

# Outdoor Truths

By Gary Miller

Even though I'm enjoying my days on the water, I'm also making plans for my time back in the woods. It seems preparation for the deer season is just as long as the season itself. At the top of my list right now is becoming proficient with my bow. Nothing would be worse than to travel for hours to hunt a nice buck and then miss it because I wasn't comfortable with my bow. Those are the things sleepless nights are made of. I can remember when I first became interested in bow hunting. I went to a local archery shop that a friend of mine owned. I hinted to him about the uncertainty I had about my ability to hunt with such a complex piece of equipment. He assured me of my ability by setting up a bow for me and giving

me a few pointers. It took only a few minutes for me to know I could hit what I was aiming at. What I remember most was his admonition for me to "Let the bow do all the work." He was letting me know that if a bow is tuned correctly, all I had to do was hold the pin (sight) on the target, slowly squeeze the trigger on my release, and the arrow would go where I aimed. If my bow was tuned right, my practice sessions would be geared toward holding the pin steadier on the target and judging the distance between me and my target. After that, just let the bow do all the work. This is also a great truth for us to know about the Christian life. It seems today, there is a great frustration among those of us who call our-

selves Christians. It comes from our inability to live the truths we hold dear. We want to do what's right but it seems we keep failing and failing. This leaves us discouraged and doubtful. The problem is not our sinfulness; the Bible says we are all sinners. The problem is in our understanding of "tuning." You see, when we focus on "doing" and "not" doing, we fail. But when we focus on staying "in tune," we succeed. We must understand this truth. Jesus is our perfectly tuned tool for life. He will do the work for us. Jesus put it this way. "Abide in Me, and I in you. As the branch cannot bear fruit of itself, unless it abides in the vine, neither can you, unless you abide in Me." Our job is not in the doing or not doing but in abiding. It is in letting Jesus live out His life through us. Today, make sure you're in tune and then rest in His ability to make you into what He wants you to



## Insurance after diagnosis

Dear Dave,  
I started looking at life insurance policies after my wife and I had our daughter. During the screening process, I found out I had testicular cancer. I went through treatments, and the doctors have officially declared me to be in remission. Still, I can't find a life insurance company that will work with me. I have a small policy through my employer, that is equal to double my salary. Do you have any suggestions for finding additional coverage?

your wife is thrilled, too.  
I would advise conducting a search of every "guaranteed issue" company and policy out there. The term, guaranteed issue, means they don't do a medical check. The problem is these policies generally run 10 to 20 times more per thousand than those where you qualify medically. So, you're not going to get a lot during this time.

Dear Nate,  
It's great news that you're in remission. I'm really happy for you, buddy. I know

Check at work, and see if you can buy more and add it to the coverage they already provide. Some employers provide a double-up option if you're willing to pay for the additional coverage. If you can, and the price is reasonable, do it. If you have a mortgage, call the mortgage company and get mortgage life insurance — and something I don't normally recommend — but many times you can get it without medical clearance.

Once you get past that three- to five-year window where many insurance companies will work with you again, try to find a good, level term life insurance policy with coverage that's 10 to 12 times your income, and drop all this other stuff. In the meantime, pick up anything else you can find — even if it's those little \$10,000 policies banks sometimes attach to your checking account for \$20. Pile up those little odds and ends, until you get as much coverage as you can within reason.

God bless you and your family, Nate.

—Dave  
\* Dave Ramsey is CEO of Ramsey Solutions. He has authored seven best-selling books, including The Total Money Makeover. The Dave Ramsey Show is heard by more than 14 million listeners each week on 585 radio stations and multiple digital platforms. Follow Dave on the web at daveramsey.com and on Twitter at @DaveRamsey.

### 14th July

#### ACROSS

- 1 Hula-Hoop balancers
- 5 Sharif of "The Tamarind Seed"
- 9 Live off the land
- 13 "Take \_\_\_ your leader"
- 17 Home turf
- 18 Transport
- 19 Margarine
- 20 Take \_\_\_ the chin
- 21 Have a hankering for
- 22 Henry VI's academic legacy
- 23 \_\_\_ Bator, Mongolia
- 24 Appellative
- 25 Upperclassman
- 27 Skinflint
- 30 Inferior subject in Houyhnhnmland
- 32 Weekday: abbr.
- 33 Spot for a Titleist
- 34 Philosopher with a knack for dialogue
- 36 Like some sheets
- 38 Hit the brakes
- 43 Solitary
- 44 Banshee's cry
- 45 Chicago team
- 46 A Pep Boy
- 47 Mo. for an opal
- 48 Vanessa's sister
- 49 Moneypenny's crush
- 50 Pueblo Indian
- 51 Finishes off
- 53 Clean off
- 54 Physicist and philosopher Mach
- 55 1941 Dunne-Grant film
- 59 Actor Leto ("My So-Called Life")
- 62 Jots
- 63 Honked
- 67 "Baby Take \_\_\_"
- 68 Cutter
- 69 Actor Reynolds
- 71 Notable period
- 72 Middle manager's deg.
- 73 Soup ingredients
- 75 Groundbreaking tools
- 76 Later
- 77 Some Dhaka residents
- 79 Run into
- 80 Belorussian

#### metropolis

- 81 Land of the free: abbr.
- 82 Wistful thinking
- 83 Da Vinci's country
- 85 Considerable sum of money
- 91 Lurched
- 94 Speedwagons, e.g.
- 95 Chits
- 96 Ratio phrase
- 98 Babble
- 99 Soften
- 100 Emulate a wolf
- 101 Lizardlike amphibian
- 102 Judah's second son
- 103 Son of Zeus
- 104 Drowns
- 105 \_\_\_ de Londres
- 106 "Untouchable" Eliot

#### DOWN

- 1 Hems and \_\_\_
- 2 Latin hymn word
- 3 Low-risk game

- 4 Cloy
- 5 Spanish hillock
- 6 Piece of a French sentence
- 7 Surmounting
- 8 Lease lengthener
- 9 Uncovered
- 10 Supporter
- 11 "\_\_\_ the Wild Wind"
- 12 Part of a Gateway package
- 13 Chopped finely
- 14 Arctic exploratory base
- 15 "(You're) Timeless \_\_\_" ("Hairspray" song)
- 16 Outstanding person
- 26 Exclamation
- 28 Clear, as profit
- 29 MSNBC specialty
- 31 In the twinkling \_\_\_ eye
- 34 Lumber
- 35 Nuts, south of the border
- 37 Jeremy of the

- NBA
- 38 Scatterbrain's lack
- 39 Filled to the gills
- 40 Arabian sultanate
- 41 Romances
- 42 Cozy spot
- 44 Fashion designer Smith
- 45 Wild swine
- 48 Wove a web of fibs
- 49 Butter recipient
- 50 Sloth's hangout
- 52 Gush
- 53 Kefauver of Tennessee
- 54 Blissful garden
- 56 Japanese born in America
- 57 Sunnyside-up "suns"
- 58 Arab garments
- 59 Doorway side
- 60 French churchman
- 61 Animal with a sprinkled coat
- 64 Beatles song
- 65 Love's embodiment
- 66 Like a movie

- dungeon
- 69 "Sheila" singer Tommy
- 70 Sasquatch's kin
- 73 "The \_\_\_ Emperor"
- 74 Great joy
- 75 Magician Doug
- 76 Plane wing part
- 78 Visitors
- 79 What boys become
- 80 "Sextette" star West
- 82 Affirmative votes
- 84 Brings forward, with "out"
- 85 Weapon, in Roma
- 86 Peep out
- 87 Auditor's desire
- 88 Eastern form of exercise
- 89 Fruit's edible part
- 90 WWI battle site river
- 92 Actress Gabor et al.
- 93 Relaxing rooms
- 97 Company, proverbially

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