

This is a story that may help save your life or help save the life of someone you care about. It is a story of God's grace in my life, which I encountered at a time I least deserved or expected. I will begin at the beginning.

I was born in Fort Erie, Ontario, in 1946. Thirteen months later my brother John was born, and 3 years after that my brother Frank arrived. Three years later my sister Jane was born and 7 years after that my sister Ann.

If you're keeping track, I am 14 years older than Ann.

When I was two years old, our little family moved to London Ontario, and 6 years later to Arva, Ontario, just north of London, to a property on which only a basement had been completed. For the next 4 years my mother, brothers and I helped dad complete a bungalow built on that basement.

My father contracted severe asthma, and we needed to move to Northern Ontario to get away from the various pollens. When I was twelve, we moved to North Bay, Ontario. It was quite an adjustment for me because in Arva I attended a one-room school with about 30 kids, grades one through eight.

I was in the same grade as my brother John because after kindergarten I was sent for a year to a class called Reading and Writing Readiness. Quite a few babies were born in 1946, and at age five I experienced health issues, missing some school. Beginning in grade 1, I went through grade school and high school in the same class as my harder working brother John. Somewhat embarrassing.

I quite enjoyed grades 2 through 5 in that one room schoolhouse. To this day I remember Miss Weir with admiration and affection. She would take all 30 of us into the woods to explore nature. She would read to us under the big tree on the school property. But it was the indoor activities I remember most fondly.

Miss Weir would divide all eight grades into two evenly matched teams, and then hold spelling bees with the teams

on opposite sides of the classroom. Sort of like ‘dodgeball’ in the sense that a spelling error got you eliminated from the contest. Each team would cheer lustily for its surviving competitors.

We were taught to memorize the Lord’s Prayer, the 23rd Psalm, the Beatitudes and various other passages and poems. This little school was in a farming community, and everyone behaved well, or else. Miss Weir did not apply corporal punishment, but she would certainly send a note to parents if she had a problem, and justice would be meted out at home.

I attended grades 6 through 8 in North Bay and things were certainly different. My parents expected their children to apply themselves and my brother and I worked hard at our studies, and took top spots, which did not please everyone.

I was a year older than most of the kids in my class and I was always the tallest as well. I was also quite skinny. The sturdy fellows seemed inclined to challenge me as a newcomer to fight. I wasn’t always able to talk myself out of those situations and developed a coping mechanism that seemed to work.

When it became obvious that fisticuffs were unavoidable and about to commence, I would get in first and fast with my long arms and boney knuckles on my opponent’s face, desperate to survive. I would whack away furiously with as quick a flurry as I could manage, in the hope that my opponent would have a change of heart.

I was about 13 when my brother John and I joined a boys youth group offered by the local United Church. The leaders took the summer off, as seems to be common among such groups, but our leaders announced a surprise for the upcoming fall session. We were going to learn to box.

They chose initial opponents, and I was matched up with a slightly shorter but heavier fellow named Randy. I forget who my smaller brother John was paired with. But we were equally anxious about our circumstances. We went to the local library and borrowed everything we could read about boxing.

We practiced on one another with our hockey gloves, adopting stances and tactics as best we could from the borrowed books. We did that for weeks on end over that summer, and our form improved. To my great relief, Randy was no match for my flurry of left jabs and right crosses. Sixty years later I remember the training and the battle.

We moved to a different public school in North Bay for grades seven and eight. Our first high school was also in North Bay. A series of promotions for my father at the railroad resulted in several family moves. Grade 10 began in Chelmsford, Ontario followed next by Capreol, Ontario. Then Malvern and Monarch Park in Toronto for grades 11 and 12.

My brother John and I were 16 and 17 when we traveled from Toronto to Vancouver by train and then back again during the summer break. Because my dad worked for Canadian National Railways, we got free passes. In those days there were fourteen trains per week from Toronto to Vancouver, two each day running about 12 hours apart.

We switched back and forth daily between The Super Continental and the Panorama, the names of the two daily trains. We planned it so that we slept sitting up overnight on a train and got off in the morning at different cities going west and then east. In each city we rode buses most of the day, taking in the sights. We had started our journey with \$50 each and economized where we could.

If you are counting, I attended four grade schools and five high schools. Doesn't that sound like a recipe for

‘attachment disorder’? Each of my four younger siblings went on to post-secondary education with three of them obtaining Master level degrees. On the other hand, I started seriously goofing off in grade 11 and failed to complete my final year of high school.

Along the way, as I started dating and hanging out with friends, I learned to lie about my activities, which seemed necessary at the time to get away with my various schemes.

My father warned me that lying is foolish because you must remember what lies you told, etc. I am ashamed to say that I took that as a challenge and began to become a better liar.

During the summer after I failed to graduate, my father had the good sense to tell me that I needed to move out of the family home and find a job, within two weeks. He reminded me that I had been a bad example to my younger siblings, and constantly disrespectful to my mother.

My father had left home at age 15 to work full-time for Canadian National Railways. He entered military service at age 18 and distinguished himself. Because of his superior marksmanship he was transferred from the Army to the Air Force. He was being trained as a Tail Gunner when the war ended. The life expectancy of a Tail Gunner in a bomber was something like 6 days.

I was hired as a management trainee with the Canadian Imperial Bank of Commerce. I was chosen for a fast-track career with CIBC because of the scores I achieved on their aptitude tests. Being somewhat homeless and also embarrassed about my high school failure, I applied myself to my training at the bank and moved up steadily.

I met my first wife at Wasaga Beach. She was a grade schoolteacher in St. Catherine's, Ontario. I quit my job with the bank and moved to St. Catherines and worked for a small trust company. Six months later we moved to Toronto where I was hired as office manager and

accountant at the Canadian Dental Association. Two years later I was promoted to become CDA National Conventions Manager.

My daughter Amy was born in 1970, when I was 24. She was born on my birthday and is the apple of my eye, and my heart. Two years later along came her brother Adam who is wonderful also. At CDA my secretary left to start a family and was replaced with a 20-year-old. I am truly ashamed to tell you that I got involved with her, resulting in my divorce from my first wife. My father was rightly disgusted with me, and quite concerned about my future.

I have been able to maintain a good relationship with my children and was always faithful in child support, etc. Fifty years later I still feel much guilt for running off with my secretary, who became my second wife. She had no interest in kids and seemed quite jealous of my young children and their relationship with me.

Soon into my second marriage I had a vasectomy to avoid accidents with a woman who wanted no children. When I was 34 she left me, and now I was a twice divorced single man. Something of a train wreck, brought on by my own poor choices.

On the career front, the Canadian Dental Association had relocated to Ottawa, 4 hours from Toronto and from my kids. I obtained employment in Toronto with a leasing company, where I soon became general manager and controller.

At age 35 I was invited to move to Phoenix, Arizona to manage a leasing company I'd help acquire for my Canadian employer.

My employment in Arizona included the ability to fly to Toronto every third weekend to report business progress to my employer and visit with my children. During those visits I would stay with my brother Frank and his wife Wendy and their two kids in Toronto.

Frank had attended Yale University on a full academic scholarship. He was also a very accomplished athlete. Wendy had endured the early loss of her mother, and then herself had faced cancer in a series of procedures that ended her ability to bear more children, and left her with a strong fear of death.

Frank obtained his MBA at the University of Western Ontario, in London Ontario. Then he and Wendy and their kids moved back to Toronto where Wendy decided to attend Ryerson University, seeking an Early Childhood Education degree. There she met another mature student named Diane Taylor.

Diane had obtained her registered nursing qualification at The Hospital for Sick Children in Toronto, a world-famous children's hospital known simply as Sick Kids. That hospital hired Diane as an RN, and she was awarded significant responsibility, perhaps because she had graduated first in her class at Sick Kids.

Diane eventually decided that she would rather be teaching small children than dealing with the difficulties associated with very sick children and their parents. She worked for a couple of years at the Royal Bank of Canada to save tuition money, and then joined Ryerson University's Early Childhood Education degree program the same year as Wendy.

Diane and Wendy were several years older than most of their classmates and they connected. Diane had become a born again, spirit-filled Christian at age 19, which horrified her parents. She befriended Wendy, who came to want to know more about the peace Diane enjoyed, and how to cope with her own fear of death.

Diane led Wendy to Jesus during their time at Ryerson, and then the two of them set out to reach Frank. Frank

had been using alcohol and mild drugs for years and these distractions had impaired his considerable abilities on various fronts. Frank became a Christian in 1980. In 1981 I began my 'every third weekend' visits with his family.

A scary thing happened to me in early 1981. Frank is 4 years younger and although he had proven himself smarter and stronger, I was still his older brother, and my inclination was to mock his newfound faith. But I had a very strong sense that I'd better not do so. It was like God, with whom I had no real acquaintance, was warning me to leave Frank alone.

I set out for Arizona in my beloved muscle Jeep in January 1981. I'd had a mishap in my off-road adventures a few months earlier and my entire cassette tape collection had drowned in a swamp. At home I still had a couple of tapes to listen to including Elvis Presley's gospel tape.

Toronto to Phoenix is 4000 km or 2500 miles. I listened to the Elvis gospel tape over and over and was particularly caught up with a song called 'My Jesus Knows'. I found myself bawling my eyes out for hours at a time and I hoped it wasn't self-pity, but it might have been. The message was that Jesus knows and greatly cares about our troubles. I could not completely understand the effect that song was having on me.

Six months later, during July 1981, I flew up to spend three weeks with my children at my parents' cottage near Parry Sound, Ontario. Frank and Wendy's two kids were born after Amy and before Adam. We have four kids who are very close in age to one another. Wendy also brought her best friend Diane Taylor to the cottage.

I started to paddle Diane around the lake in my canoe because she was very beautiful in every way.

I asked her to help me understand the changes I had noticed in Frank and Wendy. Frank wasn't drinking or doing drugs and Wendy seemed quite serene and happy.

Diane explained that Wendy and Frank had become Christians, and they were trying to live to please God. When I asked how that had happened, she encouraged me to begin reading the Gospel of John in one of the Bibles at the cottage. She said I should read when I was alert and awake and avoid distractions. She also encouraged me to go on to read Acts and Romans which follow right after John.

Reading the gospel of John affected me like no other book has before or since. I stopped reading it whenever I was too tired to absorb and understand the text. After reading John, I did go ahead and read Acts and Romans.

Soon the time came for me to go back to Phoenix, and I took a Bible with me and continued reading the New Testament. I extricated myself from various social involvements and hid out in my poolside Cabana and read my Bible while listening to mellow Christian music. After reading through the New Testament, I read the whole Bible through in about 3 months.

My son Adam's 9th birthday fell on September 13, 1981. We were in a small church service together and there was an altar call. I peeked and saw Adam's hand go up. I was ashamed of my cowardice. The next day Diane's sister Janice asked me where I stood on this whole Christian thing. I shrugged and dithered.

Janice asked me if I believe that God raised Jesus from the dead. I said I did. She asked if I believe that Jesus is Lord. I said I did. She could see that my answers were sincere and truthful. She showed me Romans chapter 10, verses 9 and 10:

“If you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved, for it is by believing in your heart that you are made right with God, and it is by confessing with your mouth that you are saved.”

As a new Christian I found I was different in several ways.

I'd always considered myself a fairly mellow guy but discovered I had a much deeper peace in my soul. And I found myself actually liking and being kind to people I had no desire to know before. I'd lost my fear of flying and of dying. But I still don't like dentistry.

On New Year's Eve, 1981, I was water baptized by submersion at the front of a large church, which as a new Christian my Bible said I should do. Many in my family attended, including my parents. My father seemed quite encouraged and affected by my brief testimony and my baptism.

Over the next few months there were many changes in my choices. For example, I poured my entire beer and alcohol collection down the drain. I could not bring myself to give this poison to any of my friends living in Phoenix. I also promised God that I was done forever with lying. He has helped me keep that promise for more than 40 years.

I didn't know any Christians in Phoenix. However, a friend who did custom auto body work for our leasing company told me he attended a Baptist Church and invited me to come along, which I did. Pastor Ed was a man's man. He was a brick and block layer by trade. and a wild boar hunter with a .357 magnum was his sport.

Pastor Ed befriended me, and we had lunch almost weekly for a few months. As I read through my Bible, I asked him questions, and I remain grateful for his time and friendship. One day I asked him what a 'tithe' is. And was that something I should be doing? He explained that the Bible makes it clear that a Christian should faithfully tithe to his local church.

Meanwhile I had started seriously pursuing Diane Taylor with hopes of marriage. My mother took time to warn Diane not to marry me. In fact, statistically a twice

divorced man is quite unlikely to be successful the third time around (unless he gives the reins completely to Jesus).

Diane and I have been married for 41 years and we are never apart at all unless we must be for some outside reason. In our third year of marriage, we were able to adopt a newborn boy we named Stephen. That is a truly miraculous story for another time.

When Stephen was four years old, we were able to adopt a two-year-old boy we named Frankie, who had been in several foster homes, and found to be very difficult by all or most. He came to us at age 25 months.

After Frankie's arrival I was able to obtain reversal surgery and Diane and I produced Andrew, Sarah, and Esther. I have a total of seven children.

When I went to Arizona, my brother Frank replaced me as general manager of the Canadian operation. Less than 18 months later I returned to Canada, leaving Arizona to marry Diane. The owners returned me to the GM position in Canada and moved Frank to the leasing sales team, to be paid commissions on the same basis as the others.

I was entitled to 10% of the pretax profits of the Arizona operation. By God's grace, profits were almost five times what had been projected. The owners decided that 5% would be enough for me. Frank applied himself diligently to developing leasing sales, also working at home in the evenings to reach out to the marketplace. Soon his commissions were much higher than any of the other sales reps. The owners cut his commission rate in half.

Both Frank and I needed jobs to provide for our families. So together with our wives we prayed for a new employer that wouldn't steal from us. Frank had been assistant manager at a downtown bank branch and the next day met a former customer at a computer show. That man

knew the owner of a Trust Company who was looking to get into the leasing business. God answers prayer.

We came to terms with that Trust Company owner in late 1982. Each of us would receive a salary of \$42,000 per annum plus the use of a company car plus 10% of pretax profits going forward. Provided we engaged in no malfeasance and maintained overall profitability we had a job for life, in accordance with the terms of our contracts.

God greatly blessed our new business. Our contracts required that we be profitable no later than year three, and that our sales in year one be no less than \$5 million. Sales in year one totaled \$9 million, and the business was profitable during our first year. Every year thereafter for 14 years we enjoyed increasing profitability, and greatly increasing sales. Then the parent trust company failed and had to be sold.

The leasing business Frank and I had created was sold to AT&T Capital Canada and for a brief period he and I were employed there as Senior Vice Presidents. Then we started our own leasing business. We mortgaged our homes and put everything we had into the new business. We didn't draw any salaries for 18 months and still the business lasted only three years.

At age 53 I found myself with no job, no prospects, and no home, with a wife and five children to shelter, feed and clothe.

On the career and family provision side there were two developments. The home we had built about 15 years earlier had an attached woodworking shop. I had built cupboards and cabinets and bunk beds over the years and very much enjoyed doing so. With no real job prospects, I decided to take the remainder of our savings and buy a laser engraving and cutting machine.

I taught myself the relevant software and set about making and engraving scripture plaques in Alderwood. I put my products in various Christian bookstores which at the time were beginning to close. Then I taught myself how to engrave people's faces deeply into wood plaques. These sold well at the locations I was able to arrange.

I rented a 10-foot square booth in a large Stouffville, Ontario flea market. I was located inside a building and the owners were kind enough to permit me to poke a chimney through the roof of their building so that smoke from my laser engraver would not bother neighbors or patrons. I put a second story on my little booth for blank wooden plaques and other supplies.

Meanwhile we were three months behind on our mortgage payments and our hydro bills and things were closing in.

I borrowed \$5000 from each of two relatives and two friends, promising to repay them immediately from the proceeds of the sale of our beloved home. It did sell to some people who made very good use of the property.

I was machining lumber into plaques in an unheated barn beside our church. Just in time the church agreed to let our family rent a small home next door to the church for \$800 per month. Diane and I slept on a pull-out sofa in the kitchen for 14 months and we were grateful to have a roof over our heads.

My only real problem with my flea market sales booth was that the operators expected me to be there all day Saturday and all day Sunday. They relented somewhat and allowed me to be closed on Sunday mornings. Sales were brisk and people were traveling long distances to find and purchase my unique photo engravings.

A Christian area manager for Wendy's Restaurants saw my work and asked if I could create an employee of the month version. He was pleased with the result and asked

me to start producing monthly plaques for the seven locations under his authority. I also designed a large wall plaque that would permit easily replacing the employee plaques monthly, where the plaque removed would be given to the winner to take home.

Other Wendy's stores and districts admired what I was creating, and I eventually built up to 80 stores each month. Meanwhile my prayer partner from the Stouffville church had purchased control of a large Christian themed resort in the Ottawa valley. I had occasion to travel to that resort with our pastor and several other board members.

During my visit to this beautiful 344-acre resort, I was walking up the main road from where we were staying to the restaurant at the front of the property. As I was passing a 175-year-old log house, the owner's wife stepped out and asked if I would like a tour of this log home. It was two stories plus a basement, and I saw it all. She said they were hoping to hire a marketing person to help grow business for the resort.

After returning home I wrote to the owner of the resort and offered my services as a marketing person. I started working and living at the resort a couple of months later, on July 1st, 2004. This was a perfect facility for a homeschooling family. And I was permitted to share space in the shop across the road from the log house. I could mill and engrave 80 plaques in four evenings after work each month.

Our son Stephen moved to Washington State after marrying a fellow Christian homeschooler with whom he had corresponded for quite a while. That left us with the three youngest at home and they grew up to become lifeguards and zip line guides and petting farm operators at the resort each summer. One by one they went off to Bible college in Peterborough Ontario.

It should really be called 'bridle college' because each of our three youngest met wonderful people there that they married several years ago. Each couple now has 2 gorgeous children. My daughter Amy's son Nate was our first grandchild so now we are up to 7. Diane and I spent two or more weeks helping each of the mothers with their new baby. Actually, Diane helped, and I did the driving.

Each of our three youngest children are pastoring with their spouse in a community in Ontario and have been for several years now. One spouse also has a business career and is the son and grandson of pastors in Ontario. Diane and I are greatly blessed by our kids and their kids and certainly by the ones who don't have kids yet.

Halfway through COVID I retired and moved just north of Toronto to be closer to our kids and our grandchildren. Having never gardened, I have become a prolific grower of tomatoes of all shapes and sizes. They thrive in the sub-irrigated containers I built for them. And now I am growing potatoes in a mixture of wood shavings and sand. My zucchinis have succeeded in both soil and shavings.

I spent 35 years avoiding God and creating hardship for myself and others. 41 years ago I became a Christian and a year later I was Spirit filled at a Full Gospel meeting in Toronto. Diane exercises daily for about an hour and is about to turn 70. I am 76 and my cardio exercise sessions are one hour in length. I manage between three and six cardio workouts per week.

Diane is who happened to me. And Jesus happened to her and through her to me. And God sent Jesus to die for Diane and me and our children and their children, and my brother and his wife and their eighteen children and 40 plus grandchildren and several great grandchildren. So that is Who happened to Fred.

As a Christian I am at peace with God and peace with pretty much everyone I know. It doesn't get any better than that. But I do believe the Bible, and I am worried for those who do not. I'm convinced I should be worried for them and that I should try to respectfully warn them of the danger they are in. That is precisely what God told Jonah to do for the wretched Ninevites. They repented, and God changed his mind about destroying them.

Jonah didn't want to warn people, and I confess I'm a little nervous about it myself because people can get angry with people who are trying to help them avoid hell. I plan to post my biblical warnings on my new website at biblicalchristianitytoday.com

**But first I'll have to build a website.
Hope to see you there, and later in heaven.
And may God bless you.**

fredglover.com