# The Altar Call That Pleases God

**Pastor Jim Cobrae** 

# **Contents**

| Chapter 1:                               |
|--|
| It's All About God's Ability, Gracep 1   |
| Chapter 2:                               |
| Your Church and Altar Callsp 4           |
| Chapter 3:                               |
| The Altar Callp10                        |
| Chapter 4:                               |
| After The Altar Callp16                  |
| Chapter 5:                               |
| Taking Advantage of Every Opportunityp18 |
| Chapter 6:                               |
| Manipulation?p20                         |
| Conclusionp21                            |

**The Altar Call That Pleases God** © 2010 Jim Cobrae

#### Chapter 1

# It's All About God's Ability, Grace

First, a bit about myself. I hardly made it through high school, and probably wouldn't have, if not for my baseball ability. But in my ministry, I learned not to look at my own intelligence, confidence, communication skills, or my own ability because I could miss His plan. When I started in the ministry, I realized very quickly that you can't do anything in and of yourself. The blessing in my ministry has been because of God's faithfulness and grace. Not my own strengths. Let me give you some background about what happened in our church.

We had grown to about 250 and I was preaching with every bit of vigor and vim that you can imagine. Yet I was so discouraged about winning souls. My wonderful wife, Deborah, who has supported me through the years, was bugging me about the altar call. I kept saying to her that I was not an evangelist, but a Bible teacher. In fact, I hid behind the fact that in my many trips to Africa I was probably the only guy in the world that could go there, have thousands attend, give an altar call and not one person would respond!

Perhaps you have felt similar to the way I did too? I would preach a great message and the people would be with me, but when I gave an altar call it was like I threw a wet blanket all over the crowd. Everyone would leave discouraged. When people leave discouraged it's hard to get them to come back.

I would tell Deborah that I couldn't get anybody saved. She continued to pray for me and told me that I needed to keep doing altar calls. I even put a bold, colorful note: 'Altar Call,' at the end of my sermon notes because I would forget to give one without the note. I was told that if

you preach the word of God people will come. I have found that is simply not true! I preached the word of God and they still didn't come. Some people even left complaining and calling us names. I would see others at the back door as they were leaving who would tell me that our church was the greatest they had ever been to and then I would never see them again. I thought to myself, "What in the world have I gotten myself into? I must be doing something wrong!"

Months passed without anyone responding to the altar calls that I began to give at every service. Eventually one person came forward for salvation. I was so thrilled! And soon after that we had two people come forward to receive Jesus. Today, years later, it is not unusual to see hundreds of people get saved in our weekend services. Our church went from 250 people to ten-thousand in a little under a decade and still growing to over 20,000 in two decades. It all started with what I call an "aggressive in your face" altar call.

People now say I am an evangelist with an anointing for getting people saved. No, I am a pastor in love with people and I had to learn how to give an altar call. You can also win people to the Lord, when you learn how to give an aggressive altar call.

I was visiting a church with a congregation of at least 6,000 people. There were about 2,500 adults in the audience. The Pastor preached a great message and said this for the altar call: "If you're here today and you would like to get saved, know more about this church, or need the baptism of the Holy Spirit or want to be healed, I want you to get out of your seat and come forward." I thought, "That's horrible!" Out of that large crowd only fifteen people came forward. A couple of them might have come forward to get saved. Some may have been filled with the Holy Spirit, but in my heart I felt that there was a minimum of two-hundred and fifty that needed salvation. They did not have an aggressive altar call

and those people left that day without becoming right with God.

In another meeting a lady gave a great altar call, but nobody responded. So she jumped out of the salvation altar call and went to the baptism of the Holy Spirit, where four or five people responded. Once again, I believe that because there was no response, she gave up too quickly and went to the other topics where she could get a response. I believe we give up much too easily. We are afraid of what people think of us. We become uncomfortable and do not want to look bad in front of the people, so we give up on what we should be doing and do what makes us look better before the people. Fear of failure keeps a pastor from giving an aggressive altar call as he should. Be prepared to be made a spectacle for Jesus. If we are afraid of the people or what we look like in front of the people then this won't work. We need to be more afraid of God than people. We need to do what pleases the Lord. And when the Lord is pleased, He brings people; lots of them.

#### Chapter 2

### Your Church and Altar Calls

#### **Not Everyone in Church is Saved**

told God that I would give an altar call at any meeting I ministered at. God taught me how to give an effective altar call because of this commitment. One minister came to me and asked if I would come and speak to his church's leadership, a large group of ninety-five. I ministered at their breakfast meeting and the pastor invited me to share in the afternoon as well. As I was sharing with them in the afternoon God spoke to me and said, "Give them an altar call." I said, "Lord, this is the leadership of his church!" Nevertheless, I obeyed and gave an altar call after my message. Forty-two people out of the ninety five in leadership responded to accept Jesus! If that wasn't shocking enough, the pastor got pretty angry! He said, "Listen here, those are my leaders, counselors, and ushers. They count my offerings!" I responded, "Do they go to heaven because they usher people into your church? Do they have eternal life because they read their Bible? Are they saved because they attend church, or their parents told them that church was the nice thing for them to do and nice people go to church and it will help their life? Is someone born again because they count your offering or sing in the choir?" He just stood and stared at me. Of course, he never invited me back.

On another occasion, I was invited to speak at a graduation for a Seminary in Southern California. They had one-hundred and seventy-five graduates that year. They made the mistake of having me minister to the graduating class. After I was through with my address, God spoke and said, "Give them an altar call." I said, "Lord, these people have gone through seminary! They're graduates!" The

Lord's response to me was, "Did you not say you would always give an altar call at every meeting?" I obeyed and gave an altar call. Out of one hundred and seventy five graduates, fifteen were born again that day along with many family and friends that attended the ceremony!

I believe there are a lot of people in our churches that are really not saved. That's probably why there are church splits. It is the reason for gossip, strife and division in the church. Our church has never had a church split or any major division. You can't hang around us for long without getting saved.

We have a 'Sabbath Service' at our church on Saturdays to reach the community we are in; which is the headquarters for the Seventh Day Adventist denomination. One Saturday morning service I had a lady come inquire whether we believed in the Sabbath. She and her husband had gone to church on the Sabbath all their lives and wanted to make sure that we believed in the Sabbath. I said "Sure we do, but the Sabbath for us is every day." She really didn't understand what I meant but she said, "I agree to that," and went into the service. I gave the altar call that morning and both her and her husband came forward to get saved.

It proves that you don't get saved by attending church your whole life. It is a major misunderstanding within the community of our Christian culture that people who attend our churches, like the message, pat the pastor on the back, and give into the offering are qualified for entrance into God's kingdom. Jesus made it clear that we "must be born again"

(John chapter three, verse three).

#### The Impact of an Aggressive Altar Call

Aggressive altar calls have literally changed our church even down to the way we take people from our altar

area to the altar workers room. Praise God, at our last church facility we had to knock out part of a wall to make double doors into our altar workers room because of the number of people passing through the doors to get saved. It just took too long for them in single file. At our new church building we set things up so that people can get into the altar room quickly and easily.

#### We Have a Huge Responsibility

A lot of times we think we are doing a good job by saying, "If you need Jesus we will pray with you," or, "If you're not saved we will pray with you." When we do this we make a desperate mistake and will be accountable to God for our mistake. We must take our responsibility to lead people to Jesus more seriously. It seems that the regular church mentality is that as long as people like us, come to church, bring their tithe, and serve within some part of the church that they are okay with God. We are responsible to God to make sure that every man, woman, and child who comes through our doors be challenged to surrender all of their hearts and lives to Jesus Christ.

An aggressive altar call only takes about ten to twelve minutes. I cut my preaching down to about thirty-five minutes to accommodate a ten minute altar call at the end. It's that important to me and must be to you or it won't work.

We have even had more than one altar call in a service. Have you ever been in a church service where they took up two or even three offerings? At one time we had five altar calls! Each time, more people responded. During another service out of two thousand, only four responded. After they came up, we all clapped and sent them out to the altar room. Then the Spirit of the Lord spoke to me and said, "There are more than that. You can't be afraid of the people.

You must be committed to be used God's way. You must be prepared to be a spectacle for God." So I told the congregation "God just spoke to me, there's more. I don't know what to do. I can't talk you into it." I put my head down and began to weep. As I stood there crying, about eight more people came to the altar. Before that morning was over, everyone was astonished, mouths hanging down to the floor, because almost fifty people came forward to give their lives to Jesus Christ! Now the people leave our services pumped up and want to come back.

#### You Can Learn to Give an Aggressive Altar Call

A friend of mine who had a church in Hemet, California, gave up his church to be a traveling minister and preach in churches across the country. He came to our church one morning and was just sitting in the service and heard me give an altar call. He said to himself: "I want that!" After that, everywhere I went to preach I saw him. I soon realized he was following me around and I asked him "What are you doing? I see you every place I go." He said to me, "Pastor, I just want that anointing." I explained to him that it was not an anointing, but an ability he could learn. I taught him what an altar call is and how to do it, and about a year later, he invited me to lunch. He shared with me that in the year since he learned to give an aggressive altar call, he had won more people to the Lord than he had in the twenty years he had been pastoring in his church.

It is said that the average church in America wins six to eight people to the Lord per year. Our church now averages between eleven to thirteen thousand people won to the Lord each year just in the pulpit areas of our church. We don't count the great ministry outside the walls of our church.

An old friend of mine, who pastors a large church, invited me to speak at his church. We have a friendly and loving competition going on. I love godly challenges, and I have been pushing him about the altar calls. He really has been getting into them lately, so when I came to speak at his church his whole staff was laughing that I was just going to "rake the comb through the hair" and only get a few people saved. I laughed back and said "No, it's not going to be that way. We're going to win souls." By the end of his four weekend services we had three-hundred salvations. He was stirred up about it all and today he is a great soul winner himself.

We cannot afford to perpetuate a watered down 'American' gospel. Winning souls must be our priority. Sure we must preach about all the things that build maturity in the believer. I thank God for all of that. My wife and kids live in God's abundance and blessing, but we don't neglect the souls of the people who fill our pews. Let's use our faith first for souls! Jesus has called us to bring in the harvest.

Anyone can learn how to win a listening and believing audience. We had a well known minister come and preach at our church. Every one came early to try to get front row seats to hear this particular minister and after his message he gave an altar call. To my surprise only a few people responded. God spoke to me and said, "Would you please give an altar call?" I said "Oh, God please, this is a well known minister! I do not want to diminish what he is doing." So I asked the minister, "Sir, I love and respect you, but the Spirit of God spoke to me, can I give another altar call?" He was such a gentleman, he said "Absolutely, you go ahead and do it." So I gave an altar call and twenty-seven more people came forward. I tell you this not to say that I was a better minister, but because I have learned how to give an aggressive altar call. When you learn how to give an altar call it will change the whole dynamic of your church and ministry.

#### People Will Respond to an Aggressive Altar Call

A woman came to me after a church service and said, "Pastor, I'm so excited, my sister got saved today!" I said "Great!" She continued, "You don't understand pastor, my sister lives in Colombia, South America, and she went to Australia for a vacation. On her way back home she had a free ticket so she came to visit me. I knew she wasn't saved, so I brought her to church and she got saved." I said, "That is wonderful! I am so excited for you! God bless you!" She continued again, "But pastor, I don't go to your church." I was surprised. She said she had attended another church in a neighboring city for twenty years. She brought her unsaved sister to a place where she knew that she would get saved. That woman may still be on the roll of the other church, but is in our services twice a week now.

When people see that people are getting saved in your church they bring their friends, neighbors and relatives. We now give an aggressive altar call at every service. My wife and all of our associate pastors give aggressive altar calls and win as many people to the Lord as I do. We build into our people that they are all full time ministers responsible for reaching out to the unsaved at home, on the job, at school, and wherever they go! They bring them to church to get saved. Even better, they get them saved first, and then bring them to church. People testify with tears in their eyes, about their relatives and friends that have gotten saved. One man was saved on a Sunday morning and came back for the Sunday night service with fourteen people. All of them were saved at that service.

#### The Altar Call

#### How and Why I Do What I Do

will tell you what I say and explain why I say what I says and do what I do. What I say, I say for a reason and what I do, I do for a reason.

I start by saying: "I want to make sure that everyone in this place is right with God, so I need everyone to stay seated. The reason for this is so you don't disturb the hearing of the people around you. When you get up, the people around you might be, at that moment, hearing from God and you just disturbed what God was telling them. That's rude and you don't want to be rude!"

The reason I start with this is because people have a tendency to move around and get up. If I don't keep their attention, I won't win souls. I can't allow the lack of spiritual insight on the part of some people to be used to rob souls from His Kingdom.

The next thing I say is: "I want to ask you a question and I want you all to answer it. Answer it in your heart. No one will know, but be honest with yourself and God. Your answer says a lot about you and where you're at with God. The Bible says that you should examine yourself to make sure you are okay with God. Here is the question: If you were to walk out of this church, headed toward your car and your heart stopped and you died, would you go to Heaven or would you go to hell?"

Why I say all of this is to show the importance of paying attention. The question is such a blunt question with such a harsh word in it (hell), that it gets people's immediate attention.

I then say: "Just answer the question in your heart. Now your answer says a lot about yourself. Some of you answered like this; 'Pastor Jim, I think I'm going to Heaven.' The problem with that is nowhere in the Bible does it say that you can go to Heaven by being a positive thinker. Some of you said; 'I hope I'm going to Heaven.' Again, nowhere in the Bible does it say that you can go to Heaven if you have great hope. It's not in the Bible. Some of you said that you're going to Heaven because you love God. Nowhere, nowhere does it say you can get to go to Heaven because you love God! Those guys that stole the airplanes and crashed them into the World Trade Center said they loved God, but my Bible says wrong God and wrong way to express His love. My Bible indicates they are in hell and probably took a lot of people with them. Some of you said to yourself; 'I'm going to Heaven because I'm a good person.' Again, nowhere in the Bible does it say that because you are good you get to go to Heaven. We got that idea from Hollywood movies and not from the Bible."

What I am doing here is breaking down their false ideas of why they think they are going to Heaven. I heard one man say that it's like getting them unsaved mentally before I can get them saved spiritually. I'm overcoming their objections and false thinking in order to get them to Christ.

I continue to say: "Jesus says, 'I am the way, the truth, and the life and no man goes to the father except by me.' So you can't get to Heaven your way or my way or some other well meaning church committee's way, but only God's way."

The point here is to get them to see that their ideas or false thinking don't line up with God. They are starting to become open now.

Then I say: "I know what some of you might be thinking. 'My Mom and Dad told me that I was a Christian. In fact they took me to Catechism Class, or

Sunday School Class, or Sabbath School. They put a cross or a Saint Christopher around my neck. They had me christened or baptized as a child. Why, I've always thought of myself as a Christian.' But nowhere in the Bible does it say that if your parents say and do these things you will be a Christian and will be in Heaven. It's not in the Bible! Some of you might say, 'Wait a minute Pastor Jim. You don't understand. I joined my last church. It was a Christian church and I was a leader. Why for fourteen years I sang in the choir.' Could you show me in the Bible where if you do that you get to go to Heaven? It's not there." I keep making my point that it's not in the Bible, breaking down their wrong thinking.

Then I say: "Some of you might even say; 'Someone told me that if I know who Jesus is then that makes me a Christian.' There is a big difference between knowing Him in your head and believing in Him and having Him in your heart. Jesus, who went to the cross so that you could go to Heaven, tells us exactly how to get to Heaven. In John chapter 3 He says that you must be born again. Born again is a statement that rubs some people the wrong way. We have been taught that born again people are weird and fanatical. We see them on T.V. and they look strange and act strange. Hollywood has done a good job at making fun of Jesus' words because most people in American churches don't know what born again means. I'll tell you. From the beginning to the end of the Bible God is looking for all of your heart and all of your life. Yes, all of your heart and all of your life. You see, it's all or nothing with Jesus Christ. It always has been and it always will be all or nothing. I'll prove it to you. In the last book of the Bible, the book of Revelation, Jesus is speaking. He says; 'When I come again I had better find you hot or cold, but if I find you lukewarm I'll vomit you from my mouth.' That's a real blunt statement, but what He is really saying is this: that lukewarm people are not

real Christians and are going to be ejected from His Body. They are not going to make it... Wow, what's lukewarm? A little in and a little out, a little up and a little down, a token prayer and occasional church attendance. God is something, but He's not everything. You're not against God, but you're not wholeheartedly for Him...Some of you need to hear me because you're just not going to make it if you don't get right with God."

Now I'm ready, and so are they, to get right with God. I feel God has removed their false crutches and their hearts are open. At this point I feel good because I've done my job.

"If you're going to get right with God and become truly born again, you're going to have to give God all your heart and life. Notice how I say 'give.' He won't steal it or make you do it. He's not a thief or conniver that will talk you out of it...It's your heart and your life. Only you can make that choice. You might ask me; 'How do I give God all my heart and life?' Let's don't do it my way or your way. Let's do it God's way." I say: "Jesus said, if you confess me before men I'll confess you before my Father. In a moment I'll count to three and pop my hands together like this (I say it and pop my hands)."

I do this so they can know when to put up their hands. When I do this and they hear my loud hand clap, it literally wakes them up and brings their attention back to me.

Then I say: "When you hear this sound (I do it again), you put your hand up. By the raising of your hand you're saying; 'I don't want to go to hell and I want to give God all my heart and all my life."

Now I have just overcome the objection of raising their hand. So I say: "I know what some of you are saying... You're saying; 'If I raise my hand I'll be embarrassed.' You might be, but get over it. After all, it's better to be embarrassed in this safe place for a moment

then to be in hell for eternity. Do you care more about what people think or more about what God sees?"

I've overcome the objection of embarrassment. Then I say: "Who should raise their hand when I pop my hands together (I pop my hands together again. Now they have heard it three times and know what to do)?"

"If you've been running from God instead of to Him, I'm talking to you. Get ready to put your hand up. If you have never given God all your heart or never given God all your life, I'm speaking to you. Get ready to put your hand up. If you're not sure, make sure. If you prayed with Billy Graham or at a crusade, but never followed up with your part of that prayer, then make a wholehearted commitment today. Today is your day of salvation. I'm going to count and clap my hands. Are you ready? "One! Two! Three! Bang." When hands start to go up, I start to count them; "1, 2, 3," etc. The reason for counting is that it builds excitement in the house and more hands start to go up. I don't let anyone applaud. People are sheep and they will follow others and clap themselves. They will clap and not raise their hands. So I tell the people: "Don't scare my fish away by clapping." I have trained the church not to clap during the altar call. It takes time to train your church. Be patient and explain what you want from them and they will help you.

After I count the hands then I say: "I want all of you that raised your hand, I want you to come forward. So get your Bible, sweater, purse and all of your stuff. If you need to bring a friend, bring your friend. So let's all stand and, if you raised your hand or if you know you should have raised your hand but didn't, you can come also. Let's give them a hand as they come." As they start to come, our Altar Workers start to walk up first. Why? Because when people see others coming, they come. Once they all get in front, I introduce them to our Pastor over new salvations and I tell them that he is going to do three things. "First, he will

lead you in a prayer to invite Jesus into your heart and life. Second, give you some free stuff that you can take home and read about what you should do next now that you're saved. Third, introduce you to our S.P.T's for future growth." All of this takes about fifteen minutes and in order for it to work; you must make time for it to happen. It's worth it because this will change your people's lives, your church, and even your city. It pleases God and God brings people to church.

#### Chapter 4

#### **After the Altar Call**

hen you learn and apply these principles your church will double and triple over and over again. The question now becomes: how do you follow up on all of those new believers? At The Rock we get the congregation to now play their part as 'full time ministers' to mentor or 'father' these new converts. It is done on a one-onone basis and in our church we call it the 'SPT' program. SPT stands for: 'Spiritual Personal Trainer'. The people who respond and come forward and pray are taken to an Altar Workers Room where they are given some brief instruction, some gospel materials to help them in their walk with Jesus, and an SPT of the same approximate age and gender. The SPT's then follow up on these new Christians and meet with them thirty minutes before a church service of their choice for five consecutive weeks. They cover 5 key points found in Acts 22 where Ananias instructed the newly saved Saul of Tarsus who became Paul the Apostle. In this way we get them back in church to learn commitment, and we find that we don't lose people so easily after they are saved. When you get this kind of process in place, your church will grow exponentially.

The key is to motivate the congregation to get involved in doing the work of ministry alongside the pastor. Momentum builds and soon people learn to come to church for God and not for the pastor. We had a black woman in our church coming regularly and her family asked her, "Do you realize that you are going to a church with a white pastor?" She didn't say a word to them, but came back to the next church service. When I got up to preach she looked at me and said to herself, "Hmm, he *is* white." That is exactly the

way it ought to be. The people are not there for me or you, they are there for Jesus!

#### Chapter 5

# **Taking Advantage of Every Opportunity**

ommunion Services at our church yield the biggest altar call responses of any service we have. Can you imagine taking communion and before you partake, upwards of two hundred people get saved? That's the way it is at The Rock.

In 1 Corinthians 11:24-25 are the two verses that most churches refer to during communion.

1 Corinthians 11:24-25 (New King James Version) And when He had given thanks, He broke it and said, "Take, eat; this is My body which is broken for you; do this in remembrance of Me. <sup>25</sup> In the same manner He also took the cup after supper, saying, "This cup is the new covenant in My blood. This do, as often as you drink it, in remembrance of Me."

But the door to winning souls is really found in 1 Corinthians 11:26-30.

1 Corinthians 11:27 Therefore whoever eats this bread or drinks this cup of the Lord in an unworthy manner will be guilty of the body and blood of the Lord.

See the words "unworthy manner will be guilty of the body and the blood of the Lord."

1 Corinthians 11:28 But let a man examine himself, and so let him eat of the bread and drink of the cup.

Verse 28 says "let a man examine himself."

# 1 Corinthians 11:29 For he who eats and drinks in an unworthy manner eats and drinks judgment to himself, not discerning the Lord's body.

There are those words again; "unworthy manner eats and drinks judgment to himself." So in these three verses the Word says if a man partakes of communion in an unworthy manner he brings guilt and judgment on himself. I find this very serious. I'm not here to bring guilt and judgment on the people, so before I pass out the communion elements I need to make sure they are okay or right with God. I give an altar call and let them stay in their seats, get saved, have communion, and then bring them up to connect with them after.

#### Chapter 6

# Manipulation?

ome people say that I'm not really getting people saved because I manipulate the people with my altar call. But let me ask you a question. Doesn't the devil manipulate the people not to get saved? If so, why would it be bad to work hard to get them saved?

Call it manipulation if you want, but I call it "outsmarting the devil." So our choice as pastors is to sit back and let the people get picked off by the devil or to work hard and fight hard for their souls. You can do it!

#### Conclusion

o matter how big your church is, it is not big enough. If we measure our success by money and the number of people in attendance, then Las Vegas is the most successful 'church' in America because they have the most people and the most money. The ministry is all is about Jesus changing hearts. It is about getting the people involved in their ministry. My prayer is that you are inspired to give an aggressive altar call that 'tares it up.'

People ask me if my congregation ever gets tired of hearing the same altar call. My response is, "Too bad!" We are winning souls, but I do remind the people that no one comes to the Lord except by the Holy Spirit. Let's not take for granted what God is doing before our eyes. Church is not a show, or a 'bless me' club. There have been times when nobody responds to the altar call. When it happens I challenge the congregation to bring someone to church who needs to get saved. I ask, "Has the Lord changed your life, are you getting fed, and is God not doing something here? God has called and commissioned you to be His mouth, hands and feet for Him."

Usually our church grows at a steady rate, but a few years ago in a matter of two months we grew by about one thousand two hundred people. We had six hundred people a month in membership class. People had to call three months in advance to get reservations to be in the membership classes. I was going nuts! But then it stopped. God said to me afterward, "When you can get the people involved that can handle this kind of a flood, it will happen again." Can you imagine that kind of growth? I believe that the altar call is at the heart of this kind of growth.

Remember what I said in the introduction? I couldn't share with you about altar calls without first telling you

about my life. If God can use me, He can use you! For years I was the pastor over a church of two-hundred and fifty people. One day I sat on the front row and cried out to God and said "God, I am sorry I can only pastor a church of two hundred and fifty people. Please forgive me!" And God spoke these words to me, "What do you have to do with it?" There is no limit because God does the work, we just follow him. It is as simple as that: just follow Him and learn how to do an altar call God's way!

#### Sample Salvation Prayer to Use in Your Altar Call

"Everyone Say:

Father God, I come to you and thank you for Jesus. Today and forever, I believe that Jesus Christ is your only begotten son. That you sent Him for me and that He died for me.

I <u>repent</u> from my sins and receive Jesus as my Lord and Savior today and forever. My sins are washed away and I'm free forevermore. Let it be known that today and forever I am saved, washed by His blood, alive, and have the victory of His cross. I'm born again, headed for Heaven, and a child of God. Thank you Jesus!"

#### Notes

| <br> |  |
|------|--|
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
| <br> |  |
|      |  |
| <br> |  |
|      |  |
|      |  |
|      |  |
| <br> |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
| <br> |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |
|      |  |

|      | <br> |
|------|------|
|      |      |
| <br> | <br> |
|      |      |
|      |      |
|      |      |
|      |      |
| <br> | <br> |
|      |      |
| <br> |      |
|      |      |
|      |      |
|      |      |
|      |      |
| <br> | <br> |
|      |      |
|      | <br> |
|      |      |
|      |      |
|      |      |
|      |      |
| <br> | <br> |
|      |      |
|      |      |
|      |      |
|      |      |
| <br> | <br> |
|      |      |
| <br> | <br> |
|      |      |
|      |      |
|      | <br> |
|      |      |
| <br> | <br> |
|      |      |
|      |      |
|      |      |
|      |      |
|      |      |
|      |      |
| <br> | <br> |
|      |      |
| <br> | <br> |