



Studies for families in Belonging, Becoming, and going Beyond

Volume 18 Number 43

October 30, 2016

GREATER THAN

"GREATER THAN OUR SIN" MATTHEW 9:1-8

This Week's Core Competency

Trinity – I believe the God of the Bible is the only true God–Father, Son, and Holy Spirit. 2 Corinthians 13:14, May the grace of the Lord Jesus Christ, and the love of God, and the fellowship of the Holy Spirit be with you all.

How is it that Jesus can forgive sins? Stated differently, what is it about Jesus that makes authoritative his declaration, "Take heart son, your sins are forgiven" (Mt 9:2)? From a textual standpoint, the answer is found at the end of today's text: "God who had given such authority" to him. Luke states it a bit differently and at the beginning of his account with the words, "And the power of the Lord was with Jesus to heal the sick" (5:17c). Clearly God the Father bestowed favor upon his Son and anointed him with power to reverse the effects (Ro 8:18ff) brought about by the Fall (Ge 3). This includes the authority to heal the sick (Mt 11:2-6) - something we will all experience upon his return (2Co 4:16-18) and more foundationally, Jesus possesses the authority to graciously pronounce the forgiveness of sins resulting in one's reconciliation with God (2Co 5:17-18) by faith (Eph 2:8-9).

Proponents of Jesus on the day the paralytic was healed concluded Jesus had received this authority from God. But a deeper, more penetrating truth remained somewhat veiled for some time after this

The greatest manifestation of the Son of Man's authority on earth was His ability to forgive sins.

- Zodhiates

event unfolded. The deeper truth about Jesus revealed throughout the rest of the New Testament is this: Jesus *is* God, cloaked in human flesh. (See Php 2:6-8; Col 1:15-20; Heb 1:1-3.) Thus the answer to the question, 'How is it that Jesus can forgive sins?' becomes clear. Jesus can forgive sins because he is fully God.

Jesus is also fully man. Theologians today refer to Christ's dual nature as the *hypostatic union* (i.e. that in his 'being' he possesses, both and equally, a divine and human nature). But this understanding has not always been the case - especially in the early centuries of the church. For instance a man named Nestorius (d. A.D. 450), hence the heresy called *Nestorianism*, claimed that Jesus, the man, was not actually *the* "Son of God." Rather, the "Son of God" (i.e. as spirit) was *in* Jesus. But this created a 'divisible' separation of Christ's human and divine nature - especially relative to Mary's conception via the Holy Spirit. As a result, Jesus was seen more so as 'man' rather than fully man and fully God.

Another man named Eutyches (d. A.D. 456), hence the heresy of *Eutychianism*, stood in staunch dissent of Nestorius' teachings. However, he 'course-corrected' to an opposite error. He asserted that Son of God himself, preincarnate, merged his divine nature with the man, Jesus, into one nature. Opponents saw this as a 'confused' nature that made Jesus seem more 'divine' rather than again, fully man and fully God.

These and other schools of thought forced the church to gather at various times at ecumenical (i.e. universally attended) councils in order to a) adequately identify and refute heretical teachings and b) to properly identify and embrace divine truth as revealed by God throughout Scripture.

cont. pg. 2

The Council of Chalcedon (A.D. 451) gathered principally to discuss and refute the heretical teachings regarding Jesus up to and during this time as well as to accurately identify and preserve God's inspired revelations about his only begotten Son (Jn 3:16; 1Jn 4:9). The Council of Chalcedon galvanized the orthodoxy of Christ's nature for his followers from that day forward. Below is an excerpt from the Chalcedonian Definition relative to the true nature of Jesus Christ. (Note how, in addition to others, the middle citation addresses the two aforementioned heresies above:

We, then, following the holy Fathers, all with one consent, teach people to confess one and the same Son, our Lord Jesus Christ, the same perfect in Godhead and also perfect in manhood; truly God and truly man, of a reasonable [rational] soul and body; consubstantial [of the same nature/essence] with the Father according to the Godhead, and consubstantial with us according to the Manhood; in all things like unto us, without sin...

...one and the same Christ, Son, Lord, only begotten, to be acknowledged in two natures, **inconfusedly**, unchangeably, **indivisibly**, inseparably...

...the property of each nature being preserved, and concurring in one Person and one Subsistence, not parted or divided into two persons, but one and the same Son, and only begotten God, the Word, the Lord Jesus Christ.

day 🌓

ENCOUNTER – read God's word to put yourself in touch with him.

Matthew 9:1-8

Jesus stepped into a boat, crossed over and came to his own town. 2 Some men brought to him a paralytic, lying on a mat. When Jesus saw their faith, he said to the man, "Take heart, son; your sins are forgiven."

- 3 At this, some of the teachers of the law said to themselves, "This fellow is blaspheming!"
- 4 Knowing their thoughts, Jesus said, "Why do you entertain evil thoughts in your hearts? 5 Which is easier: to say, 'Your sins are forgiven,' or to say, 'Get up and walk'? 6 But so that you may know that the Son of Man has authority on earth to forgive sins. . . ." Then he said to the paralytic, "Get up, take your mat and go home." 7 And the man got up and went home. 8 When the crowd saw this, they were filled with awe; and they praised God, who had given such authority to men.

cf., Mark 2:1-12

1 A few days later, when Jesus again entered Capernaum, the people heard that he had come home. 2 They gathered in such large numbersthat there was no room left, not even outside the door, and he preached the word to them. 3 Some men came, bringing to him a paralyzed man, carried by four of them. 4 Since they could not get him to Jesus because of the crowd, they made an opening in the roof above Jesus by digging through it and then lowered the mat the man was lying on. 5 When Jesus saw their faith, he said to the paralyzed man, "Son, your sins are forgiven."

- 6 Now some teachers of the law were sitting there, thinking to themselves, 7 "Why does this fellow talk like that? He's blaspheming! Who can forgive sins but God alone?"
- 8 Immediately Jesus knew in his spirit that this was what they were thinking in their hearts, and he said to them, "Why are you thinking these things? 9 Which is easier: to say to this paralyzed man, 'Your sins are forgiven,' or to say, 'Get up, take your mat and walk'? 10 But I want you to know that the Son of Man has authority on earth to forgive sins." So he said to the man, 11 "I tell you, get up, take your mat and go home." 12 He got up, took his mat and walked out in full view of them all. This amazed everyone and they praised God, saying, "We have never seen anything like this!"

EXAMINE – what the passage says before you decide what it means.

- * Circle the word "saw" indicating action in v. 2.
- * Underline the man's health condition in v. 2.
- * Highlight "your...forgiven" in v. 2.
- * Highlight "This...blaspheming" in v. 3.
- * Box the question "Which is...and walk" in v. 5.
- * Circle "But, so that" indicating *purpose* in v. 6.
- * Underline the title "Son of Man" in v. 6
- * Circle the word "authority" in v. 6.
- * Highlight Jesus' command in v. 6.
- * Circle the responses of the crowd in v. 8



requirement of justice for sin?

EXPLORE – the answer to these questions to better understand what the passage means.

Consult the explanation of the message and the notes to follow if you need help. 1. Identify the extra details given of this story in Mark 2:1-12 compared to Matthew 9:1-8. 2. In what sense do you believe Jesus saw the faith (i.e. - trust) of the paralytic and his friends? 3. From the standpoint of first-century Jewish culture, why might Jesus have proclaimed forgiveness for sin before miraculously healing the paralytic? 4. From a theological standpoint, why might Jesus have proclaimed forgiveness for sin before miraculously healing the paralytic? 5. How did the teachers of the law react to Jesus' words of forgiveness to the paralytic? Were they right or wrong to think this way? Explain. 6. How do you think a first-century follower (no New Testament) would have answered Jesus' "which is easier" question in v. 5? How would you answer it today (with New Testament insight)? 7. Identify Jesus' purpose statement in this story. Who is it primarily directed toward and why? 8. What do you make of Jesus' self-defining term/title "Son of Man?" 9. Jesus appears to cut short his statement to the teachers of the law ("to forgive sins..."). What happens next? 10. What is the response of the paralytic? 11. What is the response of the crowd? What did they conclude? 12.. Discussion: Jesus bypasses the ceremonial steps prescribed for a Jewish priest in the Old Testament by

graciously extending forgiveness to the man - penalty free. How could he do this and not compromise God's

day 3

EXAMINE – an explanation of its message to clarify your understanding of the passage.

Today's passage tells the story of Jesus' healing of the paralytic upon his friends indomitable efforts to bring him before Jesus - followed by Jesus' response to both these men of faith as well as the present faithless. Prior to this event, three events are recorded in Matthew, Mark and Luke (the synoptic Gospels). While in Capernaum ("his own town" -9:1), Jesus heals Peter's mother-in-law and then heals many of the town's "sick and demonpossessed" (Mk 1:32). The next morning Jesus and his disciples travel throughout Galilee where he preached "the good news of the kingdom of God" (Lk 4:43). As he does this, Matthew records, "Large crowds from Galilee, the Decapolis, Jerusalem, Judea and the region across the Jordan followed him" (4:25). While still preaching throughout Galilee, Jesus heals a man with leprosy. Against Jesus' request, the man proceeds to "walk about freely spreading the news" (Mk 1:45). Resultantly, "the news about him spread all the more, so that crowds of people came to hear him and to be healed of their sickness" (Lk 5:15). Shortly thereafter, Jesus returns to Capernaum. It is here that our story begins. Matthew provides the shortest account within the synoptic Gospels. As such, Mark (2:1-12) and to a lesser extent Luke (5:17-26) will be utilized to more fully appreciate the events as they unfold.

Jesus' popularity at this moment could not be higher. Word of the 'remarkable' travels fast - even in first-century Judea. Hearing of his return, throngs of people coalesce upon Jesus' home (Mk 2:2) including not a few dissenting "Pharisees and teachers of the law" (Lk 5:17a). But, "the power of the Lord was present for him to heal the sick" (Lk 5:17b) and another remarkable, miraculous moment was about to take place. Unable to bring the paralytic directly to Jesus through the front door, the friends who escorted him on a mat hatch a hasty strategy to "make an opening" in the roof (Mk 2:4; Lit. to "unroof the roof!"). Their unroofing disrupts the teaching. As the friends lower the paralytic man down into the room, Jesus takes notice of them and the authenticity of their faith (i.e. trust) in Him. All three synoptic accounts record what unexpectedly happens next. Jesus, the master teacher, seizes this moment to provide a powerful object lesson of his divine authority.

"When Jesus saw their faith, he said...'your sins are forgiven'" (9:2b; Mk 2:5; Lk 5:20). Hindsight being 20/20 we understand that when one's faith (i.e 'trust') is placed in the person and work of Jesus (who is fully human and fully divine), their sins are indeed graciously forgiven. However, Jesus' detractors, then and now, resoundingly refute Jesus' identity as the only begotten Son of God (Jn 3:16). Or as Peter later confessed, "You are the Christ [Gk - 'anointed;' 'chosen one;' Heb - Messiah] the Son of the living God" (Mt 16:16). To those standing in silent but steadfast opposition to Jesus, this declaration by him is nothing short of sheer blasphemy against God. Why? Because, as they rightly understand, only God possesses the exclusive prerogative to pronounce such a decree (Ps 103:12; Isa 43:25 w/55:6-7; Jer 31:34b)! Unfortunately, with equal force they grievously misunderstand that Jesus is God, albeit cloaked in human flesh.

Jesus prior works throughout all Judea attest to his divine authority. Yet these religious leaders continue to deny not only this authority but Jesus' divine nature. Thus, He rightly rebukes them - and in front of the entire crowd nonetheless. "Why do you entertain *evil* thoughts in your hearts" (v. 4; italic for emphasis)? Jesus presses the issue further. "Which is easier: to say, 'Your sins are forgiven,' or to say, 'Get up and walk' (v. 5)? Perplexed, his enemies remain silent. After all, both abilities belong to the one true God. As one author notes, "The one who forgives by decree heals by decree; and no one but God can do such things" (Spiros Zodhiates, Exegetical Commentary on Matthew, 99).

In a rare moment in Jesus' involvement with his adversaries, he *explains* the purpose of his challenge. "But so that you may know that the Son of Man has authority on earth to forgive sins" (v. 6a) Notice Jesus' awareness that forgiveness is a prerogative of God in heaven. Yet, Jesus says he has authority on earth to not only manifest physical healing but to declare spiritual healing (i.e. forgiveness) as well. Jesus affirms this divine *authority* in order to point them to his divine *identity*.

Lastly, Jesus deliberately cuts his censure of them short in favor of a command to the paralytic. "Get up, take your mat and go home." As effortlessly as Jesus spoke the command, the man "gets up, takes his mat

and walks out in full view of them all" (Mk 2:12a) heading home "praising God" (Lk 5:25). The crowd is "filled with awe" (v. 8a) and "praising God" as well (Mk 2:12; Lk 5:26) for giving this authority to a

representative of mankind (v. 8b) - the very One who represented us on Calvary's cross (Ac 10:43; Eph 1:7; 1Pe 2:24) to secure forgiveness, of those who believe, forevermore.

The Message of the Passage

Jesus' pronouncement of forgiveness coupled with the miraculous healing of the paralytic affirms Jesus' divine authority and points us to his divine nature.



EMBRACE – how God spoke to you through his word.

Our desire is to not be merely hearers of the word, but doers of the word as James teaches in James 1:22. Reflect on the three "living questions" below to apply what you have learned this week.

•	Journal your answers to the following living questions:	

-How is God making himself known to you?

-How does God want to change you?

-How is God calling you to change your world?

notes STUDY – the commentaries to answer the questions.

- v. 2 paralytic Gk. paralusis. "It seems probably that the disease had in this case resulted from some form of dissipation [i.e. wasteful squandering abilities, resources, etc; See 1Pe 4:3-4], such as not unfrequently produces paralysis. Compare the man at the Pool of Bethesda (Jn 5:14, lit.), 'Thou hast become well; do not sin any more, lest something worse happen to thee.' It would not follow that all peculiar diseases and remarkable misfortunes result from some special sin - an idea prevalent among the Jews, but distinctly corrected by our Lord. (Jn 9:3; Lk 13:2ff). We may not unreasonably think that the poor paralytic was troubled and dispirited, because he felt that his sad disease was the consequence and the merited punishment of his sin; so the words of Jesus, which surprised all the bystanders, would be to him precisely in place and full of comfort. Yet it would suffice to say (Schaff) that 'the man's conscience was aroused through his sickness,' without supposing the disease to have been caused by special sin" (John A. Broadus, Matthew, 195-96).
- v. 2 saw their faith "Did the faith of these men consist only in their belief that Jesus was willing and able to bestow physical healing? Or did it include also the confidence that the Master would relieve the paralytic from the burden of his guilt? Though the latter cannot be definitely proved, does it not seem probable in the light of the fact that before Jesus does anything else he assures him of pardon" (William Hendriksen, Matthew, NTC, 418).
- v. 2 sins are forgiven (Lit. - "Forgiven are your sins") "Jesus could have healed the man first, if that had been His intention. But by telling the man his sins were forgiven and knowing that the scribes would object that He was usurping God's authority, He laid the groundwork for the proof of this authority that followed - the physical healing itself" (Zodhiates, 98). "Jesus [presumes] to forgive sins on the basis of grace - something that a priest in the temple could not do, that even the law could not do (a priest could pronounce the forgiveness of sins on the basis of repentance, restitution and sacrifice - Lev 4; 5; 16; 17:11)" (David E. Garland, Mark, NIVAC, 94-95).
- v. 3 blaspheming "The Greek word signifies to speak injuriously, or insultingly, to defame, slander, etc., as in Ro 3:8; Tit 3:2, etc. The Scribes held Jesus to be blaspheming, because he arrogated to himself a power and right which belonged exclusively to God, viz., that of forgiving sins" (Broadus, 196). "Blasphemy [was] a capital offense (Lv 24:10-16), and it will be on this charge that Jesus is eventually condemned (Mk 14:64)" (R.T. France, The Gospel of Mark, NIGTC, 126). Later it will be revealed that those pronouncing blasphemy here are the ones who are actually guilty of this egregious charge (Mt 12:31).
- v. 5 forgive or walk "The answer to Jesus' rhetorical question must therefore be that it is easier to say 'Your sins are forgiven', since that is the point to be proved (v. 10), and it will be proved by the successful utterance of the 'more difficult' command to the paralytic to get up and go. To regard the forgiveness of sins as 'easier' than healing a medical complaint may seem oddly out of keeping with biblical perspectives, but the argument does not focus on the inherent value of the acts themselves, but on their force as proof to a skeptical audience" (France, 127).
- v. 6 Son of Man While today we see an undeniable link to Daniel 7:13-14, the term "Son of Man" was not used as a messianic title in Judaism prior to Jesus' public ministry. Yet, "the distinctive use of 'the Son of Man' by Jesus derives from his own choice of a term with clear messianic overtones but without a readymade nationalistic content as was carried by 'Messiah' or 'Son of David'" (France, 128). Yet, "Matthew develops his theme of the Messiah who came to earth to 'save His people from their sins' from the very beginning of his Gospel (1:21; 3:6; 9:2, 6; 12:31; 26:28)" (Zodhiates, 99). Essentially, 'the Son of Man' is a [self] designation [by Jesus] of [his] transcendent dignity" (William L. Lane, The Gospel of Matthew, NICNT, 96).
- "Authority involves both the power and the right to exercise that power" (W. v. 6 authority Foerster, TDNT 2:562-63). "References to Jesus' authority in Mark's Gospel always appear in contexts in which Jesus stands in opposition to the scribes (1:21-27; 2:5-12; 11:27-33). Jesus has the right to teach and act in ways that the scribes do not, but the scribes themselves will not accept his authority" (Darrell L. Bock, The Bible Knowledge Key Word Study, "Mark," Joel F. Williams, 118).
- The crowd responded rightly for they recognized that the miraculous healing v. 8 praised God originated in the power of God (cf. Lk 5:17c). Matthew's exposition hints that the crowd's response might very well couple the physical healing of the paralytic with Jesus' proclamation of his sins forgiven: "[God has] given such authority to men" (8b). Jesus unmistakably links his authority to forgive sins with his ability (i.e. authority) to perform such a physically miraculous event.



Connect the **FAMILY**. Kids Kindergarten thru 6th grade receive Kid Pix tokens for discipleship activities completed during the week.

Family Talk

Encouragement from one parent's heart to another

Only Jesus can forgive our sins and make us right with God. However, the Bible is clear that we must forgive others and live at peace with everyone (Romans 12:18).

As a young mom, I found myself saying "tell your sister you're sorry" or "apologize to your brother" many times over the course of a week. Saying "I'm sorry" is a great start but forgiveness is deeper. It's important for kids to realize that someone hurt by their actions needs to hear much more than just "I'm sorry." Among other things, they need to "show that they know" how deeply the other person was hurt. In their book, The Five Languages of Apology, Gary Chapman and Jennifer Thomas describe five elements of a good apology. Here's a brief description of those elements. (Young children might do best to start with just parts 1, 3 and 5): (1) Expressing regret - "I'm sorry for . . ." (Be specific about what you alone did and acknowledge the hurt you caused.) (2) Accepting responsibility - "I was wrong." (3)Making restitution - "What can I do to make it right?" (4) Genuinely repenting - "I'll try not to do that again." (5) Requesting forgiveness - "Will you please forgive me?" Teaching kids to forgive and seek forgiveness will help them build healthy relationships throughout their lifetime. It will also remind them of what Jesus did for us!

What Does The Bible Say

Weekly Verse: Read Matthew 9:1-8

- Who did the men bring to Jesus?
 What is a "paralytic?
- 2. What did Jesus say to him?
- 3. What was the response of the "teachers of the law"?

What Do You Think

Read Matthew 6:14-15. How easy is it for you to forgive others when they have hurt you? How willing are you to ask for forgiveness when you have hurt someone else?

What R U Going To Do

Make a puzzle and have a family member out it together. Cut out a heart from a piece of paper and write "Forgiveness heals our heart" on it. Cut the heart into 6 or 8 pieces and give it to someone to discover the message!

Core Comp

Trinity - I believe the God of the Bible is the only true God - Father, Son and Holy Spirit.

Memory Verse

Psalm 23:2 - He makes me lie down in green pastures, he leads me beside quiet waters,

KIDPIX COUPON						
I memorized my verse	, completed Scrolls	, brought Bible	, brought a friend			
Series Discipleship Challenge located in KidPix Store.						
Child's name	Grade	Parent's signature				
Earn 1 token by completing the PantegoKids Bible study and another token by reciting the memory verse. Questions: Kids@pantego.org						

CORE COMPETENCIES

10 CORE BELIEFS

Trinity 2 Corinthians 13:14 I believe the God of the Bible is the only true God - Father, Son, and Holy Spirit.

Salvation By Grace *Ephesians* 2:8-9 I believe a person comes into a right relationship with God by His grace, through faith in Jesus Christ.

Authority of the Bible 2 *Timothy* 3:16-17

I believe the Bible is the Word of God and has the right to command my belief and action.

Personal God Psalm 121:1-2 I believe God is involved in and cares about my daily life.

Identity in Christ John 1:12 I believe I am significant because of my position as a child of God.

Church *Ephesians* 4:15-16 I believe the church is God's primary way to accomplish His purposes on earth today.

Humanity *John 3:16* I believe all people are loved by God and need Jesus Christ as their Savior. Compassion Psalm 82:3-4

I believe God calls all Christians to

show compassion to those in need.

Eternity John 14:1-4

I believe there is a heaven and a hell and that Jesus Christ is returning to judge the earth and to establish His eternal kingdom.

Stewardship 1 Timothy 6:17-19 I believe that everything I am or own belongs to God.

10 CORE PRACTICES

Worship Psalm 95:1-7 I worship God for who He is and what He has done for me.

Prayer *Psalm* 66:16-20

I pray to God to know Him, to lay my request before Him and to find direction for my daily life.

Bible Study Hebrews 4:12

I read the Bible to know God, the truth, and to find direction for my daily life.

Single-mindedness *Matthew* 6:33 I focus on God and His priorities for my life.

Spiritual Gifts Romans 12:4-6 I know and use my spiritual gifts to accomplish God's purposes.

Biblical Community *Acts* 2:44-47 I fellowship with other Christians to accomplish God's purposes in my life, others' lives, and in the world. Giving Away My Time Colossians

I give away my time to fulfill God's purposes.

Giving Away My Money

2 Corinthians 8:7

I give away my money to fulfill God's purposes.

Giving Away My Faith Ephesians 6:19-20

I give away my faith to fulfill God's purposes.

Giving Away My Life Romans 12:1 I give away my life to fulfill God's purposes.

10 CORE VIRTUES

Joy John 15:11

I have inner contentment and purpose in spite of my circumstances.

Peace *Philippians* 4:6-7

I am free from anxiety because things are right between God, myself, and others.

Faithfulness *Proverbs* 3:3-4 I have established a good name with God and with others based on my long-term loyalty to those relationships.

Self-Control Titus 2:11-13 I have the power, through Christ, to control myself.

Humility Philippians 2:3, 4 I choose to esteem others above myself.

Love 1 John 4:10-12 I sacrificially and unconditionally love and forgive others.

Patience Proverbs 14:29

I take a long time to overheat and endure patiently under the unavoidable pressures of life.

Kindness/Goodness 1 Thess. 5:15 I choose to do the right things in my relationships with others.

Gentleness Philippians 4:5 I am thoughtful, considerate and calm in dealing with others.

Hope *Hebrews* 6:19-20

I can cope with the hardships of life and with death because of the hope I have in Jesus Christ.

About the Authors

Tom Bulick (M.A. in Educational Leadership, Eastern Michigan University, Th.M. in Old Testament, and Ph.D. in Bible Exposition, Dallas Theological Seminary). For more than forty years, Tom has served as pastor, faculty member, and administrator. Tom was Vice President for Student Life and Associate Professor of Religious Studies at Trinity Western University (Vancouver, B.C.) for twelve years before accepting the position of Spiritual Formation Pastor at Pantego Bible Church. He and his wife Ruth have been married forty-eight years and have one son, Zach.

Wendy Hollabaugh (B.S.W. University of Texas at Arlington) is the Children's Minister at Pantego Bible Church. Wendy has over ten years of experience in Children's Ministry. She has a passion for leading families to connect with God and each other. She enjoys creating compelling environments where kids fall in love with God and His Truth. Wendy and her husband, Greg, are also involved in their own personal youth ministry as they are training their three teenagers, Hannah, Aaron and Noah.

Kevin Glenn (M.A.B.S., M.A.C.E. Dallas Theological Seminary) guest author.



8001 Anderson Blvd. Ft. Worth. TX 76120 1-866-PANTEGO Fax 817-275-6403 www.pantego.org

The mission of THE SCROLLS is to help you develop the beliefs, practices, and virtues of a follower of Jesus Christ called The 30 Core Competencies through your own active reading of the Bible. Send any questions or comments you may have about this lesson to Tom Bulick. His e-mail address is tbulick@pantego.org.