



# Reconciliation Report

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*Researching, Teaching,  
Mobilizing, for the Name—  
Serving Primarily the African  
American Church*

## Inside this issue:

**Praise & Prayer Points** 2  
**The Chalet Story** 2-3

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## The Chalet Story by Judy Sutherland

[At a recent missions conference Judi was asked to tell this story several times.]

The summer of 1990 was one of those Tennessee hot ones where the heat and humidity came to stay. Air conditioning and summer camp are total strangers. Energy was at a premium. That was the August Jim decided it was time to dig deep into inner city work and move to Chattanooga. I was petrified; the kids were devastated. Through her tears Naomi said that she didn't believe it was God's will, but if it was she was asking that we find a house the first day we looked. It was an impossible. God did it. The house was brick, hidden away on Hawkins Ridge in St. Elmo, complete with ivy and a marvelous view of Lookout Mountain. Jim said we'd take it, I said "How?" The rent was \$90.00 more than our house in Spring City and the space was a whole lot less. The boys took one bedroom. The girls took the other. Jim and I took the living room. The attic, packed full one terribly hot afternoon and evening, took everything that the rooms below could not. Susanna dubbed it the refrigerator box. Jim said it was only temporary and six years later the word had been redefined. Meanwhile Saturday became the day to "house hunt." We had taken out our retirement fund from Cedine and after the taxes for early withdrawal, we had about \$16,000.

Jim would not consider debt and with our missionary status no bank would consider us. Susanna announced that you couldn't even buy or build a "refrigerator box" for 16,000. She was right and my heart was not in those house hunts. How can you mentally place curtains in the windows and a geranium on the step when what you're walking through is unaffordable? When we'd exhausted the supply of fixer-uppers and Jim had decided a fixer-upper was not the dream plan he'd envisioned, I breathed a sigh of relief only to catch my breath the Saturday we began to look for land! A house from scratch? With no debt? Would the kids ever have a place to bring their friends? Time was running out. Naomi had already left for college. My heart was on perpetual ache/quiet panic mode, which I tempered by conjuring up an image of most of the rest of the world cramming 10-15 in a single room. The little house was cozy, wonderful to step into after a day of errands in the chill and rain. It had charm and such a woodsy setting. Land alone, we discovered, cost as much or more than the fixer-uppers. The Saturday hunts became even harder to move through. There was no hope. The

prayers and tears continued unabated. And faith? If it was something felt even remotely, it was loudly missing.

One day I saw a sign on a tiny piece of land that was available through a tax sale. Curious, I called the number and the courthouse put my name on a mailing list. The next spring, when I'd forgotten that such a mailing existed, we got a long list of houses and lands in the mail, with figures like \$250, \$600 or \$1200 beside them. We were incredulous and began looking each evening at these "buys." It didn't take long to discover that the houses were often "totaled" and the acreage was on "paper roads," drawn on some map eons ago, but never developed. One twilight looking for house lots we saw a real estate sign on a piece of wooded land in St. Elmo, off 57<sup>th</sup> street. Call the number tomorrow, Jim suggested. It sounded too good to be true—14 acres of land for \$14,000. "Call back and see if the owner will sell it by the acre." I did. She wouldn't. That night at supper Jim was silent. In response to my "Why?" he said he was just sad. "Sad about what?" "The land." "The land--what land?" My heart, unable to see hope, had already dismissed the 14 acres. Then I remembered that somewhere in that vicinity there were 3 house lots all going for the price of back taxes. I returned in the daylight to look again and discovered a roaring mountain stream tumbling and splashing over massive boulders and looking for all the world like a transplant from the Smokeys, Jim's favorite spot on earth. I called the courthouse and discovered that it was the last day to enter a bid. It had to be put in a sealed envelope and hand-delivered to the courthouse. Catching a bus in the pouring rain I headed downtown to bid on 2 of the 3 plots and was strangely nudged by the Lord to bid on all 3 plots. The next day I returned with Mary, my Bible study partner, to the bid opening. She searched the titles while I sat, waited for my bid to be called and told the Lord that I didn't want to build, but if He wanted us to build, the land would have to be ours via a clear miracle. Mary returned to whisper that there were no liens on any of the plots. I wondered why anyone would be likely to lean on land anyway! Poor Mary. As ignorant as they come, I sat waiting for my miracle and when someone bid against me I fumed. Where was the miracle in that?



My competitor had bid the lowest possible bid also, so we both had to pay our 10% of the bid and wait until the final auction a month later. On our way to pay our \$27.50 each, he told me he'd bid on 2 of "my" 3 pieces, but only wanted the third plot, the one I cared nothing about. Would I drop my bid on the third plot in exchange for canceling his on the second plot? What a deal—clearly a miracle. Jim was thrilled when I told him. He called his brother and said, "She considers a field and buys it!" But reality set in when we looked at the old road we'd have to open if we wanted access. Big trees grew in it and after the snow of '93 two weeks later, many more trees lay across it, as well as across the high voltage lines nearby. Jim called the beleaguered power company and told them that the wires could snap anytime. A few days after the second call, the wires were free and our road was open, thanks to the power company clearing it to access the problem lines. Jim went down that road with his hands raised in praise, with me right behind him assuring him that it



### Prayer and Praise Points:

- ↑ Tim, Susanna and Ethan are all encouraged with better grades—thanks!
- ↑ Please pray for a Uganda Team of 15, including Black pastors
- ↑ For the same caliber Board members to replace 4 retiring in 2002
- ↑ For faith, open doors for teaching and energy
- ↑ Safety while Ethan flies
- ↑ For volunteers—especially to prepare for October missions conference for Black churches.

wasn't ours yet and someone would doubtless bid against us and sure enough, 2 people did. The lady who did had also bid on many properties all over the city, paying as high as \$19,000 if she really wanted one, but bowing out of many when they came to the block. The man had bid on 5 or 6, never offering more than \$800, but never bowing out of a contest, either. I was horrified--\$850 or \$900 was too steep and what if the lady wanted it for thousands? No, a miracle would only be the lowest bid possible—still \$275. I embroidered, Jim read *The Handbook for Spiritual Warfare* and listened for special instructions and when our bid came up the lady left for the powder room and the man had vanished. The 2 deeds were ours for \$275.

Now landowners, with most of our \$16,000 yet viable, God moved Jim off to Trinity Evangelical Divinity School with all due haste by providing in one day a car, a place to live and the tuition down payment. As he drove off he said, "Do whatever you can on the house." I was paralyzed. I'd pick up the phone to call an excavator and set it down over and over. Ignorance was evident in my voice, my eyes, my demeanor and my queries, and I knew it. I couldn't move. Meanwhile, since Jim was gone, I had to be the Sutherland missionary at a missions conference in Dayton. The speaker, Bernie May from Wycliffe, took as his theme, "Go as far as you can and wait for God." He told one incredible tale after another. My scripture readings were in Nehemiah. God was sending a clear signal. I went home and called Covenant College. "Who excavates for you?" "We use a man named Don Rogers from Flintstone. He's not cheap, but he's good." Next I called a septic company and described our rocky hillside. "Oh you need one of those experimental septic systems and the man who can do it best is a fellow out of Flintstone named Don Rogers." Two more septic companies told me likewise. I'd found my man, and when Jim came home 3 months later the road was smooth and shaped to last via 45 loads of dirt, the septic system was installed, and the footers were dug and poured. The money was almost history. "Go as far as you can and wait for God." That meant completing the foundation and waiting. It was a strange mix of "This is dumb—we've just wasted \$16,000 and have nothing to show for it--it's crazy and hopeless," versus, "The land is a miracle and God wants us here."



The foundation hadn't been up long when we got a call. An anonymous donor felt led of the Lord to dry in our house. The donor could have paid for it all, but wanted to give others a chance to become involved. "Dry your house in?" A carpenter friend enlightened us—this meant raising the necessary walls, doors and roof. Jim's dream for years and years had been a log home. To see those logs begin to go up, to touch and feel their solidness was almost a keen, sweet ache—we couldn't believe it, but there it was. Someone else anonymously paid the electrician and plumber, another came to visit the site and sent us \$400 for lights. Friends gave us \$10,000 for the kitchen. Signal Mountain Bible Church roofed it. Money came in during the 3 years of building as the needs appeared and the house went up. We still cannot believe it. It is God's house, financed solely by Him.

While teaching personal financial seminars through the years, people would agree with Jim that debt-free living is best, but always they'd be firm that in America, at least, that kind of living couldn't include a home. Jim expressed aloud more than once that he could tell them that even for a house, it was possible, but what did we know? We'd rented our homes and our cars were hand-me-downs. Now the house confirms the verses I quoted and sang so, so often in the "refrigerator box," "Is there anything too hard for Me? With God, all things are possible." To make sure we got the message, while the house was going up Naomi received her B.A. and Jim his Ph.D., another \$36,000 and \$20,000+, each increment paid when needed. How? We do not know. Is there anything too hard for Me?

