

Index Section K

MISCELLANEOUS

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In 1923, a very important meeting was held at the Edgewater Beach Hotel in Chicago. Attending this meeting were nine of the world's most successful financiers: Charles Schwab, president of the largest independent steel company; Samuel Insull, president of the largest utility company; Howard Hopson, president of the largest gas company; Arthur Cotton, the greatest wheat speculator; Richard Whitney, president of the New York Stock Exchange; Albert Fall, a member of the President's cabinet; Leon Fraser, president of the Bank of International Settlements; Jesse Livermore, the greatest "bear" on Wall Street; and Ivan Krueger, head of the greatest monopoly.

Twenty-five years later, Charles Schwab had died in bankruptcy, having lived on borrowed money for five years before his death; Samuel Insull had died a fugitive from justice, and penniless in a foreign land; Howard Hopson was insane; Arthur Cotton had died abroad-insolvent; Richard Whitney had spent time in Sing Sing State Prison; Albert Fall had been pardoned so that he could die at home; Jesse Livermore, Ivan Krueger, and Leon Fraser had all died by suicide. All these men had learned well the art of making a living, but none of them had learned *how to LIVE.* ‘

- quoted from Jesus and the Intellectual by Bill Bright

The 10 Smartest Things Ever Said About Money (continued)

- 1 "I can calculate the motions of heavenly bodies, but not the madness of people." - Isaac Newton
- 2 "He is richest who is content with least." - Socrates
- 3 "A great investment opportunity occurs when a marvelous business encounters a one-time huge, but solvable, problem." - Warren Buffett
- 4 "Buy straw hats in the wintertime. Summer will surely come." - Financier Bernard Baruch
- 5 "Rich people plan for four generations. Poor people plan for Saturday night." - Gloria Steinem

How did you break your arm? By Gloria Abrahamson

Even if you aren't a skier, you'll be able to appreciate the humor of the slopes as written in this account by a New Orleans paper.

A friend just got back from a holiday ski trip to Utah with the kind of story that warms the cockles of anybody's heart. Conditions were perfect, 12 below, no feeling in the toes, basic numbness all over, the "tell me when we're having fun" kind of day.

One of the women in the group complained to her husband that she was in dire need of a restroom. He told her not to worry, that he was sure there was relief waiting at the top of the lift in the form of a powder room for female skiers in distress. He was wrong, of course, and the pain did not go away.

If you've ever had nature hit its panic button in you, then you know that a temperature of 12 below zero doesn't help matters. So, with time running out, the woman weighed her options.

Her husband, picking up on the intensity of the pain, suggested that since she was wearing an all-white ski outfit, she should go off in the woods. No one would even notice, he assured her. The white will provide more than adequate camouflage. So she headed for the tree line, began disrobing and proceeded to do her thing. If you've ever parked on the side of a slope, then you know there is a right way and wrong way to set your skis so you don't move. Yup, you got it. She had them positioned the wrong way.

Steep slopes are not forgiving, even during embarrassing moments. Without warning, the woman found

herself skiing backward, out-of-control, racing through the trees, somehow missing all of them and into another slope. Her derriere and the reverse side were still bare, her pants down around her knees, and she was picking up speed all the while.

She continued on backwards, totally out-of-control, creating an unusual vista for the other skiers.

The woman skied, if you define that verb loosely, back under the lift, and finally collided violently with a pylon. The bad news was that she broke her arm and was unable to pull up her ski pants. At long last her husband arrived, put an end to her nudie show, then went to the base of the mountain and summoned the ski patrol, who transported her to a hospital.

In the emergency room she was regrouping when a man with an obviously broken leg was put in the bed next to hers.

"So, how'd you break your leg." She asked, making small talk.

"It was the darndest thing you ever saw," he said. "I was riding up this ski lift, and suddenly I couldn't believe my eyes. There was this crazy woman skiing backward out of control down the mountain with her bare bottom hanging out of her clothes and her pants down around her knees. "I leaned over to get a better look and I guess I didn't realize how far I'd moved. I fell out of the lift.

"So how'd you break your arm?"

SKYCO



A METAL TREATMENT – NOT A PAINT

When applied to rusted metal, OSPHO chemically changes the rust (iron oxide) into iron phosphate – an inert hard gray surface. Rust action is completely stopped. Paint applied over OSPHO adheres so tightly that moisture cannot get through to attack the metal. Result: paint lasts and protects much longer.

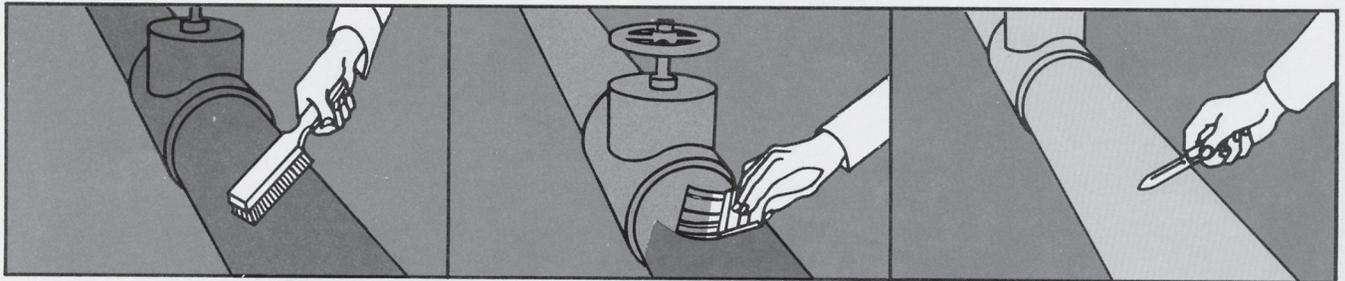
OSPHO PROVES ITS WORTH WHEREVER THERE'S RUST

OSPHO is ordered and reordered by many nationally known institutions and companies across all industries. Since it was introduced in 1947, it has proved its worth wherever corrosive conditions create a problem.— on boats, in refineries, in chemical and packing plants, in arsenals, in power stations, etc. Put it to work for you!

OSPHO SAVES TIME ON HUNDREDS OF MAINTENANCE JOBS

If it's made of ferrous metal it will rust. Use OSPHO to conquer rust on railroad cars, downspouts, gutters, ships' hulls, stacks, tanks, buildings, fences, fire escapes, sash, roofs, girders, plates, pipe – any metal surface.

TEST OSPHO YOURSELF



1. Brush away loose rust and scale.

2. Brush or spray OSPHO on rusted metal. Let it dry overnight.

3. Test it. Scrape the surface with a knife, notice that it's just like rough glass. OSPHO forms the perfect base for paint.

No Sand Blasting or Flame-Cleaning –

You save hours of preparation time. OSPHO goes on right over the rust to form a perfect base for paint.

Easy to Apply –

Use OSPHO as it comes from the container. No mixing or stirring. OSPHO can be used to touch up rusted spots, avoiding adjacent non-metal or separately painted surfaces. Non-flammable.

Paint Jobs Last Longer –

One application of OSPHO kills all the rust . . . stops further rust action. Paint coat adheres so tightly that moisture can't penetrate to the metal. Paint lasts and protects much longer – you save time and materials' costs of frequent repainting.

SKYCO TECHNICAL BULLETIN

OSPHO

Compounded exclusively by The Skybryte Company, Cleveland, Ohio
A METAL TREATMENT - NOT A PAINT
RESISTS / RETARDS RUST - PROVIDES A SOUND BASE FOR PAINT
DIRECTIONS FOR USE

RUSTED METALS - OSPHO is a rust-inhibiting coating - NOT A PAINT. You do not have to remove tight rust. Merely remove loose paint and rust scale, dirt, oil, grease and other accumulations with a wire brush - apply a coat of OSPHO as it comes in the container - let dry overnight, then apply whatever paint system you desire. When applied to rusted surfaces, OSPHO causes iron oxide (rust) to chemically change to iron phosphate - an inert, hard substance that turns the metal black. Where rust is exceedingly heavy, two coats of OSPHO may be necessary to thoroughly penetrate and blacken the surface to be painted. A dry, powdery, grayish-white surface usually develops; this is normal - brush off any loose powder before paint application.

NEW METALS - For new ferrous or aluminum metals: remove dirt, grease, or oil; apply OSPHO, let dry overnight, then paint.

GALVANIZED: where appearance is important, apply one coat of OSPHO, let stand for approximately thirty minutes or until metal is etched. Flush with water, avoiding damage to adjacent areas; or wipe to a smooth finish, let dry, then paint. Where appearance is not important, one coat of OSPHO is recommended to thoroughly coat and etch the metal. Let stand overnight or until completely dry. Brush off any loose powder before painting.

A typical paint application will last much longer after an application of OSPHO because subsequent paint coatings attach themselves so tightly that moisture and oxygen cannot attack the metal. OSPHO is water-thin, and therefore goes on easily and covers a larger area than paint. One gallon covers approx. 600 square feet. Historically, best results have been achieved using an oil-base primer and topcoat. Test a trial sample before using under epoxy or latex-base paint applications. OSPHO is equally effective for exterior and interior work alike and is highly recommended as a pre-treatment coating by leading paint manufacturers.

For best results, use OSPHO at temperatures no lower than 36 degrees F. Excessive dew and humidity may prolong drying time and cause powdery buildup.

Spray equipment should be flushed out with water after using. Clean brushes with water. Avoid getting OSPHO on adjacent areas such as painted surfaces, concrete, masonry and stonework. If splashing occurs, flush immediately with water to remove.

WARNING: OSPHO contains phosphoric acid. KEEP OUT OF REACH OF CHILDREN. If taken internally give large quantities of milk or water. Call physician. Avoid contact with eyes. In case of contact, flush with water. Prolonged exposure to skin may cause irritation - use rubber gloves or other forms of skin protection.

SAFELY DISSOLVES BLEEDING RUST FROM MANY PAINTED SURFACES:

CAUTION: paint composition & quality vary greatly. A check should be made by testing OSPHO on a small area. Dulling or peeling may occur in some finishes. The manufacturer assumes no liability for damage to finished surfaces.

OSPHO MAKES A LASTING BOND BETWEEN RUSTED METAL AND PAINT

CHEMICAL DATA:

OSPHO is a balanced formula of Phosphoric acid, Sodium Dichromate, Surfactants, and Extenders.

PHYSICAL DATA:

Boiling Point 240 degrees F Specific Gravity. 1.22 + / - .04 Average % Nonvolatile= 37.6% + / - 0.5%
Soluble in Water Color. Green Liquid Odor. Typical Acidic

SPILLS: Neutralize with basic material, flush with plenty of water.

RESPIRATORY: Use adequate ventilation in confined areas, skin and eye protection should be used.

FIRE DATA: No hazard **DECOMPOSITION PRODUCTS**: Oxides of phosphorus

HEALTH HAZARD: Irritant to eyes and mucous membranes. In case of external contact, flush with cool water. If swallowed, give 1 or 2 glasses of water or milk and call physician. KEEP OUT OF REACH OF CHILDREN

REACTIVITY DATA: Can react with various metals to generate hydrogen gas, which could form an explosive concentration in confined spaces. Use adequate ventilation.

Splash Zone Mastic

Selection & Specification Data

Generic Type	Epoxy Polyamide
Description	Solvent-free <u>patching compound used for repairing pits, cracks and voids</u> in steel, concrete, wood and other surfaces. Has the unique ability to be mixed, applied and cured underwater.
Features	<ul style="list-style-type: none">▪ Designed for underwater and other wet applications.▪ Can be applied up to 2" in thickness▪ Self-priming on most surfaces and over most generic types of coatings▪ Rapid cure characteristics▪ VOC compliant to current AIM regulations
Color	Olive Green
Finish	Flat
Primers	Self-priming
Topcoats	Epoxies, Polyurethanes if required
Dry Film Thickness	1/8"-2" (3.1-50 mm) for most applications 1/4" (6.4 mm) is practical maximum thickness for vertical and overhead applications.
Solids Content	By Volume: 99% ± 1%
Theoretical Coverage Rate	1604 mil ft ² (24.5 m ² /l at 25 microns) Allow for loss in mixing and application. Field experience has displayed a realistic coverage rate of 8 ft ² /gallon (.2 m ² /l). This figure accounts for actual losses and the fact that the product is frequently applied at higher dry film thicknesses.
VOC Values	As supplied: 0.00 lbs/gal (0 g/l) These are nominal values.
Dry Temp. Resistance	Continuous: 200°F (93°C) Non-Continuous: 250°F (121°C)

Substrates & Surface Preparation

General	Remove all oil or grease from the surface with Carboline Surface Cleaner 3 in accordance with SSPC-SP1. Remove all dirt, loose paint, spalling concrete, rotted wood, marine growth and other contaminants by abrasive blasting or high pressure water blasting. Hand or power tool cleaning methods may be used but are of limited benefit and are time consuming. Abrasive blasting can be done underwater as the initial air blast will clear a path through the water for the abrasive/air mixture. When working at the splash zone or in salt water, coat cleaned metal surfaces as soon as possible to minimize new corrosion.
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Penray® Cooling System Liquid Inhibitors

Pencool® 2000 Cooling System Treatment with Corrosion Inhibitor

Pencool 2000 is a patented liquid formula to keep diesel engines running cleaner. This easy-to-use product reduces scaling and corrosion and acts as a lubricant in the cooling system. Pencool 2000 controls formation of harmful scale deposits, reduces metal corrosion and cavitation erosion, and lubricates the water pump and other metal surfaces. Pencool 2000 eliminates messy filters, saving you maintenance time costs.



Part #	Qty.	Net Cont.	Container
200016	12 / cs.	16 fl. oz.	Bottle
200064	6 / cs.	½ gal.	Bottle
200005	1	5 gal.	Pail
200055	1	55 gal.	Drum

To pre-charge system: one pint of Pencool 2000 for every four gallons of cooling system capacity

To maintain system: one pint of Pencool 2000 for every 20 gallons of cooling system capacity

Pencool®3000 with Stabil-Aid® Cooling System Treatment with Corrosion Inhibitor and Coolant Stabilizer

Pencool 3000 is an advanced cooling system treatment that helps prevent the formation of gel deposits in cooling systems. These deposits can plug radiator passages, aftercoolers, and oil coolers, and can cause excessive water pump wear. Pencool 3000 blocks the formation of this gel, conditions cooling system water, and protects all cooling system metal components from corrosive attack. Use Pencool 3000 to maintain proper cooling system heat transfer characteristics and long engine life.



Part #	Qty.	Net Cont.	Container
300016	12 / cs.	16 fl. oz.	Bottle
300064	6 / cs.	½ gal.	Bottle
300005	1	5 gal.	Pail
300055	1	55 gal.	Drum

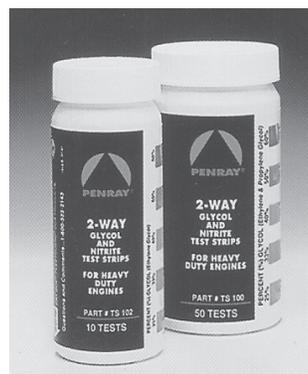
To pre-charge system: one pint of Pencool 3000 for every four gallons of cooling system capacity

To maintain system: one pint of Pencool 3000 for every 20 gallons of cooling system capacity

Penray Coolant Test Strips

This system provides a quick and easy way of testing your heavy duty coolant system. Test strips provide a hassle free, more precise way to determine the freeze and nitrite levels contained in your cooling system. Penray recommends the use of 2-Way test strips to evaluate nitrite containing coolants including Pencool®, Caterpillar®, Fleet Charge®, Fleetguard®, Detroit Diesel®, John Deere®, Quaker State®, AFS, Toxguard, etc.

Part #	Qty.	Contents
TS-100	12 bot / cs.	50 Strips per Bottle
TS-102	12 bot / cs.	10 Strips per Bottle in a blister card case





Pencool® Diesel Fuel Treatments

Penray Winter Pow-R PLUS® Diesel Fuel Treatment

Winter Pow-R PLUS® , with HAFI® Technology (Hybrid Anti-Settling Flow Improver), was developed to inhibit the gelling of diesel fuel at sub-zero temperatures, for easier starting. It also emulsifies water in diesel fuel to prevent ice crystal formation which can block fuel lines and filters. In addition, Winter Pow-R PLUS® enhances the cold flow characteristics of diesel fuel, stabilizes it, and suppresses sludge and gum formation. It does not contain harmful alcohol.

- Prevents gelling of diesel fuel
- Utilizes HAFI® Technology (Hybrid Anti-Settling Flow Improver)
- Emulsifies water to prevent ice crystal formation
- Improves cold weather starting
- Reduces emissions
- Improves fuel economy
- Stabilizes fuel and prevents corrosion
- Will pour from the bottle at -15° F



Part #	Qty.	Net Cont.	Container	Treat Rate
202016	24 / cs.	16 fl. oz.	Bottle	125 gal.
202005	1	5 gal.	Pail	7,500 gal.
202055	1	55 gal.	Drum	82,500 gal.

Penray Fuel Prep Diesel Fuel Conditioner

Fuel Prep 1000 and 2012 combat sludge formation and disperse existing sludge in fuel tanks, while controlling bacterial and fungal growth. The result: fewer plugged lines, fuel filters, and injector nozzles. Fuel Prep also conditions less stable diesel fuels by allowing them to burn cleaner and more completely, thus improving emissions and injector spray patterns. Fuel Prep also reduces accumulation of unburned carbon particles so engines stay cleaner. Regular use of this conditioner also reduces lube oil dilution and contamination.



Part #	Qty.	Net Cont.	Container	Treat Rate
100016	24/cs.	16 fl. oz.	Bottle	125 gal.
100005	1	5 gal.	Pail	5000 gal.
100055	1	55 gal.	Drum	
201201	6/cs.	1 gal.	Bottle	12-15,000 gal.
201205	1	5 gal.	Pail	
201255	1	55 gal.	Drum	

Penray Winter Thaw® Emergency Diesel Fuel Treatment

Winter Thaw®, dissolves already gelled fuel fast. Reduces clogging of fuel lines and filters. It also prevents ice crystal build-up in fuel lines and filters. In addition, it eliminates hard starting, pounding, excessive smoking, and helps improve combustions. Winter Thaw® is 100% compatible with all No. 2 fuel and fuel blends.

Part #	Qty.	Net Cont.	Container	Treat Rate
202132	12 / cs.	32 fl. oz.	Bottle	25 gal.
202101	1	1 gal.	Bottle	100 gal.

Penray Winter Blend Diesel Fuel Treatment

Winter Blend, with HAFI® Technology (Hybrid Anti-Settling Flow Improver), is an excellent product for bulk fuel applications. It reduces pourability to below 0° F, Prevents fuel gelling, fuel line icing, and disperses water. Winter Blend is 100% compatible with all No. 2 fuel and fuel blends.

Part #	Qty.	Net Cont.	Container	Treat Rate
203025	2 / cs.	2.5 gal.	Jug	7,500 gal.

Penray Total Diesel Fuel System Cleaner

Penray's Total Diesel Fuel System Cleaner is a year-round diesel fuel additive. The clear quart bottle conveniently treats 250 gallons, or 2 saddle tanks. The properties of the product are:



Part #	Qty.	Net Cont.	Container	Treat Rate
202432	12 / cs.	32 fl. oz.	Bottle	250 gallons



Penray® Cooling System Cleaners

Penray 2001 On-Line Cooling System Cleaner
 Penray 2001 On-Line Cooling System Cleaner cleans diesel engine cooling systems *while they remain in service*. This liquid product is an excellent alternative to in-shop cleaning for engines having only light scale and limited corrosion product formation. 2001 Cleaner is ideal for periodic on-the-road cleaning, as it removes harmful mineral scale and oxide deposits. For engines with green slime, excessive scaling, or heavy oil deposits, Penray recommends the 2015 Twin Pac.



Part #	Qty.	Net Cont.	Container
200164	6 / cs.	½ gal.	Bottle
200105	1	5 gal.	Pail
200155	1	55 gal.	Drum

One half gallon of 2001 Cleaner treats eight gallons.

Penray 2015 Twin Pac Off-Line Cooling System Cleaner and Conditioner

The Penray 2015 Twin Pac combines 2010 Cleaner with 2011 Conditioner for heavy duty cooling system treatment. 2010 removes harmful scale and sludge deposits from the entire cooling system. It also removes corrosion deposits, green slime, and oil deposits. 2011 flushes the cooling system of loosened deposits, removes any accumulated oil, and conditions the metal surfaces. The cooling system is then ready to begin a Pencil treatment program.



Part #	Qty.	Container
201549	2 Twin Pacs / cs.	Each Twin Pac contains one 8lb. Bottle of 2010 Cleaner and one 8lb. Bottle of 2011 Conditioner
<i>*Also available in 30lb. and 50 lb. drums</i>		

Part #	Qty.	Container	Treat Rate		
			Capacity	Normal	Extreme
201549	2 Twin Pacs / cs.	Each Twin Pac contains one 8lb. Bottle of 2010 Cleaner and one 8lb. Bottle of 2011 Conditioner	Up to 10 gal. 11-16 gal. 17-25 gal. 26-32 gal.	3 lb. 5 lb. 7 lb. 10 lb.	6 lb. 10 lb. 14 lb. 20 lb.

Penwash Truck Wash Concentrate
 Penray is proud to introduce a fantastic cleaner into our line. This cleaner was developed especially for the truck, bus, and off-road industry. It washes away the toughest road dirt, shop grease, and environmental grime. It is now available in 5 gallon pails and 55 gallon drums.

Part #	Qty.	Net Cont.	Container
TVWC-05	1	5 gal.	Pail
TVWC-55	1	55 gal.	Drum

Treat Rate	Water: Soap Ratio
Regular Wash	100:1
Excess Dirt	50:1
Extreme Cases	10:1

Penwash Marine Cleaner and Degreaser

Penray is proud to introduce a fantastic cleaner into our line. This cleaner was developed especially for the marine industry. It washes away the toughest marine grime, rig grease, and environmental grime. It is now available in 5 gallon pails and 55 gallon drums.

Part #	Qty.	Net Cont.	Container
MWVC-05	1	5 gal.	Pail
MWVC-55	1	55 gal.	Drum

Treat Rate	Water: Conc. Ratio
Regular Wash	4:1
Excess Dirt	2:1
Extreme Cases	Full Strength



Pencool® Cooling System Filters

Penray Need-Release® Extended Life Cooling System Treatment

NEW AND IMPROVED TREAT RATE

Need-Release filters now last 150,000 miles, 15 months, or 3,000 hours!

The Penray Need-Release Extended Life Cooling System Treatment is much more than just another cooling system filter. It goes beyond just filtration by releasing Supplemental Coolant Additive (SCA) when your engine needs it. This unique system senses the corrosivity of the coolant and releases the correct amount of treatment to keep your cooling system protected at all times. Penray's patented Need-Release membrane technology makes this possible and saves on labor costs and filter inventory. One Need-Release filter can replace from eight to ten ordinary filters.

Penray sells adapters for irregular filter nipples on Volvo® engines (part # VFA-1000).

NF2088

Fits standard filter bracket for Detroit Diesel, Caterpillar, Cummins, Ford, etc. engines. Compatible with an 8-20 gallon cooling system capacity that has been pre-charged with 1200-1400 PPM nitrite.

NFC2089

Fits Mack, Mid-Liner, Mack V-8, 65, and Econo-Dyne series engines. Compatible with an 8-20 gallon cooling system capacity that has been pre-charged with 1200-1400 PPM nitrite.

NFC2090

Fits Mack, ESI, E-9, and Maxi-Dyne engines. Compatible with an 8-20 gallon cooling system capacity that has been pre-charged with 1200-1400 PPM nitrite.



NF2091

Fits standard filter bracket for Detroit Diesel, Caterpillar, Cummins, Ford, etc. engines. Compatible with an 8 gallon or less cooling system capacity that has been pre-charged with 1200-1400 PPM nitrite.

NF2095

Fits standard filter bracket for Cummins ISX engine. Compatible with an 8-20 gallon cooling system capacity that has been pre-charged with 1200-1400 PPM nitrite.

MONEY

Money doesn't grow on trees;
you've got to beat the bushes for
it.

Two can live as cheaply as one but
only half as long.

By the time a man has money to
burn, the fire has gone out.

Money can't buy everything—pov-
erty, for example.

My wife found a way to save her
money—she uses mine.

The love of money is the root of all
evil. 1Timothy 6:10

Pencool® 3000 Cooling System Filters

With Corrosion Inhibitor and Coolant Stabilizer

All Pencool 3000 Cooling System Filters combine a high-quality, long-life Pencool Filter with one pint or more of Pencool 3000 Cooling System Corrosion Inhibitor and Coolant Stabilizer. It's the only high performance filter that can stop coolant gel formation. Pencool 3000 is accepted for use by major engine manufacturers and is compatible with all types of antifreezes.

All NF3000 version filters fit standard filter brackets for Detroit Diesel, Caterpillar, Cummins, Ford, etc. engines.

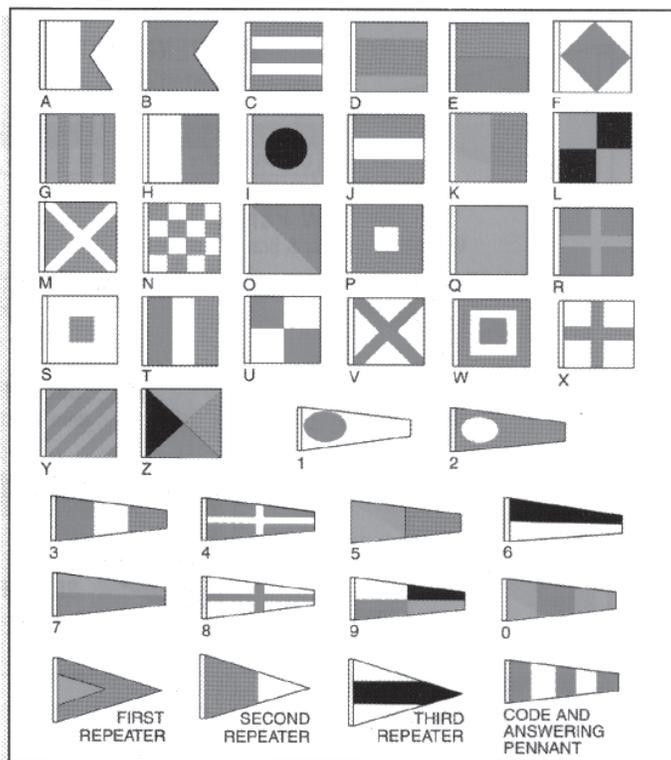
Part No.	Treat
NF3000	4-16 gal.
NF3008	16-32 gal.
NF3012	32-50 gal.
NF3016	50-75 gal.
NF3032	75-100 gal.
NF3053	100-150 gal.



NAUTICAL FLAGS

INTERNATIONAL CODE OF SIGNALS

Forty flags to a set including alphabet, numerals, repeaters and code and answering pennant. Nylon, sewn throughout with double-stitched seams and all in approved colors. Complete with rope distance lines. Sizes 0, 2, 3, 7 & 10 supplied with ash toggles and size 14 supplied with bronze snaps & rings. All complete sets are supplied with durable storage/carrying bag.



SIZE	DESCRIPTION	SIZE	DESCRIPTION
0	26 Alphabet Flags: 1' x 1¼' 11 pennants: ½' x 2' 3 Substitutes: ¾' x 1½'	7	26 Alphabet Flags: 3' x 3' 11 Pennants: 2' x 4½' 3 Substitutes: 2' x 4'
2	26 Alphabet Flags: 1½' x 2' 11 Pennants: 1½' x 3' 3 Substitutes: 1' x 2'	10	26 Alphabet Flags: 4' x 4' 11 Pennants: 2½' x 6' 3 Substitutes: 2½' x 5½'
3	26 Alphabet Flags: 2' x 2' 11 Pennants: 1½' x 3' 3 Substitutes: 1½' x 2½'	14	26 Alphabet Flags: 4' x 6' 11 Pennants: 2½' x 9' 3 Substitutes: 2½' x 5½'

COMPLETE SETS

ITEM #	SIZE	LBS.
080073	0	6.0
080074	2	9.0
080075	3	11
080076	7	16
080077	10	27
080078	14	39

INDIVIDUAL FLAGS

SIZE	LBS.
0	.12
2	.20
3	.24
7	.36
10	.63
14	.95



SKIN DIVER FLAGS

Nylon with canvas header & brass grommets.

ITEM #	SIZE	LBS.
080644	10" x 15"	.07
080645	12" x 18"	.10
080646	16" x 24"	.15
080647	20" x 30"	.20
080648	24" x 36"	.25



QUARANTINE FLAGS

Nylon with canvas header & brass grommets.

ITEM #	SIZE	LBS.
080649	10" x 15"	.07
150059	12" x 18"	.10
080650	16" x 24"	.15
080651	20" x 30"	.20
150137	24" x 36"	.25



ABSENT FLAGS

Nylon with canvas header & brass grommets.

ITEM #	SIZE	LBS.
080652	10" x 15"	.07
150030	12" x 18"	.10
080653	16" x 24"	.15
080654	20" x 30"	.20
150108	24" x 36"	.25



DINNER FLAGS

Nylon with canvas header & brass grommets.

ITEM #	SIZE	LBS.
080655	10" x 15"	.07
150001	12" x 18"	.10
080656	16" x 24"	.15
080657	20" x 30"	.20
150079	24" x 36"	.25



PROTEST FLAGS

Nylon with canvas header & brass grommets.

ITEM #	SIZE	LBS.
080658	10" x 15"	.07
150069	12" x 18"	.10
080659	16" x 24"	.15
080660	20" x 30"	.20
150147	24" x 36"	.25



GUEST FLAGS

Nylon with canvas header & brass grommets.

ITEM #	SIZE	LBS.
080661	10" x 15"	.07
080662	12" x 18"	.10
080663	16" x 24"	.15
080664	20" x 30"	.20
080665	24" x 36"	.25

MONEY (CONT'D)

The darkest hour of any man's life is when he sits down to plan how to get money without earning it. Horace Greeley

Money talks. It says, good-bye. Anonymous

The buck stopped before it got to me.

Have You Heard of the Four Spiritual Laws?

Just as there are physical laws that govern the physical universe, so are there spiritual laws that govern your relationship with God.

LAW 1

God **loves** you and offers a wonderful **plan** for your life.

God's Love

"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" (John 3:16, NIV).

God's Plan

[Christ speaking] "I came that they might have life, and might have it abundantly" [that it might be full and meaningful] (John 10:10). Why is it that most people are not experiencing the abundant life? Because...

LAW 2

Man is **sinful** and **separated** from God. Therefore, he cannot know and experience God's love and plan for his life.

Man Is Sinful

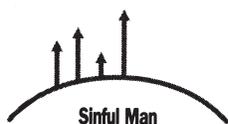
"All have sinned and fall short of the glory of God" (Romans 3:23).

Man was created to have fellowship with God; but, because of his own stubborn self-will, he chose to go his own independent way and fellowship with God was broken. This self-will, characterized by an attitude of active rebellion or passive indifference, is an evidence of what the Bible calls sin.

Man Is Separated

"The wages of sin is death" [spiritual separation from God] (Romans 6:23).

This diagram illustrates that God is holy and man is sinful. A great gulf separates the two. The arrows illustrate that man is continually trying to reach God and the abundant life through his own efforts, such as a good life, philosophy, or religion-but he inevitably fails.



The third law explains the only way to bridge this gulf...

LAW 3

Jesus Christ is God's **only** provision for man's sin. Through Him you can know and experience God's love and plan for your life.

He Died In Our Place

"God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us" (Romans 5:8).

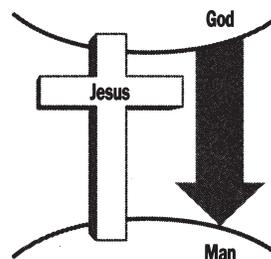
He Rose from the Dead

"Christ died for our sins ... He was buried ... He was raised on the third day, according to the Scriptures ... He appeared to Peter, then to the twelve. After that He appeared to more than five hundred..." (1 Corinthians 15:3-6).

He Is the Only Way to God

"Jesus said to him, 'I am the way, and the truth, and the

life; no one comes to the Father but through Me'" (John 14:6). This diagram illustrates that God has bridged the gulf that separates us from Him by sending His Son, Jesus Christ, to



die on the cross in our place to pay the penalty for our sins. It is not enough just to know these three laws..

LAW 4

We must individually **receive** Jesus Christ as Savior and Lord; then we can know and experience God's love and plan for our lives.

We Must Receive Christ

"As many as received Him, to them He gave the right to become children of God, even to those who believe in His name" (John 1:12).

We Receive Christ Through Faith

"By grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works that no one should boast" (Ephesians 2:8,9).

When We Receive Christ, We Experience a New Birth (Read John 3:1-8.)

We Receive Christ Through Personal Invitation [Christ speaking] "Behold, I stand at the door and knock; if any one hears My voice and opens the door, I will come in to him" (Revelation 3:20). Receiving Christ involves turning to God from self (repentance) and trusting Christ to come into our lives to forgive our sins and to make us what He wants us to be. Just to agree **intellectually** that Jesus Christ is the Son of God and that He died on the cross for our sins is not enough. Nor is it enough to have an **emotional** experience.

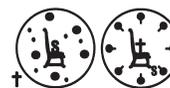
We receive Jesus Christ by **faith**, as an act of the **will**. These two circles represent two kinds of lives:

Which circle best represents your life?

Which circle would you like to have represent your life?

Self-Directed Life

- S – Self is on the throne
- † – Christ is outside the life
- – Interests are directed by self, often resulting in discord and frustration



Christ-Directed Life

- † – Christ is in the life and on the throne
- S – Self is yielding to Christ
- – Interests are directed by Christ, resulting in harmony with God's plan



The following explains how you can receive Christ:

You Can Receive Christ Right Now by Faith Through Prayer (Prayer is talking with God)

God knows your heart and is not so concerned with your words as He is with the attitude of your heart. The following is a suggested prayer:

Lord Jesus, I need You. Thank You for dying on the cross for my sins. I open the door of my life and receive You as my Savior and Lord. Thank You for forgiving my sins and giving me eternal life. Take control of the throne of my life. Make me the kind of person You want me to be.

Does this prayer express the desire of your heart? If it does, I invite you to pray this prayer right now, and Christ will come into your life, as He promised.

How to Know That Christ Is in Your Life

Did you receive Christ into your life? According to His promise in Revelation 3:20, where is Christ right now in relation to you? Christ said He would come into your life. Would He mislead you? On what authority do you know God has answered your prayer? (The trustworthiness of God Himself and His Word.)

The Bible Promises Eternal Life to All Who Receive Christ

"God has given us eternal life, and this life is in His Son. He who has the Son has the life; he who does not have the Son of God does not have the life. These things I have written to you who believe in the name of the Son of God, in order that you may **know** that you have eternal life" (1 John 5:11-13).

Thank God often that Christ is in your life and that He will never leave you (Hebrews 13:5). You can know on the basis of His promise that Christ lives in you and that you have eternal life from the very moment you invite Him in. He will not deceive you.

An important reminder...

Do Not Depend on Feelings

The promise of God's Word, the Bible-not our feelings-is our authority. The Christian lives by faith (trust) in the trustworthiness of God Himself and His Word. This train diagram illustrates the relationship among **fact** (God and His Word), **faith** (our trust in God and His Word), and **feeling** (the result of our faith and obedience). (Read John 14:21.)

The train will run with or without the caboose. However, it would be useless to attempt to pull the train by the caboose. In the same way, as Christians we do not depend on feelings or emotions, but we place our faith (trust) in the trustworthiness of God and the promises of His Word.



Now That You Have Received Christ

The moment you received Christ by faith, as an act of the will, many things happened, including the following:

- Christ came into your life (Revelation 3:20; Colossians 1:27).
 - Your sins were forgiven (Colossians 1:14).
 - You became a child of God (John 1:12).
 - You received eternal life (John 5:24).
 - You began the great adventure for which God created you (John 10:10; 2 Corinthians 5:17; 1 Thessalonians 5:18).
- Can you think of anything more wonderful that could happen to you than receiving Christ? Would you like to thank God in prayer right now for what He has done for you? By thanking God, you demonstrate your faith.

To enjoy your new life to the fullest...

Suggestions for Christian Growth

Spiritual growth results from trusting Jesus Christ. "The righteous man shall live by faith" (Galatians 3:11). A life of faith will enable you to trust God increasingly with every detail of your life, and to practice the following:

- Go to God in prayer daily (John 15:7).*
- Read God's Word daily (Acts 17:11); begin with the Gospel of John.*
- Obey God moment by moment (John 14:21).*

(References contained in this booklet should be read in context from the Bible wherever possible.)

G
R

O
W

T

Witness for Christ by your life and words (Matthew 4:19; John 15:8).

Trust God for every detail of your life (1 Peter 5:7).

Holy Spirit-allow Him to control and empower your daily life and witness (Galatians 5:16,17; Acts 1:8).

Fellowship in a Good Church

God's Word instructs us not to forsake "the assembling of ourselves together" (Hebrews 10:25). Several logs burn brightly together, but put one aside on the cold hearth and the fire goes out. So it is with your relationship with other Christians.

If you do not belong to a church, do not wait to be invited. Take the initiative; call the pastor of a nearby church where Christ is honored and His Word is preached. Start this week, and make plans to attend regularly.

Special Materials Are Available for Christian Growth

If you have come to know Christ personally through this presentation of the gospel, helpful materials for Christian growth are available to you. For more information, write Campus Crusade for Christ, 100 Lake Hart Drive 2100, Orlando, FL 32832-0100.

If this booklet has been helpful to you, please share it with someone else.

To encourage the widest distribution possible, this booklet is available at a nominal price for use by you or your organization. You may place your name or the name of your organization in the space below.

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For God	the greatest lover
so loved	the greatest degree
the world	the greatest company
that He gave	the greatest act

his only begotten son	the greatest gift
that whosoever	the greatest opportunity
believeth	the greatest simplicity
in Him	the greatest attraction
should not perish	the greatest promise
but	the greatest difference
have	the greatest certainty
everlasting life	the greatest possession

Jesus J. Edwin Hartell