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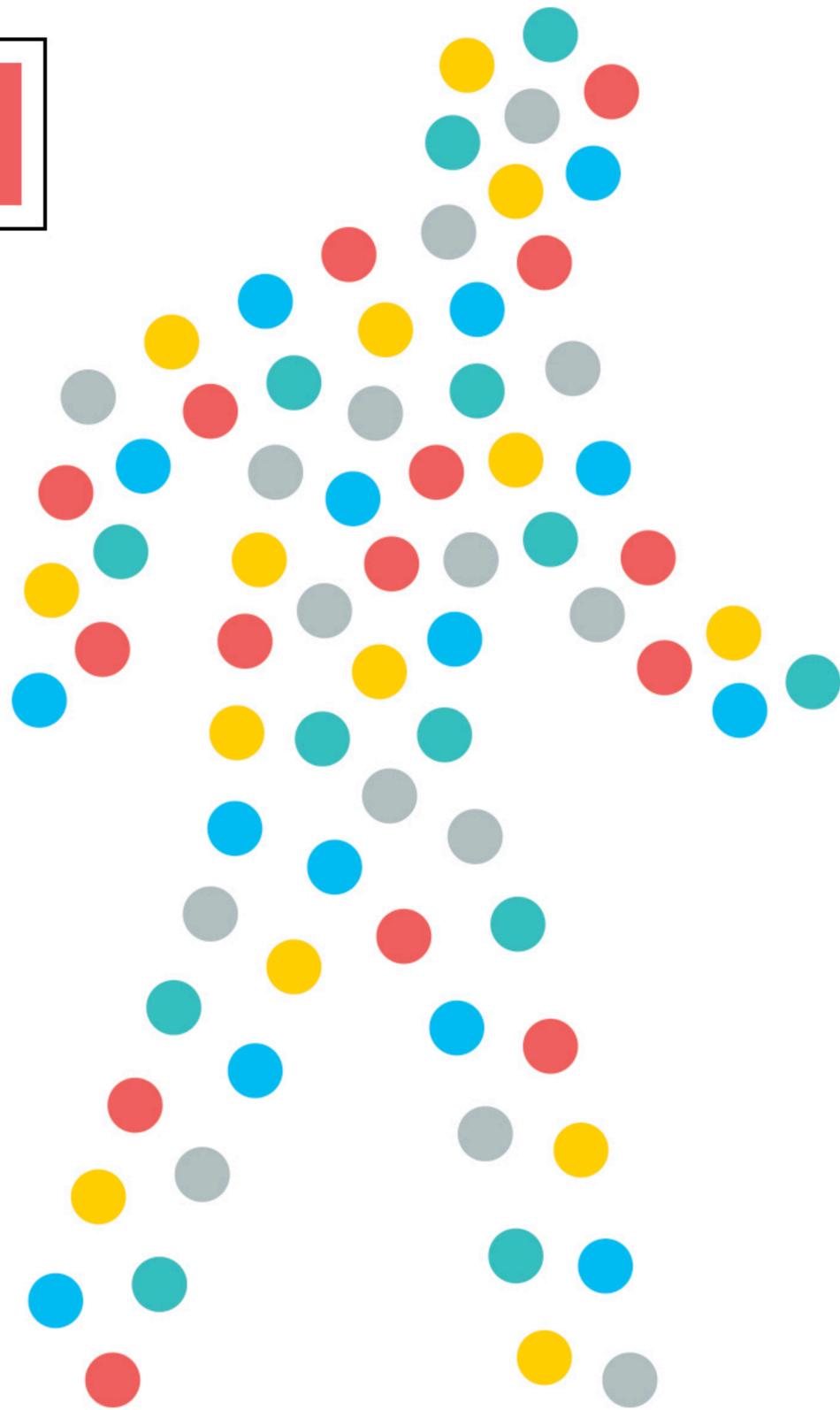
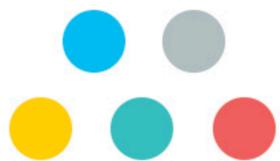
FOREWORD BY DR. LARRY OSBORNE

WHAT

WAS

I

THINKING?



HOW TO MAKE BETTER DECISIONS SO YOU  
CAN LIVE AND LEAD WITH CONFIDENCE

WHAT

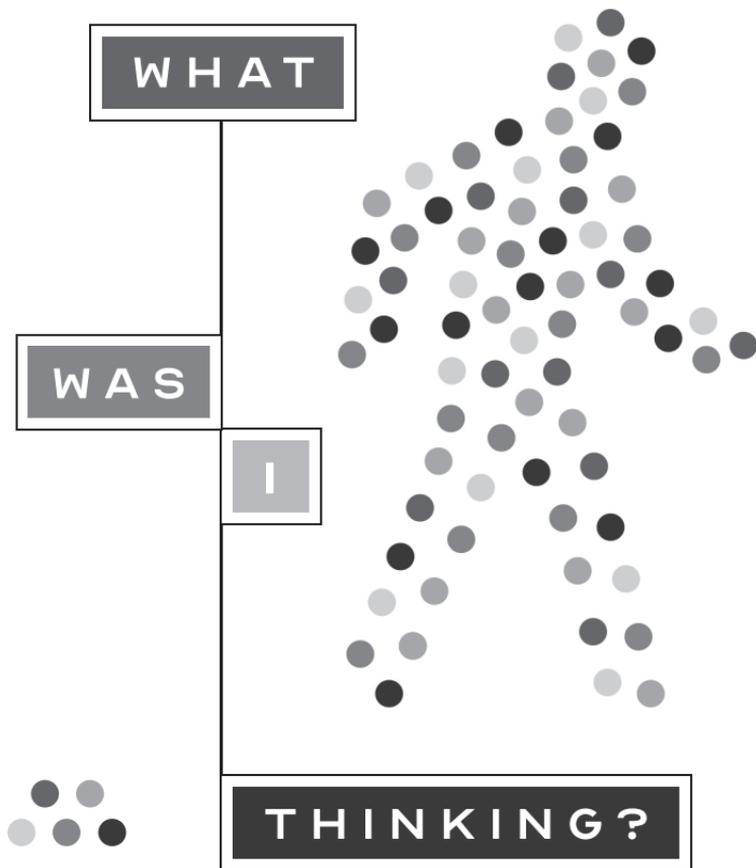
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DAVID ASHCRAFT | ROB SKACEL



HOW TO MAKE BETTER DECISIONS SO YOU  
CAN LIVE AND LEAD WITH CONFIDENCE

**BH**  
PUBLISHING  
NASHVILLE, TENNESSEE

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Printed in the United States of America

978-1-0877-5770-4

Published by B&H Publishing Group

Nashville, Tennessee

Dewey Decimal Classification: 248.84

Subject Heading: CHRISTIAN LIFE / QUALITY  
OF LIFE / DECISION MAKING

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Published in association with Wolgemuth & Associates.

Cover design by Tim Green/FaceOut.

Author photos by Jackson Roberts.

1 2 3 4 5 6 7 • 26 25 24 23 22

*To our wives, Ruth and Marita,  
for encouraging us to risk wisely,  
and standing by us in lifelong love.*



# ACKNOWLEDGMENTS

**T**hank you to all our friends and family who offered support, encouragement, and assistance with this book.

We are especially thankful for:

Our wives, Ruth and Marita, who both speak truth to us and always have our backs. They've encouraged us to take risks, often expressed more confidence in us than we have in ourselves, and have made it clear that they are beside us and stand behind us no matter what the outcome.

Our teams at LCBC Church and True Edge, who have been willing to work with us and take risks with us, at times while asking the question, "What were you thinking?"

Andrew Wolgemuth and his persistence in finding the right publisher. Taylor Combs and the team at B&H for guiding us through the process.

Peter Greer, for believing our content would be useful to church leaders and for encouraging us to write.

Joelle Walters for her research and conceptual input, and Kim Yarlets for formatting and proofreading help.

Our kids Justin (wife Laura), Ashleigh (husband Kyle), Abe (wife Jordyn), Joelle (husband Caleb), and Eli, who continually take risks by following us and loving us.

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# FOREWORD

It's been said that, "*Decisions determine destiny.*" It's true.

From Adam and Eve's fatal decision to listen to their tempter, to Abraham's decision to listen to the Lord and leave everything behind to follow him to a land he knew nothing about, the long-term consequences of our ancestor's decisions have often far exceeded anything they could have imagined.

That's why our decisions are so important. They don't just impact the immediate moment. They impact the future. And they don't just impact those of us who make the decision. They also impact those we love (and sometimes those we will never meet) in profound and lasting ways.

Granted, while only a few of our decisions will have a massive impact upon the future, and many will have just passing consequences, none are neutral. Every decision we make has consequences.

And therein lies a monumental problem. We can't always know the full spectrum of intended and unintended consequences ahead of time.

Obviously, if we make a decision that we know to be morally wrong or foolish, we shouldn't be surprised when it bears bad fruit. Same with the glaringly obvious decision that bears good fruit. But the fact is, most of our decisions (especially the big ones) are not so easily categorized as right or wrong. They are far more nuanced.

Sometimes it's the choice between the lesser of two evils.

Sometimes it's a choice between good, better, and best.

Sometimes it's a choice between immediate pleasure and long-term consequences.

And almost always, these tougher decisions involve a thing called "risk."

For some of us the easy answer to the risk question is to ALWAYS play it safe. Figure out all the possible negative outcomes and avoid them at all cost. But without taking some appropriate risks (and experiencing some negative consequences along the way) we can never know the sweet fruit of great success. Like someone in Tornado Alley who spends their entire lifetime in a storm shelter, we'll never be hurt by the storm. But we'll also never know the fresh beauty of a spring day.

Then there are those of us who gravitate towards risk. Our fear of missing out and a life of mediocrity is so great that we swing the pendulum in the opposite direction, valuing and

pursuing risk as if it's a proper goal in itself, rather than a path that may or may not lead to what we hope for.

Fortunately there is a better way. It's a model for decision-making that David Ashcraft and Rob Skacel spell out in the following pages. They call it DOPE. (I know it's a goofy name, but you'll find it memorable and easy to access.) It provides a valuable path for thinking through those tough decisions that aren't obviously morally right, morally wrong, foolish, or simply a no-brainer.

Obviously, there is no tool or strategy that can guarantee one-hundred percent flawless decision-making. But there are tools and strategies that can greatly increase the odds. And that's what this book provides.

Let's be honest, trusting our gut, doing what we've always done, or what everyone else is doing works most of the time. But the key words are "*most of the time.*" Because when they fail, they tend to fail spectacularly, leading to a place I call "Destination Sadness." It's the place where we get everything we wanted only to realize it's not what we wanted. It's the place that leaves us asking that sad age-old question: "*What Was I Thinking?*"

There is a better way. And I'm confident that you will benefit from Ashcraft's and Skacel's decision-making paradigm long after you've finished this book and set it aside.

Dr. Larry Osborne  
Teaching Pastor and Kingdom Ambassador  
North Coast Church



# INTRODUCTION

**T**hirty-five *thousand*.

A quick search of the internet tells us that's the number of decisions you and I will make in a day. Which means before our eyes have opened each morning, and well before our feet have hit the floor, we are making decisions.

But, even though I know never to doubt the internet, a skeptic like me still has to question that number. Some quick math tells me that 35,000 decisions a day means I would be required to make a decision every 2.5 seconds, 24 hours a day! Though my cynical side says that 35,000 decisions a day seems like a stretch, regardless of the exact number, reality says that you and I are making thousands of decisions each and every day!

- Will I hit snooze? Will I hit it again? How many times can I hit snooze without ruining my day?

- Jeans or yoga pants?
- Do I skip breakfast or pick it up at the drive-through? (According to researchers at Cornell University, we make 226.7 decisions each day on *food alone*.)
- Starbucks or Dunkin'?

Some decisions are more involved decisions:

- Do I remind my ten-year-old her science project is due tomorrow?
- Do I express my disappointment (and anger) in my son for once again missing curfew?
- Do I mention to my wife that her car needs to be inspected by end of day tomorrow?
- Cowboys or Eagles?

Then there are life-altering decisions:

- What jobs and career choices will I pursue?
- Who will I date and marry?
- Do I want to have children?
- Democrat, Republican, or Independent?
- What part does God play in my life?
- Am I going to stay in this marriage?

From the moment of birth on into adulthood we share a common desire: the desire of one day having the freedom to make all of our own decisions. But here lies the problem: along

with the freedom to make our own decisions come risks. With every decision we make, there are risks.

Risks involve danger, harm, or loss. Risks involve consequences, potentially negative consequences. And many of us were taught as children that we were to avoid risks—perhaps at all costs. We were told to beware of anything that appears risky. We were programmed to associate risks with loss or injury or harm. As a result, we've gone through life believing that risk is bad and carries with it the possibility of something bad happening to us.

With every  
decision we make,  
there are risks.

Add to that the fact that when we have stepped into risks, all too often we find ourselves shaking our heads and asking a far-too-familiar question: “*What was I thinking?*” This confirms our childhood programming and makes us risk-averse.

But that's tragic, because risks are not one-dimensional. Risks are two-sided. Risks involve not only threats, but also opportunities. And in order to reach our full potential in life, we cannot play it safe. We should not completely eliminate risk from our lives, because those reluctant to take risks rarely experience life to its fullest.

Thus the dilemma: How do we learn to make wise decisions in the face of risks? How do we move forward when confronted with uncertainty about the future? Is it possible to learn to take calculated risks and in turn lessen our exposure to danger, harm, or loss?

The reality is that we already take risks every day, and we quite happily do so. Daily we choose to do things we know involve risks. For example, we know that there is risk involved in driving a car. But we accept this risk because in our minds, although the potential consequences could involve death or serious injury, we think that if we are careful, the chances of something dreadful happening are very low.

So, there is a bit of cognitive dissonance. We *think* that risk is inherently bad and to be avoided, but we *act*—often intuitively—as though it were necessary. And it is. Intuitively we know that risks are necessary to bring about success in life. And aversion to risk produces mediocrity.

So this raises a big question: How do we weigh risk and reward? How do we make wise decisions with regard to risk?

We believe it is possible to make better decisions. We can learn to take calculated risks and thus minimize our losses. We can live and lead with confidence. Fortunately, every exposure to risk does not have to end with that same tormenting question, “*What was I thinking?*” It is possible for us to learn how to take calculated risks.



Often, when it comes to making good decisions, the best advice we are given is to simply “Trust your gut!” This sounds great, but what does it even really mean?

In my (David) first thirty years of serving in various church leadership positions, a great deal of thought went into my decisions. Risks were not taken lightly. But I was never able to quantify or explain my decisions.

Time and time again, as our organization moved from one risk-taking venture to another, we would conclude, “Let’s go with David’s gut on this one!” Which really meant, “We don’t have a clue how David came to this conclusion, but because he’s made good decisions in the past, we’re going to trust David’s gut again!”

As our church grew, relying on my gut served us well—that is, until our church grew too big. The organization had outgrown my gut. With more staff and more church attendees, I no longer had all the information available to make the good gut decisions I had grown accustomed to making. Valuable time was wasted and opportunities were missed as our team waited to see what “David’s gut was feeling about this situation.” Quickly, our team began to realize we were in need of more people who could make good gut-level decisions.

Honestly, I had become a bottleneck to the organization as it waited for my decisions. And as the church grew, I no longer knew all the facts about every ministry or department, making it even more difficult for me to make good decisions and less likely that my gut would be correct!



In leadership circles, there is a never-ending question about leaders: Are leaders born or are leaders made? The debate is over whether it is possible to learn and grow and develop into a strong leader that others will follow, or whether one must be fortunate enough to be born with these abilities?

Not surprisingly, when it comes to assessing risks and making wise decisions, a similar question exists: Are good decision makers made or are they born with a good gut? Is it possible to learn and grow and develop into a strong and wise decision maker, or must one be fortunate enough to be born with a special gut? Is the ability to take wise and calculated risks available to all people, or is it an ability reserved for a chosen few?

With that question in mind, and out of necessity for more and better decision makers within our organization, I reached out to a friend and former colleague, Dr. Rob Skacel. Rob is a business psychologist with years of experience in helping businesses and churches with organizational development and improved performance. Together, Rob and I began exploring how to teach leaders to develop a gut for good decision-making.

Quickly it became apparent that making wise decisions is not as much a gut instinct as it is a skill—which means that a good decision maker need not be born with a superior gut, but can gain and develop and nurture and even excel at the skill of making good decisions and taking wise risks.

But not only did we want to learn how to help leaders develop the skill of making good decisions; we also had interest in discovering what causes leaders to make bad decisions and take foolish risks. What causes someone who has been so successful at taking risks and who has a history of making great decisions, to all of a sudden take a foolish risk that often destroys their ability to lead and leaves them asking the question, “*What was I thinking?*”

With great frustration we wanted to know: Why do good, proven, seasoned leaders take such foolish risks? And is it possible not only to pass on the skill of good decision-making and wise risk-taking to other leaders, but also to teach leaders the skill of avoiding foolish and destructive risks?

Bottom line: it is our belief that good decision-making and wise risk-taking are skills that can be broken down and refined until a leader excels at taking risks. And we dream about what churches and other organizations would look like if they were led by leaders who have developed the skill of making strong gut-level decisions. How much more could we advance the spread of the good news of Jesus Christ if more leaders were able to make good decisions and were willing to take wise risks? And how much heartache and how many setbacks might be avoided?

But you may have picked up this book to learn to make better decisions, and now are thinking, *I’m not a leader. Will this book help me?* That’s the other great news we discovered as we explored these questions about risk and decision-making: anyone can become a great decision maker. It’s not just about taking the right risks to advance an organization you lead, but taking

the right risks in life, knowing when the reward is worth the risk, and when to take or pass on certain opportunities. If you're not leading a church or other organization, don't put this book down—it's for you too!

So together, let's jump into making better decisions. Let's learn the ingredients to developing a gut that is good at taking wise risks, and avoiding foolish ones.

# **PART 1**



## CHAPTER 1

# “WHAT WAS I THINKING?”

**W***hat was I thinking?*” is a question seldom asked on the heels of making a great decision, but it’s often the first question asked when a decision goes wrong. And it’s a question I (David) have asked myself hundreds of times over the course of my life.

My first recollection of asking that question came in high school. “*What was I thinking?*” I asked myself as I waited for her to answer my call. To me, she was one of the most beautiful and mysterious girls in our high school. Two weeks earlier I had called her. I had asked her out to dinner and a movie. And to my surprise, she had said yes.

This was to be my first real date. And I was petrified. As the time for our date neared, I started feeling sick at my stomach. “*What was I thinking?*” The risks were enormous. *She’s out of my league*, I thought. *Besides, I’ve never been on a date before. What*

*will we talk about?* The risk of being highly embarrassed was too much for me to bear. So I did what any big, strong, not-so-confident teenage boy would do: I backed out!

Sheepishly I left my family sitting at the dining room table and I walked to the back bedroom—as far away as I could be from the rest of my family. With the door closed and sitting on my parents' bed I dialed her number. When she answered, I gave her some lame excuse as to why I needed to cancel our date. Fortunately, she was gracious to me. And as I hung up the phone, once again I asked myself, "*What was I thinking?*"

My second recollection of asking the question was also in high school. We were into cars—muscle cars. Mine was a blue 1967 GTO. We would spend our Friday and Saturday nights driving the streets, acting tougher than we were, and looking for someone to race.

Most weekend nights I would arrive home around 2:00 a.m. and find my parents sitting on the couch, just waiting for me to walk in the door. Each night, their questions were the same: "Where have you been? What have you been doing?" And, "What good could you possibly be up to while being out until 2:00 a.m.?"

Truthfully, we weren't usually doing much of anything. We were driving up and down Forest Lane while complaining about having to pay 33 cents for a gallon of gas. Or we were hanging out in the parking lot at Jack in the Box with hundreds of other teens. And occasionally we would race another muscle car. Most often, we were just dreaming about what might be.

One night, after a dangerous game of cat and mouse while racing a '66 GTO with a custom paint job with the words, "*Purple Haze*" written across the front fender, I lay in my bed while shaking my head in disbelief and asking myself the question, "*What was I thinking?*" Because until that very moment, in the midst of my youthful ignorance, never had the consequences or the risks of racing down a freeway with a car full of my friends ever even crossed my mind.

Variations of that question would follow me throughout college, then grad school and on into my first grown-up job as a camp director. "*What were you thinking?*" the voice asked on the other end of the phone. It was the voice of an exasperated mother of a nine-year-old girl, a camper who had fallen and broken her wrist while participating in a relay race on an obstacle course that I had designed.

"*What were you thinking?*" asked another caller. This time it was the voice of a frustrated father of a ten-year-old camper. This camper was suffering from heat exhaustion—brought on by that same relay race, on that same obstacle course, that eventually netted three broken wrists and multiple cases of heat exhaustion in less than an hour.

I know what I was thinking. As a brand new, twenty-two-year-old camp director, I was thinking about smiling, laughing campers. I was thinking about campers full of joy and enthusiasm as they participated in activities I had organized. And I was thinking about campers whose lives would be different, campers whose lives might even be changed for eternity, because they spent a week at a camp I was directing.

Never once did I consider the fact that these justifiably irate parents could have shut the camp down faster than I could blink. Never did the risk occur to me that the parents of these dehydrated and broken-wrist campers could have chosen to spread the word throughout our community to avoid our camp like the plague. Never did I consider the risk that the children who were placed in my care could be in danger of suffering long-lasting harm or physical pain because of the activities I had planned for them. “*What was I thinking?*”

Little did I know that less than a few weeks into my stint as a young and naïve camp director, I was learning a lesson that has remained with me for more than forty years in leadership. In my first few days as a young leader, I came face to face with a trait that is seldom acknowledged yet always present in the life of every leader. And what I’ve learned over the years is that this trait is so critical that it may just be *the* hidden ingredient that sets individuals and leaders apart.

What I learned in those “*What was I thinking?*” moments was this: life is not without risk. And what has become all too apparent to me is that the ability to make good decisions and to take wise risks is the hidden ingredient that sets a leader apart. In order to reach our full potential in life we must face and take risks. But taking foolish risks can be destructive.

The ability to make good decisions and to take wise risks is the hidden ingredient that sets a leader apart.

As a young leader I quickly learned that becoming too comfortable with risks (or even being oblivious to them) leaves the very people we hope to lead with the sense that we are foolish—maybe even dangerous. And I've yet to find many people who are out searching to find and to follow a foolish, dangerous leader.

So why was I struggling so much at managing risks? What was causing me to take foolish risks? What was off in my risk-taking calculations?

What's curious is that I have always considered myself to be risk-averse. I have no desire to take unnecessary chances. I've never jumped out of an airplane, nor do I have any desire to do so. As a kid at the roller rink, I never risked rejection by asking a girl to skate with me during "couples-only skate." I have never given in to silly dares or challenges. Why would I? Why would I go out of my way to experience pain, harm, or loss?

Thus, here's the challenge—without risks, we won't rise or make forward progress; but with risk, we might be setting ourselves up to fail. *Forward movement requires both a willingness and ability to take risks.* If we risk too little, we limit the potential of the very thing we are leading and attempting to move forward. But at the same time, as we take risks, we expose ourselves to situational factors than can lead to catastrophic failure.

And here lies the tension for every one of us who make decisions and with every decision we face. *How do I manage risk wisely?*



On February 4, 2018, coach Doug Pederson and the Philadelphia Eagles found themselves in uncharted territory. Never before had the Eagles been so close to winning so much. In the closing moments of the second quarter of Super Bowl LII, the Eagles were facing a fourth-and-goal. That's when coach Pederson called a play that many have labeled one of the gutsiest play-calls in Super Bowl history.

As risky as it was, the play known as the Philly Special (also known as Philly Philly) was successful, and resulted in a touchdown which led to a victory—the Eagles' first ever Super Bowl win.

NFL Films described it as “a play that the Eagles had never called before, run on 4th down by an undrafted rookie running back pitching the football to a third-string tight-end who had never attempted an NFL pass before, throwing to a backup quarterback who had never caught an NFL (or college) pass before, pulled off on the biggest stage for football.” Talk about taking a risk!<sup>1</sup>

Life is not without risk. And the ability to manage risk and to know how to take calculated risks is the hidden ingredient that sets a leader and football teams apart.



For twelve years I had worked on the staff of a large church in the suburbs of Dallas. The church was stable and growing,

and a great environment for me to develop and learn. Of course, being in Dallas meant I could read or listen to reports about my beloved Dallas Cowboys 24/7. And the fact that my dad was the senior pastor of this church afforded my wife Ruth and me the opportunity to spend lots of time with extended family. It was the ideal situation.

Until it wasn't. A discontent began to stir inside me. I felt this growing desire for change and to lead on my own. So we began exploring other churches, speaking to them about leadership opportunities.

And we talked to God. We felt we were being very generous with God. We said, "We'll go anywhere you lead us, God . . . anywhere, that is, as long as it's in Texas." A bit closed-minded you might think, but if you weren't born or raised in Texas, then you might not understand that from the day you are born, you are taught never to leave the state of Texas. Why would you? What could be better than Texas? The sense of pride that comes from being a native Texan is like none other.

Embedded in our decision to stay in Texas was that, at this exact same time, Ruth and I were waiting for the opportunity to adopt our second child. The agency that placed our first child with us (a smiley baby boy with the biggest brown eyes) had the practice of placing a second baby in the home of that same adoptive family . . . as long as that family remained in Texas. The possibility of moving away from Texas carried with it great risks for our family—risks we were not ready to bear.

For two years we looked and waited for the right church. We spoke with more than thirty churches. None seemed to be the right fit. It wasn't until after a great deal of consternation and prayer that we took a risk and opened up our search—and our hearts—and truly allowed God to lead us wherever he pleased.

Exactly one month after taking that risk, God blessed us with our second adoption (an adorable baby girl). Less than two months later, we were contacted by a church in Pennsylvania. Six months later, facing the biggest decision of my professional career, Ruth and I decided to follow God, pull up our Texas roots and move to Pennsylvania—or as our Texas friends would say, the Rust Belt. “Why would you possibly want to move away from Texas? Why, especially, would you want to move to the Rust Belt?”

We took a giant risk and followed God. Truth be told, our next five years with this little church were rough. Again and again I found myself asking the question, “*What was I thinking?*” Why had I decided to move our family from a loving and accepting church full of friends and family in Dallas into what felt like a hostile environment in the Northeast?

Six months into the position, our first Elder Board chairman resigned—the same chairman who had recruited me from Texas. Mid-meeting, he stood up and announced to the rest of the board members, “You don't need *me* anymore; you have David.” And as he stood, he ceremoniously removed from his key chain the key to the church building, slapped it on the conference room table and walked out the door.

"*What was I thinking?*" was the question ringing through my head.

Twelve months later, our next Elder Board Chairman did the same exact thing. Mid-meeting he stood, ceremoniously removed from his key chain the key to the church, and walked out the door. (It was then that I realized that everyone in a small church has a key to the church building!) "*What was I thinking?*"

In those first five years, congregational meetings were well attended. Why wouldn't they be? They were always full of fireworks! In spite of our struggles, the church had grown to more than 300 people, and we were discussing the opportunity of hiring our first additional staff member, a worship leader from Nebraska. The room was full and the tension was high when the first man stood and asked, "Why would we hire anybody? Nobody can work with David." A second man stood and said, "We've already got a cowboy from Texas, why do we need to hire a farmer from Nebraska?"

"*What was I thinking?*"

Then things began to click. Somewhere along the way, between our fifth of sixth year, we stopped talking about what kind of church God wanted us to be, and we started *being* the church God wanted us to be. And today, what was formerly known as Lancaster County Bible Church but is now LCBC Church (Lives Changed By Christ), has grown from 150 people to 20,000 people, spread across central and eastern Pennsylvania in nineteen locations.

Here's what's fun: thirty-something years later, people are now asking us that same question, but with a twist. They ask Ruth and me the same question that has rung in our ears countless times. They asked this same question because risks are not one-dimensional. Risks are two-sided. Risks involve both threats and opportunities. So now when they ask the question, "*What were you thinking?*" they asked it with a twist. Now they ask, "When you moved from Texas to Pennsylvania, did you ever dream this would happen? Did you ever dream so many lives would be changed by Christ when you first came? What were you thinking?"



Without risks, we won't rise or make forward progress, but with risk, we are setting ourselves up to potentially fail.

King Solomon said it this way: "Farmers who wait for perfect weather never plant. If they watch every cloud, they never harvest" (Eccles. 11:4).

Life is not without risk. And the ability to manage risk and to know how to take calculated risks, is the hidden ingredient that sets a leader apart.

HOW

DO

YOU

If you want to reach your full potential in life, you can't play it safe. If you're too risk averse, you'll be resigned to a life of mediocrity. But if you risk foolishly, you may destroy your life's work and legacy.

We can be overwhelmed by the sheer number of decisions we face, and the challenge of weighing the risks and rewards of each. In all this confusion, how can you be sure you won't end up asking yourself, *"What was I thinking?"*

In this new book, David Ashcraft, pastor of a large and influential church, and Rob Skacel, licensed psychologist and business leader, encourage readers to embrace risk and to live their lives to the fullest potential, in order to both run and finish the race with no regrets.

KNOW?

WHEN  
THE REWARDS  
OUTWEIGH  
THE RISKS?

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978-1-0877-5770-4 \$22.99 USD

