

Awake!

December 22, 1996



**How Can You
Manage Your Finances?**

How Can You Manage Your Finances? 3-12

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Why Many Are in Debt

MICHAEL and Reena celebrated their first wedding anniversary by returning to the place of their honeymoon. But at the threshold of the second year of their marriage, they came face-to-face with an unpleasant reality. Regardless of how much they economized, they could not pay all their bills.

Consider another couple. Robert had only a small student loan to pay off when he married Rhonda, and she had only car payments. Robert says: "We both worked full-time, and between us we made \$2,950 per month. But we weren't getting anywhere." Rhonda observes: "We hadn't made any major purchases or done anything outlandish. I just couldn't understand where our money was going."

Robert and Rhonda were not lazy. Neither were Michael and Reena. What was their problem? Credit-card debts. Within the first year of marriage, Michael and Reena owed \$14,000 on their credit cards. After two years of marriage, Robert and Rhonda's debt on their cards totaled \$6,000.

Anthony, a middle-aged family man, also faced the financial crisis of his life. His problems, though, were not related to credit cards. In 1993 the company he worked for

downsized, and Anthony lost his managerial position that paid \$48,000 a year. After that, providing for his family of four became a big challenge for him. Similarly, Janet, a single parent living in New York City, could barely make ends meet with her yearly income of about \$11,000.

While it is true that most money problems can be alleviated with proper management, the fact is that we are living in an age when many are handicapped by walking "in the unprofitableness of their minds." (Ephesians 4:17) Grace W. Weinstein, in her book *The Lifetime Book of Money Management*, observes: "Many of the rules of the financial game have changed, turned upside down by an unpredictable economy, new attitudes toward spending and saving, and changing lifestyles." In the topsy-turvy world in which we live, more and more people are finding it increasingly difficult to manage personal and family finances.

Happily, Michael and Reena, Robert and Rhonda, Anthony, and Janet have managed to get a handle on their finances. Before considering what helped them, let us take a closer look at the form of easy financing that has added to the monetary woes of many—yes, credit cards.



Credit Cards

Will They Serve You or Enslave You?



"THE moment each month when I open my credit-card statements is a low-comedy catastrophe," observes an English teacher in the United States. "I stare at the balance in disbelief, as if some other personality of mine, some fiscal Mr. Hyde, had gone on a manic tear through toy stores, appliance stores, supermarkets and gas stations."

Dolores too finds it easy to run up charges. She says: "Using credit cards is painless. I wouldn't spend real money like that. But shopping with credit cards is different. You never see the money. All you do is give your card, and the card comes back to you."

It is not surprising that credit-card debt in the United States in June 1995 totaled \$195.2

billion—an average of over \$1,000 for every cardholder! Yet, credit-card companies continue to woo new customers with such incentives as low introductory interest rates and no annual fees. How many credit-card solicitations have you received in recent months? The average U.S. household gets about 24 every year! A typical cardholder in the United States used ten credit cards in 1994 to charge 25 percent more than he did the year before.

In Japan, credit cards are more plentiful than telephones; there are an average of two cards for every Japanese over the age of 20. In the rest of Asia, over 120 million credit cards are issued, about 1 for every 12 inhabitants. James Cassin, of MasterCard International, says: "Asia is by far the fastest-

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growing area for credit card transactions." President of Visa International, Edmund P. Jensen, predicts: "We'll be a cardcentric society for a long time."

Credit cards will evidently continue to dig deeper into the fabric of life. When used properly, they can be an asset. Misuse, however, can sting painfully. Having a basic knowledge of credit cards may help you use this financial device to your benefit.

Types of Cards

The most widely honored cards are bank cards such as Visa and MasterCard. These cards are issued by financial institutions and carry an annual fee, typically of \$15 to \$25 a year. At times, this fee is waived, depending on the customer's credit history and his use of the card. Payment can be made in full each month, generally without any interest charges, or the payments can be made in monthly installments that include high interest charges. A spending limit is stipulated, based on the applicant's credit history. The limit is often raised as the ability to pay is demonstrated.

Bank cards also have provisions for securing cash advances using automatic teller machines or checks provided by the issuer. Obtaining cash this way, however, is costly. One is generally charged between \$2 and \$5 for every \$100 borrowed. And interest on such cash advances is accrued from the day money is drawn.

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Besides banks, many stores and national store chains issue credit cards that are honored at their own establishments. There is usually no annual fee with such cards. However, if the amount due is not paid in full, the interest may be higher than that on bank cards.

Oil companies also issue credit cards that have no annual fees. These cards are generally good only at the companies' own service stations and sometimes at certain hotels. Like the cards issued by stores, they allow for payment in full without interest or payment over a period of time with interest.

There are also travel and entertainment cards, such as Diners Club and American Express. This type of card has an annual fee but no interest charge, since the full payment is due upon receipt of the monthly bill. The lines are blurred, however, between these cards and bank cards. American Express, for example, also offers the Optima card, which has interest charges and is similar to a bank card.

A different kind of card entering the U.S. market is the smart card, called such because of a memory chip embedded in it. It can be used as a cash card, since the user can have the chip programmed for a designated amount of money. The price of a purchase can be deducted from this by a participating vendor. By last year the French were already using 23 million smart cards and the Japanese 11 million. It has been predicted

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that the number of such cards worldwide will skyrocket to more than a billion by the year 2000.

Before obtaining a card, a person would be wise to give attention to the terms of credit. "Key credit terms to consider," according to a brochure published by the Federal Reserve System of the U.S. Government, are "annual percentage rate (APR), annual fee, and grace period." Among other factors to consider are cash-advance and over-the-limit fees as well as late-payment charges.

Finance Charges—How Steep?

The finance charges that people are subject to when they do not pay their monthly balances in full can be far steeper than most realize. For example, consider the APR, which is a measure of the true cost of credit. The relation of the annual interest rate to the APR can be illustrated this way. Let us say that you lend \$100 to a friend and he repays you \$108 at the end of the year. In such a case, your friend is paying you 8-percent annual interest. Yet, suppose he repays that \$100 loan in 12 monthly installments of \$9 each. The total at the end of the year is still \$108, but you, the lender, have had the use of the money as the payments were made each month. The APR on such a loan works out to be 14.5 percent!

According to a survey taken by the U.S. Federal Reserve System last year, the APRs on bank credit cards start at 9.94 percent and go up to 19.80 percent, with between 17 and 19 percent being typical. While some institutions do offer lower introductory rates, typically 5.9 percent, they could increase once the introductory period is over. The rates are also raised if the issuer detects a rise in risk. Some issuers penalize late payers by increasing their interest rate. A penalty is also applied for exceeding the spending limit.

In Asian countries, annual percentage rates on cards can be very high. Some bank

cards, for example, charge 24 percent in Hong Kong, 30 percent in India, 36 percent in Indonesia, 45 percent in the Philippines, 24 percent in Singapore, and 20 percent in Taiwan.

Clearly, credit cards provide easy but very expensive credit. Going into a store and running up credit-card charges that you can pay only in installments is like walking into a bank and borrowing money at an exorbitant rate. Yet, almost 3 out of 4 cardholders in the United States do exactly that! They carry an outstanding balance on which they pay high interest. In the United States, the average monthly balance on both Visa and MasterCard last year was \$1,825, and many people carry debts of that amount on a number of credit cards.

A Trap That Can Enslave You

Ruth Susswein, executive director of the Bank Cardholders of America, says that card users don't realize the financial troubles they can get into. She points out that a card user making the minimum payment—\$36 a month—on an \$1,825 credit-card balance would take more than 22 years to pay off the debt.* Because of the added interest payments, in that time the consumer would pay about \$10,000 for the \$1,825 debt! And that is if he never charged anything else on this card! So, if you have a tendency to overspend, credit cards in your wallet can become a trap.

How do people come to be trapped? Robert, mentioned in the opening article, says: "We bought things we didn't need. We joined a health club that we never used. We bought a mobile home, and we spent thousands of dollars fixing it without considering if it was worth it. We never really considered the consequences of our debts."

Reena, also mentioned in the preceding ar-

* The minimum payment may be \$10 or an amount equal to a small percentage of the new balance, whichever is greater.



Using credit cards is painless—until the bills come

article, explains what happened to her and her husband, Michael: "We just fell into debt. After marriage we bought everything we needed, using credit cards. For health-insurance premiums and purchases for which we could not use the cards, we exercised the cash-advance option on our credit cards. Within a year our debt reached \$14,000. Realizing that most of our monthly credit-card payments were going toward interest was an eye-opener."

Should You Have Cards?

After considering the financial quagmire into which credit cards have sunk millions of people, some may answer no. Daphne, aged 32, says: "My parents never had a credit card, and they do not want one." Actually, 1 out of 4 U.S. cardholders uses his credit cards wisely. He gets the benefits without suffering the pain of paying sky-high interest charges. Maria is one such person. "I like the convenience," she says. "I don't have to carry a lot of cash with me. If I see something on sale that I need, I'm able to get it."

Maria continues: "I always make sure that I have enough funds to cover the purchase. I've never exercised the cash-advance option. And I've never paid any finance charges." It is convenient to use a credit card when making a guaranteed hotel reservation, and in the United States, a credit card is a necessity when renting a car.

Some people, however, are more impulsive when it comes to shopping. They may be able to make buying a more conscious act by spending mainly cash. Michael and Reena did not want to make being in debt a way of life. So they decided not to use any cards for five years—except in an emergency.

Whether you choose to use credit cards is a personal decision. But if you do, use them carefully. Use them as a tool of convenience. And by all means avoid accumulating debts. Keeping credit-card spending under control is an important step in managing your finances successfully. Consider what more you can do.

The Way to Stay Out of Debt



IN THESE changing times, managing family resources can be a challenge. How can you meet the challenge successfully?

The answer is not necessarily more income. Financial experts say that the answer has to do with having a sense of where the money is coming from and where it is going as well as with being willing to make informed decisions. To do this, you need a budget.

Overcoming Resistance to a Budget

Budgets, however, "conjure up all sorts of images of dreariness," says financial adviser, Grace Weinstein. So, many people simply will not make one. Some also associate the need for a budget with a low income or a lack of education. But even professionals with high incomes have money problems. A financial counselor says: "One of my first clients made \$187,000 a year . . . Their credit card debt alone was just under \$95,000."

Michael, mentioned previously, was reluctant to seek financial advice for another reason. He admits: "I was afraid that others would view me as naive and foolish." But such fear is unfounded. Managing money and making money call for different skills,

and most people are not trained to manage money. A social worker points out: "We graduate from high school knowing more about an isosceles triangle than how to save money."

Budgeting, though, is relatively easy to learn. It involves making a list of income and a list of expenses—and *then keeping the expenses within the income*. Actually, making up a budget can be enjoyable, and living by it can be satisfying.

Getting Started

Let us start by making a list of income. For most of us, this should be easy because it generally involves only a few items—salary, interest from a savings account, and so forth.

But do not count on income that is uncertain, such as that from overtime pay, bonuses, or gifts. Financial consultants warn that planning on uncertain sources of income can get you into debt. If such revenues do materialize, you may choose to use the money to treat yourself and the family, to help others in need, or to contribute to a worthy cause.

Making a list of expenses, however, can be a bit more tricky. Robert and Rhonda, men-

MONTHLY EXPENDITURE AND EVALUATION CHART

Month _____

EXPENSES	Actual Spending	Essential?	Amount Budgeted
Food:			
Groceries			
Eating out			
Hospitality			
Housing:			
Mortgage or rent			
Utilities			
Clothing			
Transportation			
Gifts			
•			
•			
•			
Savings			
Taxes			
Insurance			
Miscellaneous			
TOTAL (compare with income)			

MONTHLY INCOME

Salaries

Rental property (if any)

Interest on savings

TOTAL (compare with expenses)

tioned in the previous articles, could not understand where their hard-earned money was going. Robert explains how they solved the problem: "For one month we each carried a piece of paper and wrote down every single penny we spent. We even wrote down the money spent on a cup of coffee. And at the end of each day, we entered the amounts in the budget book I had purchased."

Conscientiously recording everything you spend will help you locate any 'mystery money' that seems to slip away. If you know your spending habits, however, you may

decide to bypass keeping a detailed itemization of what you spend each day and go ahead with a list of monthly expenditures.

Listing Monthly Expenses

You may want to work up a chart similar to the one shown above. In the "Actual Spending" column, enter the amount you currently spend for each item. Limit the number of main categories, using headings such as "food," "housing," and "clothing." However, do not omit pertinent subcategories. For Robert and Rhonda, a large part of



Good family communication is important in making a budget work

their money was going toward eating out, so separating "eating out" from "groceries" proved helpful. If you enjoy extending hospitality to others, this too can be a subcategory under "food." The idea is to make the chart reflect your individuality and preferences.

When working up your chart, do not forget quarterly, semiannual, annual, and other periodic expenses, such as payments for insurance and taxes. To include them in the monthly chart, though, you will have to divide the amount by the appropriate number of months.

An important item in a list of expenses is "savings." While many may not think of savings as an expense, you will wisely budget some of your monthly income for emergencies or special purposes. Grace Weinstein emphasizes the importance of including savings in your list of expenses: "If you can't manage to save at least 5 percent of your after-tax income (and that's a bare minimum), you'll have to take harsher measures. Cut out your use of credit, rearrange your style of living, and get down to basics." Yes, make a point to include savings in your monthly budget.

For a cushion during a period of possible unemployment, it is now commonly recommended that you try to establish readily available savings of at least six months' earnings. "If you get a raise," says a fiscal adviser, "save half of it." Do you feel that it is impossible for you to save?

Consider Laxmi Bai, who like many in rural India is very poor. She started to put away in an earthen pot a handful of rice from the daily portion she cooked for her family. Periodically, she would sell the rice and deposit the money in the bank. This was a step toward getting a bank loan to help her son set up a bicycle-repair shop. Such small savings have made big differences in the lives of many, reports *India Today*. This has made economic independence a reality for some.

However, balancing a budget is more than making a list of income and expenses. It involves keeping expenses within income, which may call for cutting back on your spending.

Is It Essential?

Notice the heading "Essential?" on the form on page 9. This column is vital to consider, especially if you find that the total in the "Amount Budgeted" column is greater than your income. However, deciding whether an item is essential and how much money to allow for it can be a challenge. Especially is this so in these changing times when we are bombarded with a continual supply of new products that are advertised as needs. Thinking of each expense in terms of definite need, questionable need, or nice-to-have luxury will help.

Look at each expense that you have listed, and after thoughtful evaluation, enter "Y" in your "Essential?" column if the item is a definite essential; "?" if it is a questionable need; and "N" if it is a nice-to-have luxury.

Remember, the total listed in the "Amount Budgeted" column cannot be greater than your monthly income!

The items marked "?" and "N" would obviously be the ones to begin cutting. These expenses may not need to be completely eliminated. The idea is to examine each item to see if the expense is worth the enjoyment that the expense brings and to slash accordingly. Robert and Rhonda saw from their list that they were spending \$500 a month on eating out. It was a habit they had fallen into because neither of them knew how to cook. But Rhonda took steps to learn and says: "Now cooking has become enjoyable, and we eat at home more often."

Examine each item to see if the expense is worth the enjoyment it brings

Robert adds: "We now eat out only on special occasions or when it is necessary."

A change in your circumstances may cause you to make a total reevaluation of what is essential. As mentioned in the first article, Anthony's income took a nosedive. It went from \$48,000 annually to less than \$20,000 and stayed at that level for two years. If this should happen to you, you may need to set up a survival budget, paring all fat from your spending.

Anthony did just that. By making serious cuts in money spent on food, clothing, transportation, and recreation, he painfully managed to keep from losing his house.* "As a

* For ideas on cutting the cost of day-to-day expenses, see *Awake!* of April 22, 1985, pages 26-7, and April 8, 1984, page 27.

family we had to determine our real needs and wants," he says, "and we have benefited from the experience. We now know how to be content with less."

Cut Back on Debt

Unchecked debt can frustrate your efforts to live within your means. While long-term debt used for financing the purchase of assets such as a home that increases in value can be advantageous, credit-card debts used to finance day-to-day living can prove disastrous. So "don't pay a penny in card charges," says *Newsweek*.

Financial experts encourage paying off credit-card debts even if you have to dip into your savings. It simply does not make sense to carry debts at high interest rates while nurturing savings at low interest rates. Realizing this, Michael and Reena paid off their

Beware of credit-card interest charges!

credit-card debts by cashing in their savings bonds, and they resolved not to get into that situation again.

Robert and Rhonda, not having such resources, went to a survival budget. Robert says: "I made a bar graph on a white board showing how our debt would be decreasing month by month and hung the board in our bedroom where we could see it every morning. This provided a daily incentive." At the end of the year, how delighted they were to be free of their \$6,000 credit-card debt!

In some countries even a mortgage is not as good an investment as it once was. And buying a home can end up costing you plenty in terms of interest charges.

What can you do to reduce the cost of a mortgage? "Either put more money down than the bank requires or buy a less expensive house," recommends *Newsweek*. "If you already own a house, resist the urge to scale up."

You can substantially reduce the cost of an auto loan by making a large down payment. But you will have to save for this ahead of time by making an entry for it in your family budget. And how about selecting a good previously owned vehicle?* Its low initial cost may mean lower finance charges. You may even be able to purchase one without having to go into debt for it.

Will You Succeed?

Whether you succeed in making your budget work depends to a large extent on how realistic it is. "The system won't operate if the amount set aside for the household is so small you can't possibly get through the month on it," says one couple who have successfully lived by a budget.

Another very important factor in making a budget work is good communication among family members. Those affected by the budget should have an opportunity to express their viewpoints and feelings without being ridiculed. If family members involved understand the needs and wants of one another and realize what the family's financial situation really is, there will likely be better cooperation and a better chance that the family budget will succeed.

In these critical times, as the scene of the world keeps changing, pressure on family finances increases. (2 Timothy 3:1; 1 Corinthians 7:31) We need to exercise "practical wisdom" in coping with the challenges of modern life. (Proverbs 2:7) Keeping a budget may be just the thing to help you do that.

* See *Awake!* of April 8, 1996, pages 16-19.



Young People Ask...

Why Did My Best Friend Move Away?

'YOU look as if you've lost your best friend.' People will say this when someone looks a bit sad or depressed. But when you really *have* lost your best friend, the saying takes on a whole new meaning.

After all, true friendship is something special and precious. The Bible says: "A true companion is loving all the time, and is a brother that is born for when there is distress." (Proverbs 17:17) Good friends provide us with companionship and support. They help us grow emotionally and spiritually. While casual friends or acquaintances may be plentiful, individuals whom you can truly trust and confide in are usually rare.

So if your best friend has moved away, it is understandable that you may feel devastated. A youth named Bryan recalled how he felt when his best friend moved. "I was scared, lonely, and hurt," he said. Perhaps you feel the same way.

Facing Reality

Reflecting on the reasons why your friend has moved may help. Certainly, it was not out of lack of appreciation for your friendship. Moving has become an established part of modern life. Each year in the United States alone, more than 36 million people move! According to the U.S. Bureau of Census, the average American will move 12 times in his lifetime.

Why all this moving? The reasons vary. Many families move in order to obtain better jobs and housing. In developing lands, war and poverty have forced millions of families to move. And as youths become young adults, many choose to move out and live on their own. Some leave to get married. (Genesis 2:24) Yet others may move to pursue spiritual interests. (Matthew 19:29) Among Jehovah's Witnesses, many leave the comfort of familiar surroundings to serve in areas—perhaps even foreign lands—where there is a greater need for Christian ministers. Some move within their home country to serve at Bethel, as the facilities for overseeing the work of Jehovah's Witnesses are called. Yes, as much as we love our friends, we must view it as a fact of life that as time passes, they will likely move.

Whatever the reason for your friend's move, you may wonder how you're ever going to get over the loss. But while it is natural to feel a little lonely and depressed for a while, you probably realize that moping around the house will not improve matters one bit. (Proverbs 18:1) So let's look at some things that can help.

Keeping in Touch

"Realize that your friendship is not over," young Bryan advised. Yes, having your best friend move will definitely change your relationship, but it doesn't mean that your friendship has to die. Teen counselor Dr. Rosemarie White said: "Loss is very difficult at any stage in life, but the way to handle it is simply to think about it as a change, and not a closing of a door."

What can you do to keep the door of friendship open? Consider the Bible's account of David and Jonathan. In spite of a considerable age difference, they were the closest of friends. When circumstances forced David to flee into exile, they did not separate without saying a word. On the contrary, they confirmed their undying friendship, even making a covenant, or agreement, to remain friends.—1 Samuel 20:42.

Similarly, you might talk with your friend before he or she leaves. Let your friend know how much you value the friendship and how much you want to keep the lines of communication open. Patty and Melina, best friends who are now separated by 5,000 miles of land and ocean, did just that. "We plan to keep in touch," explained Patty. Such plans may falter, however, unless you make some definite arrangements.—Compare Amos 3:3.

The Bible tells us that when the apostle John was unable to see his friend Gaius, he kept in touch by 'writing him with ink and pen.' (3 John 13) You may also agree to send each other a letter or a card regularly, perhaps once a week or once a month. And if your parents don't mind the long-distance phone bills, maybe you can call each other from time to time and catch up on the latest goings-on in your lives. Or you might agree to send each other messages that have been recorded on cassette or video tape. Down

the road, it may even be possible to arrange a weekend visit or a vacation together. Thus the friendship can continue to thrive.

Filling the Void

Even so, the departure of a best friend will leave a void in your life. As a result, you may find that you have more time on your hands. Well, don't let that time go to waste. (Ephesians 5:16) Use it to do something productive—perhaps you can learn to play a musical instrument, master a new language, or pursue a hobby. Running errands for those in need is another productive use of time. If you are one of Jehovah's Witnesses, you can increase your share in the public preaching activity. (Matthew 24:14) Or you can start an interesting Bible study project.

Furthermore, the apostle Paul counseled Christians in Corinth to "widen out"—that is, to include others in their circle of friends. (2 Corinthians 6:13) Perhaps you have spent so much time with just one friend that you have overlooked other potential friendships. Youths among Jehovah's Witnesses find that opportunities often abound right in their local congregations. So try getting to congregation meetings early and staying a little while afterward. This will give you more time to get to know people. Christian conventions and small social gatherings provide other opportunities for making new friends.

A word of caution, though, is appropriate: Don't be in such a hurry to make new friends that you begin to associate closely with youths who do not share your spiritual goals and values. Such ones can pull you down and can do you more harm than good. (Proverbs 13:20; 1 Corinthians 15:33) Stick with spiritually-minded youths who have a reputation for good conduct.

When you find someone like that, follow through by planning to do something together. Share a meal. Visit a museum. Go



Saying good-bye to your best friend is a painful experience

for a walk. Arrange to spend a day in the Christian ministry together, calling on people with the good news of God's Kingdom. With time and effort, the new friendship can grow. Because Christian love is expansive—it 'widens out' to include others—when you make new friends, you need not feel you are being disloyal to your friend who moved away.

You can also seize the opportunity to get closer to those who love you the most—your parents. They can be a big help, even though you may at first feel awkward about seeking their company. A youth named Josh said: "I almost had to make myself spend time with them, since I wasn't close to my mom or dad at the time. But now they're my closest friends!"

Remember, too, that you still have a friend in heaven. As 13-year-old Dan put it, "you're really not alone because you still have Jehovah." Our heavenly Father is always available to us through prayer. He will help you cope with this difficult situation if you trust in him.—Psalm 55:22.

Keep a Positive Outlook

Wise King Solomon gave this advice: "Do not say: 'Why has it happened that the former days proved to be better than these?'" (Ecclesiastes 7:10) In other words, don't get stuck in the past; take advantage of the present with all its opportunities. Bill, now in his early 20's, did just that when he lost his best friend. He recalled: "After a while I started making new friends and did not dwell on the past as much. I tried to prepare for the future and to live in the present."

These suggestions may help, yet it is still sad when your best friend moves away. It may be quite a while before memories of the good times you had together no longer cause you pain. Just remember, change is a part of life and it provides you an opportunity to mature and grow. While it may not seem possible to replace a special friend completely, you can develop qualities that will make you "likable both from Jehovah's standpoint and from that of men." (1 Samuel 2:26) When you do that, you will always have someone to call your friend!

MASSACRE AT PORT ARTHUR

Why Did It Happen?

BY AWAKE! CORRESPONDENT IN AUSTRALIA

SUNDAY afternoon, April 28, 1996, the weather was delightful at the Port Arthur Historical Site, a popular tourist center in Tasmania, Australia. The Broad Arrow Café was crowded with people eating lunch. At about 1:30 p.m., a 28-year-old blond-haired young man who had finished eating on the café's outdoor deck entered the building and began shooting.

Patrons slumped dead in their chairs, food still in their mouths. Police said it was "like the carnage of a battlefield." When the gunman believed all were dead—he had slaughtered 20—he calmly walked outside. In seconds, he had committed more murders than had occurred during the preceding four years in the whole island state of Tasmania!

Yet, the gunman continued his killing spree, methodically executing victims. For example, en route to the exit of the historical site, he saw Nanett Mikac with her little girls. He killed Nanett and her three-year-old. Then, as the six-year-old tried to escape, he stalked her and shot her dead as she cowered behind a tree.

Afterward, at the tollbooth at the exit of the historical site, the gunman killed three occupants of a BMW (car) and took the car. A little distance farther, he came upon a couple in another car. He forced the man into the trunk of the BMW and murdered the man's woman companion. Next, he



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drove a short distance to the Seaside Cottage guesthouse—arriving at about 2:00 p.m. There, he set fire to the BMW and held hostage the kidnapped man and the elderly couple who owned the guesthouse. He had killed 12 people since leaving the café, raising the death toll to 32. Many others had been wounded.

Sunday Afternoon Preaching

In the meantime, Jenny Ziegler and her family, part of the Port Arthur Congregation of Jehovah's Witnesses, met at 1:30 p.m. in preparation for sharing in the ministry. The family then headed toward the Port Arthur Historical Site. Jenny wanted to call on David Martin, the friendly owner of the Seaside Cottage guesthouse. Earlier, she and another Christian sister had enjoyed a Bible discussion with him.

A little after 2:00 p.m., as Jenny, her husband, and their children approached the guesthouse, they noticed smoke coming from a burning car on the lawn. Police officers stopped them and told them to return the way they had come. "Things began to take on an air of foreboding for us," Jenny noted. "The roads seemed strangely deserted."

However, still unaware that anything was really wrong, the family turned off the highway to go to a little beach to carry on their planned preaching activity. There, all ap-

peared normal: Children were swimming, people were walking along the far end of the beach, and an elderly couple were sitting in their car reading. "My husband approached them, and a pleasant conversation followed," Jenny said. "He informed them that there seemed to be a problem along the highway and suggested that when leaving the beach, they do so by another route. I spoke briefly to a young man, and we left shortly afterward."

The Zieglers continued on the road toward the Port Arthur Historical Site. "Here, blocking the entrance to the site," Jenny explained, "were several cars. Later we learned that they blocked from view the bodies of people who had been shot. A man informed us: 'A bloke's run amok with a gun; maybe

15 dead!' We were advised to leave immediately."

A Horrible End to It

The ordeal was far from over, as Jenny noted: "The drive home was nerve-racking because we didn't know where the gunman was. Each time we met another car on the road, we wondered whether he was in it. Even when we reached home safely, we felt vulnerable, since we live in an isolated area where a person with knowledge of the local terrain could easily hide. Since our Christian brothers and sisters knew where we had headed that afternoon, we immediately began receiving calls to check on our safety.

"As we thought about what had happened, we realized that if we had arrived to visit the

The Broad Arrow Café, where the massacre began



guesthouse owner a few minutes earlier, we could have been among those slain. It chilled us to think that the killer might even have had us in his rifle sights as we talked to the police there!"

More than 200 police eventually surrounded the guesthouse that Sunday night, keeping low to avoid the gunman's occasional volley of bullets. He apparently demanded a helicopter to make his escape, but during the night negotiations broke down. At about 8:00 a.m. on Monday, smoke was seen coming from the house. The gunman got out alive, although he suffered burns. The three hostages, including the guesthouse owner the Zieglers had attempted to visit, were later found dead in the incinerated remains of the house, raising the death toll to 35.

Why Did It Happen?

About seven weeks earlier, on March 13, a gunman in Dunblane, Scotland, had entered a school gymnasium and gunned down 16 small children and their teacher. In keeping with an old television news maxim, "If it bleeds, it leads," this became an international news event. Some behavioral experts suggested that the Australian gunman may have been trying to exceed the death count of the Dunblane murders. Significantly, in the United States, the so-called Zodiac killer, who had for years terrorized New York City, said that he had tried to exceed other slayers that he had read about.

Another factor that many say contributes to the epidemic of killings is the sex and violence depicted in films and videos. Australia's *Herald Sun* reported: "A total of 2000 violent and pornographic videos have been confiscated from the house of alleged Port Arthur mass murderer Martin Bryant. . . . The discovery of the video cache came as the focus turned to the role of violent movies in the Port Arthur massacre." Similarly, the New York *Daily News* reported that "two box-

es of pornographic videos lay on the single bed" of the confessed Zodiac killer.

When the Port Arthur massacre became known, some television stations immediately changed their scheduled programs. Afterward, columnist Penelope Layland wrote the article "Hypocrisy of TV on Violence and Grief" and noted: "In a way, pulling those violent shows was like a token one-minute silence. Tomorrow, next week, next month, it will be business as usual."

However, to gain greater insight into why violence is now so prevalent, we need to turn to the Bible. It long ago foretold that "in the last days critical times hard to deal with will be here. For men will be . . . without self-control, fierce, without love of goodness." (2 Timothy 3:1-5) Thus, today's increase in violence only adds to the evidence that we are in the last days and that the end of this system of things is near.—Matthew 24:3-14.

As many may suspect, the demons—wicked invisible spirit forces—are involved in the epidemic of savage, inhuman behavior. (Ephesians 6:12) After describing the ousting of Satan the Devil and his demons from heaven, the Bible says: "Woe for the earth and for the sea, because the Devil has come down to you, having great anger, knowing he has a short period of time." (Revelation 12:7-9, 12) We are in that period of woe right now, and Satan and his demons are using whatever means they can to urge humans to commit increased acts of violence.

Yet, Satan, his demons, and their wicked world will soon be gone, and the rule of God's Kingdom will usher in a new world of righteousness. (Daniel 2:44; Matthew 6:9, 10; 2 Peter 3:13; 1 John 2:17; Revelation 21:3, 4) Jenny noted: "At the moment, we are 'weeping with people who weep,' but it is our desire to share our Kingdom hope with those in the community who have been deeply shocked by this tragedy."—Romans 12:15.

STRENGTHENED TO FACE TRIALS AHEAD

AS TOLD BY EDWARD MICHALEC

The sheriff of Wharton, Texas, U.S.A., was furious. Taking me off to jail for the fourth time, he yelled: "Why don't you comply with orders?"

"I have a perfect right to do this," I replied impulsively. This enraged the sheriff even more, and he started beating me with a blackjack.

Other officers joined in, hitting me with their pistol butts.

THAT occurred nearly 60 years ago. Looking back, I can see that Jehovah God used such situations to train me to meet the challenge of being one of the only two of Jehovah's Witnesses in Bolivia, a South American country the size of France. My experience may help you see how Jehovah can make you strong when you face various trials.

Back in 1936, while working in a radio repair shop in Boling, Texas, I heard a broadcast of a talk by Joseph F. Rutherford, then president of the Watch Tower Bible and Tract Society. His talk told about the blessings that God's Kingdom will bring to obedient mankind. It really appealed to me. (Matthew 6:9, 10; Revelation 21:3, 4) I later found some books by Rutherford in our personal library and began reading them.

My stepmother became alarmed at my interest in what she called "all those old religious books." She hid them and threatened to burn them. When I wrote to the Watch Tower Society for subscriptions to *The Watchtower* and *The Golden Age*, an earlier name for *Awake!*, the Soci-

ety asked William Harper, of the recently formed Wharton Congregation, to visit me. Soon, my stepmother, my brother, my younger half brother, and I were all studying the Bible with Brother Harper. Before long, all of us symbolized our dedication to Jehovah by water baptism.

In 1938, Shield Toutjian, a traveling representative of the Society, visited our home in Boling and gave a Bible talk. Our living room was packed out—people were even standing in the doorways to adjoining rooms. Brother Toutjian spoke about the prophet Jeremiah's endurance in preaching to the people in his day despite their opposition. (Jeremiah 1:19; 6:10; 15:15, 20; 20:8) By such talks, Jehovah was strengthening us for trials that we would face.

A Decision and Its Consequences

I soon realized that I needed to make a decision. Earlier, I had studied business and had sought to achieve prominence in the business world. I had a radio sales and repair business and worked for a telephone company, installing telephone lines. But now I began to appreciate that



In Bolivia in 1947

true success in life involves pleasing our Creator, Jehovah God. So I closed my business and fixed up a house-car. By January 1, 1939, I had joined a group of pioneers, full-time ministers, near Three Rivers, in Karnes County, Texas.

In September 1939, World War II erupted in Europe. Opposers took advantage of the situation to slander Jehovah's Witnesses. They claimed that we were fifth columnists, or spies for the Axis Powers. Many believed such false charges and started to cause us trouble. During the early 1940's, I was put in jail nine or ten times, including the time mentioned earlier when the sheriff and his deputies gave me a severe beating. I required medical attention after that.

Incidentally, this same sheriff later offered to refrain from prosecuting a man on an illegal gambling charge in exchange for a favor—the man, a burly oil-field worker, was to beat me up. As a result, one day when I was offering magazines on the street, the man attacked me with a chain! Some deputies appeared, but instead of arresting him, they locked me up! Later, my assailant told me the reason for his unprovoked attack and apologized.

Lessons Learned From Trials

Meeting such trials actually strengthened my faith in God. For one thing, I don't remember feeling pain while I was being beaten, but I do remember the calm and peace that I felt afterward. (Acts 5:40-42) Thus, I

learned to do as the apostle Paul exhorted: "Exult while in tribulations, since we know that tribulation produces endurance." (Romans 5:3) Afterward, when I recalled the beatings I received, it made me determined with Jehovah's help never to allow any of Satan's agents to silence me.

Moreover, I learned another valuable lesson. My tactless remark, "I have a perfect right to do this," had provoked the sheriff. Later, he confronted me again, this time furious because the Witnesses do not become involved in war. (Isaiah 2:4) Trying to provoke me, he asked: "If you were called to serve your country, would you go?"

Having by now learned the lesson of tact, I replied: "If I was sure that it was Jehovah's will, I certainly would." That answer defused his anger, and nothing further happened.

Training for My Life's Work

A highlight of my life was attending the third class of the Watchtower Bible School of Gilead, in 1944. This school offers a five-month course of training for missionary work. Before attending this school, I had a phobia of speaking before an audience. But regularly having to deliver talks before about a hundred students, often outside in an open-air theater, really helped me. Our public-speaking instructor, Maxwell Friend, would interrupt and shout: "Brother Michalec, I can't hear you!" I thus came to realize that I actually had quite a powerful voice.

Public-speaking classes were often held outside,



After Nathan H. Knorr, then president of the school, announced that my missionary assignment was Bolivia, I remember his admonishing me: "You will find many humble people there. Be loving, patient, and considerate with them." Because World War II was still in progress, we had to wait for a while before leaving for our assignments. Finally, on October 25, 1945, Harold Morris—a classmate—and I arrived at El Alto Airport, just outside of La Paz, Bolivia's capital city. We thus became the only two Witnesses in the third-largest country in South America.

A bus took us down from the airport, 13,450 feet above sea level, to the capital city, La Paz, which sprawls over the floor and sides of a great canyon. It was a challenge to adjust to living at an altitude of well over two miles above sea level.

Small, Turbulent Beginnings

We started immediately to visit people from house to house. They were kind and patient with us as we struggled with our limited Spanish. Soon we were each conducting from 18 to 20 weekly home Bible studies. Six months later, on April 16, 1946, a small, happy group met with us for the annual celebration of Christ's death. A short time afterward, four more graduates of Gilead arrived, including Elizabeth Hollins, who later became my wife.

Brother Morris and I soon began visiting other cities, including Cochabamba and Oruro, then the second- and third-largest cit-

ies in Bolivia. When I reported to Brother Knorr about the interest we found and the Bible literature we placed, he suggested that we visit these cities every three months or so to help those who manifested interest. Many of these friendly, hospitable people later became Jehovah's Witnesses.

Since World War II had ended only the year before, Bolivia was experiencing political upheaval. Political rivalries and fear of Nazi resurgence in South America led to explosive street demonstrations and assassinations. During the summer of 1946, the president of the country was killed, and his body was hung on a lamppost facing the presidential palace. At times, the violence made it impossible for people even to leave their houses.

As Elizabeth was going through the main plaza on a bus one day, she saw three young men hung up on poles. In horror, she let out a little cry. A fellow passenger said: "If you don't like what you see, turn your head." Such events impressed on us the need to rely heavily upon Jehovah.

Amid the turbulence, however, Bible truth was taking root in humble hearts. In September 1946, a branch office was established in La Paz, and I was appointed branch overseer. A rented apartment that housed the office also served as a missionary home. A few months later, when the first congregation in Bolivia was formed, this same apartment served as our meeting place.

as shown in this later picture of the amphitheater at Gilead



In 1946 we also started having public talks. The hall of the Municipal Library in downtown La Paz was obtained for the first one. A friendly Yugoslav man who was studying with us put a paid notice in the local newspaper to advertise the talk. The hall was quite full. Since I was still struggling with my Spanish, I was very nervous about giving that talk. But with Jehovah's help the meeting was a success. As it turned out, that was the first of a series of four talks we had in the hall.

In 1947 we received six more Gilead missionaries, and an additional four in 1948. The homes that we were able to rent had few modern conveniences or comforts. Besides keeping up our busy missionary schedule, we early missionaries eventually had to take on part-time work to make money to replace our worn-out clothes. Getting from city to city was also a challenge. Often, I traveled over cold mountain passes on the back of an open truck. But Jehovah continued to give us strengthening encouragement through his organization.

In March 1949, Brother Knorr and his secretary, Milton Henschel, came from New York and visited our three missionary homes, in La Paz, Cochabamba, and Oruro. How encouraging it was to hear about the grand increases in many lands and of the new Bethel Home and printing facilities being constructed at the world headquarters of Jehovah's Witnesses in Brooklyn! Brother

Knorr suggested that we have our home and Kingdom Hall in a more central location in La Paz. He also told us that still more missionaries were to be sent.

Later in 1949, we had our first circuit assembly, in the city of Oruro. It was encouraging to many of our new Christian brothers and sisters to meet one another for the first time. By then, Bolivia had reached a peak of 48 Kingdom proclaimers and had three congregations.

My Faithful Companion

As a result of sharing years of missionary service together, Elizabeth and I came to know and love each other. Finally, in 1953, we were married. She had begun in the pioneer ministry in January 1939, as I had. Those early years of pioneering were difficult for her as well. Because of her courageous preaching activity, she too had been taken to jail, being marched through the streets like a common criminal.

Elizabeth admits being afraid when she took part in information marches and carried the placards that read: "Religion Is a Snare and a Racket." But she did what Jehovah's organization instructed us to do at that time. As she said, she did it for Jehovah. Those experiences strengthened her for the trials that she endured during those early years in Bolivia.

Varied Assignments

For a couple of years after our marriage, we spent much of our time in the traveling work. We visited not only the four congregations in Bolivia but all the isolated groups of interested ones as well as every town that had a population of more than 4,000. Our purpose was to locate and cultivate any interest in Bible truth among the people living in those places. It was thrilling to see that by the mid-1960's, congregations existed in nearly all of the small towns that we had visited some ten years earlier.

IN OUR NEXT ISSUE

Surviving in a Greedy World

Will the Earth End in Fire?

The "Seven Blunders of the World"

In the meantime, I was having health problems that were aggravated by the high altitude of La Paz. So in 1957 another brother took on the responsibility of branch oversight, and Elizabeth and I were assigned to the missionary home in Cochabamba, a city in a valley at a lower altitude. At our first meeting, a few missionaries were present but not a single native Bolivian. By the time we left Cochabamba 15 years later, in 1972, there were two congregations. Now there are 35 congregations in the Cochabamba valley, with over 2,600 Kingdom proclaimers!

In 1972 we were moved to Santa Cruz in the tropical lowlands. We still live here in a couple of rooms over a Kingdom Hall. When we arrived, Santa Cruz also had two congregations, but now there are over 45, with more than 3,600 publishers sharing in the Christian ministry.

How delighted we are that we remained in our missionary assignment these more than 50 years to see the gathering of some 12,300 of Jehovah's people in this land! We truly have delighted to be of service to these dear ones.

A Happy Life of Serving Others

Before I left for my missionary assignment, the Watch Tower Society's legal adviser, Hayden C. Covington, a fellow Texan, said: "Ed, in Texas we had a lot of legroom to move around in. But in a missionary home, you will be cramped up with others. It will mean making changes." He was right. Living in close quarters with others is a challenge, but only one of the many that a Christian missionary faces.

So if you should consider moving away from home to serve Jehovah in another area, remember that the life of a true follower of Christ is that of serving others. (Matthew 20:28) A missionary, therefore, should brace his mind to accept a life of self-denial. Some may imagine that they will receive prominence. Perhaps they will—when they say good-bye to friends and relatives at home. But that vanishes when one arrives in the small town or poor city neighborhood that will be his or her assignment. What is my advice?

When you encounter difficulties, such as health problems, feelings of isolation from your family, or perhaps difficulties in getting along with your Christian brothers in an assignment, accept all of this as part of your training. If you do, you will in time be rewarded, as the apostle Peter wrote: "After you have suffered a little while, the God of all undeserved kindness . . . will himself finish your training, he will make you firm, he will make you strong."—1 Peter 5:10.

Edward Michalec died July 7, 1996, as this article was being finalized for publication.

With my wife



Shrimp

A Delicacy From a Farm?

Size of shrimp at harvest



YES, this seafood delicacy enjoyed by millions often comes from a farm. Yet, the consumer may never know this because farm-grown shrimp differ little, if at all, from the ocean-grown variety. Indeed, many shrimp ponds in Ecuador are stocked with young shrimp taken directly from the ocean.

These juvenile shrimp, not more than a half inch long, are netted in the mangrove-lined estuaries along the coast or in ocean breakers, by fishermen called *larveros*. Then they are taken to the ponds to grow. However, not enough shrimp can be provided in this manner. Thus, many shrimp farms depend on hatcheries with modern aquaculture methods to provide young shrimp for their ponds. Let's take a closer look at how shrimp farms operate.

A Visit to a Hatchery

The hatchery we visited was located on a beautiful beach on the Pacific Coast. A

BY AWAKE! CORRESPONDENT IN ECUADOR

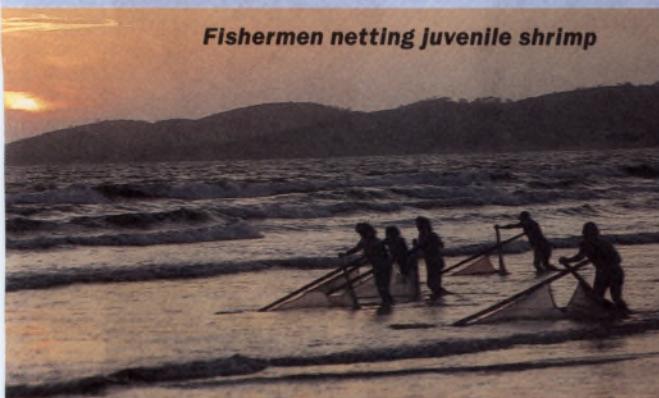
shrimp hatchery must be situated near a large body of saltwater in order to meet the needs of its complex water-distribution system. Water from the ocean is pumped in, filtered, heated as necessary, and sent to various tanks inside.

We were met by a friendly group of casually dressed marine biologists, technicians, and other workers. Our first stop was the maturation room. Here, fully grown wild shrimp are kept in 4,500-gallon maturation tanks. "These shrimp are not for eating," our guide explained. "They were caught full-grown and brought in for brood stock."

A strict lighting schedule is followed in the maturation room. Between 3:00 p.m. and midnight—the mating period—the low-intensity lights are turned off, and workers search with flashlights for females that are ready to spawn. Females of the *Penaeus vannamei* species are easy to detect, since the male attaches a sperm pack externally to their abdominal area. Once workers spot a pregnant female, she is removed and taken to a smaller, 70-gallon spawning tank.

There the pregnant female is placed on a platform near the top of a conical tank—one female per tank—until she spawns her 180,000 or more eggs. As the eggs are expelled, they are fertilized upon contact with the gelatinous sperm pack. Afterward, the eggs and the water are drained through the funnel-like base of the spawning tank. Technicians record the number of eggs from each spawning.

Fishermen netting juvenile shrimp



Hours after hatching, the larvae are transferred in controlled quantities to what are known as culture tanks. These look like giant bathtubs, and they hold about 3,000 gallons of water. For the next 20 to 25 days, these tanks serve as home for the developing larvae, which feed on algae and dried seafood.

Where the Shrimp Mature

The shrimp, now called postlarvae, are transferred to the farms. Once there, both the hatchery-produced shrimp and their ocean-bred relatives receive similar care. They are put in small pools to control their adjustment to the new temperature and salinity levels of the water. After a few days, they are ready for the large ponds. These man-made ponds are adjacent to a reservoir canal. Water is regularly pumped from the ocean or estuary into this canal. The adjoining ponds range from about 12 to 25 acres in size. For three to five months, the juvenile shrimp are allowed to grow in these ponds.

During the growth period, the oxygen level in the water of the ponds is monitored daily. Also, the growth rate of the shrimp is checked weekly in order to adjust the feeding program. An effort is made to maintain a weight gain of 1 to 2 grams per week.

Harvesttime

At harvesttime, while the pond is being drained, the shrimp are netted or pumped out as they near the gate. Then, the freshly harvested shrimp are rinsed and covered with ice for immediate transport to a packing plant. There, unless the purchaser specifies otherwise, the heads of the shrimp are removed, but their tails are left unshelled. The shrimp are washed and sorted according to size, after which they are packed and frozen for shipment, usually in five-pound boxes.

So the next time you enjoy shrimp, you might remember that this seafood delicacy may well have been pond-raised in a place such as Latin America or Asia.



Culture tanks inside the hatchery



Cleaning shrimp at the packing plant



Packing shrimp according to size

Maggy's Ordeal and My Blessing

Tuesday, May 2, 1995, was the day my daughter was born and my wife died.

Sadly, Maggy never did see the face of her baby. Now my hope is to introduce Tamara to her mother when she is resurrected.

AFTER we had been married for 16 years, my wife, Maggy, was told by her doctor that she had breast cancer and had only months to live. That was five years ago. Thankfully, Maggy was able to live quite normally during those last years of her life. Only toward the end did the pain become almost unbearable.

Because of the extent of her cancer, the doctors said that there was little chance of her becoming pregnant. So you can imagine our shock when during a routine ultrasound procedure to check on the progress of the cancerous tumors, they saw a baby in her womb! It was a girl. Maggy was four-and-a-half-months pregnant. She was filled with joy at the prospect of being a mother for the first time.



With my wife

Our daughter, Tamara

Maggy did absolutely everything she could to ensure that the baby would be born healthy. She watched her diet, and even during the last two weeks of her life, when the pain became excruciating, she took painkillers only when she could no longer stand the pain.

Blessed With a Healthy Baby

On Saturday, April 29, Maggy had heart palpitations and said: "I think I'm going to die." I stayed with her all weekend. After calling the doctor on Monday, I immediately took her to the hospital in Montreal, Canada, not far from our home in St. Jérôme.

At about 5:30 the following morning, a nurse walked by the door of Maggy's room and noticed that she was in distress. Apparently, she was having a heart attack. A doctor was immediately summoned from the next room. Although Maggy died, the medical team was able to save our baby. Tamara was born two-and-a-half-months premature and weighed only 2 pounds 8 ounces.



Since Tamara's blood count was low, the doctors wanted to administer a blood transfusion. However, they were encouraged to use instead the synthetic hormone erythropoietin. They did, and when the use of this product proved successful in increasing her blood count, a nurse said: "Why don't they use that on all the babies?"

Tamara had other problems associated with premature birth, but these were all resolved. In fact, when Dr. Watters, a neurologist, examined her later, he told the nurse: "I think you gave me the wrong baby to examine; she looks perfectly normal to me."

Facing Death and Coping Afterward

To watch Maggy die was difficult for me. I felt so helpless. It was very hard to talk about Maggy's death. Yet, I did so when my Christian brothers and sisters came to the hospital. The pain slowly subsided the more I talked about it. Whenever I read a *Watchtower* or *Awake!* article that particularly affects me, I put it aside in a little personal section of my library and take it out and read it as I feel the need.

Another challenge has been coming home to an empty house. Loneliness is very hard to take. This feeling still surfaces, even though I do benefit from upbuilding Christian companionship. Maggy and I used to do everything together, and we talked about the problem I would have with loneliness. She wanted me to remarry. Yet, things are not that simple.

Support From Fellow Christians

I don't know what I would have done without the support of the Hospital Liaison Committee (HLC) of Jehovah's Witnesses. The morning Maggy died, a knowledgeable Witness from the HLC was there at the hospital and provided me with the help I needed.

The hospital staff was impressed by the

assistance I received from our Christian congregation in St. Jérôme as well as from other congregations in the area. The night Maggy's death was announced at our Christian meeting, over 20 dear friends responded by offering their assistance. The support was indeed overwhelming.

Friends prepared food for me; the freezer compartment of my refrigerator was full for months. My family and Christian brothers and sisters even took care of getting clothes for my daughter. They brought me so many things that I did not have enough room to store them all.

Pleasures Now and Future Prospects

Tamara helps me keep my mind off my loss. She has completely stolen my heart. Each day when I greet her with a cheerful "good morning," she returns a big smile, starts "talking," and waves her arms and legs, all excited.

As an amateur astronomer, I look forward to holding Tamara on my lap and having her gaze through my telescope at the heavenly wonders of our Grand Maker, Jehovah. Contemplating unending life in Paradise on earth is a real source of comfort. And to know that this is the prospect before Tamara gives me added pleasure.—Psalm 37:9-11, 29.

Reflecting on the events of the past five years, I can best describe them as both traumatic and joyful. I have learned much about myself and about life itself. I keenly await the future when, as the Bible describes, "death will be no more, neither will mourning nor outcry nor pain be anymore."—Revelation 21:3, 4.

Then, in the resurrection, Maggy will be able to take a deep breath without pain. Above all, my firm hope and desire is to be there to introduce Tamara to Maggy, so she can see the little girl for whom she did so much.—*As told by Lorne Wilkins.*

WATCHING THE WORLD

Kidnapping in Latin America

Kidnapping has become a multimillion-dollar business in Latin America, according to the Argentine newspaper *Ambito Financiero*. During 1995 some 6,000 cases were reported there. A recent study revealed that Colombia had by far the highest number, with 1,060 kidnappings during 1995, followed by Mexico, Brazil, and Peru, each with hundreds of cases during the same period. Every year, Colombian kidnappers are paid about 300 million dollars in ransoms. In Brazil the amount paid kidnappers tripled during 1995, reaching a total of about one billion dollars. The victims may be rich and famous or they may be average tourists or housewives from low-income families. In some cases the kidnappers are willing to receive the ransom in installments. Fearing subsequent kidnappings, the victims on occasion continue to pay the installments even after the hostage is released.

Optimism Can Be Healthy

A recent study conducted in Finland reaffirmed the belief that pessimism can increase the risk of mental and physical illness, whereas optimism can promote good health. About 2,500 men between the ages of 42 and 60 were observed over a period of from 4 to 10 years. According to the magazine *Science News*, scientists reported that the men with "moderate to high hopelessness died . . . at two to three times the rate of those reporting low or no hopelessness; the former group also devel-

oped cancer and heart attacks more frequently."

Overweight Children

According to the newspaper *The Weekend Australian*, Dr. Philip Harvey, a public-health nutritionist, recently announced that "Australian children are getting fatter and they're getting fatter fast." His concern is based on a recent



study showing that the proportion of overweight children in Australia has doubled in the last ten years. About 10 percent of children between the ages of 9 and 15 need medical treatment because of their weight problem. Dr. Harvey believes that the percentage of overweight children could double again in the next ten years. As is the case with adults, lack of exercise is the primary cause for the increase in obesity in children, notes the newspaper, and high-fat diets are also a factor.

Bad Air

The World Wildlife Fund (WWF) has concluded that Rome is being polluted by benzene, a suspected cancer-producing pollutant emitted from automobiles. Researchers for WWF equipped 400 young volunteers between the ages of 8 and 18 with benzene sen-

sors. The study revealed that in Rome one "cubic meter [35 cubic feet] of air contains an average of 23.3 micrograms of benzene," a figure well above the legal limit of 15 micrograms per cubic meter. Based on this study, scientists explained that merely one day of breathing polluted air in Rome is equivalent to smoking 13 cigarettes, reports the Italian newspaper *La Repubblica*.

Meningitis Outbreak in West Africa

Over 100,000 people have become sick and more than 10,000 have died in one of the worst West African outbreaks of infectious disease in recent memory, reports the *International Herald Tribune*. Bacterial meningitis has hit hardest in the dry, dusty region just south of the Sahara Desert, where respiratory infections are common. The disease causes inflammation of the lining of the brain and spinal cord. It spreads through the air—a cough or a sneeze can pass it on. The disease can be prevented by vaccines and can be treated, especially in its early stages, by antibiotics. "The meningitis epidemic of 1996 is by far the worst that sub-Saharan Africa has ever seen," said a spokesman for Doctors Without Borders. "The death toll just keeps going up," he added.

No Ban on Land Mines

After two years of talks in Geneva, Switzerland, international negotiators failed to agree to a global ban on land mines. Although they decided to outlaw some types of mines and put re-

strictions on others, a total ban on all antipersonnel mines will not be reconsidered until the next review conference, scheduled for the year 2001. Meanwhile, according to one estimate, during those five years, land mines will likely kill another 50,000 people and maim 80,000—mostly civilians. An editorial in *The Washington Post* lamented the decision, saying: "Nations with large mine inventories find these weapons devilishly appealing, notwithstanding the brutal and continuing civilian toll they take after the conflict for which they were laid is over." According to estimates by the United Nations, there are presently some 100 million mines buried in 68 countries.

The Rapid Growth of Cities

Ever more people are moving to the cities, reports the United Nations publication *The State of World Population 1996*. Within the next ten years, residents of the world's cities will number 3.3 billion, about half the projected world population of 6.59 billion. In the year 1950, the number of cities with populations over one million numbered 83. Today there are over 280, a figure that is expected to almost double by the year 2015. In 1950, only New York City had over 10 million inhabitants; today, there are 14 such cities, with Tokyo topping the list at 26.5 million.

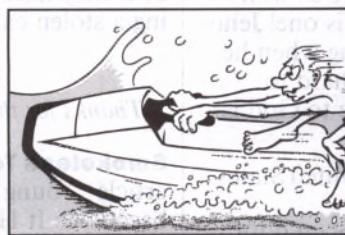
"Nature Knows Best"

"Nature knows best after oil spills," reports *New Scientist* magazine. Conservationists feared an environmental catastrophe in 1978 when the oil tanker *Amoco Cadiz* wrecked off the coast of Brittany, northern France. Local authorities spent

six months removing thousands of tons of oil-contaminated mud and marshland from one area. Another heavily contaminated area remained uncleared. A comparison of the two now reveals that the cleanup teams removed so much mud and marshland that up to 39 percent of marsh vegetation has failed to regrow. However, in the untouched area, sea waves have cleaned the mud so well that now 21 percent more vegetation flourishes than before the oil spill. The marsh recovered fully, and no sign of oil pollution has been seen there for several years.

Reckless Water-Biking

Personal watercraft, widely known as water bikes, are increasingly popular in the United States. These small boats reach speeds of up to 60 miles per hour and have the maneuverability of a motorcycle. Of



much concern is the growing number of serious, sometimes fatal, accidents involving these boats. According to *The Wall Street Journal*, it is estimated that "as many as 60% of accidents are caused by renters." Although most riders wear life vests in compliance with the law, many have little experience with boating etiquette and handle the vehicles recklessly. A Coast Guard official explained that "when a rider is thrown

going 50 mph, the water impact is like hitting a building."

Found—A 2,000-Year-Old Boat

A record low water level in the Sea of Galilee in 1986 revealed a boat dating from the time of Jesus. Since then, the boat has been soaking in a preservative to slow down its deterioration. Now, *National Geographic* reports, it has been removed from the preservative and is on display near the town of Magdala. "It is about 27 feet long, used a seine net, and would have had four rowers and a helmsman," explains Shelley Wachsmann, who led the excavation. He added: "At least seven kinds of wood were used, including scraps from older boats. Either wood was scarce or the owner was extremely poor."

Ensuring Normal Growth

A child's growth is affected by more than just heredity, says a report in the *Jornal do Brasil*. "Good nutrition is the main guarantee that proper growth will occur," notes the newspaper, adding that poor nutrition is common even among middle-class families. "Another fundamental stimulus to growth is regular exercise," observed professor of endocrinology Amélio Godoy Matos. "Hours of restful sleep should also be guaranteed because the growth hormone is secreted only when the child is sleeping," he said. Emotional problems likewise can slow the growth of a child. According to endocrinologist Walmir Coutinho, "watching television for hours on end, especially violent films, is harmful to the child's sleep and may upset sound development."

FROM OUR READERS

Memory My sincere thanks for the article "You Can Improve Your Memory." (April 8, 1996) In the past I have tried to remember the names of all the members of my local congregation of Jehovah's Witnesses—but unsuccessfully. The pressure intensified recently when I was assigned by the Watch Tower Society to serve as a traveling minister. This article answered my prayers! Applying the suggestions given, I was able to remember the names of more than half of those I met in eight different congregations.

C. E. U., Nigeria

Found God Thank you very much for the article "God Let Us Find Him." (March 22, 1996) While I was reading it, my eyes filled with tears of joy for Scott and Steve Davis. Their experience has strengthened my resolve to undertake a career in the full-time ministry after I graduate from school.

G. G., Italy

Never have I read an experience as wonderful and as heartwarming as this one! Jehovah must surely have been smiling when he saw these two young men try so hard to serve him. Their unselfish service to God is very commendable.

J. D., United States

The story of Scott and Steve's search for God was truly inspiring. I too searched for God in many churches but was never satisfied. I wanted so much to please God but had no idea how to do so. How thankful I am that Jehovah knew my heart was crying out! Serving Jehovah has saved my life and has brought me peace.

D. C., United States

Divine Protection? I had been depressed lately because I thought Jehovah was not listening to my prayers. However, the article "The Bible's Viewpoint: Can True Christians Expect Divine Protection?" (April 8, 1996)

helped me understand that God acts according to his purposes and not always according to our wishes. May Jehovah bless you as you write articles that help us put our trust in him.

C. A. A., Brazil

Used Cars Thank you for the article "How to Buy a Used Car." (April 8, 1996) My husband and I just purchased a used car. It sounded pretty good at first, but after two weeks we started hearing noises. After six weeks the car broke down completely. If we had had this good information beforehand, maybe we wouldn't have a broken-down car sitting in our driveway.

M. C., United States

As a professional auto technician, I would like to add one point. Before you buy a used car, check to see if the numbers on the car body and the motor correspond to the numbers on the registration form. If they do not or if they have been erased, you may be buying a stolen car!

M. V., Czech Republic

Thanks for the helpful suggestion.—ED.

Smokeless Tobacco Thank you for the article "Young People Ask . . . Smokeless Tobacco—Is It Harmless?" (April 22, 1996) I did not quite understand the title, which prompted me to read the article. Even though I have not come across this problem here in Togo, the article helped me see the types of problems affecting others in different parts of the world.

C. H., Togo

I love to read all your articles, but this one was the best. There are young people here who are using smokeless tobacco, but this article warned about the dangers. I am never going to use it.

P. H. W., Brazil

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"He Put It in the Paper"



That is what one appreciative girl from Canada said in a letter of thanks to the Watch Tower Society. She had participated in a public speaking contest at school, and her presentation so delighted one of the judges on the panel that he asked for permission to print it in the local newspaper.

How did the girl choose her subject? "My class, especially the girls, had a problem with gossip," she explained. So she based her presentation on information she read in *Awake!* Parts of her speech were published in *The Review*, a local newspaper of Niagara Falls, Ontario, under the title "Gossip Can Be Hurtful; How Would You Feel?"

What was it that so impressed the judge on the panel? Note some excerpts from the girl's speech: "Today in society gossip is very common. It can cause a lot of headaches, sleepless nights and most of all hurt feelings. . . .

"Stopping gossip is impossible because it is human nature to talk. One thing we can do is to keep it under control. A few pointers in going about this are: 1. Do not add fuel to the fire. 2. Do not listen to the gossip. . . . By listening to gossip, it may seem like you agree with what is being said. 3. Damaging gossip can also make a liar out of you. 4. The most important advice of all is think before you speak! Ask yourself 'How would I feel if this was said about me?'"

"Put the four steps into practise," the girl concluded, "and you will most likely become a better person."