

GIVING ACCOUNT

Life Lessons of Businessman and Accountant Dick Capin

How a surrendered life can
be used to build a portfolio
of eternal riches

Dick Capin
as told to Bob Kelly

GIVING ACCOUNT: LIFE LESSONS OF DICK CAPIN

An inspiring story of God's faithfulness and provision in the life of one servant and faithful steward. From a small town in Southern Illinois to a calling for the world, *Giving Account* shows how a surrendered life can be used to build a portfolio of eternal riches.

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Bob Kelly founded WordCrafters, Inc. in 1979. An award-winning author and former newspaper editor and publisher, he has written, ghostwritten, edited and/or co-authored more than 30 books. His two newest books, *The Best of Success: A Treasury of Inspiration*, and *The Touch of the Master's Hand: The Secret to Your Significance*, were released in 2009 and 2010, respectively.

And a special thanks to Jim Canning for his encouragement to write this book to share the lessons learned and encouragement to use our gifts, talents and professional lives in service to God.

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PROLOGUE

BY FRANKLIN GRAHAM

“A man leaves all kinds of footprints when he walks through life. Some you can see....Others are invisible, like the prints he leaves across other people’s lives.”

—*Margaret Lee Runbeck*

We all have “benchmark” events in life. For me, an unforgettable benchmark occurred in 1992. The Lord blessed me with an opportunity to preach the Gospel in a way I would have never imagined. But Satan was in the shadows casting doubt that perhaps I was not prepared for such a task, working through others to discourage me from venturing through that open door. When God sends blessing the devil often works overtime to bring discouragement so that we are rendered ineffective.

That year the media began running negative stories and it was affecting my ability to stay focused and be obedient to God’s plan for me to preach evangelistically. That’s when I met Richard Capin. There is no doubt that this man, who became my friend and a mentor, was placed in my life to help me learn an important life lesson. He said, “Franklin, let me handle your critics so that you can get back to the work God has called you to.” Over the next few months he was able to review and answer every criticism with the truth to the satisfaction of the critics.

A lesson learned from my own father much earlier in life was to treat everyone with respect and particularly those older than I am. That’s why I call Richard Capin “Mr.” I can give testimony to how the Lord has used this man in my life. I never write off what he has to say—I write down his wise words that are worth remembering and putting into practice. I also put great stock in his desire to help those who are willing to learn. At 87 years old he continues to be a goodwill ambassador and credits the Lord for the opportunities he’s had to serve Him with his life.

When the Lord sends times of testing, He also places others in our path to help teach us, and nothing is more compelling than to have a mentor who above all teaches principles from the truth of God’s Word. This is a fitting description of Mr. Capin. To use an accounting word, he has been a profitable help to me and his counsel is as valuable an asset to me as it was when I first met him twenty years ago.

A Greek philosopher spoke about the purpose of life and said, “What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others.” The Bible, of course, is the ultimate authority on everything, including the purpose of life—to honor God the Father and the Lord Jesus Christ. For those who believe in Him and follow Him, Jesus instructs us how to live life with purpose: “Go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to observe everything I have commanded you” (Matthew 28:19-20).

If this is the heartbeat of every believer, God Himself will manifest His attributes through His followers to accomplish His purpose—to win a lost world through salvation in Him. Weaving the Gospel into the fabric of the lives of those around us is what God calls us to do. Many believe this is only the responsibility of preachers and church workers. In *Giving Account* we read the story of a man who discovered early in life that God desires to use everyone to accomplish His purpose no matter where we are or what we do.

This has been the heartbeat of Dick Capin. He has exemplified how being obedient to the Lord allowed him to use his skill set to further the Gospel of the Lord Jesus Christ, first as an accountant, then a successful CPA, and ultimately a respected businessman. He has helped and encouraged people from all walks of life, including me, to use their talents and abilities for the work and ministry done in the name of the Lord.

The example of accountability was certainly not foreign to me because having grown up in the home of Billy Graham I saw this godly characteristic lived out day by day, not only through my father’s own leadership in our home but in his worldwide ministry that God had entrusted to him. But Mr. Capin taught me the elements of accountability.

Accountability has become a buzz word. We talk about government officials being held accountable, or pastors having an accountability group. But this thought of accountability is a spiritual word and it is a watchword spiritually, morally and ethically. The Bible says that we are accountable to God in everything (Romans 14:12); accountable for our thoughts, words and deeds. It's been said that personal accountability determines the strength of public accountability. This is the picture of a healthy balance sheet and is a goal worth striving for because as Christians it affects our testimonies before an unbelieving world.

Another word the world of finance has borrowed from Scripture is the word deposit. We all like to have deposits made to our accounts. The Bible tells us to “guard the good deposit” that is entrusted to us. God puts His “Spirit in our hearts as a deposit, guaranteeing what is to come” (2 Corinthians 1:22). We are instructed to “guard it with the help of the Holy Spirit who lives in us” (2 Timothy 1:14).

Having been in ministry now for thirty-five years the application of these Biblical truths are planted in the heart of our work, remembering that we will give account for the work done in His name. Mr. Capin has spent his life as a Christian layman taking the burden of administrative responsibilities from the shoulders of those who were called specifically to preach the Word of God to the lost. This has been his supreme motivation: to make Jesus Christ known to the lost. He has done that with sincerity and integrity and has challenged ministries around the world to be faithful in business so that their ministries would be above reproach. His endeavors have proven a worthwhile deposit.

Mr. Capin has often said, “One of the keys to effective leadership is to always be “listening and learning,” something we never get too old to do. As you read this book and listen to the words of this man who stands on the Word of God, you will gain dividends from the deposits of wisdom in the pages of *Giving Account*.

INTRODUCTION

“Let this be written for a future generation, that a people not yet created may praise the Lord.”

Psalm 102:18

A college basketball game a half-century ago, with thousands of rabid, cheering fans on hand, seems an unlikely setting for one of those fans to hear a message that would change his life and the lives of countless others around the world. Yet, as any student of the Bible can testify, God often chooses to communicate with us in surprising ways, and in unexpected places.

That this particular fan, an Illinois businessman named Dick Capin, was even at the game is an amazing story in itself. It was March 1961 and he'd come to New York City on business. On the evening before he was to return home, with his work done, he made a spur of the moment decision to attend a college basketball game at world-famous Madison Square Garden, where the annual National Invitation Tournament (NIT) was underway. It was Thursday, March 30, and two New England-based teams, Providence and Holy Cross, were playing a semi-final game.

It was the first time he'd ever been in what New Yorkers refer to as simply “the Garden,” where he found himself seated in the Holy Cross cheering section. As the game progressed, he became increasingly aware of the chant those sitting near him kept repeating: “Go, Cross, go! Go, Cross, go!”

“As I listened to this chant,” he says, “while my eyes watched the action, all at once I became unaware of my surroundings, and a vision of the world came before me. I thought of the meaning of the Cross – the Cross of Jesus Christ – and how so many do not know the meaning of that Cross.”

Overwhelmed, and with tears running from his eyes, Dick immediately left that arena. To this day, he's never been back to "the Garden," and he learned only recently that Providence won the game in overtime, 90-83. (Two days later, it would become NIT champion by beating St. Louis University.)

At that point, however, basketball was far from Dick's mind. As he walked the streets of New York, he prayed, "Lord, if there is any way that I can become involved in getting the Cross – the message of the Cross – to those who know not what it means, I am ready."

Less than a day later, as he returned home, the answer to that prayer would come, opening a new chapter in the lives of Dick and his wife Jeanne, as they faithfully followed the command of their Lord and Savior, Jesus Christ, to "go into the whole world and make disciples."

In the pages that follow, you'll read how that seed, unwittingly planted by cheering college students a half-century ago, has blossomed and continues to flourish and bear fruit in so many places in the world. In each of them, the influence of Dick Capin can still be clearly seen.

CHAPTER 1: WHAT DO YOU HAVE?

“God has often come to weak people who have no vision and He worked with what they had. Whether it was Moses’ rod, Samson’s jaw bone, or David’s sling, God simply took what was available and showed His people what was possible.”

—*Joni Eareckson Tada*



Dick Capin, 2012

Until he was a young adult, there was nothing in Dick Capin's life to indicate the path he would follow for more than sixty years, or the impact he would have on people and ministries around the world. His childhood was calm and peaceful, framed, in his words, "by a mother with a heart of love."

The teenage years, however, brought many changes in his life. "I started down a different pathway," he says, "as I observed and began to follow lives controlled by the gods of this world, including the usual snares of flesh, double mindedness and a sense of inadequacy."

There was an emptiness, a vacuum, in his heart, and he saw no option but to follow the pathways of trying to fill that vacuum with what he described as "momentary diversions that dulled the senses. Nothing in my life gave me any heart satisfaction, joy or purpose.

"The religious faith of most people I observed seemed contradictory, hypocritical or a merry-go-round of powerlessness, resulting from guilt, fear and lack of hope."

A Different Pathway

However, Dick had noticed that two or three of his high school classmates seemed to be following a different pathway and he wondered why. Then, in 1942, after graduation, he was off to join America's fighting forces in World War II. "At that point," he says, "all thoughts of God were tabled. In times of danger, the Catholics went to Mass and the Protestants to Chapel, while I assumed that the place spoken of as Hell was probably my destiny."

Spiritual and religious considerations aside, Dick's primary goal was to pursue a career in the accounting profession and, specifically, to earn the designation of certified public accountant (CPA). After college, he joined an accounting firm, and later accepted a position with one of its clients, an oil and gas company, while continuing his accounting studies.

In 1952, after taking and passing the rigorous three-day CPA exam, he achieved his goal and was awarded the CPA designation. At that point, he had never envisioned how the training and expertise he had obtained as an accountant would be multiplied and used by God in the furtherance of His Kingdom.

Today, some sixty years later, Dick still marvels at how God has used him, giving Him all the honor and glory as he cites these words from the Apostle Paul: "I can do everything through him who gives me strength" (Philippians 4:13). And he's quick to point out, emphatically and enthusiastically, that God can use anyone with a willing heart, without regard to his or her training or experience.

The People God Uses

From beginning to end, the Bible is filled with stories of people God used in unexpected ways, through unconventional means. In his book, *Men + God*, Dr. B.H. Pearson wrote: "If we could know the varied miracle ways by which God has guided the lives of His servants through the centuries, it might easily be earth's most entrancing tale. God spoke to Moses from the flame of the burning bush. An ass opened his mouth and gave God's message to the fleeing prophet Balaam. On the Damascus Road, light like lightning struck Saul from his horse that he might converse with the risen Lord."

At age 17, an active teenager named Joni Eareckson was severely injured in a diving accident, which left her a paraplegic and wheelchair bound. To date, she has faithfully served the Lord for more than forty years, bringing comfort and support to others around the world who have disabilities. A popular radio broadcaster and prolific author, Joni Eareckson Tada is also an excellent singer, and an accomplished artist, who paints with a brush gripped between her teeth. The quotation which introduced this chapter is from one of her recent broadcasts (December 8, 2010).

When Jesus began His earthly ministry, he didn't go to the local Jewish seminary or a Bible college to recruit followers. Nor was He looking for trained and educated men. Instead, fishermen and a tax collector were among his first recruits, men who simply responded to His invitation to "Follow me."

Those are the kinds of people Jesus is still seeking. It doesn't matter what our trade or profession might be; He seeks people who are simply willing to follow Him. He'll use whatever tools we possess and put them to good use.

Consider how Jesus fed a crowd of thousands with what the late Scottish preacher and author J. Sidlow Baxter once described as "a little laddie's luncheon" – a few loaves of bread and a couple of fish. That seemingly meager fare not only fed the multitude, but there were a dozen baskets full of leftovers.

What was it that brought about that multiplication? It was the hands of Jesus. And He's fully capable of using whatever we offer Him to further His Kingdom. All He wants from us is our hearts.

A century ago, Dr. Charles G. Trumbull was a well-known Christian leader, and the editor of the respected *Sunday School Times*. Speaking at a Christian conference in 1911, he told his audience: "Jesus Christ does not want to be our helper; He wants to be our life. He does not want us to work for Him. He wants us to let Him do His work through us, using us as we use a pencil to write with – better still, using us as one of the fingers on His hand."

In closing the radio broadcast cited above, Joni asked her listeners to join her in the following prayer: "Lord Jesus, I'm one weak person, but I'm making what little I've got available to you. Here's my list. You've used rods, slingshots, and loaves in the Bible to do your work, and I *trust* that you can use me. In the mighty name of the Savior, Amen."

Not long ago, Dick Capin's wife, Jeanne, said it this way: "The longer I live, the more I realize, when God is in it, we do not have to be behind a pulpit to be witnesses! We are His 'ministers' when God has called us."

Like Dick and Jeanne Capin, if you're willing to make whatever you have available to God, be ready for Him to take you up on your offer. It might be in the quiet of your room, or in church or at work, or under some completely unexpected circumstances – at a basketball game, for instance.

CHAPTER 2: THE EARLY YEARS

“...All the days ordained for me were written in your book before one of them came to be.”

Psalm 139:16

Could the birth of two babies, within five months of each other, to unrelated families living four blocks apart in a small town in Illinois, be connected in some way, especially when one of those families would soon move away, not to return for a dozen years?

The local newspaper in Mount Carmel had duly noted the births of those two babies, on August 21, 1924 and January 17, 1925, respectively, but surely no one in either family, or anywhere in Mount Carmel for that matter, could have visualized what lay in store for those two children.

Richard F. “Dick” Capin, the fourth child of George M. and Calista Capin, was the first to arrive, followed nearly five months later by Mary Jeanne Seitz, the daughter of Jess H. and Sarah Elizabeth Seitz. Though physically separated by a mere four blocks, the families lived in two different worlds.

The Seitz name was well-known in Mount Carmel, dating back more than a century. Jess and Sarah Seitz were well off financially and were generous supporters of Protestant activities in the community.

It was a different story in the Capin household. The addition of a fourth child had placed added burdens on the family, which was already in financial difficulties due to a strike by the union to which George Capin belonged. Not long after Dick’s birth, and needing a more stable income, George moved his growing family to the nearby community of Princeton, Indiana. The distance that separated the Seitz and Capin homes had grown from four blocks to ten miles.

Returning Home

A dozen years would pass. The arrival of three more children, combined with the joblessness of the Great Depression, had done nothing to relieve the financial pressures in the Capin family. Then, in 1935, George Capin's father passed away, leaving his debt-free home in Mount Carmel to his only son. And so, in 1936, the Capins returned, once again living just four blocks from the Seitz family.

By that time, the two babies, born a few months apart, had reached Junior High School age, and their paths would soon intersect for the first time. Sarah Seitz was a devout Christian, whose outreach to the community included opening her home to Mary Jeanne's friends, both boys and girls, and they gathered there in bunches. On one such occasion, a boy named Bob Mobley brought along his newfound friend, Dick Capin.

With the school year about to begin, Dick's mother wanted to enroll her son in the local Catholic school but the family finances didn't allow room for tuition, so she sent him to the public school. Once again, Mary Jeanne Seitz crossed his path.

Dick recalls: "She always seemed very much in the limelight. She was a cheerleader for one of the intramural basketball teams, as well as a featured singer both at school and in her family's church."

Bob Mobley also attended that church and, before long, Dick rather reluctantly tagged along for a youth meeting, acknowledging that "Mary Jeanne was part of the attraction, but I saw the boys in line, and I wasn't comfortable waiting in lines."

Dick and Mary Jeanne remained friends throughout high school but had never dated. On their graduation night, in May 1942, she accepted his offer to drive her to her home, one block away. Dick remembers thinking, "I wish I could kiss her," but timidity got the better of him and the moment passed.

In Different Directions

In that summer of 1942, World War II was raging, and Dick soon found himself going in a far different direction than did Mary Jeanne. While she headed to college, Dick was off to war, and it would be three long years before they'd meet again.

During her time in college, Mary Jeanne, who would become better known simply as Jeanne, continued to enjoy the popularity of her earlier years. Yet, despite a number of suitors, she remained romantically uncommitted. For his part, Dick was kept busy, with little opportunity to consider love and marriage in an insecure world.

Dick's military career included two winters in Iceland, where he had plenty of time to reflect on his life and on the sense of emptiness that gripped him. God was in his thoughts at times, but not in an expression of faith. Describing those years, he recalls, "My life was lived without meaning. During this time, the vacuum from hopelessness became an accepted norm, and none of the world's provision offered any attraction."

CHAPTER 3: SURPRISE! SURPRISE!

“Oh, Lord, you are my God; I will exalt you and praise your name, for in perfect faithfulness you have done marvelous things, things planned long ago.”

Isaiah 25:1



Photos of Dick & friend serving in Iceland during WWII

As the war in Europe was coming to an end, Dick was amazed when he was offered the choice of a six-week furlough at home for R&R (military shorthand for Rest & Recuperation), or the option to tour Germany with a chosen group to view the devastation of war. After the long spell of isolation and loneliness of Iceland, the choice was, in his words, “a no brainer!”

Once again, Dick was amazed when he discovered that an upcoming flight had an empty jump seat. Grabbing a few belongings and heading to the door, he caught one of the last flights to the U.S. that was available to uninjured soldiers.

When he landed on U.S. soil in Washington D.C., he kept pinching himself to see if it was a dream. Beyond belief, he was handed a ticket to Chicago in a deluxe train, including a private sleeper. White tablecloths and a steak in the dining car made for continuing astonishment.

At Fort Sheridan in Chicago, he was quickly processed, and was issued a ticket on the New York Central train which was leaving for Mount Carmel at 11 p.m. and arriving at 7 the next morning. The train ride seemed brief as there were ex-prisoners of war and other locals going home.

What followed was, in Dick's words, "like a scene from a movie." It's still pictured clearly in his memory.

Stepping from the train with a half-filled duffel bag, he walked the mile to 313 W. 2nd Street with continuing unbelief. As he rounded the corner and viewed the modest home where his parents and three small brothers lived, he realized, "For all they knew, I was in another world."

It was May 8, 1945. As the shock wore off, and with the sirens blaring to announce V-E Day, ending the war in Europe, Dick's mother fixed his favorite breakfast of bacon, eggs, and fresh biscuits, and he knew he was home at last.

But the series of surprises he'd experienced over the past couple of days still hadn't ended. Walking out to the front porch to bask in the warm May sunshine, he immediately spotted two lovely brunettes strolling nearby. When one of them glanced in his direction, he realized it was Jeanne, out for a walk with a friend. His first thought: "They didn't have anyone like that in Iceland." But, after greetings and the expressions of surprise, the girls soon made their way up the street.

Telephone # 71

The next outside intervention came from a friend of Dick's named Merle. A returning GI, he had just married his sweetheart of four years, and Jeanne sang for the wedding. Merle suggested that Dick get a date and join them the following evening. When Dick mentioned a lack of options, Merle said, "Why not call Mary Jeanne? She may be available."

As he had three years earlier, he thought, "She's probably booked," but taking a deep breath, he picked up the phone and called #71 (those were simpler days). When Jeanne answered, he hesitantly asked, "Would you like to go out tomorrow night?" Her affirmative response triggered mixed emotions in Dick: significant fear and a sense of expectation.

The evening arrived and produced surprising results, ranging from a flat tire to dropping off the new couple at their home, to that moment when they were again alone on a warm, spring night. This time, the little voice asking, "What

would it be like to kiss her?” was answered by action, not timidity. Recalling that moment, Dick said: “Nothing before or after ever made my heart race so fast, and the bells ring so loudly.”

The call to #71 started another story that has gone on for more than sixty-five years. Was the story orchestrated in Heaven? You can answer that as you like but, for Dick, the answer is clearly “Thank you, Father,” for you will never convince him that nothing but Divine Providence could have brought these two, born four blocks apart, together for life twenty-one years later.

Looking back to that long-ago time, Dick says with certainty, “Going from a first kiss to sixty-five years of marriage (so far), beginning December 24, 1946, could have been arranged only by God.”

He recalls one song that was playing on the radio the night they had their first date – “Sentimental Journey.” It’s a journey that is not yet over.



Dick & Jeanne, Mt. Carmel, Illinois, 1946

CHAPTER 4: ALIVE IN CHRIST!

“Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come.”

2 Corinthians 5:17



Wedding photos of Dick & Jeanne, December 24, 1946

The first three years of Dick and Jeanne's marriage were, in his words, "like a rollercoaster, the highlight of which was the birth of our beautiful daughter, Sheryll Ann, who provided another reason to live. But the heart search and inner desire for something better in life that was modeled by my wife Jeanne, my friend Bob Mobley, and one or two others, was still a mystery to me."

For Dick, that feeling of mystery and uncertainty had begun during his boyhood years. "My life's earliest memories and heart's desires," he says, "were framed by a mother with a heart of love. Until entering the 'tween years, my heart was totally childlike, and a sense of peace was never an issue.

"But as I entered my teens, I started along a pathway leading to confusion, as I observed and began to follow lives controlled by the gods of this world, including the usual snares of flesh, double-mindedness and a sense of inadequacy.

“Until I was 26, I saw no option but to follow the pathways of trying to fill what I now know was a ‘God-shaped vacuum’ with momentary diversions that dulled the senses. Nothing in my life gave me heart satisfaction, joy or purpose.

“There was no understanding of heart peace. The religious faith of most of the people I encountered seemed contradictory, hypocritical or a merry-go-round of powerlessness from guilt, fear and lack of hope.”

As his search continued, Dick had begun to notice something in a couple of his high school classmates that set them apart, something that seemed to point toward a different pathway than the ones he’d been following. But then came graduation and, at age 18, he was off to war. “At that point,” he said, “all thoughts of God were tabled.” They would remain so for a few more years.

The Search Resumes

To some of their friends and family members, Dick and Jeanne’s marriage came as a surprise. “There were many questioning eyes,” Dick says, “because they knew we were, in reality, worlds apart. Jeanne had a special beauty that was different, and she professed a faith that was foreign to my emptiness.”

But gradually, the day-by-day example and lifestyle of a godly wife began to replace the emptiness, the “God-shaped vacuum,” in Dick’s heart. He began eyeing the Bible Jeanne kept next to their bed. “After she was asleep,” Dick says, “my curiosity led me to begin a search of the Gospels, especially the book of John.

“Years of searching and now observing lives that seemed to march to a drumbeat of joy and peace continued to draw me to God’s message. I slowly began to see the power of a resurrected Christ, and the possibility of an abundant life. The pull of two worlds was intense. Yet, the possibility of this ‘new life’ seemed beyond my reach.

A New Birth

“Nevertheless, the rendezvous of Jesus and Nicodemus, described so clearly in the third chapter of John’s Gospel, seemed to fit my need. I understood religion and the guilt of sin’s overload, but the reality that Jesus had provided a gift for me and a new life by ‘a spiritual birth’ gradually broke through the fog.

“My sense of slavery to sin and doing the wrong thing and the guilt following it was now a matter of choice.

“The offer from Jesus of ‘eternal life’ was too good to pass up. The quest of an empty heart was finally over as I surrendered myself to His Lordship and received His forgiveness. What joy, what peace to be free and walking a pathway with my eyes on Jesus and no longer a slave to the entrapments of this world.

“The process began with my heart and knees bowing in confession and repentance. The first ten years, His mind, His values, His wisdom came without total comprehension on my part. In some ways, His presence controlled the old patterns in spite of me, and I realize now that the ‘puppet-like’ life I lived was a miracle of grace personified. Truly, the old things were now hated but it was His renewing that was a day by day process.

“I give constant thanks for God’s patience and perseverance. It took daily feeding on the Word, and sometimes His rebuke coming in different forms to shut off the old patterns. I’m amazed how He used object lessons and new eyes guided by the light of His presence to lead me from the old way of conforming to this world, its confusion, its slavery to sin and the flesh.”

Why So Long?

Although, at 26, Dick was still a young man when he accepted the invitation of new birth offered by Jesus Christ, he has often found himself asking: “Why did I wait so long?”

“A major deception now jumps out at me as I reflect on that question,” he says. “As a twelve-year-old lad, I began discounting the true work of Jesus Christ by looking at religion or people rather than at Christ, and doing this for the next fourteen years.

“It wasn’t until I realized Jesus said ‘follow me,’ not become a church member or some other religious process, and accepted his provision for forgiveness and His Lordship, that the deception was neutralized.

“The reading of His offer from the Gospel of John allowed the lights to go on. Like Nicodemus, I needed a spiritual ‘new birth,’ not remodeling. As He died for

me, I needed to die to my life and follow the command: ‘If any man will come after me, let him deny himself and take up his cross and follow me’ (Luke 9:23).”

Lessons Learned

“As I look back over the past sixty years,” Dick says, “my heart is overwhelmed with thanksgiving that the light of the Gospel (Good News) penetrated the darkness. New birth produced new life with new desires and God’s presence to lead. I realized we’re no longer our own, ‘but we have been redeemed, and the price was the blood of God’s only Son, Jesus Christ.’

“Since I was now ‘His child,’ my heart’s desire was obedience and His continued presence. The world and people were no longer the pattern. Passion for His Word and the Holy Spirit’s guidance kept me in the Scripture each morning and evening.

“I now know that reading His contract gave direction that kept me from the ditches of life, and walking in peace and purpose. ‘For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do’ (Ephesians 2:10).

“The testimony in Psalm 119:11, which reads, ‘I have hidden your word in my heart that I might not sin against you,’ became a continual desire, as the price of sin’s offers was no longer attractive. As Romans 8:1 says, ‘Therefore, there is now no condemnation for those who are in Christ Jesus.’ Does this mean I never stumbled, no. But thank God, by His grace, I jumped back up and made sure I kept my eyes on Him and nothing else.

“As I did this, God’s intervention in my life provided roads that brought purpose and opportunities for serving Christ in ways that were incomprehensible but satisfying to my heart. The ‘peace’ of God is truly beyond understanding.”

CHAPTER 5: ANSWERED PRAYER

“If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him.”

James 1:5

Dick's surrender to Jesus Christ as his Lord and Savior not only had a major impact on his personal and family life, but on his professional life as well. In 1947, he had accepted a position with an accounting firm, as the first step toward his goal of becoming a CPA (Certified Public Accountant) and a partner in the firm.

While there, however, one of the firm's major clients, an oil and gas company in Abilene, Texas, began asking him to consider a position as its financial officer. For months, he brushed off the ongoing requests. Then, in 1950, he mentioned them to Jeanne, who immediately suggested they bring the matter before the Lord and seek His wisdom. "That was a new approach for me," says Dick, "but we did pray for His guidance."

As they prayed and began to consider relocating the family, it became clear that God was pointing them in a new direction. In May 1950, Dick accepted the offer, on the condition that he be allowed to take night classes at Abilene's Hardin-Simmons University, in order to continue pursuing his goal of becoming a CPA. "At that time," he says, "CPAs were a new and fairly scarce species, and my desire to become one was unchanged."

Dick quickly settled into his new position, which allowed him to serve and be mentored by executives of major U. S. corporations as he worked to structure their financial investments and planned tax consequences. At the same time, he was continuing his accounting studies, in preparation for the intensive three-day CPA examination.

In May 1952, his professor suggested that a number of his students take the exam, not to pass it but simply as a valuable educational experience. Dick clearly recalls the event.

The Big Test

“The examination, which was prepared on a national basis to create uniformity in testing and grading, was given at a resort hotel in Mineral Wells, Texas. A huge ballroom, holding probably 700 or more applicants, was packed as we began our first test at 8 a.m. I picked up the papers and began reading the questions. After more than an hour, I still was in a fog for answers. Many applicants had already given up and were leaving.

“But as I sat there in my confusion, I thought, ‘Should I ask God to help?’ So, with head down, this two-year-old babe in Christ prayed, ‘God, I’m in need of help. I’m now nearly 28 years of age and if you want me to be a CPA, please show me *now*.’” Raising his head, his brain seemed to hear a voice speak, “Start answering what you know.”

“I immediately began writing furiously, as I now had just two-and-a-half hours to complete a four-hour exam. I knew that morning that God had shown up in a way I had never experienced, and whatever good that would come from it would be His doing, not my own.

“As the exam papers for the morning were being collected, I prayed, ‘Lord, if I pass this exam and become a CPA, I will always use my abilities to serve and glorify you.’ Praying like this was not at all my normal approach, but His presence was so real it was a continuing conversation. The remaining two-and-a-half days of testing went off rapidly and the sense of God’s guidance gave me total peace.”

The following week, when Dick returned to his evening accounting classes, a surprise awaited him. “I was completely unprepared for what was about to happen,” he says. “The professor began by announcing that each student who had taken the exam was to give a report on the experience. Being at the back of the room, I would be the last to respond.

“One after another, my classmates expressed their opinion that the exam was too tough. Most of them admitted giving up, rather than trying to finish the first day’s tests.

“As my turn approached, I was terrified. Will I be thought a fool if I try to communicate what happened? But to say nothing would be cowardly. I’ve long since forgotten the exact words I used but, with stammering lips, managed to convey two facts. The first was that I had prayed for help, and the second was that I believed I’d done well and may have passed the exam. In my heart, I felt I’d be denying God to say otherwise.

“The professor’s face was a picture of surprise and consternation. He had encouraged us to take the exam as a learning experience. But he never expected anyone to complete the four parts successfully.”

Good News

Dick’s accounting classes continued through the next three months, as he awaited the results of the exam. Finally, in August, the wait was over. He received a telegram, announcing that he had indeed passed all four parts of the exam. Combined with the three years of experience he already had in public accounting, he had achieved his goal, and became CPA #2796 in the state of Texas.

“Jeanne and I were filled with thanksgiving to God,” he recalls, “as we felt His presence and provision. It wasn’t about us, but about His peace and purpose for our lives. My professional life was a part of our walk with God.

“Our major concern was living out the Gospel and sharing His good news with young people in the little mission church we were attending. The large churches of Abilene were attractive and filled with successful business people, but God gave His presence to our heart’s satisfaction as we shared Christ’s love with the rejected and unloved children in the poorest part of the city. Nothing matched the satisfaction of seeing Him come into the lives of children who were hungry for His redeeming love.”

Lessons Learned

“God taught us new values,” Dick says. “It became clear that the bottom line for God is one soul. Jesus taught: ‘Do not store up for yourselves treasures on earth,

where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also' (Matthew 6:19-21).

"These words taught us to hang loose in regard to earthly possessions and to live for heaven's values."

As he recalled the experience he had in taking and passing the CPA exam, Dick asked: "Isn't it amazing how God uses us in spite of our incompetency and inadequacy? By the leading of the Holy Spirit, He works out His peace and will as we die to ourselves and give Him the keys to our walk. There was no question from the day I prayed during that CPA exam but that any gifting from Him was of His doing, not mine. He alone was the provider and source of any wisdom and gifting I received."

CHAPTER 6: TRANSFORMED LIVES

“Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is – his good, pleasing and perfect will.”

Romans 12:2



Dick, 1950s

The 1950s continued to bring significant changes in the lives of the Capin family. “I suppose it all started late one night,” said Dick, “in an Abilene hospital. Our son, Gregg, was very ill. The situation was very dark! From the time of his birth, three years earlier, when it seemed he and his mother might die, his life had been marked by one sickness after another! As I went to my car outside the hospital, my pastor joined me in prayer. As I prayed, I asked God to heal Gregg and promised Him I would spend my life in any way He directed. I told Him I would answer any request He made of me.

“After Gregg’s illness became only a memory, I was reminded again and again of this promise. God called me to witness to people when I felt inadequate to do so. My pastor asked me to preach and teach in our church and fear gripped my heart for I’d never spoken in public. But a look back to the promise I’d made always caused me to say, ‘Yes, I will do my best,’ and the Holy Spirit gave the words.”

In 1956, the Lord led Dick to leave the oil and gas business and the family returned to Mount Carmel, Illinois, where Dick planned on rejoining the accounting firm he had left years earlier. “God had brought me a long way in six years,” he said, “but I still didn’t understand that our walk with Jesus and our vocation were to be totally integrated. I was still very much a ‘work in process.’”

The situation at that firm had changed, however, and Dick decided not to return there. Instead, unsure of their next step, Dick and Jeanne and their two children moved in with her parents, wondering what God next had in store for them.

His Will

“As I’ve now learned from many lessons,” Dick says, “by not conforming to this world, God was directing us to His will with a better idea. Looking back, it’s now clear that the next years were part of His direction to prepare for fifty years of serving Christian ministries and their leaders. God directed us to a lifting up our eyes to a world of hungry, empty, lost souls.

“During this process, God once again did His thing to meet our needs. His provision went beyond our highest expectations, as requests for professional services came from all directions. Beyond the normal fees for service, non-audit clients provided interests in oil and gas wells stock in their companies, and benefits beyond our imagination.

“But this prosperity opened opportunities for sharing, through the church, hurting people and missionary endeavors around the world.

“During these years, the world, the flesh, and the devil gave innumerable opportunities to buy into this world’s greed, its sensuality, and its pride, but the Holy Spirit always showed up and instructed ‘no deal’ with the world. His words were, ‘I’ve given you the best deal, no condemnation, no guilt, no emptiness but “My presence” to guard and guide you.’”

One day, a couple of businessmen from his church told Dick they were planning a world trip to share their testimony and visit missionaries and churches in India, Japan, Korea and remote African nations. He had no interest in making such a trip but assured them of his prayers and of whatever financial support might be needed that would allow others to go.

God Must Have Laughed

Looking back, Dick believes God may have found his brashness rather amusing. Why would God have laughed at him? “Because,” he responds, “He already had it all figured out. Over the next three years, He pulled my strings and pushed my buttons until as soon as tax season in 1960 was over, my pastor, a son of one of these men, and I were led on a similar path.”

Early in 1960, an unusual chain of events only God could have arranged led to a decision that completely altered Dick's life. In January, he began to consider the possibility of visiting the mission fields of the world and to ask God His will in the matter. Within a matter of days, God miraculously placed \$2,500 in his hands – the exact amount needed for such a trip! With God's will so clear, Dick could do nothing but once again say, "YES, Lord."

As he went from country to country, he was amazed to find many areas untouched by Christianity. The sight and sadness of those worshipping *false gods* left an indelible impression upon him that he'd never forget. "The faces of the worshippers at the shrines were ever before me as I returned to the United States," he says. "I knew, as I'd never before realized, that only a small percent of them knew the true meaning of Christmas – that Christ had come to set all men free!

"As never before, I considered the total command given by Christ in the eighth verse of the first chapter of Acts. 'But you will receive power when the Holy Spirit comes on you; and you will be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth.'

Lasting Impressions

"Decades later," says Dick, "two incidents from that trip are still indelibly imprinted in my mind. The first one involved our young tour guide in Rome, who was about 30 years old, handsome and fluent in five languages. I listened with amazement as we visited the beautiful churches and historical sites like the Colosseum. The cynicism embedded in his observations led me to ask about his faith. But, like I had in my youth, he only saw the flaws of religion and had turned his back on the Christian faith.

"The other never to be forgotten scene was of Hong Kong and its multitudes of refugees from Mainland China. By the countless thousands, they lived in seven-story, closely clustered buildings. The rooms were ten feet by ten feet and up to ten people were living in a room of that size. But the haunting memory was of an older Chinese gentleman, with his native dress, standing in the courtyard between the buildings with a face that was saddened and a countenance that said 'I have no hope.'

Lessons Learned

“As I returned to the United States, the needs of the people with broken hearts and lives haunted me. Time after time, I cried out to God with the petition, ‘Lord, show me if there is anything I can do.’ Business as usual as a CPA helping people in search of earthly wealth was secondary.

“My eyes were lifted to a world of lost souls with no one to tell them of the Savior, Jesus Christ. I knew I wasn’t qualified to be a missionary, so I prayed asking God if there was some way He could use me as a businessman. Suddenly, different images began to take shape in my mind.”

Everywhere he’d been, in Hong Kong, Japan and Korea, Dick had seen seminary trained missionaries loaded down with administrative and financial responsibilities that interfered with their primary purpose, the proclamation of the Gospel of Jesus Christ. He wondered if God might be calling him to come alongside them and relieve them of burdensome tasks as they lived their lives in faithful obedience to the Great Commission. Might this be God’s reminder of the promise he’d made to Him years earlier at the hospital bedside of his infant son?

The answers to those questions would not be long in coming.

CHAPTER 7: CALLED TO A DISTANT LAND

“...Go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to observe everything I have commanded you...”

Matthew 28:19-20



*Photo left: The Capin Family in Korea, 1962, Dick, Jeanne, Sheryll, Gregg, & Mark
Photo right: OMS leaders at commissioning service of Dick & Jeanne, 1961*

While God has promised to answer our prayers, those answers often come at unexpected times and in unexpected ways. After returning from his round-the-world journey, with the most significant stops in Japan, Hong Kong and Korea, Dick had been earnestly praying that God would reveal to him what the future might hold. As he waited expectantly, he was confident God would answer him, yet he could never have envisioned when and where the answer would come, nor the messengers God would choose to deliver it.

The “when” was the evening of March 30, 1961, at a basketball game. The “where” was the famous sports arena in New York City named Madison Square Garden, a place Dick had never been before – or since! The messengers were the chanting and cheering fans of one of the participating teams, representing the College of the Holy Cross, a Catholic college located in Worcester, Mass. (The complete story of that event is described in the Introduction to this book.)

Certainly, not one of the thousands of Holy Cross fans in attendance that evening considered for one moment that the words they were chanting were meant for anyone other than the players on their team. But, for Dick Capin, that three-word chant, “Go, Cross, Go,” would have a far different and life-changing impact on him.

He left the arena immediately, with tears running from his eyes. “At that moment,” he later recalled, “I didn’t know what the Lord was trying to say to me. I wasn’t known to get emotionally involved in such situations, but it seemed the Lord must be speaking.

“The next morning, I flew home to Illinois, still wondering what God had in store. Jeanne and I had served Christ together for ten years, but I didn’t know how our lives could be used as witnesses in Asia.” God’s answer would soon become abundantly clear.

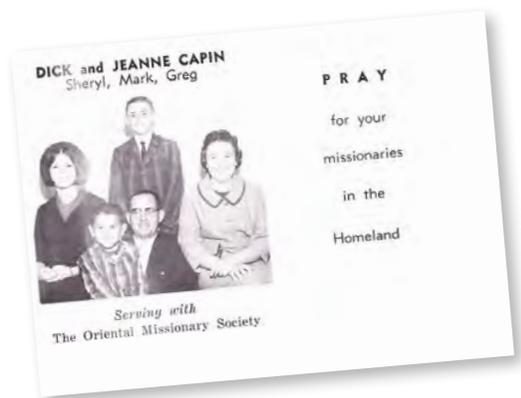
The Phone Call

After his flight, Dick drove home to Mount Carmel and, as he approached his front door, Jeanne came out, saying “You have a call from Los Angeles.” Wondering who it might be, he took the phone from her. Waiting to speak with him were two leaders from OMS International, a Los-Angeles based missionary organization.

Founded in 1901 as the Oriental Missionary Society, for the purpose of training church leaders and workers in Japan, it had later changed its name to better reflect its ministry throughout Asia, South America, Africa and other parts of the world. (In January 2010, it again changed its name and is now the One Mission Society.)

The two men were Dr. Bill Gillam, OMS vice president, and Harry Burr, representing Men for Missions International, an OMS ministry. They got right to the point: “Would you and your family move to Korea in four months to relieve a missionary who desperately needs a furlough? We’d like you to stay for a year.” Momentarily startled, Dick replied, “We’ll pray about it for two days,” although, deep in his heart, and knowing Jeanne’s feelings well, he already had a pretty good idea of what the answer would be.

As they discussed the request, Dick and Jeanne concluded that, in light of all that such a move would require, they’d prefer to spend two years, rather than one, serving the people of Korea. To



Dick, it was particularly important that he have the opportunity to witness actively, in addition to the administrative responsibilities he would have. He also had a burden to design and install office systems and procedures which would free the missionaries from the day-to-day operations of the organization, allowing them to spend their time doing what they were trained to do as ministers of the Gospel of Jesus Christ.

Off to Korea

When Dick and Jeanne announced their decision, their friends were astonished, unable to understand why this successful couple would uproot themselves and their two young children and move half a world away. The question they were often asked was: “Why would an American layman go to Korea?” One friend said bluntly: “Dick, you’re a fool to leave the business world and the things that have come so wondrously to you.”

Why would an American layman go to Korea? This was Dick’s answer: “Because the joy of witnessing for Christ means more to me than money and other material possessions! Because I firmly believe that one soul gained for God is worth more than the entire world, and that the only wise investments I have ever made are in assisting in the spread of the gospel.”

Right from the start, Jeanne was in complete accord with the move. She said: “I had friends who couldn’t see how I could give up my beautiful furnishings and move to a foreign land. But I didn’t shed a single tear over them, and never have. There has been so much more compensation than anything we left.”

Less than three months after that phone call from OMS, Dick and Jeanne had disposed of their home, their business, their cars, and other earthly possessions, and the family was on its way to Korea. “It was a step of faith,” said Dick, “but there was no question that God was working His plan. Jeanne’s background was music and mine was finance, but Jesus is the source of all ministry, and our witness for Him was His real plan.”

He added: “When we arrived in Korea, our hope was that we could give assistance to the national church and the missionaries, and we wanted to witness to those



Photo left: Jeanne, Gregg, and seminarian & close family friend John Pak on OMS Compound in Seoul, Korea, 1962



Photo right: Jeanne & Mark in traditional Korean dress, 1962

who knew not of Christ's love and salvation. I thank God that He made such a service and witness possible."

Dick's earlier trip to the Far East had left a second impression on him which he wouldn't forget. Witnessing for Christ to lost souls was still his primary objective, but he also determined to do what he could to help relieve the missionaries of the administrative and financial duties for which they had not been trained, and free them to continue to lift high the Cross of Jesus among the multitudes they served.

Returning Home

The two years the Capins spent in Korea were very productive ones. In his 1967 book, *Men + God*, Dr. B.H. Pearson wrote: "Dick felt his task was to standardize and simplify administrative procedures. He sought to help the missionary to spend less and less time in administration, so that he could be about his Master's business in a more direct way. Dick's handling of finances, and record-keeping, involved him in the care of 10,000 orphans, the feeding of 70,000 people daily, and in serving over 500 churches."

As for Jeanne, Pearson wrote: "She had wonderful opportunities to witness for Christ. University and college students wanted English classes...She had students who were preparing to be doctors, lawyers, teachers, and for many other

professions. Almost without exception the members of Bible classes accepted the Lord as their Savior.”

As the Capins prepared to travel back to the United States, they were bringing with them an addition to the family. As Jeanne worked in Korean orphanages, she was smitten by one little boy whom they adopted and named Mark. “He is a jewel from Korea,” Jeanne said. “God gave him to us just as much as He gave us our two children by physical birth. It is a miracle.”

Lessons Learned

Regarding their time in Korea, Dick said; “I thank God for the privilege of service in this land and the fruit of witness to Him. This is why I came. This is my primary function in life as a Christian. Once I knew of His redeeming grace and through it prepared myself for eternal life with Him, I had no other legitimate reason to remain in this time world. As a Christian layman, I live to make Him known to the lost. This is my supreme motivation wherever I go – in Korea, in America – unto the uttermost parts of the earth!”

CHAPTER 8: THE NEXT STEP

“Obey God one step at a time, then the next step will come into view.”

—*Catherine Marshall*



*Photo left: OMS President Eugene Erny & wife, Esther
Photo right: OMS Vice President Bill Gillam and wife, Mary*

When the Capins returned to the United States in 1963, having completed their two-year assignment in Korea, Dick was uncertain about what to do next. He had an agreement with the Mount Carmel accounting firm he'd left earlier to return at any time. "But," he said, "my heart wasn't comfortable with that possibility, or accepting an offer to partner with one of my former clients to own an interest in a rapidly growing company that was expanding and soon had Texas offices."

That summer, he decided to attend the annual OMS Convention at Winona Lake, Indiana. As the convention was drawing to a close, he was approached by J. Byron Crouse, a close friend of OMS president Dr. Eugene Erny. When Byron asked Dick what his plans might be, he mentioned the possibilities he had but didn't feel God was pointing him in any of those directions.

"In typical Byron Crouse boldness," says Dick, "he blurted out 'you're still needed with OMS – let me work on it.'" Within hours, Dr. Erny approached Dick and asked him to move to Hollywood, California, where OMS was based, and serve in a leadership position.

In Dick's eyes, accepting a leadership position seemed premature, so he replied, "Just make me your assistant for a year," and added: "I need to visit the other fields of OMS and understand the mission's total financial process before taking on direct responsibility."

The year went by rapidly, as Dick made field visits to review the financial processes in places like Brazil, Colombia, and Ecuador. He also reviewed the home office financial process and governance. “I wanted to be sure of God’s leading,” he said, “in whatever recommendations I made after I’d done my homework.”

A New Challenge

For some time, OMS leaders had been planning to relocate the ministry’s headquarters from Hollywood to the Indianapolis area and, in 1964, Dick was named chairman of a relocation committee. By 1965, land had been acquired in the suburb of Greenwood, the zoning and legal process was completed in record time, and groundbreaking for the new headquarters took place.

With his work there seemingly done, Dick decided to delay his return to California and remain in Greenwood for two or three weeks to assist in the project of building a headquarters and housing for families and loyal single staff, approximately sixty in number. But God had yet another surprise in store and Dick’s timetable of “two or three weeks” would become years.

“I was totally unprepared,” Dick said, “for what would take place within a few weeks. Earth movers were clearing the way for the headquarters’ foundation, when the Capin family’s schedule to go back to the modest California house was quickly jolted. The mission superintendent, Rev. Uri Chandler, became suddenly ill and, within days, God had called him home.

“Why, God? That answer will come in heaven. But Jeanne and I were once again on a faith walk that seemed to make no sense. Arranging the payment of bills and the schedule to build had been my role, not coordinating a process of using volunteers to build a mission headquarters. However, there was no one else available, so I was instructed to stay in Greenwood, and that our personal belongings would be sent to us by school time. For the next several months, we would be calling a small trailer our home.”

A Year of Faith Lessons

Building the new headquarters was on a “pay as you go” plan, and there was no building contractor to oversee the project. “Prayer,” said Dick, “became our primary resource.

“Our first need was for a volunteer building contractor for engineering and quality control guidance. God quickly answered that need in the person of Kimber Crouse, an experienced contractor and Byron Crouse’s brother. He was just one of hundreds of people the Lord miraculously provided. God began a process that brought the best, not rejects, into His service. They served without remuneration, and ultimately their lives were changed for eternity.

“Only heaven’s books have all the lives that were touched and changed for eternity. Welders, electricians and others moved beyond their human capabilities and endurance. With beautiful fall months of September through November, the two-story building was under roof before the first snowfall – a miraculous accomplishment by any standard.”

An Extended Miracle

Through every stage of the project, Dick gives all the credit to God and to answered prayer. “We lifted our eyes to God as we sought His guidance from day one,” he says. “Our united prayer was that God would move on the hearts of every worker and volunteer who set foot on the property, that they would feel His presence and that lives would be changed for eternity. God answered beyond comprehension.

“The second part of the prayer was, as staff began to move from California in January, that we would seek God’s guidance in choosing churches for worship, so that our passion for proclamation of the ‘Good News’ would enlarge His kingdom in Indianapolis and to the ends of the earth.”

With the relocation completed, the next six years for Dick Capin brought both challenges and blessings as OMS enlarged its ministry to meet ever expanding opportunities.

Moving On

In 1971, Dick felt his work with OMS had been completed, and that God was about to move him in another direction. In his eyes, the conclusion of ten years of missionary service was “a bonus from God.” Asked if he was referring to a financial bonus, he quickly replied, “No! The bonus was seeing God give eternal

lives to prepared hearts, and giving purpose to lives that were missing the mark of ‘laying up treasures in heaven.’

“Our calling was to be a servant to God and every person we encountered in the ten years of service. Paul’s testimony in 1 Corinthians 9:19 and 9:22 was my heart’s cry.

- “Though I am free and belong to no man, I make myself a slave to everyone, to win as many as possible” (1 Corinthians 9:19).
- “To the weak, I became weak, to win the weak. I have become all things to all men so that by all possible means I might save some” (1 Corinthians 9:22).

“Some were saved from the Bible classes in our homes in Korea. Some were saved when Jeanne passed out clothing to the refugees or spoke in the women’s prisons. Others came to know Him as we witnessed in Korea. But even in building projects, God can take our ineptitude, and use His Holy Spirit to extend His offer of eternal life to each life we encounter along the way.

“But there was more. Serving hundreds of the missionaries of OMS changed my life forever and taught untold lessons. Memories of passionate, dedicated servants are more numerous than space permits. May you, in turn, remember: ‘God has thousands of dedicated servants,’ so never give up your own call from Jesus to join Him in life’s greatest calling, ‘walking as a light in this dark world.’

“These memories fill us with thanksgiving and faith to trust God in any place, any challenge to trust Him and ‘lean not on your own understanding; In all your ways acknowledge Him, And He shall direct your paths’” (Proverbs 3: 5-6).

Lessons Learned

During his years with OMS, Dick had the opportunity to meet and serve with many godly men and women. Two OMS leaders in particular stand out in his mind, for their consistent display of Christian character at its best. “They were very different in many ways,” he says, “but their core values and daily walk served as a spiritual Course 101 for this businessman in training.”

The first of these leaders was Dr. William Gillam. “He made it easy to call him Bill,” says Dick, “as in every way he exuded the love and character of Jesus Christ. As a young missionary to Colombia, he and his beautiful wife Mary brought the fruit of loving, humble, talented lives to a needy land. It was easy for anyone to see Jesus in Bill and Mary.

“When called upon to leave his beloved Colombia and become a dynamic public personality to recruit, train, and motivate a new generation of missionaries, Bill was obedient to God’s call. His humility and love for people stood out like a beacon. We never needed a lecture to know the heart of Christ, for Bill was a walking, living, object lesson.

“Under fire, Bill didn’t lose his devotion to the call of God. With failing health, even though still a young man, he responded to a need in Haiti, gave up the comfort of a new home in Greenwood, Indiana, and lived to glorify his Savior in one of earth’s neediest lands. No comforts were to stand in Bill’s way as he once again said ‘Here am I, Lord,’ when it made no human sense.

“Bill’s ultimate test came just a few years later, when he was diagnosed with a cancerous brain tumor. Yet, he never demonstrated anything but the Spirit of Christ as he lived out his remaining days and left Planet Earth, a beautiful faithful wife and a maturing family.

“Bill Gillam’s life was a great blessing to Jeanne and me, and our family, along with hundreds of others. You see, Bill was God’s illustration of a believer living out Christ’s second commandment: ‘to love your neighbor as yourself.’ That’s probably the most important quality for a Christian leader to possess.”

The second person in that leadership team that transitioned a Christian mission to enlarge its vision and touch millions of lives in the ensuing years was Dr. Eugene Erny, who was president of OMS from 1949 to 1969.

“His gifts,” Dick says, “were a total contrast in many ways to Bill Gillam, but he and his wife Esther, and their three wonderful children, left their mark on a world and framed so many values for me that they’re too numerous to catalogue.

“Eugene was a striking example of a Christian leader. Many books have been written on servant leadership, but I was able to see that lesson lived out in this humble Christian leader.

“His leadership style was strength, vision and determination, but he was always seeing the needs of those he led. He knew how to comfort, confront in love, and care for a missionary staff that circled the globe.

“One example stands out in my mind that illustrates his heart and humility. It was a hot 100-degree summer day in Ocean Grove, New Jersey, the site of an annual missionary conference. Ocean Grove banned automobile traffic on Sundays so, if you had to travel that day, you parked your car outside the city limits.

“Jeanne and I and our two young children had to leave after the morning services, and I faced a dilemma, wondering how I could walk the two miles or so, carrying four large bags, to get on our way. Time was short and we were on a hurry-up assignment to Korea.

“Seeing my problem, Dr. Erny didn’t call for another staff member, but to my amazement, in that unbearable heat, he simply picked up two of the large cases and walked with me to load my car. Here I was, a fledgling missionary rookie, being served by the OMS president himself, at a time when his leadership was filled with demands, but his priority washed the dust of self-concern from my life.

“Leadership is about seeing people, their flaws, their limitations, their giftedness, their calling and lifting their load of human limitations to speed them on their way to share the good news of Jesus Christ.

“That hot summer day, I needed no lecture on servant leadership. Eugene Erny was a living illustration of Christlike servanthood.”

CHAPTER 9: BUILDING A NEW FIRM

“In the divine economy, each call or vocation is of equal importance with the others – each is the work of the church – each is done in submission and obedience to God.”

Richard C. Halverson



First CapinCrouse Partners, Dick Capin & C.E. Crouse

Following his decade of service at OMS International, Dick wasn't certain at first about what his next step should be. His passion for lost souls and his calling to serve God were in no way diminished. In fact, it seemed God was opening doors for him to assist another ministry group, World Gospel Mission, which was similar to OMS. "Other concerns were in my heart," he says, "and what seemed to be contrasting opportunities were opening for consideration, but none seemed just right for me. I was led to help both ministries and businesses with counsel, but no clearly defined path seemed to make sense."

He decided to return to the accounting field, forming a small firm that would still allow time for him to serve as a volunteer with OMS, World Gospel Mission, and other ministries. He was already a CPA and had spent some time working in that field before joining OMS. He also took on other business opportunities to help fund his passion for ministry.

One day, he was approached by a local minister friend who had persuaded his denomination to acquire a large retirement center. The minister asked Dick if he'd become the center's auditor. At the time, he'd been approached by two other accounting firms about becoming a partner, but he felt no peace about seizing either opportunity.

“Right in the middle of the retirement center audit,” he said, “I’d been given some shots for an upcoming overseas trip, and a major reaction put me on my back in bed.” Unsure of what to do next, he remembered that a few weeks earlier, he’d helped a friend’s son with temporary housing while the young man was in training for a foreign military assignment with the U.S. Army. The Vietnam War was at its peak and the young man, C.E. Crouse, was on orders to go there after completing his training.

In 1968, C.E. had graduated from the University of Kentucky, where he’d majored in accounting. After graduating, he participated in a two-month basketball ministry trip to Asia, including two weeks in Korea, where he had family. In early 1969, he joined the accounting firm of Haskins & Sells in Greensboro, North Carolina. In January 1971, he received a draft notice and was able to receive a 90-day deferment to allow him to take the CPA examination in North Carolina before reporting for active duty in Kentucky.

After basic training, and learning he’d passed the CPA exam, he was assigned to the U.S. Army Finance Center in Indianapolis. His father, a long-time friend of Dick’s, had contacted him to see if he knew of any housing in the area. Dick arranged for an apartment on the OMS compound in Greenwood and C.E.’s wife and son joined him there.

Now very ill and weak, and with the retirement center audit half completed, Dick asked C.E. if he could help him get it done. “Somehow,” said Dick, “with God’s protection and C.E.’s long hours of service, it was completed and delivered to a waiting board of directors.”

What a Surprise!

“One evening,” says C.E., “while we were working on the retirement center audit, Dick asked me where the Army would assign me after I completed finance school. When I asked him why, he told me he thought the Lord was going to send me to Korea to be able to help OMS. I laughed and said that would be too good to be true because I’d been to Korea on a mission trip and my cousin J.B. and his family were there with OMS.

“But the main reason I laughed was because my entire finance class was on orders for Vietnam. Yet, Dick told me not to be surprised if things changed. On completing the finance course, our whole class was diverted from Vietnam to Germany or Korea. Of the twenty-one men who were sent to Korea, only three were assigned to Seoul; I was one of them.

“My wife Lolita, who was eight months pregnant with our second child, and our son Ched flew to Korea. With the help of J.B. Crouse and his wife Bette, we moved into an apartment on the OMS compound. Dick’s amazing prediction had come true.”

C.E. was stationed in Korea from October 1971 to December 1972. During that time, he had the opportunity to help in the OMS field office and for about six months filled in as the OMS field treasurer while his cousin was on furlough. After finishing his tour of duty in Korea, he returned to the U.S. and was honorably discharged in December 1972.

Recalling that question he’d posed to C.E., and the conversation that followed, Dick said: “It was God who put that thought in my heart.” And there was a second question he’d asked at the time: “C.E., would you seek God’s face while you’re overseas and consider joining me in a firm motivated and equipped to assist Christian ministries?” C.E. responded affirmatively and, says Dick, “that fleece was designed for guidance for both our lives.”

The Capins were living in Greenwood, Indiana, in the Metropolitan Indianapolis area, and it was there that Dick launched the CPA firm of Richard Capin & Associates in 1971. Business began coming quickly, both from friends and unexpected sources. Needing help desperately, Dick hired Steve Mobley, a school teacher and the son of his lifelong friend, Bob Mobley, on a part-time basis during the summer.

Dick also enlisted the help of his daughter Sheryll Ann and son Gregg as part-timers. Today, his daughter has her own accounting firm in the Memphis area, while Gregg is a CapinCrouse partner.

Steve Mobley has known the Capins all his life. After graduating from college, where he majored in both education and accounting, Steve and his wife, Sandy, became

schoolteachers in Indianapolis. In 1972, knowing Steve had studied accounting, Dick asked him to do some work for the firm on weekends and evenings.

Steve had long admired and respected Dick so, when Dick invited him to join the firm on a full-time basis, he quickly accepted. “Dick was a model to me,” Steve says, “for his integrity, generosity and people skills, and I saw him doing the kinds of things I’d like to do, so it was an easy decision.”

“Time flew by,” says Dick. “The firm was growing, but I was also able to continue helping OMS and World Gospel Mission. As C.E.’s time for discharge was drawing near, I visited with him in Korea and saw his passion for assisting missions and ministries. I didn’t seek his decision but continued to wait for God’s leading.”

In January 1973, with his military service completed, C.E. joined the firm, which included Dick, Steve Mobley and a secretary. The firm’s name was changed to CapinCrouse in 1974.

The firm’s first ministry client was World Gospel Mission. C.E.’s first overseas trip was in 1975 to Honduras, to help that organization develop a standardized field reporting system.

A Growing Firm

In 1976, Ron Wilcox joined the firm. He was from Dick’s hometown of Mount Carmel, Illinois and had recently graduated from college with a degree in accounting. He’d never met Dick, but his mother-in-law had grown up with Jeanne Capin. When Dick learned of Ron’s accounting background, he hired him.

Ron remained in the Greenwood office for about three years. Then, in 1979, Dick decided to open a branch office in Mount Carmel and selected Ron to run it. He remained with the firm until 1993, when he left to start his own accounting practice. It was a very friendly separation.

“Several years later, “ Ron recalls, “I felt called to ministry work and I turned to Dick for his counsel. He’d been my employer who had trusted me from the beginning of our relationship and he was my mentor and friend.

“I knew Dick’s passion for the Lord and his integrity. He has always had a keen mind and an amazing talent for business, and he filters everything through biblical principles. He helped me prepare for my planned transition into ministry work and was instrumental in introducing me to Samaritan’s Purse.” Years later, Ron would be reunited with Dick in ministry, and they remain close friends to this day.

In 1978, James R. “Randy” Thomann joined the firm. He and Dick were well acquainted, as Randy had served as controller of OMS International for several years just before coming to CapinCrouse.

Gregg Capin, who had worked for his father on a part-time basis in 1970-71 while in college, joined the firm in 1979. A graduate of Azusa Pacific University, he served for five years as the accounting and trust manager of the Great Commission Foundation of Campus Crusade for Christ. He also served with various businesses before joining CapinCrouse. “I wasn’t sure I wanted to work in public accounting,” he says, “but became interested when the firm was turning its full focus to not-for-profit entities, primarily Christian ministries.

“Even then,” Gregg recalls, “the vision to serve ministries was only starting to be realized or revealed. And even into the 1990s, the firm was seeking merely to serve and see the opportunities God would bring. We were in a mode of trying to be faithful in service and discovery of God’s plan. It was more about God’s provision and His calling on the lives of those involved than the design of the firm as a whole. And it was in that time frame we began to realize our increased stewardship responsibility and began to focus infrastructure to realize God’s calling and provision.”

Today, Gregg is a partner in the Atlanta office and serves as National Director of Business Development.

When the firm opened a California office in 1980, Dale Overholt, the son of Youth for Christ missionaries in Brazil, and an experienced auditor, was hired to manage it. Soon after the office opening, Nick Wallace joined the firm after working at Biola University in planned giving and gift administration, then moved to Indianapolis.

A California native, Nick graduated from California State University Fullerton. Today, he is a partner in the Indianapolis office and serves as National Director of Higher Education Services. Also in 1980, an office in Wheaton, Illinois, was opened, to serve the rapidly growing nonprofit community in the Chicago area.

In 1985, the firm planned to open an office in the New York/New Jersey area and hired Richard H. “Rick” LeBrun, a New York based CPA, to manage it. At about that time, however, several significant CapinCrouse clients relocated from the northeast to other parts of the country and plans for the new office were abandoned. Instead Rick relocated to Southern California to work with Dale Overholt in that office. Today, he serves as the West Regional Director of the California offices and National Director for Church Services.

Dick’s passion for accountability, transparency, and integrity played a major role in the growth of his firm. And, as we’ll see in the chapters which follow, it also had a major impact on the accounting and financial reporting systems and procedures used by Christian ministries and other nonprofit organizations.

Dick “retired” from CapinCrouse in 1986 but today, more than 25 years later, he’s still actively involved in serving the Lord, providing counsel and advice to Samaritan’s Purse, led by Franklin Graham, and to the Billy Graham Evangelistic Association.

He emphatically dismisses any credit for the growth of the firm he founded. “It was God,” he insists, “who had shown a need for an accounting firm especially equipped to assist Christian ministries. It was never about earthly profits, but serving those reaching out to hurting and lost people. I had no idea of the scope God had in mind. Multiple offices across the nation were His idea, yet to be unveiled.”

CapinCrouse Today

Over the years, the firm has continued to grow. Today, under the leadership of Managing Partner William K. “Bill” Haller, CapinCrouse continues to invest itself in service to the not-for-profit sector, with its primary focus on Christian ministries. “Truly, the mission and success of our clients is more important than our own,” Haller says. “Our success is measured by the extent to which we meet

client needs, exceed their expectations, and add value to their operations. The bottom line is helping them attain their objectives and accomplish their mission.”

With sixteen partners and more than one hundred associates, it serves clients across the country from offices in Atlanta, Chicago, Colorado Springs, Columbia, Dallas, Denver, Indianapolis, Los Angeles, Orlando, New York and San Diego.

Clearly, the seed planted by Dick forty years ago has grown and flourished. Jeanne Capin summed it up well in this message she recently sent to C.E. Crouse and to her son Gregg:

“I had a very unusual happening the other morning around 2 a.m., and it so moved me I was compelled to share it with you. As I awakened, the words – CapinCrouse – came to me. Then it didn’t stop bringing thoughts to me. They were so profound it made my heart rejoice!

“This is the main part and I realize you know most of it, but hoped it would encourage your hearts. CapinCrouse was started when the Lord touched the heart of Richard. He had traveled the world and saw men and women doing office work they hardly understood, and it took time from their call to take Christ to a dark and sinful world.

“To see what God has done through these years and through this work is thrilling. Certainly there have been rough, hard times, but that is part of life, regardless of where we are. With Christ, we can always make it through! The thing that so impressed me was the fact that each one who has had a part in it has ministered for Christ.

“So to God be the glory for all those who have been part of ministering in CapinCrouse, whether to a mission, church, school, or business.

“We thank God for each one of you. The kindness you give, your honesty and integrity are truly a ministry. We thank God for your lives and staying true to the call God Himself gave to Capin and Crouse!”

Lessons Learned

“God had shown a need for an accounting firm,” Dick recalls, “one especially equipped to assist Christian ministries. It was never about earthly profits, but about serving those reaching out to hurting and lost people.

“My gifting and training were always to prepare and mentor others for the basic needs, and to get my kicks out of seeing them grow and often surpass my skills. I remember thinking it would take me about five years to put a firm together, and then I’d be returning to a role more directly hands-on in evangelizing the nations.

“The dream for the accounting firm came to fruition, but my timetable was faulty. I had no idea of the scope God had in mind. Multiple offices across the nation were His idea, yet to be unveiled.

“CapinCrouse was birthed in faith by two individuals who had more lucrative possibilities. But our hearts were bound together by a passion for God’s will, not ours. CapinCrouse was, and is, His idea, not ours.”

CHAPTER 10: A SURE FOUNDATION

“So this is what the Sovereign Lord says: ‘See, I lay a stone in Zion, a tested stone, a precious cornerstone for a sure foundation ...’”

Isaiah 28:16

Integrity and accountability are not only the foundation stones on which the CapinCrouse firm has been built, but they have been, and continue to be, among the guiding lights in Dick Capin's life, including his fifty-plus years of service to Christian ministries and their leaders. "Integrity," he says, "is God's idea, His character, and His identity."

However, until the late 1970s, there was little in the way of written guidelines or best financial practices to assist the leaders of Christian ministries in being good and faithful stewards, regardless of their integrity. Often, leaders would have come up through the ranks, having been trained to become missionaries or pastors, with little or no training in finance or administration.

"As a CPA serving OMS International," says Dick, "I knew of various ministry leaders who were asking questions. It was never 'What can we do legally?' but 'What can we do to function with integrity?' I can't remember any response but 'We want to do what's right.'"

The lack of standard accounting procedures and practices not only handicapped ministry leaders, but left donors in the dark as to how and where their contributions could be used most effectively.

But changes were coming. In the mid-seventies, Dick and C.E. Crouse attended a conference for foreign mission organizations, where they discussed various accounting issues that were common in mission organizations. That meeting gave the CapinCrouse firm the impetus to help in developing the first accounting guide for these organizations.

At about that same time, in response to growing concerns by the general public and members of Congress about the financial practices of not-for-profit organizations, U.S. Senator Mark Hatfield called a group of key Christian leaders together. Among them were Dr. Ted Engstrom of World Vision and George Wilson of the Billy Graham Evangelistic Association. The Oregon Republican warned them of these concerns and of the possibility of formal government action. To prevent such a step, and to provide prospective donors with a reliable means of assessing the financial integrity of Christian organizations, he recommended they develop a system of self-policing.

New Standards of Accountability

In response to Senator Hatfield's challenge, a number of Christian leaders, including Dick Capin and C.E. Crouse, gathered in Chicago, where the foundation was laid for the formation of such an organization. In 1979, the Evangelical Council for Financial Accountability (ECFA) was formed, with a membership of 150 Christian organizations. Ted Engstrom was named chairman of the board, and was followed in that post by George Wilson.

Dick was the only non-ministry leader named to the serve on its board of directors. He also served as treasurer and would later become chairman of the ECFA board. Olan Hendrix was the organization's first executive director. Originally based in Southern California, ECFA subsequently moved its headquarters to the Washington, D.C. area.

ECFA's mission statement declares that "ECFA is committed to helping Christ-centered organizations earn the public's trust through developing and maintaining standards of accountability that convey God-honoring ethical practices."

ECFA Membership

All applications for ECFA membership are carefully scrutinized to ensure that applicants meet ECFA's "Seven Standards of Responsible Stewardship." Board approval is required for membership and qualifying applicants are then granted the ECFA seal of approval. Continuing membership is subject to annual renewal.

According to ECFA officials, “ECFA assists its member organizations in making appropriate public disclosure of their financial practices and activities, thus significantly enhancing their credibility and support among present and prospective donors.

“ECFA conducts an on-site field review program to further enhance its accreditation certification of member organizations. Member organizations are randomly selected for on-site visits by an ECFA representative to verify the information submitted on the Annual Membership Renewal form and to confirm compliance with the ECFA membership standards. Nearly 1,500 field reviews have been conducted since the inception of the program.”

Today, ECFA membership exceeds 1,500, and includes most of the largest Christ-centered organizations in the United States. Members include parachurch ministries, denominations, churches, educational institutions, and other tax-exempt organizations. Its newsletter reaches 30,000 recipients.

“From the time of its founding in 1979,” says Dick, “ECFA has led in raising the integrity of Christian ministries to an unprecedented level.”

A Look Back

Clearly, the seeds planted by a few visionary leaders in 1979 have borne much fruit. But Dick is quick to turn the spotlight on others who, years earlier, had seen the importance of integrity and accountability in their lives and ministries.

“We give thanks to God,” he says, “for leaders who modeled integrity since World War II. For example, Billy Graham, Cliff Barrows, Grady Wilson and George Beverly Shea set the pace in November 1948, when they gathered in a hotel room in Modesto, California to draft a set of standards, which they called ‘The Modesto Manifesto.’”

As recorded in the Billy Graham Center Archives at Wheaton College, “Among the points they agreed on was that the Graham team would avoid even any appearance of financial abuse, exercise extreme care to avoid even the appearance of any sexual impropriety (from that point on, Graham made it a point not to travel, meet or eat alone with any woman other than his wife Ruth), to cooperate

with any local churches that were willing to participate in united evangelism effort, and to be honest and reliable in their publicity and reporting of results.”

“The ECFA founding board,” says Dick, “began a process that Christian leaders such as Billy Graham, Bill Bright and many others modeled. One of ECFA’s major contributions was its leadership in guiding corporate governance to create checks and balances to protect ministries by demonstrating excellence in their use of donated resources. Innumerable volunteer board members, loyal to the truth of the Gospel, have furthered its proclamation for more than thirty years.”

Christian Management Association

During the 1970s, there were others Christian leaders besides the ECFA founders who began to recognize the need for greater accountability and transparency by Christian ministries. In Southern California, financial officers at area ministries began meeting to share and exchange information about financial policies, and to achieve uniformity in their financial reporting. According to Ted Engstrom, who was president of World Vision at that time, it began with a suggestion from his chief financial officer, Alan Bergstedt.

The first meeting of the group, with about 20 in attendance, was held on March 20, 1976 in Los Angeles and, within a few months, the Christian Financial Executives Association was launched. “Almost immediately,” wrote Dr. Engstrom, “the concept caught the attention of others across the west coast and ultimately across the nation.”

As the organization grew, it went through a series of name changes, operating from 1991 to 2008 as Christian Management Association (CMA). It then merged with Christian Stewardship Association to form the Christian Leadership Alliance (CLA). Today, CLA serves more than 10,000 members in more than 4,500 churches, parachurch ministries and other organizations around the world.

Not surprisingly, Dick Capin became active with CMA during its early years and served on its board of directors. According to Sylvia Nash, who was the organization’s executive director from 1981 to 1994, “Dick was one of the greatest board members I had in my thirteen years of leadership at CMA.”

She added: “He had the ability to blend his unique passion with his amazing compassion and his desire for Christian ministry leaders to demonstrate astute leadership qualities where they would do the wise thing and to be known for their excellence. What a blessing it was to have him as a leader so he could demonstrate what excellence in management looked like. He was a man of impeccable integrity.”

One of the founders of CMA was a Southern California-based CPA named Jim Canning, who continued to hold leadership roles in the organization for many years. Jim was on the staff of a major international accounting firm, and audited many Christian and other nonprofit organizations. Asked to describe his relationship with Dick Capin, Jim said: “I met Dick nearly thirty years ago through the Christian Management Association. Because we were both CPAs serving primarily Christian organizations, we had a lot in common and I found it so interesting to meet someone who had been a missionary who was also a CPA.”

He continued: “To really appreciate this, it’s important to understand that, at that time, working in the business world as a Christian wasn’t viewed as it is today. Back then, if you really wanted to ‘serve the Lord,’ you either became a preacher, a missionary or a youth director. Business, as a major, didn’t start to be taught in most Christian colleges until the late 1960s and early 70s, so Dick was really one of the early leaders in using one’s business skills to serve the Lord.”

In recognition of his outstanding contributions to CMA, Dick was selected as the recipient of its highest honor, the Christian Management Award, in 1986.

Lessons Learned

While emphasizing the importance of integrity and accountability, Dick also warns of the dangers that await those leaders who fail to consistently abide by them. “One of the greatest lessons I’ve learned,” he says, “is how smooth and logical Satan can be, using lies and half-truths to lead people astray.” Sadly, he has seen many Christian leaders fall into Satan’s trap, disgracing themselves and negatively impacting the ministries they were chosen to lead.

“The primary weakness,” he has found, “is failing to properly understand God’s accountability guidance and warnings from His word. The problems don’t

normally start with intentional dishonesty. Often, before even the moral failures that make the headlines, there has been a failure in use of resources, reporting and related truthfulness. In some cases, well-intentioned leaders have placed their trust in staff members and/or outside professionals who had adopted earth's values and allowed those values to cloud their judgments."

Dick is quick to point out, however, that, in his experience, such lapses are relatively few. "For every failure of leadership," he says, "I can point to leader after leader who remained true to their calling and lived out, or are living out, their lives to the glory of God."

Asked to explain the difference between those leaders who have failed and those who have experienced success, he reports: "One major contributing factor has been the integrity and accountability process and people in their inner circle. The point is willingness to be transparent in accountability issues to God, themselves and their assisting leadership team."

CHAPTER 11: OPEN DOORS

“For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.”

Ephesians 2:10



Dick with Samaritan's Purse President Franklin Graham, and Phyllis Payne, Vice President of Corporate Affairs and Secretary of the Board of Directors

As mentioned earlier, Dick's departure from CapinCrouse in 1986 by no means signaled the end of his ministry, or of his faithful service to the Lord. Instead, new doors began to open, providing opportunities that would allow him to focus more fully on that service, without the day-to-day responsibilities of managing a large and successful accounting firm. "As God led my decision to withdraw from the firm," Dick said, "I assumed that my ongoing service on several boards would keep me challenged in the days ahead.

"The primary driving force," he added, "has been to serve in world evangelization through missionary and related ministries such as the Lausanne Committee for World Evangelization, and others, in reaching the lost in obedience to Jesus Christ's command."

However, shortly after leaving CapinCrouse, and even before any announcement of his resignation had been made, another door sprung open. It came by way of a telephone call from Dr. Ed Erny, who had recently been elected president of OMS International. He was the son of Dr. Eugene Erny, a close friend and colleague of Dick's, who had served as OMS president from 1949 to 1969.

"Ed Erny shocked me," Dick reports, "when he asked me to return to OMS and serve as executive vice president. That was beyond my imagination. OMS's needs for financial and administrative leadership were challenging, but direct

involvement with the missionaries and national leaders around the world was a fulfillment of my heart's desire.”

Dick accepted the position, and, he says, “we soon saw what God was doing. The world was rapidly changing and OMS needed His guidance to facilitate its ministry in the years ahead. Stanley Tam was challenging OMS to be more effective in the use of his business profits poured into direct evangelism and church planting.”

David Graffenberger and his wife Marilyn started the ball rolling. David had served for many years in Haiti and was now in charge of ministries around the world. With God's provision, he left a prestigious position to lead and invigorate a world team that has produced a harvest beyond belief – millions of souls, thousands of leaders and new churches, and now involvement in more than fifty nations all around the world.

An Unexpected Challenge

As 1987 drew to a close, Dr. Erny became ill and was forced to take a leave of absence. The OMS board of directors immediately appointed Dick as interim president, a post he held until the end of 1988, by which time Ed Erny had recovered and was able to resume his leadership role.

It had been an especially challenging year for Dick, but the Christmas message Jeanne wrote described their response to those challenges beautifully:

“God has been so good to us this year, giving us strength when we were weak, keeping us when the ‘storms’ of life were blowing, and with more determination to serve Him with our Heart, Soul, Mind and Body!

“Dick has had extra responsibility upon him because the president, Ed Erny, has not been well. But because of your prayers, God has given him the strength each day!

“The doctor thought I had a heart attack, but when all extensive tests came back, they could not find the evidence. For this we give God ALL the glory, because much prayer went up in my behalf!

“Thank you for your love and for sharing in our work for Him!”

Jeanne also included the following poem which she had written:

“Each year when the tinsel and lights are strung,
 A warmth fills each heart – Young and Old!
 For the message that came so long ago is
 Thrilling each time it is told!
 And so at this Season with all of its glow
 Our hearts turn to those who are DEAR!
 We pray God to BLESS you with PEACE and with JOY,
 And keep you each day of the Year!”

New Opportunities to Serve

As 1989 dawned, Dr. Ed Erny had returned to OMS as president, and was succeeded by Dr. J.B. Crouse in 1992. That enabled Dick to once again make himself available to other ministries. They include two related organizations which he has been serving for about twenty years. Those ministries are Samaritan’s Purse and the Billy Graham Evangelistic Association (BGEA). The latter was launched by the Reverend Billy Graham in 1950 and the former by the late Bob Pierce in 1970. Pierce had also founded World Vision in 1950.

In the mid-1970s, Billy Graham’s oldest son, Franklin, joined Pierce on a six-week mission to Asia, followed by several more such trips. He had captured the vision for world relief and, in 1979, a year after the death of Pierce, he was named president of Samaritan’s Purse.

In 1989, with his father in his seventies and in poor health, Franklin began conducting some of the BGEA crusades. He was named CEO of the organization in 2000 and president in 2001. He also continues to lead Samaritan’s Purse.

Like many successful Christian ministries and other large nonprofit organizations, Samaritan’s Purse was not immune from accusations of financial irregularities. Some of these concerns had reached officials of the Evangelical Council for Financial Accountability (ECFA), who began making inquiries.

To counter these concerns, Franklin Graham began to seek help from within the Christian leadership community. In his 1995 autobiography, *Rebel with a Cause*, he wrote:

“Another man the Lord sent my way was Richard Capin, a man of tremendous integrity, and interestingly enough, one of the founding board members and former chairman of ECFA who had just retired from their board. Mr. Capin had helped author ECFA’s seven standards. He is also a CPA and cofounder of Capin & Crouse, one of the most respected organizations in the country (and one used by many Christian organizations). Mr. Capin was concerned about the rumors and misinformation that were being circulated. He offered his help. I thought, *Who better to review our position in this disagreement?*

“I welcomed him to Boone and opened all of our books and records for his careful review. He spent hours talking to our auditors, going through our files, and checking out each of ECFA’s concerns and questions.

“When he finished, he closed the books and came into my office and took a seat. ‘Franklin,’ he began in a very compelling way, ‘get back to the work God has called you to. Let me handle the communication with ECFA.’

“And he did. He wrote a letter and told them: ‘I have conducted an extensive investigation into the accounting, budgeting, and governance processes of these organizations and have thoroughly reviewed the audit services with their auditor. I am extremely impressed by the level of both organizations and the controls that they exert.’

“Boy, was this sweet music to my ears! To have a man like this come alongside, offer his professional assistance, and extend his hand of fellowship, encouraged me greatly.”

Part of the Family

Today, as shown in the following comments from several members of the BGEA and Samaritan’s Purse teams, Dick and Jeanne Capin continue to be very much a part of the extended Graham “family.”

Preston Parrish has served as BGEA's executive vice president of ministry for many years. Asked to describe his relationship with the Capins, he replied in part:

"I first came to know Dick in the early 90s, as he came alongside and began helping Franklin Graham in the work to which God has called him. Since that time, we have had the opportunity to work closely together on many key matters relating to our evangelistic ministry.

"Our family has also had the privilege of personally knowing, and being blessed by, Dick and Jeanne, and they have shared with us in family occasions and life events. Their love, kindness, prayers, wisdom and humor have greatly enriched us.

"Dick has been an example and model to me of the importance of doing the Lord's work with excellence, in a manner that's above reproach. I really appreciate the fact that, even in his latter years, passion to reach a lost and hurting world with the Gospel of Jesus Christ drives him, and keeps him sharply engaged in the work of the Kingdom at a time when others may have chosen to relax. Love for Christ and love for others just won't let him do that.

"That love, plus his integrity, competence and Christian leadership, will no doubt be a major part of his legacy."

Phyllis Payne, who is Vice President of Corporate Affairs and Secretary of the Board of Directors of Samaritan's Purse, has known and worked with Dick for nearly two decades. They first met in 1992, when Dick was serving on the board of directors for ECFA at the time it was performing a field review on Samaritan's Purse. Two decades later, he continues to serve as a consultant in financial affairs and in other ministry areas.

For the first ten years, Dick and Phyllis worked closely together, both face-to-face and by telephone. The Capins continued to live in Indianapolis, and would travel to Boone several times a year on ministry business.

On the Move Again

As the new century dawned, changes were taking place that would impact BGEA, Samaritan's Purse, and the Capins as well. Phyllis Payne tells the story:

“When Franklin Graham became more directly involved in the leadership of the Billy Graham Evangelistic Association, he conferred with his father about moving the BGEA office from Minneapolis, Minnesota to Charlotte, North Carolina. His father agreed that this was a good decision. With Franklin’s trust and confidence in Mr. Capin’s wisdom and commitment, Franklin asked me to call him to ask him if he would move to Charlotte to advise him on the operations of BGEA.

“I thought this was an almost futile question for a couple approaching 80 years of age. Regardless, I made the call to Mr. Capin, and his immediate response was to let him think about it. That was more positive than I was expecting. I knew Mr. Capin was committed to the Lord’s leading, so I don’t know why I was surprised at his response.

“Within weeks, the Capins were in Boone on a cold December day. After we left church that Sunday, we had lunch together before they left town. They were so excited, like a young couple on an adventure. I remember it so well. How inspiring! They had committed to move to Charlotte in January to serve with BGEA.

“Later, I learned that Mr. Capin had been praying for two years for such a calling as this. Initially, they rented an apartment and eventually sold their house in Indianapolis and purchased a house in the Charlotte area. They are still serving at BGEA and Samaritan’s Purse, and they’re both 87 years old and still serving and giving as the Lord directs. I say ‘they’ because they serve as a couple, dependent upon each other and the Lord.

“To me, their legacy will be impacting and equipping the next generations to honor the Lord in their work and life as they share Jesus.”

Stephen Scholle, BGEA’s general counsel, said this about his relationship with the Capins:

“I’ve known Dick since 2003, when we were introduced at a BGEA team and staff conference. Since then, he’s been a real role model for me. He’s older than I am, so I think of him as a mentor, as well. He’s been so gracious to teach me things of the corporate world from an accounting and an auditing perspective. Primarily, I respect him as a true man of God, one who lives his talk and his walk.

“One of the first times we sat down together, Dick said to me that parenting is the art of displaying the love of Jesus to one’s children until they can find Him by themselves. On another occasion, he defined gossip as ‘saying things behind one’s back that you wouldn’t say to his face, and flattery as saying things to one’s face that you wouldn’t say behind his back.’ I’ve repeated those aphorisms often to my children and to my friends.

“It’s been a real honor and a privilege for my wife, Jeannie, and me to become friends with Dick and Jeanne Capin. We love them dearly!”

A Broader Impact

During their ministry at BGEA and Samaritan’s Purse, Dick and Jeanne Capin’s example has by no means been limited to the leaders of the two ministries. To the contrary, they’ve had significant impact on many staff members. The following are just a few samples.

Pam Mangum has served as Dick’s administrative assistant since May 2007. “One of my first positions here at BGEA,” she said, “was in Human Resources as a relief operator. I answered the phone in the main lobby for the receptionist while she was at lunch or on break. I remember meeting and talking to Mr. and Mrs. Capin as they’d walk through the lobby. Shortly thereafter, before I thought he even knew my name, I received the nicest card, thanking me for my work at BGEA. That meant so much to me!

“Mr. Capin truly loves Mrs. Capin, as Christ loved the Church. She respects him and it’s beautiful to witness that in their lives. It has been such a privilege, honor and blessing to get to know them, as my husband and I have been able to do these past few years. They show others what it means to be examples of Christ here on earth.”

Nathan Mackey, a representative in BGEA’s Christian Response Center, met Dick for the first time in 2007. “One day at lunchtime,” Nathan says, “he was sitting by himself in the dining room, so I walked over and asked to join him. I didn’t know who he was or what his position was with the organization, even for some time after that, but I was impressed with how interested he was in me and who I was as a young man.

“In the hierarchy of the organization, I’m about as far removed as you can get from Mr. Capin, but he never makes me feel unimportant or beneath him. Everyone has the same value to him, no matter what their title or status, or lack thereof. When I had foot surgery, Mr. and Mrs. Capin called every few days to see how I was doing, and Mrs. Capin sent a card to me every week during my recovery.

“I know very little about his accomplishments. It’s not that I don’t know Mr. Capin well, I do. I consider him to be a surrogate grandfather for the one I never had, but really it speaks again to the fact of his humility. He never wants to boast about his accomplishments, but just wants to be Dick Capin, servant of Christ, husband of Jeanne, father, grandfather, and friend to many.”

Roy Graham, Franklin’s second oldest son, is among the third generation in the Graham family at BGEA, where he serves as assistant director of facilities. Roy’s wife Donna, the mother of their three children, described the special relationship they have with the Capins:

“We first got to know the Capins in 2004 when they moved to Charlotte. Roy had known of Mr. Capin, since he had helped his father tremendously with Samaritan’s Purse. They came to our wedding in 2001, but it wasn’t until 2004 that we got to know them well. We were instantly intrigued with them because they were so much fun to be around! They became somewhat like grandparent figures to us, since we had no family in town.

“We ate dinner with them frequently, either the four of us, or in a group – most of us in our mid-twenties to mid-thirties. Everyone listened when they spoke. Mr. Capin would share advice or wisdom, and Mrs. Capin would tell the funniest stories from their life together, or she’d share a joke she knew. Regardless, she always had us in laughter! They were always so much fun to be around and really cared about all of us and what was going on in our lives.

“The Capins have taken an interest in our life as a couple since they met us. They have prayed for us and our children, loved our kids, and truly cared about what was going on with us. Our children even refer to them as ‘Grandma and Grandpa Capin.’ Mr. Capin has also become a mentor to Roy over the years. Many times, I’ve heard Roy say, ‘I need to ask him about this.’ He trusts Mr. Capin and is always interested in his point of view on a subject.

“Perhaps the best thing we can say about the Capins is how much they love God and each other. For as long as I’ve known them, they’ve doted on each other. Mr. Capin always brings the car to the door for her, opens her door and helps her in. Whenever I see them, they’re usually walking hand in hand, and when they talk to each other, it’s with love and respect — or a little tease!

“I told Roy that when we ‘grow up,’ I want us to be like the Capins! We appreciate how humble they are and how they give God the glory over everything in their lives. They’re truly a wonderful example to us, as a young couple, of a godly husband and wife who, because of their love and dedication to God, have been blessed tremendously.”

Lessons Learned

When asked the most important quality of Christian leadership, Dick cites the response the late Dr. Ted Engstrom, long-time leader of World Vision and other Christian organizations, was quick to give: perseverance. “From my perspective,” Dick says, “this peer of Peter Drucker knew what he was talking about. He demonstrated that and other leadership attributes during the formation of ECFA and leadership roles in varied circumstances.

“Of course, without saying it, Ted also knew a leader must be able to see where the ministry is called by God to go. Leaders who wake up in a new world every day and display no sense of priority are difficult to understand and follow. Keeping your eyes focused on going forward is a must. Learning from the past is an absolute, but not living in the past.

“I learned the risk of backward focus when I first plowed a field with a new Allis-Chalmers tractor when I was 15 years old. With an eye looking behind and then ahead, my plowing left crooked rows.

“Jesus sounded that warning when He told His followers: ‘No one who puts a hand to the plow and looks back is fit for service in the kingdom of God’ (Luke 9:62).

“Leaders cannot live in the past, they must know how to fulfill their mission and know where the icebergs are.

“The last twenty years,” Dick continues, “have been a time of amazement for me, as I’ve watched Franklin Graham in his leadership of Samaritan’s Purse and, since 2000,

as the CEO and president (2001) of the Billy Graham Evangelistic Association. His leadership qualities are amazing, as he looks to God for his provision for day-by-day, moment-by-moment, hands-on leadership in both ministries.

“Does he have vision? Yes. Does he have other required leadership attributes? Yes. But without the perseverance factor, transitioning BGEA and Samaritan’s Purse to a 21st century world would have been impossible.

“Thank God for the two boards that support and give him leadership, plus a talented staff, but as you watch and work with Franklin Graham, the bottom line is the Gospel of Jesus Christ must be preached. The venues are the ditches of the world, homeless children, disaster victims, crusades in the cities of the world or anyplace God directs. The one child or the thousands, the vision is one more soul and nothing can take his eyes off the fields which as Jesus said ‘are white unto harvest’ (John 4: 35).

“The instructions from Jesus are to keep your eyes on the assignment before you and don’t let the distractions of Satan deter you. Keep plowing and planting the seed of the Gospel.

“BGEA and Samaritan’s Purse under Franklin’s persevering leadership are forging new chapters in the task of evangelizing around the world. For that, he always looks up and gives praise and thanksgiving to God, and so do we.”



Photo left: Joe and Mary Minkler, friends from Pasadena, California, 2005

Photo Right: Dick and Jeanne Capin, 2005

CHAPTER 12: THE JOY OF THE HARVEST

“Do you not say, ‘Four months more and then the harvest’? I tell you, open your eyes and look at the fields! They are ripe for harvest.”

John 4:35



Dick with OMS leader & 3rd generation missionary, Ed Kilbourne, and OMS President J.B. Crouse

While Samaritan's Purse and the Billy Graham Evangelistic Association are clearly the primary focus of Dick's ministry today, he has also played a significant role in other groups which have carried the good news of Christ all over the world. Two of those organizations are the Overseas Council and the Lausanne Committee for World Evangelization. His involvement in the latter also led directly to the planting of a seed which would grow into one of the greatest missionary movements in Christian history.

Overseas Council

During a visit to Korea in 1974, Dick and a few companions had stopped at Seoul Theological Seminary, where its new campus was under construction. They were being escorted through the project by seminary president Dr. John Cho, who had been praying that western donors might be found who could help provide funding for the rapidly growing facility. Dr. Elmer Kilbourne and Dick had previously arranged for gifts to cover the building costs, but now Dr. Cho was faced with the reality of a rapidly growing student body and the costs associated with that growth.

When Dr. Cho asked Dick if he would consider guiding the organization of a ministry to help in what had become a pressing need, his immediate response was "Yes!" After returning to the U.S., Dick gathered some business friends and others at his home for what he described as "an evening of fellowship and challenge."

Out of this fellowship and the days that followed, a ministry began which has impacted leadership training for the nations of the world.

The first board meeting was held in Seoul, Korea in the fall of 1974, at the time of the dedication of the Kresge Administration Building, with Stanley Kresge in attendance as an advisory member of the board. Office and administrative services were provided by CapinCrouse for ten years, allowing gifts to be used for training in various seminaries. In the years that followed, others picked up the reins and the growth continued.

Today, more than 35 years after it was formed, Overseas Council (OC) partners with seminaries, Bible institutes and other strategic ministries by leveraging people, expertise and resources to advance quality Christian leadership training, thus empowering churches around the world to fulfill the Great Commission of the Lord Jesus Christ.

OC officials report that the organization has awarded scholarship assistance to more than 8,500 students and 380 faculty members at 100-plus partner schools in more than 60 countries. OC has completed over 95 capital investment projects in overseas campus development that will enhance the education of more than 35,000 students currently enrolled in partner schools and many more who will follow them. OC has affiliated organizations in Australia, Canada, Europe and New Zealand.

The Lausanne Covenant

Dick describes a phone call he received during the early 1980s from a friend at the Billy Graham Evangelistic Association, asking if he would meet with Leighton Ford and consider serving on the board of the Lausanne Committee for World Evangelization. “Leighton,” Dick says, “was leading the completion of efforts initiated by Billy Graham to unify world leaders, so the gospel could be proclaimed to the world in a simple but comprehensive way.

“International theological leaders like Dr. John Stott and a host of others were united in the document known as the ‘Lausanne Covenant,’ which propelled the evangelistic thrust of leaders from around the world. During the early 1990s, The Lausanne Committee was to meet in Budapest, Hungary.

“Dr. Paul Eshleman, Vice President of Campus Crusade for Christ, was such a blessing as he shared the passion for the communist countries of Europe and even Russia, as the Berlin Wall was about to come down. Sitting in Austria and hearing the planning and praying was like nothing I had ever experienced, as God was preparing the opening of many doors.

“The beautiful part of the Lausanne meetings in the 1980s was the unity of hearts unmarred by the division and distraction which Satan uses to obscure the work of the Holy Spirit in hungry, waiting hearts.

“Thank God, He is still whitening the fields for harvest, and harvesters are reaping to the glory of God.”

Miracles of the CoMission

During his time in Budapest for the Lausanne meetings, Dick had breakfast one morning with Paul Eshleman. The world watched in fascination as the once mighty Soviet Union was crumbling. One by one, its fifteen member nations had become independent, creating a great opportunity to take the good news of Jesus Christ across what had been tightly sealed borders.

During the breakfast, Dr. Eshleman shared his vision and plans for reaching Russia with the gospel and asked Robert Erny, Vice President of Field Ministries at OMS, and Dick, who was serving as the organization’s executive vice president, if OMS would like to be involved. On his return to the U.S., Dick immediately called Dr. J.B. Crouse, who had just been named OMS president, but had not yet relocated from Korea, where he’d served for thirty-four years.

Dick asked Dr. Crouse if he would go to Russia on a survey trip to see if OMS should be involved in the tremendous opportunity of taking the Bible, The JESUS Film, and the gospel into the public schools in Russia. Dick shared that it was a bigger task than any one mission organization could accomplish and was praying about the body of Christ working together in partnership.

Dr. Crouse picks up the story: “We [J.B. and his wife Bette] told Dick we’d be happy to go, and the result of our first trip that November was one of the great

moments in our lives. There were about fifty to sixty of us for that first meeting in Russia. God broke our hearts and gave us the vision and burden for what became, I believe, one of the greatest movements of the Holy Spirit in the history of missions, as some eighty-four Christian organizations came together to form the CoMission.

“God used Dr. Bruce Wilkinson, then the president of Walk Thru the Bible, to give outstanding leadership in directing the CoMission from 1992 to 1997. It was a great honor for me to serve on the Executive Committee.”

He continued: “The CoMission was a turning point in the history of OMS. The year 1992 was a strategic time for the mission, as we were facing some tremendous challenges. The CoMission helped to reshape, challenge, and expand our borders and method of operation. It made a difference in the future. It gave us new life – new inspiration – new people – new finances. It opened up so many new doors of ministry and gave us opportunity to work with many mission agencies.

“We look back and see all God did and are overwhelmed with the work of the Holy Spirit in so many ways. Words are hard to find to explain how God brought together eighty-four organizations, fifteen hundred CoMissioners, and hundreds of teachers and counselors for the school convocations in school districts across Russia, and sixty million dollars for ministry.

“Only eternity will reveal all God did in those days in Russia. Thousands of seeds were planted. However, the battle still rages for the soul of the Russian people. God is at work, He is blessing. Leadership is being trained in the Moscow Evangelical Christian Seminary for the future of the Russian church.

“Let us continue to pray for the building of His church in Russia and around the globe. The CoMission stands as one of the high points in our lives and ministry of the past forty years. To God be the glory, great things He has done.”

Lessons Learned

In Russia, in Korea, and all across the world, souls are continually being harvested for the Kingdom of God. As he reflected on it, Dick’s mind turned back to a different kind of harvest, one that took place when he was ten years old. He asks, “Have you

ever experienced the excitement of harvesting the wheat on a beautiful summer day, with family and neighbors gathering together with one purpose in mind?”

Recalling one such day at his widowed grandmother’s farm, he says, “Everyone was given a task, some driving the wagons to gather the grain from the field, some feeding the machine to separate the wheat and chaff, and others hauling the harvested wheat to the big red barn.

“I was soon given two one-gallon glass jugs and told to pump water from the well by Grandma’s house and take it to the thirsty men. As I walked back and forth to the well, the jugs were heavy for a ten-year-old boy, but there was no stopping for rest. It was harvest time and the excitement was exhilarating.

“The women were involved as well, as they prepared a huge meal that was spread on picnic tables in Grandma’s shaded farmyard. When all the work was done, the party began, with laughing, fellowship and joy, as neighbors who loved one another shared the joy of the harvest. A ten-year-old boy saw what people could do out of love, and the opportunity set before them to share in the harvest.

“I tell that story to share the joy God has given us as we’ve served Him for more than sixty years. Our role has been like that of the ten-year-old carrying jugs of water, but the sense of satisfaction of being involved in the eternal harvest of souls makes for precious memories.

“God has been so good to open doors for service with missionaries, national leaders, ministers, and brothers and sisters in Christ, and His multiplication process continues to bring joyful reflections. He offers life’s greatest opportunity, sharing in the gathering of souls prepared by the Holy Spirit for entry into the Kingdom of God. Jeanne and I are eternally thankful for the way He works.”

CHAPTER 13: TREASURES AND PROFITS

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

Matthew 6:19-21



On a lighter note, Dick with brothers Jim, Geologist, & Joe, Pharmacist

Treasures! Profits! These are certainly familiar words in the world of business, no more so than for people in the accounting profession. Dick Capin, of course, used them often. Early in his professional life, they had to do with balance sheets, profit and loss statements, income projections, investments and tax returns. But they took on much greater significance in his life as he grew in his Christian faith.

“Jesus didn’t end His object lessons in teaching about treasure, and living for the right reason, with a negative perspective,” Dick points out. “He told us where to invest our lives. It’s not that He’s against wealth or having possessions, but His purpose was to teach us our temporary stewardship responsibility. He’s the owner, and we’re involved in our stewardship role for a limited time period.

“Jesus made this completely clear by His account in Luke 12:18-20 of the rich man he called ‘a fool.’ Jesus gave understanding of the proper use of possessions as He led in my life training.

“I was a 30-year-old professional when I learned my first amazing lesson on treasure. God had arranged for R. G. LeTourneau to come to Abilene, Texas for a speaking engagement. He wasn’t a pastor or missionary or mission leader; he was a highly successful businessman, but his witness was focused on Jesus.

“He was living on ten percent of his income, while the other ninety percent was used in ministry. One of his favorite sayings was: ‘I shovel it out and God shovels it back, but God has a bigger shovel.’ His goal was reaching lost souls, and even after his death, his possessions were used in world evangelization.

“The contrast between his life and others without Jesus was as different as night and day. An autographed copy of his book, *Mover of Men and Mountains*, remains one of my prized possessions.”

A Passion for Souls

There was another man who helped shaped Dick’s life during his early professional career. Like R.G. LeTourneau, he was, and is, a very successful businessman, one who has maintained his home and business in Lima, Ohio for most of his life.

“In 1956,” Dick says, “as I was dealing with life’s values and considering a career change, God let me hear the testimony of a Christian businessman named Stanley Tam. My path wasn’t clear, but his testimony left no question as to what he treasured most: ‘a lost soul in need of a Savior.’

“His teaching on the ‘Treasure Principle,’ as taught by Jesus, continues to excite and motivate me to assist in evangelism, both directly and indirectly. The value of one soul caused me to see this world’s treasures as fool’s gold, and the ministry of evangelism as the focus of the heart of God.

“Stanley’s impact on the world is like that of no other businessman I’ve ever known. While many business persons, such as Bill Bright, left their business pursuits to found a ministry that has impacted our world, Stanley Tam was never led down that path. Yet his passion has led to millions coming to faith in Jesus Christ from the nations of the world.”

Dick adds: “What God has done through this humble, quiet, unheralded man continues to amaze me. Now in his mid-nineties, he still uses the majority of each day, six days a week, to be in a business location, to keep himself exposed to an opportunity to share Jesus Christ with anyone taking up his offer of a free Bible.”

Tam’s passion for souls is evident to all who travel on Interstate 75 in Ohio. At Lima, the message on the wall of the U.S. Plastic Corporation’s headquarters can be easily seen. It features a large white cross and these words: “Christ is the Answer.”

Stanley founded this company many decades ago but was led of God to transfer ownership to Him, so that all proceeds could be used for evangelism.

This enterprise, managed by Stanley and his son-in-law, Wesley Lytle, has funneled dividends by the millions into reaching lost souls in the nations of the world. But it hasn't been simply the financial impact Tam has made. Over the last sixty years, he has been to every corner of the globe. He estimates that he has traveled more than two million miles by air and another million by automobile, giving thousands of presentations in which he shares the life-giving message of salvation through Christ alone.

"Stanley's intensity has always amazed me," says Dick. "The bottom line, business profits, meant another soul redeemed. His footsteps have demonstrated a passion for souls, and millions of believers are new kingdom dwellers because of Stanley's vision and gifting."

Tunnel Vision

Dick continued: "His gifting didn't stop with running a business surrendered to God's ownership through a missionary society. Just as amazing is his passion and gift of evangelism. His personal goal was three souls each day, even when leading the business. Whether speaking to a group of businessmen, or one on one with a truck driver with a broken down rig on I-75, Stanley looks for fruit prepared by the Holy Spirit to receive God's gift of eternal life.

"Heaven's population is well stocked with souls that came to know Jesus Christ through Stanley's tunnel vision lived out to God's glory. His humble, back seat demeanor still is a model to me of a true servant of God."

To emphasize the depth of Stanley Tam's passion for souls, Dick adds this story:

"When in his late eighties, Stanley was asked to consider speaking to a small youth rally in Evansville, Indiana, nearly three hundred miles from Lima. His only question was: 'Will I be free to invite the attendees to receive Christ?' Assured that he would, his answer was an immediate, 'Yes, we'll go,' indicating that Juanita, his wife of 67 years, would accompany him.

“The rally was to be on a Saturday night. When the date came for the extended drive, it was a cold, wintry day, with hazardous driving warnings in effect. What might you have done? For Stanley, it was a ‘no-brainer.’ There would be no comfortable fireplace for this elderly couple that evening. Another opportunity to share Jesus, whether in Evansville, Hong Kong, or anywhere else, was not to be missed.

“Whether one or one thousand, Stanley’s passion has always been for souls needing a Savior. His tunnel vision has never dimmed and, for his life of ministry, we give praise and glory to God. For me, Stanley Tam demonstrated how to live for the ‘right’ world, reaping the harvest, and storing up treasure in heaven.”

Lesson Learned

In the Gospel of Matthew, we read these questions Jesus posed to His disciples: “What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul?” (Matthew 16:26)

Other versions use the word *profit* for *good*. “As an accountant,” says Dick, “the word profit is always a point of focus. When Jesus said one soul is worth more than all the wealth of the world, he had my attention. Nothing we have, nothing we can acquire, or nothing we can do produces results more valuable than one soul. Slice it any way you want, a lost soul redeemed through the blood of Jesus has greater value to Jesus than all the possessions of this world.

“To make sure I understood profit as God does His mathematics, He led me to volunteer to show a film of the missionary expedition of Nate Saint, Jim Elliot and three companions to the Waodani people in Ecuador, who were also known as the Auca Indians. Early in 1956, the five young missionaries had been killed by tribesmen shortly after their arrival in Ecuador.

“When the news first broke, I nearly agreed with the newspaper accounts that it was a total tragedy. Our nation was just beginning to see the accumulation of wealth for World War II veterans. Earthly profits were on the lips at most gatherings.

“After showing the film in a small church, I pondered the wisdom, the risks, and the results – five martyrs. But the now famous quote of Jim Elliot, found in his

journal, was just reaching publication. His penned words, ‘He is no fool who gives what he cannot keep to gain what he cannot lose,’ were the clarifier for me. Putting his words with the words of Jesus, I knew it was too early to say whether their mission was a disaster or a profit for eternity.

“Profits must be computed with a time factor. Their lives were temporal. The redeemed souls are forever. In the words of Jesus, that computed as a profit. One soul redeemed is worth more than all this world. Their lives were not lost, just invested for eternal results.

“Just like Jim Elliot and his companions, you and I have a decision to make. What are we living for? This world? Temporal pleasure? Momentary gratification? The words of Jim Elliot have been my checkpoint for more than fifty years.

“For all that’s been accomplished, God is to be praised. But the concern now is not to record history or give praise to man, but to follow the command of Jesus when He said: ‘Lift up your eyes, look on the fields, for they are white unto harvest.’ There’s still a lost world waiting to know the ‘source of living water,’ as Jesus shared with the woman at the well.

“The apostles couldn’t understand Jesus taking time to minister to her broken life. But when challenged by them as to His concern for earthly food, His explanation was ‘My meat is to do the will of my Father in heaven and finish the work He has given me to do.’

“Doing His Father’s will was ‘His meat,’ His passion. Following Him was a call to get our eyes off this world and live to lay up treasures in heaven. ‘Our meat’ is to live for eternity, and see this world as a vapor that will soon vanish.”

CHAPTER 14: A CONVERSATION WITH DICK CAPIN

“Let all who take refuge in you be glad; let them ever sing for joy. Spread your protection over them, that those who love your name may rejoice in you.”

Psalm 5:11

Some time ago, the leadership team at CapinCrouse asked Dick to meet with them and to share some of the insights and wisdom he had gathered during more than a half-century of ministry service. Its purpose was to better equip the participants in their roles as trusted advisers and counselors to the clients they serve. Twenty-plus years had passed since Dick had left the firm, and some of the team had never directly experienced his leadership.

In outlining his key principles for success, a recurring theme was on the importance of relationships: taking a personal interest in others; listening to them; recognizing and valuing their views and abilities; identifying and responding to their needs; maintaining confidentiality; and focusing on giving, not getting. “It’s not about me,” he emphasized. “Always be learning, listening and involved in the dreams of others.”

Following are some of the questions Dick was asked and the answers he gave:

Q. Why are we here?

A. We’re here to use what God has shaped and molded us to be. We’re here to leave a legacy, to make ministries more valuable, by providing them with the tools they need to take them from where they are now to where God wants them to be.

Q. Where do we begin?

A. Start where they are, not where we are; *listen* and *understand* them, not as one who has all the answers and formulas, but as one who cares. Ask questions,

draw out their story, learn their heart. Give them what they need – focus on the big points and on relationships. Care for them personally!

Q. How do we develop relationships and earn trust?

A. You identify with people, focusing on their needs, and valuing their gifts. You give them your attention and focus on helping them, while remaining objective and non-judgmental, based on their willingness to learn. You maintain a transparent relationship and, at the same time, avoid being used. Bear in mind that we succeed when they succeed.

Q. How do we filter opportunities without leaving something important undone?

A. Much of it is based on intuition, helping those who want help and don't expect us to have all the answers. Again, the key is relationship; never use someone nor allow someone to use you.

Be sincere in doing something of value. Allow them to be winners, using what they have to give, not what we have to give. Guide them, not direct them, and don't take them faster than they're able to move.

Q. In a room full of people, how do we learn to distinguish between leaders and followers?

A. First, listen and observe more than you talk. Keep track of each of them, get to know them well. The in-between conversations are so important – at breaks, before and after meetings, etc.

Again, building relationships is critical – everyone has a story he or she is dying to tell. Ask and listen. Invite Christ to be present and seek the leading of His spirit. Seek to meet needs at a personal level, not just at a professional one. Leaders have a lot of people telling them what to do professionally, and few caring and ministering to them. Get to know their heart before you get to their head.

Q. Any final thoughts?

A. If there was ever a time when the world needed a firm that cares, it's now. From its beginning, the driving force of CapinCrouse has been to support ministries

that love the name of Jesus Christ. Whether sowing seed, training harvesters, or gathering the harvest, our privilege has been to lift up and join their hearts and our hearts with His heart.

Walk in the door with integrity and leave feeling comfortable with what you did. Align your actions with the Word. Be a standard setter, not a follower. Remember, it's not about money, but doing something of lasting value.

EPILOGUE

BY DICK CAPIN

“But you will receive power when the Holy Spirit comes on you; and you will be my witnesses in Jerusalem, and in all Judea and Samaria, and to the ends of the earth.”

Acts 1:8

Any real success in this world is measured in the refuge people find in Jesus Christ. As I get nearer this life's conclusion, I've learned that stocks and bonds, currencies of the world, and properties, can be quickly worthless. So you get your kicks out of a new child born into God's family, an empty stomach that has found loving care, or a weeping heart that now has a friend and Savior.

In recalling the beginning days of relationships with ministries, thanksgiving and tears often flow from my eyes, as the gospel is proclaimed by those we've served for forty years or more.

Sometimes, our service was as a volunteer, such as a board member of Azusa Pacific University and Asbury College, or helping church leaders Rev. Chuck and Donna Thomas with their global outreach through Project Partner, but to the best of our ability, we endeavored to support the fulfilling of the Great Commission in every possible way.

Every year we live, the words of the song, "The things of earth will grow strangely dim, in the light of His glory and grace," become the ultimate reality. Aging diminishes the effectiveness of the taste buds within our mouths, but the taste for this world and its momentary pleasures diminish as well.

The "treasures of Heaven" are now lives you see being lived to God's glory, with transformed hearts that reveal His love with and without words.

Our prayer is that every CapinCrouse team member and all others giving their lives in service to God will find purpose and satisfaction from every internal and external relationship that will give meaning to life and glory to God.

A Final Word

Have you ever asked, “What will heaven be like?” I have, and I used to joke: “For sure, it will have a golf course.” But God has given me a better glimpse of heaven. Of course, giving praise to Him for the gift of His Son, Jesus Christ, will be continual. But it won’t stop by reflecting only on His provision, but *there will be an everlasting “Homecoming” celebration.*

Every day, I’m reminded of someone there whom I’m longing to see again. My mother’s love causes anticipation. There’ll be other family members and friends who showed me the love of Christ, when I was caught up in this world’s pleasures.

We’ll be reunited with a heavenly family of God’s children that will bring unending fellowship, praise, and rejoicing.

A missionary friend I haven’t seen in twenty-five years recently wrote a brief handwritten note to thank me for praying for him when he needed deliverance from depression. But it was his closing I loved: “See you in heaven.” Seeing him again with thousands and millions giving praise to God will occupy every exciting moment. Heaven will be heaven because of our fellowship with God and unending rejoicing with thanksgiving in an eternity-filled “Homecoming Celebration.”

Are you looking forward to the celebration? Your gift of eternal life in heaven has been fully and freely provided by our Lord and Savior, Jesus Christ. If your answer is ‘No’ or ‘I’m not sure,’ my prayer is for you to make certain you’ll join me in this “Heavenly Celebration.” Please pray the following prayer and make plans to join us in “The Homecoming in Heaven.”

O God, I am a sinner, I am sorry for my sin, I am willing to turn from my sin. I receive Christ as Savior, I confess Him as Lord, I want to follow Him and serve Him and others in the fellowship of His church.

In Christ’s Name, Amen.

from Peace with God, by Billy Graham

TESTIMONY & PRAYER

Our testimony and prayer is given in thanksgiving to God to share His miraculous ability to take lives offered to Him and transform them into His design for His glory.

We also thank those in CapinCrouse serving to follow Jesus and His will and living not for the mammon of a momentary world but to serve God.

We apologize to the host of pastors and friends who have not been named who modeled Christ for us and let us see Him lived out in their lives.

Our special thanks goes to Bob Kelly for his unending patience in editing the story with his usual excellence. Our granddaughter Carla was allowed to use her graphic skills and many others assisted Bob as he led the project.

As God is glorified, we are thankful to Him.

Dick & Jeanne Capin

DEDICATED TO OUR PRECIOUS FAMILY

Proverbs 13:22 says, “A good man leaves an inheritance for his children’s children...”
1 Timothy 4:8 says, “For physical training is of some value, but godliness has value for all things, holding promise for both the present life and the life to come.”



Photo top left: Bud & Sheryll Harrell, *Dick's daughter & son-in-law*

Photo top right: Greg & Krista Matas, Kira and Bryce, *Sheryll's son, daughter-in-law and grandchildren*

Photo middle left: Rich & Elizabeth Matas, Ava, Blake, & Grant, *Sheryll's son, daughter-in-law and grandchildren*

Photo middle right: Stephanie Matas, *Sheryll's daughter*

Photo bottom left: Gregg & Diana Capin, *Dick's son and daughter-in-law*

Photo bottom right: Sam & Cristin Serio, Hudson & Harper, *Gregg's daughter, son-in-law and grandchildren*

The legacy of your life and eternal riches can be enduring:

- By influencing your children and grandchildren to know and serve the Lord
- By living a godly life every waking hour
- By building your life upon the eternal Word of God



Photo top left: Ethan & Carla Hamilton, *Gregg's daughter and son-in-law*

Photo top right: Jonathan & Candice Capin, *Gregg's son and daughter-in-law*

Photo middle left: Mark & Ori Capin, *Dick's son and daughter-in-law*

Photo middle right: Nate & Mary Smith, Maliah & Keely, *Mark's daughter, son-in-law and grandchildren*

Photo bottom left: Jeremy and Halee Capin, *Mark's son and daughter-in-law*

Photo bottom right: Mark and Children Josh, Mary, Melissa, and Jeremy



Giving Account: Life Lessons of Businessman and Accountant Dick Capin

is an inspiring story of God's faithfulness and provision in the life of one servant and faithful steward. From a small town in Southern Illinois to a calling for the world, *Giving Account* shows how a surrendered life can be used to build a portfolio of eternal riches.

Dick Capin never imagined all God would do through his life, or the ways God would use the firm he founded more than 40 years ago. Just as Dick's original desire was to help missionaries be more effective by relieving them from routine financial duties, CapinCrouse continues to carry out that vision by providing financial and other services to churches, colleges and universities, foundations, missionary, and other Christian organizations.

Today, CapinCrouse's more than one hundred accountants and advisors are using their skills and gifts in business and finance to help further God's work through the people and organizations they serve.

CAPINCROUSE^{LLP}
Certified Public Accountants

www.capincrouse.com