

Letter 19  
**A Few Dollars Less**  
2011-09-12

Dear Dan,

In April of 1997 my wife and I received the financial settlement from the party that injured me. It was not an individual, but an employee of a company that ran into me while on the job. He was a valet parking a Jeep Cherokee that was owned by (G9). So the insurance company of his employer, (G8) paid for the error made by his hand.

We received six figures short of seven. Minus 1/3 for the attorney(s), and a few dollars more for expenses. (M) and I cleared about \$500,000, of which \$200,000 was invested in what is called a "structured settlement" in the form of an annuity that makes monthly payments to me, and will until my demise. After we retired our mortgage, purchased a new car, and paid off the rest of the bills, we did have some money left over, \$40,000 of which I wanted to invest in the commodity futures market.

In the years prior to my accident and subsequent settlement, we had become casual friends with a family that was in the upper middle class financially speaking. They were Christians, and I was close to their son-in-law, (CB4).

(CB4)'s father-in-law ("the futures guy") had developed a trading strategy that had done well for he and his family over the years. Since it seemed pretty clear that (M) and I would receive a sizable amount of money, I wanted to be prepared to handle it.

We met with the family a few times to learn how to trade futures. The "futures guy" had even published a book on the subject, and I was given a copy. So, when I got the money in hand, I opened a commodity futures trading account with an on-line brokerage out of Chicago.

At the time, the strategy pointed toward orange juice contracts. I had deposited the money with the brokerage but had not yet made any purchases. This was in early May of 1997.

(CB4) and his wife had moved to South Carolina years earlier, and I wanted to go visit them. So (M) and I planned on my going in late May of 1997 for a two week visit, with (M) staying home to take care of our pets and house.

One day, about a week or ten days before I was scheduled to leave for South Carolina, I had occasion to use the bathroom in the seated position. By this time it felt normal to do so. So as I was sitting there thinking about the trading strategy and whether to make the purchases before I left or wait till I returned I heard words in my mind, very similar to the words I heard while I was still working at (G10) instructing me to "cut the rope".

So, I had that memory, but still wondered as to the source of the words that I heard. The

words where;

### “BUY TEN CONTRACTS”

Now, an understanding of what that means requires a bit of explanation to those unfamiliar with COMMODITY futures trading, which is not the same as buying and selling stocks or ETFs.

It only takes a fraction of the dollar value to purchase a contract of whatever commodity relative to the total value of the entire order, in this case orange juice. At the time, one contract of JO (Juice, Orange) would have cost about \$2,000, so ten contracts would have cost about \$20,000, half of what I had on deposit.

So I sat there on the toilet wondering why I heard these words, what their source was, and whether it might have been the Lord. Since I wasn't sure, I left it alone. And besides, it wasn't part of the trading strategy that I thought the Lord had already given me from “the futures guy”.

In the mean time, I had to make preparations to leave for South Carolina, so I waited on making any trading decision one way or the other. I could easily call my broker from anywhere in the country with my purchase instructions.

After arriving at my friends in South Carolina I settled in for the two-week visit. On the third day after my arrival, I was sitting on the couch in the evening looking at the financial section of the newspaper. It was then I saw a report of something that made my jaw drop.

There had been a small tornado go through some of the orange groves in Florida, sending a sense of trauma through the “trading pits” at the commodities market. The tornado caused some damage to the orange groves subsequently causing the price of Orange Juice contracts to go “limit up” for three days in a row.

At that time, there were limits on how much a commodities price could fluctuate up or down on any given day to prevent too much turbulence in the pricing structure. Without regard, having the price go “limit up” three days in a row would make anyone having long (buy) positions become that much wealthier quite suddenly.

In my case, if I had purchased the ten contracts of JO before I left home, or even upon my arrival in South Carolina, I would have easily cleared a profit of at least \$200,000, probably more, on just a twenty thousand dollar risk.

I was stunned.

Was the word that I heard on the toilet and the tornado from God? I turmoiled over this for a few days, and decided that I had better buy the ten contracts in case it was the Word of God. I wanted to be obedient. But when God says to do something, it ought to be done now or yesterday, whichever came first.

After I got home, and had more time to think, I bought the ten contracts in an attempt to be obedient to what I thought just might be a “Word from the Lord”, but by then it was too late. The price went back down to normal, causing a loss of \$20,000. It was then I decided to discontinue trading futures personally, and give the other \$20,000 I still had to an active broker.

This broker also had a good strategy, but Satan was allowed to affect his decision-making, which netted an \$18,000 loss in less than twelve months. So, with about \$2,000 left from the initial \$40,000, I closed down all commodity accounts.

Well Dan, needless to say, I still wonder about that. But as part of my training, the Lord has often reminded me of a scene from a movie called “The Rock”, with Sean Connery and Nicholas Cage. In one scene Connery and Cage are working together to overcome bad guys, and Connery is seen throwing a knife at an enemy, hitting him in the throat, and saying something like “don’t ever hesitate”.

OK. So after that I decided to default to ACTION if I hear a directive and am unsure. It’s better to do something good that’s uncalled for than to do nothing and miss God’s plan.

The thing is I spent almost a week considering what I heard, rather than a day or two at most. I also think I just wasn’t experienced enough in hearing the Lord speak to me in such a direct fashion.

My “safety” is the Scripture. If there is any conflict in what I think I hear with what is written in Scripture, I stop, pray, listen and study the Bible some more.

It also occurs to me now as I write this that the episode was a teaching tool using temporal wealth, so that when the Lord issues an instruction pertaining to eternal wealth, (i.e. anything pertaining to the Salvation of Men and the furtherance of the Kingdom) I will not hesitate in doing what I hear immediately. Meanwhile over the years, I took up the practice of drinking Orange Juice in the hope of one day drinking at least \$40,000 worth so I could recoup my losses. (That’s a joke :) )

I will accept anyone’s prayers to always remember and be motivated by that lesson, and to value obedience in accordance with Scripture over anything else.

So here’s the bottom line.

IF I had not deviated from the plan given to me from “the futures guy” that was clearly outlined in his book, I would have been safe and would have made some money.

IF I had not hesitated in doing what the Word had directly instructed me to do at the time I heard Him, I would have made LOTS of money immediately. Kind of like casting nets on the other side of the boat.

I'm still learning.

Blessings...

P.S. Not long ago I quit drinking Orange Juice in favor of Grapefruit Juice. It makes better soda.