organization that oversees the trust. The trustee is legally responsible for making sure that the understandings in the trust document are prudently honored under the umbrella of all applicable state and federal laws. When choosing a trustee, select a person or organization you can trust to fulfill your wishes far into the future.

To learn more about various charitable trusts and how they can benefit you and the Full Gospel Business Men’s Fellowship International, call or write to our Director of Planned Giving:

Ron Weinbender, at the following number: (949) 260-0700.

For more information, call (949) 260-0700 or write:
20 Corporate Park, 3rd Floor Irvine, CA 92606
Prayer: Terry Peters, TX (210) 927-2095
Airlifts: Bob Bignold, WA (425) 226-3522
Chapters: Jim Priddy, MD (301) 863-5842
Chapter Training: Roy Brian, TX (972) 418-2066
Christian Business Network: Headquarters (949) 260-0700
Godmobile: Paul Jenkins, OR (541) 994-9328
Holy Spirit Power Team:
  Bruno Caamano, CA (310) 446-6170
  Bob Nations, MO (573) 334-2632
  Dave MacBurnie, IL (708) 239-5464
  Gene Arnold, PA (717) 731-1478
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Member's Benefits: Gil Markarian, TX (713) 686-7746
  Mike Neal, IN (219) 234-4900
Prison Ministries: Andrew Kaminski, CO (303) 343-8907
Voice Ministries: Jimmy Rogers, GA (770) 621-3044
Youth Chapters: Enrique Morales, HN (949) 260-0700
INTERNATIONAL PRESIDENT’S
FIRE RALLY-ALL EUROPE
February 4-6, 2000
Freising, Munich, Germany
Marriott Hotel Tel: 49-8192-7334
Fax: 49-8192-8773

NORTHERN ALBERTA
MEN’S ADVANCE
February 4-6, 2000
High Prairie, Alberta, Canada
Contact: Rene Gogon
Warren Wilson Tel: (780) 925-2266
(780) 751-2450

9th MEN’S ADVANCE SOUTH
WEST REGION - ENGLAND
February 4-6, 2000
Sidmouth, South Devon
Contact: Keith Sholl
+44-1726-822911
fax +44-1726-823101
e-mail JKSHOLL@aol.com or Philip
Caroline +44-1872-277744

RED DEER, MEN’S ADVANCE
February 11-13, 2000
Red Deer, Alberta, Canada
Contact: Gunter Mook
Tel: 403-346-9759
Fax: 403-346-9759
Email: gwoodwork@cnnet.com

NETHERLANDS
NATIONAL CONVENTION
March 1, 2000
Imperial Hotel
Contact: Hugo Hahn
Tel: 31 40 2300161
Fax: 31 40 2300163
Email: nat.sec@fgbmi.nl

LADIES OF THE FELLOWSHIP
FLORIDA ADVANCE
March 3-5, 2000
Orlando, FL, USA
Contact: Ann Marie Clawson
(407) 677-7974

SWEDISH NATIONAL CONV.
March 24-25, 2000
Alingsås, Sweden
Contact: Alf Liljehall
Tel: +46 70 66 55 777
Fax: +46 370 22938 - Email: alf.liljehall@elbeab.se

OHIO MEN’S ADVANCE
March 24-25, 2000
Sidmouth, South Devon
Contact: Tel: (937) 438-5076
Fax: (937) 438-5080

UNITED KINGDOM - FIRE TEAMS
April 4-8, 2000
Contact: U.K. Office
Tel: 44-1565-632-667
Fax: 44-1565-755-639

14th MIDLAND MEN’S ADVANCE
April 7-9, 2000
Malvern Country: UK
Contact: Vince Smith
Tel: 01905 25180
Email: jp36@dial.pipex.com

OLYMPIC PENINSULA
MEN’S ADVANCE
Fort Flagler State Park
Contact: Mike Krier
Tel: (360) 895-0137
Email: mtrier@juno.com

CENTRAL CALIFORNIA
MEN’S CAMP
May 5-7, 2000
Porterville, Calif.
Contact: Quentin Unruh
Tel: (559) 227-3087
Fax: (559) 224-9965
Alan Clausen
Tel: (559) 784-3988
Fax (559) 781-6192

HONDURAS - FIRE TEAMS
May 1-7, 2000
Contact: Honduras Nat. Office
Tel: 504-232-7875
Fax: 504-239-1897

37th PACIFIC NW
REGIONAL CONVENTION
May 11-13, 2000
Holiday Inn at Portland Airport Portland, OR
Contact: Peter Reding
(503)292-2161

NORTHERN NEW YORK
REGIONAL CONVENTION
May 19-20, 2000
Ramada Inn, 6300 Arsenal St., Watertown, NY
Contact: John Barone
Tel: (315) 782-7145
(315) 788-7019

NORTH EAST REGION
MEN’S WEEKEND
July 14-16, 2000
Contact: David Fotherby
Tel: 44-1482-449059
Fax: 44-1482-345161
Email: valfatherby@hotmail.com

For more events see internet: http://www.fgbnet.com/events/
6 Steps To Salvation

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

**Acknowledge**

"For all have sinned and come short of the glory of God." (Romans 3:23)  
"God, be merciful to me a sinner." (Luke 18:13)

**Repent**

"Except you repent, you shall all likewise perish." (Luke 13:3)  
"Repent, therefore, and be converted, that your sins may be blotted out." (Acts 3:19)

**Confess**

"If we confess our sins, He is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness." (1 John 1:9) "If you confess with your mouth the Lord Jesus, and believe in your heart that God has raised Him from the dead, you shall be saved." (Romans 10:9)

**Forsake**

"Let the wicked forsake his way, and the unrighteous man his thoughts; and let him return unto the Lord...for He will abundantly pardon." (Isaiah 55:7)

**Believe**

"For God so loved the world that He gave His only begotten Son, that whosoever believes in Him should not perish, but have everlasting life." (John 3:16)  
"He that believes and is baptized shall be saved; but he that believes not shall be damned." (Mark 16:16)

**Receive**

"He came unto His own, and His own received Him not. But as many as received Him, to them gave He power to become the sons of God, even to those that believe on His name." (John 1:11, 12)

**Why not make your eternal decision now?**

"Lord Jesus, I believe You died for my sins and I ask for Your forgiveness. I receive You now as my personal Savior and invite You to manage my life from this day forward. Amen."

Write us to tell of your decision. We'll send you a booklet, "Now That You've Received Christ."

Yes! I have made my eternal decision. I have read the Six Steps to Salvation and have asked Jesus to be my personal Savior.

Please send me the booklet "Now That You've Received Christ."

Signature  ____________________________________________  
Name  _______________________________________________  
Address  _____________________________________________  
City, State, Zip  _________________________________________  
Clip and mail to: FGBMFI, P.O. Box 19714, Irvine, CA 92623; ph. (949) 260-0700
Salvador, Dionisio Machucce; Equatorial Guinea, Elias Edjo; Fiji, Apaitia Seru; Finland, Jukka Koski; France, Bruno Berthon; Gabon, Victor Jocande; Germany, Ulrich Von Schnurbein; Ghana, Joseph Kwaw; Gibraltar, Charles Harrison; Great Britain, John Walker; Grenada, Nestor Ogilvie; Guatemala, Roberto Velásquez; Guernsey, Graham Green; Guinea, Francois Fall; Guyana, Compton Young; Haiti, Michelet Montina; Honduras, Dr. Carlos R. Pinel; Hungary, Miklos Molnar; Indonesia, H.B.L. Mantri; Ireland, Jack O'Donoghue; Jamaica, Earl A. Richards; Japan, Ken Tsukamoto; Kenya, Michael Mbugua; Latvia, Harijs Tomashevskis; Luxembourg, Frank Everett; Malawi, T.L. Zimba; Malaysia, Dr. Peter Tong; Mali, Luis Auguste Traore; Malta, Joe Aquilina; Martinique/Guadeloupe, Henri Maizeroi Eunene; Mexico, Guadalope Lazano; Moldova, Vladimir Danelia; Montserrat, Richard Lee; Myanmar, Chin Meng; Netherlands, Ib Van Der Zee; New Zealand, Wally Harrington; Nicaragua, Humberto Arguello; Nigeria, Bunmi Adedeji; Norway, Kaare Nordlie; Panama, Luis Carlos Cho; Papua New Guinea, John Toguata; Paraguay, Alfredo Ramos; Peru, Pedro Condror; Philippines, Humberto Lotillo; Puerto Rico, Julio Torres, Sr.; Romania, Gheorghe Margoian; Rwanda, Nkusi Sebulisho Josias; Saudi Arabia, Ebenezer Gnanash; Senegal, Andre Amouzou; Sierra Leone, E. Penn Timity; Singapore, Tan Buang Kher; Spain, Luis Gil; Solomon Island, Andrew Korinihona; Sri Lanka, Sunin Wijesinghe; St. Croix, Olaf Hanneman; St. Kitts/Nevis, Anoldo Bailley; St. Lucia, Joseph Mathurin; St. Maarten, Charles Davis; St. Thomas, Eston David; St. Vincent/Grenadines, Jeffery Williams; Swaziland, Ray Duggan; Sweden, Alf Liljehall; Switzerland, Urs Kasemhann; Taiwan, Tony Tseng; Tanzania, John Njau; Thailand, Komo Antakon; The Gambia, Ernest Essuman; Togo, Gratien de Souza; Trinidad/Tobago, Kelvin Frank; Uganda, Daniel Nkata; Uruguay, Gabriel Effa; USA, Richard Shakharian; Venezuela, Federico Jerez; Zambia, David Chitundu; Zimbabwe, Emmanuel Chabwedzedzai.

For information contact FGBMFI International: Albania, Bangladesh, Botswana, Cambodia, Canary Islands, China, Croatia, Estonia, Faroe Islands, Greece, Hong Kong, Iceland, India, Israel, Italy, Jordan, Liberia, Madagascar, Mongolia, Namibia, Nepal, Pakistan, Poland, Portugal, Russia, Sao Tome & Principe, Serbia, Slovakia, Slovenia, South Africa, Vietnam, Ukraine.


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Hear great testimonies from ordinary people who believe in an extraordinary God! It's a wonderful time to fellowship and network with other people, and a place to use and develop your gifts and talents. Our FGBMFI chapters are designed to help you become successful in every area of your life.

You will be enriched spiritually to become the champion God desires you to be. This is the time to participate in one of our many chapters that are meeting around the world. **You will be blessed.**

A Great place to be

Voice

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