



## EXECUTIVE SUMMARY

August 2020

Dear Malawi Talent Fund Investor:

We are delighted to submit our Investor's Annual Report which highlights the tremendous results your investments are making in the lives of hundreds of people. The attached report describes the specific results of your investment.

I am pleased to report that your Namikango Commercial Farm has grown significantly over the last year in terms of employee population, revenue and crop production. As a result, the local community has been blessed beyond belief in a time of increased unemployment and unspeakable hardships due to political uncertainty and the Covid-19 pandemic. A key highlight for us this year was our grand opening celebration which received national media recognition. Our year on year revenues increased three-fold, and our tomato production increased from 20 to 63 tons. We have been recognized by an international farming organization as the "largest" single tomato producer in Malawi.

In September, we opened our new sales office at the entrance of our farm directly off a main thoroughfare. Our beautifully landscaped entrance is the talk of the town. Our sales office generates over half of our annual vegetable revenue attracting buyers throughout the day from cities near and far. In the past, small business owners needed to travel many hours to purchase wholesale vegetables. Our convenient location and supply of quality vegetables has even led to the creation of many local retail shops. This is just one example of how our success is impacting the community.

Our monthly revenue growth is not only a result of our sales office, but also from sales to large commercial clients in the hospitality and food manufacturing sectors. This year, we increased our supply to major Malawian brands such as Nali Hot Sauce, Sunbird Hotels, Steers, and the Malawi Army Defense Force. Last year, we mentioned our pending sale of certified soya seeds to a major certified seed producer. It turns out we were their largest single provider of soya seed. Because we exceeded their expectations last year, the same seed producer contracted with us to provide certified ground nut seeds this season. We are completing the harvest/grading process of 8 tons of certified ground nut seeds.

In reference to the employee population, we have increased our full-time work force by 20 percent. During harvest season this year, we had a record breaking 140 workers in a single day earning a wage. Our full-time workers are paid in accordance with Malawi law and are accumulating pension benefits and provided life insurance. We invest in our employees through life skill training as well as farm training. This year, our employees organized community soccer and netball teams for outreach into the community. Also, local church-plant pastors participate in our monthly gospel free luncheons for our full- and part-time workers offering spiritual guidance and encouraging church membership.

Next year, our focus will be in four areas: expanding our irrigation vegetable plots from 32 to 72 with the introduction of drip irrigation, increase employee technical and life skills training with the implementation of an advanced demonstration/training center to include a "model village," the addition of animal production and the launch of an out-growers initiative, expanding our reach and production while providing training and income for village farmer co-ops.

We are humbled and grateful for your support. You make all this possible. In order to implement our future plans and maintain our momentum, we need your help spreading the word. Please share this annual report, along with our contact information and our website, with other potential investors. Enjoy the attached report. Thanks again from the bottom of our hearts. Please reach out with questions or comments. To GOD alone be the glory.

Chris & Joni Weaver

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# MALAWI TALENT FUND ANNUAL REPORT

## *"Muli Bwanji" ... the local greeting*

Greetings from the "Warm Heart of Africa." It is hard to believe Joni and I have been living in Malawi four and a half years. We are so blessed that you have elected to be part of our team. Joni and I are humbled, blessed and encouraged by both your prayers and your financial support. We trust you will enjoy reading this report as you discover exactly how your investment is transforming the lives of hundreds of people. The things you read about are only possible because of your generous support. To GOD alone be the glory!

## *Our "Grand Opening" Celebration*

On March 11, 2020, we celebrated the grand opening of L2 Limited's Namikango Commercial Farm with a formal ribbon-cutting ceremony.



**Ribbon-Cutting Ceremony**

We invited customers, suppliers, government officials and employees. Some of our Malawi Talent Fund (MTF) board members were also able to attend. TV, radio and newspaper reporters were in attendance conducting live interviews throughout the day. The Zomba District

Commissioner (DC) Raphael Piringu was in attendance and gave an encouraging speech praising our successes in creating so many jobs. One of the Malawi national newspapers featured the DC's speech and published their live interview with him a few days later.



**Zomba DC Raphael Piringu praises L2 Ltd.**

The Nali GM Orpa Khoromana represented our clients with a very motivating speech encouraging entrepreneurship and challenging Malawians to work hard and support Malawi-owned business. Many of our clients and suppliers provided door prizes and gift certificates promoting their own products and services. We provided a catered lunch and a tour of our farm to the attendees.

What a wonderful day we had celebrating our successes and dreaming about the future. Several employees felt compelled to give heart-warming speeches and testimonies about how the farm has transformed their lives, providing them the opportunity to work and provide for their families.



Orpa Khoromana, Nali GM, admiring our chilis



Sales office (before)

Three Malawi Talent Fund board members traveled to Malawi to attend the ceremony. They participated in the festivities, made presentations and spent time with our employees.



Sales office (after)



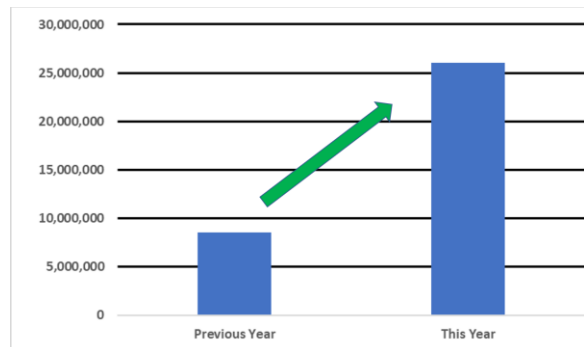
Guided tour during Grand Opening

### ***Our Newly Remodeled Sales Office***

During the Grand Opening ceremony, we also officially opened our new Sales Office located with direct access to a main highway. Since then, 30 percent of our sales come from walk-up customers. We are experiencing an increased volume of customers. Many of our local customers have started small businesses on their own since we provide larger volumes of quality vegetables, reducing their transportation costs. Our next-door neighbor has built a small strip-mall to leverage our location and customer volumes. The creation of adjacent businesses validates our vision and expands our successes beyond our farm. Only God could pull this off.

### ***Tremendous Revenue Growth***

I am pleased to report that your investments towards total sustainability are moving in the right direction. We **tripled** our annual revenue over the last year. This revenue growth is attributed to both vegetable and grain sales.



**We tripled our revenue (Malawi Kwacha)**

Sustained revenue growth allows us to use more of your investment dollars on capital investments

and less on operational costs. An even better achievement was our ability to cover most of our salary costs from revenue earned. ***The previous year our revenues covered 36 percent of our salary costs. This year our revenue covered 90 percent of our salary costs.*** As a result, we are making great strides in our goal of achieving a profit position and total sustainability within the next two to three years. While we realize these numbers are good and heading in the right direction, we will not rest until we achieve acceptable, sustainable margins.

### ***Our Products are in High Demand***

We currently have two sources of revenue: certified grain seed and vegetables, primarily tomatoes and onions. Regarding certified grain seed, we have a standing contract with a government-certified seed producer. Last season we produced and sold nearly 11 tons of certified, high-quality soya seeds. We were that seed producer's largest single soya farmer. As a result of our success, the same producer sought us out to grow ground nut seed this season.

We are currently harvesting and grading this season's ground nut seeds. We anticipate delivering 6 tons. Ground nuts are more difficult to harvest and process but generate higher revenues per kilo.



**18 acres of ground nuts**



**Storing unshelled ground nut seeds**

Tomatoes and onions are our primary revenue source from our irrigated fields. Since our inception, we have sold a whopping 87 metric tons of tomatoes. So far this calendar year, we have sold 30 tons. The demand for our tomatoes continues to grow.



**Our delivery truck loaded for delivery**

### ***We Supply Malawi Manufacturers***

Every week we add new clients from restaurants to food manufacturers. We are proud to be the primary supplier of onions to the Nali company, the number one owned brand indigenous to Malawi. Nali has also requested we increase our supply of peri peri peppers. We are also the sole provider of tomatoes to a local tomato product manufacturer, Something Special.



**Our vegetables are used in these products**

Commercial tomato farming is not easy. As a result of valuable lessons learned, we are in the process of redesigning our entire approach to tomato production from seed to harvest. We are studying and seeking outside expertise regarding seed selection/propagation, fertilizer/pest control protocols, long-term soil health, crop rotation and watering techniques.

### ***Major Irrigation Upgrade – Drip***

To greatly improve our vegetable production, we are making some major investments in new irrigation technology. We are increasing the number of irrigated tomato/vegetable plots by almost three-fold (8 acres to 21 acres) enabling longer crop rotation periods, reducing the spread of disease, all while improving soil health. To accommodate these extra plots, we are in the process of redesigning our irrigation delivery system and implementing drip irrigation. We are installing an additional 1.4 miles of underground pipe and adding a third borehole as an additional water source.



**New tanks and 1.4 miles of piping**

Our upgraded irrigation system will include surface solar-powered pressure pumps and an integrated electronic system to sense pressure and water levels within our 30,000-liter tank farm. We estimate throughput to be between 12 and 14 thousand liters an hour. All this water will enable us to provide drip irrigation simultaneously to nine production tomato fields and three vegetable plots. Our drip pipes and connectors were manufactured in Israel.



**Dual surface solar pressure pumps**

### ***Seed Propagation Factory***

Another important upgrade to our vegetable production is the creation of a seed propagation factory. My wife Joni has taken the responsibility of building and operating the propagation factory. Our goal is to produce 14,000 vegetable seedlings each month. Joni works with our farm manager to schedule and grow specific vegetables to meet the production goals of the farm.



**Seed production planning session**

Growing and nurturing seedlings in individual planting containers is another substantial improvement with our vegetable production.

In the past, we grew seedlings directly in the ground requiring us to pull them out of the ground and transplant them in production beds. This *traditional* approach damages the health and production of the plant from the start. Transplanting healthy seedlings from seed trays substantially improves the health and longevity of our plants. The next step is to build a greenhouse for our propagation factory.



Joni manages our seed propagation factory

## Research and Development

Seed selection and growing protocols have been a challenge in our environment. Selection and availability of quality seeds and other inputs have been difficult. With the assistance of Farmers Organization Limited (FOL), we have established a research and development function to combat these obstacles. We have dedicated specific plots and employees to oversee this important implementation. FOL is supplying seed and the necessary fertilizers for live testing. Our goal is to test seeds and growing protocols prior to production implementation.



Research & development plot

FOL enlisted the support of several local farmers to assist with specific seed testing. Our farm was the best and most professional of all their participants. As a result, our farm was featured on a Malawi national television news broadcast.



TV interview with our farm manager

## Our Employees and Our Community

The original vision of the MTF board is becoming a reality. Our theme bible verse comes to life every single day.

**Isaiah 58:12** *"And they that shall be of thee shall build the old waste places: thou shalt raise up the foundations of many generations; and thou shalt be called, The repairer of the breach, The restorer of paths to dwell in."*

It is difficult to adequately describe the living conditions and struggles of our local community, the ministry field God has blessed us with. The Namikango village is economically depressed and steeped in what the locals refer to as African Traditional Religion (ATR). ATR is a vague term used to reference witchcraft, ancestral worship, other superstitions and sometimes dangerous and immoral rituals.

We could fill twenty reports with our experiences over the past 12 years visiting and living in Malawi. The more we experience and understand the plight of villagers in Namikango, the more our hearts are determined to stay the course. We are blessed to be a small part of what God is doing to bring hope and redemption to Malawians.



**Three precious Namikango children**

I want to highlight a specific story that is representative of many. Recently, we had an employee die. He was covered under our company-sponsored pension and life-insurance plan. His wife, Mary Milanzi, was listed as his sole beneficiary. We insist that married, male employees list their wives as sole beneficiary, which is contrary to their culture. Upon his death, we discovered that Mary, 25 years younger than her husband, was his 15<sup>th</sup> wife. The child they had together was his 23<sup>rd</sup> child.

Mary cannot read and does not understand banking and financial matters. She was not aware that her husband had death benefits. Upon her husband's death, her husband's family came to steal all her money and physical assets (which were minimal). They forced her out of her home and threatened her with violence.



**Mary Milanzi, 15<sup>th</sup> wife of deceased employee**

We assisted Mary with the funeral expenses and secretly relocated her about 100 miles south where she has distant relatives. We are in the process of obtaining her husband's death benefits and arranging a bank account. In all likelihood, she would have probably died without our assistance. The pension/life plan we arrange for our full-time employees is unprecedented in commercial farms. The death benefits will be enough to support her and her children for several years.

We face many challenges employing workers from the Namikango village. About 40 percent of our workforce cannot read or write. Many dropped out of school at an early age and some never attended school at all. It is hard to imagine and describe. The biggest problem local villagers face is hopelessness. They see no path to improve their situation and therefore lose hope. However, we have begun a process to provide a path to hope.

We currently have 32 full-time employees and at times hire an additional 100 part-time workers. Their ability to earn a salary and provide for their families is transformative, building self-reliance and self-esteem.



**Employees lining up to receive pay**

You can imagine the challenges we face every day trying to conduct business, maintain a well-managed farm and execute the most basic processes. For us to be successful in establishing a long-term sustainable business in this village, we must invest in the training and development of our employees.

We continue to offer basic training in organic, realistic farming methods that will greatly

improve productivity and cost less to implement. We have discussed this method in detail in previous reports. We expanded our training this year to include over 130 local villagers, employees and even customers.



**One of multiple village training programs**

Despite a cultural resistance to change, over the past three growing seasons we have seen many adopt this new method as they experience large productivity improvements with less cost.

### ***Employee-Initiated Sports Outreach***

Another exciting development this year was the formation of an employee operated village sports league. The employees formed a soccer team for the men and a netball team for the ladies.



**Employee initiated men's soccer team**



**Employee initiated women's netball team**

The local church also joined in the activities. We not only formed our teams but have encouraged the creation of other local teams to join the league. The more exciting news is what happens at halftime. One of our employees that attends one of our local sister churches presents the gospel message along with distributing gospel tracks.



**Distribution of gospel tracks**

We have witnessed many come to Christ and join the local church through this outreach. Participation in our team or any team is open to all regardless of religious affiliation. Many from the Muslim community joyfully participate.

There are times our teams have trouble finding a playing field. There have been occasions when we needed to share the field with other local activities.



**Sharing the soccer pitch with local cattle**

### ***Church Affiliation***

There is no requirement or pressure for any of our employees to belong to one of the local sister church plants or align to our belief system. We have a balanced population of Muslims and folks from various religious traditions. There is never



any preference to benefit an employee or hiring decisions based on faith affiliation.

We are pleased that an increasing number of our employees attend one of the churches planted or influenced by our local home church, Mulunguzi Community Church. As a result of their employment, they can provide tithes and offerings essential for the operation and expansion of the gospel through their local churches. This is the ultimate goal of Malawi Talent Fund.

## ***Gospel Outreach***

The ultimate goal of the MTF and a personal primary objective for Joni and me is the spread of the Gospel Message of Jesus Christ and the exponential expansion of God's spiritual kingdom. The Bible says, "For what shall it profit a man, if he shall gain the whole world, and lose his own soul?" The true and lasting solution to the many problems we face in Malawi is only possible with the transformation of the heart through the gospel message of Jesus Christ.

To that end, we have initiated a monthly gospel outreach on our property. The second Wednesday of each month, we sponsor a lunch-time event. Attendance is purely optional, and open to everyone working on that specific day. We provide a full lunch, then invite a local sister church pastor to speak. Many have accepted Christ as their savior. Our goal with all outreach events is to present the gospel then connect folks with a local sister church.



**Monthly gospel outreach lunches**

If you are reading this and have never placed your trust in Jesus Christ, I strongly encourage you to read the supplemental message included with this report.

## ***Biblically Based Business Practices***

As born-again believers and followers of Christ, it is critical that our business practices adhere to Godly, biblical principles. In a country where corruption is rampant in the government and in almost every business, we have set a different standard: a biblical standard. This is not just a slogan for us, it is a non-negotiable. We have taken strong disciplinary action when our standards are violated.

We are swimming upstream. Adhering to biblical standards makes it very difficult for a business to thrive in Malawi. But that is the only way God will honor our business. Our clients must see Christ in us. Our employees must see Christ in us. Please pray for us as we continue to maintain biblical standards.



**"Now then we are ambassadors for Christ..." 2 Corinthians 5:20**

To that end, we have placed some important markers as you enter our commercial property to the right and to the left of our entrance gate. We clearly articulate our position with a large, written notice in both English and Chichewa, and an old rugged cross. Yes, anybody can erect a sign and a cross. But for us, these are more than symbols. Please pray that everything we do brings glory to God and people see Christ in us.

Hopefully based on what you have read so far, you can feel the excitement being generated in Namikango around our farm. Our employees have a sense of purpose. They are supporting themselves and their families from earned wages. All this is happening on a farm that holds fast to biblical principles. Our leadership team understands that Namikango is our mission field for the gospel.

### ***Major Training and Demonstration Plot Developments***

It is an important objective for us to improve the lives of our employees through vocational and life skills training. To support our training objectives, last year we began to develop a training/demonstration plot. We transformed the entrance area (about 2 acres) of our farm into a demonstration showcase. The demonstration area highlights Foundations for Farming techniques and provides a training facility for the local village. We designed the demonstration area with a few unique characteristics. First, we are providing a park-like environment with grass-covered paths, including flowers and shrubs throughout.



**Our entrance gardens**

Secondly, as we introduced last year, we are well underway in creating the “model village.” We planted moringa, banana, orange, lemon and papaya trees to teach others how to provide a proper dietary balance for the entire family. Also, our model village includes various vegetables and spices. We are even in the process of constructing our model chicken house suitable for village life and introducing egg and meat production for protein.



**Banana and papaya trees in the Model Village**



**Vegetables and spices in the Model Village**

When complete next year, our model village and demonstration plot will be a fully functional training/learning center suitable for youth retreats, training seminars and hands-on learning.



**Moringa super food/vitamin in Model Village**

### ***Road Trip to Harare, Zimbabwe***

In March, we had the privilege of attending the Foundation for Farming (FFF) annual international conference in Harare, Zimbabwe. Our Malawian farm manager, Wallace Kazima, accompanied me and two MTF board members, Steve Ulrey and Daniel Perkey. We drove straight through from Zomba to Harare traveling through Mozambique. The 12-hour drive alone was quite the adventure, especially the border crossings. Our goal was to connect with the FFF leadership and network with others from over 15 countries using the same farming protocols.



**Road trip from Malawi to Zimbabwe**

We received many good ideas and training suggestions for our outreach ministry. In addition, we discovered some new techniques and approaches to organic farming that we will implement in our production fields.



**Foundation for Farming HQ in Harare**

### ***Next Year's Investment Goals***

Next year our investment initiatives will be focused on four critical areas: animal products, electric power, land expansion (purchase or lease) and continued employee development. As you may recall, last year we anticipated adding animal production. As the year progressed, we changed that focus to a major irrigation upgrade. Now that our irrigation project is complete, we will once again turn our focus on animal production.

Animal production will enable consistent revenue/margins and increase employment. In addition, we are in desperate need of animal manure for our vegetable production. Animal production has always been on the drawing board and now the time has come.

We will also enhance our training program for our employees and members of the Namikango community. This will be a massive effort and critical to lifting this community out of poverty. Other areas of training under consideration: basic life skills, basic math and measurements, basic literacy, basic health care, and the list goes on.

As our farm grows, the need for electrical beyond what solar can provide has become critical for our future growth. We are currently in discussion with

Malawi Power Company and local government officials investigating costs and available funding for such a project. If God blesses us with funding to acquire electricity, not only our farm but also the surrounding village would be transformed to a level no one would have imagined.

### ***Remember Your Key Local Leaders***

Wallace Kazima is our Farm Manager. Bright Maulidi is our Sales Manager. These two men carry the load and are making it happen. Please pray for these men. In addition to developing their business leadership and management skills, we are also mentoring them spiritually as Christian leaders in their family and their church. I am personally discipling these men in the word of God. A business rises and falls based on the skill, character and integrity of its leaders.



***Green shirts: Wallace, Bright  
Red shirts: Greg, Daniel, Steve***

### ***Self-Sustainment Continues***

To GOD alone be the glory. I wish I could transport each reader of this report to “your” Namikango Farm. And it is your farm. It is impossible to describe the impact your investment is having in a report and with pictures. There is just no way to effectively communicate what is happening and all that God is accomplishing. I hope and pray this report at least gives you a small taste. Some of you have visited our farm in person. I want to invite everyone to come and see for yourself.

### ***My Precious Bride***

Most of you know my precious wife I call Luvy. Her real name is Joni. I could literally write fifty reports with all the ministry activities she does and all the lives she touches every single day. She has taken on many duties at the farm like running the seed propagation factory. In addition, her support of our back-office is critical. While doing all this, she still attends to her first love, spreading the Gospel and one-on-one discipleship.

This year she participated with a group from our church that goes deep into the villages every Wednesday to preach the gospel. Her group does this person by person, house by house. Many have trusted Christ. She specifically likes to visit Muslim ladies. Many of these relationships are long-term, as she builds trust and friendship so they will be open to the gospel.

Her love for God’s word continually challenges me. Her love for people and discipleship are also a constant encouragement. For some crazy reason, she continues to love me. She has been and continues to be my very best friend.



***Joni registering guests at our Grand Opening***

Please keep her in your prayers. Being a wife, mother and grandmother on the mission field certainly has its challenges .... but she never complains. I know she misses our kids, and two, soon to be three, grandkids very much. Most of all I want to thank her for saying yes to God, loving Him and His word and loving me.

## ***Next Steps***

There are many ways you can stay involved. First, please consider praying for us on a regular basis. There are many adversaries as the Bible predicts. But greater is He that is in us than he that is in the world. We desperately need your prayers. Second, please spread the word about MTF and get others involved. Give someone a copy of this report. Another way...come visit! I am sure one day soon the travel restrictions due to the Covid-19 pandemic will be lifted. We love visitors and would consider it an honor to host you so you can plant your feet on your Namikango Farm. I guarantee you will never be the same.



## ***To GOD Alone be the Glory***

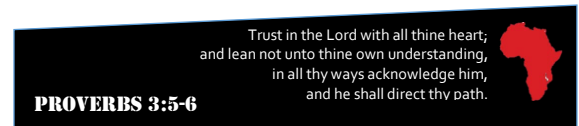
I pray from the bottom of my heart that by reading about what God is doing in Namikango there is no doubt in anybody's mind that GOD is the author and finisher of our faith. Yes, God has elected to use all of us to accomplish His mission. Here is the crazy thing, He doesn't need us for anything, but decides to use us. I am telling you that only GOD could accomplish what has happened and what will happen. He **alone** deserves the glory, honor and praise!

## ***Thanks, From the Bottom of Our Hearts***

There are truly no words we can utter to sufficiently thank God for what He is doing and to thank you, our support community. We are truly a team. Joni and I have the privilege of being the on-site representatives for an exceptionally large,

dedicated team. We would love to hear from you. All our love in Christ.....

## **Chris and Joni Weaver**



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**SPECIAL TRIBUTE MTF BOARD MEMBER**  
**In Loving Memory Kurt Tunnell**  
**October 1, 1960 – August 31, 2019**



**Kurt standing on top of the Namikango Mountain with his beloved farm in the background.**



**Last time I saw Kurt, at my house in Malawi**



**I was honored to deliver a Eulogy**

***"Leadership is a climb, learn from fellow travelers the art of being a servant leader" – Kurt Tunnell***



**SPECIAL TRIBUTE MTF BOARD MEMBER**  
**In Loving Memory Kurt Tunnell**  
**October 1, 1960 – August 31, 2019**

Dear Beloved Malawi Talent Fund Investor,

It is with great sadness that I must report that one of our beloved board members, Kurt Tunnell, was tragically killed in a bicycle accident on August 31, 2019. I am sure many of you are aware of this news. Multiple news articles, blogs and press releases have been written regarding Kurt's many achievements. A quick Google search will provide tons of information regarding this great man's life and many accomplishments. If you are not familiar with Kurt, I would strongly encourage you to do a google search. He was a key influencer in the Ohio government, and his influence even reached Washington D.C. His memorial service was attended by the sitting and past governors, a U.S. Senator and house representatives from both political parties and so on. Please read for yourself, and you will be amazed.

In light of all his accomplishments and associations, I want to highlight three of his greatest loves: his God, his family and Malawi Talent Fund. I would not do justice to highlight the great love he had for his family. His family comprised his most important earthy relationships. His enduring and unending love for his wife Julie, his two daughters Kristine and Jessica, and his son Jordon were well understood and observable from all who knew Kurt. He had the truly rare ability to maintain high-profile, high pressure positions while always making his family a priority. Upon Kurt's passing, it was our honor and privilege to invite Julie to take Kurt's place on the Malawi Talent Fund (MTF) board of directors.

When Kurt began contemplating the second half of his life and how he could give back, he fell in love with MTF and the mission God called us to in Malawi, Africa. He quickly became a major supporter, advisor and personal friend. He joined our board of directors early on and influenced our direction and accomplishments. He visited Malawi twice and planned regular visits. He loved the farm and loved what God was doing through this ministry. Our ministry was such a high priority in Kurt's life, that his wife Julie asked me to provide a eulogy at his memorial service. She wanted me to highlight his great love for creating a sustainable farm in Malawi thru MTF and wanted me to encourage others to participate as well. Kurt knew that merely giving money to the villages would never solve the poverty and hunger problem, but rather envisioned the farm as a way to teach Malawians how to make a living for themselves.

It is our intention in the coming months to dedicate our demonstration training field to Kurt. When plans become solidified, I will get a note out to our investors. We would love to have you attend.... yes, it will be in Malawi. Kurt loved to visit the farm early in the morning at sunrise. He would stand at the edge of our 35-acre farm and tears would flow down his face. He loved seeing the poorest of the poor earning a living. He loved the people of Malawi so much. As Kurt and I grew closer, he and I would plan and dream about the future on weekly phone calls. I will miss him dearly. Today, we can be comforted with the fact that Kurt is in the arms of his savior Jesus Christ.

As much as he loved his family and MTF, he had an even greater love for God. Please indulge me if you will as I describe his love for God and why his relationship with God was greater than anything or anyone. I can assure you, if Kurt could speak to me today, I guarantee he would agree there is nothing more important than what I am getting ready to say.



Many years ago, Kurt made the most important decision of his life. He came to an important realization. I want to let you know what he realized and what decision he made. That single decision, at a specific and exact point in time is the sole reason why he is in heaven today. Many that knew Kurt might agree that Kurt is in heaven, but they may have the wrong reason. As you read this, Kurt is screaming out from heaven endorsing what I am about to say. His presence with the Lord is proof. You see, to get this wrong, to have a wrong understanding of why Kurt is in heaven would be a tragic mistake.

We could all reach a consensus that Kurt was a good, no not simply good, Kurt was a great man. He was kind, humble, charitable, loving and a moral family man. I would venture to say that most would even put him in the top ten people they know that lived a good moral righteous life.... right? I would say yes to that as well. Sure, he was not perfect, but my goodness, if anyone deserved heaven, it would be Kurt.

There is only one problem with that reasoning, it is dead wrong. As good a man as Kurt was, he was NOT good enough to enter heaven. That's right. And if he were here today, he would agree. You see, the fact is, there has never been a person that walked on this earth that was good enough to make it to heaven, no not one! That includes you and me. Yet, just as I say to you today with 100 percent confidence Kurt is in heaven, I can tell you today with 100 percent confidence that I will be joining him in heaven someday, guaranteed.

Many of you might be thinking that this is the most arrogant thing you ever heard me say "I guarantee you I will be in heaven with Kurt." That is like a sports figure guaranteeing the fans their team will be world champs in advance. We hate it when someone makes those arrogant kinds of guarantee because they cannot 100 percent for sure make it happen. Yet, I guarantee you, I will be in heaven with Kurt someday, guaranteed. And I can back it up. You see, you and I getting to heaven has nothing to do with being good enough or doing good works.

The fact is God is a holy God and cannot entertain sin in his presence. The other fact is that you and I are stained with sin. We have all committed sin sometime in our lives. Many, including me, have lives riddled with sin. The bible says in Romans 3:23, "For **all** have sin and **come short** of the glory of God." That is pretty clear. Two things we see in this verse. First, "**all** have sinned," that means every human being alive. And the second point, because God is pure holiness and cannot have sin in his presence (heaven), we **come short** of the glory of God. If you combined that simple fact with Romans 6:23a "For the wages of sin is **death**;" the picture looks bleak. We have all sinned, are separated from God and the penalty for our sin is death, not only physical but spiritual death.

No amount of good works and being good enough can account for our sin and reconcile us to a perfectly holy God. As a matter of fact, in light of sin-stained lives, the bible has something to say about our good works. Isaiah 64:6a says: "But we are all as an unclean thing, and all our righteousness are as filthy rags; ..." So, in light of God's holiness and our ability to apply our good works to account for our sins, God is pretty clear.... our righteousness, our good works, going to church, joining a church, moving to Malawi as a missionary, being baptized, etc. etc. etc. are all good works and yet are like filthy rags when it comes to applying them to our sin.

God obviously understood this dilemma and because he had such great love for us he provided a way, the only way, we could have our sins cleansed and be reconciled back to him again. God came to the earth in the form of a man, the Lord Jesus Christ. Jesus lived a sinless life. He was the propitiation, the substitutionary payment, for our sins. The death penalty for sin described in Romans 6:23 was paid by Christ. He died, was buried, and rose again on the third day according to the scripture. The second part of Romans 6:23 describes this for us "..... but the gift of God is eternal life through Jesus Christ our Lord."

There is one other point to our salvation. Jesus came to this world and offered himself freely to all men regardless of who we are. All men, women and children are offered the free gift of salvation. However, we must accept it. It is like getting a present on Christmas day. Getting the gift does you no good unless you open it. So, what Kurt did to guarantee his way to heaven and what I did was the same thing. We trusted what Jesus did on the cross. If we relied on our good works alone, we would never be good enough. We acknowledged we were sinners separated from God. We acknowledged that no amount of good works could satisfy the penalty of our sin and reconcile us back to God. Having this realization, we both trusted Christ alone for our salvation. The bible clearly articulates that our good works do not save us. Titus 3:5a, says "Not by works of righteousness which we have done, but according to his mercy he saved us..."

So the reason I know Kurt is in heaven and the reason I can guarantee you I am going to heaven has nothing at all to do with our good works but only because of what Christ did on the cross. And you can do the same. So how do we do this? The Bible tells us what to do in Romans 10:9, "That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved." As you read this today, Kurt understood this and I guarantee you he wants you to know the same truth and trust Christ as your savior.

Thanks so much for considering this truth. May God richly bless you.

Chris .... (and Kurt)