

## "THEN THE END" MATTHEW 24:1-14

### **This Week's Core Competency**

**Giving Away My Faith** – I give away my faith to fulfill God's purposes. Ephesians 6:19-20 *Pray also for me, that whenever I open my mouth, words may be given me so that I will fearlessly make known the mystery of the gospel, 20 for which I am an ambassador in chains. Pray that I may declare it fearlessly, as I should.*

In his Olivet Discourse, Jesus mentions the worldwide preaching of the gospel of the kingdom in the same breath as the coming of the end (Mt 24:14). The association of the two has caused some to conclude that one day the preaching of the gospel will bring in the kingdom and provoke the return of Christ as the whole world comes to faith in him. Their optimistic view of future things is called "postmillennialism" because they believe Jesus will return *after* the kingdom, i.e., the millennium, is brought in. Since it must occur beforehand, others have mused that the failure of the church to preach the gospel worldwide is one reason why Jesus has not returned to establish the kingdom. If the church would only redouble its efforts to evangelize the nations, it could remove this barrier to Christ's return. But as one commentator correctly writes: "Jesus tells us that 'the end' will come after the gospel has been preached as a testimony to all nations (24:14). This does not mean that we preach the gospel simply to force his return" (Michael J. Wilkins, *The NIV Application Commentary: Matthew*,

795). That would make about as much sense as starting wars to force his return. Put a bit differently, Jesus didn't say that the coming of the end was *conditioned* on the worldwide preaching of the gospel.

Perhaps Jesus mentions the preaching of the gospel *up to the end* because that is what he commanded his disciples to do. Its relationship to the end isn't *causal* or *conditional*; it's *coincidental*. Following his resurrection before returning to the Father, "Jesus came to them and said, 'All authority is heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age'" (Mt 28:18-20). Apparently, he told them he would be with them "to the very end of the age" because he expected them to "make disciples" until the very end of the age. It is not surprising, then, to read that at the end of the age, the gospel of the kingdom is being preached "in the whole world as a testimony to all nations" (24:14). Christ's disciples are found doing at the end of the age exactly what he commanded them to do throughout the age.

On the distinct nuance of the "gospel of the kingdom," one author writes: "The 'gospel of the kingdom' is the same good news that John the Baptist, Jesus, and the disciples had preached, namely, that the kingdom was imminent (3:2; 4:17). Later revelation informs us that the 144,000 Jewish missionaries, whom God will protect during the Tribulation, will provide the leadership in this worldwide gospel proclamation (Rev. 7:1-8; 14:1-5).

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*We are told about the future so that we may change our behavior in the present.*

– Stuart Weber

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Undoubtedly the message will be similar to the message that John, Jesus, and the original disciples preached. They preached that people should get ready for the inauguration of the messianic kingdom by believing in the King: Jesus. Undoubtedly, too, some people will believe and others will not" (Thomas L. Constable, "Notes on Matthew," 2013 ed., 253, www.soniclight.com).

## day 1 ENCOUNTER – read God's word to put yourself in touch with him.

### Matthew 24:1-14

1 Jesus left the temple and was walking away when his disciples came up to him to call his attention to its buildings. 2 "Do you see all these things?" he asked. "I tell you the truth, not one stone here will be left on another; every one will be thrown down."

3 As Jesus was sitting on the Mount of Olives, the disciples came to him privately. "Tell us," they said, "when will this happen, and what will be the sign of your coming and of the end of the age?"

4 Jesus answered: "Watch out that no one deceives you. 5 For many will come in my name, claiming, 'I am the Christ,' and will deceive many. 6 You will hear of wars and rumors of wars, but see to it that you are not alarmed. Such things must happen, but the end is still to come. 7 Nation will rise against nation, and kingdom against kingdom. There will be famines and earthquakes in various places. 8 All these are the beginning of birth pains.

9 "Then you will be handed over to be persecuted and put to death, and you will be hated by all nations because of me. 10 At that time many will turn away from the faith and will betray and hate each other, 11 and many false prophets will appear and deceive many people. 12 Because of the increase of wickedness, the love of most will grow cold, 13 but he who stands firm to the end will be saved.

14 And this gospel of the kingdom will be preached in the whole world as a testimony to all nations, and then the end will come.

### See also 24:15-31

15 "So when you see standing in the holy place 'the abomination that causes desolation,' spoken of through the

prophet Daniel--let the reader understand-- 16 then let those who are in Judea flee to the mountains. 17 Let no one on the roof of his house go down to take anything out of the house. 18 Let no one in the field go back to get his cloak. 19 How dreadful it will be in those days for pregnant women and nursing mothers! 20 Pray that your flight will not take place in winter or on the Sabbath. 21 For then there will be great distress, unequalled from the beginning of the world until now--and never to be equaled again. 22 If those days had not been cut short, no one would survive, but for the sake of the elect those days will be shortened. 23 At that time if anyone says to you, 'Look, here is the Christ!' or, 'There he is!' do not believe it. 24 For false Christs and false prophets will appear and perform great signs and miracles to deceive even the elect--if that were possible. 25 See, I have told you ahead of time.

26 "So if anyone tells you, 'There he is, out in the desert,' do not go out; or, 'Here he is, in the inner rooms,' do not believe it. 27 For as lightning that comes from the east is visible even in the west, so will be the coming of the Son of Man. 28 Wherever there is a carcass, there the vultures will gather.

29 "Immediately after the distress of those days  
" 'the sun will be darkened,  
and the moon will not give its light;  
the stars will fall from the sky,  
and the heavenly bodies will be shaken.'

30 "At that time the sign of the Son of Man will appear in the sky, and all the nations of the earth will mourn. They will see the Son of Man coming on the clouds of the sky, with power and great glory. 31 And he will send his angels with a loud trumpet call, and they will gather his elect from the four winds, from one end of the heavens to the other.

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

- \* Insert "now" indicating *continuity* at the beginning of v. 1 (cf., NET).
- \* Circle "the temple" in v. 1.
- \* Circle "stone" in v. 2.
- \* Bracket "when will this happen" in v. 3.
- \* Bracket "what will be the sign of your coming and of the end of the age" in v. 3.
- \* Circle "coming" in v. 3.
- \* Underline "the end" in vv. 3, 6, 13.

- \* Box "for" indicating *reason* in v. 5.
- \* Box "but" indicating *contrast* in v. 6 (2x) and v. 13.
- \* Underline "all these" in v. 8.
- \* Highlight "beginning of birth pains" in v. 8.
- \* Box "then" indicating *temporal sequence* in vv. 9, 14.
- \* Circle "you" (2x) in v. 9.
- \* Box "because" indicating *reason* in v. 12.
- \* Circle "saved" in v. 13.
- \* Circle "gospel of the kingdom" in v. 14.

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## day 2

**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. Some commentators suggest what Jesus did in 24:1 may have been *symbolic* (e.g., Carson, 496). Read 23:37-39 and explain.
2. Identify the *two* questions Jesus' disciples ask him on the Mount of Olives.
3. *One* sign ("the sign") will mark the Lord's "coming and the end of the age." Read 24:30 and identify it.
4. Identify *three* different kinds of things that characterize the period called "beginning of birth pains."
5. "Birth pains" is a *figurative* reference to what period of time?
6. Explain the *relationship* of verses 9-13 to verses 4-8.
7. Identify *three* different kinds of things that characterize the period described in verses 9-13.
8. Can the "many" of verse 10 possibly be true believers? Explain what you think and why.
9. Put what verse 13 means in your own words.
10. **Discussion:** Talk about the *relationship* of the worldwide preaching of the "gospel of the kingdom" to "the end." Does it *cause* the end to come? Is it a *sign* that the end is near? Or something else?

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## day 3

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

The story of Jesus as told by Matthew is woven around five great discourses: 1) chaps. 5-7; 2) chap. 10; 3) chap. 13; 4) chap. 18; and 5) chaps. 24-25. Jesus delivered the last one to his disciples, on the Mount of Olives, on Wednesday of Passion Week. It is rightfully known as the Olivet Discourse. On its setting, one commentator writes: "Jesus entered Jerusalem on Sunday with what seemed to be triumphant acclaim from the crowds as the arriving Messiah (21:1-11). But after disrupting the commercial activities in the temple on Monday, things took an ominous turn (21:12-17). The entire Tuesday [or Wednesday (see note)] morning Jesus engaged in endless controversies and debates (21:23-22:46), which were followed by a shocking diatribe in which Jesus gave public warning to the crowds and his disciples about the teachers of the law and the Pharisees. He then turned to them directly with agonizing pronouncements of woe (23:1-39)" (Wilkins, 769). Matthew 24:1-14 picks up where chapter 23 leaves off. Late Wednesday afternoon, after lamenting over Jerusalem and passing judgment on the Jewish nation (23:37-39), Jesus told his disciples that Herod's temple would be raised to the ground. His surprise announcement provoked two questions from them: "when will this happen," and "what will be the sign of your coming and of the end of the age" (24:3). He begins to answer to these questions in 24:1-14.

Unfortunately, the Olivet Discourse is notoriously difficult to interpret. One author claims "few chapters of the Bible have called forth more disagreement among interpreters than Matthew 24 and its parallels in Mark 13 and Luke 21" (D. A. Carson, "Matthew," in *The Expositor's Bible Commentary*, 8:488). The difficulty involves two observations. On one hand, the destruction of the temple and the glorious return of Jesus are clearly *connected in the text*. On the other, the destruction of the temple and the return of Jesus are clearly *disconnected historically*. The temple was destroyed in AD 70, but Jesus did not return at that time. Three different approaches have been taken to resolve the problem. Some argue the discourse pertains exclusively to the past; they interpret it *historically*. Some argue it pertains exclusively to the future; they interpret it *eschatologically*. And some argue that it pertains to both historical and end-time

events (see Craig Blaising, "A Case for Pretribulation Rapture," *Three Views on the Rapture*, 35-42; cf., Wilkins, 789-91). The last approach seems to me to be the best approach to interpreting the passage. (At the same time, I do not believe the discourse pertains to the history of the church since AD 70, i.e., the inter-advent age.)

Verses 4-14 describe conditions on the earth, especially with respect to believers, during a period of time Jesus refers to figuratively as "birth pains" (v. 8). Verses 4-8 refer more specifically to "the beginning of birth pains," implying that verses 9-14 refer to the *ending* of the same period. The metaphor "birth pains" refers to a definite period of tribulation prior to the appearing of Messiah to establish the kingdom of God that will supplant all other earthly kingdoms (Da 2:44; 7:13-14). Conditions will be bad during the first part of the tribulation. False Christs will deceive many (vv. 4-5), wars will be commonplace (vv. 6-7a), and famines and earthquakes will be widespread (v. 7b; cf., Rev 6:1-17; 8:1). Such conditions will mark the beginning of an irreversible, unstoppable process that will end in the appearance of the Son of Man (v. 30).

If "then" indicates *temporal sequence* in verse 9 (it doesn't always; cf., v. 10 "at that time"), verses 9-14 likely refer to the *ending* of the same period of tribulation. This inference is supported by verse 14, which places "the end" after this time of tribulation during which the "gospel of the kingdom will be preached in the whole world" just as Jesus had commanded (28:19-20). Conditions that are bad during the first part of the tribulation only get worse during the second part (cf., v. 21). Believers will be persecuted (v. 9); many will disavow the faith and betray other believers (vv. 10-11); most will care only about themselves (v. 12). However, in contrast to those who stumble, those who persevere to the end will be delivered from their distress. When the "birth pains" or time of tribulation is over, this age will come to an end with the appearing of the Son of Man.

Jesus' description of "birth pains" borrows language used in the Old Testament to describe the day of the LORD. What's more, the sequence of events outlined in the Olivet Discourse leading up to the glorious appearing of Jesus parallels the sequence of events leading up to the establishment

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of God's kingdom found in the book of Daniel. Together, the *description* and the *sequence* fit conditions leading up to the destruction of the temple and the city of Jerusalem in the first century. However, when the Son of Man did not appear at that time, it became apparent that AD 70

was *another* day of the LORD like past days of the LORD (e.g., the destruction of Israel by Assyria, the destruction of Judah by Babylon), but it was not *the* day of the LORD accompanied by the coming of Messiah and the end of the age. It was only a *type* of that day to come.

## *The Message of the Passage*

*The glorious appearing of Jesus and termination of this age will follow a period of tribulation marked by increasing distress and worldwide preaching of the gospel of the kingdom.*

day **4** **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 teaches in James 1:22. Try some of the challenges below to apply what you have learned this week.

- **Journal your thoughts on the passage:**

–Write about how God revealed himself to you . . .

–Write about how God wants you to change you . . .

–Write about how God wants to use you to change your world . . .

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# notes STUDY – the commentaries to answer the questions.

## v. 1 **Jesus left**

The Gk. sentence begins with *kai* ("and") which is not translated in some English versions (cf., NIV, ESV, NRSV, NJB) and translated differently in others: "now" (NET); "then" (NKJV); "as" (NLT, NRSV). The word links Jesus' Olivet Discourse to events in the preceding chapters. According to one commentator, "24:2 must be read as the sequel to 23:34-39" (Douglas R. A. Hare, *Matthew*, Interpretation, 274). Regarding its occasion, one author writes: "On the way to Jerusalem on Wednesday, the disciples saw the withered fig tree (Matt. 21:20-22; Mark 11:20-26). At the temple in Jerusalem, Jesus had a day of controversy with the religious leaders (Matt. 21:23-23:39; Mark 11:27-12:44; Luke 20:1-21:4). That afternoon Jesus went to the Mount of Olives and delivered the Olivet Discourse (Matt. 24:1-25:46; Mark 13:1-37; Luke 21:5-36)" (Harold W. Hoehner, *Chronological Aspects of the Life of Christ*, 91-92).

## v. 1 **the temple**

Herod's Temple had been under construction for 46 years when Jesus drove the money changers from its courts (Jn 2:20). Construction that commenced in 19 BC wasn't actually completed until AD 64, six years before it was raised in AD 70 (*The New Bible Dictionary*, s.v. "Temple, v. Herod's Temple").

## v. 2 **stone**

"There were some very large stones in the temple Herod built: Josephus says in one place that they measured twenty-five cubits [c. 38 ft.] in length, eight [12 ft] in height, and twelve [18 ft] in width (Ant. 15.392), and in another he gives the dimensions as forty-five [c. 68 ft] by five [c. 8 ft] by six [9 ft] . . . the temple was a beautiful building with its white marble and its gold overlays. There is a rabbinic comment: 'He who has not seen the Temple of Herod has never seen a beautiful building' (B. Bat. 4a)" (Leon Morris, *The Gospel According to Matthew*, 595).

## v. 2 **and of**

The disciples ask *two* questions not three. "This is indicated in Greek by one article that governs both the phrase 'sign of your coming' and the phrase 'end of the age'" (Wilkins, 771; Morris, 596).

## v. 3 **coming**

"*Parousia* ('coming') is found twenty-four times in the NT, four of which are in Matthew 24 (3, 27, 37, 39). The term can refer to 'presence,' 'arrival,' or 'coming'—the first stage of 'presence'—and need not have eschatological overtones (2 Cor 7:6; 10:10). Yet *parousia* is closely tied with Jesus' glorious 'appearing' or 'coming' at the end of human history" (Carson, 8:497). "It came to be used in the second and third century A. D. for the visit of a king or other official" (Stanley D. Toussaint, *Behold the King*, 269).

## v. 3 **the end**

"The end of the age' is used six times in the NT (13:39, 40, 49; 24:3; 28:20; Heb 9:26), five of which are in Matthew and look to the final judgment and the consummation of all things" (497).

## v. 8 **all these things**

I.e., not just the things mentioned in verse 7 (*contra* Toussaint, 271), but also "such things [that] must happen" in verse 6. In other words, all of the things mentioned in verses 4-8.

## v. 8 **birth pains**

I.e., the tribulation. "Birth pains' (v. 8) in this context (elsewhere in the NT in Acts 2:24 ['agony']; 1 Thess 5:3) stems from such OT passages as Isaiah 13:8; 26:17; Jeremiah 4:31; 6:24; Micah 4:9-10. By this time it was almost a special term for 'the birthpangs of the Messiah,' the period of distress preceding the Messianic Age (cf. SBK, 1:905; 4:977-78; TDNT, 9:667-74; cf. 2 Baruch 27:1-30:1; b *Shabbath* 118a; b *Sanhedrin* 98b)" (Carson, 498).

## v. 9 **persecuted**

"The word 'tribulation' or 'persecuted' (Gr. *thlipsis*, or 'distress') is a key word in this passage, occurring three times (vv. 9, 21, 29; cf. 13:21). These are all the occurrences of the word in Matthew's Gospel. The outstanding characteristic of this time will be *thlipsis*. This persecution will lead many disciples to turn away from the faith (cf. Dan. 11:35). They will even 'hate one another' (v. 10). The deceiving influence of 'false prophets,' as well as the persecution the disciples will experience, will cause many to turn from the faith (to 'fall away,' v. 10; cf. 7:15-23; 13:21). Those disciples who hate one another will do so because wickedness will abound, and the 'love' of many of them (for the Savior, the truth, and or one another) 'will grow cold' (v. 12)" (Constable, 252).

## v. 10 **turn away**

Lit., "cause to stumble" (Fritz Rienecker, *A Linguistic Key to the Greek New Testament*, 70); cf., "fall away" (ESV, NRSV); "be offended" (NKJV); "be led into sin" (NET). "It seems clear that Jesus meant some believers would be deceived, turn from the faith, and even hate other believers. There is no other revelation in Scripture that would preclude this interpretation, and much that warns believers about this possibility (e.g., 1 Tim. 4; 2 Tim. 3). There is much revelation, however, that precludes the view that those who will turn from the faith will lose their salvation (e.g., John 10:28-29; Rom. 8:31-39)" (Constable, 252).

## v. 13 **to the end**

I.e., to the return of Christ and the end of the age (v. 3), not the end of their lives. Christ followers will "be saved" when he returns; they will enter his glorious kingdom. "In contrast to those who prove unfaithful, those who persevere and endure the temptations of that period will experience deliverance (v. 13). Their deliverance, unfortunately referred to as being 'saved' by the majority of the English translations, will happen when and because Messiah will return at 'the end' of the Tribulation. Jesus did not mean that perseverance results in eternal salvation. Only faith in Him does that. He will end the persecution of His disciples and thereby deliver them from this distress" (252).

## Family Talk

Encouragement from one parent's heart to another

Next week in PantegoKids your children will be participating in a unique missions experience! We are looking forward to a family being with us to tell us about the great things God is doing in Northern Africa. Kids will travel to different rooms in the children's area to learn about food, music and games from the region. They will even learn to write their name in Arabic. The missionary wife will be teaching our children that morning. We are so excited about this experience and are looking forward to the opportunity to partner with you in making missions a priority in your families. Here are some suggestions to help you continue the discussions regarding missions in your home. (1) Read a biography about a missionary together. (2) Plan a local service opportunity with other families. (3) Choose a missionary to pray for each day as a family. (4) Write letters to missionaries encouraging them. (5) Pray for people all over the world who need to hear the gospel. Living life on mission is something we can do every day in our schools, neighborhoods and community. I am praying for you as you make it a priority in your family to share the good news of Jesus with those near and far. P.S. You are welcome to join us on Sunday for our missions adventure!

### What Does The Bible Say

Weekly Verse: Matthew 28:16-20

1. What did Jesus tell the disciples to go do?
2. After baptizing people, what were the disciples supposed to do?
3. What promise does Jesus give at the end of verse 20?

### What Do You Think

1. Describe how you think the disciples felt after Jesus told them he would be with them?
2. What are some practical ways you can make disciples right now?

### What R U Going To Do

Wycliffe Bible Translators have many fun missions activities to do. Copy and paste (or type) the following link into your browser and have fun!

<http://www.wycliffe.org/Resources/Kids/FreeCurriculum/FunFactsActivityPages.aspx>

## MEMORY TIME

Core Comp

Giving Away my Faith : I tell others about Jesus to help with God's work.

Memory Verse

Matthew 28:19 *Therefore go and make disciples of all nations baptizing them in the name of the Father and of the Son and of the Holy Spirit.*

## KIDPIX COUPON

I memorized CC \_\_\_\_ 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.  
Questions: Kids@pantego.org

# 30 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 3:17

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

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**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.



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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](mailto:tbulick@pantego.org).