

# *Life Changes*

by Ray Lynch

Since moving to Tampa, Florida in February, 1998, many people have asked us what brought us here. The short answer is, God. The follow-up question to our answer is usually, how did you know God directed you to Tampa? Since the answer to that question is definitely not as short as the first answer, but just as important, we decided to write this testimony that explains how God brought us to Tampa. Although this story is fairly complete, it was not possible to relate all the tears, fears, and joys we experienced on this journey. Our humanness showed through many times, particularly during those periods where God did not say much.

In March, 1997, Judy and I were in the midst of our Bible study on the book of James. Now James has convicted many a Christian, and we were no exception. God, through His Word, slowly peeled away the layers around our hearts that separated us from His will for our lives. As we discussed James 4:14-15 that March evening, God clearly reminded us of the brevity of life on earth, and the importance of being in the center of His will. That March night we bowed together before our gracious heavenly Father and humbly confessed our desire to be in the center of His will for our lives. We went on to say that we would be willing to give up Eye of the Needle (our business) and even our home, if that's what He wanted. We told God that if it was necessary to move into an apartment to be in His will, then we would. We were currently living in a 4BR house in Fairfax, Virginia. We were self-employed with our business, a custom drapery workroom, located in the basement.

In April, 1997, my mom, after a long illness, went home to be with the Lord. Winnie, as she was known, was the only thing holding us back from moving. We know that the Lord wanted us to remain in Fairfax as long as she was alive, so we could see her often and also to help with her care. At this point we were not thinking of moving or expecting to move. However, remembering back to our prayer a month earlier, we knew that we now could.

We continued to be active in the bus ministry at our church. I was a bus captain and the 1<sup>st</sup> and 2<sup>nd</sup> grade Sunday school coordinator/teacher. Judy was the number one assistant on the bus route and the bus ministry teen girl's Sunday school teacher. In addition, the Lord was blessing us wonderfully in our business. In May, we completed the largest job we had ever done in the 10 years of the business. Through the first 9 months of the year we had produced more income than all but one of the previous 9 years. But the Lord was beginning to speak again. Maria, a tremendous Christian, who had come to work for us the previous year, notified us in early August that she and her daughter would be going back to her native land, Bolivia, at the end of the month. We were going to be her sponsor for obtaining her green card and ultimately, her citizenship, but the Immigration Law of 1997 changed all that. She was faced with the decision to stay illegally or leave. She chose to obey the law and God and leave. At that time we couldn't understand why. With the business doing so well, why would God take away a trusted (important because the business was in our home), talented employee and friend?

The answer came quickly. September through December, usually our busiest time of year, was a disaster. Sales slowed significantly and we certainly didn't need Maria. What a comfort to know that we serve an omniscient, omnipresent, omnipotent God, and that we can trust Him to do what is best for us. We now knew why He moved Maria and for the first time we began to sense God "stirring the pot".

In June, 1997, we still felt the Lord's call to move on from the church we had been members of for five years. We visited six churches over a four week period. Half made the short list. Although we didn't want to hurry this process, a part of us wanted to be settled into a church in time for the Christmas season. A number of

circumstances occurred during this search period, each initially indicated God's providence at work. But in the end, each situation ended with a soft "no" from the Holy Spirit. On November 12, 1997, during my morning quiet time, I felt the Lord telling me that He was going to move us. You have had moments like that. You can't explain it, but you know that God has just said something very clear to you. There is no doubt in your mind what God has put on your heart. Over breakfast that morning, I shared with Judy what God had said. She indicated the Lord was saying the same thing to her.

We began to pray for clarification and God's direction. The Lord was silent until early December when Judy was invited by a decorator at a nearby Calico Corners store to attend one of their training seminars. We saw nothing unusual about this until Judy went to the seminar. When she arrived at the registration desk, she was told that the seminar was for Calico Corners employees only. However, realizing that she had been invited and that she had driven 50 miles, the lady decided to allow her to attend. That night we discussed all that she had learned about Calico Corners and for the first time in 10 years seriously began to think that Eye of the Needle may no longer be God's direction for our lives. We decided to have her call the company to inquire about openings. She was told there were opening for Sales Associates in Colorado Springs, Charlotte, and Tampa, and for a Store Manager in Charlotte and Tampa. What a perfect solution!! I decided to fax both our resumes, with me applying for the Store Manager's job and Judy the Sales Associate position. I do have a tendency to try and get ahead of God! The resumes went out a week before our planned trip to Ft. Myers, FL to visit my dad, and of course, I was thinking this was all too good to be true. God had it all laid out that we would interview for the jobs on our way back from my dad's. I was also hedging my bets by responding to other job offers in the Tampa area.

But God had a different plan. A better plan. The BEST plan!! God is so good. In my rush to help God along, I was looking at jobs that were in fields that I really didn't want to work in. And come to think of it, I wasn't really sure what I wanted to do. Oh, I wanted to be a baseball play-by-play announcer, but it was too late for that.

A week or so before our departure for Florida, we were having one of those days where Satan was trying to get the best of us. In fact, by late morning that day, he was making pretty good headway. We were making matters worse by trying to figure out God's plan in its entirety. That can get depressing. What's going on, God? Why haven't we heard from You over the past few weeks? Have we gotten ahead of You? Did we make a wrong turn? Just then the phone rang. It was a man from Focus on the Family calling to ask us if we had any prayer requests!! Coincidence? No way! God is so good. He knows our every need. After pulling her tongue out of her stomach, Judy told him to pray for "life changes" in our life. Honest, those were the exact words out of her mouth. From that moment on, we knew the name for our journey and we knew we were still on God's schedule.

The day came to leave for Florida and we had not heard from Calico Corners. I had been able to get an interview in Tampa with one of those companies that will hire anyone. After spending time at dad's, we departed on December 30, 1997 for my interview in Tampa. We left early in order to allow time to find the office. I knew in my heart that this was not what God wanted, but decided to go through with the interview anyway. I always have been a glutton for punishment. Well, half way to Tampa on I-75 we came upon a traffic tie-up. Figuring we had plenty of time, we were not concerned. After moving about a mile in one hour we figured something big was up and decided to find a radio station to give us the word. Just after passing an exit ramp, we learned that the road was totally closed due to an accident (about a mile north of where we were). The only reason the traffic was moving was because of cars making a u-turn on the interstate. Two hours later we began moving again. But by this time, it was too late to get to the appointment.

Instead, we went directly to the home of Dennis and Donna Embrey, Christian friends from Virginia who had moved to Tampa 18 months earlier. I was actually relieved and was praising God for the traffic delay. That night we shared with our friends what was happening in our lives. Dennis shared two things with me. First,

that I should do a career analysis from the Internet. It was free, which made it very appealing. Second, he shared that God sometimes requires us to take a step into the unknown in order to increase our faith and to trust Him. We understood that, and had done so previously in our lives. But God used Dennis to bring this point to the forefront at this time.

The next morning I read the Daily Bread devotional (which I had been doing every morning for 11 years) and the message was the same that Dennis had given us the night before. The key verse of the devotion was 2 Corinthians 5:7, “we walk by faith, not by sight”. The devotion started out, and I quote, “We who follow Jesus Christ must do so by faith. It’s a pilgrimage that must be a step-by-step process”. A poem in the devotion went as follows: “When you come to the edge of all light you have known, and are about to step off into darkness, faith is knowing there’ll be something to stand on, or you will be taught how to fly”. The devotion went on to say, “Perhaps today you are right at the rim of a shadowy unknown. You know you must move forward, but you can’t see 10 feet ahead. God has brought you to this place not to abandon you, but to show you – perhaps as never before – that you can trust Him completely.” Was this devotion a coincidence? No, because with our God, there are NO coincidences! Later that day, while driving north on I-95 (while Judy was sleeping) the Lord spoke to me in that still small voice. He reminded me that the longest I had worked for one company was 12 years and that I had at least another 15 years to work. He was telling me that it was not too late to start something new. A new career. Something He had equipped me for? But what?

Upon arriving home late December 31, I downloaded the forms for the career analysis. Over the next few days I sought to find out what the Lord wanted me to do with the next 15 years. We knew that the answer to that question may hold the answer to where the Lord wanted us to move. On January 2, with analysis nearly complete, the Lord spoke. Or maybe I started listening. Everything pointed to counseling. Of course, counseling! Ever since I had been saved 11 years earlier, the Lord had opened doors for me to counsel couples on budgeting and personal finances. But Lord, volunteering and working for pay are two different things, I thought. How could an engineer who had worked in a custom drapery workroom for the last 6 years get a job in financial counseling?! However, sensing God’s Hand, I pushed on. The next few days were spent revising the resume to put more emphasis on counseling-related abilities and getting testimonies from couple whom I had helped.

On January 5, Calico Corners finally (in God’s perfect timing) responded to our resumes. They said that they loved Judy and wanted her to come work at their Tampa store. An interview would be necessary, but only to fulfill company policy. The job was hers. Oh, and me? They didn’t want me. God’s perfect timing and perfect love. If that response had come before God had shown me what He wanted me to do, the rejection would have hurt. But at this point, I didn’t care, because I knew what God wanted me to do! Calls to the Tampa Consumer Credit Counseling Service, Inc. met with rejection. Then the Lord called to mind Larry Burkett’s ministry. They offered little help, except to give the name of a Christian man in Tampa. Thinking that this man just did volunteer work, but might have some contacts, I called on January 7. Unbelievably, this man and his wife, Rick and Mary Dillman, had been called by God to move from Ohio to Tampa 5 years earlier to start a Christian-based financial counseling business. From the moment of that call, I knew that it was God’s will for me to go to Family Life Resources, Inc.

I got off the phone with Rick and quickly shared the news with Judy. She was elated, not only for my job prospect, but because she now would have her husband with her on the trip to Tampa. I had told her that we could not afford to have me go to Tampa with her for her interview with Calico Corners, so she had asked God to provide a way for me to be able to go (Matthew 7:7 “Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you.”). We would go to Tampa on February 4 and 5 for interviews and to look for an apartment; yes an apartment.

At this point, the Holy Spirit had given us a complete peace that Tampa was our destination. (Philippians 4:7 “And the peace of God, which surpasses all comprehension, will guard your hearts and your minds in Christ

Jesus.”). Now we turned our attentions to the sale of our home and sewing business. Calico Corners wanted Judy to start no later than the first of March. This left little time to sell a business and a house, especially since we were leaving for Idaho on January 21 to visit my children. Further complicating matters was my tax business. Should I stay in Virginia through the tax season, and watch over the house until it was sold? Should I turn over my clients to someone else? [As it turned out, all but one of my tax clients remained with me even after we moved to Florida] When should we put the house on the market – before or after our Idaho trip? As per James 1:5 (“But if any of you lacks wisdom, let him ask of God, who gives to all generously and without reproach, and it will be given to him.”), we were asking God daily for wisdom. We certainly needed it!!

Because of our concern that some of our decorators from the business would become alarmed if they saw a “For Sale” sign in our yard and us nowhere to be found, we decided to wait until our return from Idaho before signing on with a realtor. Then on January 9 Judy received a phone call from the realtor who lived in our neighborhood, whom we were planning to contact when we returned home on January 26. She told Judy that she felt strange about calling and that she knew we were happy in our home, but a lady had called her and indicated that she was interested in buying our house. We had told no one about what God was doing and that we were going to move. In light of this call, we decided to go ahead and sign on with Diane before leaving for Idaho. After returning home from church on January 11, we signed the contract with Diane. Then we sat back and waited for her to return that afternoon with the potential buyer of our home. They never came. Diane came by later to apologize. She had tried to call the lady after she had not shown up, but had a wrong phone number. Now some might say that Diane had pulled a fast one on us. She now had the listing. But how did she know we were going to sell? She didn’t. Coincidence? We don’t think so. As we would find out later, God had the perfect buyer for our home.

After attending church on January 18 with our good friends, Scott and Rhonda Roenicke, we invited them over to our home for fellowship and an update on our situation. Scott and Rhonda are another example of God’s provision. They had been members of the same church we had attended, until God had called them to leave. This is something, that they discovered, most Christians don’t understand. Why would God call you out of a church, without having another church for you to go to? Why would He call Abraham out of his home? (Genesis 12:1, “Now the Lord had said unto Abram, get thee out of thy country, and from thy kindred, and from thy house, unto a land that I **will** show thee.”). Because He is GOD, that’s why!! God probably had many reasons to take Scott and Rhonda out of Fairfax Baptist Temple, but one had to be so they could be a shelter for us during this period when God was stirring the pot in our life. We could share with them all that God was doing, and not have to worry about them questioning our spiritual discernment. They understood. They had walked the same path and, therefore, were a comfort to us.

On January 21 we departed for Idaho without a contract on the house, but a couple of very interested families. Upon arriving in Idaho, we were met with a message from Diane that an offer on the house would be faxed to us the next day. Before we left Idaho, we had a contract on the house. Also, the buyer was pre-approved for a loan and would be able to settle on February 16. This would allow us to arrive in Florida ten days before starting work. Ample time to take care of the many things needing to be done at our new home. God’s plan is the best! Diane said she would put an “under contract” sign on the “For Sale” sign and remove the lockbox. Returning home around 1:30am on the 26<sup>th</sup>, we notice that there was not an “under contract” sign and that the lockbox was still on the house. We went to sleep a bit anxious that night. Shortly after awakening that morning we heard a knock at the door. It was the home inspector. He was ready to do the inspection for the new buyer! A quick glance outside revealed that the “under contract” sign had blown off from the high winds the previous day. God’s sense of humor, we assume.

So here we are, a sold house, but still with an in-home business and me not officially having a job. But out of this disorder we did have a total peace about everything that was going on. And that’s all that mattered. Ahead was the task of selling the business (which everyone in the drapery business said we could not sell)

and much of our belongings. We would be moving into an apartment and knew that many of our “things” would have to go. Interestingly, the Lord had begun working on us about the “things” in our lives long before this day. Throughout 1997, God had spoken to both of us through His Word about a simpler life that was even more focused on Him. “And the cares of this world, and the deceitfulness of riches, and the lusts of other things entering in, choke the work, and it becometh unfruitful.” Mark 4:19, “Lay not up for yourselves treasures upon earth...for where your treasure is, there will your heart be also.” Matthew 6:19-21; “But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out.” 1 Timothy 6:6-7; “And having food and raiment let us be therewith content.” 1 Timothy 6:8; “And He (Jesus) said to them, ‘Beware and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.’” Luke 12:15.

We were ready to discard the “things” of our life. We were beginning a LIFE CHANGE, an exciting journey in the center of God’s will. When will you be the happiest in your life? When you’ve just gotten that promotion or new house? No. You will be happiest when you are in the center of God’s will. If you are reading this and you have not been born into God’s family, then you are not in God’s will. 11 Peter 3:9 says “The Lord is not slack concerning his promise, as some men count slackness; but is longsuffering to usward, not WILLING that any should perish, but that ALL should come to repentance.” You must recognize that you are separated from God by your sins (Romans 6:23), but that God because of His unconditional love for you, sent His Son, Jesus Christ, to die for your sins (Romans 5:8). The Bible tells us in Romans 10:10-13 that “For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation. For whosoever shall call upon the name of the Lord shall be saved.” You can be in God’s will today and have the assurance of eternal life with God (1John 5:13) by accepting God’s grace through faith (Ephesians 2:8-9).

Judy has met a number of people who have come into Calico Corners and said they dislike Florida. When asked by them if she was happy in Tampa, she would always reply that she was very happy. When asked why, she would tell them that it was because this was where God wanted us. Christians will always be the happiest when in God’s will.

The next two weeks were a blur: last visits with good friends and family, selling furniture, our trip to Tampa for job interviews, and preparing for the garage sale on February 7, 1998. One thing about having a garage sale in the dead of winter is that you don’t have much competition! Oh how we prayed for good weather.

A few days before the Tampa trip, Judy was told by one of our decorators about a lady who, like us, had a workroom in her home. She called and an appointment was set to meet her the next day. A few minutes after meeting, the lady stopped in the middle of the conversation and told us that we were an answer to her prayer. This lady did not know that we were Christians when she said that. She went on to say that she and her husband had started praying three weeks earlier that God would double the amount of decorator work for her in 1998. Well, God did a little better, since our decorator work was about \$20,000 more in 1997 than hers was. God is so great. He answered two prayers at the same time!! Between this lady and a few other people, everything in our business, except the work van, was sold in less than two weeks!!

The work van was another show of God’s Hand. We ran an ad on January 30, 31 and February 1. On the 31<sup>st</sup> we received 4 calls, two of which said they would like to see the van. One man was at work and could not get by until late afternoon. The other came by shortly after calling. He liked the van and said he’d be back later after discussing it with his wife. An hour later the first man arrived from work and said that he wanted the van and would call later after confirming with his sister, who was to provide the money. A short time later the second man called and made an offer for \$700 less than the asking price. I explained that another person was going to make an offer that evening, and that I was going to wait for that offer. He asked what it would take to close the deal now, and I said that the first full price offer would be a sale. He said fine and came by the house fifteen minutes later to drop off a check for half the full asking price! Oh yes, the other man did call later and offered less than the buyer had originally offered. **Coincidence? NO WAY!!**

The trip to Tampa was almost anticlimactic, because God had given us such a peace. The interviews went as expected and we ended up signing a lease on the first apartment that Judy had seen.

Upon our return to Virginia, we hurriedly prepared for the garage sale. The weather was perfect. With the garage filled with “things” to sell, I had a horrible thought an hour before the sale was to begin. We had many little things sitting on top of the desks, tables, and book cases that we were selling. If the furniture sold first, which is usually the case, then all the little things would be on the floor where they could be stepped on or not seen well. So I asked the Lord to sell the little things first. At 1:30pm, with many of the little items sold, and temporarily forgetting my earlier prayer (as Judy will tell you, this is common for me), I began to fret over the fact that there was a lot of the furniture unsold. During the next hour, as buyer after buyer arrived to buy the furniture, my memory returned and we rejoiced that our God is a God that answers prayers, even the little ones.

Over the final eight days we spent time packing and visiting with family and friends. In a show of His continuing grace, God provided ample help to load the truck in Virginia and to unload it in Tampa. And in between, He provided a safe trip.

Why did God move us to Tampa, Florida? After working for Family Life Resources for 18 months the Lord directed me to start LifeChange Concepts, Inc., a not-for-profit Christian financial counseling ministry. So in September, 1999 LifeChange Concepts was birthed. LCC offers one-on-one counseling to individuals and couples and teaches an eight week class called Growing Financial Stewards God’s Way. In each venue God’s principles on money are taught using the Bible and the Budgeting For The Non-Accountant workbook that God had me write in 2000 with the help of Jim and Diana Gillgam. As of this update in 2008, LCC has reached over 2,000 people. In addition, 11 counselees have prayed to receive Christ as their Savior. Marriages have been saved, people have been saved, businesses have been saved and peace, joy and contentment have been restored in hundreds of households. And to think that it all started with two hearts yielded to God.

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