

Studies for families in Belonging, Becoming, and going Beyond

Volume 17 Number 25

June 28, 2015

LOSING MY RELIGION

"FAITH TO THE FINISH" GALATIANS 3:1-14

This Week's Core Competency

Humanity – I believe all people are loved by God and need Jesus Christ as their Savior. John 3:16, For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.

People need Jesus Christ as their Savior because they are unable to obtain forgiveness and secure a right standing before God by doing what is right and good. Nevertheless, many think otherwise. Those who take the matter less seriously likely presume God will decide each person's fate—assuming there is a God—and so, all people can do is live a decent life and hope a loving God will grade on a curve. Those who take the matter more seriously, the more religious ones, likely presume much the same thing but then stipulate specific "works" that people must do to gain God's favor.

Take Islam on the one hand. Muslims believe five works, called the Five Pillars of Islam, are essential. Here's a description of them provided by the Royal Embassy of Saudi Arabia: "Shahadah, profession of faith, is the first pillar of Islam. Muslims bear witness to the oneness of God by reciting the creed 'There is no God but God and Muhammad is the Messenger of God'; Salah, prayer, is the second pillar. Muslims turn individually and collectively to Mecca, Islam's

Law and faith are as different as apples and elephants. The Law requires works, but the gospel calls for faith.

- Thomas L. Constable

holiest city, to offer five daily prayers at dawn, noon, mid-afternoon, sunset and evening. In addition, Friday congregational service is also required; Zakat, almsgiving, is the third pillar. Zakat prescribes payment of fixed proportions of a Muslim's possessions for the welfare of the entire community and in particular for its neediest members. It is equal to 2.5 percent of an individual's total net worth, excluding obligations and family expenses; Sawm, fasting during the holy month of Ramadan, is the fourth pillar of Islam. Hajj, the pilgrimage to Mecca, is the fifth pillar and the most significant manifestation of Islamic faith and unity. For those Muslims who are physically and financially able to make the journey to Mecca, the Hajj is a once in a lifetime duty that is the peak of their religious life" (www.saudiembassy.net). Salvation is then a matter of belief and behavior; faith and works are both required. In the end, Allah determines whether a one's good works outweigh one's bad works and will decide whether to be gracious or not. Consequently, Muslims have no assurance of salvation-except perhaps as a casualty of Jihad.

Take Christianity on the other hand. Christians believe that doing *some* good isn't enough—according to the Bible anyway. Doing *some* things right or *some* right things *some* of the time isn't enough. People are unable to obtain forgiveness and secure a right standing before God by doing what is right and good, in other words, by obeying the Ten Commandments in particular or the Bible in general, because perfect obedience is impossible, and perfect obedience is what God requires.

cont. pg. 2

What is the person who commits just one crime called? A criminal. What is the person who breaks just one commandment even just once called? A sinner. That means all who rely on doing good works are doomed. Paul puts it this way to the Galatians: "All who rely on observing the law are under a curse, for it is written: 'Cursed is everyone who does not continue to do everything written in the Book of the Law" (3:10). No one is justified before God by obeying the law because no one can "continue to do everything" it demands. As one commentator explains: "The law is not a collection of stray and miscellaneous parts, some of which may be conveniently disregarded. It is a whole, and must be kept in all its parts if it is to be considered kept at all . . . a curse is attached to any failure to keep it, no matter how small. Since all fail, all are under the curse" (James Montgomery Boice, "Galatians," in *The Bible Expositor's Commentary*, 10:459).

The bottom line is this: sinners need a Savior. Unfortunately many sinners don't see themselves as such. Ask the question, "Are you a sinner?" and you're likely to get an evasive answer like "I'm not sure I would call myself a sinner. I work hard, I'm a good parent, and I do my best to help others whenever I can." However, ask the question, "Are you perfect?" and you're likely to get an entirely different answer, "Of course not. I'm not perfect; no one is." But that's the point, isn't it? Imperfect people need a Savior. And so Paul says, "Christ redeemed us from the curse of the law by becoming a curse for us . . . in order that the blessing given to Abraham might come to the Gentiles through Christ Jesus, and in order that by faith we might receive the promise of the Spirit" (3:13-14).



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

Galatians 3:1-14

1 You foolish Galatians! Who has bewitched you? Before your very eyes Jesus Christ was clearly portrayed as crucified. 2 I would like to learn just one thing from you: Did you receive the Spirit by observing the law, or by believing what you heard? 3 Are you so foolish? After beginning with the Spirit, are you now trying to attain your goal by human effort? 4Have you suffered so much for nothing--if it really was for nothing? 5 Does God give you his Spirit and work miracles among you because you observe the law, or because you believe what you heard?

6 Consider Abraham: "He believed God, and it was credited to him as righteousness." 7 Understand, then, that those who believe are children of Abraham. 8 The Scripture foresaw that God would justify the Gentiles by faith, and announced the gospel in advance to Abraham:

"All nations will be blessed through you." 9 So those who have faith are blessed along with Abraham, the man of faith.

10 All who rely on observing the law are under a curse, for it is written: "Cursed is everyone who does not continue to do everything written in the Book of the Law." 11 Clearly no one is justified before God by the law, because, "The righteous will live by faith." 12 The law is not based on faith; on the contrary, "The man who does these things will live by them." 13 Christ redeemed us from the curse of the law by becoming a curse for us, for it is written: "Cursed is everyone who is hung on a tree." 14 He redeemed us in order that the blessing given to Abraham might come to the Gentiles through Christ Jesus, so that by faith we might receive the promise of the Spirit.

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

- * Circle "foolish" in vv. 1, 3.
- * Circle "bewitched" in v. 1.
- * Number the question marks in vv. 1-5.
- * Circle "portrayed" in v. 1.
- * Bracket "believing what you heard" in v. 2.
- * Circle "goal" in v. 3.
- * Circled "suffered" in v. 4.

- * Underline the six OT quotations in vv. 6-14.
- * Circle "righteousness" in v. 6.
- * Circle "curse/d" (5x) in vv. 10-14.
- * Bracket "by faith" in v. 11.
- * Box "in order that" indicating purpose in v. 14.
- * Box "so that" indicating purpose in v. 14.



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

1. Describe the <i>tone</i> Paul takes with his readers in 3:1-5 (cf., 4:20).
2. How does Paul <i>expect</i> his readers to answer the similar questions in verse 2 and verse 5? Explain why you think so.
3. Paul claims "those who <i>believe</i> are the children of Abraham." What do you think his opponents claim?
4. Explain the <i>contrast</i> contained in verses 9-10.
5. "All who rely on observing the law are under a curse" (cf., Dt 27:26). How so?
6. Paul claims "the law is not based on faith" (v. 12). How does he substantiate his claim?
7. Christ redeemed us by means of "an exchange curse" (cf., v. 13). Explain.
8. Christ redeemed us for two purposes (cf., v. 14). Identify them.
9. Discussion: Paul may have proved that the righteous are not justified by works <i>alone</i> , but has he proved that the righteous are justified by faith <i>alone</i> ? Talk about it.

day 3

EXAMINE – an explanation of the message to better understand the meaning of the passage.

Before examining Galatians 3:1-14, perhaps it would be good to stop and review a couple of key points. First, Paul's adversaries against whom he is directing his remarks in this letter are Jewish Christians. The NIV Study Bible describes them this way: "Judaizers were Jewish Christians who believed, among other things, that a number of the ceremonial practices of the OT were still binding on the NT church. Following Paul's successful campaign in Galatia, they insisted that Gentile converts to Christianity abide by certain OT rites, especially circumcision . . . The Judaizers argued that Paul was not an authentic apostle and that out of a desire to make the message more appealing to Gentiles he had removed from the gospel certain legal requirements" (1779). Second, the bone of contention was not justification by works alone (the Judaizers) versus justification by faith alone (Paul). The Judaizers recognized the need for faith in Christ. But when it came to Gentiles, faith in Christ needed to be accompanied by circumcision and obedience to the law in order for them to be rightly related to Abraham and thereby receive the blessing promised to him. One commentator explains: "The Judaizers in Galatia, it seems, claimed not to be opposing Paul but to be supplementing his message, and so to be bringing his converts to perfection (cf. Introduction, 'Opponents and Situation') . . . The strategy of the Judaizers was not to deny the importance of faith in Christ for salvation, but to affirm the necessity for Gentiles to accept at least the minimal requirements of the Mosaic law for filling out their commitment to God and perfecting their Christian lives. It was not, therefore, an overt advocacy of legalism per se, but a call for Gentile believers to accept a lifestyle of Jewish nomism . . . Paul, however, was not content to allow any supplement to the work of Christ, either for one's initial acceptance before God or for one's life as a Christian" (Richard N. Longenecker, Word Biblical Commentary, vol. 41, Galatians, 106).

Galatians 3:1-14 can be divided into two parts. In the first part (vv. 1-5), Paul argues from his readers' experience that they were justified apart from observing the law. In the second part (vv. 6-14) he argues from the scriptures that they were justified apart from observing the law. In the first place, Abraham was declared righteous by faith (vv. 6-10), and in the second place (vv. 10-14) those who rely on observing the law are under a curse for works

and grace are mutually exclusive.

The first five verses contain six questions. As he begins, "Paul bursts out with a biting, even rather insulting, form of address: 'You foolish Galatians!'" (106). His tone is harsh. His first question contains an implicit rebuke. "Who has bewitched you?" he asks, insinuating that they are confused and not thinking straight. His second question, "Did you receive the Spirit by observing the law, or by believing what you heard?" is the key one. Their answer to it and the nearly identical question in verse 5 would settle the matter. If they really received the Spirit by believing what they heard—which they really did-then they were justified by faith (cf., Ac 10:44-48). As one commentator puts it: "The significance of Paul's twice-repeated question lies in its implied answer that salvation is not by deeds dictated by law, but by a believing response (v. 2) to the message of Christ (v. 1). Thus the same relation stands between faith and salvation as we have seen to exist between faith and justification (2:16)" (Ronald Y. K. Fung, The Epistle to the Galatians, NICNT, 132). After beginning with the Spirit, trying to be perfected by human effort (i.e., observing the law) is illogical and amounts to nothing less than a denial of the significance of all their spiritual experiences to date.

The next three verses "consider Abraham" (v. 6). The same commentator explains: "From the personal question, 'How did you Galatians gain your acceptance with God?' (3:1-6), Paul passes on to the more general question, 'Who are the people whom God accepts and on what basis are they accepted?' . . . Here his argument revolves largely around the matter of sonship to Abraham: it appears that the judaizing opponents had argued, probably on the basis of Gen. 12 and 17 (esp. 17:9-14), that in order to share in the blessings promised in God's covenant with Abraham, it was necessary to become a child of Abraham-which meant circumcision and observance of the law. Against this Jewish understanding Paul offers his own Christian interpretation" (137). He argues that Abraham was declared righteous by faith alone-not by works and not by faith plus works. Genesis 15:6, the passage Paul quotes, makes no mention of works whatsoever; it simply says, "Abram believed the LORD, and he credited it to him as righteousness." (Judaism linked Abraham's faith to his obedience and argued that although Abraham

lived before the actual giving of the Mosaic law, he anticipated the keeping of that fuller expression of God's Torah in his acceptance of circumcision and in his offering of a ram in place of Isaac [Longenecker, 111]. Clearly Paul disagreed.) What's more, he argues that "those who believe are children of Abraham" because they believe, which means Gentiles need not be circumcised to share in the blessing promised to the patriarch, since "those who have faith are blessed along with Abraham, the man of faith" (v. 9).

The last five verses contain various quotations from a number of Old Testament passages that Paul musters to bolster his larger argument. In contrast to all those who rely on faith and are blessed, Paul claims all those who rely on observing the law are cursed. Deuteronomy 27:26 says as much: "Cursed is everyone who does not continue to do everything written in the Book of the Law" (italics added). What's more, Paul claims no one is justified by keeping the law. Habakkuk 2:4

says as much: "The righteous will live by faith." Questions regarding Paul's use of this verse aside (see note), the prophet clearly links faith, not works of the law, to justification. But what about faith plus works? Perhaps the two are inseparable. Not so Paul claims. The two are mutually exclusive as bases for righteousness. Leviticus 18:5 says as much. "His point in quoting Lev 18:5 is obvious: the law has to do with 'doing' and 'living by its prescriptions' and not with faith . . . Rather, in its basic principles Lev 18:5 must be seen to line up with Deut 27:26, for it refers to law and to doing but not to faith" (120). Fortunately, a way out of the quagmire Paul describes is provided by Christ. By means of "an exchange curse" he had redeemed people from the curse of the law "by becoming a curse for us" (v. 14). This he did Paul claims for two reasons: 1) "that the blessing given to Abraham might come to the Gentiles through Jesus Christ," and 2) that "by faith we might receive the promise of the Spirit."

The Message of the Passage

Receipt of the Spirit upon believing the gospel coupled with the testimony of the Old Testament proves that justification is obtained by faith alone, not by faith plus observing the law.



EMBRACE – how God spoke to you in his word.

Our desire is to not be merely hearers of the word, but doers of the word as James suggests in James 1:22. Try some of the challenges 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. 1 foolish "Anoetoi denotes either an insufficient or mistaken use of mental powers or a deficiency in understanding itself" (Fung, 129). "It is not a lack of intelligence on their part that grieves Paul but a failure to exercise even a modicum of spiritual discernment" (Longenecker, 99). "Paul uses the adjective here and in v 3 to emphasize the illogicality of the Galatians' retrogression" (F. F. Bruce, The Epistle to the Galatians, NIGTC, 148).
- Cf., "cast a spell" (NET) or "put a spell on you" (GNT). Paul is using the term as a v. 1 bewitched rhetorical device meant figuratively "as we ourselves use the word 'bewitch,' meaning 'to pervert, 'to confuse the mind" (Ernest De Witt Burton, A Critical and Exegetical Commentary on the Epistle to the Galatians, ICC, 144).
- The verb [prographo] can mean "write beforehand" (pro-being temporal) or "portray v. 1 portrayed publicly" as on a placard (pro- being locative). "The meaning 'clearly portray' as on a public placard seems most congruous with the imagery 'before your eyes.' It is best, therefore, to understand Paul here as describing his preaching to the Galatians under the figure of a public announcement or placarding of Jesus before them" (Longenecker, 100-101).
- Lit., "hearing of faith" (cf., NASB, ESV). The phrase can be understood in a number of v. 2 believing what . . . ways depending on whether "hearing" and "faith" are taken in an active or passive sense (see Fung, 131-32). Since [akoe] can denote 'the content of what is heard,' the phrase [akoes pisteos] "should be translated here: 'believing what you heard'-i.e., the gospel as proclaimed by Paul" (Longenecker, 103). "The [akoes pisteos] is hearing the gospel and believing it" (Bruce, 149).
- v. 3 attain your goal... Cf., "perfected by the flesh" (ESV, NASB); "finish by means of the flesh" (NIV(c)2011); "finish by your own power" (GNT); "ending with the flesh" (NRSV). "Two antitheses are set out in Paul's fourth question: that of beginning and completing (or perfecting), and that of the Spirit versus the flesh (or human effort) . . . The main point of Paul's rhetorical question here, however, has to do with the incongruity of beginning one's Christian life on one basis ('with the Spirit') and then shifting somewhere in progress to another basis ('by human effort')" (Longenecker, 103). "They began their Christian career in (or with) the Spirit; can they now find it conceivable that the perfection of that career is to be sought on the lower plane of 'flesh'? 'Flesh' here is not simply the body, in which circumcision is carried out, but human nature in its unregenerate weakness, relying on such inadequate resources as were available before the coming of faith, having no access as yet to the power of the Spirit" (Bruce, 149).
- v. 4 suffered The Greek verb pascho can refer to suffering (negative) or to any other sort of experience (neutral or positive). If etymology and frequency of usage matters more, then "suffered so much" is the better translation. If context matters more, then "experienced so much" is better. "Since vv. 2 and 5 speak of the reception of the Spirit and the miraculous works of God's power in their midst, the NEB rendering ['have all your great experiences been in vain'] seems to suit the context best" (Fung, 133).
- In this context "righteousness" is a forensic term denoting a right standing before God. v. 6 righteousness "Abraham was considered to stand in a right relationship (i.e., was given the status of being 'right') with God, simply by virtue of his faith in God, and not by virtue of meritorious achievement before God" (135). "If the forensic use predominates, then it must be God's own righteousness that is imputed to Abraham in place of his own, which was inadequate . . . It is only by thinking of God's righteousness actually being credited to our account that Paul can say, as he does, for instance, in 2 Corinthians 5:21: 'God made him [Christ] who had no sin to be sin for us, so that in him we might become the righteousness of God'" (Boice, 10:456).
- Cf., Dt 27:26. "Paul's meaning in v. 10 is, therefore, that all who hold to legal works v. 10 cursed are under the curse pronounced by the law itself upon all who do not observe the law completely. The words presuppose that no one does observe the law completely, although Paul does not pursue this line of reasoning, but concentrates on the declaration of the authoritative scripture" (Fung, 142).
- v. 11. By faith Cf., Hab 2:4. Paul's use of Hab 2:4, which is "one of the few OT verses in which faith is presented as the means of salvation" (Boice, 459), is debated (see Fung, 143-45; Longnecker, 118-19). "Paul's application of the Habakkuk text as though it read 'he who is righteous-by-faith' does no violence to the prophet's intention: he simply 'strips faithfulness to its core of faith in God' and in so doing expresses the abiding validity of the prophet's message" (Fung, 144-45). "Paul may himself have read the text 'the one who is righteous by faith shall live (as the close association of [ho dikaios and ek pisteos in the word order might suggest) or 'the righteous one shall live by faith' (which is the more traditional reading, both then and today). Either way, however, in v 11 Paul sets up a sharp antithesis to v 10: righteousness is to be associated with faith alone; curse is the result of trying to observe the law in order to gain righteousness" (Longenecker, 119).



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

Family Time

Parents, our summer series in *PantegoKids* is called **True or False?** Like the adults, we will be studying the book of Galatians to discover how to live out true faith. Our kids' lessons, however, will not textually align each week with adult teaching. Core competencies will also likely be different. We will be memorizing Galatians 5:22-26.

Beginning this week, our kid's teaching will slow down and focus more closely on some of the fruit of the Spirit. We will be exploring joy this week. It seems strange that our focus for joy would be on the story of the crucifixion of Jesus. However, Hebrews 12:1-2 tells us that Jesus endured the cross for the joy set before Him. This reminds me that joy is very different from happiness. Happiness is dependent on our circumstances. Joy is deep abiding confidence and contentment and is rooted in hope. As parents, we know it is impossible to keep our kids happy. The next meltdown over that bad grade or unkind friend is coming. Our challenge is to help them be joyful, trusting in God's loving care, in every situation. If you are like me, you are still learning this yourself! No worries, parents, sometimes the most impactful lessons are learned together. I'm praying for you as you choose to live in joy in your home this week!

What Does The Bible Say

Weekly Verse: Read Gal 5:22-23; Mk 15:16-32

- 1. What did the soldiers do to Jesus as they led him to be crucified?
- 2. What did the crowd call out to Jesus when He was on the cross?
- 3. Why did Jesus choose to die on the cross when He could have saved Himself?

What Do You Think

- 1. Read 1 Peter 3:6-9. What is the source of our glorious joy?
- Jesus great sacrifice became our glorious joy. How does that make you feel?
- 3. In what ways might joy be different than happiness?

What R U Going To Do

Almost every week we experience things that make us angry or sad? It's ok to feel those things but this week, when you do, choose to be joyful instead. Remember that Jesus loves you and has a plan for you. Be ready to share this experience with your small group next Sunday!

MEMORY TIME

Post the kid-friendly Core Competency and the Memory Verse throughout the house.

Core Comp

Joy - I am happy on the inside no matter what's happening on the outside.

Memory Verse

Galatians 5:25 - Since we live by the Spirit, let us keep in step with the Spirit.

I memorized CC _	KIDPIX COUPON and Verse Family completed Say Think Do
Child's name	Grade Parent's signature
	Earn tokens by completing the Bible study portion of this page. Ouestions: 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

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-seven 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.



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.