

AN ADULT LEARNING PERSPECTIVE OF MASTER-
FAITH LEARNERS IN TWO OKLAHOMA
EVANGELICAL CHURCHES

BY

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CHAPTER 1

BEGINNING THE JOURNEY

We have staked the whole future of America's civilization, not upon the power of government, far from it. We have staked the future of all our political institutions upon the capacity of each and all of us to govern ourselves according to the Ten Commandments of God. --James Madison

Introduction

On September 11, 2001, "another date that will live in infamy, the U.S. suffered war casualties on its own soil not experienced since the battle of Antietam" (Saffire, 2001, p. 27). "Knife-wielding hijackers crashed two airliners into the World Trade Center toppling its 110-story towers" (Crary & Schwartz, 2001, p. 1). Minutes later, the Pentagon was hit by a third airliner. A fourth airliner crashed in a Pennsylvania field because brave souls on that flight refused to allow their plane to become another missile of destruction (p. 1). The total number of lives lost that day was 2,792.

America has never been hit so hard on its own soil. These events have caused many Americans to become more introspective (Barton, 2001). Following this tragedy, it was said that "a revival of religious feelings and patriotism...swept the country in the wake of the disaster" (p. 15).

In the weeks following the tragic events, people

flocked to churches to pray and sing and to seek answers to their many questions. For many, prayer became a priority. Rising from the ashes of the World Trade Center was a spirit of unity and the realization that being American is a precious gift. However, it was more than patriotism that was seen. It was the underlying religious and spiritual roots of the nation being awakened. There was a spiritual element that brought about the unity of shared grief and shared faith. Both skeptics and believers alike pointed out and emphasized that America was experiencing a "new awareness of spiritual things" as a result of September 11 (Barton, 2001, p. 16).

During that terrible time, television stations replaced their normal programming with calls to pray. Almost every rendition of "God Bless America" was revived. The men and women of the U.S. Congress stood on the east Capitol steps and sang, bringing tears to millions (Barton, 2001, p. 15).

It was expressed this way by one reporter:

God is back....since the big terrible thing, our country has, unconsciously but quite clearly, chosen a new national anthem. It is "God Bless America," the song everyone sang in the days after the blasts to show they loved their country. It's what they sang on television, it's what kids sang in school, it's what families sang in New York at 7 p.m. the Friday after the atrocity when we all went outside with our candles and stood together in little groups in front of big apartment buildings. (Noonan, 2001, p. 1)

Those tender moments showed that amidst tragedy people were reaching out in search of basic truths and for God. They were looking for a deeper meaning and purpose in life. They were reaching out for comfort, help, strength, and love. They were reaching out for something strong and sure and for something beyond themselves.

Since this nation's conception, religion has been a foundational element. People cannot escape religious thought in American Society. One does not have to look any farther than the dollar bill on which it is clearly stated, "In God We Trust" or to the Declaration of Independence which states that "all men are created equal...endowed by their Creator with certain unalienable rights" (cited in Federer, 1994, p. 143) to see how deeply religion is embedded in our culture.

There is a body of research that has studied cultural trends related to values, beliefs, attitudes, and behaviors (Barna, 2000, 2001, 2002, 2003). The research findings provide information about the religious views and practices of people living in the United States. Most of the religious denominations in the United States (85%) call themselves Christian. Christians can further be divided into three segments. They are: notional Christians (44%), born again Christians, but not evangelical (33%), and

evangelicals (8%). Two other segments are agnostics/atheists (8%) and other faiths (7%). Researchers have sought to define the complex connections between religious and spiritual beliefs and practices and an individual's physical and psychological health (Kimble & McFadden, in press). "The sense of life's ultimate meaning and purpose conveyed by religion influences how we feel about our lives and our connections with other persons, with the world in general, and with God" (in press). It may not be as simple as attending church, becoming more spiritual, or finding religion. It may be that people who are involved in religious activities or who are deeply spiritual are doing something that makes them feel peaceful or feel better emotionally, which helps them live a longer and more healthy life (in press). Considering this causes researchers to want to know exactly what these people are doing.

Religious Foundations of America

Many settlers came to America for religious reasons. Their motivation for coming to the New World was for the freedom of religion that they did not experience in the Old World. This helped to create a readiness to learn (Knowles, 1994, p. 3). From the country's beginning, the Bible was a prominent part of the social fabric. It was evident in America's art, music, literature, poetry, educational

institutions, and places of worship. Its wisdom enhanced the knowledge of explorers, scientists, doctors, lawyers, and inventors. It was instrumental in the leadership of those who created America's form of government (Kennedy, 2001). "The original impulse for the spreading of literacy was, in America, as in Britain of the same decades and later, religious in character; the end sought was the ability to read the Bible as a guide to salvation" (Grattan, 1955, p. 139). The Puritans also believed that idleness was a sin, and by teaching the Bible it would prevent ignorance which led to idleness (Knowles, 1994, p. 4).

The founders of the United States of America believed that biblical understanding would have positive benefits to society (Barton, 2000, pp. 3-8; Federer, 1994, p. 5). Many of their writings expressed the importance of the Bible as the moral compass for the people. Leading educator and founder, Benjamin Rush stated that without the Bible the nation would suffer an explosion of crime (p. 6). Noah Webster, educator, founder, and one of the creators of the Constitution, described in a textbook the possible result in society if the people no longer studied the Bible. His textbook which was used for decades asserted, "All the miseries which men suffer from vice, crime, ambition, injustice, oppression, slavery and war, proceed from

despising or neglecting the precepts contained in the Bible” (Barton, 2000, p. 7).

America’s leaders believed two foundational pillars were fundamental to political prosperity. These pillars were religion and morality. In his farewell speech, George Washington wrote that without them “where is the security for prosperity, for reputation, for life, if the sense of religious obligation desert?” (Barton, 2000, p. 9). In October 1798, John Adams wrote, “[We] have no government armed with power which is capable of contending with human passions unbridled by morality and religion....Our Constitution was made only for a moral and religious people. It is wholly inadequate to the government of any other” (p. 7). Not only was biblically-based religion important to the foundation of our government, but the founders believed it was important for the continuation of society as a whole (p. 9). As America has seen from the tragedy of September 11, a free nation cannot coexist with “human passions unbridled” (p. 7).

America’s early leaders believed that religion and morality were essential to freedom. Robert Winthrop, statesman and Speaker of the House of Representatives, stated that people “must necessarily be controlled by a power within them, or by a power without them...either by

the Word of God, or by the strong arm of man; either by the Bible, or by the bayonet" (Barton, 2000, p. 7). For Winthrop, Rush, Webster, Washington, Adams, and many others, religious principles based on the Bible were essential in bringing about morality and self-control. Morality and self-control were two of the ingredients they believed to be necessities for a free people to remain free.

Essential to the promotion, teaching, and influence of biblical principles in America was an educated people. Religion was necessarily tied to education and based on an assumption of learning. Without education, which included biblical foundations, integral religious values might not be learned. In order for this learning to take place, it was important for people to be literate and have opportunities for continuous learning.

American education has its roots in Christianity. "Indeed, most of the first 123 colleges and universities in the United States have Christian origins" (Kennedy, 2001, p. 4). An engraved stone at Harvard, which was originally a seminary, suggests the importance of religious education. "One of the next things we longed for and looked after was to advance learning and perpetuate it to posterity; dreading to leave an illiterate ministry to the churches, when our present ministers shall lie in the dust" (Kennedy, 2001, p.

4).

Today, efforts toward the promotion, teaching, and influence of biblical principles are seen in homes, religious organizations, para-church organizations, church-related schools, colleges, universities, and churches around the country. In the past, the church in a historical and biblical sense has been the chief instructor on matters of faith and scripture (Kennedy, 2001). It is different in today's society where there are many sources of information and learning for anyone who has a desire and interest. Para-church organizations exist to provide information for those hungry to learn. Christian book purchases can be made from Internet bookstores, and people may participate in church via television. Participants are able to learn about biblical prophecy through the thriller novel available at local Christian bookstores or discount stores, and seminars are frequently advertised over local radio stations.

There are vast numbers of doors open to seekers of knowledge and information in faith communities. A faith community is a church community or a group of people who share similar views on faith issues and who enable each other to grow together and as individuals.

A community is a group of individuals who come together intentionally, who share a common purpose, who will honestly enable each other to accomplish that purpose, and who believe that

individual purposes can best be accomplished through group endeavor (Thibault, 1995, p. 350).

As a group, they become "a community on a journey of discovery, one that seeks new ideas and allows people to experience God through their uniqueness as well as through their commonness" (Pearson & Milburn, 2002, p. 19).

Inherent in the ideas of teaching and learning in a faith community is the importance of literacy. This is basic for individuals to be able to read and learn the Bible (Barton, 1998; Kennedy, 2001). Just as the founders of America were concerned with education, so today churches and other related organizations are concerned with helping their members to learn.

The value that today's churches place on learning, education, and training is seen in the importance of educational opportunities and materials. Some denominations have colleges or universities as a branch of the church such as Indiana Wesleyan University, Southern Methodist University, and Oklahoma Baptist University. Many churches have magazines and periodicals such as Holiness Today and The Baptist Messenger to help to inform the members of their organizations about faith issues and current issues and how they fit into a Biblical worldview. Denominations often direct seminars or conventions to provide workshops and speakers to help teachers and workers improve their skills.

Many provide Sunday or Sabbath schools to help to train attendees in scriptural principles and teachings. Most of the learning is voluntary and much of it is self-directed (Bergevin & McKinley, 1970, p. 72). The learning begins with a premise of a relationship with God and revolves around the Bible and faith.

Evangelical Christians

Evangelical Christians are categorized as such by their beliefs. Extensive research about faith commitment in America (Barna, 2002c) shows that people are considered evangelical based on their response to nine different questions about issues of faith. Evangelicals

Say their faith is very important in their life today; believe they have a personal responsibility to share their religious beliefs about Christ with non-Christians; believe that Satan exists; believe that eternal salvation is possible only through grace, not works; believe that Jesus Christ lived a sinless life on earth; and describe God as the all-knowing, all-powerful, perfect deity who created the universe and still rules it today. Thus, evangelicals are a subset of the born again population. (Barna, 2002c, p.1)

Evangelical Christians are people who believe that "their relationship with Jesus Christ will provide them with eternal life, and who accept a variety of Bible teachings as accurate and authoritative" (Barna, 2002a, par. 2). They are deeply spiritual and describe themselves as such (Barna, 2002e, par. 4). Evangelicals come from many different

religious and ethnic backgrounds. They make up about 8% of the overall faith segments within the United States. This translates to approximately 15-20 million adults (Barna, 2002a, par. 5). While 11% of Protestants are evangelical, only 1% of Catholics consider themselves so. Nationwide, 8% of whites, 7% of African Americans, and 3% of Hispanics are considered evangelicals (Barna 2002, par. 6).

In the evangelical faith community the Bible is central. As Christians, they seek an "authority base for moral choices in something deeper than personal reason, personal experience, or human nature" (Moore, 1997, p. 92). They "presuppose that a revelation from God to humanity on these matters is found in the Bible" (p. 92). They believe that there are certain essentials of faith.

Among the essentials of faith are several building blocks which are central to faith and upon which Christians build their worldview (Moore, 1997, p. 93). These building blocks are:

- (a) God indeed exists (Genesis 1:1 New International Version).
- (b) God created the physical world and human beings after His own image and declared that it was good (Genesis 1:31) and He desires fellowship with them.
- (c) God's nature defines and establishes truth (John 14:6).
- (d) God is omnipotent. He has knowledge of everything that a person thinks, says, or does as well as one's thoughts, attitudes, desires, and motives (Psalm 94:11).

- (e) Although individuals are free moral agents and can choose for themselves between right and wrong, all people will one day stand before God the Creator and give an account of their lives on the day of Judgement (II Cor. 5:10). (Moore, 1997, pp. 93-95).

Central to these building blocks of faith is the belief in the authority of the Bible. Evangelical Christians believe that the Holy Spirit of God was involved in the creation and transmission of the holy scriptures and that all scripture is "God breathed" (II Timothy 3:16). They believe that God inspired great men of God to write the scripture and that they accurately recorded it so that it can correctly be called the Word of God. Further, they believe that the "Holy Spirit illuminates our minds to understand this revelation of God in the Bible when we read it with eyes of faith" (Moore, 1997, p. 92).

Going hand in hand with belief in the Bible is knowing what the Bible says. Without the moral authority of the Bible, there are no absolutes, there is no intrinsic right or wrong, and there is no special purpose for the human existence (Moore, 1997, pp. 88-91). Thus, it becomes vitally important for Christians to be literate and educated so that they can read and learn about the great truths of the Bible.

Master-Faith Learners

Within evangelical faith communities there are learners

who are attempting to grow and become more and more Christlike in their living (Pearson & Milburn, 2002, pp. 18-19). As they grow and develop spiritually, there are some faith learners who become mature in their faith. They have learned the secrets of spiritual growth and development. Often they are leaders in their churches and communities. They may be people to whom others look for spiritual guidance, help, and wisdom. Many are faithful in church attendance and prayer and have a thirst for the Word of God. It is possible to call these mature faith learners masters or master-faith learners.

While they attempt to hold on to their faith and the Bible, faith learners also live in a fast changing world and must change with it (Moore, 1997). They must use updated methods and structures to remain relevant in society. Yet, they must keep their "feet firmly planted in the biblical foundation of [their] faith in order to be able to distinguish between the essentials and the nonessentials as [they] attempt to translate [their] faith" (p. 200). Thus in the evangelical Christian view, it is incumbent upon faith learners to study the Bible and know what it says so that other things in life can be compared against the ultimate truth of the Bible and evaluated accordingly.

Metaphor of the Journey

This process of spiritual growth for Christians is sometimes called the spiritual formation process (Griggs, 1990). The growth process is often viewed as a journey of spiritual growth. "Spiritual formation is a journey. It is a dynamic process, always taking place, always progressing toward a desired spiritual objective, always manifesting evidence of personal and relational achievement" (Stanger, 1989, p. 16). It is a journey of the total person (p. 16). Shortcuts are not available in the spiritual maturation process (Warren, 2002, p. 217), yet spiritual formation is essential for the believer to fulfill the ideal of being Christlike (Stanger, 1989, p. 35). The journey of spiritual formation "involves believing (through worship), belonging (through fellowship), and becoming (through discipleship). Every day God wants [people] to become a little more like him" (Warren, 2002, p. 219).

It takes time to mature as a believer in Christ and to grow more and more Christlike in one's living. God is more interested in His people becoming strong and stable than the speed at which they grow (Warren, 2002, p. 219). "Real maturity is not the result of a single experience, no matter how powerful or moving" (p. 219). Growth is a gradual journey in the spiritual formation process which sometimes

takes place just one step at a time (p. 221). At times there is exciting progress on the journey and at other times there are steps back when a person may seem to lose ground. At other times, one may seem to be in a holding pattern. Growth on the journey is sometime painful or scary, but "there is no growth without change, no change without fear or loss, and no loss without pain" (Warren, 2002, p. 220). One must let go of the old to experience the new (p. 220).

Adult Learning

Learning in faith communities to become a master-faith learner can be a challenging task. This learning task involves adult education processes. These processes include (a) andragogy, (b) self-directed learning, (c) transformative learning, (d) learning-how-to-learn, and (e) real-life learning.

Andragogy

Andragogy is the art and science of helping adults learn (Knowles, 1980, p. 9). It is a learner-centered philosophy that focuses on adult learning principles, considers learner needs, and assumes resources other than the teacher (Knowles 1984, p. 14).

The theoretical view of andragogy is based upon four assumptions about how adults learn (Knowles, 1980). As individuals develop: (a) their self-concept moves from one

of dependence to self-direction, (b) their experiences become a rich resource which can be accessed during learning, (c) their readiness to learn is related to their need to learn it, and (d) their orientation shifts from subject-matter content to developing increased competence in skills and knowledge which they can immediately apply to achieve their full potential in life (pp. 43-44).

Andragogy was originally based on four assumptions (Knowles, 1980), but two more assumptions were added later. The fifth assumption (Knowles, 1984, p. 12) deals with motivation in adult learners. Although many adults are motivated for external reasons, more compelling motivators are internal such as self-confidence, a desire for a better life, and recognition. The sixth assumption maintains that adults need to know why they need to learn something before they are willing to undertake the task (Knowles et al., 1998, p. 68). Knowles' concept of andragogy is the basis for much of the thinking in the field of adult learning for the past 20 years. (Merriam & Cafferella, 1999).

Self-Directed Learning

Self-directed learning is the learner's ability to develop their own competence so as to have the capability to learn on one's own (Knowles, 1975, p. 17). It is a model of learning that can directly apply to adults who are learning

to become grounded in elements of faith. Tough (1979) studied adult learning projects and found that adults spend time every year working on three to five highly deliberate learning projects which he termed "self planned learning" (p. 5).

A learning project is simply a major, highly deliberate effort to gain certain knowledge and skill (or change in some other way). Some learning projects are efforts to gain new knowledge, insight, or understanding. Others are attempts to improve one's skill or performance, or to change one's attitudes or emotional reactions. Others involve efforts to change one's overt behavior or to break a habit. (Tough, 1979, p. 1)

Many of the learning projects that people undertake are initiated for practical reasons, such as for the home or family, a hobby, or for enjoyment (p. 1).

People who take the initiative in learning learn more and learn better than those who passively wait to be taught, since they are more motivated (Knowles, 1975, p. 14).

Self-directed learning is a process in which "individuals take the initiative, with or without the help of others, in diagnosing their learning needs, formulating learning goals, identifying human and material resources for learning, choosing and implementing appropriate learning strategies, and evaluating learning outcomes" (p. 18). Self-directed learning is a more natural way of learning for adults and more in tune with the psychological development of adults

(p. 14).

Transformative Learning

This theory seeks to explain and describe how learners validate and reformulate the meaning of their experiences, (Taylor, 1998, p. 7). Developed by Jack Mezirow over more than two decades, the theory of transformative learning is about how adults interpret and make meaning out of their own life experiences (Merriam & Cafferella, 1999, p. 319).

Often through critical reflection of life experiences an individual will undergo perspective transformation. This begins with the disorienting dilemma (Mezirow, 1995, p. 50), and moves through other phases. These include self-examination, critical assessment of assumptions, recognition that others have experienced similar transformations, exploration of new roles or actions, development of a plan for action, acquisition of knowledge and skills for implementing the plan, implementing the plan, development of competence and self-confidence in new roles, and reintegration into life on the basis of new perspectives (Mezirow, 1995, p. 50).

In summarizing his transformative theory of adult learning, Mezirow (1997) wrote that:

Transformative learning (Mezirow, 1991, 1995, 1996; Cranton, 1994, 1996) is the process of effecting change in a *frame of reference*. Adults have acquired a coherent body of experience--

associations, concepts, values, feelings, conditioned responses--frames of reference that define their life world. Frames of reference are the structures of assumptions through which we understand our experiences. (p. 5)

As adults, "we transform our frames of reference through critical reflection on the assumptions upon which our interpretations, beliefs, and habits of the mind or points of view are based" (p. 7). Transformative learning often takes place in the spiritual realm where people are changed in their belief system, their value system, or in their religious views.

Learning How to Learn

Learning how to learn is a concept that involves "people having or acquiring whatever understanding or skills they require to learn effectively in the situations or settings they encounter" (Smith, 1983, p. 97). Learning how to learn is not only about how to learn but also includes "what, why, when, and where to learn; moreover, helping others learn to learn (training) is also part of the concept" (Smith, 1982, p. 19).

There are three interrelated components which make up the learning how to learn concept. They are needs, learning style, and training (p. 20). The spiritual formation process is a lifelong process of learning. It is important to discover learners needs, the learners learning style, and

then provide the training necessary to learn.

In addition to the three components of learning how to learn there are also three subprocesses that assume that the learner is involved in planning, conducting, and evaluating learning activities (Smith, 1976, p. 6). Although some faith learning is a group or collaborative activity, it is often a private religious activity, and thus it is important that individuals learn how to learn for themselves.

Learning how to learn can be a pivotal factor in the spiritual growth and development of master-faith learners.

Real-Life Learning

In the process of learning, adults often apply their learning to real-life situations (Conti & Fellenz, 1991, p. 64). When dealing with issues which are important, the learner gathers the necessary information to solve life problems. This can sometimes be a self-actualizing process. Real-life learning is immediately applicable to adults' lives. This is different from teacher-directed learning which is applicable to formal education. When real-life learning occurs, more attention is given to the living tasks of individual learners rather than tasks proposed by formal education (Fellenz & Conti, 1989, p. 3).

Faith learners seek spiritual growth and development. Learning in faith issues may take place outside the academic

structure. It is done within the context of everyday life in such ways as going to church, studying the Bible, and involvement in religious activities. Thus, the ability for faith learners to take what they learn and apply their learning to their lives is vital for the desired spiritual growth and development to become reality.

Learning Strategies

Understanding learning strategies is an area of interest to adult educators (Conti & Kolody, 1999). Learning strategies are different from learning styles. Learning styles are "cognitive, affective, and physiological traits" that learners use when they "perceive, interact with, and respond to their learning environment" (Keefe, 1982, p. 44). A person's learning style is the individual's characteristic way "of processing information, feeling, and behaving in certain learning situations" (Smith, 1982, p. 24). Learning style is one of the three components of the learning-how-to-learn process (Smith, 1982, p. 17). Learning styles are generally established and remain constant throughout a learner's life (Fellenz & Conti, 1989, p. 8).

In contrast to leaning styles, learning strategies are techniques learners utilize when beginning a learning activity. Whereas learning styles are stable traits

(Fellenz & Conti, 1989, p. 8), learning strategies are techniques or skills which are selected for a specific task and which vary by both the individual and the learning objective (Fellenz & Conti, 1991 p. 64). While learning styles are influenced by the internal ways of information processing, learning strategies deal with the methods learners use to gain information in different learning situations (Conti & Kolody, 1995). Learning styles tend to be intrinsic whereas learning strategies are behaviors that the learner chooses to use when attempting a learning task (Fellenz & Conti, 1989).

Assessing The Learning Strategies of Adults (ATLAS) is an instrument that was developed as a way to quickly and accurately measure learning strategies of individuals as they initiate a learning activity. This instrument categorizes learners into three different groups called Navigators, Problem Solvers, and Engagers (Conti & Kolody, 1999).

Navigators are "focused learners who chart a course for learning and follow it" (Conti & Kolody, 1999). They are high achievers who are results oriented and who like to plan and organize their learning activities (p. 9). Problem Solvers are "critical thinkers who rely on a reflective thinking process" (p. 12). They enjoy generating

alternatives and coming up with new ways of solving problems (p. 12). Engagers are "passionate learners who love to learn, learn with feeling, and learn best when they are actively engaged in a meaningful manner with the learning task" (p. 13). Collaboration and interaction are motivators for Engagers who enjoy relationships and like to have fun with the learning experience. (p. 14).

Problem Statement

Adult educators are interested in knowing about how adults learn in real-world settings.

Basic to any consideration of trends in adult learning is the attention presently being given to learning that is relevant to the living tasks of the individual in contrast to those tasks considered more appropriate to formal education. Such learning is often referred to as "real-life" or "real-world" learning or learning that results in "practical" knowledge. (Fellenz & Conti, 1989, p. 3)

Many individuals in a faith community engage in learning on their own. They read; they study; they get involved in learning and service projects, ministries, and activities; and they seek answers to their many questions. The ways in which these learners seek answers to their questions and the kinds of learning and activities in which they participate are of interest to researchers.

Faith and religious values can be a powerful, driving force in the learning of adults. Lively (2001) conducted a

study in a faith community of retired senior professionals and found that these seniors were involved in many different learning activities. However, more importantly, their faith drove their learning interests on all levels such as reading, service, writing, social activities, ministry, and technology. Beyond that, the participants in this study clearly believed that lifelong learning is a Christian responsibility because they understand that their growth in the knowledge of their faith is continual and that they never "arrive." Coupled with this is the idea that based on their continual learning and their years of service to their community of faith, it is possible that these learners can be perceived as masters in their learning community (Dr. S. A. Lively, personal communication, November 9, 2001).

The idea of mastery in learning is not a new idea. In the field of education, mastery learning (Bloom, 1981; Carrol, 1963) suggests that most students can learn the material if given enough time. Thus, the blame for the failure to learn rests with the instruction rather than with the student. Another way of looking at mastery is from a practiced-based theory of learning as "legitimate peripheral participation" in "communities of practice" (Lave & Wenger, 1991, p. 94). In this perspective, learning takes place through observation and practice as learners move from being

on the periphery of a learning group to the center of participation which is the "place of knowledge" or "mastery" (pp. 29, 94). With legitimate peripheral participation, the center of authority resides not with the master but rather with the organization (p. 94).

This raises the question of how one becomes a master-faith learner in a faith community. Lively (2001) pointed out the need for "understanding how someone becomes a 'Master' in a community of faith" (p. 321). The learning environment of a church is dynamic sometimes with new learning, new ways of worship, new leadership, new ministries, and more and more diverse congregations. Considering this, it is important to know the characteristics of mastery in a faith community (Dr. S. A. Lively, personal communication, November 9, 2001).

The population for Lively's study (2001) was a group of people in a university setting that were all seniors and most of whom had some connection with the university, were well-educated retired professionals, and were involved with one religious denomination. It is not yet known what would be found if a broader range of learners were studied.

Many of the people of America have gone through personal evaluations and changes in their lives due to the September 11 transformational events. In every age there

are some people who are moving away from religious values (Barna, 2003; Moore, 1997), however, following that difficult time, many people turned to the church, ministers, and the Bible for wisdom, strength, and guidance. In November of 2001 Bible sales were up 40% over the previous year (Orlando Salinas, Fox News Channel, November 24, 2001, 7:00 p.m.). Throughout these times of turmoil since September 11 of 2001, many people have turned to the Bible for answers to the possible apocalyptic events that they see played out during the evening news and in the newspapers. The church can play a critical role in helping people to find answers to their questions and develop moral and religious values. If America is to continue in the line of religious freedom and learning related to the Bible, it is important to know how some people are learning about faith issues to the point of mastery.

Spiritual values and the church are important aspects of American society. Morality and religion are at the very heart of the country's history and memory. Alexis de Tocqueville passionately expressed his view of the importance of these issues in his writings about democracy in America over 150 years ago (Federer, 1994). He articulated that he looked for the greatness and genius of America in her harbors, her fertile fields and boundless

forests, her rich mines, her vast commerce, her public schools, her institutions of learning, and her democratic Congress and Constitution. However,

Not until I went into the churches of America and heard her pulpits flame with righteousness did I understand the secret of her genius and power. America is great because America is good, and if America ever ceases to be good, America will cease to be great. The safeguard of morality is religion, and morality is the security of law as well as the surest pledge of freedom. (cited in Federer, 1994, p. 205)

Adult learning is taking place every day in churches around America. Many are learning to the point that they could be considered master-faith learners. However, it is not yet known exactly what these learners are doing to become master learners in faith issues. Further, it is also unknown what learning strategies are used within the faith learning context.

Purpose Statement

The purpose of this study was to describe the spiritual formation process as perceived by master-faith learners from two Ministerial Alliance evangelical churches in Sapulpa, Oklahoma. The focus was on describing the spiritual formation process and the learning, values, perspectives, resources, activities, and learning strategies of the learners. This study sought to find out about the learning that takes place in faith communities and to find out how

the learners in faith communities describe their own learning process and ascertain the effect it has had on their lives. Adult educators can benefit from knowing more about individuals in faith communities and how they learn through self-directed learning, transformative learning, learning how to learn, and real-life learning.

Research Questions

The following research questions were used to accomplish the research goals:

1. How do master-faith learners perceive that their faith or religion has been beneficial to them?
2. What role does their church play in the learning of master-faith learners?
3. What kinds of things have master-faith learners learned or developed an interest in which they relate to their faith learning?
4. What is the spiritual formation process of master-faith learners?
5. What adult learning principles and processes apply to the lives and learning of master-faith learners?
6. How do learning strategies affect the learning of master-faith learners?

This study was of a qualitative design, but it also included quantitative data for learning strategies from ATLAS results and demographic information. Qualitative data were gathered through interviews. These data related to the participants' learning activities, faith history, faith

learning, faith community, perceptions, practices, and the and to the participant's spiritual journey. These data were analyzed through a coding and theme development process.

The interview process to address the research questions produced data that fell into two main areas. First, the data were ethnographic in nature. This material dealt with the personal stories of the participants in the spiritual formation process and looked inwardly into the culture of the church and the personal development of master-faith learners. Second, the data were related to adult learning and how the participants fell into the overall adult learning process.

Limitations

The spiritual formation process is one that takes time. It is difficult to assess how spiritual growth has taken place in one's life through an interview of 45-90 minutes. Although the participants are involved in more activities than they mentioned and utilize more resources than they discussed, the research includes only the participation and resources specifically mentioned in the interview.

Definitions

Adult Learning: The process of adults gaining knowledge and expertise (Knowles et al., 1998, p. 124).

ATLAS: Assessing The Learning Strategies of Adults is an easy to administer instrument, which identifies learning strategies preferences (Conti & Kolody, 1998, p. 109).

Belonging: Christians see themselves as belonging to God and in fellowship with others.

Christian Community - "Not only the immediate social circle but also all Christians, across denominations and across the globe, living and dead. Christian community provides much of their social, emotional, spiritual, and even physical sustenance" (Ramsey & Blieszner, 1999, p. 12).

Community: "A group of individuals who come together intentionally, who share a common purpose, who will honestly enable each other to accomplish that purpose, and who believe that individual purposes can best be accomplished through group endeavor" (Thibault, 1995, p. 350).

Engager: ATLAS grouping of passionate learners who love to learn, learn with feeling, and learn best when actively engaged in a meaningful manner (Conti & Kolody, 1999, p. 14).

Evangelical Christian: Christians who believe in the Bible, hold a set of foundational beliefs, have a personal duty to propagate their faith, and are a subset of the born-again population (Barna, 2002c, p.1).

Faith Community: A church community or a group of people who share similar views on faith issues.

Faith Maturity: "The degree to which one embodies the priorities, commitments, and perspectives characterizing a person of vibrant and life-transforming faith" (Benson, et al. 1993, p. 2).

Fellowship: Association; communion; intimacy [both with God and community of faith]; society (Webster, 1950, p. 192; I John 1:7).

Indwelling - To inhabit. When a person accepts Jesus Christ as their Savior (repents of sin, seeks forgiveness, accepts as true the life, death, and resurrection of Jesus Christ, believes and confesses Jesus) then the Holy Spirit of God comes to live in the person's heart or life. There, the Holy Spirit guides and directs the person who is said to be indwelt with the Holy Spirit (John 14: 16 - 18).

Journey of Faith: The spiritual formation process, beginning with salvation through faith and involving all the processes of spiritual growth and development.

Justification: In Christian theology, the passage of an individual from sin to a state of grace (Encyclopedia Britannica, Inc. 2002).

Learning strategies: Learning strategies are techniques or skills which are selected for a specific task, and which vary by both the individual and the learning objective (Conti & Fellenz, 1991 p. 64).

Master-faith Learner: Mature learners in matters of Christian faith.

Navigator: ATLAS grouping of focused learners who chart a course for learning and follow it. Navigators rely heavily on planning, attention, identification, and critical use of resources, and testing assumptions (Conti & Kolody, 1999a, p. 9).

Spiritual formation: The process of spiritual growth with the goal to "bring the believer to such Christlikeness that it is appropriate to speak of Christ being formed in the believer's heart" (Tracy, et al., 1994; Galatians 4:19).

Spiritual walk or journey: An individual's pathway or course into spiritual maturity (I John 1:7).

Spiritual Maturity: A Christian in a state of advanced spiritual development. One who possesses the nature and qualities of the Holy Spirit; one who is pure, holy, heavenly minded; relating to the spirit rather than the physical (Webster, 1950, p. 322, 500).

The Word: The Word is both the Bible, the inspired Words of God himself (2 Timothy 4:2), and also a representation

of Jesus Christ (John 1: 14).

CHAPTER 2

ADULT LEARNING FOR THE JOURNEY

Giving answers is not as good a way of education as asking questions and making people face up and think through things for themselves--Myles Horton

Adult Learning

Learning in faith communities for becoming a master-faith learner may often require personal disciplines and a deep commitment, but the process of spiritual formation or growth is much more about a relationship with God than a matter of self-achievement, self-help, or self-discipline (Tracy, et al., 1994, p. 17). Spiritual formation is a process that happens over time. It involves principles of adult learning and adult education processes. The principles that most apply to the faith context are Mezirow's transformative learning, Knowles' andragogy, self-directed learning, learning how to learn, real-life learning, and Myles Horton's ideas on community.

Transformative Learning

The process of spiritual formation is not a straight path but rather one with bends and curves in the road. At times the growth is rapid and strong. At other times it slows down or seems to stagnate (Fortosis, 2001, p. 49). This journey of faith is one that actually encourages and perhaps requires transformation, and although sometimes it

happens through willingness on the part of the learner, at other times it comes about through difficulties, challenges, and internal changes. The theory of transformative learning seeks to explain and describe how learners validate and reformulate the meaning of their experiences (Taylor, 1998, p. 7). Meaning schemes are made up of specific sets of beliefs, knowledge, judgement, attitudes, and feelings which shape one's interpretations (Mezirow, 1995, p. 43). Meaning schemes are "specific belief systems" (p. 43). They are "habitual, implicit rules" which are used for interpreting one's world (Mezirow, 1990, p. 2).

A meaning perspective is a general frame of reference, a set of schemas, one's worldview, or an individual's personal paradigm (Mezirow, 1995, p. 42). "Most meaning perspectives are acquired through cultural assimilation" (Mezirow, 1990, p. 3), but others may be intentionally learned (p. 3). Meaning perspectives are not merely categories for understanding, but they "significantly influence and delimit the horizons of our expectations" (Mezirow, 1995, p. 43). Learning can consist of changes in a person's beliefs or attitudes which involves the transformation of meaning schemes or learning can come from a change in the person's entire meaning perspective (Merriam & Cafferella, 1999, p. 320).

Meaning perspectives and meaning schemes provide the structure for meaning, and thus there is a strong tendency to reject a view that does not fit into one's own preconceived ideas (Mezirow, 1995, p. 43). An individual's experiences help to bring about or reject changes in meaning perspectives and meaning schemes. For some people, a change in perspective can be personally emancipating as they are freed from previously held attitudes, beliefs, or values (Merriam & Cafferella, 1999, p. 320).

Reflection enables people to correct their distortions in beliefs and errors in problem solving (Mezirow, 1990, p. 1). Changes in meaning perspectives and meaning schemes come about through reflection when there is a reassessment of established beliefs, ideas, or feelings (Mezirow, 1995, p. 44). Critical reflection is a natural mode of adult thought. It "involves a critique of the presuppositions on which our beliefs have been built" (Mezirow, 1990, p. 1). Elements of reflection are (a) content reflection, e.g. George is bad; (b) process reflection, e.g. assessment of George's life or looking at both sides; (c) premise reflection, e.g., maybe George is not so bad after all (Mezirow, 1995, p. 45). Critical reflection is the process whereby premise reflection is engaged and transformation of meaning perspectives occurs. This takes place in both

everyday transformation of meaning schemes through content or process reflection and in more profound transformation of a meaning perspective through critical reflection on premise (p. 45). "All reflection is potentially transformative of meaning structures" (p. 45) but with critical reflection on premise, major transformations are possible (p. 45).

Transformational learning may also result from an accumulation of transformation in meaning schemes over a period of time (Mezirow, 1995, p. 50).

Perspective transformation in adult learning is:

The process of becoming critically aware of how and why our presuppositions have come to constrain the way we perceive, understand and feel about our world; of reformulating these assumptions to permit a more inclusive, discriminating, permeable and integrative perspective; and of making decisions or otherwise acting upon these new understandings. (Mezirow, 1990, p. 14).

Involved in transformation are three components; (a) critically reflecting on one's assumptions, (b) experiencing insight into why the assumptions exist, and (c) taking some type of action (p. 354). Some change comes about only through perspective transformation (Mezirow, 1990).

Perspective transformation is the "central process of adult development" (Mezirow, 1991, p. 155). Through critical reflection of life experiences, an individual may undergo perspective transformation. This is said to begin with a disorienting dilemma (Mezirow, 1995, p. 50) and moves

through other phases (Mezirow, 1975). The disorienting dilemma is a particular life event or experience that becomes a crisis in the person's life (Merriam & Cafferella, 1999, p. 321). As a result the person goes through a process of self-examination, perhaps accompanied by guilt or shame (Mezirow, 1991, p. 168). The person may even turn to religion for help or support. The next phase is critical assessment of assumptions (p. 168), which leads to a recognition that others have experienced similar processes (Merriam & Cafferella, 1999, p. 321). This is followed by the exploration of new roles or actions and by the development of a plan for action (Mezirow, 1991, p. 168). There are four parts to the plan of action (Merriam & Cafferella, 1999, p. 321): (a) the acquisition of knowledge and skills for implementing one's plan, (b) trying out new roles, (c) building of competence and self-confidence in new roles, and (d) actually implementing the plan of action (Mezirow, 1991, p. 168). Finally, the last phase is reintegration into life on the basis of new perspectives (Mezirow, 1995, p. 50). Although these phases are not necessarily in this order, they are thought to be important aspects of the process of making new meaning.

The disorienting dilemma may not actually be a requirement for transformation to take place. There are

times when people may unconsciously or consciously search for something which seems to be a missing piece in their lives, and when they find it, the transformational process is catalyzed (Clark, 1993, p. 81). Such transformation often takes place when people recognize their spiritual need and begin to search for meaning through acceptance of religion or Jesus Christ. They may think that the missing piece is found and believe that they are personally changed (II Corinthians 5:17). This is a transformational experience, but the beginning disorienting dilemma is more in terms of a sensed spiritual need.

Transformative learning often takes place in the spiritual realm where people are changed in their belief system, their value system, or in their religious views. In evangelical churches, transformation is a key goal. This is expressed in a scripture written by the Apostle Paul:

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 and pleasing and perfect will. (Romans 12:2, New International Version)

The word "transformed" has the meaning of making something new (Moreland, 1997, p. 65). The mind refers to "the intellect, reason, or the faculty of understanding" (p. 65). For the church, the hope is that people will be transformed more and more into the image of Jesus Christ and that the

transformational experience will lead to spiritual growth.

Mezirow (1991) suggested that transformation can come about through a disorienting dilemma or trauma. The Bible confirms and stresses a similar principle in the book of James when it refers to spiritual growth through trials.

Consider it pure joy, my brothers, whenever you face trials of many kinds, because you know that the testing of your faith develops perseverance. Perseverance must finish its work so that you may be mature and complete, not lacking anything. (James 1:2-3).

Difficulties may cause some to respond to hardship in a way that will lead to spiritual growth. Others grow by imitating the faithful or through study (LeMert, 2001, p. 15). This growth can also lead to perspective transformation. For those in the process of spiritual formation there are those moments where they can "shout, 'I see!' In that moment we not only learn what was discovered, but we make our own discovery" (p. 15).

Although transformative learning theory is about "dramatic, fundamental change in the way we see ourselves and the world in which we live" (Merriam & Cafferella, 1999, p. 318), transformation in spiritual matters does not always result in spiritual growth. The change can also be that a person may consider the claims of Christ recorded in the New Testament, reflect on them, even experience insights in them, and yet the action they take is to turn and walk away, rejecting the message of Christ's salvation and forgiveness

of sins. Men and women have a free will and as such are free to make their own moral choices in the world. In making a decision either for Christ or against, some kind of transformation takes place.

The mind is the primary avenue for a person to make contact with God (Moreland, 1997, p. 67). A person cannot just be transformed by wishing that old habits would go away (p. 66). It requires:

The formation of a new perspective, the development of fresh insights about our lives, and the world around us, the gathering of the knowledge and skill required to know what to do and how to do it. And this is where the mind comes in (p. 66).

A life of wisdom, virtue, and knowledge is a product of seeking God with humility and reverence and of using the mind to study, seek, and understand truth (p. 67). Through critical reflection, the mind plays a vital role in the spiritual maturation and spiritual transformation process. However, spiritual "meaning-making" is not only intellectual, but also intuitive.

Spiritual development "incorporates cognitive, affective, and volitional ways of knowing; it is nourished through education and worship within one's faith community and by reaching out to those in need...It comes through processes of meaning-making and soul-nourishing that seek to be open to the Transcendent" (Vogel, 1995, p. 79).

Thus, experiences in faith are an integration of intellect, emotion, and the will. This integration is part of the many transformative experiences of master-faith

learners.

Andragogy

The concept of andragogy is a crucial one in the field of adult education. The term "andragogy" was first used in 1833 (Knowles et al., 1998, p. 71) by a German grammar school teacher, but it was not introduced in the United States until 1967 when a Yugoslavian adult educator attended one of Knowles' courses. He discovered that the term andragogy had been used by European adult educators to describe the parallel to pedagogy (Knowles, 1984, p. 6). When Malcolm Knowles (1970) first introduced the concept of andragogy, he defined it as the "art and science of helping adults learn" (p. 38). He contrasted it to pedagogy, the art and science of teaching children (Knowles, 1980, p. 43). Knowles laid out the differences between pedagogy and andragogy in his seminal work that has continued to be the dominant thinking in Adult Education.

In his comparison of pedagogy and andragogy, Knowles (1970) initially set out four assumptions that distinguished adult learners from child learners (p. 39). Knowles later added two more assumptions, and thus there are six assumptions discussed in his final work (Knowles, et al, 1998). Knowles final assumptions are:

1. *The need to know.* Adults need to know why they need to learn something before they are willing to undertake the task.
2. *The learners' self-concept.* Adults develop a self-concept of being responsible for their own

- learning and their own decisions, and they resist others imposing their wills upon them.
3. *The role of the learner's experiences.* Adults have a reservoir of experiences which can be valued as rich resources in learning.
 4. *Readiness to learn.* Adults become ready to learn when the social roles they take on and their developmental tasks render a need for the learning.
 5. *Orientation to learning.* In contrast to the learning of children who are subject-centered (learning content for future reference), adults' learning is problem-centered and focused on reaching their full potential for competence in needed areas which are immediately applicable to their lives.
 6. *Motivation.* Although many adults are motivated for external reasons, more compelling motivators are internal such as self-confidence, a better life, and recognition. (pp. 64-68).

Knowles (1984) believed that these assumptions had implications for practice in the teaching-learning process. They also have implications for learning in faith communities. When looking at adults who learn for becoming master-faith learners, it is important to consider the six assumptions about how adults learn. Adult educators want to know about how adults learn in different contexts. In the context of faith communities, learners will be greatly influenced by their own self-direction, their past experiences, their readiness to learn, the way they apply learning to their lives, their motivation for learning, and their need to know the importance and relevance of learning for their own lives. Considering these six areas gives insight into how these adult learning principles can apply in the religious context when learning for becoming master-

faith learners.

Self-Directed Learning

Alan Tough (1971) made a major impact on the field of Adult Education with his study to understand how adults learn through learning projects in groups, private lessons, and self-planned learning. He endeavored to answer "what and why adults learn, how they learn, and what help they obtain" (p. vii). Tough (1979) found that adults spend time every year working on three to five highly deliberate learning projects which he termed "self planned learning" (p. 93). Self-directed learning is a process in which "individuals take the initiative, with or without the help of others, in diagnosing their learning needs, formulating learning goals, identifying human and material resources for learning, choosing and implementing appropriate learning strategies, and evaluating learning outcomes" (Knowles, 1975, p. 18).

Self-directed learning is a learning process in which people take responsibility for planning, carrying out, and evaluating their own learning (Merriam & Cafferella, 1999, p. 293). One goal of self-directed learning is personal growth (p. 291). This is an important aspect of adult learning in a faith community. A relationship with God is a personal one which people must discover for themselves (Bergevin & McKinley, 1970, p. 72). A second goal and central concept of self-directed learning is fostering

transformational learning (Merriam & Cafferella, 1999, p. 291). Self-directed learning is really a matter of "learning how to change our perspectives, shift our paradigms, and replace one way of interpreting the world by another" (Brookfield, 1986, p. 19).

Self-directed learning theory with its emphasis on self-initiated and independent learning (Merriam & Cafferella, 1999) can apply to learners in a faith community. The goals of personal growth and transformational learning can also relate to learners in faith communities as individuals apply their learning to their lives and as they experience spiritual growth and change.

Many Christians today hear the upward call of God on their lives (Tracy, et al., 1994). Some learners do not know how to respond to the "upward call", a term which refers to the spiritual transformation or formation process. Others who feel spiritual hunger for something more or experience a "hunger of the soul" (Tracy et al., 1994, back cover) set out on a personal self-directed journey to learn, to grow, to develop a life that is patterned after Christ. Self-directed learning is considered extremely important as adults question their ways of thinking and behaving in their personal, professional, social (Brookfield, 1986 p. 22) and spiritual worlds.

Learning How to Learn

Learning how to learn was conceptualized in the field of Adult Education by Robert Smith (1976). In his seminal work, he proposed the following "working definition" (p. 5): "learning how to learn [is] a matter of the adult's having (or acquiring the knowledge and skill essential to function effectively in the various learning situations in which he finds himself" (p. 5). It is knowing "how to learn with power in whatever educational situation we encounter" (Smith, 1982, p. 16).

Three key factors of learning how to learn include: (a) determining what the learner needs to know and do for successful learning, such as general understandings, basic skills, and self-knowledge; (b) learning style or the person's highly individualized inclinations and tendencies that affect learning including differences in how people think, approach problems, and process information during learning activities; (c) training or the actual instruction about learning or improving learning proficiency (Smith, 1982, p. 17). Considering these three key factors, learners in faith issues first need to be able to discover what they need to know. One example of this might be in a church setting where the members are given a spiritual gifts assessment. Through the assessment the individuals are able to learn of their strengths, or spiritual gifts. These can then be enhanced through training or participation in those particular areas. Second, learners use their preference in

style to approach their learning, problems, and activities. Third, learners need to be able to gain the needed learning, training, or knowledge to be able to learn how to learn. One example of this might be a F.A.I.T.H. evangelism class where the participants are taught to share their faith with others. They take what they learn in class and apply it as they go out in groups to visit in homes and share the gospel with the people they meet. This is done to try to minister to others, but it is also done so that the members can then use the evangelism skills in their daily lives. Learning how to learn is a necessary and crucial skill for people learning in matters of faith.

Real-Life Learning

Adult learning is often undertaken by individuals with the purpose of immediate application to real-life situations (Conti & Fellenz, 1991, p. 64). Sternberg (1990) points out that there is a difference "between everyday problems and academic or test-taking problems" (p. 35) and stresses that "people who solve problems in real life the way they probably were taught to solve problems in school get into trouble" (p. 35). One reason for this is that in school, the teacher defines the problems for the students, but outside of school people have to correctly identify the problems for themselves (p. 35). In addition, "real-world problems are ill-structured, not well-structured....Another difference between test and academic problems and what you

find outside of a school setting is contextualization. Problems on tests are decontextualized" (p. 38).

Learning in a faith community involves real-life learning by individuals who seek to learn and to grow in their faith. Although some faith learning takes place in the church in a more formal setting such as the Sunday school, much of the learning that takes place in the lives of master-faith learners takes place in mostly informal and every day settings. This learning is mostly voluntary and self-directed; thus, the importance of being able to learn in real-life situations is vital to one's growth and development in the spiritual formation process.

Myles Horton and Community

Myles Horton was a great adult education practitioner and a advocate for social reform (Peters & Bell, 2001, p. 242). He believed that education would be born from "the creative tension between how life is lived and how life might be lived in a free society" (Adams, 1975, p. xv). His background was within the church. As a college senior, in 1927, he was sent out by the Presbyterian church to minister and to direct the vacation Bible school program in Ozone, Tennessee (Adams, 1975, p. 1). He was in charge of four counties (p.1). As he traveled and came to know the people, he sensed that much of what they were learning did not have much to do with their daily lives. He began holding community meetings to talk about the problems of the local

people. This caught on, and the meetings became important times of coming together to solve problems that the people faced. This pattern of involving the community and their needs became a pattern for Horton through the years.

Horton was drawn to create educational processes for the benefit of the poor (Manke, 1999, p. 2). He later chose to serve the people in rural Appalachia where he founded Highlander Folk School. Although he could have used his talents in other ways, he chose to remain at Highlander through many difficulties and hardships. He dedicated his life to the freedom and empowerment of adults (Adams, 1975).

Horton believed that he could make a real difference in the lives of individuals and that people could change things by their own actions (Adams, 1975, p. 9). The Highlander philosophy was "mutual aid among people" and confronting the problem of individual interests (Adams, 1975, p. 36). The "Highlander idea" was that people could "figure out for themselves how they would solve the problems they had identified" (Tjerandsen, 1980, p. 205). Many of Horton's philosophical views of education for the community could be applied in some way to the learning that goes on within the church community. Although many of the practices of Horton focused on empowerment of individuals rather than spiritual growth, they could possibly serve as a model for Christian Education within the church. Horton used many different techniques and strategies to help create a community of

learners. His efforts were successful although not without danger, great trials, and even suffering. It is a reminder of the early church and the troubles the apostles faced in the struggle to spread the Gospel when they were endeavoring to change their world.

Myles Horton used many different instructional strategies and ideas in adult education at Highlander. Many of his ideas are either currently being used or could be used within the church community. Some of them are the use of music, poetry, art, story telling, small groups, classes for self-improvement, education that grows out of the needs of individuals, class discussions, games and laughter, involving the people, peer-group learning, group problem solving, raising and sharpening questions, openness in talking about problems, encouragement of reading and participation, and trust in people to come up with their own answers (Adams, 1975). Horton believed that one should "first enliven, then enlighten" (p. 72). Myles Horton's legacy is certainly one that can continue to empower adults as they are educated about his teachings, writings, and the story of his life.

The church as a faith community utilizes many of the same instructional strategies Horton used. Much of the learning that takes place in the church happens in small group settings such as the Sunday school, worship through music and singing, church gatherings or parties, breaking

bread together, fellowship, seminars, classes, and Bible studies. The church as a community of believers is a very important and necessary part of the spiritual formation process.

Learning Strategies

"Learning strategies have grown out of the tradition of study skills but differ significantly from that tradition" (Fellenz & Conti, 1989, p. 8). While McKeachie (1988) and Weinstein (1988) used the term "learning strategies" to apply to study skills for students in higher education, Fellenz and Conti applied the term in the field of Adult Education to include the five concept areas of Metacognition, Metamotivation, Memory, Critical Thinking, and Resource Management (Fellenz & Conti, 1993). Research in these five areas has led to the identification of three distinct groups of learners: Navigators, Problem Solvers, and Engagers (Conti & Kolody, 1999, pp. 9-15). These groups have been identified and described through quantitative and qualitative research.

Navigators are "focused learners who chart a course of learning and follow it" (Conti & Kolody, 1999, p. 9). Navigators are high achievers who tend to concentrate on external learning processes. These learners rely on strategies such as planning, attention, and identification and use of resources. Navigators work well with organized deadlines, defined goals, and clearly-communicated

expectations (Conti & Kolody, 1999, pp. 9-10).

Problem Solvers "test assumptions to evaluate the specifics and generalizability within a learning situation; they generate alternatives to created additional learning options; and they are open to conditional acceptance of learning outcomes while keeping an open mind to other learning possibilities" (Conti & Kolody, 1999, p. 12). Problem Solvers score high in all three areas of critical thinking, and are skilled at adjusting their learning processes and resources to fit their learning needs (p. 12).

Engagers are "passionate learners who love to learn, learn with feeling, and learn best when they are actively engaged in a meaningful manner with the learning task" (Conti & Kolody, 1999, p. 13). Internally motivated, Engagers must be certain that a learning activity will be meaningful to them before they become involved (p. 14). Engagers consider their efforts "as an extension of themselves and are motivated by feelings of satisfaction and pride (p. 15). They focus on the process of learning rather than the content of the material being learned.

Faith learners can benefit from being aware of their own learning strategies. It can also be helpful to know the learning strategy preference of those in one's faith community. There are real differences in approaches to learning among Navigators, Problem Solvers, and Engagers (James 2000; Ghost Bear, 2001). As faith learners discover

the characteristics of each, they can become more comfortable with and even champion differences.

The Church

The church of the Lord Jesus Christ is a Christian community which is "not only the immediate social circle but also all Christians, across denominations and across the globe, living and dead. Christian community provides much of their social, emotional, spiritual, and even physical sustenance" (Ramsey & Blieszner, 1999, pp. 13-14). The New Testament speaks also of the church as the "body" of Christ (Romans 12:5). It includes people who are the redeemed of all the ages, believers from every tribe, every tongue, every people, and every nation under heaven (Revelations 5:9).

The church is "associated by covenant in the faith and fellowship of the gospel; observing the...ordinances of Christ, governed by His laws, [and] exercising the gifts, rights, and privileges invested in them by His Word" (sbc.net, 2003, p. 5). Each member of the congregation is responsible and accountable to Christ as Lord. The church further seeks to spread the gospel to all the people of the earth (sbc.net).

The church, no matter the denomination, is the place where people come together to worship, to fellowship, and to learn more about their religious beliefs. The two different denominations in this study are the Church of the

Nazarene, also called the Nazarene Church, and the Southern Baptist Convention. Both of the churches are evangelical Protestant churches.

These particular churches differ doctrinally in some beliefs. The two main areas where they differ are in the area of holiness and eternal security. The Church of the Nazarene espouses the doctrine of holiness, entire sanctification, or full surrender which is a second work of grace following "salvation." Many Baptists have the same spiritual experiences but they do not believe it is a second work of grace as does the Nazarene Church. However, the Baptist Church in this study also uses the terms "holiness" or "full surrender to God" (Pastor Larry O'Neal, personal communication, March 29, 2003). The Baptist Church espouses the idea of eternal security. In this view, salvation can never be revoked; one is eternally secure. The Nazarene Church believes that salvation does not extend to those who deliberately and willfully keep on sinning. The main difference relates to the view of eternal security, however this difference is not critical to this study.

The Church of the Nazarene

The Church of the Nazarene calls itself a branch of the "one, holy, universal, and apostolic" church (Nazarene Manual, 2001, p. 14). The official website and archives of the church claim that the history of the church begins with the people of God in the Old and New Testament and "embraces

the people of God through the ages, those redeemed through Jesus Christ in whatever expression of the one church they may be found" (p. 14). The people of the Nazarene Church believe it to have a unique calling:

The Church of the Nazarene has responded to its special calling to proclaim the doctrine and experience of entire sanctification [heart holiness], it has taken care to retain and nurture identification with the historic church in its preaching of the Word, its administration of the sacraments, its concern to raise up and maintain a ministry that is truly apostolic in faith and practice, and its inculcating of disciplines for Christlike living and service to others. (Nazarene Manual, 2001, p. 14)

The spiritual antecedents of the Nazarene Church include German Pietism, 17th Century English Puritanism, and the spiritual awakening of theologian Jonathan Edwards (p. 15). The roots of the Nazarene Church began in the Evangelical Revival of Britain in the 18th century. John Wesley, his brother Charles, and George Whitefield were clergymen who were instrumental in many men and women turning from sin and being empowered for service through the work of the Holy Spirit (p. 14). John Wesley emphasized entire sanctification as God's provision for the Christian. The Methodist Episcopal Church was organized in 1784, with the purpose of reforming the continent of North America (p. 15).

In the 19th Century there was a "renewed emphasis on Christian holiness" (Nazarene Manual, 2001-2005, p. 15) in the eastern part of the United States which spread

throughout the nation. One of the key figures in this movement was Phoebe Palmer of New York City, who promoted the Methodist phase of the Holiness Movement (p. 15). The revival spread beyond the bounds of the Methodist movement, led by Charles G. Finney and Asa Mahan, which led the emphasis into the Presbyterian, Congregationalist, and Baptist circles (p. 15).

The doctrine of Christian holiness played a significant role (p. 16) in the founding of the Wesleyan Methodist Church (1843), the Free Methodist Church (1860), and, in England, the Salvation Army (1865). In the 1890s a number of independent Holiness groups came into existence (p. 16). These included such entities as churches, urban missions, rescue homes, and missionary and evangelistic associations. There was a yearning by some in these organizations for a national holiness church, which became the impetus for the formation of the present day Church of the Nazarene (p. 16).

On November of 1896 there was a merger of the Central Evangelical Holiness Association, believed to be the first to ordain women to ministry, and the Association of Pentecostal Churches of America (Nazarene Manual, 2001-2005, p. 17). In 1895 the Church of the Nazarene was formed with about 100 people in Los Angeles, California (Nazarene Manual, 2001-2005, p. 18). This was seen as the first denomination that preached "the reality of entire sanctification received through faith in Christ" (p. 18).

The church spread mainly along the west coast of the U.S. and as far east as Illinois (p. 19). In 1907-1908 the Association of Pentecostal Churches of America, the Church of the Nazarene, and the Holiness Church of Christ merged to form the Pentecostal Church of the Nazarene (pp. 19-20). A denominational name change was made in 1919 when the term "Pentecostal" was dropped because of new meanings associated with the word (p. 20). Various other bodies have merged with the Church of the Nazarene over the years (pp. 20-22).

From the beginning, the Church of the Nazarene has had international dimensions. In 1908 Nazarenes served in Mexico, Cape Verde Islands, India, Japan, and South Africa (p. 22). The number of world areas where missionaries serve today has reached 138 (p. 23). "Thousands of ministers and lay workers have indigenized the Church of the Nazarene in their respective cultures, thereby contributing to the mosaic of national identities" (Nazarene Manual, 2001, p. 23) that form the international denomination.

In 2001 the Church of the Nazarene had an international membership of 1,390,306 in over 12,600 congregations (p. 24). The National church has 9 universities throughout the United States, as well as a Bible College and Nazarene Theological Seminary. There are numerous other colleges and seminaries in other continents such as Africa, Eurasia, and South America (Nazarene Official Website). Distinctive features of the Nazarene Church international work

historically have centered around evangelism, compassionate ministry, and education .

Southern Baptist Convention

The Southern Baptist Convention is a theologically conservative, Protestant Christian denomination. The Baptist Church holds that only believers in Christ should be baptized, thus they do not believe in infant baptism. It is the second largest denomination in the United States comprising 17% of the population, with only the Catholic (22% of the population) church being larger (Barna, 2001a, p. 1).

During the 17th century there were two groups of Baptists that formed in England. They were the General Baptists, who believed in the atonement of all people, and the Particular Baptists, who believed that only the elect (selected by God) could be "saved". In the American colonies Roger Williams established a Baptist Church in Providence, Rhode Island, in 1639. The Great Awakening in the mid-18th century helped to spur growth of the Baptist Church. "In North America the Great Awakening was a Protestant evangelical reaction against formalism and rationalism in religion, and it had a strong Calvinist element [belief in predestination]" (Encyclopedia Britannica, Inc. online, 2002, p. 1). Revivalists were John and Charles Wesley, and George Whitefield, who preached to great crowds of people in the colonies in 1739-1740 (p. 1).

Jonathan Edwards was a very important theologian of this time period and emphasized justification by faith alone.

The General Convention of 1814 showed that there were divisions over the issue of slavery, and a formal split took place as a result. The Southern Baptist Convention was organized in 1845 in Augusta, Georgia. "African-American Baptist Churches provided leadership in the 1960s civil rights movement, notable through the work of Martin Luther King (Encyclopedia Britannica, Inc. online, 2002, p. 1).

The Southern Baptist Convention was officially incorporated as an organization in 1845 and currently has 15.8 million members and 45,000 congregations in the United States and its territories (Roozen, et.al., 2001). The Southern Baptist Denomination has a great emphasis on missions. In 2001 the national church gave \$113.7 million to missions (International Mission Board, 2002, p. 1). In 2002 the Southern Baptist Convention was supporting 5,441 missionaries among 1,923 people groups. The convention also has a great emphasis on education (International Mission Board, 2003, p. 1). The Association of Southern Baptist Colleges and Schools is owned and operated by its 54 member schools which are located in 19 states. ASBCS schools include 49 colleges, 2 Bible schools, and 3 academies (Association of Baptist Colleges and Schools, 2003, p. 1).

Evangelical Christians

Evangelical Christians are a faith segment in the

United States that has been closely studied by researchers seeking to know about the connections between social patterns and religious beliefs. Data gathered and reported by the Barna Research Group, Ltd. (Barna, 2002a, pp. 1-3) provides some valuable data about evangelicals.

Evangelicals are a socially conservative group of Christians. They are more likely to have earned a college degree (29%), more likely to be married (68%), likely to have a child in their household under the age of 18 (50%), and they are usually white (81%). They are not as likely to have experienced divorce as other faith segments. The majority of evangelicals are affiliated with the Republican Party (58%), although more than four out of ten are not affiliated with the GOP. Half of evangelicals live in the South, and nearly half are from the Baby Boomer generation.

Evangelicals are more than twice as likely to describe themselves as "mostly conservative" on social or political issues (70%).

They are the only group among which a majority (68%) base their moral decisions on the Bible or religious teaching and the sole segment that is more likely to believe in absolute truth (58%) than to say that moral choices are relative to the individual and the circumstances (i.e., relativism - 27%). Consequently, their moral views were significantly different from those of every other [faith] segment...They were the least likely to describe cohabitation, gay sex, pornography, profanity, drunkenness, abortion, and divorce as morally acceptable behaviors. (Barna, 2002a, p. 2)

Evangelicals are the most active religious segment in

reading the Bible (9 out of 10 do so in a typical week), attending church (80%), praying (every one interviewed had prayed in the past week), volunteering at their church (45%), participating in religious education (56%) or small group religious functions (42%). Evangelicals are more likely to share their faith with others who are non-Christian. Three out of four did so within the past year. Further, evangelicals give of their money as well. They gave away about three times more during the past year than most other American adults.

Evangelical Christians' faith is very personal and important to them. They believe that God is real, and that He is all knowing, all-powerful, and sovereign or in control of the world. Nine out of ten evangelicals believe that the Holy Spirit exists. They also believe that Jesus lived a sinless life (1 John 3:5), and that Satan exists as the accuser of the brethren (Rev. 12:10). They also believe that the Bible is accurate and that they personally have a responsibility to share the gospel or the good news of the Bible with others.

CHAPTER 3

PLANNING THE JOURNEY

Design

This study utilized a descriptive research design. This method of research is used to test hypotheses, answer questions, and report "the way things are" (Gay, 1987, p. 10-11). Descriptive data are often collected through a survey or questionnaire, an interview, or observations of individuals or groups (Gay, 1987, p. 11). This descriptive design involves "in-depth data collection involving multiple sources of information rich in context" (Cresswell, 1998, p. 61).

This study sought to gain a clearer understanding of the learning that takes place in the lives of individuals in the process of spiritual formation. This understanding was gained through both qualitative and quantitative data which provided a profile of the learners, their learning patterns, the resources that they use, and the learning strategies they utilize in the process. Qualitative responses from the interviews were analyzed to discover emerging themes related to the questions.

Sampling

The population is the "group of interest to the researcher" (Gay, 2000, p. 122). This is the group to which the researcher would like the study to be generalizable (p. 122). The target population for this study was a group of

individuals from two faith communities in the city of Sapulpa, Oklahoma.

A good sample is "one that is representative of the population from which it is selected" (Gay, 2000, p. 123). The sample's "goodness" determines the meaningfulness and generalizability of the results (p. 123). For this study, the sample came from Sapulpa Ministerial Alliance evangelical churches. Many of the pastors from the various churches in Sapulpa form an interdenominational alliance. Two ministers from this group helped with a pilot study and two others helped with gathering the sample for this study. The ministers who helped gather the sample were asked to develop a list of criteria or characteristics to describe master-faith learners. Using these criteria, the pastors selected people from their churches to be a part of the study. Two different faith communities from Sapulpa were used; one was from a Nazarene Church, and the other was from a Baptist Church.

The names of 10 individuals were nominated by the ministers of each church. From that list of 20, the researcher chose 8 individuals from each church, making a total of 16 participants. The participants were interviewed individually and were also given the Assessing The Learning Strategies of Adults (ATLAS) instrument to determine the preferred strategies (Conti & Kolody, 1999) of these master-faith learners.

As a researcher attempts to conduct a study, it is appropriate to identify participants or informants. It is the task of the researcher to identify the population which will be used. The population is the group to whom the research results will apply (Mertens, 1998, p. 4). The sample is the group that is chosen from which the researcher will collect the data (p. 4). It is the goal to have good informants with the knowledge and experience that the researcher requires (Denzin & Lincoln, 1994, p. 228). The individuals or informants in this study were people who were selected or nominated for the study by their own ministers because of their level of knowledge and experience in the area of faith learning.

Although there are different types of samples, this study used a purposive sample. This is one in which the researcher purposely selects the appropriate participants for the study (Patton, 2002, p. 230). The "logic and power of purposeful sampling lies in selecting information-rich cases for study in depth" (p. 230). Information-rich cases are those that enable learning about the issues of central importance to the researcher. These cases are also of importance to the purpose of the study, hence the word "purposive" (p. 230).

Qualitative research studies most often deal with small, purposive samples (Gay, 2000, p. 141). For this study the sample was 16 participants who were selected with

the help of ministers from two Sapulpa Ministerial Alliance evangelical churches. The researcher met individually with the ministers. The following steps were taken in selecting the participants:

First, the concept of mature learners in faith was discussed with the ministers by using the term "saints" and other terms until each understood the term and type of person needed for the study. The ministers were asked to think of anyone in their church that could be called a "saint" or "someone in whom you have great confidence in their walk with the Lord." If the minister did not completely understand, the researcher added other words such as "pillar", "spiritual exemplar", "aspirational models"; these all were words garnered from talking to other ministers, from the literature, and from other individuals when talking about learners called master-faith learners.

Second, the researcher took time to explain an overview of the study and to ask and respond to questions. It was important that the ministers had a true mental picture of the type of individual that was needed for the study. This required asking the minister to differentiate between "pillar" and "saint" by first listing characteristics of one and then the other.

Third, the ministers were asked for a list of characteristics of the individuals that are believed to be master-faith learners. This was important because these

characteristics will be used as criteria for the list of interviewees nominated by the ministers.

Fourth, the ministers were asked to nominate a list of individuals for interviewing. After the ministers provided a list of characteristics for "saints" or master-faith learners, they were asked to also provide a list of approximately 10 individuals from their church whom they believed would fit these criteria.

Fifth, the ministers were asked about the term "master-faith learner". After explaining the term, the researcher asked the ministers if they believe the term "master-faith learner" could be used in place of "saint" without losing any of the meaning of the word.

Sixth, the researcher contacted individuals for interviews. Eight were selected from each church.

The Faith Learning Context

Educators and particularly those within the adult Christian education field could benefit from knowing more about faith learners from different faith communities and how they become master-faith learners. One way to accomplish this is to focus on a particular religious persuasion such as evangelical Christians, within a specific community. One such community is Sapulpa, Oklahoma.

Sapulpa, Oklahoma, is a small city which was incorporated in 1898. It is located just south of Tulsa which has a population of about 800,000 in the greater Tulsa

area. Sapulpa has a population of about 20,000 people. The term, "a church on every corner" would be appropriate for Sapulpa, where there are approximately 80 churches. In this town, a former railroad hub, there are many people who regularly attend church. Sapulpa has a variety of churches including Euro-American churches, Native American churches, and African American churches.

Pilot Study

Conducting a pilot study is a sort of practice run, or "dress rehearsal" (Gay, 1987, p. 90). In a true pilot study, every part of the research is conducted. The data is analyzed and the entire research plan is followed (p. 90). Conducting a pilot study can help to refine the procedures used and can considerably improve the result. Often the research plan is altered as a result of the pilot study and sometimes completely changed (Gay, 1987, p. 90). Consequently, it is a worthy endeavor to conduct a pilot study.

For this study a pilot study was performed in only the part of the research of questioning ministers about the characteristics of "saints" or "master-faith learners". The researcher met with two different ministers. In order to find their perceptions of master-faith learners, a discussion was initiated that began by using language that the ministers would easily understand. The question was asked, "If you look at the people in your church, how would

you describe a 'saint' or someone in whom you have great confidence in their spiritual walk?" These are terms the ministers understood to mean an individual who possesses saintly qualities; who is mature in the faith; and who continues to grow, learn, and mature in faith and living. This was done to be sure that the ministers understood the term referred to as "master-faith learner".

Prior to going to visit the pastors, the researcher designed a list of different words for master-faith learners. These terms were gathered from the literature, from other individuals including other ministers not in this pilot study, and from the researcher's own personal knowledge and experience. The list was used when talking with the ministers. The list included:

1. Saints
2. Mature Christians
3. Those in whom you have great confidence in their faith and walk with the Lord
4. Spiritual Exemplars
5. Aspirational models
6. Incarnational people (Jesus Christ was the incarnation of God in man, and people who attempt to allow Jesus to live in and through their own lives are "incarnational" people (Joe Nielson Ph.D., March 14, 2002, personal communication.)
7. Spiritually resilient people (Ramsey & Blieszner, 1999).

Two questions relating to terms were asked of the ministers:

1. Can these people be called master-faith learners without losing anything in the translation?
2. Do you have any other term that I could use that you think would better describe these people?

The purpose of this pilot study was to discover commonalities among what ministers would call "saints" or other terms associated with master-faith learners. The goal was to look at the commonalities and find out if these learners could without misconstruing them in academia be called master-faith learners.

The researcher met with two different evangelical ministers--Pastor Dan and Pastor Larry. The research study was explained as was the interest in the people called "saints" or people who are mature in their faith; often they are those whom others admire for their faith. In the course of the conversation, other terms were offered as well, but both ministers preferred the word "saint". They were asked how they would describe these people. They responded by giving a list of characteristics. The ministers were asked if they perceive of a distinction between the words "pillar" and "saint". Both confirmed that there were differences and provided lists for both terms. It was explained that this study would focus on the people they described as "saints".

The ministers understood very well what was meant by the term "saints". The list of characteristics that they provided is evidence that they understood. It was apparent that both saw some real differences between "pillars" and "saints". Later in the conversation the ministers were asked about relating the term "saints" to "master-faith learners". Both of the ministers felt that the term

"master-faith learner" was a good one to describe "saints", and they felt it did not lose anything in the comparison.

When discussing the use of other terms for master-faith learners, Pastor Dan preferred "saints" and "master-faith learners", and he suggested "spiritual leaders", and "mature Christians". Pastor Larry preferred "saints" and "spiritually mature" and also suggested "givers"; he stated that these people give of themselves without expecting in return.

Pastor Dan responded that he preferred the term "master-faith learner" because it denotes continual growth (learner) and the word "master" describes the mature level of faith. Pastor Larry responded that it is similar to the term "master teacher" which is used for teachers, and thus he thought "master-faith learner" was an adequate description of one who is mature and continues to grow spiritually. Neither minister felt that the meaning of the word "saint" was diminished by using the term "master-faith learner". This pilot study would work as a pattern for how to question the ministers for the study.

The comparison of the two lists of "pillars" and "saints" reveals that "pillars" play a very supportive role in the church. They are active and participate and take leadership roles. The "saints" are described often in more spiritual terms and in terms of mentoring or passing the faith on to the next generation rather than only by their

actions or doings. The two ministers listed the following commonalities when describing saints.

1. They are prayer warriors or have a daily regimen of prayer.
2. They read their Bible daily.
3. They are faithful to attend church when they can.
4. They want to share their faith (evangelism).
5. They have a deep desire to mentor and pass down the faith.
6. They have a desire to disciple others (show others how to live out their faith).
7. They are deeply spiritual, possessing characteristics such as mercy, longsuffering, and compassion.
8. They care about the younger generations of people.
9. They are unselfish.
10. They are givers.
11. They are mature or on a higher plain spiritually.

These characteristics were helpful in conducting research for this study as the ministers were approached to nominate "saints" or "master-faith learners" from their congregations. Some of these same characteristics or criteria lead to spiritual formation or growth that leads to spiritual maturity (Tracy, et al. 1994).

The list of criteria for master-faith learners was helpful when approaching the ministers used to nominate individuals for this study. It helped them to understand the kind of learner needed for the interviews. Also, the technique of having the ministers differentiate between "pillar" and "saint" was helpful. Their feedback about the term "master-faith learner" as it relates to "saints" was also helpful.

The two churches involved in the study were the Church of the Nazarene and Ridgeway Baptist Church. The Church of the Nazarene was selected because I have been a member of the church for 8 years. Since the researcher serves as the data collection instrument for qualitative research (Merriam, 1988, p. 19, 36; Patton, 1983, p. 22), there must be an understanding of the relationship of the researcher to the context of the study. "Data are mediated through this human instrument....The researcher as instrument is responsive to the context; he or she can adapt techniques to the circumstances" (Merriam, 1988, p. 19).

The design of this study was possible because I have been a part of a church community since my birth. My family was involved in the Nazarene denomination where my parents served as ministers and missionaries for many years. I can remember going through a membership and baptism class at the age of 7 years old and I clearly remember thinking "I understand this!" as my father explained such terms as "regeneration", "justification", and "salvation". I have an understanding and awareness of the beliefs and doctrine of the Nazarene Church.

The other church in the study was Ridgeway Baptist Church in Sapulpa. This church was chosen as part of the study because there are many connections and similarities between Ridgeway Baptist Church and the Nazarene Church. There are friendships between the ministry leaders, in the

laymen, and among family members that are part of both congregations. One of the ministers at the Baptist Church used to be a member at the Nazarene Church, and although there are some differences in doctrine, the style of music and worship and the approach to Christian Education and preaching ministry are similar. I have attended Ridgeway Baptist on numerous occasions with friends and I have an understanding of the beliefs of this particular church. Baptist churches are autonomous and as such they may differ somewhat in beliefs and structure. These two denominations are different in size and in some beliefs, but they are both considered evangelical, and are theologically conservative.

Procedures

The first step in compiling data was to contact the ministers from the Sapulpa Ministerial Alliance and seek their help in choosing the sample of participants from at least two churches. Two ministers helped with the pilot study. Following the pilot study, the ministers from the Church of the Nazarene and Ridgeway Baptist Church were chosen and asked to meet with the researcher. They were Pastor Scott Hamilton of Ridgeway Baptist Church, and Pastor Jim Nash, of Sapulpa First Church of the Nazarene. The two ministers met individually with the researcher where they discussed the research to be done and gave their permission to do the research. Similar steps to those in the pilot study were taken. The ministers each helped to draw up a

list of what they perceived as being the characteristics of master-faith learners. They were then asked for a list of people who would possess characteristics of "saints", and the list and contact information was supplied to the researcher.

Once the lists of nominees were provided, the researcher contacted each person and tried to set up a time for an appointment where a personal interview could take place. Two of the individuals were unavailable from the Baptist Church. Thus, to keep the numbers equal from each church, the researcher did not interview the remaining two at the Nazarene Church. Also, the data had reached saturation levels and no further interviews were needed. Thus, the researcher interviewed 8 people from each of 2 churches, making a total of 16 interviews. Within this group, there were three married couples. The participants were 9 women and 7 men who ranged in age from 26 to 86 years old. The interviews were tape recorded and potentially useful comments from them were transcribed and coded.

ATLAS

Assessing the Learning Strategies of Adults (ATLAS) was used to assess the learning strategy preferences of the participants. ATLAS is a relatively new instrument designed to quickly identify learning strategy profiles (Conti & Kolody, 1998, p. 109). ATLAS is printed on color-coded paper bound in a booklet format. Each person was given the

instrument to identify their preferred learning strategy group of Navigator, Problem Solver, or Engager. The participants were asked to indicate if the description was an accurate description of what they believed their approach to learning to be.

ATLAS is a valid instrument for measuring the learning strategy preferences of adults in real-life learning situations (Conti & Kolody, 1998). The construct validity for ATLAS was "established by reviewing the literature of studies actually using SKILLS in field-based research and by consolidating the similar data from many of the studies. This resulted in the identification of three groups with similar patterns of learning strategy usage" (Conti & Kolody, 1999, p. 18). These groups were named Navigators, Problem Solvers, and Engagers (p. 18). The instrument's "content validity was established by using discriminate analysis to determine the exact pattern of learning strategies used by each group when it was compared to the other groups" (Conti & Kolody, 1999, p. 19). Criterion-related validity was initially established by comparing responses about the accuracy of the instrument in correctly placing them in a learning strategy preference group. In a study drawing upon eBay users on the Internet, it was found that at least 90% of the participants agreed that ATLAS correctly identified their learning strategies (Ghost Bear, 2001, p. 81). This data is consistent with the other

findings of the developers of ATLAS. In a study of high school non-completers the participants "consistently indicated their agreement with the ATLAS description of their learning strategies" (James, 2000, p. 92). In test-retest examinations covering periods of time from one-week to three-weeks, ATLAS has a reliability of .87 (Ghost Bear, 2001, p. 82). For this study, faith community learners were asked to confirm if their ATLAS grouping accurately describes them.

Interviews

For all of the 16 interviews, the same basic questions were asked. The questions were about the participants' religious history, background, upbringing, and spiritual markers or remarkable things about their faith journey. They were also asked about the activities in which they are involved, the materials that they use for their learning, what kinds of things helped them to grow as a Christian, and the approximate time they spend in their faith learning. Other questions centered around the participants' interests that tie back to their faith, about how their church has helped in their spiritual growth, and about times in their life that were difficult or traumatic experiences. They were further asked about their view of God, Jesus, themselves and others, and how their relationship with God has made a difference in their lives. Finally, they were asked if ATLAS correctly described them.

The researcher was able to schedule interviews with each of the participants at a place of their choosing. Three of them took place at the Baptist Church, two took place in a quiet coffee shop, one took place in the participant's pool house, and the other 10 took place in the homes of the individuals. The use of ATLAS was helpful in getting started with the conversation and it was particularly helpful to get the conversation focused on the idea of learning in matters of faith. Upon completing ATLAS, the researcher began by saying, "Tell me a little about your religious upbringing or your religious background." This allowed the participants to relax as they began to remember the events of their childhood. The following types of questions were asked in a conversational form and in a casual and relaxed manner.

The conversations were all tape recorded. They ranged from 45 minutes to just over 90 minutes in length. Most of the interviews were over 60 minutes.

Interview Questions

1. Did you attend church as a child? Tell me a little about your religious background.
2. Can you try to give me a picture of the kinds of things you have experienced in your spiritual growth process--perhaps some of the milestones in your life?
3. What have you learned in the last year that has helped to spur you on in your Christian walk-- anything in particular that just stands out to you?
4. Has your faith prompted you to get involved

with any organizations, activities, or causes outside of the church?

5. What Christian materials, if any, are you currently reading or studying or listening to?
6. What do you do in your spiritual life to ensure that you will continue to grow as a Christian?
7. Could you give me an approximate idea of how much time you spend per week in faith-related study?
8. Aside from things relating to faith, do you have other interests or things that you have learned that have become more important or interesting to you because of your faith?
9. How does your particular church assist you in your spiritual growth? And what kinds of opportunities do they provide that help you in your walk with the Lord?
10. Have you had any difficult experiences in your life during which you turned to God or to your faith for help and support?
11. How do you think your relationship with God has made a difference in your life--how would your life have been different without it?
12. Do you feel that the ATLAS correctly describes you?

Language Within the Study

In a qualitative study, the researcher is working with detailed, thick descriptions, in depth inquiry, through direct quotes into people's perspectives, opinions, and experiences (Patton, 1990, p. 40). This particular qualitative study deals with master-faith learners. Their saintly lives stand out to others in the faith community or

church. They are people that others aspire to emulate or to whom others look upon with great respect for their exemplary Christian life and example. The life and experiences of the spiritual formation or growth process of the master-faith learners in this study take place within the context of evangelical churches and in their own personal and daily lives.

For this study, participants were asked questions and gave responses that included language about present and past behaviors, activities, experiences, interpretations, perceptions, opinions, and feelings (Patton, 1990, p. 294). In the course of conducting interviews, certain indigenous terms, key phrases, concepts, and practices emerged in the language of the participants (Patton, 2002, p. 454). Some words and phrases could be easily expressed in the findings and definitions sections, but others were more difficult to interpret. Since understanding the people who are being studied is of utmost importance, it was essential to clarify what the people were saying (Patton, 1990, p. 392).

The Language of Religion and the Church

In every religion of the world, there are levels of language that exist (Perry, in press). In the Christian church these are (a) the basic level with simple knowledge of words and phrases; (b) the conceptualization of the words and phrases; (c) learning of the background, the ancient symbols, terms, philosophies, and number systems which

underlie the language; and (d) movement and action of the basic human psyche (Perry, in press). The language used in this study was on the first two levels.

Researchers who conduct qualitative studies want to present material from the view of the participants. "Cultural behavior should always be studied and categorized in terms of the inside view--the actor's definition--of human events" (Pelto & Pelto, 1978, p. 54). In this study, the interviews were studied at length and categorized by themes and patterns. The data was evaluated, and the research questions answered in an effort to understand the spiritual formation process of these individuals whose goal is to grow more and more Christlike in their living (Tracy et al., 1994, p. 9).

Both ministers and participants used language and terminology which was familiar to them. In conducting interviews, it was important to use language that was best understood by the participants in order to obtain the best and most reliable data. However, when reporting what was said in the interviews, it was necessary to present the language and terminology in the appropriate language for other researchers, practitioners, and educators. This was not an easy task. The starting place was to make an "inventory and define key phrases, terms, and practices that are special to the people in the setting studied" (Patton, 2002, p. 454). This inventory contains the categories that

emerged from the comments of the master-faith learners and was created to make sense of their world and tells of the practices that can only be understood within their worldview. This is called emic analysis, and is distinguished from etic analysis that is imposed by the researcher (p. 454). Emic analysis helps to explain indigenous practices of participants in faith communities by using the perspective of participants within the "indigenous context, in the words of the local people, in their language, within their worldview" (Patton, 2002, p. 455).

Language "inevitably and inherently is built on the assumptions and worldview of the social group that has constructed it and the culture of which it is a part" (Patton, 2002, p. 100). Thus no language is really able to give a complete picture of reality (p. 100). Yet, language is a fundamental part of human behavior and the primary way of interacting with others (Bonvillian, 1997, p. 1). Speakers convey their thoughts, intentions, feelings, and desires through language. "Language is enriched by the uses that people make of it. These uses, and the meanings transmitted, are situational, social, and cultural" (Bonvillian, 1997, p. 1). In order to understand "how people organize their lives, carry out their work, practice religions, and the like" it is important to know how people talk to each other (p. 2.), and thus, to look at the language.

"Culture is communication and communication is culture" (Hall, 1959, p. 191). The church that is made up of all Christian churches possesses its own lexicon for the sake of communication related to religion and the Bible. A lexicon is the vocabulary of a language (Bonvillian, 1997, p. 49). There is a need for a vocabulary that sets the ideas of Christianity apart from other religions. The church is a configuration in the world; it is set apart (Dr. Joe Nielson, personal communication, March 13, 2002). Within the church, there are denominational configurations such as the Baptist or Nazarene denominations. Each denomination has its own belief system and behavior system. Each develops its own ethic for individual, group, and societal behavior. These beliefs, ethics, behaviors, and expectations are all expressed in the language of the church. Furthermore, each denomination may have its own system of terminology (Dr. Joe Nielson, personal communication, March 13, 2002).

The church, as in other cultures, has its own system of semantics. Semantic analysis (Bonvillian, 1997, pp. 26-27) can explain how much of the language related to the church is esoteric, being understood within the group, or by other people in similar groups, but not completely understood by those outside the group. There are many words which have a common usage in every-day language, but which have a different meaning within the church.

Looking at the word "sheep" can help explain problems of semantics. In the secular language "sheep" refers a four-legged animal with wool or one who follows, but in the language of the church the meaning is much deeper. The word brings up images of Jesus Christ as the Good Shepherd (John 10: 11-14, New International Version) who goes out to look for the lost sheep, which represents the lost sinner. The Good Shepherd searches until He finds the lost sheep and tenderly binds its wounds. "Sheep" represent the Christian's role of being a follower of Christ. The word "sheep" also helps to depict the Old Testament sacrificial system in which the young sheep, the lambs, were sacrificed for sin, however, Jesus Christ replaced the sacrificial system by the sacrifice of His own life, once for all, with His death on the cross (Hebrews 10: 10-18) when he became the Lamb of God that takes away the sin of the world (John 1:29). The word "sheep" also awakens imaginations of the judgement day in the future where the sheep and goats will be separated. The sheep represent those who will go to their eternal reward while the goats, those who have refused to be obedient to the will of God, will be separated from God for all eternity (Matthew, 25: 31-46).

It is important to "recognize the reality that unless terms are defined, a semantic jungle will envelope us, making it difficult, if not impossible, to properly contrast orthodox Christianity with teachings outside it" (Martin,

1997, p. 28). Words are important. They convey many "cultural meanings that add to, transform, or manipulate basic senses of words" (Bonvillian, 1997, p. 63).

There are certain cultural presuppositions that people bring to encounters with other people. They come with "an array of knowledge and understanding (models) of their culture as expressed and transmitted through language" (p. 63). The language of the church expresses the culture of the church. Thus, the lexicon, semantics, conceptualization of ideas, and the culture of the church are all factors that make for a complex language system within the Christian church. It is a dynamic system, sometimes changing with the times, adding new words to the lexicon, yet staying very much the same.

Interpretation of the Language of the Church

Evangelical groups are similar in their beliefs. This allows for them to have many terms in common within the different denominations. If the researcher is not familiar with the language within the church community, it could be difficult to understand the real meanings behind some of the language used. Difficulties can arise from such misunderstanding. Researchers may or may not have a schema and a framework for the language they hear in the data collection process (Ramsey & Blieszner, 1999).

Just as there is no one way to speak, so there is no one way to listen. We listen according to categories of our own, we frame questions out of a

schema we have devised, and we interpret stories within a narrative context understandable only to us. (p. 15)

As a lifelong member of an Evangelical church, I have knowledge of the language of the church. However, an important challenge was to accurately interpret the church-related or Bible-related language and terminology into exoteric terms which could be understood by those outside the group. A further challenge was to articulate and explain the terminology in academic language without losing the special meanings and nuances of both direct and indirect meanings of the stories, the beliefs, the perspectives and the concepts related to evangelical Christianity and the Bible.

Procedures for Checking Definitions

In order to check with the participants to be confident that what I thought they said was what they actually said, the words and phrases were discussed with the participants to be sure that my perceptions were accurate. To check with the participants in the study to ensure the accuracy of the practices, language, and definitions that they used, I occasionally made a phone call to the participants and gave them an opportunity to clarify or elaborate on what they said in the interview. This allowed the informants to clarify meaning and helped me to be sure that my definition or explanation was as close as possible to their original meaning.

Checking was also accomplished by working with the ministers of the churches to verify the meanings of words, phrases, or terminology. After the interviews were conducted, I occasionally checked with the ministers and sought their help with any terminology or language that was in question or to ask questions relating to theological concepts. Another source of help was the use of religious books, dictionaries, and commentaries. These were used to verify the accuracy of the definitions and religious or Biblical terms. The use of a theological dictionary was particularly helpful to provide definitions and background information. A concordance in which every word in the Bible is listed and referenced and a Bible commentary was extremely helpful (www.blueletter.org) in gathering definitions of terms or finding scriptures. Finally, it was helpful to enlist the help of others in finding the proper definition of terms; this included Dr. Sue Anne Lively. Besides being a very helpful person on my committee, she is familiar with the language of the church as well as academic language, and her knowledge and expertise were very helpful to ensure adequate translation of the nuances of the language.

Since the language used by the interviewees is sometimes esoteric, the definitions provide information that give a rational knowledge of the words. However, it was also a goal to help the reader to be able to conceptualize

the special meanings and nuances of the language without losing any tinge of the meaning of the words and phrases. This often required giving illustrations such as a parable from the Bible.

The task of relating church-related terminology with the academic setting has one important caveat. Matters that relate to Christianity and the Bible are spiritual and as such are spiritually discerned. According to what the Scriptures say, some facets may not be fully understood by the reader apart from a personal belief in Jesus Christ (I Corinthians 2:13-14).

The language of the spirit and the heart is very powerful and has a deep effect on others. Therefore, it was critical to discover indigenous words and phrases used in the language of the church and to adequately explain and define the words. The best way for them to be understood in everyday life is to "use the words in context, give a word picture or an illustration, and then apply it to a person's real life experiences" (Dr. Jim Nash, personal communication, Mar.15, 2002).

In the process of reading, evaluating and discussing information from the interviews for this study, I went back and forth between my notes, tapes of the interviews, and the printed transcripts of the data. It was important to consider the best and most fitting language to express what the participants said, portray the language that the

participants use to describe their activities and experiences, and tell what the participants have in common. The goal was to use the language that is the closest to capturing the essence of what the participants expressed. The various terms and phrases were also pointed out along the way (Patton, 1990, p. 419).

I approached this study as a member of an evangelical group and as a participant observer from one of the churches that was studied. I interviewed people from both my church, the Nazarene Church, as well as the Baptist Church. My knowledge of the churches and their beliefs and activities was helpful in understanding the responses and perspectives of the participants. Thus, my personal knowledge of the church and how it functions was helpful in both getting and analyzing the data.

CHAPTER 4

TRAVELERS ON THE JOURNEY

Don't measure your life by the world's standards
--Henry Blackaby & Claude King

Participants

The participants in this study have chosen to walk the road less traveled. It is a road that leads to a deeper walk with God. It is an adventure of spiritual growth that few have chosen to take. The men and women in this study are travelers on a spiritual journey that has taken them through mountains and valleys, across deserts and streams, through trials and joys, and through struggles and times of great celebration. One day the journey will end and they will arrive at their desired destination.

The participants were selected from two churches in Sapulpa, Oklahoma. Eight individuals from a Nazarene Church and eight individuals from a Baptist Church were interviewed. Of the 16 participants, 7 (43.8%) are men, and 9 (56.3%) are women. All of the participants are Caucasians although one woman also has some Native American ethnicity. The men and women ranged in age from 26 to 86 years old. The mean age was 58.9 years, and the median age was 56 years with a standard deviation of 18.4. Only 3 of the 16 (18.75%) were age 40 or under; the other 13 (81.25%) were all over 47 years of age.

Education

The education level that the participants have achieved ranges from the 9th grade through having a few classes above the bachelor's degree. One 80-year old woman completed school only through the 9th grade. Two individuals (a male age 49 and female age 86) attended through the 10th grade. The remaining 13 (81.25%) of the participants completed high school, and 7 (53.8%) of those 13 went on to complete a bachelor's degree. One of the oldest participants, age 82, received a bachelor's degree. When she was growing up in a college town, it was the expectation that high school graduates would go on to college. The other participants who completed a college degree are all under age 56. Although one participant did go to a Bible college following her bachelors degree, none of the participants received a graduate degree. The mean education level is 13.3 and the median level is 12.0 with a standard deviation of 2.6.

Family

All the participants have been married or are married. Twelve (75%) are currently married to their original spouse. One (6.3%) was divorced and never remarried; two (12.5%) were divorced and are now remarried, and one (6.3%) is widowed. The participants in this study have a lower divorce rate (18.75) than either the Oklahoma average (32%) or the national average (21%), (Sollee, 1997, par. 4) with three of the participants having been divorced. There are

three married couples which are a part of this study. Even though these three couples share intimacy in marriage it was important that their interviews be done separately as a means of providing them with privacy for discussing faith issues. Therefore, the interviews were conducted separately. However, Art and Annie listened to parts of each other's interview.

All but one of the participants are parents. Their family size ranges from 1 to 8 children. Currently, the participants who are under age 40 are active in the work force and remain active and busy rearing children. The middle-aged participants in their 40's and 50s have children in college or of young adult age. Some of them have grandchildren. They are still in the work force. The oldest participants which are in their 60s, 70s, 80s, are retired and although a few worked for a while after retirement, they are no longer in the work force. Although most of them are quite active, some of them have more leisure time than they did when they were younger.

Faith Involvement

Eleven of the 16 participants (68.75%) have been Christians for over 20 years. The average number of years that all the participants have been Christians is 31 years with a median of 25.5 and a standard deviation of 18.7. This large deviation reveals the spectrum, with one woman having been a Christian for only 5 years and another for 73

years.

The participants have been active and involved in their particular denomination for an average of 34.9 years with a median of 36 years and a standard deviation of 19.5. One woman recently changed to the Baptist denomination, but all the others have been in their denomination for a minimum of 10 years. The longest term of membership was 72 years, and that figure was not only for time within the same denomination but also in the same local church. All 16 of the participants are regular attendees at their local churches. They faithfully attend the services and various activities of the church more than once per week. Most of them are involved multiple times per week.

Careers

The participants in this study represented many different careers. Four of the participants (86-year old, Nazarene, Navigator; 82-year old, Baptist, Navigator; 47-year old, Baptist, Engager; and 40-year old, Nazarene, Navigator) have been stay-at-home moms for most of their younger lives and have not had a career outside the home after marriage.

The other women had some work experiences after marriage. Following her divorce one woman (80-year old, Nazarene, Engager) went to work in a laundry facility and then later as a factory worker until her retirement in 1981. Another woman (75-year old, Nazarene, Problem Solver) was a

homemaker until her husband was injured in a work accident and she was forced to go to work as a secretary in order to make a living for the family. One participant (63-year old, Nazarene, Engager) worked for a while after her divorce but later remarried and has been a homemaker for much of her life. Teaching was the profession for one woman (55-year old, Nazarene, Navigator) who worked for a few years as an elementary school teacher but later became a homemaker. Running her own business along side her husband, one woman (50-year old, Baptist, Engager) administers the office and is in charge of keeping the books and making the payroll.

The men have all had careers and were or are the major breadwinners for their families. The oldest man (85-year old, Nazarene, Navigator) went to the Army as a young man and later became an electrician until an accident in 1958 in which he broke his back, hip, and pelvis and lost his foot. Following his long recovery, he began a business which supplied training in appliance repair. He continued that until his retirement in 1982. Another man (61-year old, Nazarene, Navigator) worked as an aircraft mechanic for American Airlines for 32 years until his retirement in 1996. Another man (57-year old, Baptist, Problem solver) is a general contractor in commercial construction. His company builds churches, office buildings, industrial buildings, shops, warehouses, manufacturing plants, schools, and other buildings. One participant (52-year old, Baptist, Engager)

is an architectural engineer and has worked for an engineering firm, a manufacturing firm, and now works as a designer and builder for a popular Italian restaurant chain. A number of years ago one of the participants (49-year old, Baptist, Engager) was serving as a youth minister and started a part-time plumbing business with the intent of giving more money to the church. He eventually went into business full time and he now owns a growing plumbing business based in Sapulpa, Oklahoma. One young man (35-year old, Baptist, Engager) owns three restaurants in a major food chain in Oklahoma and also works in commercial real estate. The youngest participant (26-year old, Baptist, Navigator) works in the area of finance and currently provides financial management for a group of 60 physicians.

Learning Strategy Preferences

While the researcher was the primary means of gathering data, The Assessing the Learning Strategies of Adults (ATLAS) (Conti & Kolody, 1999) was also used as a medium for discussing the way the participants go about learning in matters of faith. The instrument is easy to administer and quickly provides information about the learning strategy profiles of the participants. ATLAS was given to each of the individuals in the study. The learning strategy preference groups that have been identified by ATLAS exist in almost equal portions in the general population of adults. The expected distribution on ATLAS is as follows:

Navigators--36.5%, Problem Solvers--31.7 %, and Engagers--31.8% (Conti & Kolody, 1999, p. 18). However, the observed distribution in this study was as follows: out of the 16 individuals, 7 (43.75%) were Navigators, 7 (43.75%) were Engagers, and 2 (12.5%) were Problem Solvers. Thus, there were fewer Problem Solvers and more Engagers and Navigators in this study than one would find in the general adult population.

After the participants identified their learning strategy preference, they read the description for their group. All but one of the 16 participants confirmed that the ATLAS descriptions accurately described them. One 82-year old, Baptist, Navigator claimed that the descriptions of both the Navigator and Engager described her. However, when she originally took the instrument, she followed the prompts to the Navigator page. When reading the descriptions, she agreed that she was a Navigator but insisted that she was also an Engager and refused to say that the Navigator description was completely correct for her. Overwhelmingly, 93.75% of the participants felt that the ATLAS descriptions accurately described them. These findings are similar to the rate of agreement in previous studies (Ghost Bear, 2001; James, 2000; Willyard, 2000).

The data from the interviews were transcribed, and these transcriptions were analyzed to find the themes that emerged from the data. Twelve major themes emerged. The

themes were flagged by key words. The key words were "history", spiritual "milestones", "learning", "motivation", "perspectives", "critical reflection", "barriers" to learning, "participation", "characteristics" of master-faith learners, "resources" used in the learning process, the "Nazarene Church", and "Baptist Church". The data were then sorted into themes or key word entries using a variety of software programs. The data from the various key words were then placed into SPSS and statistical procedures were performed. The theme data were then cross tabulated with ATLAS to give results that showed the percentage of the responses of Navigators, Problem Solvers, and Engagers for each key word. The results showed that the Engagers in the study provided 317 (45.5%) of the key word entry responses, Navigators provided 295 (42.3%), and Problem Solvers provided 85 (12.2%) of the responses. One of the Problem Solvers is a very quiet person and did not fit the typical pattern of a Problem Solver being detailed and descriptive in her responses like the "storyteller" Problem Solvers in a previous study (Ghostbear, 2001). Thus, the percentage of data from Problem Solvers was less than expected.

The data that was placed under the "history" theme included information about the participants' religious history and background. Of the 79 comments relating to history, the distribution was as follows: Navigators--40 (50.6%), Problem Solvers--10 (12.7%), and Engagers--29

(36.7%). Thus, Navigators provided over half of the data in the history category.

The two churches used in this study were familiar to me. One was the Church of the Nazarene where I attend, and the other was a Baptist Church with some close connections to the Nazarene Church. It is also a church where I have attended various functions on occasion.

Nazarene Church

The Church of the Nazarene is a world-wide denomination. The mission of the international church is to respond to the Great Commission of Christ to "go and make disciples of all nations" (Matthew 28:19). The key objective and mission of the church is to advance God's Kingdom by the preservation and propagation of Christian Holiness as set forth in the scriptures (Sapulpa Church of the Nazarene, 2002, p. 1)

The Church of the Nazarene is the official title of the church but can also be called the Nazarene Church. It has been in existence in Sapulpa, Oklahoma, since June of 1921. The church exists and functions under the umbrella of the International Church of the Nazarene and is accountable to that entity. The church has three ministers on staff: the senior pastor, the minister of pastoral care, and a youth minister. The current pastor has been at this church for 4 years. Many of the members of this church are older people. About 33% of the church is over age 55. It is a church that

is trying to find a balance between tastes of the old and the young, while trying to attract younger families to continue to build the church. The church membership has fluctuated over the years, and in the summer of 2002 they had 547 members.

The Church of the Nazarene in Sapulpa has developed its own mission statement which states that the local church's purpose is to:

Walk in the light of God by
Worshiping Him,
Attending to the need of others,
Learning from Jesus,
Keeping the Gospel alive.
(Sapulpa Church of the Nazarene, 2002, p. 1)

The church is attempting to minister to the whole family through a variety of programs. A very important thrust is the Sunday school which focuses on Bible study. Classes are offered for people of all ages. Another strong aspect of the church is its focus on missions through Nazarene Missions International. The church raises money annually to go toward the support of missions, missionaries, and ministries around the world. Ministry is "the service of God and his creatures" (Elwell, 1996, p. 530). Other ministries within the church are the men's ministry, women's ministry, a prayer chain ministry, single's ministry, an active youth ministry, athletic ministries, children's ministry, and weekly Bible studies, choir, and other music related ministries.

Times of fellowship are provided to enhance the relationships among the people and to help with creating a sense of community among the members. There are occasional game nights, dinners, and other opportunities for fellowship and comradery within the church community. Sports nights help to encourage people to include their visitors and friends. Sunday school class parties are a good tool for providing a time of fellowship, often in each other's homes.

Aside from the normal day to day activities of the church, it also provides special activities to enhance spiritual growth and development of children and adults. Every year the church conducts revival services and usually invites a traveling evangelist for these services. Each year at least two missionary speakers visit and speak at the church. Each summer the church provides for children's ministries through a Vacation Bible School. It also emphasizes summer camps for the children and youth and provides district-wide and national-level retreats and conventions. These focus on spiritual renewal and church growth. The church encourages the senior adults to remain active through a JOY (Just Older Youth) Group ministry. They travel to various places for activities and also have a visitation program on Thursdays once a month.

Some of the ministries of the church are for the purpose of caring for the special needs of the church. Because of the higher age level of the members at this

church there are several deaths per year. A funeral dinner ministry is in place to help to feed families following the funerals. A Care and Share fund is set up for those people in the church who are needy or perhaps are going through a difficult time. When a particular need arises money can be contributed through the fund. Giving is an important part of the church. The ministers are all involved in visitation of members at hospitals or in their homes.

Some of the participants in this study described the Nazarene Church and what the church provides for their spiritual growth. One of the reasons that the church is important to these participants is for what it can bring to the family. One woman brought out the fact that the church had been very helpful to her and her husband in many ways, particularly in rearing their children.

You feel like [the church] is your second home sometimes. You're there a lot. All your friends are there. That's where you find answers. You're inspired. We have [people from] all walks of life, rich young, poor, old, and it was there for our children, and we are thankful for the church that helped in their growing up years. They all go to church. (75-year old, Nazarene, Problem Solver)

The church is seen by this woman as being a place where one can "find answers" and where one can be "inspired". The church is an important source of help and strength for these participants.

Not only is the preaching and worship important, but the fellowship and love that is expressed is an important

aspect of the church. One woman talked about her church, the leadership, and the love she experiences there.

If you come [to church], you'll enjoy every bit of it. We've got a good preacher, we've got a good song leader, and everybody in that church will love you too. I said here a while back it was a hugging church, and that's what it is. (80-year old, Nazarene, Engager)

Another participant had not been at the church very long when she had to have surgery, the church was responsive to her needs. She was "overwhelmed" by the way the people responded with love and with food for the family.

And the overwhelming response that we got at the Nazarene Church--cause we hadn't been going there very long when I had the knee surgery--and everybody brought food. Almost too much food. My husband was hard pressed to eat it all because every night they would bring the evening meal... (church friends) brought pumpkins to sit on the front porch, and groceries and cereal for the kids, and all this stuff. And the Nazarene Church--it was like, these people don't even know me....We were very overwhelmed by the response. Our church is good about that--the funeral dinners, when someone is sick or housebound for a while, whether it is short term or long term--to take them food. Because apparently we Nazarenes really like to eat. (40-year old, Nazarene, Navigator)

Although this woman was fairly new to the church the people were responsive to her needs. She was "overwhelmed" with love and food for the family. That response not only helped her family to feel that they belonged to this church, but it was also a time that she learned patience. She said, "One thing I had to learn was to let other people help." She was not used to having people do things for her, but suddenly

she was in a situation where she had to depend on others. It was not an easy time, but it was a time of learning to let others love her without having any way to return their kindnesses.

Baptist Church

The Ridgeway Baptist Church in Sapulpa was originally established in 1918. The church is part of the Southern Baptist Convention. Baptist Churches are completely autonomous; although they are under the Southern Baptist Convention umbrella, they can function independently. In 1950 it was incorporated and took on the name it has at this time. It is currently a church in transition. In 1994 the church went through a serious slump, and various changes were made. The current pastor came to the church in May of 1994. At that time the church was had an average of 50 people in attendance on Sunday morning.

Some positive changes began to have an affect on the church so that by 1996 the church had grown to average around 100-125 in attendance on Sunday mornings when they added a Pastor of Administration. This was followed by a capital giving campaign which was to raise money for the construction of a new building in April of 2000. The successful campaign raised 1.7 million dollars which was to be given over the next three years. The church continued to grow, completed the new construction, and moved into the new building. In the summer of 2002 there were 630 members.

The church has faced struggles and challenges that go along with the growing pangs of a church.

There have been many challenges over the years. Recent issues have dealt with matters such as moving an entire congregation to a new location, the challenge of moving into a new facility, and committing to the "Purpose Driven" program. The author of, The Purpose Driven Church, (Warren, 1999) embraces a philosophy whereby the church has a set of stated purposes and goals around which all the programs center. In this view, if some of the programs of the church are not meeting the needed purposes, they may be ended. The stated purposes of this Baptist Church are, "In Love, we celebrate God by leading people to Christ, providing a sense of belonging, teaching and equipping them for ministry" (The Story of Ridgeway's Beginning--Church document). Due to more recent growth as well as the "Purpose Driven" philosophy, the church body consists mostly of younger or middle-aged families although there are a number of older adults. Currently, the percentage of people over age 55 is 19.4%. The church has a major focus on children and it currently serves the needs of over 200 children.

The new facility for the Baptist Church was built during 2001, and the building was occupied in October of 2001. Many of the members donated equipment and services as part of the giving campaign. These donations included the kitchen equipment, plumbing and the building contractor

services, the dirt work, and labor for laying tile.

This Baptist Church provides numerous opportunities for spiritual growth and development as well as for fellowship and community among the people. The church provides a strong preaching ministry through the senior pastor. The addition of a Minister of Music has helped to strengthen the music program and make it a vital part of the service.

The church provides programs for all age groups. A Sunday school program provides enrichment for children and adults from nursery age through senior adult. The focus of the Sunday school program is Bible study. An evangelism program which is called F.A.I.T.H. is a vital evangelism program and outreach tool for those interested in visitation and witnessing. For the senior adults there is a Golden Agers group which meets monthly for organized activities. DV8 is a youth program designed to provide spiritual growth and community for teenagers of the church. A strong children's program provides activities and Christian education for the children and in the process helps to attract families to the church.

Ridgeway Baptist also provides useful resources for spiritual growth and development and for strengthening the family. Recently the church was involved in a parenting study called "Growing Kids God's Way". It also has Fifth Sunday Silly, a day devoted to ministering to the children and the families of children which is also an outreach for

unchurched families. Ministry for preschool-aged children takes place through Wee Worship. A Crisis Pregnancy ministry provides baby supplies to parents in need. A Deacon Ministry provides support for benevolent needs, hospital visitation, and special needs of the church. A Singles/ College group helps provide needed interaction and loving care to individuals. The church is involved in a study based on the book The Purpose Driven Life (Warren, 2002), and the leadership helps to provide information and resources for financial freedom.

There are many other activities and programs of the church geared toward spiritual growth and helping meet the needs of individuals. Some of these are: a Divorce Care class, Women's Ministries, Men's Ministry, Prayer Partners which is a group of people who pray during the services, Greeter's Ministry, Bible studies (corporate and small group), and classes. The classes consist of a membership class, a spiritual maturity class, and a spiritual gifts class, and a missions and evangelism class. Some groups recently completed a study entitled Returning to Holiness with the focus on the Bible and on equipping the church members for ministry.

Some ministries are for providing financial help for those who are in need. One such ministry is Helping Hands, a benevolence ministry which provides money and resources for those who are poor or going through a difficult time.

The monies go toward helping with a variety of needs, from helping with senior adults with food and utilities to helping with meals for people who are ill or have surgery. Another ministry provides help for those who may have spiritual needs. One such ministry is the Decision Time Helpers. These people are specially trained and ready for prayer time at the end of the service. They are often people who have been trained in F.A.I.T.H. Evangelism and are able to share the message of salvation and also help people pray.

The staff members of Ridgeway Baptist include the senior pastor, the Minister of Administration, the Minister of Music, and the Pastor of Maturity. There is also a lay youth minister and a lay children's minister. With few exceptions the participants in this study were very positive about the Baptist Church. The participants expressed the positive view that they had of the church when they first visited. One participant talked about the first time he visited Ridgeway and his initial reaction to the welcome he experienced.

When we first visited [the church] the people were different. I felt like people really genuinely cared. They were knocking on our door. They were calling us. When I came in, I was greeted by somebody. Of course I hit it off with Pastor Scott and I believe he loves the Lord, and his life is a demonstration of that so it made it easy to love him and to really listen to what he had to say or what God would say through him. [The church] gives people an opportunity to get involved in ministry. (35-year old, Baptist,

Engager)

The participants believe that their church is one that provides a sense of belonging and acceptance. One participant came from a completely different church background and was very surprised at the warm welcome he experienced when he first came to Ridgeway Baptist. His experiences of not having a sense of belonging at his previous church made it especially important to have that sense at Ridgeway.

When you go there, it's just like-- people are real. It's like, just to give you a contrast, my wife and I went to [a] Methodist church for 15 years and we went but we didn't know anybody. People weren't warm, and they might have wanted to be, but when we walked in the doors of this church it was like, we're home! I mean, it was like we had found home. The people were warm and friendly and it was not superficial. It was real. These people say they care and they mean it. It's for real. It helps me because you know everyone wants to be a part --to belong to something, and in the church's purpose statement, part of it is belonging-- making you feel that you are a part and they do a good job of that. So I want to go there. I want to be involved with what's going on there. And I guess that reinforces my faith because when I go there I associate with people who think alike. And it's just real. (57-year old, Baptist, Problem Solver)

The church is a place where people can feel loved and accepted no matter what one's standing is in the world. One participant described how she felt and what she experienced when she first visited Ridgeway. She has been a member for a short period of time but she has found it easy to love the people and feel like an important part of the church. She

has also become an active part of the congregation.

It's a wonderful church. From the moment you walk in you feel greeted and loved. You feel that God's already been there. That he's there. People are loving. The pastor is just great. The pastor and staff and everyone that's there are so down to earth. You don't get a sense of ego that some are better, or that you are a lesser person. You're built up right away. (82-year old, Baptist, Navigator)

The church is an a place where people can come to learn more about God and the Bible, to get to know people and to have a place where they can experience a sense of belonging and community, and a place where they can receive the spiritual help that they may be looking for. All of these participants came to be involved with a church at some point in their lives, and eventually they all came to be involved with one of the two churches in this study.

Religious History of Participants

The participants in this study are men and women who are on a journey of spiritual formation. The word formation implies a changing process where the person is renewed or formed more and more in knowledge into the image of the Creator (Colossians 3:10). Many of the participants in this study have experienced hardships, obstacles, and difficulties along the road, but they have decided to take this adventure as followers of Jesus Christ. They have counted the cost of the journey and have made their choices. Some have been on the path for a short time. Others are have traveled long and are on the last stretch of the

journey. For those individuals, they look for the day when they will see their Lord face to face. For their ultimate destination and goal is to one day arrive in Heaven, the "city with foundations, whose architect and maker is God" (Hebrews 11:10).

Statistics show that most people who become Christians do so as children. Becoming a Christian does not refer to a religion in this case, but rather it refers to a conversion experience or a spiritual experience when one becomes a "born-again" (John 3:3) believer in Jesus. For children in the United States between the ages of 5-13 there is a 32% probability that they will be converted, or "become a Christian" in a spiritual rather than religious sense. For those between the ages of 14-18 the probability drops to 4% and for those over age 18 the probability is 6% that they will ever accept Jesus Christ (Barna, 2002d, par. 3). However, the participants in the study contradicted this research. In fact, the average age that the participants experienced a spiritual conversion was 27.6 years of age. The mean age was 24.5 years. Only two became Christians as children (ages 10 and 12), and three did so as teenagers. The others were converted as adults. The oldest conversion took place at age 68.

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choices made in [Christianity] are important, because we are setting our affections and preparing our soul for eternity in Heaven" (p. 189). Therefore, those who call themselves Christians should live in a way that indicates that the earth is not their final home (Moore, 1997, p. 189). The church can be a primary resource in this spiritual endeavor and thus it can serve as an important form of transportation on the journey of faith.

Travelers on the Journey

The participants in this study of master-faith learners have different faith narratives. They freely shared information about their background and how they came to faith in Jesus Christ and to the churches that they now attend. Their exposure to church and to Christianity differed the most in their childhood. Some of the travelers on this journey of faith were from homes where church attendance was an important part of their lives. For others, church attendance was more sporadic, but it was still a part of their lives. For still others, the parents did not attend church but sent or took their children to church. Some of the children had no encouragement from home but were taken to church by friends and neighbors.

Of the 16 participants in this study, all of them had some exposure to church as a child. However, their stories are all unique. One participant had very little exposure to church as a child. When Annie was young and growing up in

Oklahoma, her father was not supportive of her mother going to church. He would not go himself nor would he allow his wife to even say grace at the table. Often his wife did not go to church in order to keep peace in the home. However, Annie's mother was a Christian woman and made a deep impression on Annie, which caused her to possess a desire to have a Christian home later when she got married.

Occasionally the mother and children would attend a little Baptist Sunday school. Later, someone invited them to the Nazarene Church in Sapulpa. Annie started attending church regularly sometime in junior high school. She was married for 5 years when she was "saved" or converted. Except for a 4 year period when she and her husband moved to South Dakota, she has attended the same Nazarene Church; at first sporadically and then faithfully for about 65 years. Some of those years her attendance was sporadic but for most of her adult years she has attended regularly. Annie is married to Art, also in this study. (75-year old, Nazarene, Problem Solver)

The participants who were from homes where the parents did not attend church (25%) were either taken by their parents or invited to church by other individuals. This provided an opportunity for the individuals to learn or to be converted, and to become an active part of a church community. Gretta did not go to church as a young child. Her mother had stopped going to church at some point in her

life but was inspired to return to church after the death of her son, Gretta's older brother, having been influenced by the scripture that the minister used in the funeral. Searching for help and a scripture, her mother took Gretta and her sister to visit a little mission church in Sapulpa, Oklahoma, where a Sunday school was held. At that church she was later saved at age 14. Then as a teen, she was invited by some friends to attend the Nazarene Church's morning worship service following Sunday school at the mission church. The friends continued to take her to church and eventually Gretta went only to the Nazarene Church which she still attends today, 73 years later. (86-year old, Nazarene, Navigator)

Lorene was not raised in a Christian home although on occasion her parents would take her to the Church of Christ in a small Kansas town. The family moved around quite often, and different friends invited her to attend different churches along the way. However, she did not attend regularly. While living in Coldwater, Kansas, at age 32, a friend invited her to visit a revival service at the Garden City Church of the Nazarene where she was saved that day. She later moved to Sapulpa, Oklahoma, where she began to attend the Nazarene Church. (80-year old, Nazarene, Engager)

Ginny's parents did not take her to church as a young child. Instead, she walked across a field on a country road where a neighbor picked her up to take her to the Nazarene

Church in Cleveland, Oklahoma. As a young girl of about 10, she was saved in her home through the witness of an aunt. When she was older and after some difficulties and a divorce, she left the Nazarene Church but later returned to it when she visited at the Sapulpa Church of the Nazarene. When she was 16 years old her father died. Her mother then moved the family to town where Ginny was able to attend the Church of the Nazarene regularly. (63-year old, Nazarene, Engager)

Hiram had a mother who believed in predestination, a belief that God alone determines who is saved and who is lost eternally. In spite of her view, she felt that attending church might somehow help; thus she took the children to church in their town of Mc Alester, Oklahoma, although she did not attend herself. In Hiram's teen years he attended a Freewill Baptist Church. Later was married and began attending a Southern Baptist Church where he was saved. (49-year old, Baptist, Engager)

Most of the participants (68.75%) were raised in homes where attending church was a regular part and important aspect of their lives. Most, but not all of them, were very active in their churches. Even if the attendance was more sporadic, the influence in their lives was important.

Art was raised in a German Lutheran home in Wisconsin. The family attended services faithfully except when the farm chores or the cold Wisconsin weather with its snow drifts

prevented them. Art later met Annie, the woman who would become his wife. She was a part of the Nazarene Church in Sapulpa, Oklahoma. Art attended with Annie, and after years of her praying for him, he became a "born again" Christian in 1952 and later joined that church. (85-year old, Nazarene, Navigator)

Cheryl was raised in a Norwegian Lutheran Church by a mother who was faithful. Her father did not attend church and was absent from her life in many ways, but her mother was a wonderful example in her life. Cheryl was actively involved in her church and was confirmed at age 13. After her marriage, she and her husband lived in California and attended the Lutheran Church until they both had a major spiritual awakening when Cheryl was 68 years of age. For a time she and her husband attended charismatic churches in California and then in Oklahoma where they eventually joined the Assembly of God Church. Cheryl was recently widowed and moved closer to one of her sons. A little over a year ago she joined the Baptist Church where her son attends. (82-year old, Baptist, Engager)

Peter was raised by parents who attended the Christian Church. His father became discouraged and quit going to church when Peter was about 10. However, his mother still took him to church up through high school. He joined the Navy one day out of high school, and although he attended church occasionally in the Navy, he was not yet converted.

At times he attended the Catholic service since it was shorter than the Protestant service. Because of an uncle who was part of the Nazarene Church, Peter visited there when he was home on leave. Through a series of events and a long internal struggle, Peter was converted at age 24 at a revival at the Church of the Nazarene in Sand Springs, Oklahoma where he later joined the church. (61-year old, Nazarene, Navigator)

Tim was raised in a Free Will Baptist Church. When he was growing up his mother would take him and his three sisters to Sunday school, church, and to a mid-week service. He attended faithfully until he was 12 or 13 years old when he became interested in other things. At age 21 he returned to church and was baptized at a Baptist Church. However, it was only a "head thing", and not from the heart. He attended different churches, including a Methodist Church for a number of years and was later converted in a Baptist revival service at age 45. Tim is married to Cathy, also in this study. (57-year old, Baptist, Problem Solver)

Linda was raised in a Methodist Church. She attended every Sunday, "rain or shine". After she was married and her older son was four years old, her husband started attending the Nazarene Church where he had been raised. After her younger son was born, Linda decided to join her husband in attending that Nazarene Church. Later she was saved and joined the church. (55-year old, Nazarene,

Navigator)

Dennis was raised in a military family and moved around often but finally returned to Oklahoma where his grandparents resided. He grew up attending Presbyterian churches off and on but he had never heard about a personal relationship with Christ when he was growing up in Sunday School. Shortly before his marriage, he visited his fiancée's Free Will Baptist Church where he was saved. He later joined the Southern Baptist Church after he was married to Sherri, also in this study. (52-year old, Baptist, Engager)

Cathy was raised as a United Methodist. Her family moved several times and usually they immediately plugged into a church. Her parents were youth directors at a church in Illinois. Later they moved again, this time to Springfield, where there was a three year period her family did not attend. Another move to St. Louis gave them an opportunity to again attend church. Cathy later married Tim, a Southern Baptist, and joined his church. She and her husband were involved in different churches but she was not converted until 1997. (50-year old, Baptist, Engager)

Sherri was raised in a Freewill Baptist Church and her family was there "whenever the doors were open". Both sets of grandparents were also a part of the church. After she was married, she and her husband changed to the Southern Baptist Church. They felt more comfortable with the

doctrine of the Southern Baptist Church and they felt an assurance of their salvation that they did not experience in the Free Will Baptist Church. Sherri is married to Dennis, also in this study. (47-year old, Baptist, Engager)

Sally was raised in a Church of God Prophecy and remembers that she was saved by the time she went to church camp at age 12. She met a married the son of a Free Will Baptist minister right out of high school and joined her husband's Free Will Baptist Church. When her father-in-law stopped serving as pastor of that church, she and her husband began to look for another church and discovered the Church of the Nazarene in Sapulpa where they still attend. (40-year old, Nazarene, Navigator)

John was raised by parents who were Christians but did not attend church a great deal. However, they were associated with the Baptist Church. John was saved when he was 10 years old at a Neighborhood Bible Study. Later at age 14 at a teen camp at Davis, Oklahoma, he reconfirmed his original commitment to Christ. He has attended a Southern Baptist Church regularly since the 8th grade. (35-year old, Baptist, Engager)

David was raised in the home of Baptist parents. They attended a small Southern Baptist Church in Muskogee, Oklahoma. His family was very involved and he had a strong Christian upbringing. He was converted at age 13 at a youth camp. After college, he accepted a job in Tulsa, Oklahoma.

He lived in Sapulpa and there began attending the Baptist Church that was part of this study. (26-year old, Baptist, Navigator)

Beginning the Journey--Spiritual Conversions

One does not take a journey without first having a point of departure or a starting point. The journey can begin just about anywhere, but the important thing is that the journey must indeed begin. The journey to spiritual formation and maturity must also have a starting point. That starting point for spiritual conversion is the conversion experience. "Probably no concept appears in the literature of Faith Development more than 'conversion'" (Bruning & Stokes, 1982, p. 49). The conversion experience is seen as an identifiable moment in time when a person's "faith life undergoes a significant change" (p. 49).

In order for the participants in this study to become mature learners in matters of faith, it was important that they first come to faith or come to belief and acceptance of Jesus Christ as one's Savior. There are various expressions in the vocabulary of the church that are used to express the spiritual conversion experience. They are such words as "salvation", "being saved", a "spiritual conversion", "becoming a Christian", becoming a "believer", "receiving Christ", "accepting Christ as Savior", or "giving" one's "heart to the Lord". Each of these terms means the same thing. Salvation means rescue; it is spiritual deliverance

from sin and death (Webster, 1950, p. 459). Christianity's belief is that salvation comes through Jesus Christ. "These things are written that you may believe that Jesus is the Christ, the Son of God, and that by believing you may have life in his name" (John 20:31).

Salvation is deliverance that comes to all by believing in the birth, death, and resurrection of Christ Jesus as Savior; by receiving forgiveness of sins through repentance; by receiving the indwelling of the Holy Spirit; and by receiving a promise of eternal life (John 3:16; I Thessalonians 5:9; II Corinthians 7:10, I John 2:2). Repentance and faith could be compared to two sides of the same coin. Each one is distinct, yet each implies the other, and both are essential for true salvation (Morris, 2002, October 23, n.p.). The Bible states that repentance or having a mind change toward God is essential for salvation. This involves a choice made with the rational mind. "Unless you repent, you too will also perish" (Luke 13:3). Faith is also an essential for salvation. Faith is not just a hope, but it is a "volitional and intelligent commitment of one's life and soul to Jesus Christ" (Morris, 2002, October 23, n. p.)

The Bible records the words of Christ when He said, "For God so loved the world that He gave his one and only Son, that whoever believes in him shall not perish but have eternal life" (John 3:16). Christ's death and sacrifice

"brought the Holy Father and sinful humanity together through His sacrifice...The central Christian belief is that Christ's death has somehow put us right with God and given us a fresh start" (Moore, 1998a, p. 131).

All of the participants had a time in their life when they were converted or became Christians. Some of the participants in the study had dramatic conversions which were truly transformative. Others were less dramatic, but all were life changing in some way; one scripture says that a believer in Christ is a "new creation" (II Corinthians 5:17). Each one had a story to tell about how they came to the place in their life where they were ready and wanted to accept Christ.

Two individuals were saved as children, around the age of 10 or 12. Ginny had Christian aunts who came to visit her family in Cleveland, Oklahoma. She said, "This is what really stands out in my mind; they came to our house to witness to my mom and me and that's when I became a Christian" (63-year old, Nazarene, Engager). One of the main things she remembered was the peace that came over her at that time. Sally said that she remembered that she "knew" that she was saved as a young girl before age 12. She said, "I still remember the little church and praying at the altar and the ladies that were around me and just praying and being saved and the feeling and everything" (40-year old, Nazarene, Navigator).

Some other participants were converted when they were in their teen years (4). John was a young child when he first prayed to receive Christ, but later when he was 14 years of age he publicly reconfirmed that relationship with God at a Falls Creek, a Baptist teen camp. This experience gave him assurance that if he ever died, he would go to heaven with Jesus. He said:

I really knew for sure when I was at Falls Creek...and I came down front after camp was over and was baptized and kind of confirmed that I had accepted Jesus...I never doubted my salvation after that. There are times I'm sure my actions did not validate what I believed, but I know that someday when I leave this earth I going to go be with Jesus. (35-year old, Baptist, Engager)

Other participants were saved as adults (10). Peter was converted when he was a young man in his mid 20s. An evangelist came to town and Peter went to the revival service. He said, "In the fall of 1965 I became a Christian. I became a genuine Christian too. I witnessed to people of what God had done in my life....That was the greatest thing that ever happened to me, is when I became a Christian" (61-year old, Nazarene, Navigator). Annie was a young married woman when she attended a revival church with her father beside her. She thought that if she would go to the altar and pray that perhaps her father would go, so she went forward and there she was saved, but her father was not. She did not think that it was possible for her to live a Christian life, but after she was saved "it was so easy...

because you didn't want to do the things you had done. I wanted to read the Bible and go to church all the time. That was my main purpose--to share my faith, and pray for my husband" (75-year old, Nazarene, Problem Solver).

When the participants talked about going "forward" or going "down front" they are referring to a time that takes place in a church service where people are given an opportunity to accept Christ. The method may vary for different churches, but usually in the Church of the Nazarene, there is an altar which is a place where people can go forward to kneel and pray at any time during the service. This usually follows a pastor's sermon. In the Baptist Church there may not be an altar, but people can still go forward and pray and will receive help from others who come forward to pray with them. They may also be led to another room where they may kneel to pray. In both churches, the important thing is to give people an opportunity to become a Christian or to receive the spiritual help that they need. Although it is not essential to salvation for a person to pray at an altar or go forward in church, it can be a turning point or be a transformative experience for many people as they face the truth about the condition of their soul.

Influential People in Spiritual Conversions and Growth

Although most of the participants were converted and experienced spiritual growth through attending church camps,

Bible studies, church revivals, or church services, others were influenced from particular individuals. Hiram had an uncle who was particularly influential in his life. The uncle visited this man and his wife and asked them if they wanted to accept Jesus. Because they saw something appealing in the uncle's life, they wanted to become Christians. It was a turning point in their lives although it would be seven more years before they fully committed their lives to Christ.

Then when my wife and I were first married...my uncle was pastor of Ridgeway Baptist Church for ten years and that's how we got over here to Sapulpa. What we saw in his life was real...and we wanted that. (49-year old, Baptist, Engager)

Another participant was influenced by a loving Sunday school teacher through one particular event. About 6 months after Peter got out of the Navy, he was drinking and was arrested and put in jail. His name was put in the paper, and every one knew about it. It devastated his mother, but it was a turning point in his life.

It was a bad, bad time in my life. Brother Sanders knocks on the door. That was on a weekday about Wednesday or Thursday, and my dad and I were at the house by ourselves...in the afternoon. I said, "Oh boy, he's got me and he's going to work me over. I've got no grounds for defense. I've got nothing and he's going to let me have it"... Since I was a smart aleck--a know-it-all--I said, "If he gets too smart with me, I'll just tell him a thing or two." So I went to the door, and he said, "Peter, I need to make a phone call. I'm out in this area. Could I use your phone for a minute?" I said, "Sure." I thought when he gets through with that phone call, when he hangs that phone up, he's going to let you have it, boy, and

you deserve it! So he made his call, went back to the door, and instead of him getting on to me, he put his arm around me, and he said, "Peter, we love you. We love you, and we're going to be looking for you Sunday." The devil didn't have a thing in the world that he could fight that with. Now I told Brother Sanders years later that that little call that he made, by not getting on to me, and by loving me did more than he would ever know in this life. (61-year old, Nazarene, Navigator)

That one incident softened Peter's heart toward the church and spiritual matters, but the final thing that caused him to turn to the Lord was that his uncle, his name's sake, died. He was "completely torn up" by it, and soon after gave his heart to the Lord.

Linda talked about her sister's role in her salvation. The incident took place shortly after the birth of her daughter. She and her sister were walking around the high school track when Linda's sister asked, "Do you know of a time for sure that you can just set a date--a time that you received Jesus as your Savior?" Linda suddenly realized that no, she had never received Jesus. She thought "Lord, I don't want to miss out just because I'm not sure", so, as she walked the track, she silently prayed and "I asked Jesus into my heart" (55-year old, Nazarene, Navigator)

In these examples of spiritual conversions, the participants knew that something was missing from their own life, and they knew that God or Christ was the answer. They desired to be in right standing with God and man. They also knew for sure that following the spiritual conversion, their

lives were changed. They could then experience the assurance and peace that they believe comes only from God.

Mileposts in Spiritual Formation

As the traveler journeys down the highways and byways of our country, there are mileposts along the roadsides which indicate the distance in miles from a given point. The mileposts are usually placed one mile apart, and depending on the direction, the milepost numbers will get larger or smaller so that the traveler can see the progress that is being made. Often the mileposts are used as landmarks when other landmarks are not available. In the spiritual formation process, there are certain points along the way where there are special encounters with God. A milepost on the spiritual journey may be called a spiritual marker.

The spiritual marker "identifies a time of transition, decision, or direction" when believers clearly know that God is guiding them (Blackaby & King, 1990, p. 103). Sometimes these encounters take place in very small ways, such as when a person discerns the still, small voice of the Holy Spirit. Other times it a more dramatic sense of an ultimatum from God. Whatever the case, "there is no possibility of spiritual formation apart from 'intersections' or encounters with God" (Tracy et al., 1994, p. 17).

The participants in this study shared various moments in their lives where they especially sensed that they were

experiencing God's direction, his closeness, or his hand in their lives. During the interviews, the participants often shared with great emotion. These experiences were times of growth, learning, change, transition, transformation, and sometimes relief.

The participants provided 58 comments about milestones in their lives. The Navigators provided 28 (48.3%), Problem Solvers provided 3 (5.2%), and Engagers provided 27 (46.6%). The milestones came about through the many experiences or critical incidents of the participants. The experiences that brought about the spiritual markers in their lives were such things as divorce, illness, healing, career situations, exposure to the gospel or preaching, the conversion experience, miracles, stepping out in faith, and God's provision. These were experiences that were particularly labeled as such by the participants. They were moments or times of decision, reflection, and of sensing the leading of God in their lives.

Some of the spiritual markers that the participants talked about were times when they first knew for sure that they were saved. Sherri talked about a spiritual marker in her life that took place when her children were young. She had been a part of a Free Will Baptist Church for a number of years but she had heard about a minister from another church who was holding a revival. She had heard that he was preaching about how a person could have the assurance of

their salvation. It was something she longed for in her own life. She determined that she was going to go to that revival service.

I had always struggled with the assurance of my salvation....That was why I could not wait to get to that revival all week long, and I could not wait for [the minister] to shut up so I could get to the altar. There were probably 150 people there [at the altar] and I could not believe the response! That is where I go back to a real salvation experience and I was even re-baptized again. (47-year old, Baptist, Engager.)

Sherri went on to explain that she did not experience much spiritual growth in her life until that experience. She "was sick of struggling" with the issue and finally resolved the struggle when she went to the altar, prayed, confessed her sin, and for the first time she experienced the assurance of her salvation.

Some of the spiritual markers relate to times of spiritual growth. A spiritual marker in John's journey was a time in his life that was an important time of growth and experiencing God's guidance in his life. "I think probably the biggest [spiritual marker] was when I got to college...I got involved in the Baptist Student Union (BSU) at the end of my sophomore year going into my junior year" (35-year old, Baptist, Engager). Through his experiences with the BSU he grew spiritually through having a daily walk with God; by being held accountable to other Christians, particularly the director of the BSU, an important resource for him; and by having "some daily discipleship" or a time

each day when he spent time in private religious activity. He went through times of critical reflection and made personal decisions during this time that greatly affected his life. When John looks back on his life he sees that time in his life as a definite spiritual marker.

Some of the spiritual markers were related to spiritual experiences that come after being saved. They refer to times of being "sanctified". The term "sanctify" means to set a person or thing apart for the use which is intended by its designer (Elwell, 1996, p. 708). The term "sanctification" or "entire sanctification" are terms used by some churches, such as the Nazarene Church which means "the total, lifelong process of becoming holy" (Moore, 1998b, p. 68). An inward search takes place when a person senses a need for something more in the Christian journey. There is "just an uncertain gnawing for something more. This awareness usually takes the form of an internal battle with the self" (p. 68; Gal. 5:16-26). The need is confessed to God along with a full surrender of one's own will (Moore, 1998b, p. 68). The "old-timers called it 'dying out to self'" (p. 68). Following full surrender comes faith and an infilling of the Holy Spirit. Annie spoke about her experience of being "sanctified". Annie considered it a milestone in her own life. Her mother desired for Annie to get to go to a camp-meeting so she agreed to babysit for her so that Annie could attend. "It was at this camp-meeting

that I was sanctified. It was--just dedicate your life [to God]--everything you have or hope to be" (75-year old, Nazarene, Problem solver). Annie had a spiritual experience in which she submitted herself to God to be used for his purposes. It was a choice on her part, but God is the One who sanctified her heart.

Art also told about a spiritual marker in his life which was the time when he fully submitted his life to God and was "sanctified". From that point on it was not an internal struggle to "surrender" things to God as it had been up to this point. Instead, "it was settled" for Art.

When I was sanctified I surrendered everything then. That was it. It was surrendered. I put it on the altar and never took it off, so you know, every day you have things you have to surrender, but it was settled then and there weren't any problems after that with surrendering anything.
(85-year old Nazarene, Navigator)

Spiritual markers can be related to many different life situations where individuals see that God is working in their life and sense his guidance. Hiram told about a spiritual marker in his life that related to his career. He had been serving as a youth minister of a church and felt that God wanted him to start working at a plumbing job in order to give more money to the church. He later felt impressed to go full time. At the time, he did not understand it. He enjoyed the youth ministry and he could not understand why God would want this change in his life. It was a time of transformation for him personally.

That was kind of a milestone--a spiritual marker in our life--understanding why God would pull us out of the ministry and put us into a job. We had to struggle with that issue because we didn't want to be greedy and we didn't want to go over there because there was a lot of money to be made. We kind of discovered that one of the things God wanted and needed was that he gave us the gift of giving and he was going to give us something to give. And so we stepped out on the youth ministry and went into business full time and we do plumbing on new commercial construction only. (49-year old, Baptist, Engager)

Hiram went from youth ministry to commercial plumbing and found that God did indeed bless him and give him "something to give". Hiram's life went in a new direction but it is a direction he believes was completely within the will of God for him, and he has been faithful to give of his means to God through the avenue of the church.

It is sometimes a challenge to try to discover where a new road leads or to find a new way to get to a desired point. The Christian life can be full of new discoveries and experiences, but on the journey toward spiritual formation the traveler must also be careful to stay on the narrow path (Matthew 7:14). There are distractions along the way, and at times the Holy Spirit will speak and guide the traveler along on the spiritual journey. Gretta described a spiritual marker that took place in her life when she felt God speak to her in a way that required her to take action. She knew that to fail to be obedient would be detrimental to her relationship with God.

My sister-in-law didn't feed her chickens in the

summer time. I bought feed and fed ours. I'd put out feed for our chickens, and [my sister-in-law's] chickens would come and eat the feed. My mother-in-law said I ought to kill one of her hens to pay for that feed. "[Gretta], if I was you I'd kill one of them old hens to get my money back for my feed." I thought that sounds like a pretty good idea, but she didn't know anything about it. I didn't tell her. I just killed one of those old hens and ate it. That didn't bother me until several years later. Every time that I got down to pray, that's all that I could see was that old hen. I put up with it for probably a couple of days or so, and I said, "I won't put up with this..." I had bought a half a hog and rented a locker and had it cut up to put in the freezer. I took quite a few pork chops and went to sister-in-law and gave them to her and told her what I had done. She said, "Gretta I don't want the pork chops" and I said, "I don't either." Before, every time I went to pray, that's all I could think of, and after I had taken the pork chops to her, very, very seldom did I even think of it. But I know that it was God telling me, and I know when God tells you something, you've got to either do it or backslide. (86-year old, Nazarene, Navigator)

Just as in Gretta's experience, each of the spiritual-markers that was shared involved a coming together of intellect and intuition. The decisions that were made were rational but involved emotion and the spiritual realm. Though the participants in this study have different beginnings, they are learners that have come far on the journey. Their lives and their words are a testimony to all who know them of their deep faith and love of God and the expression of that love that is born out in their love for others.

Summary

The 16 participants with 8 from a Baptist Church and 8

from a Nazarene Church differed in their backgrounds. The participants are all Caucasian, range in age from 26 to 86, are all married or have been married, are almost all parents, and have reached an average education level of 13.3. These individuals have been Christians for a average of 31 years, ranging from 5 to 73 years. The participants are very involved in their local churches and engage in church-related activities more than once per week. They have been involved with their particular denomination for an average of nearly 35 years, ranging from 1 to 73 years. The participants represent a wide variety of careers. Some of the women have been homemakers all their lives.

The ATLAS instrument was used to identify the distribution of the various learning strategies in this group of learners. The distribution that was found was Navigators--43.75%, Engagers--43.75%, and Problem Solvers 12.5%. There are fewer Problem Solvers and more Engagers and Navigators in this study than one would expect to find in the general adult population.

The participants have a positive view of their church. Both the Nazarene and Baptist Churches provide activities and opportunities for spiritual growth for their people. The churches also provide opportunities for fellowship among the members.

Although most people who come to Christ do so as children, these master-faith learners differed in that the

majority of them came to Christ as adults. The average age that the participants became Christians was 27.6 years of age. The youngest conversion was at age 10, and the oldest was age 68. The participants came from various denominations and although most (68.75%) were raised in homes where they regularly attended church with their families, other participants either did not attend church regularly (6.25%) or attended with the help of other individuals who invited them (25%).

The religious background of the participants includes a time of spiritual conversion or a time in their life where they became Christians. Their spiritual journey also includes spiritual markers that identify a time in the life of the believer when they know that God is guiding them in some way. (Blackaby & King, 1990, p. 103).

CHAPTER 5

LEARNING IN MATTERS OF FAITH

A wise man will hear and will increase learning.
Proverbs 1:5a

Learning in the Church

The church has been a center of learning in America since the Colonial days when churches were an essential part of community life. They were the scene of midweek lectures on a wide variety of subjects by clergy as well as laymen (Knowles, 1994, p. 9). The "single most universal instrument for intellectual activity in these times was the church" (p. 8). The Sunday sermons were intellectual as well and were filled with theology and the message of salvation (p. 9). The church was "probably the most influential institutional force for the education of adults in the first two centuries of our national life" (p. 9).

In 1785, Sunday school began to be an important feature in the church as it was transplanted from England. Further emphasis was placed on Sunday school when the American Sunday School Union was founded in 1824 (Knowles, 1994, p. 22). The American Bible Society (1816) and the American Tract Society (1824) were very influential at this time period in the promotion of literacy (p. 23). The Bible was used as an important resource in schools and churches in both secular and religious education.

Although the Bible is no longer used in the secular

school system, it is still used in parochial and religious education, and it is a primary resource in churches. Many religious denominations today publish curriculum resources, and a common feature is their focus on the Bible (Griggs, 1990, p. 240). Most of the classes offered in churches are based on some aspect of the Bible (p. 240). The church, Sunday school, and the Bible are still important resources for children and adults who want to learn the Bible and who desire to grow in matters of faith. They are also important resources for the participants in this study who are actively involved in their churches and Sunday schools and who daily read and study their Bible and other religious materials as a means of growing and learning.

Adult Learning in the Spiritual Journey

Discussions with the 16 master-faith learners in this study focused on questions related to how they learn in matters of faith. The participants talked about their approach to their faith learning, the resources which they use for study, the activities in which they are involved, their private religious activities, the church in which they are involved, and their perspectives on issues relating to their faith. Some of the participants talked about their motivation for leaning, and others mentioned barriers to learning as part of their past experiences. The 16 participants use a wide variety of resources in their learning. They also participate in different activities

inside and outside of the church. These help to enhance the learning that takes place in the lives of these adults both in the church setting and also in their private lives where much of their spiritual growth takes place.

Master-faith learners have set out on a journey of faith. They have experienced the upward call. The upward call is a spiritual term that refers to an invitation from God upon the heart and life of an individual to "come up higher", that is, to grow in a spiritual sense (Elwell, 1996, p. 80). It is a call to a closer walk with God, to a commitment to spiritual formation, and to a life of holiness (Tracy et al., 1994, p. 18). This journey of faith is the spiritual formation process which begins with salvation and involves all the processes of spiritual growth and development. It is the process of learning in a spiritual sense.

Self-directed Learning

Life roles and circumstances have influenced the desire and motivation for learning for the participants in this study. Spiritual awakenings and milestones have helped to encourage growth and spiritual learning along the way. Cultural and social needs have also made a difference in their desire and motivation to learn. The church is a functional resource in this learning since it is available to all, it is easily accessible, and it can often meet the needs of almost any age or maturity level. However, much of

the learning that takes place in the lives of faith learners takes place outside the church although encouraged by the church. This learning is self-directed. The participants must learn how to learn in order to know how to help themselves, and they must also be able to learn through their every day real-life experiences.

Self-directed learning is the learner's ability to develop one's own competence so as to have the capability to learn on one's own (Knowles, 1975, p. 17). It is a model of learning that can directly apply to adults who are learning to become grounded in elements of faith. The master-faith learners in this study who are on a journey of spiritual formation are self-directed learners. They spend time daily in Bible study and prayer. They become involved in group studies that focus on growth. They participate in activities that enhance their spiritual growth and development, and they share their faith with others with whom they come into contact. Further, they do acts of kindness and show concern for others. They endeavor to live out their faith in a way that influences others for Christ. All of these activities are self-directed. The participants see where they are in need of growth, and they seek out ways of helping themselves to grow and develop in their Christian walk.

Self-directed learning in the faith journey means that learners take responsibility for their own learning. They

determine for themselves what they need for their learning and make decisions and choices to bring about the needed learning. One example of this learning is seen in the life of one of the master-faith learners in this study. Linda is a woman who experienced the devastating blow of an unfaithful husband. During this traumatic time in her life, she felt lost and alone in spite of supportive family and friends. Looking back on this experience, she said she did not know how she made her way there, but she enrolled in a Bible college. She felt an internal need to grow more spiritually. She said:

It was like I was really hungry and thirsty for God, and I could not get it quick enough at the church. I needed concentrated learning, and I was like a sponge. I just soaked it up. I took these classes and found there was more of God [than I had experienced before]. I wanted more and more and more. In the meantime it was healing me too, emotionally....It gave me the strength to keep on. (55-year old, Nazarene, Navigator)

Although Linda attended a formal Bible college, she took three years to complete the one year program. She did it at her own pace and in a way that met her own needs. This three-year period of her life was a major spiritual marker and a turning point in her life. The experience helped to give Linda the needed healing in her spirit and emotions and helped to give her direction and stability. She grew stronger and became one of the spiritual leaders of her church. Her marriage did not end. She felt that she should remain in the marriage. As she relied on God and His

Word for her strength, as she sensed God's direction, and as she found helpful resources, she experienced emotional and personal growth as well as intellectual and spiritual learning. Today she knows that she is a stronger person because of the traumatic things that she experienced. Through her experiences, she went through a period of transformation that brought about real changes in her life. Today, Linda is a woman of deep and abiding faith. She is one to whom others look for strength. She is a woman of prayer and has been an inspiration to many others.

This same participant (55-year old, Nazarene, Navigator) said that when she attended the Bible school she found that there was "more of God". This is a concept that is frequently expressed in the Christian faith. There is a little Christian chorus that says:

More of You, More of You,
I've had it all, but what I need,
Is just more of You.
Of things I've had my fill,
And yet I hunger still.
Empty and bare, Lord hear my prayer
For more of You. (Words by Gloria Gaither,
Music by Bill Gaither and Gary S. Paxon, 1977)

Although she had all the material things the world could offer, this woman still had an emptiness that she believed only God could fill and she felt she needed "more of God" and not what the world could offer. Another participant referred to this same concept but used a metaphor of scuba diving when he talked about wanting more of God. Hiram used

the term "going into the depths of God".

So what I've learned and where my interests are is in the depths of God--into the depths of God without fear. What keeps us from getting into the depths of God? It's a fear that he'll require something from us. What if we get down there and drown or the air goes off? Those are the things that a scuba diver experiences, but the view from where he is at is a lot different than the view from up above where the fish are little and the sun burns your back. (49-Year old, Baptist, Engager)

It takes a firm commitment to spend time daily in Bible study and prayer, but it is essential food for the journey. These sojourners realize that without the time spent with God, they will experience a hunger and thirst for Him and His presence in their lives. This time of personal "devotions" satisfies a deep longing within every heart to know the Creator and to love Him more.

Each of the participants told of an approximate time that they spend each day in private religious activities. The minimum average time is about one hour. When these mature Christians were questioned, it was sometimes difficult for them to say how much time they spend each day because their activities are not necessarily separated from the rest of their day. For example, Dennis listens to radio preaching while driving to work.

I get frustrated with all the crazy people in traffic, so what do I do? Turn on that radio station, I listen to a preacher, and I'm at work before I know it. I could care less what's going on around me in traffic. If I can do that and focus on things of God when I'm in a stressful situation, it works great for me. I don't care if

someone is cutting me off. I'm sitting here concentrating on what I'm hearing. (52-year old Baptist, Engager)

The participants gave a general time frame for the amount of time they spend in their self-directed, personal religious activities. While some of them spend over an hour per day, others spend less. For example, one person said that she spends one to two hours per day in these activities. Two participants said they spend one and a half to two hours per day, whereas another said 30-45 minutes per day. The average time was 60-90 minutes per day. Their responses told about the time they spend in their daily pursuits. The responses also demonstrate the level of commitment that the participants have made to self-directed spiritual learning each day of their lives.

I would like my answer [for time spent in private religious activities] to be every hour, everything I do, in conversation about work and how I react to something. I don't want to be able to separate my Christian activities from my non-Christian ones. [I spend] 30-45 minutes a day. I also rotate between talk radio and Christian radio. I carry a Palm Pilot, and have the Bible on it. If I'm waiting, I'll pull it up. (26-year old, Male, Baptist, Navigator)

I probably spend about 45 minutes a day in these spiritual pursuit...[I] have Christian music playing most of the time. (47-year old, Female, Baptist, Engager)

I think I could truthfully say [I pray] an hour [a day]. That is before [my husband] gets up. I ask the Lord to wake me up at five...And the telephone isn't ringing--no disturbance. (86-year old, Female, Nazarene, Navigator)

I probably spend about 15 hours a week [in private

religious activities]. I read my Bible, church attendance, religious books--Guideposts, and daily devotions, books, prayer, plus all the church activities. (75-year old, Female, Nazarene, Problem Solver)

I'll read some in the morning [Bible or other] and before I go to bed I read quite a bit, and then I'll pick up one of those little [books] and read it....All lumped together it probably takes about a couple hours [a day]. The biggest part of it is [prayer]. I'm not a very good prayer, but I pray. (80-year old, Female, Nazarene, Engager)

I'd say [I spend] an hour per day. Some weeks it could be a lot more, some a lot less, but it probably averages that. (35-year old, Male, Baptist, Engager)

Although the church community encourages individuals to spend time in the Bible and in prayer, there is no one to whom they have to give an account except as they would suggest to God. Their learning and activities are self-directed. Their love for God and their desire to please Him is their motivation.

Motivation

Travelers on the journey of spiritual formation are motivated for different reasons. Adults are usually motivated more for internal reasons rather than by external factors (Knowles et al., 1998, p. 68). Motivation plays an extremely important role in religious and biblical learning since the learning of Biblical and religious principles depends largely on whether or not the person is motivated to learn those principles, particularly because most of the learning that takes place outside of the church is self-

directed.

In this study, there were 26 different data entries that pertained to motivation. These were responses which explained why the participants are motivated to go to church, read their Bible, pray, attend Bible studies, or participate in private religious activities. Of the 26 entries, 14 (53.8%) were from Engagers, 11 (42.3%) were from Navigators, and 1 (3.8%) was from a Problem Solver. Some of the motivation is from a sense that God is sovereign--supreme in power, possessing supreme dominion (Webster, 1950, p. 495). The participants have the sense that God is ultimately in charge. This stems from a view that they will one day face God to give an account of their life; this makes it important to be obedient to His Word and to live in a way that would be pleasing to God. They possess a deep desire to please God with their lives.

My motivation is because I know that it pleases the Lord. (47-year old, Female, Baptist, Engager)

If He's real and the Bible is His word, then we better be doing what He said because He's coming back like He said He was, and that's always been my motivation. (49-year old, Male, Baptist, Engager)

You want to do it because you want to please Him, just like you want to please your husband or a friend. You want to please them so you do things that you know will please them. Just like when someone's coming over, you fix their favorite food. Well, if you know God's coming to visit, you want to pray, read in His Word, and study. (40-year old, Female, Nazarene, Navigator)

Master-faith learners need to pray and read their Bible

in order to grow spiritually and to feel satisfied in a spiritual sense. Scripture provides a metaphor when it uses the term "spiritual meat" (I Cor. 10:3). Just as a person needs food for the nourishment of the body, so a person also has a need for spiritual food to satisfy the hunger and thirst of the soul. The words of Jesus stated, "I am the bread of life. He who comes to me will never go hungry, and He who believes in me will never be thirsty" (John 6:35). This "bread" He talked about was Himself. He was referring to a believer's acceptance of Christ as Savior. The way that believers can further partake of this "bread" and learn more about Jesus is through the Bible, prayer, and fellowship with other believers. Some of the participants indicated that they are motivated out of a personal need for more of God and a desire to know more of his will for their lives. They also used the food metaphor in their responses.

You've got to be fed. Just like when you eat. If you don't eat, you're going to die. It's the same with your spiritual life. If you don't keep it alive, you're going to die. You have to keep after it, and besides that, you get a blessing out of it when you read and dwell on the Word. (85-year old, Male, Nazarene, Navigator)

We just seemed to have such a hunger for the Word of God. (82-year old, Female, Baptist, Navigator)

It seems like if I can have my devotions [Bible reading and prayer] at the start of the day more or less or the morning, the rest of my day seems to go better for me, you know, because I feel like I've got that nourishment to carry me through the rest of the day. (63-year old, Female, Nazarene, Engager)

I can tell when I'm dry. I can tell when I need to be in a Bible Study because it helps you become sensitive to what the Lord wants you to do. So it's easier for Him to talk to you. [When you're dry] there's not the joy; there's not a peace. You just need more of Him. (55-year old, Female, Nazarene, Navigator)

Adults are motivated to learn when they experience a need in their life situation (Knowles, 1984, p. 12). An example of this is when adults' social roles such as the need for a job or becoming a parent help them to be motivated to learn. Usually adults "do not learn for the sake of learning; they learn in order to be able to perform a task, solve a problem, or live in a more satisfying way" (p. 12). They may feel the need to help others to learn and thus feel compelled and motivated to learn for themselves. Learning for adults is more problem centered than subject-centered (Knowles et al., 1998, p. 67). Adults want their learning to be relevant and applicable to their lives. The application of biblical principles and spiritual learning is pivotal in the life of master-faith learners. In a faith community, the study of the Bible, learning for spiritual growth, and fellowship with others is generally centered around trying to make the material immediately applicable to real-life problems and tasks. This relevance to life is a motivation for learning.

Some of the participants are motivated because they believe that the Christian lifestyle is a more positive one than the alternative. They believe that having daily prayer

and Bible study is about a relationship with God which helps them to be better fathers, mothers, husbands, and wives. This brings relevance to their faith learning. The responsibility of being a parent causes the participants to dig deeper spiritually, to watch their own life more closely, and to attempt to be more in tune with God.

The participants sense the need to grow spiritually so that they can provide effective spiritual training at home and so that they can address areas where they are weak. They realize that it is not enough to pray with their children at bedtime or mealtime. They "must live the principles of faith throughout the day" (Dobson, 2000, p. 166). They understand the importance of passing on the faith to the next generation, and they are aware of the risks of failure to pass on a spiritual heritage to their family. They must live in a way that will help them to be an example and role model for their sons and daughters.

I don't want to be just an [ordinary] dad. I want to be the best dad I can be to those kids, and the best way I can do that is by allowing myself to be informed of where I'm weak. These [Bible] studies do that....To keep growing, being a better parent. I can't be a better parent unless I'm growing myself. The [children] are a big motivator, and my wife too. (35-year old, Male, Baptist, Engager)

I've got a son that is 16-years old, the day after tomorrow. I don't know if it's been a traumatic experience, but it's been a reason for me to be real. I can't teach [him] anything that I'm not doing. (49-year old, Male, Baptist, Engager)

My personal motivation is to be all that God wants

me to be. I mean, I know that I can't do that without the daily commitment and without spending time with Him. But if you're in tune with God, you're aware of your weaknesses....and that is all part of Him showing me. But I try to involve myself in areas that are going to strengthen where I'm weak....I need to be challenged. (35-year old, Male Baptist Engager)

You want God to speak to you, and you want to hear his voice. You want to know what He has to say to you today. It's a privilege. (75-year old, Female, Nazarene, Problem Solver)

Fellowship is an important aspect of religious faith in the Christian Church. It can also be the motivation for some people to come into a church, to become involved in the various activities of the church, or to get involved in a Bible study. Sometimes individuals get involved in a church or Bible study as a means of getting to know people or as a means of giving of themselves. This may be because they have just moved to an area and need to gain friends. Churches can fill a void in the lives of individuals through a sense of approval, fellowship with other believers, and friendships.

When we first started going to the Nazarene Church, they were having a ladies Bible study, and I went there to get to know people....There again, it's the camaraderie of getting together with the ladies and having the time to share together. (40-year old, Female, Nazarene, Navigator)

An individual's motivation for learning in matters of faith can draw people to the church and to other church related activities. The participants in this study were motivated for a variety of reasons. Self-direction and

motivation have helped these learners to have more of a desire and interest in learning, and the church has been a reliable and available resource in this learning process.

Self Concept

One of Knowles' six assumptions of andragogy deals with the idea that the adult learner's self-concept is one of being responsible for one's own learning and decisions and that adults may resist imposing their will on others. Their self-concept moves from one of dependence to self-direction (Knowles et al., 1998, p. 65). Much of one's spiritual formation takes place through the self-directed learning of individuals who choose to read the Bible, go to church, and participate in individual and group Bible study.

Often faith learning begins in childhood, but as the learner becomes an adult, the learning takes on a self-directed nature as learners have to decide for themselves what they will believe. Peter mentioned that he had never done very well in school, but that was because he did not study. Now that he is older, he receives a certain amount of pleasure from studying his lessons for his Sunday school class and being able to answer the questions that are posed in class by the teacher. His self-concept has moved from one of dependence to independence, and he now has a more positive view of himself than what he experienced in the past.

Now I read [the Sunday school lesson] and when

[the teacher] asks questions, I get to do a lot of answers and that makes me feel kind of good because in school I never could give any answers because I never did study. So I try to study my lesson. (61-year old, Nazarene, Navigator)

The master-faith learners in this study expressed that they have a positive view of themselves, and they see that view as stemming from their relationship with God. They not only show independence and self-direction in their learning, but their responses also show self-concepts that (a) are confident because of who they are as believers in Christ, (b) accept responsibility for their own spiritual learning and decisions, and (c) show openness to God's leadership in their lives.

[I've learned] that I am good; that I like myself because He made me. I am confident to stand on his word, "I'll never leave you or forsake you. I'll be with you always", and that wherever I go He's with me. Never fear. If this doesn't work out there is something better. I think I am an optimist. (82-year old, Female, Baptist, Navigator)

I'm stronger than I thought I was....I didn't feel adequate, but He [God] showed me I was. (55-year old, Female, Nazarene, Navigator.)

I've learned that I'm weak and without Him I'm pretty worthless. I have high self-esteem, but I realize that without God I'd be nothing.... Looking back on my life if someone would have told me that you're going to be a contractor, you're going to be a member of this church, you're going to be real active, I would have never believed it. I wouldn't have. As far as about myself, I know that I give all the credit to God that He's used people in my life. My mom, He's used her to give me some drive. If you want something, you can do it if you work for it. As far as myself...I'm amazed at what God has done and how he's brought me to where I am today and how I feel about Him

and about the world and about people. I don't have an ounce of bitterness in me. I don't. I have a lot of joy, which I think, "How do you have that? Where does it come from?" Well, I know where it comes from. So, I'm just a happy guy. (57-year old, Male, Baptist, Problem Solver)

When I'm at church worshiping, I am so humbled in his presence, of what He's done, and to be able to sing to Him. I cry a lot, but it's not a sad cry; it's a humble cry of what He's done for me, that I'll never be able to repay, and I don't have to! Because I'm His, and I'm special! (50-year old, Female, Baptist, Engager)

I know how bad I was compared to God, so how could He love me? So, I had a very low self-image of myself, and [Bible] study has improved my low self-image...I know that God loves me and wants a personal relationship with me, and I have a new desire to make that personal relationship better. (52-year old, Male, Baptist, Engager)

One of the comments that showed not only a certain amount of self-confidence but also a confidence in who God is came from Annie, a very quiet woman. She expressed that:

I am not a person of very many words, and it is hard for me to pray so He has to know my thoughts, my heart, and my desires more than my prayers. (75-year old, Nazarene, Problem Solver)

By her expression Annie said a great deal. She was communicating that God knows her completely and intimately, that He knows her heart, and that God loves her just the way she is. The most significant thing she was saying was that she is comfortable enough with her relationship with God to know that He is perfectly fine with the arrangement. Instead of feeling guilty that she does not pray for an hour a day as some of the master-faith learners do and instead of berating herself, Annie feels confident that God hears her

thoughts just as easily as her prayers. Her words picture the trusting relationship that has developed in the lives of these 16 master-faith learners on their spiritual journey. These people are not journeying alone. God is there all the way. Moreover, as they travel along, they walk, they talk, and they fellowship together.

Role of Experience

No amount of reading, studying, education, or training can teach the life lessons that experience can teach. One of Knowles' assumptions of adult learning posits the idea that adults have a reservoir of experiences which can be used and valued as rich resources in learning (Knowles et al., 1998, p. 66). The learner's experiences can be important resources in the faith community and in the learning both for individuals within the faith community and in the learning of those whose lives they touch.

Much of the learning that takes place in the church is inspired by others who are also within the church. Sunday school classes, sharing personal stories or testimonies, and sermons all utilize personal experiences of others. Much of the faith learning within a church community comes about through the sharing of experiences. These are not only past experiences but also current problems that are faced during the week, such as in the sharing of testimonies, in prayer requests, or in the sharing of answers to prayer, also called "praises". In faith learning, one's religious and

spiritual experiences are fundamental for continued growth and often it is the sharing of them that inspires others in the faith. Not only can learners help others through their own experiences, but they will often put themselves in positions where they themselves can learn from others.

The experiences that the participants have had in the past affect their lives in many ways. They help learners as they apply their past learning experiences to their everyday lives and the projects that they undertake such as with Cheryl who made and decorated May baskets to take to patients in a convalescent home.

I got my idea for making those May baskets from past experiences very pleasurable when I was a child and with nostalgia and trying to think of what I could do for people that were about my age in the convalescent home. I decided it would be fun to do it. After I decided that, every magazine I got was bringing out May baskets. (82-year old, Baptist, Navigator)

Experiences can affect friendships for those who desire to learn from the wisdom and experiences of others. Sally has seen the wisdom of the older women in her church and has endeavored to learn as much as possible from these women. She has developed close friendships with many of the older women in the church although she is only about half their age.

We really like to be around the older adults. There's so much to learn from them, to glean from them and all of their experiences. (40-year old, Nazarene, Navigator)

Past experiences, good and bad, also affect the way

people make decisions about their faith, beliefs, and actions. Sherri attended a church which was very strict in its rules and regulations of conduct when she was younger. She admitted to "enjoying" that view at the time, but through her experiences she finally realized that the standards were unreasonable. She later sought out the church where she now attends and experiences the freedom to select when and if she reads her Bible.

I feel that the importance of reading God's word and prayer and all of these other things that I do keep me accountable and help me to grow and hold to a standard....When I find I'm not enjoying the process, I am reminded of my roots where [the church] would say that they do not believe in "works" [Salvation through works], but it was an implied thing. I could be legalistic about that because for a long time I enjoyed that belief. The older I am and with the experiences I've had, I realize that no one wants to be held to those standards. (47-year old, Baptist, Engager)

Experience further affects the development of religious perspectives as with Dennis, whose view of God has been modified through his experiences. He used to view God as distant, but now he believes that God truly loves him.

My view of God has evolved. It started out as a Savior and as a Creator and it has over time, with experience, evolved to someone that is a lover of my soul. (52-year old, Male, Baptist, Engager)

Dennis mentioned that his view of God has evolved. One's views can be changed over a period of time. They can be transformed through experiences, through reflection upon those experiences, and through a relationship with God. This change in perspective is an important part of the

growth process.

Barriers to Learning in Spiritual Matters

There are different barriers to spiritual learning that people face which can keep them from church or from developing a personal relationship with God. These barriers can include things such as the rules of the church, giving to the church, disappointment with people or a church, and a failure to read the Bible, pray, or become a part of a church community. Four (25%) of the participants talked about barriers to their learning in matters of faith, spiritual growth, or participation in activities. They provided 9 comments about barriers. Of these, the Engagers provided 6 (66.7%) of the comments about barriers, Navigators provided 2 (22%) comments, and Problem Solvers provided 1 (11.1%).

One type of barrier relates to financial contributions to the church. Hiram discussed a situation that happened when he and his wife first went to a Baptist Church. They were baptized that first day. As they were leaving, a janitor handed them a box of tithe envelopes so that they could pay their tithe money, 10% of their income which is generally accepted, to the church. Thinking that the church was only interested in money created a barrier for them. As a result, they did not return to any church for seven years after that experience.

Whenever [my wife] and I were down there [at that

church] and we had that box of envelopes and we were sitting in the car...I said, "I think they only want us here for our money". Then we went through about seven years of hell because we didn't want to give Him any money. That was really the issue. Now it's how much can we give? Because the way we look at it, Satan cheated us out of seven years of our life because of that box of envelopes. We're never going to let that happen again. We're going to try to give above the tithe. (49-year old, Baptist, Engager)

For this man whose barrier was the giving of money the situation is greatly changed today because Hiram and his wife were converted 7 years later in a different church. They are now key givers to their church and mission work. They have made a commitment to increase their giving by 1% each year. This past year they gave over 34% in tithe. They are "living on 66% and doing real well" (49-year old, Baptist, Engager).

Most of the barriers discussed by the participants were experienced either prior to their becoming Christians or when they were struggling over religious issues. Barriers can be issues that keep people away from the church. Even minor things can prevent people from returning to a particular church. They can also prevent people who attend or visit a church from accepting Christ. They can be issues that create barriers for many years.

The Bible is a source for understanding and applying truth to one's life (Moore, 1998a, p. 66). In order for this to happen, there needs to be knowledge of the Bible. Lack of knowledge can be a barrier to applying Biblical

truths. Lorene had an inability to apply the Bible's wisdom to her troubled marriage because of her lack of knowledge in her younger life.

I was just learning then. If I had known more about the Bible and everything I think things would have changed [in my marriage]. (80-year old, Nazarene, Engager)

This woman who felt the need to know more about the Bible was later involved in many Bible studies and Sunday school classes as well as personal Bible reading which have together helped her to grow in her knowledge. Though Lorene still has difficulty understanding "that Bible" at times, she continues to learn and grow, even at age 80 (80-year old, Nazarene, Engager).

The failure to read the Bible or move toward God proved to be a barrier to Peter when he was a young military man. He described feeling pulled in two directions.

It seemed like there was a pull that God was pulling on me, but then here the devil is pulling on me. So I was not a Christian, didn't read the Bible or anything. (61-year old, Nazarene, Navigator)

Peter felt pulled back-and-forth between "God" and "the Devil", but he finally resolved the issue when he willingly gave his heart and life to Jesus Christ and became what he called a "genuine Christian" (61 year old, Nazarene, Navigator). The barriers fell, his struggle was ended, and his life was changed.

The prescriptive nature of some of the church rules can

be seen as a barrier to many people. The legalism of the church created such a barrier to Ginny that it caused her to leave her church for a few years.

I am sort of from the old school if you know what I mean. When I was young, there was so much of the do's and don'ts; it sort of effected me, I guess, and I think I've grown spiritually away from that more. There's more to it than just do's and don'ts, but you know it used to be that way, and I think that sort of emotionally scarred me--spiritually....I went through some real rough times in my younger years. With my first marriage and when my life, what I call, "fell apart", I just left the church and everything. Because it was just like I got away from all those do's and don'ts. And I'm not saying it's the thing to do because I realize it wasn't. I didn't stand strong like I should have, but the Lord was patient with me. I'm so thankful that I found my way back. I've learned. See, I was so bound by rules and regulations, do's and don'ts that I didn't have the joy, and whenever I left it was like a freedom, to be truthful. (63-year old, Nazarene, Engager)

Although at the time Ginny thought she would never return to another Nazarene Church, she was later invited by a friend to visit a Nazarene Church in Sapulpa. Ginny was skeptical, but she found that the people "were wonderful", and as she said, "I found my church again". She not only found her church, but she returned to a relationship with Christ.

Some of the barriers mentioned by the participants could have been overcome in simple ways with the help of ministers or laymen in the church, but most had to be resolved over time and through a process of critical reflection which led to changed perspectives. These participants did not allow the barriers to forever keep them

from experiencing growth or coming to Christ since all of them eventually did so.

Critical Reflection and Transformation

Through personal experiences people are often faced with situations which have the potential for changing them. Transformative learning takes place when individuals critically reflect on their beliefs, values, and assumptions and then make decisions to define their world in new ways (Mezirow, 1997). "When ways of making sense of experience and faith no longer seem adequate for coping with life's challenges, people may be open to expanding their world-view in order to make room for conflicting and/or new data" (Vogel, 1995, p. 78). Individuals may experience a major change as with a change in perspective, or they may experience a more minor change such as in an attitude change. Through this process, the individual has the option of whether to become bitter or better--whether to have a positive attitude or to reject what is happening to them. They may suddenly experience new insights into a problem or circumstance that is different from their earlier view. One thing that characterized the participants in this study was their willingness to accept what God brings into their lives and use it as a stepping stone or a chance to grow spiritually. Instead of choosing bitterness or hurt, they choose to trust in God, to watch Him answer prayer, and to allow Him to work in their lives to make them more Christ-

like.

Critical reflection is a key component of the educational process of transformation (Mezirow, 1997). When learners reflectively assess and re-assess the content or process of problem solving, they often make changes in their meaning schemes and perspectives. Critical reflection is the process by which people reflect on the premise or supposition of a problem. Reflection has the potential to transform one's perspective (Mezirow, 1995, p. 45).

The participants in this study all told stories about their lives. As they spoke, they shared about times of critical reflection and times of transformation in their lives. Often these were some of the spiritual markers in their lives. The critical reflections came through experiences which were often transformative. These individuals had to make adjustments in their thought processes, their belief systems, their attitudes, and their personal lives. Usually these were situations with which the participants have had some sort of struggle. The struggle was an internal one. Such a struggle could be spread out over a long period of time, or it could take place in a instant of time as they sense God's leading or correction in their lives. It may be a painful part of the journey to confront one's own emotions and the meaning of the personal experiences that one faces.

There were 51 comments entered into the database which

dealt with critical reflections of the participants. The distribution was Navigators--15 (29.4%), Problem Solvers--6 (11.8%), and Engagers--30 (58.8%). Navigators represent 43.75% of the study population yet they only provided 29.4% of the critical reflection data. Problem Solvers made up 12.5% of the study population and provided 11.8% of the critical reflection data. Engagers represent only 43.75% of the study population, yet they provided 58.8% of the data about critical reflections.

Patterns in Stories of Transformation

Critical reflections leading to transformation can relate to almost any life circumstance. In appraising their various transformative experiences, the participants used the following pattern for expression when there was a traumatic experience involved. First, the participant told about the traumatic event. Then, the participant told about the resolution to the problem or acceptance of the experiences. Finally, they expressed their transformed view.

One woman described a milestone in her life which was also a transformative experience. Cheryl told about the sudden death of her husband. In sharing this tragic experience, she expressed the trauma that she went through and the difficulty in making an adjustment in her life. She also explained how she resolved the experience in her own mind. She viewed his death as God calling her husband home,

and she felt at peace about it being "God's time". She further shared her transformed view which was her assurance that God was with her and that she could feel at peace about being alone. Cheryl and her husband had gone out to lunch on that fateful day. After returning home, he felt ill. He started to go for a walk, but soon returned to the sofa.

[He] came and sat down by me and said, "I'm dying." Right there. For a minute I couldn't think of 911. They tried to get me to get him on the floor, but I think he had died already. He was so heavy I couldn't even lift him. But I kept crying out, "Oh spirit of death I rebuke you in Jesus' name!" I said, "You're going to live!", but that was God's time. And He called him home. That was the hardest part adjusting to that.... [After my husband's death], I stayed alone. I'll never forget. I never liked to stay alone. I don't have too many fears, but I did not like staying alone. The kids had all gone home. The first night I was alone I took the key and I locked the door. I said, "God it's just you and me now. You take care of me and be my husband." But I said, "Please don't let me hear noises tonight." So from then on He's been with me. (82-year old, Baptist, Navigator)

Mezirow suggested that there is a series of phases that take place during the perspective transformation process (Mezirow, 1991, pp. 168-169). He believed that there had to be a disorienting dilemma in order for transformative learning to occur. In this study, a disorienting dilemma is seen in many of the transformative experiences of the participants, but when they experience difficulties in their lives, they turn to God for hope and help. They may feel alone, but they know that God is there. It is difficult to explain what happens to the steadfast believer in times of

personal crisis. There is often "a quiet awareness in the midst of chaos that the Lord is there, and He is still in control. Millions of people have reported this persistent presence when life is systematically unraveling" (Dobson, 2002, p. 5). It is as though God permits individuals to see evidence of His love when they are at their critical moment of need (p. 5) as He did with Cheryl when she lost her husband. God has promised in scripture:

Yet I am always with you; you hold me by my right hand. You guide me with your counsel, and afterward you will take me into glory. Whom have I in heaven but you? And earth has nothing I desire beside you. My flesh and my heart may fail, but God is the strength of my heart and my fortress forever. (Psalm 73: 23-26)

Another participant shared his experiences which described a radical transformation. He first set up the problem. The problem was that Tim was never told how to become a Christian. Next he told of the resolution which was how he came to Christ. Finally, Tim gave examples of how he was transformed or changed. The change was dramatic. It was a heart change, but the evidence was seen in his habits, in his activities, and in his outward behavior. The change was internal and then evidenced in the external.

In fact we had attended a Methodist Church for 15 years, but they never had an invitation. They never told us what it took to become a Christian. It was--be good, listen to this Bible story, but it was never--how do you accept Christ? How do you ask Christ into your heart? So in April of 1990 at [the Baptist Church we were attending], we were having a revival, and I surrendered my life to Christ. It was a major change--life changing

experience--major marker in my life because I totally changed...I made a commitment, and it was strong--really strong! Overnight--I came home from church that night and I had beer in the refrigerator. I took it out and dumped it in the sink and said, "I'll never drink this again. Don't need it, don't want it." I used profanity prior to that day, and instantly I said, "I don't need that anymore; it's not a part of my life." Obviously there were some other things that kind of came along, but it was just like I sold out to Jesus. It was a major change. I went home that night, and I said, "My life is going to change and it's changed because I've accepted Him", and I understood it. I understood what I did. (57-year old, Baptist, Problem Solver)

Transformations are not only changes in the heart, but in the mind as well. This is seen in Tim's statement "I understood what I did". The change he experienced was emotional and spiritual, but it was also a rational choice and decision.

Transformation often takes place over a period of time, but it can also take place in an instant of time.

Perspectives change as people reflect on a problem or dilemma or on a personal or emotional need or as they try to resolve questions or issues in their own mind.

Transformation can be triggered by a simple thought or truth impressed upon the heart of the believer. An example of this is from Annie, a very quiet woman, (75-year old, Nazarene, Problem Solver) who told about her experience of having to go to work following a tragic injury to her husband which caused him to be disabled. Aside from issues relating to his needs and recovery, she was the mother of

three children and suddenly had the full responsibility of the children and home. She had to learn a whole new way of life. She wanted to remain home with her children, but she found herself thrust into the role of having to be the provider for the family. She found a job, but she was experiencing some problems with people at her place of business. Annie explained the dilemma, "I don't know if it was my Christian faith that they resented, but it was very hard to go to work and face some of the things." Annie also had to travel a good distance to work each day. It was a very difficult time for her. One day as she was driving to work, she began to look to God for strength. She told of the trigger for an instantaneous change or the resolution that she experienced. She said, "I thought one day I had gone as far as I could. And on the way to work, along the railroad track there were a lot of flowers blooming." In a single moment she was able to see that if God could care about the flowers growing along a railroad bed, then He could also help her in her situation. Annie shared her changed perspective with, "I thought, 'Lord, if you can make flowers bloom in gravel on a railroad track you can help me bloom where I'm at.'"

These stories show that God is faithful to meet the needs of those who reach out to him and those who look up to him for help, comfort, and solace. They believe that He will meet the needs of those who cry out to him. Often the

circumstances are not changed at all, but the people are changed. Their perspectives are changed. Their whole world seems new when there is a transformed view.

Another participant (26-year old, Baptist, Navigator) who has served as chairman of the finance committee for two years at his church, shared about a transformative experience that he went through a few years ago. Fresh out of college, David had prayed for a very prestigious job with a major financial firm. His struggle or dilemma was that he had actually landed the job, but then found that he was absolutely miserable.

I don't think I would ever be a candidate to commit suicide...if I would have, that would have been the time. I wasn't sleeping, it was affecting my health severely, it paralyzed my intellect. Things that were normally simple tasks I couldn't do, so that was a large reason for me realizing that if I was going to do this life thing that I wasn't going to do it on my own.

He began to resolve the problem by seeking God. God showed him through this experience that material things are not where his happiness lies. God dealt with his heart as he "sought God in a big way" and he "left that job with nothing else to do" and he was willing to change the oil in cars if he had to in order to be free of the stress. David spent a great deal of time being still, reading, praying, and worshipping God. He tried to focus on God and what God wanted for his life. He wanted to get to a place in his life where his own will and desires were lined up with God's

will for him. In the end, his perspective was changed. David went back to another job in the field of finance, but he now knows who he is and where his happiness lies. He has been transformed. One important lesson he learned was to be careful of what he prays for because God just might answer his request. David shared his transformed view which had come through his experiences. He said, "I realized that that stuff [money and prestige] is not important. Everybody can say it and everybody thinks they know it, but I truly learned it" (26-year old, Baptist, Navigator). David's words, "I truly learned it" show true learning, the kind of learning that comes about through personal experience and a process of critical reflection that brings about a changed perspective.

Patterns in Critical Reflections

Jack Mezirow (1990, 1991) pioneered the idea that an individual can be transformed by going through a process of critical reflection. Transformation comes about through adjustments in one's way of thinking and or a change in one's perspectives. The participants in this study went through experiences that caused them to critically reflect on their experiences and re-evaluate their values and beliefs. At times they came to new perspectives or conclusions. At other times they went through the critical reflection process and evaluated their beliefs only to arrive at a view that actually confirmed their original belief.

The critical reflections of master-faith learners were as different as the people who shared them. They varied in the topics they addressed, in the depth of the reflections, in the way the personality of the participant came through in the reflections, and in the speaking style of the participants. However, several key factors were found in about half (50.9%) of the critical reflections.

1. The interviewee often described the problem or issue with which they were wrestling or upon which they were pondering.
2. There was usually some form of question, either stated or unstated, with which the individual had wrestled or is still wrestling. Often this was the crux of the matter.
3. When talking about critical reflection, the respondent often told of a resolution to the struggle; if not, the respondent often expressed the ongoing struggle.
4. Critical reflections were meaningful in that they were more than an opinion or a perspective; they were an area of struggle.

For an example of these four aspects of critical reflections, Hiram described his struggle or problem which dealt with his questioning the meaning of a particular scripture: "To as many as received Him, to them gave He the power to become sons of God, even to those who believe on His name" (John 1:12 KJV). Then, he related his question which was his desire to understand if the particular scripture verse refers to one or two distinct groups of people--those who receive the power to become the sons of God, and those who call upon His name.. This question was

expressed in his prayer, "God what about this? [Will you] show me some scripture that backs that up if there are two groups of people?" Next, Hiram communicated the resolution to his question which came over a period of time as he studied and tried to learn and figure out the meaning of the scripture.

What [God] revealed to me over a period of a year and a half was that there are not two groups of people; it is the same group of people. There is no double standard for God. He expects what He expects out of us all. It was just His way of saying things twice to make sure we got it. (49-year old, Baptist, Engager)

Finally, this process of critical reflection is meaningful. The process brought Hiram from his original point of view, through a period of questioning to his changed point of view. His changed view actually was a confirmation of the view he held prior to his questioning about the scripture and his year and a half-long search for an answer. This short story is meaningful because it reflects an expression of his inner struggle to discover truth.

Other critical reflections shared by the participants in this study contain the same elements. Sally (40-year old, Nazarene, Navigator) has suffered a great deal with rheumatoid arthritis and surgery for knee replacements. She expressed her struggle and her sense of frustration about her suffering with rheumatoid arthritis. At first she questioned her condition because, "I didn't do anything bad, I wasn't a bad person, why did I have to have this?"

However, she eventually concluded that she believes that her children have become better people because of her illness. Because of her arthritis her children have "learned to open doors for me and help me. They recognize and look for ways to help people that are having difficulty. It has trained them to help other people. So, I think that's one of the reasons that my kids have turned out good." Even though Sally believes that God has helped her children through her suffering, it is an ongoing struggle because, "I sure hated to have suffered through it." However, she has learned that God can bring good out of bad.

Another participant (35-year old, Baptist, Engager) discussed his every day "battle" in the mind, and "being squeezed" by the world. John struggled with the question of, "am I going to make the choice to live out my faith?" He questioned himself:

Every day when you are squeezed and every day when you have a choice, are you going to watch that show or not watch it? Are you going to look at that or not look at it? Are you going to be kind? Are you going to show love? Are you going to show mercy or are you going to show hatefulness and rudeness? (35-year old, Baptist, Engager)

In the end he resolved the struggle by realizing that learning and growing bring about an understanding of what God requires. This understanding is when one can "win the victory", or make the right choices. John realized the importance of learning and growing in his faith.

Peter expressed his gratefulness for being a Christian.

He told about an incident that gave him a moment to critically reflect on his life, and in that instant he evaluated whether he had any regrets about living a Christian life. The struggle started with the experience of seeing some "dope-heads out on the highway". Peter had a sense that it could just as easily have been him in that scene when he thought to himself, "Except for the grace of God, you could be out there". He thought, "Where would I be if it were not for the Lord?" He knew in that instant that he was grateful for the change that God had brought to his life. Peter expressed the resolution to the evaluation of his life when he said, "I'm so glad I'm with the Lord. Because what can happen to me? I die, get killed, I'm going to Heaven! You hear me? I'm going to Heaven, brother, so that's the worst thing that can happen!" (61-year old, Nazarene, Navigator).

Critical reflection is a powerful instrument of learning. It is a way that learning goes from head knowledge to heart knowledge and the way an individual can say, like David did, "I truly learned it." True learning goes to the innermost being of the learner, and critical reflection is a key that opens the door. Once the door is opened, the light begins to shine in and reveal truth, offer insight, or provide emotional healing to the learner. As the light grows brighter, it is difficult for the learner to desire to go back into the darkness. There is freedom in

true learning.

Some of the participants shared critical reflections that did not have a stated question but did contain unstated questions. For example, Linda shared her struggle. Since she sensed a "need to grow more" spiritually but seemed unsure of what direction to take, her unstated question was, "What do I need to do next--a Bible study or something else?" Her actual words were, "It's time for me to move [forward] and I have got to find the right transportation here. I don't know if I need a Bible Study. I don't know what I need. I probably need to learn more patience". She expressed her ongoing struggle as she realized that she had a need and she was at a point in her life where she was searching for what would best meet her need.

The critical reflections with unstated questions had similar patterns to those with the stated questions. The pattern was to share the struggle, express the unstated question, and then tell of the ongoing struggle or resolution. Although about half of the critical reflections expressed a stated or unstated question, the other half (49.1%) did not. Nevertheless, there were expressions of a struggle and either a resolution to the struggle or a statement about the ongoing struggle.

Spiritual Learning as Spiritual Growth

As travelers on the journey toward spiritual formation the participants actively seek out ways to grow in their

faith. Spiritual growth for the Christian is the growth and development in the faith that has spiritual maturity and Christlikeness as its goal (Moore, 1998a, p. 146). "The more time we spend with [God] reading His Word and Christian literature, listening to music about Him, and having fellowship with other believers, the more like Him we become" (p. 75). Growth usually takes place in small steps although at times a spiritual "hunger" may cause one to grow in larger leaps. This growth takes place in all kinds of ways and in many different circumstances of life. It takes place through the study of the Bible or other religious materials and often in the quiet of the day as believers commune with God. However, there must be a readiness to learn in order for that spiritual growth to take place.

Adults become ready to learn when the social roles they take on and their developmental tasks render a need for the learning (Knowles et al., 1998, p. 67). Christians are instructed in the Bible to "grow in grace and in the knowledge of our Lord and Savior Jesus Christ" (2 Peter 3:18). Thus, it is incumbent upon them to continue to learn and to grow in matters of faith. In the area of spiritual growth, learners must be at a place in their lives where they are ready to hear what they study or what is taught before they will be able to learn. This can happen when the learner experiences a "need to know or do something in order to perform more effectively in some aspect of their lives"

(Knowles, 1984, p. 11). The participants in this study had a readiness to learn and a desire to learn more in the area of spiritual knowledge. This is important whether the learning takes place in a church service, a Sunday school class, a Bible study, a radio program, or through their own personal study.

Spiritual growth came about in the lives of the participants through different experiences. They were asked to explain some of the ways that they have grown and the way that they would advise others to grow in their spiritual walk. Their responses showed that there are certain practices, activities, and resources that they found beneficial to their spiritual growth.

Tim believed that the role of fellowship with other believers was of particular importance in his own spiritual growth.

So you have all those different ingredients that help your spiritual life grow, and I think fellowship is one of the really important ones. Being around other people, sharing good things that God's doing in our lives, sharing our burdens with each other. I think that just reinforces our faith and our spiritual walk. (57-year old, Baptist, Problem Solver)

Peter explained that growth can come about by keeping one's eyes on God rather than on what people do. He also talked about the importance of reading the Bible and prayer in order for individuals to remain close to the Lord and keep their focus where it should be.

Keep your eyes on the Lord. People will fail you...God will never fail you. You need to read the Word though. You need to read the Word and you need to have prayer and you need to stay as close to the Lord as you possibly can because there's so much distraction out there. The world is out there and it's got a million and one things to get you down. (61-year old, Nazarene, Navigator)

Gretta explained that prayer, Bible reading, scripture verses, and memorization were important sources of growth for her. Although she is the oldest participant, Gretta is just as faithful to spend time in her spiritual pursuits because she knows it is the source of her spiritual strength.

Spending time in prayer and reading [the Bible]-- to me, that's the only way to grow. I used to visit the sick and cook and take in meals, but I'm not able to do it anymore. I write down [scriptures] and every time I come by it, I read it over. I can't memorize like I used to. (86-year old, Nazarene, Navigator)

Although Gretta said she "used to visit the sick and cook" for others and indicated that she is unable to do that now, she is still faithful to do acts of kindness for others. She may not be able to visit as much now, but she blesses many people by her phone calls of encouragement.

Cathy found that prayer and study of the Bible were of utmost importance to her spiritual growth. She believed that her knowledge of the Bible was crucial in order to be able to properly evaluate truth and to share that truth with others.

First off, prayer is important for my spiritual

growth because through prayer and the Word especially, the Lord speaks to me. I had a little girl ask me about a year ago, "Well, how do you know the Lord speaks to you?" And it was hard for me to describe that still, small voice. If I know the Bible, then I know what is not true. If I know the Bible then God can give me these little testimonies of His parables--not my parables. God's word says in Isaiah that His Word will not return void. If I could give someone a Bible verse...then that's what will stick with them, not what I say. But you have got to know the Bible to do that. (50-year old, Baptist, Engager)

Her statement, "But you have got to know the Bible to do that", was an important statement. The learner must know the Bible in order to recognize ideas that are not in agreement with the Bible.

The participants in this study have learned through the many different experiences that they have been through. Some have been part of the church since childhood and they have learned from observing the lives of others who are like the master-faith learners in this study. They have also learned from parents, elders, youth workers, Sunday school teachers, and ministers. They have learned through the resources that they have utilized and through the various activities in which they have been involved. Bible studies, church services, religious activities, and times of fellowship with like-minded believers together aid in that learning.

Community of Faith

The participants have chosen to live out their faith in a body of believers known as the church. The church is also

a community of faith which has many purposes for the believes. One of the primary purposes is for fellowship and a sense of belonging and sharing with other believers in the faith. "Religious hope is grounded in God's promise and in the faith community to which one commits oneself" (Vogel, 1995, p. 84). The community is a group of believers who come together to worship collectively, to offer hope to each other, and to help make meaning out of their lives. They grow together, laugh together, weep together, and mourn together. They respond to each other needs, support each other in life events such as weddings and funerals, and they provide a "family" of believers. Together they "pray about their sorrows and griefs, worries about family members and the state of the world, fears of disability and dying, and happiness about a friend's visit" (Kimble & McFadden, in press). This sense of belonging, family, and serving one another in love can help to enhance spiritual growth.

Here are persons, rich in life experience, who may be able to engage in meaningful ministry both in the congregation and in the world on behalf of their faith community. One of the ways persons grow in faith is to act their faith into believing. Opportunities to serve that take seriously each one's gifts and needs of the faith community and world can be paths toward faithful living. (Vogel, 1995, p. 83).

These participants are rich in life experiences and they are engaged in meaningful ministry both inside the community of faith and outside the church, within their local communities. This is part of the reaching out of a faith

community.

Community is a very important part of spiritual growth and learning. "God's purpose...is the establishment of 'community'--a reconciled people who enjoy fellowship with him, with one another, and ultimately with all creation" (Grenz, 1999, p. 23). God desires for people to live in reconciliation and fellowship with others and in the presence of God. This is "the goal of history. But it is also the present--albeit partial--experience of each person who has come to know God" (p. 38.) One's life together with other believers is the best confirmation that they know God (p. 39).

Christianity's belief that the Kingdom of God is within the believer is particularly important. The fellowship among believers is not just between human individuals, but the fellowship includes the presence of the Holy Spirit because "the kingdom of God is within you" (Luke 17:21). This makes the fellowship among believers particularly sweet. There is a special kind of oneness--of sharing together in fellowship, and believers really do need each other. "Whoever seeks to participate in [Christian] practices structured in response to God must do so in the company of other people. We simply cannot walk with confidence and hope...all by ourselves. Our perseverance will falter, and our insights will be too limited" (Bass & Dykstra. 1997, p. 196).

The importance of fellowship is described by the participants in this study who suggest that fellowship is also a resource for spiritual growth. The responses of the participants show that the practices of the faith are intermingled together in such a way that often when individuals speak about one, such as fellowship, they often speak about other practices such as Bible reading or prayer.

Tim stated that fellowship and being around other Christians "has a lot to do" with spiritual growth for him.

It's like cooking, you know; you have got to have a little pinch of this and a little bit of this...So it's a mixture of your quiet time, your prayer, fellowship with other Christians, having a spouse... on the same wave length, we're in tune about our Christian walk. (57-year old, Baptist, Problem Solver)

Sherri suggested that if she were giving advice to someone on how to grow spiritually she would tell them to "find a body of believers that they can really worship with". She said that she would further advise someone to get into a good Bible study and surround themselves with Christian friends who seek the "same life style and commitment to the Lord that you are wanting" (47-year old, Baptist, Engager).

Art stated that fellowship is an indispensable part of the way that he continues to grow as a Christian. He said:

I continue to pray, continue to read the Word, keep a good attitude, go to church every opportunity, fellowship with Christian people. It's all important....I think it's a combination of all of it. Can't hardly get along without the church, you can't hardly get along without the Bible reading, can't hardly get along without

prayer and fellowship with Christian folks. It's all important. I don't think there's any one thing. (85-year old, Nazarene, Navigator)

Hiram believes that fellowship is an important aspect of spiritual growth that goes two ways. Not only is he helped by being in community with people who share his faith, but he is also able to be a help and encouragement to others, as he said, "so at church I have an opportunity to fellowship and be an encouragement to people who haven't come to the point where I'm at" (49-year old, Baptist, Engager).

Fellowship is a critical aspect of adult learning in the church and Christianity. Both churches in this study have been observed in action as part of this study. The people from each of the two churches come together for their respective worship services. Before and after the services they visit with each other and share their needs and concerns, they share their joys and their sorrows, they laugh and they cry together.

During the services they share in corporate worship together. They unite in song and praise to God. They learn together and individually from the different activities of the service. They hear and learn about special needs of the church and are inspired and recruited to help in different ways. The church members spend time together in prayer. Special times of prayer during the service provide a way for

the members to bring their spiritual, physical, emotional, or financial needs to the church leaders. People learn from each other's mistakes and successes and they share in each other's lives both inside and outside of the church. When believers and master-faith learners have companions to walk along side of them on the road to spiritual formation, it helps to make the journey more enjoyable.

Summary

The church, Sunday school, and the Bible have been important resources for learning since the earliest days America. Today, many denominational religious materials are focused on the Bible in an effort to encourage reading of the Bible and to help members to grow and mature in their faith.

The journey of spiritual formation begins with salvation and involves all the processes of spiritual growth and development. For the master-faith learners in this study, this journey is a self-directed one. The participants spend an average of 60-90 minutes a day in Bible reading, prayer, and other religious activities. They make opportunities to live out their faith in many different ways throughout the day.

Faith travelers are motivated for different reasons although those reasons are usually internal. Motivation plays a very important part in religious and biblical learning. Some of the participants in this study are

motivated by their sense that God is in charge and must be put into practice. The participants are sometimes motivated by their social roles. As young adults become parents, they begin to see the need to teach their children and are more likely to be motivated to learn for themselves. Adult learners have a self-concept that is largely one of self-direction rather than one of dependence. The participants in this study also (a) are confident because of who they are as believers in Christ, (b) accept responsibility for their own spiritual learning and decisions, and (c) show openness to God's leadership in their lives.

The participants' experiences play an important role in their faith learning. Past experiences are certainly "rich resources for learning" (Knowles et al., 1998, p. 66), and this is especially so in matters of faith. Through the sharing of experiences among believers, some are challenged and spurred on. At times the difficult experiences on the spiritual formation journey are the events which can be learning opportunities.

As participants experience difficulties, struggles, or traumatic experiences, they go through a process of critical reflection which can lead to transformation. As they critically reflect on their particular situation, their experiences, or the things they believe, they re-evaluate what they are going to believe and make adjustments in their thinking. In faith learning, the adjustments come about

when people take into account new information or a changed view which can be due to new insights or spiritual discernment through the influence of the Holy Spirit.

The travelers on the spiritual formation journey believe that they need to actively seek spiritual growth and development. They set out to enhance their growth through various resources and activities which include Bible reading, prayer, and involvement in their churches and Sunday school. They also believe that fellowship in the community of believers is very important for spiritual growth.

CHAPTER 6

PERSPECTIVES OF MASTER-FAITH LEARNERS

My religion consists of a humble admiration of the illimitable superior spirit who reveals himself in the slight details we are able to perceive with our frail and feeble mind. --Albert Einstein

Introduction

Travelers on a journey are often interested in the scenery as they travel along. Some people are enthralled by buildings and bridges. Other people notice the crops, vineyards, plants, and trees. Still others thrill to see the variety of flowers that grow along the way. Some people enjoy watching the clouds, the sky, the sunset, or the moon, while other may fail to notice anything along the way since they are engrossed in a book. Each traveler has a particular perspective and a way of seeing things that are around them. The same is true for travelers on a spiritual journey. It is important to know the perspectives of travelers on a spiritual journey because "the way we think becomes the way we live" (Moore, 1997, p. 47). One's reasoning is what motivates personal choices in life (p. 48). It is "absolutely impossible to understand the choices people all around us make, or even our own choices until we come to terms with the thinking that influences those choices" (p. 48).

The 16 participants were asked about their personal perspectives on a number of issues. They were asked to tell

about their view of God, about their view of Jesus, and about how they see Him as an example in their lives. They were also asked to tell what they have learned from their spiritual journey about God, Jesus, themselves, and others. The participants' view of God and their view of Jesus tell a good deal about their beliefs and their trust in God, as well as give insight into their relationship with God. Their perspectives also explain their view of themselves and what they have learned about themselves through their spiritual journey. They also help to provide insight into how they relate to and view other people in their faith community.

The data from interviews relating to the participants' perspectives were coded and tabulated. The discussions produced 134 comments that were related to perspectives. The distribution of these comments among the learning strategy groups was as follows: Navigators--57 (42.5%), Problem Solvers 13 (9.7%), Engagers--64 (47.8%). Throughout the interviews the participants expressed their views. Their perspectives are a window into their mind--a glimpse into the thinking of the participants which can help to better describe what evangelical Christian master-faith learners believe.

Evangelical Christian Beliefs about God

The Evangelical Christian beliefs about God can be explained briefly. However, it is difficult to briefly

explain all of their beliefs and how completely those beliefs influence and give direction to the lives of master-faith learners. Probably the most profound conviction is that God exists from the beginning. God is the "starting point for Christian faith. He is the Creator and Sustainer of everything. Everyone and everything start with Him" (Moore, 1998a, p. 17). A person's view of God is limited because of a finite mind; however, God's mind is infinite. God cannot be seen. His flesh cannot be touched, but He is present everywhere, and He knows all things. Individuals will never be able to know all there is to know about God (p. 18), but God can reveal all that is needed for the present journey as He did with Moses and other people down through history (p. 18).

Genesis tells the story of God creating the earth and everything in it (Genesis 1; Moore, 1998a, p. 18) and then forming man into His own image. The man and woman were distinctly different from the animals who were not formed in God's image. God breathed the breath of life into His desired creation and saw that it was good. In spite of the fall of man and of sin entering the world, God is sovereign. This means that "He has the absolute right to rule His creation as He sees fit" (p. 19), but He also gives human beings the right to choose or reject Him.

God is both immanent and transcendent. He "is big enough to control the universe and nearby enough to hear

every prayer we whisper" (Moore, 1998a, p. 22). It is important that people have a healthy balance in their thinking about God. If too much emphasis is placed on God's transcendence, one might also think that He is too far beyond the individual and not interested in a personal relationship (p. 22). On the other hand, if too much emphasis is placed on God's immanence, one might think that He causes everything that happens in the world and thus blame God for everything that goes wrong such as war or crime (p. 23). It is important to know that God loves individuals with undying devotion and desires to be their best friend, while still understanding that God is also the One who manages "numberless galaxies" and "millions of stars" (p. 24).

There are certain attributes of God that are important for a believer to understand (Moore, 1998a).

1. God is living
2. God is spirit
3. God is wisdom
4. God is power
5. God is holy
6. God is righteous
7. God is truth
8. God is justice
9. God is grace [unmerited favor toward the world]
10. God is love. (pp. 26-28)

God is "beyond and above and more than all categories of human language and understanding...words and thoughts are leaky buckets when it comes to describing God" (p. 29). The evangelical Christian view of God is exemplified in the

perspectives of the master-faith learners in this study. Their view of God is expressed through their view of God as a Heavenly Father; view of God as sovereign, the Creator, omnipresent, and just; and their view of God as loving, forgiving, and personal.

View of God

An individual's view of God is shaped and formulated by many different factors. One might consider how much parents and peers influence an individual's view of God. When the many other factors such as nature, church, culture, society, scripture, experiences, intuition, and education are added to this, it can be seen that there are an infinite number of influencing factors. As individuals go through life they are constantly putting together a view of God (Nielson, n.d.). God can be viewed on one extreme as authoritarian and on the other as autonomous. The Nielson model shows God as:

- A. Prescriptive--in this view God is one of constraint; it is a moralistic, ceremonial view with prescribed conduct.
- B. Principial--in this view God is seen as consequent, pursuant, and expedient, having a wide range of feasible conduct while still viewing values as sacred.
- C. Permissive--in this view God is comfortable, affective, situational, and conduct would be seen as free and easy with values which are not specified. (Nielson, n.d.)

The word principial comes from the word principia meaning "first principles" (Webster, 1950, p. 413). It is

best if a person can view God as principal since this view is a balance of God's justice as well as His love (Nielson, n.d.). In this view, God is awesome. He fills the universe. He is to be feared. Yet He is also to be loved, to be trusted, and revered. In Nielson's model, if parents are too prescriptive, they can cause the child to have a view of God as prescriptive, or perhaps they will swing to the other extreme and view God as permissive.

Using all of life's experiences, one gradually formulates a view of God until it is one with which the individual can live (Nielson, n.d.). One's view of parents, particularly the father, is often the view that is adopted as a personal view of God (Dobson, 2000, p. 167). It is difficult for the children of abusive parents to perceive of God as loving and compassionate (p. 167). It is easier to embrace the idea that God is a loving God when individuals have a loving relationship with their earthly father. It is also hard for children of permissive parents to understand the justice of God, but it is easier to respect and fear a righteous God when one respects and has a healthy fear for an earthly father (p. 167).

When growing up, some people experience what is called "father hunger", the sensation of needing or wanting a father's love (McGee, 1993, p. 18). Perhaps their father was absent, abusive, or uninvolved. When the average person who sits in the pew at church "thinks in terms of a father

who was unexpressive, absent, workaholic, alcoholic, or even abusive" (p. 19), this can affect what the person is likely to think about God as a heavenly "father". It is difficult for someone to "approach God as a trustworthy father when the memories of 'father' cause a vague uneasiness or even intense pain" (p. 19). For some, it is repulsive and disturbing to think of God in terms of Father, yet it is in the Bible itself. God is described as an "all-knowing Father, an all-powerful Father, an eternal Father" (McGee, 1993, p. 207). The minister at church may talk about the afterlife with this judgmental and eternal Father. The prospect may seem undesirable since a person's view of God as a Father is deeply affected by one's own perceptions of "father" (p. 208).

The participants in this study have all walked different roads to get to where they are today. One participant had a father who was unfaithful to her mother and who was absent from the family for much of her growing up. Another participant had a father who was rigid and militaristic in his dealings with the family. Others experienced fear of their fathers. In spite of the feelings that the participants had about their father, they have been able to come to view God in a positive light. A few participants had their view transformed over a period of time so that they can now see God as loving although they may not have started out with that view. They have been

able to adapt their view of God to a positive, principal view, in spite of the role models of their earthly fathers. Participants who had a positive view of their fathers have found it easier to love and trust God and to be confident of his love for them. One participant felt that her father was always there for her. He attended all her activities as she was growing up. She knew her father loved her unconditionally, so there was never a struggle with the transference of her view of her father to her view of God. Her dad felt that, "We brought you into this world. No one asked to be born, and we will take care of you and help you whenever you need help." Thus, just as she is able to trust her father, she is able to easily trust God.

View of God as Heavenly Father

The ability to see God as a loving God or as a loving heavenly Father is crucial in order for spiritual learners to be able to trust in God and to put their confidence in His love for them. It may also be important in order for the person to be able to reach a level of spiritual maturity. Without a balanced view of God, a person's growth may be somewhat retarded (Dr. Joseph Nielson, personal communication, January 21, 2003). Even the participants who did not have a positive role model from their earthly father have been able to adapt their view of God to one that views God either as a loving God or as a loving heavenly Father. This view is a manifestation of trust in God. It is

possible that this is one of the signs of spiritual maturity (Dr. Joseph Nielson, personal communication, January 21, 2003).

One of the participants explained his perspective of God as a heavenly Father and how people tend to transfer their view of their father to their view of God. John talked about what he has learned about God through his journey. He is a father of young children and feels that he is a good father, but he realizes his shortcomings as a father. However, he believes that God does not have the same shortcomings.

[I've learned] that He's not mad. People grow up with dads that are imperfect. They grow up with dads that maybe abused them, maybe they were never there, maybe they were always critical. So I think one of the greatest deterrents to people really trusting God and growing is that they see the heavenly Father as they do their earthly father, and so there's transference there. They never can quite overcome that. They can't ever trust God, but God is not a man. "God is not a man that He should lie, nor the son of man that He should repent" (Numbers 23:19). I've learned that certainly that He's not like my dad, and He's not like me. That's a good thing for my kids....[I see God] as a loving heavenly Father....When I think of my own kids....I want them to excel in everything they do. God is the same way. He wants His children to excel. He wants us to be the best in everything we do. He wants us to be the best friends, the best spouses, the best fathers, the best mothers. That's the picture I have of Him. This has kind of developed, but I picture Him as a big loving Grandfather/Father type person that just absolutely has my best interest at heart. (35-year old, Baptist, Engager)

Sally also confirmed that people tend to transfer their view of their fathers to their view of God. Sally thinks of

God as a Father and as someone who is both transcendent and immanent.

I know we usually have a little bit of our own dad, our own father [in our view of God]. I always loved my dad to death, but I was a little bit afraid of him. He had this deep booming voice, and you did what he told you to. Growing up that's how I thought of God. I knew He loved me, but yet...He's an awesome God. He created this universe. I'm very much in awe of Him, but yet I know that He loves me and He's close. You know, we can talk like I can talk with my Dad. You know, He's very familiar, but yet He's very awesome. He covers the universe. (40-year old, Nazarene, Navigator)

Linda expressed her view of God as a "loving father" and as a parent who wants to give good things to His children since believers in Christ are "children" of God (Romans 8:16).

I look at [God] as a loving father that is there to meet me at any point. He wants to give me everything that He gave His son. He's all powerful, and He's in charge. I know He's going to take care of everything. He's it! (55-year old, Nazarene, Navigator)

Hiram expressed his view of God as one who is "loving" but also brought up the idea that God longs to receive the thanks of his "children."

I see God as a loving God. He's not angry. He's excited. In Zechariah it talks about how excited He is. I see Him as a father that is very giving. He looks forward to the time that the child recognizes that that was a gift from the Father and thanks Him for it. (49-year old, Baptist, Engager)

Tim expressed his positive view of God in spite of his past view of his own father as being a man whom he feared.

He used a metaphor to explain how believers sometimes need to be disciplined or "whipped" which means that God will sometimes punish a person when they do wrong just as a father might discipline his children in love for their own good.

I don't think He's permissive. God gives us a free will....I see Him as a father. I mean I see Him as we're in this family, but I don't see Him as a harsh ruler. I see Him as being stern but being loving and being gentle at times when we need gentleness. I see Him having a rod at times to whip us when we need to be whipped. When I was growing up, I feared my dad. I never thought my dad would beat me up, but I knew my dad was strong. I think I have that same perspective of God. He's strong. I fear Him because I know what He could do. I know what He's capable of. He's capable of about anything and so I have a respectful fear of Him. I love Him. So, it's like a father, and I know He loves me. (57-year old, Baptist, Problem Solver)

The biblical view of God as a Father is expressed in a scripture. "For all who are led by the Spirit of God are children of God. So you should not be like cowering, fearful slaves. You should behave instead like God's very own children, adopted into his family--calling him 'Father, dear Father'" (Romans 8: 14-15, New Living Translation).

View of God as Sovereign, Creator, Omnipresent, and Just

Some of the participants did not specifically mention their view of God as a Father, but they did share other principal views of God. Some of them view God as Creator and maker of heaven and earth and all that is in them.

Isaiah the prophet once said, "Do you not know? Have you

not heard? The LORD is the everlasting God, the Creator of the ends of the earth. He will not grow tired or weary, and His understanding no one can fathom" (Isaiah 40:28). In the Christian view, God not only created heaven and earth (Genesis 1:1), but He created the very "substance out of which He fashioned all objects....He created everything out of nothing as a free act of his will" (Moore, 1998a, p. 37).

The participants also believe that God is sovereign or in control as expressed through a verse from Jeremiah, "Ah, Sovereign LORD, you have made the heavens and the earth by your great power and outstretched arm. Nothing is too hard for you" (Jeremiah 32:17). His sovereignty is sometimes referred to as God's omnipotence, meaning that He is all powerful. "All things are possible with God" (Mark 10:27).

David expressed his perspective of God as "Creator" and as sovereign. He mentioned the importance of not trying to "share control", which shows his perception of how finite he is compared to how great God is.

I see [God] as Creator. I see Him as everything. God is everything. God is Jesus. God is love, but He's also just. He's also disciplined in His consequences....Fortunately the consequences aren't directly proportionate to what we deserve or we'd all be going to hell. God is in control. He wants me to recognize that and honor Him for it--not try to share control with Him, certainly not try to take control. (26-year old, Baptist, Navigator)

Hiram described God as the Creator. However, he believes that God is personal enough that He has a "purpose"

for Hiram's life. His view is one of both transcendence and immanence.

He's real. He created everything. He created me. He has a specific purpose for me. (49-year old, Baptist, Engager)

Cheryl spoke of God as the Creator and as one who is sovereign. Although she views Him as the Creator, she also believes He cares for those whom He created.

I think of Him as awesome--all that He has created. Maker of heaven and earth...He gave us different earth suits you might say. We're living in the house, the bodies that He designed, with the intelligence we have. We can improve on this, and with Him we can do all things. He's always watching over us. (82-year old, Baptist, Navigator)

Annie's perspective of God is seen in her short response:

My view of God is that He is the great Creator who is merciful, loving, awesome. (75-year old, Nazarene, Problem Solver)

Dennis was raised by a military father who was very regimented. This affected his view of God, but he has been able to change his view over time. He now sees God as Creator, but also one who is interested in him.

In the beginning He was God the Creator, God my Savior...and in the last several years, it's about how God really desires a personal relationship and [I am] starting to see that. (52-year old, Baptist, Engager)

The master-faith learners in this study believe that God is omnipresent, which means that He is present everywhere. Psalm 139, a song of King David of Israel,

confirms this view of God:

Where can I go from your Spirit?
Where can I flee from your presence?
If I go up to the heavens, you are there;
If I make my bed in the depths, you are there.
If I rise on the wings of the dawn, if I settle on
the far side of the sea, even there your hand will
guide me, your right hand will hold me fast.
If I say, "Surely the darkness will hide me and
the light become night around me," even the
darkness will not be dark to you; the night will
shine like the day, for darkness is as light to
you. (Psalm 139:7-12)

Tim described God as "big." He expounded about his
view of God which described God as transcendent and
omnipresent.

I don't see God as small. He's big. He's
everywhere. When I think of the word omnipresent,
He's everywhere at all times, so I don't see Him
as a man. I don't see Him as small. Sometimes I
see Him on the throne if I'm trying to visualize
[Him], but my view of God is that He's big.
There's a little song--a tape we have--"God is so
big, and I am so small." He's big...He's
everywhere, you know. (57-year old, Baptist,
Problem Solver)

Lorene also discussed her view of God as omnipresent.
In her times of being alone, she depends on God to be near.

I feel like He's just closer to me. He's with me
everywhere I go. Even when I eat meals, I always
pray, and it seems that He's just right close to
me. (80-year old, Nazarene, Engager)

The participants further believe that God is a God of
justice. He judges fairly. "He does not balance the books
every Friday or at the end of the fiscal year....But in
God's way of accounting, we must wait until the end of time
for a full display of His impartial judgement" (Moore,

1998a, p. 28). Sherri explained how her view of God has been transformed from one of a "punitive" God to one who is a loving and caring God of justice. The catalyst for her changed perspective was "being a parent".

When I think about God because I have had a lot of teaching on sovereignty, I see Him as the thing that is causing everything in my life to come together. As a child, I am afraid that I saw Him as punitive or as a judge and in a fearful way. The older I am, the more I see the loving and caring side. I think that being a parent has changed my perspective of God. (47-year old, Baptist, Engager)

One's life roles can be an important motivation for change. As people experience and feel the love that they feel for their own children, they can begin to see how God deeply loves them. They can then understand the great sacrifice that God made when He gave His Son as a sacrifice for their sin. "For God so loved the world the He gave His one and only Son, that whoever believes in him shall not perish but have eternal life " (John 3:16). This was best expressed by John when he talked about his daughter's birth and how it affected him spiritually.

When my daughter was born, that was the first time--I've read it. I've heard preachers preach on it, I've studied it, but that was the first time, for me, that I really understood what God did when he sent his Son to die on the cross....So, I'd say that was life-changing in a good way. [I had] more of an appreciation. You know, you hear, "Well, Jesus died for my sins," but I wasn't there. I didn't see him hanging on the cross. Knowing that it's not only a historical fact but something that you have in your heart and knowing and understanding from a parent's point of view, I tell you it just meant a

lot more to me. (35-year old, Baptist, Engager)

As this truth is revealed to them through the Bible and through life experiences, master-faith learners have a deeper appreciation for what God has done for them.

View of God as Loving, Forgiving, and Personal

The participants in this study expressed their view of God as a loving, forgiving, and personal God. They know that He loves them unconditionally. They have learned that they can be forgiven when they do sin or sadden God's heart in some way if they will repent and seek His forgiveness. They have learned that they can trust God. Not only is He trustworthy, but they have learned to place their trust in Him without hesitation. Although He is the God of the universe, He is approachable. Scripture says that people are so important to Him that "even the very hairs of [their] head are numbered" (Luke 12:7), and they are grateful for this kind of love. Cathy described God's "loving" gentle way that He has dealt with her.

[God is] mighty, loving me beyond all that I can imagine being loved, gently taking His hands and holding me and nudging me on saying, "I can do it, but I'm going to use you." Really, probably a loving God more than anything else. (50-year old, Baptist, Engager)

The participants believe that God has been faithful and true to them. They expressed a sense of awe when they think of God. They believe that God gives people a chance to choose for themselves rather than pushing His way into their

lives. Art expressed this in his comments about God.

[God is] awesome! Just awesome! I would say He's a loving God. He permits us to choose our way. He doesn't force us. We're free moral agents. He'll let us do what we think we ought to do, but He's always there if we want to turn back to Him. (85-year old, Nazarene, Navigator)

The participants are grateful for God's great love and mercy to them. They sense that He was faithful to them even in times when they were not faithful to Him. Ginny expressed this in her view of how God lovingly pursued her.

How merciful He was, and how He was working behind the scenes for my good even though I didn't realize it at the time. He didn't give up on me even though I had turned the other way which I did for about 5 years. (63-year old, Nazarene, Engager)

The participants are also grateful for God's forgiveness for sin in their lives. Peter expressed his gratefulness for God's forgiveness in his life. He contrasted the ways of God with the ways of "the devil."

He's forgiving. If I do something I shouldn't, the devil will try to tell you, "God doesn't want any more to do with you. God doesn't want your face around at all! You're nothing," but God wants to forgive you if you will call upon the Lord. He will forgive. (61-year old, Nazarene, Navigator)

Annie expressed her appreciation for God who would care enough to "reveal Himself" to her, to forgive her sin, and to show His "loving" nature.

God has tried to reveal Himself to us in so many ways that it is easy to follow Him. It taught me that I was a sinner, that I was unclean, that I wasn't forgiving, loving, but He still loved me. (75-year old, Nazarene, Problem Solver)

Cathy expressed her view of the unconditional way that God loves every person on earth (John 3:16). She sees God as having great mercy (Psalm 145:8).

[God] loves me no matter what I do. He loved me when I was unsaved. He loved me when I was saved. He protected me when I was unsaved. He protects me when I'm saved. He's so merciful. (50-year old, Baptist, Engager)

A current contemporary music song expresses this gratefulness to God. It also expresses praise to God as Creator. The line, "Listen as your children pray" expresses the view of God as a heavenly Father. The song uses a number of names of God including God of light, Healer of my heart, lover of my soul, Savior of the world, Emanuel, and Prince of Peace. The song is a prayer of invitation to this Prince of Peace to "forever live inside of me", for He is a personal God.

Healer of my Heart

God of light, take away the dark of night.

Fill me with your pure delight, touch me with your hand.
God of grace, flow into this holy place,
Listen as your children pray, Take me as I am.
Healer of my heart, Lover of my soul,
Maker of the stars, the earth, the sky,
Come and make me whole.
Savior of the world, My voice praises You alone,
Healer of my heart, Lover of my soul.

Emanuel, lead me to the deepest well,
Where never ending love prevails,
Drinking from Your cup.
Prince of Peace, forever live inside of me.
Keeper of eternity, O Lord,
Revive me with Your touch.
Healer of my heart, Lover of my soul,
Maker of the stars, the earth, the sky,

Come and make me whole.
Savior of this world, my voice praises You alone,
Healer of my heart, Lover of my soul.
(Words and music by Robert White Johnson and Jim Robinson,
2002)

View of Jesus

The participants believe the evangelical Christian view of Jesus which is based on the Bible. Jesus is the second person of the Trinity. Although God is one, He is made up of three distinct persons--the Father, the Son, and the Holy Spirit. To illustrate this, an atom is composed of a neutron, a proton, and an electron with the three parts being one atom. The human body is body, soul, and spirit (Moore, 1998a, p. 34). Jesus is the Son of God (Galatians 4:6), the second person of the Trinity.

The biblical view is that Jesus was miraculously conceived of the Holy Spirit and born of the Virgin Mary (Isaiah 7:14, Matthew 1:23). His birth is known as the Virgin Birth (Moore, 1998a, p. 118). His name was called Emmanuel, which means "God with us". However, prior to His birth, Jesus was one with God in heaven. He is also the Creator (John 1:1) who was with God in the beginning. His was sent on a divine mission when He came to earth as an infant child. He willingly became a human being as a way to redeem the human race. He was born in Bethlehem as the prophets foretold, grew up in Nazareth, and lived on this earth as a human man. He was fully God and fully man. He was God in the flesh, or God incarnate. Incarnate means to

represent in bodily form. Jesus was God in bodily form.

At age 30, Jesus began His ministry which included teaching, preaching, and healing. His 12 disciples who spent more than 3 years with Him, recognized His divinity (Matthew 16:16; Moore, 1998a, p. 122). At age 33 Jesus was crucified on a Roman cross, fulfilling God's plan for Jesus' death to pay for the sins of man and to do away with the sacrificial system. Sin was passed to humanity through the sin of Adam and thus redemption is required. Although the Old Testament system of animal sacrifices could pay for sin, it could not take away sin (Hebrews 10:11). Sacrifices were required over and over again, year after year. However, Jesus Christ was "sacrificed once to take away the sins" of all the world (Hebrews 9: 28). Although He was all God, all man, and perfectly sinless, Jesus willingly took upon Himself the sin of all the world through His death and the shedding of His blood on the cross. The Bible says that "without the shedding of blood there is no forgiveness of sin" (Hebrews 9:22 New Living Translation). Annie referred to this most important Christian belief that the blood of Jesus was shed for the salvation of mankind.

His love is indescribable toward mankind, and I'm amazed that He would give His life for us that He didn't even know. He's just a perfect example. The blood is always a reminder whether you see it in animals or every day. It's something you always think about--His blood was shed for us--for our redemption. (75-year old, Nazarene, Problem Solver

Jesus' death was not the end of the story for He arose from the grave on the third day. He was seen by many on this earth; some who recorded their eye witness accounts (I John 1:3). Following the resurrection, "Jesus made at least 10 separate appearances to more than 518 people at a variety of locations" (Moore, 1998a, p. 137). In the Christian view, the event of the resurrection is key since it showed that Jesus truly was and is Deity. He was powerful enough to overcome sin, death, and hell. It also showed that since Jesus was alive, human beings could also have eternal life through His perfect sacrifice (Romans 6:23).

As a result of the fulfillment of God's plan for the salvation of the human soul, Jesus became the mediator between God and humans (I Timothy 2:5). He provided reconciliation for the broken relationship with the human race that had begun in the Garden of Eden. Thus, a person who chooses to believe in Jesus Christ can receive real forgiveness for sins. Those who experience this forgiveness often feel that they have a clean slate, a fresh start, or a new life. They also may experience a deep, inner peace. This pivotal event is sometimes called being "born again" (John 3:3) which means being reborn in a spiritual sense. Salvation is a free gift to all who believe (Romans 6:23). Anyone who believes and receives Jesus will receive eternal life (Romans 10: 9). "Therefore, if anyone is in Christ, he is a new creation: the old has gone, the new has come!" (2

Corinthians 5:17). The participants exemplified the evangelical Christian view of Jesus in their perspectives.

The master-faith learners discussed their view of Jesus and what their salvation means to them personally. They spoke about their gratefulness for forgiveness of sin, ways that they are trying to live a life that is pleasing to God, and the things that they sense they still need to work on in order to be more like Jesus Christ. They also discussed the way Jesus' exemplary life has helped them or has been an example to them of how they should live in their everyday life.

Sally commented that she tries to teach her children to have an awareness of Jesus in their lives by saying, "Imagine Jesus is in your pocket. If you were going to go to that place, would you want to take Jesus with you?" She tries to guard the way that she lives. She spoke of her awareness that God is watching her life.

It sounds like a childish version in a way, but still it's just important to always "have on" your Christian walk. It didn't matter to Jesus if He was with the disciples or the sinners--He was still Jesus and everyone knew what He was and what He stood for, and I hope I do that. (40-year old, Nazarene, Navigator)

Hiram expressed the general view of the participants when he said that "Jesus is our example in every situation we find ourselves in." He also expressed that Jesus is an exemplar in his own life. He mentioned that there are times when he struggles with knowing what is right. "Knowing what

is right and doing it are two different things." However, it is important to "continue to grow." Hiram admitted that he is imperfect, but Jesus is always the example to follow. "He did [right] so why can't we do it? We'll always fall short. We are never going to be God. Jesus was God" (49-year old, Baptist, Engager).

Cathy also discussed her view of Jesus as an example in her life. She believes that no matter what difficulties she may experience, it cannot compare to the suffering that Christ went through for her.

Jesus is the ultimate example for me of any kind of suffering that I could go through. Nothing compares to what He did for me. He was crucified for me, and He is my example of anything I go through....I have nothing to be afraid of because Jesus has already shown me the way. (50-year old, Baptist, Engager)

Master-faith learners have a practical view of Jesus. They realize their own imperfections, and they see Jesus as a source of forgiveness and love. Cheryl told her view of Jesus and what he means to her. She expressed her view that Jesus experiences sadness over sin. She also described the way people can go to Him for forgiveness of sin.

And when I sin I look more, not that he's up there to punish me as much as, I've hurt Him. I can almost see tears in his eyes. I think of myself as one of my children if they do something wrong, how it hurts me. Well, I think of Jesus in this way. He just did everything. I wish that I would pray more, do more....I think that the sins of omission are as bad as [those of commission]....I think of Jesus as a car wash. Go to him, and he'll wipe it away as clean as ever. Admit it and quit it. I think of him as more hurt if we sin

and don't do the things we should. (82-year old, Baptist, Navigator)

Tim expressed the desire of most of the participants to be like Jesus when he said, "I want to be more like Him."

I would like for my life to be where I would always look at [Jesus]...."How would Jesus handle this?" Because every situation that we see in the Bible about Jesus, I don't think he made any mistakes. Now we make them; I make them. So I look at those things and go, "Man, I wish I could be more like Him." I want to be more like him. I think that's a desire, a prayer. One of things I pray is, "God, show me your way today. Jesus, show me your way today." (57-year old, Baptist, Problem Solver)

The master-faith learners in this study realize their shortcomings and flaws, but they know that Jesus' life is the standard to which they can aspire. In the Christian view, Jesus gave all He could give when He gave His life for the world. These master-faith learners desire to be like Jesus in the love that He demonstrated for all.

View of Life Without God

The participants were asked how they perceive that their lives would be different without God. Some of them shared their perspectives with tears of gratefulness for the positive benefits they have experienced because of giving their hearts and lives to Jesus Christ. They do not have second thoughts about being on their journey of faith. Some wish they had begun the journey earlier, but they have no regrets as to their decision to follow Christ. They have decided to follow Him no matter what the cost, and they have

no intention of turning back now.

Although some of the comments pertaining to the participant's perceptions about what their life would be like without God could be seen as mere speculation, these participants spoke from a personal knowledge of their own lives. They knew where their lives were headed before accepting Christ, and they know that their lives are altogether changed as a result of the decisions they made to follow Christ. They stated their perceptions about what their lives would be like without Christ, and they expressed their gratefulness that they now have Jesus in their lives. Tim stated:

I would have been a total heathen [without the Lord]. I see people that I say, "That could have been me." A hell-raiser, I was never a fighter, but there's a lot of things that I think I have overcome...because of my faith. I don't know if I could have been an alcoholic, but I drank. I used profanity, but I don't anymore. I think my life has been totally improved. I can't put a word to it, but I'm happy that I found Christ. I surrendered to Him, gave Him my life, and said, "I want to follow you." I knew who He was for a long time, but I didn't ask Him into my heartMy life is much better because of Jesus. (57-year old, Baptist, Problem Solver)

Cathy said that without the Lord she would still be doing some of the things that were once a part of her life. She talked about how life could have been affected.

[Without the Lord] I still would have been cussing, I still would have been spreading hate, I still would have been doing all those things I did before I was saved. It's that simple, and I probably would have been jumping ship. [My husband] and I probably would have gotten out of

business and gone and done something else. (50-year old, Baptist, Engager)

In discussing their perceptions of life without God, some of the participants stated that without God they probably would have experienced divorce. They believe that their faith has made positive differences in their marriages. In these cases their faith and reliance on God for strength helped them to stay married in times when they could have easily walked away. David had experienced a situation in which he realized that having a high paying job and material wealth did not satisfy him inwardly, and he quit his job. He realized that without Jesus Christ in his life, his life would have been very different from what it is today. Even though he might have had more financial wealth, he would not have had the peace he now experiences.

[Without the Lord] I would have had a big house in South Tulsa, driving a BMW, and may already have been divorced....It's going to take God's grace and my obedience to keep me married. If I hadn't divorced by now, I would have been in the near future. I wouldn't spend near as much time with my kids because I'm also a passionate person with whatever I'm doing. I have to keep my work in check now. It would be nothing for me to work 6:00 a.m. to 10:00 p.m. five days a week. I could do it, no problem at all. If I didn't have faith, if I didn't have God in my life reminding me that I'm only here for a short time, and this "ain't all there is", then I could easily pour my entire life into an occupation. Having faith and having God in my life has allowed me to accept things. Whatever happens it's because it was God's plan, so I don't worry. (26-year old, Baptist, Navigator)

John described his view of where his life would be

without God. He believed his marriage has been saved because of his relationship with God.

I don't know specifically where I'd be but I'm sure I wouldn't be financially successful. I'm sure that I wouldn't have peace. I wouldn't be happy. I'd probably have broken relationships, probably a couple of divorces. Because if you don't have the Lord in this relationship, you're in trouble to start off with. I'm sure I wouldn't have married the person that God had for me, so there could have been a lot of difficulties. When there wasn't a buffer, when Jesus wasn't a buffer between, and I've seen that a lot in some of my friends and people that I associated with years ago back in high school...I just know I've been spared a lot of stuff that people go through because of the Lord and because of those choices. (35-year old, Baptist, Engager)

Linda experienced difficulties in her marriage, but because of her relationship with God she did not end her marriage. After being separated for several years her marriage was restored. Through her decision to remain in her marriage and not seek a divorce, as well as through her prayers and the spiritual growth she experienced, her children were positively influenced. She said, "[Without God] I don't know where I'd be emotionally. He is what has kept me going, which kept my children going, which got them to this point where they are now....[My relationship with God] has made a difference. (55-year old, Nazarene, Navigator)

The participants feel that without God they would have had little or no hope in their lives. For example, Gretta expressed her view of life without God. She said, "Without

God, I would have been in hell or well on my way" (86-year old, Nazarene, Navigator). Annie, who is quiet, said a great deal in just a few words when she said, "[Without God] no peace, no happiness, no joy, no hope, no eternity, no promises" (75-year old, Nazarene, Problem Solver). This view of life without God can work as a motivator for master-faith learners to remain in a close relationship with God, because of the benefits of that relationship.

View of Benefits of Faith

The participants shared some of the positive benefits they have found in living their lives for God. They would not go back to their former life because their present life is one where they experience more contentment. The benefits are such things as spiritual growth and the saving of a marriage. The participant master-faith learners told how their lives have been turned around. The direction of their lives is different from the one where they were headed prior to their conversion experiences that led to transformations on the journey of spiritual formation. Hiram described some of the changes which he viewed as positive.

Oh man, it's different as day and night. What was black is white. It's helped me to see the difference between black and white too. There's good, and there's evil. It's made a 1000% change in my life. I was headed that way, and now I'm headed that way [opposite directions] and the scenery is totally different. It's made a total change in my life. (49-year old, Baptist, Engager)

Hiram explained that God had not only turned his life around

but He had actually turned his marriage around as well. He said, "I have a strong marriage--30 years. [For] eight of them, [we] were doing our own thing. It didn't turn out very good, but since God's been in charge, it's been good....It works. Faith works. Faith in God works. (49-year old, Baptist, Engager)

The participants view their faith as something that has helped them to have a better life. Ginny went through many difficult days in her younger years when she walked away from God and the church. She now looks back and sees the importance of her faith through it all. She used a metaphor to describe her faith.

[My faith] has been my anchor. Even though I drifted, it has turned out to be my anchor in life in the whole picture. (63-year old, Nazarene, Engager)

Lorene's faith is described in a simple illustration of how she lives out her faith every day and night. She believes that her decision to live for "the Lord" was a good one for her.

It just seems like I can read that Bible. I was laying there the other night thinking about Psalm 37, and it said if you can't work out your problems just turn them over to the Lord...I've been doing that, but I do realize that living for the Lord is the best way to go instead of the way I was going. (80-year old, Nazarene, Engager)

Sally believes that living the life of a Christian has been "wonderful." She said, " I don't see how people manage without Him. I really don't. (40-year old, Nazarene,

Navigator)

Some of the participants believe that their faith has helped them to make completely different life choices. John described his view of the benefits of his faith related to life choices.

I think it's made a huge difference. I think of where I could be if I didn't have the Lord in my life. I look at people who I grew up with who didn't make some of the same choices that I made. It's humbling, and it's scary. That's one thing that will keep you humble when you understand that if it were not for the grace of God, you could be where those people are at. You could have made those choices. It really is a real faith booster. (35-year old, Baptist, Engager)

The participants also felt that their faith has helped them to actually become better people. They like the changes that they have seen in themselves.

It's made a big difference. I'm a different person because I can remember when I didn't have a relationship with him. So, how has it made a difference in my life? It's definitely made me a better person. I am a compassionate person, and I think it's maybe focused my compassion for other people. I had compassion, but I wasn't sure how to show it to other people. I think I'm still growing in that--being able to show compassion to people that maybe I wouldn't have shown if I didn't have my faith and salvation. (57-year old, Baptist, Problem Solver)

Thus, the participants believe God has given them direction in their lives, He has helped them in their marriages, in their every day living, in the choices they have made, and in the way their lives are being lived out. They have a sense that their faith and God's grace are responsible for helping them to get where they are today.

View of Others

Flowing out of their love for Jesus one can also see that the participants have a love for others. This love is a natural outflowing of their love for Jesus as expressed in this verse; "Dear friends, let us love one another, for love comes from God. Everyone who loves has been born of God and knows God" (I John 4:7). "Participation in the dynamic" of God's love is "not ours merely as individuals in isolation" (Grenz, 1998, p. 216). Rather, it is an experience and a privilege that is to be shared with all other believers (p. 216). God saves individuals for community, not out of it (p. 214). The Christian becomes a "child" of God when "adopted" into the family of God through salvation. This makes other fellow Christians brothers and sisters "in Christ". This sets up a community dynamic that is an important part of the Christian church.

This sense of community allows for fellow believers to support each other, bear each other's burdens, share each other's joys, help each other when in need, and pray for one another. The church community provides friendships and times of coming together for events that take place inside or outside of the church. The "fundamental purpose of the church's existence" is to bring glory or honor to God (Grenz, 1998, p. 217) by reflecting His "divine character, which is love" (p. 218). Christians are to reflect God's own character as they become "a genuine fellowshiping

people, a loving community" (p. 215). This can happen through the power of the Holy Spirit that enables the believer to love in spite of differences and disagreements that may arise.

The participants in this study shared some of their perspectives about others in relation to themselves. They were simply asked, "What have you learned about others?". Although it was not specified that "others" were from their church, many of the participants responded from a church or faith community perspective. Some of their responses showed that they can sometime experience disappointment with others in their faith community. It is not unnatural to experience disappointment with others. However, it is important that believers "relate to each other in humble servanthood motivated by love" in the same way that Jesus submitted Himself to the will of His father in heaven (Grenz, 1998, p. 218).

Most of the responses showed that these participants deeply love others within their faith community although some participants described the struggle that they sometimes go through in trying to love certain people. They are convinced that it is God's will for them to be loving and display the attitude of Christ in spite of their natural tendencies. The biblical book of Philippians says that Christians should have the "same attitude as that of Christ Jesus: Who being in very nature God, did not consider

equality to be grasped but made Himself nothing, taking the very nature of a servant" (Philippians 2: 5-7, New International Version). The King James Version states verse 5 a little differently, "Let this mind be in which was also in Christ Jesus" (vs. 5). Loving is an act of the mind. The participants believe that if Jesus set the example of humility, they ought to be the same way in their relationships with others. They realize that people really do need each other. They expressed their view that relationships play a very important role in the life of a growing Christian.

The participants realize that God can bring about positive changes in the lives of others. Tim explained that he sees that God is working in the lives of people. He considers both himself and other people to be a work in progress.

I think that God can change anybody. I've been around and I could have been rotten. I've known some pretty rotten people that God has made into some really miraculous changes and made them some really nice folks. So, there's hope. I think that everybody has the opportunity to find joy, and that is in salvation. There are some people that I don't understand but I say, "Well, it's not for me to understand." God knows. He understands. He's working in their lives like He's working in mine. (57-year old, Baptist, Problem Solver)

The participants see other people in their faith community as parts of the "body" of Christ. The different parts have their different purposes. Hiram explained:

Other people are here to complete me and I'm here to complete them. I've learned that God gifts us in different ways and that we need each other. Some of the things I need in my life that help me are in the lives of other people. If they choose not to yield to that then I don't get the help [I need]. We limp as a body, you know....but we go on. (49-year old, Baptist, Engager)

Annie believes that human differences are part of God's design and plan. "I learned that God created everyone equal, but different. We are none of us alike, because we have something that He created us for--his pleasure, His kingdom" (75-year old, Nazarene, Problem Solver).

Cheryl described the way God's love is expressed in the differences of individuals, and she described the empathy that she desires to have toward others.

He created all of them too. He loves them just as much as He loves me...And you don't have to be beautiful, you don't have to be intelligent, you don't have to be a certain color. He made you--made everyone--and I ask Him [for] compassion. That's what I would like more--to feel, really feel what that person feels. (82-year old, Baptist, Navigator)

Some participants expressed their desire to love more. They realize they need to be more loving, and that their natural tendency is to want to be with people who are from a similar socioeconomic level. Therefore, there are times when they must rely on God to help them to show love. David explained how Jesus is an example to him of how he should live.

When I walk through the doors I have such a tendency for what is called homogeneity, to go to people who are like me, who are in the same social

class as I am, same interests....So I want to be around people who have my interests and who make as much money as I do and have the same things I do; but I have no doubt that if Jesus were to walk into our church those would be the last people that He Himself would go to. So I try to keep that in mind when I'm saying hello to people or when I walk by a certain person, you know, the people who come to church that haven't showered. All those [people] that we think of as bad, those are the people that Jesus would spend His time with. It's so hard for me because it's not what I want to do. (26-year old, Baptist, Navigator)

The participants can sometimes become disappointed in people. Dennis talked about the importance of loving even in the face of that disappointment.

I probably have expected way too much of other people in the past. [Do] not be surprised when you're disappointed with the way they are or the way they act, or the way they think. The hard part is to love them anyhow, and not love them just because they're nice to you or nice to me. (52-year old, Baptist, Engager)

Peter suggested that people sometimes have "heavy loads and you need to try to help lift those loads." He recommended that instead of becoming disappointed people should "count your blessings. When you start doing the "poor me"s, start counting your blessings" (61-year old, Nazarene, Navigator). Art expressed the way most of the participants think when he said, "I have learned that people are all different. [We need to] respect everybody and love everybody--we need to love and respect one another" (85-year old, Nazarene, Navigator).

Although the participants do struggle at times with relationships, they have an attitude of forgiveness and

acceptance. They realize that loving people may be one area in which they need to grow more. They want to love as Jesus loved. They desire to give as Jesus gave, and they are ready and willing to learn to live as Jesus lived. They are still learning.

View of Self

Salvation through faith, or conversion, involves repentance. Repentance involves an intellectual change, an emotional change, and a volitional change (Grenz, 1998, p. 180). These changes bring about a transformed perspective in that the person does not want to live in the same way as in the past. After beginning the spiritual journey through conversion, the spiritual formation process is a growth process whereby believers seek to grow more and more like Christ. Christians are instructed in scripture to be holy because God is holy (I Peter 1:15). "Holiness begins with [one's] frame of mind" (Grenz, 1999, p. 199). Believers are to see themselves as God's own possession. And they "exist in order to honor God and to serve God's own purposes" (p. 199; Ephesians 1:11-12). As believers commit themselves "to God and by the power of the Holy Spirit live to God's glory", they discover true meaning for their lives (Grenz, 1999, p. 72).

The participants shared their perspectives about what they have learned about themselves during their spiritual walk. They were simply asked, "What have you learned about

yourself?" There were no parameters given for the question. Some of their responses discussed things the participants have learned that have given them more insight into themselves. They see themselves as still learning, still growing, and still trying to pursue a life of holiness no matter their age. Sherri, mother of five and home-school teacher said, "I am not someone that is going to be out there standing on the street corner [witnessing]. I am just involved in my corner of the world, which, I admit, is very small. The Lord has placed me where He wants me to be." She went on to say "I feel like I should look at Jesus' example more" (47-year old, Baptist, Engager).

Cathy talked about some of the things she is working on in her own life.

[I've learned] that I can hold my tongue. I have a Choleric personality which means I speak before I think, much less pray about it, and voice my opinion. I'm learning that I don't have to do that. I can sit back and listen and that's only through God's help [that I have been] able to do that as I have mellowed in my walk--mellowed in that balance that I need to be a better Christian example. (50-year old, Baptist, Engager)

Master-faith learners display an attitude of humility and willingness to learn from their experiences. They do not feel that they have arrived to a higher plain where they no longer need to learn. Instead, they recognize their need to continue learning and growing. John can see the hand of God upon his life as he endeavors to learn and grow into what God wants for him to become.

He's given me a lot. I think everything I have is a result of what He's done. He's given me physical skills and abilities, He's given me... some stuff mentally, and He's given me opportunities to succeed, and I can just see His hand in that. With that, He's got a lot of expectations of what I need to do and who I need to become. (35-year old, Baptist, Engager)

The participants also sense that it is only through the grace of God and His loving mercy to them that they are at the spiritual place where they find themselves today.

Peter admitted that there were times when he has stumbled in his spiritual journey, however he has been persistent in continuing on with Christ. He acknowledged that it is not anything great he has done but only through God's "grace and mercy" that he is where he is today.

There have been times since 1965 when maybe I made a little stumble but I never hit bottom that I wasn't scratching to get up. I don't want you to think I'm any type of a super Christian. I'm not. The only way I'll make it to Heaven is on account of God's grace and mercy. And that's the only way anybody will make it, is grace and mercy because God died for us. (61-year old, Nazarene, Navigator)

The master-faith learners in this study expressed gratefulness to God for all He has done for them. They believe that God is working in their lives to help them to become all that He has in mind for them to become, as stated in Romans 5:2: "For because of our faith, He has brought us into this place of highest privilege where we now stand, and we confidently and joyfully look forward to actually becoming all that God has had in mind for us to be" (The

Living Bible). Ginny expressed her gratefulness that in spite of her failures, God had "rebuilt" her life and she had learned through her experiences.

I'm really grateful for how the Lord has helped me, and for the church and how it's been a real help in my life. I have a lot of nice friends and support there. [I see] how the Lord has rebuilt a better life for me in the long run when I thought mine had come to an end--had fallen apart. Even though I failed Him, He didn't fail me and He brought something good out of my life. After all the mistakes I made, I look back and I went through them and I made some horrible mistakes but...I learned from them. (63-year old, Nazarene, Engager)

Hiram was able to look back at his life and see that God has always been there, even in times when he did not follow God. However, he knew that he had the freedom to make certain choices in his life that led either toward or away from growth.

From the very beginning God has been in [my] life. From a little child I can see that He was in my life always. I didn't always follow Him. I could be either hateful or I could be loving. It just depended on my choice. (49-year old, Baptist, Engager)

It is not easy to look honestly at the mirror and see one's own flaws. These participants have tried to honestly assess what they have learned about themselves while traveling the path of faith. David told about what he has learned about himself through his children.

I've learned that I have a sinful nature and I don't need to be told how to do wrong. I see that through my kids. My daughter--no one has ever talked to her and told her how to lie. She's only two. If I walk in and she's writing on something

and I say, "Were you writing on that?" she says, "No." She's not been taught how. We're born into that sin, and my biggest enemy is myself. I have to learn how to deny myself and I'll be ahead of the game. (26-year old, Baptist, Navigator)

Master-faith learners see their shortcomings, the areas where God is still working on them, and the areas where they fall far short of where they need to be. They see the places where they have already learned much. They desire to be more and more Christlike and little by little, they are. As one participant said, "it's a daily deal". Each day, God is nudging, challenging, chastising, encouraging, loving, and making them more and more into what He desires for them. And these participants are willing vessels as expressed in this scripture:

For God, who said, "Let there be light in the darkness," has made us understand that this light is the brightness of the glory of God that is seen in the face of Jesus Christ. But this precious treasure--this light and power that now shine within us--is held in perishable containers, that is, in our weak bodies. So everyone can see that our glorious power is from God and is not our own" (2 Corinthians 4: 6-7 New Living Translation).

The goal of master-faith learners is to live so that everyone can see the "glorious power" of God lived out in their daily lives.

Summary

The 16 participants in this study were asked about their personal perspectives of spiritual concepts. They discussed their personal views and described what they have learned about God, Jesus, others, and themselves. The participant's

perspectives tell about their beliefs about God, their trust in God, their beliefs about Jesus, and their personal relationship with Him. They also expressed their views about how they relate to others and how they view themselves in light of their view of God.

The participant's view of God is very important in the Christian faith. The Nielson Model shows that one's view of God can range from a prescriptive view to a permissive view. A principial view is one which allows for a healthy balance of God's justice and His love. The participants have been able to adapt their view of God to one that is principial. The participants expressed their view of God as a loving heavenly Father; their view of God as sovereign, the Creator of the universe, a God of justice; and their view of God as loving, forgiving, and personal.

The participants discussed their perspectives of Jesus and what they have learned about Him. His life and example have helped them as they daily endeavor to live out their life in a way that Jesus would be honored and pleased. The sixteen individuals each have a personal relationship with Jesus Christ and they are grateful and thankful for salvation and what it has meant in their lives. Their view can be summed up by Peter who said:

Jesus is my Savior. He died for me. He's pulling for me every day. He's wanting me to make it. He's wanting me to live a life pleasing to Him.... He gave us an example of the way Christian people should live. Love one another. Forgive one

another. You've got to keep loving. (61-year old, Nazarene, Navigator)

The participants perceive that their lives have been improved by their walk with the Lord. They wouldn't turn back now, no matter what. They are grateful and thankful for the difference that God has made in their lives. They believe that without God, their lives would be very different. The differences may have included more money, or more fame or more material wealth, but they believe that their lives would have less meaning and purpose without God. Their perspectives can be summed up as Ginny expressed it:

I hate to say how my life would have been different (without my faith) but it would have been a totally different life style. I'm sure even our entertainment friends would have been different in some aspects....I guess I've seen both sides of the coin,...because I've been down that path. I've had nightmares and I'd wake up and I was just out having a good time with my friends and stuff, and I'd think--I don't have to go back to that life! I'd wake up and I'd be so glad that it was just a dream. I wouldn't want to go back to that life style! The Christian life is so much better. You're having a good time at the moment but later it leaves you empty. (63-year old, Nazarene, Engager)

The participants also discussed what they have learned about others. They realize that it is important to have the "mind of Christ" (1 Corinthians 2:16) as they relate to others. It is not always an easy task to love as Jesus would, but they realize that Jesus can give them the help, the strength, and the motivation for such a love.

The participants discussed what they have learned about

themselves and told of their personal desire to grow in their faith to be more like Christ. They realize that God has instructed them to "be holy" (I Peter 1:15), and they endeavor to live in a way that is pleasing to Him. However, they do not feel that they have arrived. They are continually and deliberately learning and growing in Christ. Art summed up their view by his words:

What have I learned about me? I'm still learning.
I've still got a lot to learn. (85-year old,
Nazarene, Navigator)

CHAPTER 7

PRACTICES OF MASTER-FAITH LEARNERS

I never knew how to worship until I knew how
to love. --Henry Ward Beecher

Christian Practices

Christian practices are "things that Christian people do together over time in response to and in the light of God's active presence for the life of the world" (Dykstra & Bass, 1997 p. 5). Christian practices are not merely disparate pieces of a puzzle, but they are all interrelated (p. 10). The practices "flow into one another, each one making a space for God's active presence that then ripples out into other parts of life" (p. 10). The participants in this study engage in many different Christian practices which flow out of the character displayed in their lives. In evaluating the data from the interviews a number of practices emerged which help to describe the people called master-faith learners. The practices that emerged from the data are similar to the list of characteristics that were mentioned by the ministers in the pilot study when they were questioned about the qualities or characteristics of "saints." The practices of master-faith learners are maintaining an eternal perspective; communicating with God through prayer; listening to and hearing God's voice; believing, loving, and relying on the Bible for direction; worshiping through music; giving to the church and to

others; living the faith; witnessing and evangelism; showing love; experiencing miracles and healing; displaying qualities of peace, joy, and praise; and striving to be faithful.

Christian practices are about a way of life (Dykstra & Bass, 1997, p. 6) for master-faith learners. Practices (a) address fundamental human needs and conditions through concrete human acts, (b) are done together and over time, (c) possess a standard of excellence, (d) are all tangled up with the things God is doing in the world (pp. 6-8). The practices alone are not particularly important. It is their meaning in everyday living that is significant. The aim and essence of spiritual life is not prayer and fasting, witnessing or worship; "rather, it is the effective and full enjoyment of active love of God and humankind in all the daily rounds of normal existence where we are placed" (Willard, 1988, p. 137).

There are certain characteristics that separate ordinary believers in Christ from those who have "heroic faith" (Voice of the Martyrs, 2002, p. xiv). Some of these are (a) they are energized by an eternal perspective; (b) they have an uncanny dependence on God which is evidenced by prayer; (c) they love the Word of God; (d) they are courageous, possessing heroic boldness; (e) they are living examples of what it means to endure or remain faithful; (f) they take obedience seriously; (g) they are self-

controlled; (h) their lives are marked by love (Voice of the Martyrs, 2002, pp. xiv-xvi). The participants who were nominated for this study are people who have this kind of heroic faith. This is evidenced by the commitment to God and the practices of their faith which are demonstrated in their own lives.

Practices of faith are "very down to earth" (Dykstra & Bass, 1997, p. 8). When individuals take part in "a practice, they [do not] just talk about it, though words often play an important part. People-at-practice do things. They make gestures and touch one another. They "raise their voices in song and open their arms in welcome" (p. 8). Faith practices are ways that people live out their faith in their community and with their family and friends. They are lived out in the pot of chicken soup taken to a sick friend; in help given when the family car breaks down; in the cards, flowers, and meals that appear following the loss of a loved one; in the circle of prayer for a special need; and in the encouragement and sharing of faith.

The list of Christian practices that these participants engage in could be long. However, there were a few that were particularly important in the lives of these 16 master-faith learners. Two of the most important and essential practices are a part of the lives of all 16 master-faith learners. These are prayer and Bible reading. This is important since "every Christian practice requires prayer,

as Christians doing things together attune themselves to take part, with trust, in the risky activities of God" (Bass & Dykstra, 1997, p. 202). Further, "every Christian practice also depends on a living encounter with the Bible" (p. 202). Describing the practices and sharing the participants' responses help to describe who master-faith learners are. The practices tell a great deal about the way they live their lives, about the way they think and feel, and about the way they respond to every-day life-events, struggles, and joys.

Maintaining an Eternal Perspective

Master-faith learners are people, who like those of heroic faith, maintain an eternal perspective. "Individuals with heroic faith see beyond this world to the eternal realities. Rather, than live for the moment and for this world, they look to the next, knowing that this life is not all there is" (Voice of the Martyrs, 2002, pp. xiv-xv). They look for the day when they will no longer experience sickness, suffering, sorrow, pain, and death. They know a day will come when they will be able to leave all sadness behind and go to Heaven where there will be "no more tears" (Revelation 21:4). This eternal perspective is expressed in an old song of the church.

This world is not my home,
I'm just a'passing through;
My treasures are laid up
Somewhere beyond the blue.
The angels beckon me

From heaven's open door,
And I can't feel at home
In this world anymore.
by Albert E. Brumley

People who have an eternal perspective know that there is more to life than the here-and-now. They live their lives with this view in mind. Not only are they aware that one day they will face God, but they sometimes long for the day when they leave this world for the next. As the old church song states, they may not feel completely at home in this world any longer (p. 14). They are able to look beyond their present circumstances to what is still to come (p. 17); they have a heavenly outlook. People with an eternal perspective "keep their eyes on Christ" (p. 10).

One of the participants in particular displayed an eternal perspective. Peter gave numerous responses that showed his view. He has lived for many years with his wife who suffers tremendously with physical and emotional difficulties. In spite of his sensing that God has a purpose for him here on earth as her help-mate, there are times when he longs for his heavenly home. Peter is an avid fisherman and loves to collect knives. It gives him great pleasure, but nothing in this world can compare to what he looks forward to. He emphasized that it is important to not "miss" out on heaven. He also stressed the importance of being spiritually "ready" for any eventuality such as death or the second coming of Christ. Peter is a 61-year old man

who is a Nazarene and a Navigator. Some of Peter's remarks about heaven or eternity were:

I am so glad that I said yes to the Lord. If you miss Heaven, you've missed it all. You've missed it all! It doesn't matter what you do, how much you accomplish, what you have. If you miss out on Heaven, brother, you've missed it all!

I do believe, though, that [in heaven] we will be rewarded for our works....The Bible is full of that, now. You read that Bible from cover to cover, and there are lots of verses. We'll be rewarded according to our works.

But in the last year I just want to walk with the Lord daily, strive to live a Christian life, and make it to Heaven at all costs. Make it to Heaven at all costs! None of this other stuff means anything if you don't make it to Heaven. If I can collect a few pocket knives and catch a few fish along the way, fine, but the main thing is to stay on course for the Lord.

I'll be 62 in September. I'm going to die. I doubt if I've got 20 years. My dad, none of mom's brothers, none of them lived to be 82 years old. They all died....young. But I try to realize each day that I'm on a journey down here. This is just a journey. One of these days my journey will be over.

Other participants also verbalized their eternal perspective. It might be expected that the older participants are more "heavenly minded" or think about the after life more than the younger participants. It is true that "the aging experience, in spite of diminishing physical vitality and health can include an increasing spiritual maturity and readiness for a life after death" (Van Tatenhove, 1995, p. 425), but this is not necessarily seen only in older adults. The hope of life after death is "the

biblical message and the hope of every Christian" (p. 425).

The master-faith learners' eternal perspective is a continual awareness and realization that there is more to come after this life is over. Having an eternal perspective helps them to deal with difficulties they face each day of their lives. If it is not an eternal issue, then it is easier for them to set it aside and not worry or be consumed by the situation. The participants conveyed their view of life as it relates to this eternal perspective. Hiram has given it much thought:

I've learned that we are here a short time, that we are born eternal, and we will live forever someplace Heaven or Hell. It's our choice. We have a choice in it. If we choose to follow Him, He's there every step of the way. (49-year old, Baptist, Engager)

Cheryl was thinking and talking about her life and her relationship with God and was asked if she had anything to add. Her response was, "[I am] just realizing this is the last roundup" (82-year old, Baptist, Navigator). She realizes that at her age she is not likely to live many more years, and she has that view in mind as she lives her life for God.

Dennis and his wife have gone through some difficult times with their children that have caused them to "really stop and rely on [God]." He said:

When that happens, it really wakes you up and tells you, this other stuff is not important....You realize, work doesn't mean anything. This other stuff is all temporal. It

doesn't mean anything. It's the people you love and it's the Lord you serve that is the most important thing. And your relationship with God and your relationship with family and friends.
(52-year old, Baptist, Engager)

John was asked, "What have you learned about yourself in your spiritual walk?" He then shared how he sees that God has blessed him with skills, abilities, and opportunities. He feels that because of all that God has given him, God will have some expectations for his life in return. He said that "He has got a lot of expectations of what I need to do and who I need to become." He spoke of his willingness to let God use him any way he wants to, and he spoke of God's Kingdom, which shows the eternal perspective:

I don't know the plan and the road, but [I will] just get on board and ride and allow God to do in my life what He wants to do. [He has] the freedom to be able to make me into the man He wants me to become to influence others, to start with me and my family, and to be able to influence others for His kingdom. (35-year old, Baptist, Engager)

An eternal perspective is somewhat freeing for these participants. They realize that eternal issues are different than temporal issues. Although they still live in the real world, they buy homes, purchase new cars, send their children to college, attend football games, and participate in all the normal activities of family life, they are continually aware that these are all temporal. They believe that the eternal issues are those that relate to their faith and to the hope that their family and friends

would come to faith in Christ. They believe that one day all people, "both the righteous and the unrighteous, will appear before [God] for final judgment" (Moore, 1998b, p. 124). They further believe that those who had faith in Christ as Savior will spend eternity with God, and those who rejected Him will join Satan and his demons to receive their final judgment on that day (p. 124). In the Christian view, eternity will never end and believers in Christ will spend eternity with God (John 3:36). Although master-faith learners may fear the process of dying, death itself holds no fear for them. They look forward to the day when they will hear the words of God, "well done, my good and faithful servant" (Matthew 25:21, New Living Translation).

Communicating Through Prayer

Prayer is communication with God. Dependence on God is expressed through a life "bracketed by prayer" (Voice of the Martyrs, 2002, p. xv). Those people of heroic faith "talk to God as if they know him because they do. And because they believe [He] hears them, they are less anxious than most" (p. xv). It is one of the key elements in the spiritual growth of master-faith learners. Prayer is a spiritual lifeline and a very important part of the daily lives of many Christians. It is particularly important in the life of master-faith learners.

Christian prayer is to be prayed in the "name of Christ" (John 14: 13-14; John 16: 23-28). However, it is

not a magical formula. To pray "in his name" is to pray in a manner consistent with God's will and nature. Prayer is mediated by Christ himself, who takes the role of a intermediary between God and man (Elwell, 1996).

An "examination of the Old and New Testaments and of the early church Fathers reveals certain 'minimal' beliefs or assumptions that underlie the practice of Christian praying" (Elwell, 1996, p. 621). Some of the basic assumptions are:

- (1) prayer is essentially petitionary, although it includes adoration, confession, and thanksgiving;
- (2) one's understanding of prayer varies in accordance with one's concept of God;
- (3) individuals as creations of God are dependent on God and his sovereignty;
- (4) the true basis of prayer in the Judeo-Christian tradition is the recollection of God's acts in history. These remembrances are the basis of further requests. Prayer is based on God's acts and is a response to His prior activity;
- (5) prayer is a dialogue between God and humans--two unequal covenant partners--and in the Judeo-Christian tradition it is often a struggle between wills;
- (6) in the Judeo-Christian tradition God is sometimes conceived of as "not hearing", since the petition may or may not be granted. God cannot be bound to human wishes, although there is a confidence that God hears and answers prayer. (Elwell, 1996, pp. 622-625)

When people pray, they communicate with the Almighty God. For people of heroic faith, the lines of communication are kept open with God in a running conversation and not just during times of crisis. As they listen for God's voice

and look to see him working in their lives, they will "be prepared for those difficult times that will surely come. If [they] depend on God during [their] daily, mundane routines, [they] will depend on him under pressure and in the dark" (Voice of the Martyrs, 2002, p. 27).

The participants in this study talked about the importance of prayer in their lives. They spoke of times when they have prayed about specific needs and received answers to prayer. A whispered prayer may become a time of surrender to God and His will for their lives. For some of the participants' prayer is so much a part of their lives that they can scarcely separate their prayer life from their other life.

All of the participants believe that prayer makes a difference in their own lives; in the lives of others for whom they pray; and in their own thoughts, attitudes, and actions. The participants discussed answers to prayer, how they go about praying, what kinds of things they pray about, the importance of praying according to God's will, personal prayer practices, and the benefits of prayer in their lives.

The participants pray about ordinary events and needs in their lives. One incident that took place in Hiram's life was that he had lost his job, and he was looking for a new job. People were hiring at the time. He should have been able to get a job, but he had not been able to. Hiram noticed his Bible laying on the table. He looked at a page

labeled, "Helps in Special Times of Need." He noticed that down the list was the caption, "When you lose your job", which also provided a scripture for such an occasion. The scripture was, "Don't worry about anything; instead, pray about everything. Tell God what you need, and thank Him for all He has done" (Philippians 4:6, New Living Translation). Hiram decided to try it. He said, "'God, I need a job'. That's all I said. I left and got two jobs that day....So then something clicked then that God was real. So the job that I took was for parks and recreation. It was a plumbing job" (49-year old Male, Baptist, Engager). That job ended up preparing him for the career that he now has.

The participants pray at different times of the day. Sometimes they pray throughout the day, and at other times they pray at a set time of the day. Sally talked about her prayer time and whether she had a specified time to pray. Her comments showed that prayer has become a continual part of her every day life. Sally explained:

I learned over the years it's not so much that I sit down and pray for hours at time, but I pray over everything, you know, little snippets here and there. I find myself especially recently doing that, just any little thing. I'm more in prayer throughout the day rather than just the designated time. I do that a little more than I used to. (40-year old, Nazarene, Navigator)

Ginny also talked about her prayer time each day when she said, "It's not always the same time, but I try to take a few minutes each day to have my devotions...reading the

Bible and prayer time. Then sometimes I'll just pray off and on through the day" (63-year old, Female, Nazarene, Engager)

Master-faith learners believe in the power of prayer. They believe it is important to pray for the church services that take place each week. They also believe that God's power will be present when they spend time in prayer for the ministers, singers, and musicians. Further, they believe that a praying pastor can invite the presence of God into the church services, and it will create a positive change among the people. Peter expressed this when he said:

You get a church that will spend time on their knees in prayer for the services, and a preacher that spends time on his knees in preparing, and God is going to be there. When God is there, things happen, and things change. (61-year old, Nazarene, Navigator)

Peter went on to say that reading and knowing the Bible is important but "prayer is what keeps you close to the Lord."

Above all, master-faith learners pray according to the will of God. It is sometimes expressed that they pray "in God's will." This means that they desire what God wants more than they want their own way. In this view, even if they are praying for something such as a job, they seek out and desire God's will above their own. This attitude is "not my will, but Yours be done" (Luke 22:42). David learned from some of his experiences that it was important to pray not for what he wants but for what God wants. He

explained the way he now prays:

If people say they want to start a new job or move, people tend to approach it as praying to God until they get that answer. Where for me, through prayer and worship, I get to the place where-- "Here's the issue God and whatever the answer is, I'm okay with it." I want whatever God wants. Through prayer and worship that gets me in that place to accept whatever the answer is, as long as it's God's will. (26-year old, Baptist, Navigator)

The learners in this study believe that the closer they are to God, the better they can truly know Him. They believe that prayer is about a relationship with God. Thus, prayer is the way to know God better. Cheryl expressed this when she said, "The more I get to know you, the better I understand you. The same way with God. Those that have spent hours on their knees in praying, they naturally know Him better (82-year old, Baptist, Navigator).

At times prayer is accompanied by fasting. Fasting is abstinence from food or drink or both as an element of private or public religious devotion. In the Bible it is used as an expression of personal devotion linked to either lamentation or penitence, mourning, or petition (Elwell, 1996, p. 246). It is a way for people who pray to show that they are seriously and earnestly seeking God's help, guidance, or forgiveness. Although other participants may practice fasting in their lives, it was only mentioned as a practice by one person. Fasting is particularly meaningful to Gretta. It is an important part of her prayer life.

I had a burden for [my husband, and] before he got saved I would pray and fast. I didn't know as much about it then as I do now, but I really, really believe in fasting. I'm not bragging, but I have fasted for three weeks. I drank water. I drank water, but I didn't eat. I was still--I could still get up and walk. If it isn't God, you know you can't go three weeks without losing your strength. (86-year old, Nazarene, Navigator)

The most famous prayer was one prayed by Jesus Christ himself, also known as the Lord's Prayer (Matthew 6:9-13). This prayer is often used as a model for believers' prayer. Prayer includes the names of God, such as, God my Healer or and God my Provider; it involves praying for God's kingdom to come and God's will to be done; it involves making petitions to God to meet needs; prayer for forgiveness and for God's help in forgiving others; and it involves praise and thanks to God for all His goodness and provision (Lea, 1987).

Listening to and Hearing God's Voice

Scripture states that "He who belongs to God hears what God says. The reason you do not hear is that you do not belong to God" (John 8:47). In history, God has spoken to people through angels (Genesis 16), visions (Genesis 15), dreams (Genesis 28:10-19), the use of religious symbols (Exodus 28:30), a gentle whisper (I Kings 19:12) and miraculous signs (Exodus 8: 20-25). In these days, God speaks through the Bible, prayer, circumstances, the church, and the Holy Spirit (Blackaby & King, 1990, p. 73). Although hearing the voice of God involves discernment and

intuitive understanding, it also involves the will and the mind, for one must be also be willing to "listen" for God's voice.

God speaks to each believer in an individual way. God also speaks to the participants in this study. However, each person is unique, and God speaks in unique ways to His people. Occasionally He speaks in an audible voice to these individuals. At other times, His is a very still, small voice--an impression or feeling. Lorene has experienced God's voice accompanied by a felt touch on her shoulder. She mentioned this two different times during her interview. The first time was when she experienced a need to go forward to the altar to pray for a spiritual need. The second time was when the Lord impressed on her to go home while she was sitting in church. Later she learned the reason why.

The pastor gave an altar call, and it just felt like somebody was talking to me. It felt like they were touching my shoulder and talking to me. After a while my friend said, "That's the Lord talking to you."

[The minister] was preaching and after while something went to hitting me on the shoulder and talking to me and said, "Go home, go home!" Come to find out it was the Lord....[My husband] had [set] the bed on fire. (80-year old, Nazarene, Engager)

Cathy was about 45 years of age when she experienced the voice of God. She described the first time that she realized that she was not a born again Christian. She had attended many Bible studies, had been involved in churches all her life, and had thought up to that time that she was a

saved. However, in a moment of time she realized her spiritual need. She had started attending a class that was studying the book of Revelation. As she was sitting in class and "nothing made sense", she suddenly experienced the Lord say to her, "You never asked me to forgive you." Realizing her need, she could not wait to get home and get down as low as she could in front of a picture she has of Jesus with his arms outstretched. She said, "I just asked Him to forgive me for all I had done. I asked him to come into my life and that's when I did a 180 degree turn" (50-year old, Baptist, Engager).

Gretta told about a time when the Lord spoke to her. It was not in an audible voice, but she felt that it was an ultimatum to choose between her loyalty to God and to her husband. The incident took place after she was challenged by her husband to go to a picnic rather than go to church. She bowed to the pressure, got in the car, and went to the picnic. She said that everything was fine that night, but the next morning, "I didn't hear any audible voices, but I knew that I had to choose between God and [my husband]. It was over and over, you know, I had to choose." She did not make up her mind "in 15 minutes", but it was toward the end of the week around Friday when she finally came to the place where she said, "Lord I'll go with you whatever the cost. Whether [my husband] goes to church or not I'll go with you, whatever the cost." It was several years after that before

her husband was saved, but she did not regret the decision that she made that day. She said, "I've never been sorry. I've never been sorry that I chose to go with God" (86-year old, Female, Baptist, Navigator). Sensing the power of God and the ultimatum before her, Gretta was obedient to the voice of God. She knew that her life apart from God would be meaningless for her.

Like Gretta, the other individuals in this study seek to hear the voice of God and follow it. The Bible confirms that those who know God hear His voice, and follow it. The scripture illustrates this through a metaphor of the Good Shepherd who cares for His sheep. Just as literal sheep recognize and follow their shepherd, so followers of Christ know His voice and follow Him. "My sheep hear my voice, and I know them, and they follow me" (John 10:27). Master-faith learners hear the voice of their Good Shepherd. David expressed it this way:

We sense as though it were an audible voice when God tells us to do something. (26-year old, Baptist, Navigator)

Believing, Loving, and Relying on God's Word

People with heroic faith not only believe in the Bible and read it, but they "love to read it, study it, and hear it read, as well as preached. Not every person with a dog-eared Bible is a hero of faith, but it is likely that all who are have well-worn copies of the Scripture" (Voice of the Martyrs, 2002, p. xv). The learners in this study have

chosen to read their Bible each day and to believe God and His Word. They believe that the Bible is God's inerrant Word. Although it is true that any two Christians may interpret certain scripture passages in different ways, "they won't be too far apart if they believe the Bible to be the inerrant, understandable, inspired word of God, especially if they really believe that God is able to say what He means" (Morris, 2002, September 27, n. p.).

An identifiable marker in the lives of people of heroic faith is a love of God's Word (Voice of the Martyrs, 2002, p. 44). When Jesus himself was tempted in the desert to turn bread into stones (Matthew 4:3), his response was "Man does not live on bread alone, but on every word that comes from the mouth of God" (Matthew 4:4). This statement is true as it relates to people of heroic faith whose "appetite for the Scriptures has marked devoted believers. In fact, in the first century, devotion to God's Word was synonymous with the word disciple" (Voice of the Martyrs, 2002, p. 48).

The master-faith learners in this study told about the importance of the Bible in their lives. All 16 of the participants view Bible reading as a primary resource in spiritual growth. They set aside time in their day to read and study their Bible. This is generally done in the morning for these participants. Hiram explained that he read his Bible so much that it literally fell apart. He said:

I devoured that Bible in a year. Everything I read I just said, "That's it! That's the way it is. If I want my life to change, then these are things that are going to be true." I began to count on what God said as being the truth. I always thought whatever I read, that was it! Whether I liked it or not, whether I wanted to change it or not--there's the truth. (49-year-old, Baptist, Engager)

Gretta told of her time of "devotions" each morning where she and her husband read "two or three chapters in the Bible together--him with his Bible, me with mine" (86-year old, Nazarene, Navigator). Annie recommended that anyone who wants to grow in Christ should "find [the] answers in the Bible" (75-year old, Nazarene, Problem Solver). Other participants discussed the practice of Bible reading. They told of their motivations for reading and studying the Bible. They also revealed the methods they employ in their own lives for studying the Bible, the insights given to them through the Bible, and the application of scripture to their own lives.

Tim does not take his Bible study lightly. He said, "I study the Bible. I don't just read it....I try to leave my quiet time with something that I can use in my life. So, I try to apply what I read and what I study" (57-year old, Problem Solver). John tries to apply scripture to his life as well. The Bible talked about the fact that Jesus came so that people could have life and could live life to the fullest and have "the abundant life" (John 10:10), and "regardless of how long we're going to live, we might as

well do it to the fullest" (35-year old, Baptist, Engager).

Master-faith learners are all unique and have different approaches and habits that they have developed regarding the time they spend reading the Bible. Cheryl explained her approach to Bible reading: "Whenever I read the Bible, I thank the Holy Spirit that He urged me to take time out to read God's Word, and then He enlightens me as I read it" (82-year old, Baptist, Navigator). Peter reads his Bible every day. It is not important to him to read a great deal, but it is important to him to be faithful to read daily. He said, "Fact is, I can't read the morning paper until the Bible is read. Now I don't read a whole bunch. A lot of times I just read one chapter, but I read the Bible every morning" (61-year old, Nazarene, Navigator).

Master-faith learners go to the Bible for answers. Hiram explained that difficult times he has experienced in his life helped to draw him to the Bible. He said:

What those [troubling] times did was they drew me to the Bible in search of an answer, and in that time God had to prove himself. I think that is what He wants us to do....He wants us to try [test] Him. (49-year old, Baptist, Engager)

In a study by Barna Research Group, it was found that 86% of evangelical Christians said they had read their Bible in the last 7 days, and 68% of evangelicals also consider the Bible as the basis of their moral decision making (Barna, 2002a, par. 7). This is even more true of master-faith learners who daily endeavor to spend time in reading

the Bible and applying its teaching to their lives.

Worshiping Through Music

True worship which is bringing God pleasure happens when worshipers give themselves completely to God (Warren, 2002, p. 78). True worship is dedication of oneself to God (Romans 12:1). However, it is more than an attitude; it is also an act (Elwell, 1996, p. 837). Jesus Christ was asked about which commandment is the greatest. He responded that it was to "Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength" (Mark, 12:30). God is not interested in half-hearted commitment from His people (Warren, 2002, p. 100). He is pleased when believers' worship is accurate, authentic, practical, and thoughtful (pp. 103-105). Worship must be accurate, based on the God revealed in the Bible; authentic, from the heart; practical, offering God one's all; and thoughtful, using not only the heart but the mind (pp. 103-105). "If worship is mindless, it is meaningless" (p. 103).

Music has been a part of the worship of God since earliest times. During the time of the King David of the Bible, there were special musicians put in charge of the music of the temple where the ark of the Lord rested. The Psalms, which were the songs of David, are still used in many of the worship songs of today. The Bible speaks about hymns and spiritual songs which were sung in times of

worship. Jesus himself participated in the singing of a hymn after the first Lord's Supper (Matthew 26:30).

There are many powerful and inspirational songs and hymns of the church which teach the theology and doctrine of Christianity. Many of these songs are found in the church hymnal.

Through the ages...devout believers from every Christian community have responded to God and His inspired revelation with their own expressions. The church hymnal, a most important heritage of the Christian church, is one of the finest collections of man's thoughts and feelings about God. When these choice responses are further enhanced with appropriate melodies, harmonies, and rhythms, there exists a reservoir of unusual spiritual strength and encouragement. (Osbeck, 1990, p. 7)

Individuals are inspired through music to respond to God with expressions of "praise, prayer, and love" (p. 7). As the believer carries the "musical truth" (p. 7) with them throughout the day they are "increasingly aware of God's amazing grace and His power that enables [them] to live an effective and victorious Christian life" (Osbeck, 1990, p. 7).

The church hymnal is still an important part of the worship of the church today although many of the current songs and choruses are not yet included in the latest version. However, the traditional hymns such as "A Mighty Fortress is Our God" or "All Hail the Power of Jesus Name" are an important part of the continuity of the worship of the "saints", those who have gone before, and those who are

currently walking the journey of faith. Hymns written by Martin Luther in the sixteenth century and by John and Charles Wesley in the eighteenth century are a vital part of church worship in 2003 and in the churches in this study. This creates a continuity of worship experience and links the "saints" throughout the centuries. Without the hymns and spiritual songs, continuity is broken. The spiritual experiences these master-faith learners are going through in Christianity are the same things that were experienced by the Apostle Paul of the Bible. The spiritual experiences translate over the centuries, and these are expressed in the music of the church.

All but one of the participants (75-year old, Nazarene, Problem Solver) discussed music as a source of spiritual growth. The participants have used music in their worship at church, at home, and as they travel about in their automobiles. Christian music is a part of their lives through the use of radio, CDs, cassette tapes, and video tapes. Sally said, "I like the music just to listen to as you're going about your tasks" (40-year old, Nazarene, Navigator). The participants use Christian music as a source of inspirational and uplifting messages and as a means of spiritual growth. The worship time at their church is an important part of their Sunday or Wednesday church worship experiences. This time of corporate worship is a vital part of the growth process as together the body of

believers lift their voices to God in praise. Some of the participants talked about the practice of worship through music and its importance in their own lives. David talked about what worship means to him:

I guess my definition of worship would be to stop and concentrate on nothing but God--just to be still and enjoy God's presence. I did it most of all through a Dennis Jernigan tape that has lots of praise and worship on it, and just driving, sitting in a parking lot, being still, trying to put everything else aside. The hardest thing to put aside is myself, you know--what I want, what I want to do, what I think I should do. [I] try and put everything else aside and be alone with God. That's my definition of worship. (26-year old, Baptist, Engager)

Both the Nazarene Church and the Baptist Church place a great emphasis on the music and worship time in the church services. Cathy said that the music at her church is "great worship music that helps you grow through the songs" (50-year old, Baptist, Engager). The desire for worship carries over to other activities as well. Hiram was involved in a businessmen and church staff members meeting once a week at Hiram's home where together they meet in the pool house. There, they have a time of Bible study and prayer with the goal of becoming better witnesses for Christ in their community. Witnessing is the act of telling others about Christ. One week of each month they also "have a worship time where we put on some worship music and just worship" (49-year old, Baptist, Engager). John also talked about the businessmen's group of which he is also a part with Hiram.

"We get together as men and do that [worship]. We're doing a study together and every third or fourth week we have nothing but praise time for an hour or hour and a half, and it goes by like that!" (35-year old, Baptist, Engager).

John also talked about his view of his own personal worship time and what it has meant for his personal prayer time.

Probably within the last year and a half I really have started enjoying a personal worship time where you pop in a Praise CD and you just sing praise songs to the Lord....There's just something about it. God inhabits the praises of his people. When you praise him, it's humbling. (35-year old, Baptist, Engager)

John ended by saying "I wouldn't trade that." His worship time has been a wonderful experience for him as he focuses on God rather than his circumstances.

Master-faith learners are people who worship through music as part of their daily spiritual lives. As the music plays, they meditate on the words, and their spirit becomes more in tune with God's Spirit. His Spirit in turn can uplift, help, encourage, chasten, or spur them on in their faith.

Giving to the Church and to Others

Jesus Christ spoke about money on a number of different occasions. In the Sermon on the Mount, He declared, "For where your treasure is, there your heart will be also" (Matthew 6:2). He knew that people have a tendency to love material wealth. He instead urged his people to "lay up for [themselves] treasures in heaven" (Matthew 6:20). The

participants in this study are those who "lay up for themselves treasures in heaven" by their generous lives. They do not live for their rewards in this life, but they look to another world in the future where they will be rewarded for the good works they have done. They are people who are givers.

Givers are people who have a generous spirit. "Generosity finds its best model in Jesus Christ, who lavishly gave all He had. Authentic Christ-followers imitate His generosity as an expression of grace to the glory of God" (Lush, 2000, p. 26). A scripture from the Gospel of Matthew, spoken by Jesus while He was on earth, states that when a person does acts of kindness to others, that person is actually doing the act of kindness to Christ Himself. The verse refers to the King, which is Christ. The scripture looks ahead to the judgement yet to come when Christ will serve as Judge of the world. It says, "The King will reply, 'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me'" (Matthew 25:40). Thus, the scripture is saying that when the believer discovered ones who were hungry and fed them, that person was really feeding Christ. When the believer visited someone in prison, that person was really visiting Christ himself. It is a concept not easily understood. However, Christians are to do everything "for the Lord and not for men" and women (Colossians 3: 23). The Bible

explains that generosity is an "attitude that expresses itself through forgiveness, mercy, compassion, and monetary giving" (Lush, 2002, p. 27).

The participants in this study are people who are generous to others and to the work of the church. John, a restaurant owner, is generous in giving to others. He explained his view that all his money belongs to God anyway, so whatever he gives back to God through his giving is minimal.

You know, people want God to bless them, but they're not willing to give to God. Truth is, 100% is his anyway. Whatever you give back to him is just a small offering, and that's taken some time. I haven't always known that, but over the years I've recognized that that is my opportunity to bless God for blessing me. It's a requirement, and I don't look at it like that. I just look at it as being an act of obedience and love. (35-year old, Baptist, Engager)

Hiram talked about his personal philosophy of giving. He has been a faithful giver for many years. He suggested that "if you want to learn how to give, hang around people who give" (49-year old, Baptist, Engager). This is the same man who experienced the barrier of money when he was younger (Chapter 5) and who for 7 years did not return to church. His life is very different now.

So, what we've done--when we were first saved we gave 10%. Every year we have increased it 1% a year, and we've been saved for 23 years. (49-year old, Baptist, Engager)

This same man owns a plumbing business which does new commercial construction. He donated all the plumbing for

the new construction for the church he attends. He spoke about the way God has blessed him and his wife financially since they pledged to give 1 year's wages in a 3 year period toward their church's financial campaign. He shared his views about giving and money--that God actually uses money as a method of directing lives. He believes that God withholds money when people are going the wrong way, and God provides more money when they are going the right way. Hiram believes that people should put God to the test because the Bible says in Malachai 3:10 to "Bring all the tithes into the storehouse," and this tithe is at least 10% of one's income. The verse goes on to say, "'If you do', says the Lord Almighty, 'I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it. Let me prove it to you'" (New Living Translation). Hiram feels that God is giving him direction and blessing through his bigger plumbing contracts.

We donated all that plumbing up there in that church. That was our commitment to the church.... When we had our capital giving campaign, [my wife] and I decided on a number that we felt that God was leading us to give. It was a stretch because it was a whole years wages, but we gave it. When we made that commitment and when we turned in that commitment card, we got a 1.5 million dollar plumbing job. Biggest job we had ever had....When we got that job finished, we paid off our commitment a year and a half early. It was a 3 year commitment and we did it in a year and a half. When we finished our commitment, we got a 3 million dollar plumbing job. God is really not that interested in money. That doesn't move him

at all. You know, He 's providing for our needs, but to me that is the fulfillment of Malachi [3:10] when He says, "Try me and see if I won't." That's how He shows us that we're on the right path there. (49-year old, Baptist, Engager)

The participants give of their money, but others also give of their time and energy. Linda is a generous giver of her financial resources, but she also gives of her time to the community. She has a heart for people in need. She works with a community organization that gives food and clothing to the needy. She also works with a juvenile court organization to help troubled youth, and she does volunteer work for other community projects. She is the kind of person who helps many people, but she does it quietly and behind the scenes. She is very involved in both her community and her church.

I don't think about it, but it's just kind of a compassion and love for people that need help. If I can do anything to make it better, [I do] because I feel that I was so blessed that that's what I want to do. I guess that comes from Jesus' love....I think it just comes from what's within. I'm kind of a giver type, and I guess I want to fix things. (55-year old, Nazarene, Navigator)

Cheryl is an active, 82-year old woman. She teaches a Sunday school class for women in their 60s and 70s. She volunteers for many different functions at her church; she visits in a care home once per week; and she is actively involved in the lives of her family, friends, and neighbors. She invites people to church, helps her neighbors, and shares her wisdom with those who come to visit with her.

Children gather at her home when they get off the school bus and may tell her about their report card before they ever tell their parents. She is a giver of herself.

I teach Sunday school, not so much that I was thinking of how much I was going to enjoy it, as much as how much can I give.
I love children. And they all gather on my porch out here. We play games with them. Old Maid, all these things or races--who can race the fastest. I'll give them cookies and treats. (82-year old, Baptist, Navigator)

The participants do not just give money. They give of their time, their talents, and of themselves.

The youngest participant, David, has the spiritual gift (I Corinthians 12:4) of giving. He loves to give, and he receives pleasure out of seeing how God continues to supply his needs and bless him as he gives to others.

We've gotten into a contest with God. We give a large percentage of not only our income but our means of everything we have back to God and other people....I believe that He 's decided to use us. You hear people say God will give you whatever He can get through you, and we're trying hard to practice that. (26-year old, Baptist, Engager)

David and his wife have discovered that God will bless them even more than they can bless others. He said, "He has been faithful, and He has out-given us every time."

Cathy and Tim have given a great deal to their church. They donated the general contracting work for the building of their new church building. Because of scriptural promises (Malachai 3:10), they felt confident that God would bless their business as He had in the past. Instead, they

saw business fall off. They came close to shutting the business down at one point. But they believe that God has sustained them, helped them, and has rewarded them for obedience. They both shared about their recent experience of giving "to God" only to see their business go through troubles. Tim talked about the fact that this experience had caused him and his wife to evaluate their priorities for such things as a new car. He explained his feelings about the situation they had been experiencing. In spite of the difficulties, he believed that God was working and directing them through the circumstances they were facing. He was completely open to the leading of God in his life, even if it meant a change of career.

It's real easy to say, "Well, if I give all this money to God he's going to bless me." That's not necessarily true. He may not just instantly, but I think he's put [my wife] and I through some trials. We've changed our way of thinking about some things, about money, and about finances, and about how we might even have thought a little more about how we might buy a car or [ask], "Do we need this?" God has blessed us so much, and we've been able to give. Both of us have that gift of giving. Then all of sudden we give, and the business starts getting bad. I think it was a time of testing, and I think it was a time of growth. You know, some pruning. Maybe [He's] just...preparing us for something. We don't really know what, but I've kept an open heart. I said, "God, whatever you want me to do. If it's not construction, if it's not for the church, if you want me to go somewhere." I've been real open in my prayer with him. (57-year old, Baptist, Problem Solver)

Cathy talked about the money crunch they have experienced. She explained that they had not taken a

paycheck from their business that particular month.

However, they continued to take the money out of savings and give to their building fund pledge at church.

We took our money and still made the commitment to the church. Ever since that time our company has gone back uphill. I said, "Do you think there is a correlation there?" and [my husband] said, "There probably is." God took us where He needed to take us...We committed to make that payment, and we did it. (50-year old, Baptist, Engager)

In spite of the problems that they have experienced financially, this couple remains determined to be faithful to give the money they pledged to give. They believe that their promise to give was not a promise made to the church but rather was a promise to God. They have confidence that no matter what happens with their business, God will be with them and will guide and direct and sustain their lives. Master-faith learners have firm beliefs about the importance of giving, but they also believe that God will supply their needs if they are faithful to Him (Malachai 3:10).

Showing Love

Mother Teresa was a woman of heroic faith and great love who served the poor of Calcutta until her death. Her unique mission statement was that "We can do no great things, only small things with great love" (Morsch, 2000, p. 43). The master-faith learners in this study may do no great and amazing feats, but they do many small things with great love. People of heroic faith "are people who genuinely care for other people, and their actions prove it.

Some might call it 'faith in action'" (Voice of the Martyrs, 2002, p. xvi).

The participants expressed their love for others through their statements about showing love for others in their church, in their community, and in the example they set. Annie talked about what she has learned about others. She said she has learned "to love people more and respect that we're not all alike. We're not always all strong in the same spiritual place." She went on to explain that becoming a born-again Christian has "helped me to be more caring, loving, forgiving, less selfish, and to think of others" (75-year old, Nazarene, Problem Solver).

Master-faith learners express their love to God in the ways that they reach out and love others. John expressed that it was sometimes difficult to teach elementary-age boys. He is a Sunday school teacher and finds that it can be a very challenging experience. However, because there have been people who have made a positive difference in his own life, he wants to be that kind of person to the young boys in his life.

It is teaching me patience...I'm here to love them and not to turn them into cadets. I try to empathize or sympathize with them. You know, I don't know if they had dinner last night or what their dad is doing to them,...so I try to use that hour to love them...but it's teaching me patience and love. I can look back, like to my youth director, and see that there have been people who have made a difference in my life to this day, and if I can do that, then that would be great. (26-year old, Baptist, Navigator)

Through Linda's work with juveniles and community groups, she is helping many individuals. She spoke about her motivation for the things in which she is involved. She has a desire to reach out to others and make a difference in their lives.

There is a lot of stress in this world, and [it's good] if you can do anything to relieve that stress....There's a lot of hurt. There are a lot of bad things that are happening to children that shouldn't happen. Again if you can make a difference in their lives, you want to. (55-year old, Nazarene, Navigator)

John discussed his ideas that people generally want to have relationships, and they "want to be treated with love and respect." He explained,

You have to love people. People don't respond necessarily to programs or to incentives, but they will respond to love. They'll respond to compassion; they'll respond to someone who puts feet to that. They show up at the hospital. They show up with groceries when you need it, meeting the needs--actually living that out. (35-year old, Baptist, Engager)

The participants in this study are people who are imperfect people who have flaws and quirks. Still, they realize that showing love is "the more excellent way" (I Corinthians 12:31), and they endeavor to live out their faith in love to others. Just as the Bible is God's letter to mankind, master-faith learners understand and believe that their lives are a living letter from God to the world in which they live, and it is important for them to show God's kind of love. Without it, their lives are nothing

more than a "resounding gong or a clanging cymbal" (I Corinthians 13:1).

Living the Faith

"Pleasing God matters much more than accommodating people's unpredictable expectations. Heroic disciples delight in doing what they know God desires" (Voice of the Martyrs, 2002, p. xv). The participants show their Christian character in how they live out their life and in their relationships with others whether they are with friends, family, acquaintances, or strangers. They care about others and believe that God helps them to show compassion to others. They endeavor to not be selfish, and they desire to be helpful to others. They give of themselves and their resources. Often they will perform acts of kindness for others, whether they know the person or not. It is important to them that they display a life of honesty and integrity.

Master-faith learners know that they are in need of God's help in living out their faith. They depend on Him for help and strength. That is why they go to the Bible and prayer daily for spiritual nourishment. It is often what keeps them motivated to attend church. They sense a need for God's help with their attitudes and actions. They want to live in a way that their life is above reproach so that they not bring discredit to God by their lives. They encourage one another and support each other in times of

need. The participants shared little ways that they believe that they are living out their faith. They do so by doing acts of kindness, by living as genuine Christians before others, by being Christlike in their living, by being sensitive to the needs of others, by maintaining a positive attitude that comes from life in Christ, by having compassion on those who are sick or poor, by setting an example to their children, and by living in a way so as to honor and please God.

Annie lives out her faith through her love of cooking. She takes food to funeral dinners and to people who are shut-ins and not able to get out much, if at all. She stated, "I get joy out of it...I like to share. I like to cook and use that to minister to others" (75-year old, Nazarene, Problem Solver).

Witnessing is a way of telling about the gospel and a way of living as an example of Christ's love either through words or deeds. John lives out his faith by attempting to be a good example to others. He said, "At work I can tell them how to do things. I can say a lot, but unless I am an example and unless they know that I really back up my words with actions, it's pretty empty." He explained that if people can not see that there is "something different about you,...that's when you need to start examining [yourself]" (35-year old, Baptist, Engager). Art said he lives out his faith by "being honest, truthful, Christlike, as much as I

can, [and I] witness wherever possible" (85-year old, Nazarene, Navigator). Tim explained that he has been influenced by Jesus who had compassion upon the people and who felt for the people--the sick and the poor. Tim reported that he also experiences compassion and "feelings for people that are sick, people that are poor" (57-year old, Baptist, Problem Solver). One way that Tim lives out his faith is by helping those in need.

Cheryl lives out her faith by showing a positive outlook. Her attitude is one that says, "As you're walking through life, you can bring either happiness, or you can upset....So wherever I go, I try to say something about thankfulness" (82-year old, Baptist, Navigator). Cheryl described and gave examples of how she attempts to turn negative things in life into positives and how she tries to display thankfulness wherever she goes, such as when she goes to the grocery store and encourages the checkers by her words.

Dennis uses his every-day life activities to live out his faith. He desires to be a good example to the children that he coaches, to their parents, and to the people that he works with daily.

My kid's sports take up a lot of time, and I've coached teams. The main thing is to set an example to other parents and also for kids. That's always important. Work is always important to me...I always set an excellent example at work, and I'm not bashful to talk about my faith to people at work. (52-year old, Baptist, Engager)

Peter expressed the view of many of the other master-faith learners when he said:

I try to conduct myself to where if somebody is looking at me and observing me that I won't be a discredit to the church or to the Lord. I used to pray a little prayer, "Oh Lord help me to do or say something to somebody today that they'll know that I'm a Christian." (61-year old, Nazarene, Navigator)

Master-faith learners are people who recognize that wearing the badge of Christianity carries a heavy responsibility. However, they do not undertake this alone. God's sanctifying grace "makes possible a new depth of obedience to God marked by integrity and ethical consistency" (Tracy et al., 1994, p. 42). The Apostle Paul held up a high standard for Christian living. He stated that the "fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control" (Galatians 5:22-23). These are made possible through the grace of God (Tracey et al., 1994, p. 43). These individuals realize that they are representing Christ in their world and that they can attract people to Christ or turn them away by their actions. Hiram, a plain-spoken man, discussed the importance of truly living the faith when he said:

If you have to put a fish [Christian symbol] on your car to say that you're a Christian, it would probably be best if you didn't tell them. If they can't tell you're a Christian, it would be best not to say anything, otherwise you'll run them away from you. (49-year old, Baptist, Engager)

Master-faith learners realize that the way they live is either a positive or negative "witness" for Jesus Christ and for Christianity as a whole.

Witnessing and Evangelism

One of Knowles six assumptions of adult learning is that adults have a need to know why they need to know something (Knowles et al., 1998, pp. 64-68). In religious education as in other kinds of learning, adults need to know the reason why they should know about the Bible and matters of faith. One of the characteristics of evangelicals is they feel a personal responsibility to share their faith with non-Christians (Barna, 2002c, par. 3). Part of the mission of evangelicals is to help people see their need for God in the hope that they will respond.

The ministers who nominated the participants for this study suggested that master-faith learners are people who are interested in seeing that others come to Christ and who sense the importance of spreading the gospel or good news about Christ. These believers take seriously the command of Christ to "go into all the world and preach the gospel" (Mark 16: 15). This is called the Great Commission. The act of telling others about Christ is called "witnessing."

The word "witness" as used in the New Testament has the meaning of "testimony", and it is used in the legal sense as one who testifies in court or as one who gives a defense of Jesus and the gospel (Elwell, 1996, p. 768). A person can

also be a witness or give testimony through proper Christian conduct (p. 768). "As Jesus bore witness of God's love to the world by his life and death (John 3:16), his followers by loving as He has loved will reveal a Christ-like love to a world that has never seen him" (Elwell, 1996, p. 768), and thus draw the world to Christ. Being a witness is living a life that influences others or telling what God has done in one's own life. To "evangelize" is to proclaim the good news about Jesus Christ. Evangelism is the active going forth and spreading the gospel to others. It is a noun of action (p. 216).

The master-faith learners in this study believe that witnessing and evangelism are vitally important. Even if they do not often witness through words, they attempt to witness through their lives. Cheryl described how she tries to be a witness to her neighbors, and as a result of her efforts, one of her neighbors has "come to the Lord." She has been saved. Cheryle explained:

I try to bless my neighbor. People can be very aloof, but I invited [my neighbors] to dinner. [I] got to know them a little better. Then I invited them to a Christmas [program] at our church, and her children [now] come. She has come to the Lord. (82-year old, Baptist, Navigator)

Master-faith learners who share Christ with others find that they receive great joy from the experience. Hiram told about an incident that happened a number of years ago when he and his wife went door to door to give out Bibles.

Hiram was "real excited" about it. They went to a trailer park and went to visit and give away a Bible in the home of a young man there.

We shared with him about Jesus, and he said, "Man I wish my wife could hear this. We just separated. I just took her over to her parents' house, and we're going to get a divorce." So we said, "Well, we'll wait if you want to go get her, so he went and got her. She came back and they were both saved. So, God's timing was awesome! (49-year old, Baptist, Engager)

Not only were they able to give away Bibles that day, but they were able to see a young, struggling couple come to Christ.

Cathy expressed her joy when she first had the opportunity and privilege of leading someone to Christ. She said:

When I led that first person to the Lord and it was genuine, it was better than any Bible Study I've ever been in. It was better than sitting under any sermon, because I felt like one of those angels in heaven rejoicing! It's just unreal, and it makes you want to continue on. (50-year old, Baptist, Engager)

The participants in this study realize the importance of salvation for a person to have the assurance that they will go to heaven after they die. They often have a special concern for unsaved loved ones. Tim talked about his concern for his father who was not a Christian.

[My father] stayed home or went fishing on Sundays; he didn't go to church with us. He said he was saved in the Marines, but he never went to church. A couple of years before he died [my wife] and I had some real serious talks with him about Christ. He confessed that he had asked

Jesus into his heart, and he joined the church about a year before he passed away. (57-year old Baptist, Problem Solver)

Sally shared her desire to step out of her comfort zone and be more bold to witness.

I pray about that a lot and I think that's what's been bothering me most here lately is the boldness to speak up for Him and to witness to others. Because I'm not ashamed of it. It's just that is not me, but it has to be me! (40-year old, Nazarene, Navigator)

Peter told a sad story about his effort to witness to his own father. These participants feel an obligation to share their faith with their family and close friends. Not only are they trying to fulfill the Great Commission, but they also feel a sense of concern that their relative or friend might die without having accepted Christ and thus not be spiritually prepared for life after death.

One time I was at a [church] singing, and I got blessed....[I] went over to the house and Dad was still awake. I went in. I witnessed to Dad, and tears came down his cheek. He wouldn't give me a definite answer. I always said now, "When [my] old dad gets down and he's in the hospital and he could die, [I'll] need to really talk to him about his soul." Well, it doesn't always work like that. Because my dad just dropped over dead. He flew in on a airplane, got up and took two steps, and fell in the aisle dead in the airplane. So, I wasn't able to [talk to him about his soul]. (61-year old, Nazarene, Navigator)

The participants are trying to remain faithful to the Great Commission--the words of Jesus commanding them to "go" and "tell" (Mark 16:15). This is expressed in Cathy's words, "I love to share my testimony. That's a way for me to

evangelize....I do it because it's the Great Commission!
(50-year old, Baptist, Engager).

Experiencing Miracles and Healing

One of the important beliefs of the Christian faith is the belief in supernatural miracles and healing. The Christian practices have their basis in scripture, and the belief in miracles and healing does as well. The Bible teaches that Jesus's death redeemed man from sin, death, and hell, but His death also provided for healing. At the time that Jesus was arrested and tried before Pontius Pilot, He was severely beaten with a cat o' nine tails. His flesh was torn, bruised, and bleeding till He was hardly recognizable.

Following this beating, Jesus was found guilty and sentenced to death. Isaiah prophesied many years ahead of time: "But He was pierced for our transgressions, He was crushed for our iniquities; the punishment that brought us peace was upon him, and by His wounds we are healed" (Isaiah 53:5). The words "by His wounds we are healed" is often quoted by people who claim that Jesus has provided for healing through his death on the cross. A similar scripture written after the death of Jesus states that "He himself bore our sins in his body on the tree [the cross], so that we might die to sins and live for righteousness; by his wounds you have been healed" (I Peter 2:24).

Jesus himself performed many miracles throughout the three years of his ministry on earth prior to his

crucifixion. He trained and instructed his disciples to whom He also gave the power to perform miracles. Amazing miracles were performed. The blind gained their sight, the deaf could hear, and the dead were raised to life. Jesus himself said after He had predicted his own death,

Believe me when I say that I am in the Father [God] and the Father is in me; or at least believe on the evidence of the miracles themselves. I tell you the truth, anyone who has faith in me will do what I have been doing. He will do even greater things than these because I am going to the Father (John 14:11-12).

Thus, those who believe these words believe that because of Jesus' death, burial, and resurrection from the dead, Christians can expect miraculous happenings, healing, and supernatural interventions in life through the power of Jesus Christ and through prayer. For Christians, it is particularly the one called "Messiah [Jesus Christ] who in his many acts of healing discloses God's passionate love for our flesh and blood" (Koenig, 1997, p. 150). When believers act in communion with God to bring about healing they are participating directly in the divine restoration of the material order (p. 150).

The complete health that God desires for our psyches and spirits--our so-called "religious" well-being--cannot be separated from our physical selves. It is as embodied beings that we must begin to find wholeness for ourselves and our societies. (Koenig, 1997, p. 150)

Religious talk about people experiencing healing is common among people around the world who call themselves

Christian (p. 152). However, many people are distrustful and think that "faith cures" are phony (p. 152). Although there are certainly those who fake healing, these participants are believers in the real thing. They know that it is not the "individual praying who is doing the healing, but God's power working through" the individuals who pray (Koenig, 1997, p. 155).

The participants from the two churches in this study believe in healing and miracles although these ideas do not play a major role in the doctrines of their churches as they might in other churches such as charismatic churches. Master-faith learners view the Bible in a comprehensive, holistic sense over any restrictions and doctrines within their church. They have simple faith and trust that God will answer their prayers. They have seen Him work in their lives, and as they have seen miracles take place, their faith has grown.

Miracles and healing were important in the lives of some of the master-faith learners. Sally said of Jesus, "He's amazing. He's dependable. He's always there. Good or bad times. He's a healer. He still works miracles" (40-year old, Nazarene, Navigator). Sally has experienced miracles in her own life, and she trusts in Jesus' ability to heal. Cheryl described an automobile accident that almost took her life. Her eight children were all called to her bedside when doctors did not expect her to survive.

Later, she and her family truly knew that it was God who worked a miracle. In the course of her telling this story, she kept inserting comments like, "There He was", referring to her awareness that God was present, that He was helping and healing. She described a picture of trust.

[A car] hit me and threw me way over this road into a gully. So it was really touch and go. They called Code Blue and didn't think I'd live. But there was God again, watching over me. With all the prayers, I had to learn to walk again. Part of my liver had been severed, I broke my pelvic bone, and I was bleeding internally. So there He was. He healed me and so that was a miracle--where it looked hopeless, and yet God intervened. (82-year old, Baptist, Navigator)

Some other examples of healing were shared by other participants. These examples are important because they tell how these experiences have helped the individuals to grow spiritually and increase their trust in God. Hiram experienced healing from depression when he was at a church service and the congregation was singing, "Praise the Lord, God can work through those who praise him." He walked away from the service and did not take any more "medicine." He said that through that experience, "I grew real close to God because I knew I had to count on Him because there wasn't any cure for it unless He would cure me" (49-year old, Baptist, Engager).

Sally was about 20-years old when she became very ill. Her dad took her to the emergency room, and the doctors thought that she only had about a 5% chance of survival.

The family was called in, and people began to pray.

Everyone was praying for me 24 hours a day. This event impacted my life so muchAfter I got better, I always felt that God had something very special for me. I don't fully know what that is yet, but I have tried to live my life the best way I know. (47-year old, Baptist, Engager)

That experience helped Sally to grow as she experienced a sense that God had His hand on her life. It affected her view of herself, giving her a sense that God had a special purpose for her.

Lorene is a little lady who lives alone. She has a very special relationship with God. It is one of simple trust, faith, and belief in God and of what He can do. She remarked,

I was sitting here the other day, and my old knee hurt. I had some stuff that [my son] gave me. It wasn't doing any good, and I thought that I was going to take some Tylenol. I said, "No, I'm not going to take that." So I just sat down here, and before I got up I just said, "Lord, my knee is not going to hurt when I get up, in Jesus' name." I kept saying that, so finally when I got up it didn't hurt....Anyway, I can ask Him for some things, and He'll do it. (80-year old, Nazarene, Engager)

Master-faith learners trust God to help them when they have physical needs. They also attempt to live as examples of Christ by offering help and support to those in their community who experience the pain and sadness that comes with illness and suffering. They lift their fellow sojourners to God in prayer for help, for strength, for endurance, for healing, and for peace. "It is through the

hands, voices, ears, and compassion of the broken people with whom we work and pray that God's healing presence touches our lives and makes a difference" (Koenig, 1997, p. 157).

Displaying Peace, Joy, and Praise

The journey of Christian spiritual formation is one where travelers experience a sense of God's peace in their lives and the sojourners often possess an underlying attitude of joy and praise. God alone is the source of peace (Elwell, 1996, p. 597). Believers are given perfect peace as long as they remain in right relationship to God. When master-faith learners tell their stories of how God has helped them, they often tell about the peace that they experienced even in times of difficulty or trauma. They have a sense that God is able to bring good out of bad. "And we know that God causes everything to work together for the good of those who love God and are called according to his purpose for them" (Romans 8: 28, New Living Translation). Further, they believe that God supplies a peace that is not easy to explain. It can be compared to being in the eye of a hurricane where the winds are calm although the storm is all around. This sense of peace is one that they believe can only come from God. "And the peace of God, which transcends all understanding, will guard your hearts and minds in Christ Jesus" (Philippians 4:7).

Although people are all different and have different

personalities, many of the participants experience an attitude of joy and praise in their lives. Not all of the participants are naturally optimistic, but they all have a sense that God is good and they are grateful for all He has done in and through their lives. They have a grateful spirit that is expressed through their attitude of joy and praise. Although it might seem as though secular joys are distinguished from spiritual joys, nevertheless they are connected (Elwell, 1996, p. 431). In the Bible,

Spiritual joys are expressed by the metaphors of feasting, marriage, victory in military endeavors, and successful financial undertakings. The joy of the harvest is used to describe the believer's final victory over his adversaries (Psalm 126:5-6). Christ's coming is described by the joy of the harvest (Isaiah 9: 2-7)...In turn, spiritual joys elevate the secular happiness of believers. Secular successes are regarded as unexpected benefits from God. (p. 431)

The believer senses that secular joys are blessings from God. However, joy is more than a temporary sense of happiness. Instead, spiritual joy comes about through trusting in God even though God is not physically visible. This joy comes through faith and trust in God. "You love him even though you have never seen him. Though you do not see him, you trust him, and even now you are happy with a glorious, inexpressible joy" (I Peter 1:8, New Living Translation). This joy was expressed by Cheryl who said that she and her husband wanted more than the church could offer so they went to "every town we heard where there was a

good Bible Study. We were so filled up with this joy, this Holy Spirit, the power He gave--we witnessed to everybody we saw" (82-year old, Baptist, Navigator).

Peace is one aspect of the "fruit of the Spirit" (Galatians 5:22-23) which the participants experience. In the past, Linda went through a very difficult time with a troubled marriage. In spite of what was happening, she experienced a deep, settled peace in her life.

With all the turmoil going around emotionally, I remember reaching that peace that passes all understanding [Philippians 4:7]. I was sitting in a Wednesday night church service, and I went, "My life's still crazy but I'm okay." It's like I just had a peace that God was going to be in charge....It was just a realization that you finally reached that calm in the middle of the storm. (55 year old, Nazarene, Navigator)

Cathy conveyed the peace and joy that she experienced in spite of problems in her life. She made one statement that is heard often by believers in times of trouble. "I don't know what people do without God." She went on to answer her own concern.

I have more peace, even in the midst of all these things that I've told you about, these difficult times. There's that inner peace of knowing that He's on his throne--that He's working it through for the good of those that are called, for those that Love the Lord. I mean, a peace. There's that joy. I might not have that joyous face, but there's that joy there and that faith of knowing that he's going to take care of it. I don't know how people do without God. Well they're not! They're suffering. They're wallowing, just like the prodigal son. (50-year old, Baptist, Engager)

Although not using the word "peace", Cheryl expressed a

sense of peace after the loss of her husband and the many changes that took place in her life including moving to a new home.

So nobody could convince me any other way [other than Christianity] because I've felt Him and known Him. So here I am in this little house...and each day is a gift. (82-year old, Baptist, Navigator)

Gretta told about a time as a young woman when she knew that God intervened for her. She told a gripping story about giving birth to a stillborn baby. She grieved over the loss of her child but was grateful because her labor was so much shorter than for past births when she was in labor, for days. She had a grateful spirit of thankfulness to God. Gretta had known in advance that her baby was dead. She prayed and asked God to give her a short labor and He did. Her grateful spirit and the sense of peace that she experienced were deeply touching, particularly in light of her loss.

Well to think how good God was to me! Then to think that I had her in [only] three hours. I know. I KNOW it was God. The church was praying for me. They knew, you know, and anyone, ANYONE would know that it was God. (86-year old, Nazarene, Navigator)

Tim expressed what many people feel. He said that when he looks back "I have to give God credit for working in my life when I wasn't surrendered to him" (57-year old, Baptist, Problem Solver). Many believers have a sense that God was working in their lives long before they came to

Christ. When they evaluate their lives, they can see His hand in some of the experiences, and they feel grateful.

Peter displayed a grateful spirit, peace, and contentment when he said, "Count your blessings. You've got lots of blessings. God's been good to me. I've got a home, everything paid for, money in the bank. I don't have big money, but I don't need big money" (61-year old, Nazarene, Navigator). He had the attitude that God has given him all he has, and it is enough.

Ginny expressed her gratefulness for the strength that God had given her to deal with the tragic loss of her neice.

My niece was killed in a car wreck. The Lord gave me strength that I didn't know was there. I never had any children [of my own] so she would have been the next thing to me having a child. I only have one sister and it was her only daughter. I felt like the Lord gave me strength through all that and I grew spiritually through all these difficult times. I couldn't have done it without him giving me the strength, the type of person I am. (63-year old, Nazarene, Engager)

Cheryl showed grateful and joyful praise when she said that she can "enjoy" discovering what it means to be 80. She has been given a chance to know and to feel what it is like to be 80. She said:

You get to be a certain age, and you have to be realistic and know. Your eyes get dimmer, but I turn everything into good. I think, "That's good Lord, now I don't see the dust as much as I used to." So that doesn't bother me as much. Kids come, and they complain about the dogs barking here and there, and I don't hear them as well, so "Thank you Lord"...so I think you just turn things [around] and realize what a good life [you have], and how good God is. But here I'm given a chance

to know, to feel what it is like when people get older. (82-year old, Baptist, Navigator)

This grateful spirit which is seen in these participants is inspiring to others looking on at their lives. They are challenged to see life in a different, more positive way. The sense of peace and joy that master-faith learners experience and practice in their lives is contagious. It is attractive, and it draws people to Christ.

Striving for Faithfulness

The participants are people who are faithful to God and to a relationship with Him. "Quitting is not a concept with which they are familiar. And because faith heroes view life as a long-distance race, speed is not nearly as important as stamina" (Voice of the Martyrs, 2002, p. xv).

Most of the time the participants talked about the way that God has been faithful to them rather than the other way around. They know that God's faithfulness and love are intertwined and that they can look back in their lives and see all the ways that God was faithful to them. He kept loving them and calling them even in times when were not listening.

Although most of the participants did not verbalize specifically about their own faithfulness to God, their faithfulness was seen in many of their stories of their personal faith journeys. These 16 participants have been

faithful to attend their churches, to financially support the work of their church, to participate in many of the activities, and to be an active part of their faith community. Some of the master-faith learners have been a part of their church and faith community for many years. They have been faithful through all the many ups and downs of the life of the church. They have dedicated their children to God, celebrated their childrens' weddings, and buried their grandmothers and grandfathers, and they have remained faithful through it all.

The "Spirit of God enables Christians to remain faithful to both God and other believers" (Elwell, 1996, p. 240; Galatians 5:22). Master-faith learners are faithful to attend and be involved in their churches. All 16 participants reported that they attend church more than once per week. Often they are committed to be there every time there is an opportunity to be there, or as the cliché says, every time the church doors are open. Lorene expressed her desire to be faithful to attend church.

When those doors are open, I think I've got to be there. Now why I don't know, but I've always been that way since I've [been] with Him. This time I said I'd never go back on him which I haven't yet and don't intend to. I just go to church and be there every Sunday....As long as our church is going on, I'm going. (80-year old, Nazarene, Engager)

Faithfulness requires a commitment. Some of the participants conveyed their determination to remain faithful

and true to God. This was expressed by Gretta's response:

I made up my mind that I was going to serve [Him],
and I don't regret one hour of it. I don't regret
one hour of going with God. (86-year old,
Nazarene, Navigator)

This commitment expressed in faithfulness is a key element that leads to spiritual maturity in the spiritual formation process.

Summary

Christian practices are things that Christian people do as they journey together in faith. Master-faith learners are people of heroic faith. People of heroic faith are characterized by an eternal perspective, dependence on God, love for the Bible, courage, endurance and faithfulness, obedience to God and His Word, self-control, and love for others.

The Christian practices that emerged from the data in this study of master-faith learners are maintaining an eternal perspective; communicating with God through prayer; listening to and hearing God's voice; believing, loving, and relying on the Bible for direction; worshiping through music; giving to the church and to others; living the faith; witnessing and evangelism; showing love; experiencing miracles and healing; displaying qualities of peace, joy, and rejoicing; and striving to be faithful.

CHAPTER 8

LEARNING STRATEGIES, RESOURCES, AND PARTICIPATION

When I stand before God at the end of my
life, I would hope that I would not have
a single bit of talent left and could
say, "I used everything you gave me."
--Erma Bombeck

Introduction

Adult learning can be defined as "the process of adults gaining knowledge and expertise" (Knowles et al., 1998, p. 124). This knowledge and expertise is gained through the developmental processes and experiences of adults.

"Developing adults express the belief that spirituality plays a key role in their development" (Sinnott, 2001, p. 199), although "developmental psychologists have given comparatively little attention to the spirituality factors in the past" (Sinnott, 2001, p. 199). However, more recently developmental psychologists are "rediscovering spirituality" (p. 199) as an important aspect of human development. Adults' spiritual experiences and spiritual learning can be important parts of their development and personal growth. Learners talk about those experiences and they consider them important (p.199). Spirituality is "one's personal relation to the sacred or transcendent, a relation that then informs other relationships and the meaning of one's own life" (Sinnott, 2001, p. 199).

In the spiritual realm as in other areas of life, adult learners want to have control over their learning processes.

Their learning increases as a result of that control (Knowles et al., 1998, p. 124). There are four phases that take place in the adult learning process:

1. Need--Determine what is needed so as to achieve their goals.
2. Create--Create a strategy and resources to achieve the learning goals.
3. Implement--Implement the learning strategy and use the learning resources.
4. Evaluate--Assess the attainment of the learning goal and the process of reaching it.
(Knowles et al., 1998, p. 125)

These four phases are seen in the learning of the master-faith learners in this study. Much of the learning that takes place in their lives is self-directed. They sense a need to learn, and they set out to determine what is needed. They may discover a spiritual need through a sermon at church or through any of their every-day life experiences. They seek out the learning that will meet their individual needs. They may decide to participate in a Bible study or to attend a seminar. They create a strategy or choose resources that will help them achieve their goals. Once they have become involved in the Bible study or seminar, they begin to implement their learning into their lives. They try to apply the new biblical knowledge or the bit of wisdom that they gleaned from other individuals. They may make a determination to be a better example to others, to love more, or to give more of themselves and their resources. As they implement this new learning into their lives, they evaluate what they have already learned,

and they assess the information with which they are presented and further apply it to their lives.

The master-faith learners in this study continually cycle through these four phases in the spiritual formation process. In this process, they use their preferred learning strategies, they make use of multiple resources, and they participate in numerous activities. They do all of these in the pursuit of spiritual growth and development. All of these require certain cognitive processes.

In 1956, Benjamin Bloom and his colleagues in the field of Psychology designed a taxonomy which established six levels of cognition. The taxonomy begins at the level of simple recall or knowledge which is the lowest level of cognition and moves to more sophisticated levels of cognition. The path is knowledge, comprehension, application, analysis, synthesis, and evaluation (Bloom, 1956, pp. 201-207). Knowledge is the ability to recall information such as dates or events and possessing knowledge of major ideas or mastery of subject matter. Comprehension is the ability to understand information, grasp meanings, translate knowledge into new contexts, interpret facts, infer causes, and predict consequences. Application requires one to use information; use methods, concepts and theories in new situations; and solve problems using required skills or knowledge. Analysis is the learner's ability to see patterns, organize parts, recognize hidden

meanings, and identify components. Synthesis is demonstrated by one's ability to use old ideas to create new ones, generalize from given facts, relate knowledge from several areas, predict, and draw conclusions. Evaluation is the learner's ability to compare and discriminate between ideas, assess the value of theories or presentations, make choices based on reasoned arguments, verify the value of evidence, and recognize subjectivity (Bloom, 1956).

The participants want to have more than basic knowledge of the Bible and spiritual truths. They want to be able to have a comprehension of the meanings, the background, and the depth of knowledge in the Bible. They need to be able to apply the wisdom of the Bible to their lives and to their living. They must have a knowledge and understanding of the Bible in order to be able to analyze the things that they see and hear in their lives and in their learning and to be able to know whether those things line up with what they see in the Bible. They must have the ability to analyze and break down the information that they learn, examine it closely, and make decisions about what they will believe. They use what they learn to apply to prior knowledge and incorporate new knowledge as they learn more and more about biblical and spiritual matters and synthesize the information into their thinking and worldview. Further, they make judgements, evaluations, and choices about the things that they learn. This is a critical part of the

learning in the spiritual formation process. Master-faith learners continually make evaluations about the things they see, hear, read, or learn in matters of faith.

The participants in this study use these six levels of cognition to make the choices that they make in their Christian journey. Spiritual development comes from choices that lead to growth and is a process that takes place over time and requires deliberate effort along with rational thought and decision-making utilizing these cognitive processes. This is all part of the spiritual formation process.

Each of the participants is a unique person. Each one has different religious or spiritual experiences. Although the spiritual learning for each of the participants is unique, there are certain aspects of their learning that are similar. Learners in matters of faith use certain learning strategies when they approach a learning task.

Learning Strategies

The participants in this study of faith learning normally use a preferred learning strategy when they approach a learning task. Assessing The Learning Strategies of Adults (ATLAS) is a helpful tool for assessing the preferred learning strategies of adult learners and was used in this study of master-faith learners. ATLAS divides learners into three different categories: Navigators, Problem Solvers, and Engagers. These groups have some real

differences in how they approach learning tasks (Conti & Kolody, 1999). These have been described in publications (e.g., Conti & Kolody, 1999, 2003) and in workshop materials (Dr. G. J. Conti, personal communication, 2003), as well as in a study done using the Internet (Ghost Bear, 2001).

Navigators

Navigators are learners who can be called "strivers" (Ghost Bear, 2001, pp. 368-369), since they are constantly striving for improvement. They like to "plan the work and then work the plan" (Ghost Bear, 2001, Willyard, 2000). Everything they do relates to efficiency and effectiveness (Conti & Kolody, 2003).

There are several characteristics that apply to Navigators. Navigators have a need for and will demand order and structure in their learning. They are usually highly organized and want to have schedules and deadlines. They enjoy using organizational materials such as staples, binders, or markers. They work best when they have an organized place for learning and want to know the learning objectives and expectations. Navigators are helped by the use of advanced organizers at the beginning of a learning task and by summaries or recaps at the end. They want to have prompt feedback and maintain control of their learning. They use many external tools in their learning process and will normally set up a plan and then follow it. They often want to clarify things as many as three times.

Navigators are logic-oriented learners who want to see results. They seek to find logical connections in their learning. Emotions do not play an important part in their learning. Navigators separate the learning message from the messenger and do not find it necessary to like the teacher or the subject in order to proceed with the learning. However, they do not want to waste their time and will be impatient with teachers or speakers when they feel that it is a waste of their time. They are logic-conscious learners.

When working with people, Navigators have set views of themselves and others. They do not like group work, and they do not like people who are neglectful in their duties within the group. They prefer to have clear cut results and formal evaluations. They are sincere learners who seek perfection. This makes them hyper-critical of errors. They demand much of themselves and others and they may lack conditional acceptance of others.

Problem Solvers

Problem Solvers can be called "storytellers" since they elaborate extensively on stories about their experiences (Ghost Bear, 2001, p. 371). Like Navigators, they also have distinctive characteristics (Conti & Kolody, 2003). They like to generate alternatives in their learning. They are open minded to learning possibilities. Problem Solvers have difficulty making decisions, sometimes procrastinating

because it allows them to have more time for thinking to continue. They prefer open-ended evaluations and ongoing modification. They do not like long lectures. When working with groups, they often will emerge as leaders. They use trial-and-error as experimentation for generating more alternatives. They do not like multiple-choice tests since they think too hard on the options and thinking generates alternative answers.

These learners are creative in arriving at solutions. Problem Solvers are curious, inventive, and intuitive learners. They love to explore new ideas in their own, unique way. They want to have the freedom to work in a way that will make sense to them. They depend on practical experiences, enjoy hands on work, and find learning an adventure. They do not function well when the learning situation is too rigid or when they are forced to do something the way another person wants it done.

In dealing with ideas, Problem Solvers are abstract thinkers. They rely on critical thinking skills and like to think things through. Problem Solvers are usually confident in their abilities. They will ask questions of others even if they do not have a need or desire to know the answer. They do not like to be interrupted in their thinking process and may have a difficult time getting restarted. They often think and deal in terms of symbols.

Problem Solvers enjoy giving descriptive and detailed

answers. It can be said that of Problem Solvers, "Ask them what time it is, and they will build you a clock" (Ghost Bear, 2001, p. 371). They like to use examples and explain ideas and will add delightful details about their experiences. The process of telling the story is more important than even the story itself; completion of the story is less important (p. 371).

Engagers

Engagers are learners who can be called "stimulants" because they are eager to learn and they love to share their learning with others (Ghost Bear, 2001, p. 373). Everything about their learning relates to building relationships (Conti & Kolody, 2003). They learn through the use of their feelings. They learn with passion and emotion, using feeling words such as "fun" or "exciting". Engagers work with an aura of excitement, enthusiasm, and they find joy in the learning process. They delight in new accomplishments, take great pride in their work, and sometimes have a difficulty separating themselves from their work since they sense that their work is a reflection upon themselves. They will not become involved in a project or learning activity unless they know they will enjoy it enough to make the effort. They can get bored quickly and will seek to avoid boredom sometimes through interaction with others.

When Engagers are in the learning process, they must be actively engaged. Their learning must have meaning to them.

They prefer that any long-term activities in which they are involved be meaningful and lead to meaningful change. They need to be confident that the learning activity will keep them interested in order to be worth the effort. When learning, it is helpful for Engagers to be able to visualize the material rather than simply memorize.

Engagers focus on meeting internal needs rather than external standards. They prefer the focus to be on learning rather than on evaluations. Engagers want to be involved in learning that is based on their own individual interests. They will often take the path of least resistance to get to the final result and will sometimes use shortcuts created by others.

In their relationships, Engagers enjoy people. They like group work and want to work with people who take a personal interest in them. They enjoy sharing their accomplishments with others, they enjoy using human resources for gathering information, and they enjoy networking with other people.

ATLAS and Master-faith Learners

The ATLAS instrument was given to each of the master-faith learners in this study. They were asked to first go through the instrument and identify which of the learning strategies is their preferred one. Later in the interview they were asked to read the description of their preferred learning strategy and to tell whether or not it accurately

describes them. All but one participant (93.75%) found that the description was accurate for them.

The 16 participants spoke briefly about their perceptions of whether or not ATLAS describes them or about their preferred strategies. There were 14 comments that were made directly about their learning strategies. The distribution was Navigators--5 (35.7%), Problem Solvers--2 (14.3%), and Engagers--7 (50%).

Navigators

The importance of organization is seen in the comments of the Navigators. They like to plan ahead, chart out a plan, and stick to it. They function better in an organized environment. The desire to make an early decision and plan ahead is seen in the response of 86-year old Gretta. When administering the ATLAS instrument there was some doubt in the researcher's mind about her being a Navigator because she seemed disorganized since she had little piles of papers on her kitchen table. However, after questioning her further, her response served to remove any doubt about her being a Navigator. Not only was Gretta a Navigator, but the little piles of paper turned out to be an organizational strategy for this special lady.

It's different every day. I write down, "breakfast, dishes," most of the time I write down the night before what I'm going to have for breakfast....It helps me to know what I'm going to do. Most of the time it's if we're going to have pancakes, or if we're going to have bacon and eggs, or biscuits and gravy, you know. I want to

know the night before what I'm going to cook, and I've got four chores that I do every night before I go to bed. [I] fill [my husband's] thermos with hot water so the thermos will be hot when you pour the coffee in it the next day. [I] make the coffee so all you have to do is plug it in. [I] hang the telephone up to be recharged and write down my list....When you get my age, you have to. You can't function. (86-year old, Nazarene)

Navigators operate in a different way than do Problem Solvers and Engagers. Organization is paramount. Peter was identified by ATLAS as a Navigator. When asked if he enjoys being organized, he responded, "Well, let me show you", and he led the way to his office. His small study area was impressive. He had a special little desk just for having his morning devotions. Above the desk were two shelves of Bibles and numerous study helps such as commentaries, Bible dictionaries, concordances, and theology books. The Bibles offered a variety of versions. He said, "I'm a King James man although I have got a lot of different versions." The two rows of books were very neat and orderly; his desk and work area well organized. Peter is a man of habit and has a set time every morning for his daily Bible study, which he must have before reading the newspaper, a set time that he does his chores throughout the day, and a set time that he comes into the house from working outdoors.

It doesn't matter what you're going to do, but you need to have some type of plan. I like to have a plan, and I'm not much on doing something that I don't know anything about. Or if I've done it like that for years, I'm bad about not changing. (61-year old, Nazarene)

Navigators are time oriented. They are also focused learners. Navigators may not want to start a project if they know that it will not fit into the time frame that they have available. David said that when he gets interested in a book, he wants to just sit down and read the entire book. He prefers to focus in and devote time to that one book, but his personal commitments do not always allow him to do so. Therefore, he may not begin the book in the first place.

The way I do things--if I get a good book, my wife gets mad at me because I can't read it two hours a night or an hour or 30 minutes a night until I'm finished. I'll close myself in my room, and I'll spend a Saturday, so I try not to do that too much. (26-year old, Baptist)

Whereas some individuals may attempt to read several books at once, David is not that way. He wants to read the book from front to back and not start another book till he is finished with the first one. This is a Navigator strategy he uses for efficiency, since he is time oriented.

Problem Solvers

Problem Solvers enjoy generating alternatives and coming up with creative ways of solving problems. Only one of the two Problem Solvers (75-year old, Nazarene) spoke directly about her preferred learning strategy. Annie first said, "I think that I am a Problem Solver," and then she went on to explain how she works when she is cooking. "When I am cooking, I look at three recipes for the same thing; then I combine them and make a recipe from all of them."

Problem Solvers often apply this type of strategy to their every day life in very ordinary projects and learning activities.

Although the other Problem Solver, (57-year old, Baptist) in the study did not speak directly about his preferred learning strategy, it was evidenced throughout the interview. Tim enjoyed telling his stories about his life, about the ways that God has dealt with him, and about the things that he has learned and is still learning. He fit the "storyteller" description (Ghost Bear, 2001, p. 371) with a healthy dose of details in his stories. He also likes to think things through. He said, "I used to lay awake at night and think about how I am going to make my company work and how I'm going to solve this problem and how I'm going to solve this problem" although he went on to say that he has now learned to rely on God to help with his problems.

This participant displayed confidence in his abilities and had a wide range of interests. He reads for instrumental and practical purposes more than for enjoyment. He is a global thinker. For example, when he looks at his life, Tim sees the bigger picture and not just the details that he is living through. As he tells detailed stories, he has a larger view in mind. He explained how God has used different circumstance to teach him lessons or show him that he is loved; for example, in one story he told about having

a motorcycle accident and ended it with, "So I look back at those times and I think that God has worked in my life for years before I surrendered to Him." Tim has a concern for those who are sick or unsaved. He is compassionate and loving to others, and there again he keeps a larger picture in view. In his business, he is not excessively expressive about his relationship with God, and he will not force his views on others. However, he has a deep desire for others to know that he is a Christian by the way he lives his life. He said, "I try to live my life pretty openly. I want people to know of my faith." He keeps the bigger picture in mind as he lives out his faith in his every day life.

Engagers

Engagers in this study like to use human resources. Sherri described how she likes to use human resources in her learning when working on a home project. Although the expertise of others may be important, relationships are also important for Engagers.

I think I am probably an Engager. I like to use human resources. For example, I am trying to redecorate my children's rooms, and I want [my friend] to help me with that so I can use her expertise and I want us to work on this project together. (47-year old, Baptist)

Not only do Engagers use human resources, but they need to buy in to the activity before they are willing to begin. They must also feel that the activity is worth the effort in order to participate. This can be seen in activities such

as working on a computer as expressed by Dennis.

Usually I'll have to see--I'll have to feel that this activity is worth being involved in. Investing a whole bunch of energy in tracking down resources and all that stuff just to learn about it before I do it [is not what I do]. I'll try to find somebody that has experience with it and then kind of check them out and see what they think about it. When it comes to computer software, I don't like reading the manual. I either ask somebody, or I just get on and start playing around. (52-year old, Baptist)

Engagers may prefer not to be bothered with reading instructions. John admitted that he would rather pay money and have someone else put a bicycle together than to have to do it himself.

[I don't] buy Christmas toys and put them together, read the instructions and all that....I'm the kind of person that pays the extra \$10.00 so you don't have to do that. (35-year old, Baptist)

Although some Engagers may not mind reading instructions, most will first go to human resources before going to the manuals, books, or instructions (Conti & Kolody, 1999).

Learning Strategies in Learning Data

Learning strategy preferences are evident in the stories that the participants shared about their learning or about times of difficulty and transformation. Although there are similarities in the topics that were discussed and in the spiritual concepts that were expressed by all, there were some differences in the ways that the master-faith learners responded. The data that dealt with the learning of the participants was placed under a key word called

"Learning". There were a total of 90 comments that were placed under the "Learning" theme. Of the 90 comments, Navigators provided 34 (37.8%), Problem Solvers provided 15 (16.7%), and Engagers provided 41 (45.6%). Although Problem Solvers tend to be "story tellers", one of the Problem Solvers is a woman of very few words, but she packs a wealth of wisdom into a few.

The data placed under the theme of learning dealt with things that the participants mentioned that they had learned relating to their faith, stories of transformations, and comments that could be related to adult learning principles. In spite of the different topics and ideas presented, there were a few similarities within each of the Navigator, Problem Solver, and Engager groups.

Navigators

The Navigators in this study were forthright about the things they have learned. Navigators tended to say outright things such as "I learned patience" (40-year old, Female, Nazarene), or "it's teaching me patience and love" (26-year old, Male, Baptist), or "I continue to grow by reading my Bible, fellowshiping with people at church, and prayer" (85-year old, Male, Nazarene).

Some Navigators identified the use of human resources as an important resource for learning. Although one Navigator mentioned the need for friends when she had just moved to a new location, most of the Navigator comments

showed that they were more interested in other people for what they could learn from them or for the way they could minister to them, rather than for relationships. For an example, Sally said, "I think it's why I do like the elderly folks because they've been through it, and they can tell you [their experiences]. You still have to go through it yourself, but you have that to draw on" (40-year old, Nazarene).

The structure that Navigators prefer is seen both in the linear structure of their responses and in the way the language is used, for example, using less emotional language than Engagers use. One Navigator, Art, told a story of a traumatic event that was truly a transformative experience for him because it completely changed his life. As a result, he wears a prosthesis on his leg.

I had that accident back in 1958. I lost a foot. I was at the city pump station. They had an elevator there, a makeshift elevator and I was on it and the chain broke and dropped to the basement. It tore up [my] foot, broke [my] hip, broke my back, broke my pelvis, and I was in the hospital for 10 weeks at that time. I was in a wheel chair for a while and then went back to the hospital. It's a long story, but the Lord saw me through it all...day by day. He was with me all the way. (85-year old, Nazarene)

Art's story is linear, logical, and clear. Although his story was tragic and life changing, he did not use emotional language as an Engager might have. He also did not elaborate and supply extensive details as a Problem Solver might. Instead, the story was simple, clear, and to the

point.

Problem Solvers

The number of Problem Solvers in this study was small with only two. However, there were some interesting findings in their stories of learning. Problem Solvers tell stories and give details of the story, but all along they keep the bigger picture or the overall abstract view in mind as they talk. Tim shared the details of the story about when he first came to Christ. He talked about other things as well, but in between he said, "I understand that being a Christian is a lifelong process" (57-year old, Baptist). This was the overall picture that he was getting across. He shared stories about areas of his life that were changing because of his faith, but he had the realization that it is a lifelong process and that there would be other changes yet to come.

Problem Solvers give descriptions in their stories and they enjoy using examples as they tell their stories. For example, "The way God speaks to us is through His Word, through circumstances, through other Christians, and through sermons" (57-year old, Baptist). Even the quiet Problem Solver, Ginny, used examples in her talk. She spoke about the way she studies her Bible and gave examples of how she approaches her study. "I just finished reading through the Bible--one book in the Old Testament and one book in the New Testament and alternate, but now I'm going straight through"

(75-year old, Nazarene).

Problem Solvers often give detailed stories that are told with enthusiasm and a sense of adventure. An example of one such story under the learning theme was told by Tim. He and his wife have gone through some difficult financial times. Although they have been able to reach a point of rest and peace about it, nevertheless, it has been a difficult time for them and a time of growth and learning.

The Bible has been more meaningful. I think that God has really shown me--I've learned how to trust Him. When times are good and everything is going well, I don't think you learn to trust. When you go through some of these harder times like we've gone through, these hard financial times, it's like, "Okay, trust me, or go out and panic and go nuts." My faith and trust has grown, but the patience, I think I've learned. He's grown me in that. I think I've grown and learned some patience. I'll tell you what I've learned is that things happen in God's timing and not in mine. It's like, when things are going good, "Oh man, we're doing really good--WE!" And who is "WE?" Then when times get bad, you turn to God--and we should!...I didn't just forget Him when times were good, but I think He's taught me some really good things--some skills, some ways of trusting Him, and waiting for Him, and it's paid off. (57-year old, Baptist)

Included in this story was the use of examples, abstract thought, direct expression of what he has learned, embellishment with details, and enthusiasm. He also kept the same theme in view throughout his story starting with the idea that he has learned to trust God and ending with a similar theme. Other stories that he shared throughout the interview also used this similar structure of beginning with

a theme and ending with the same theme, while keeping an overall abstract and holistic view in mind. A similar abstract and holistic view was seen in a story by Annie, one of her few lengthy discourses. She described the difficult time in her life when her husband, Art, was seriously injured. She told of the ways it changed her life. She said that at first she was so numb that she could hardly pray and she relied on the prayers of the church people to hold her up. However, her financial need forced her to go to work.

Then I had to learn a whole new way of life. I had to go to work. I hadn't worked or done anything but raise a family for 12 years, so just with the Lord's help--"I can do all things through Christ which strengthens me [Philippians 4:13]" was the only thing I could go on. I didn't have any talents--anything. My first job was at school because I could go as the children went and come home and cooked. And [my husband] was in the hospital in rehab and he could come home on the weekends. I could do that and [still] bring him home. Then I had to find something full time. I found a job in Tulsa just by going, learning, the Lord helping me, and just prayers. I had had shorthand in school but after 15 years [I] lost it, you know. I was unhappy in Tulsa being gone that many hours in the day so I prayed and found a job locally at the glass factory. (75-year old, Nazarene)

While Annie shared this story she kept an overall abstract view in mind. Her view was that God helped her through it all, giving her strength and answering her prayers.

Engagers

Engagers are interested in relationships with people. Much of their learning is related to relationships with

husbands, wives, children, or others, including their relationship with God. Lorene recently moved from her long-time home to an assisted-living facility. She had a difficult adjustment and had to rely on her relationship with God to help her. She said:

I just saw [God] right up there looking down on me. I could go to bed at night. I went to bed and prayed, "Lord, this is a new place. Just watch over me and keep your hand upon me tonight." I didn't get scared. (80-year old, Nazarene)

Through this experience she learned that she could ask God to help her and that she could trust him to do so. He has been close to her for many years. She has depended on God to be by her side in the past, and now her trust continues.

Engagers also look to others as a model for learning. They look to people for spiritual inspiration. This can also include Biblical characters. Hiram explained:

Early when I started my business, I read the book of Nehemiah and studied through it because it was a book on leadership. Nehemiah was a great leader who did it through prayer. He was always talking to God and following him...and I learned that...I needed to spend time in prayer and really hearing from God. (49-year old, Baptist)

Sometimes Engagers are not as direct in their assertions of what they have learned. Whereas Navigators are forthright in what they have learned, Engagers may be more subtle in naming exactly what they have learned. One Engager talked about the importance of learning to wait for God's guidance. Cathy's description of what she had learned was embedded in a longer response:

Well, it kind of goes back to this, instead of asking for help, otherwise me being ahead of God. I have to ask him to do it and let me follow. But each day I'm learning more and more to let him start it. "Whatever you want, Lord." (50-year old, Baptist)

Ginny also was more vague in expressing what she had learned. She said, "I've learned through all the heartaches how the Lord was patient with me, you know, saw me through that. When I look back now, because I know...I wasn't a strong person then, but I've grown a lot stronger I think" (63-year old, Nazarene). Whereas a Navigator might tend to say, "I became a stronger person", Ginny's response was more subtle as she told what she had learned or how she had been changed. Sherri used a metaphor when she spoke about her life in relation to other people and what she had learned. She said, "I have learned that we're all on a journey" (47-year old, Baptist). Hiram used a metaphor about scuba diving and said, "That's what I'm learning right now--how deep can I go and what are the experiences like for a person who is going deep with God?" (49-year old, Baptist).

Engagers enjoy group work. It is helpful to them in their learning. Being in a group activity or a "program" can help to keep them involved when they get bored or keep them focused when they have difficulty being motivated.

You know and that's an area [that] is a problem for me, trying to have direction. Maybe what I need to do is--I do better when I'm in a program, and it's got specific things--goals that you're trying to achieve--and certain materials to cover. (52-year old, Male, Baptist)

When I'm in that F.A.I.T.H. program and every Monday night we go out and visit [evangelize] for 13 weeks, that keeps me growing. (50-year old, Female, Baptist)

Not only do group activities provide the human element, but at times they also help provide needed structure for Engagers.

Engagers enjoy networking with others. They enjoy the socialization that is part of working in a group. Community and fellowship are important in the spiritual formation process, but they are particularly important to Engagers. Dennis gave his views about the importance of being a part of a church community rather than trying to "go it alone."

You want a chance to survive as a Christian. The ones that say, I'm going to go it alone; I don't need a church, they're in deep trouble. There are a few exceptions, but they are going to be shallow as a Christian. [It's important to] get involved with a church and get involved in one that teaches the right things. Get involved with people, and invest your time with people through ministry. (52-year old, Baptist).

Not only is it important for Engagers to be involved in a church community for support and spiritual growth, but it is also important to be a part of a church community so that the participants can reach out and be a part of ministry through the church. The church can be an important resource for spiritual growth.

Using Resources

Travelers on a journey usually desire or require a map to help them find their way to brick and mortar locations.

In these current times, Global Positioning System units in automobiles or satellite communication systems can help to guide the traveler to the very doorstep of where they wish to go. There are map programs available on the Internet to help to plot out a journey from point A to point B. Maps are important because they give individuals direction and help them to stay on the highways and roadways that will eventually get them to their intended location. Resources can be used in a similar way on the spiritual journey. Maps in the form of resources can help the spiritual traveler to obtain the information needed so that they can ultimately arrive at the desired destination.

Learning in the spiritual formation process involves the use of many different resources. The participants in this study were nominated as mature Christians. They have learned the way to help themselves to grow in their faith. It is the desire of educators to know how to enhance the spiritual formation in other learners. Thus, it was important to discover what resources the participants have used and the way they have gone about selecting resources for their own spiritual journey. It was also a goal to discover if participants with a particular learning strategy were more drawn to certain types of resources.

Resource management is the identification, evaluation, and use of resources that are relevant to learning. Resource management is a critical strategy in adult

learning. Three aspects of using resources are: first, the ability to identify appropriate sources of information, second, the critical use of these resources, and finally, the use of human resources (Fellenz & Conti, 1993, p. 35). The use of human resources is involving others in learning situations (Conti & Kolody, 1999, p. 9). Resources are information sources which can include magazines, newspapers, books, computer programs, dictionaries, commentaries, or individuals.

The master-faith learners in this study were asked to provide information about the different kinds of resources that they have used in their journey of spiritual formation. There were 110 comments made by the participants regarding the resources they use: Navigators--46 (41.8%), Problem Solvers--14 (12.7%), and Engagers--50 (45.5%).

The participants have used many different kinds of resources for their learning. Though some may normally use additional resources, the study only made note of those which were specifically identified. If the individual talked about books, the resource was only tallied once even if the person identified a number of books. Although a few of the participants identified secular materials or programs, most of the resources were Christian oriented. If during the interview the participants discussed the influence of individuals on their learning, the use of human resources was noted.

Master-faith learners have used different kinds of resources for their learning. Four of the resources were used by all 16 of the participants which included seven Navigators, two Problem Solvers, and seven Engagers. These are the primary resources for spiritual growth and are also important in increasing the knowledge base contributing to continued and purposeful spiritual growth in the learner.

The four resources are:

1. Bible Reading-- Every participant uses the Bible as an important resource. Some of them use different versions of the Bible, and they use Bible study supplemental sources when studying and reading their Bible.
2. Prayer--Master-faith learners all spend time in prayer. It is a crucial part of the spiritual formation process whereby believers communicate with God. They receive help and strength, make petitions, receive instructions, worship, and praise God through prayer.
3. Devotions--The participants have a time which they set aside, usually in the morning, for a time of Bible reading, meditation on scripture, prayer, listening to worship music, or other means of learning from and worshiping God.
4. Church-- All of the participants are involved in their church and are faithful to attend and participate in the various activities of their local place of worship. This is not only important because of the learning that takes place, but it is also important because of the fellowship that takes place within the community of believers. People learn from one another and this is an important source of growth and strength for master-faith learners.

Master-faith learners have utilized a number of different resources in their learning:

Table 1. Resources

Resource	Nav	PS	Eng	Tot
Bible	7	2	7	16
Devotions	7	2	7	16
Church	7	2	7	16
Prayer	7	2	7	16
Books	7	2	6	15
Human Res	6	1	7	14
Sunday Sch.	6	2	6	14
Radio	6	1	6	13
Group B.S.	4	1	6	11
Per Bible	4	2	5	11
Fellowship	4	2	5	11
Magazine	6	2	3	11
Gro./Diff.	5	1	3	9
Television	4	1	3	8
Preach. Rad.	5	1	2	8
Devotional	3	1	3	7
Commentaries	4	1		5
Evangelism		1	4	5
Acc. Group			4	4
CDs	2		2	4
Script. Mem.	2		2	4
Classes	1	1	2	4
Camp mtg	2	1		3
Camp	2		1	3
Conference	2		1	3
Music	2		1	3
Worship	1		2	3
Dictionary	1	1		2
Family dev	2			2
Leadership		1	1	2
Women's Min	1		1	2
Newsletter	2			2

Resource	Nav	PS	Eng	Tot
Revival	2			2
Sm. Groups			2	2
Tapes	1		1	2
Teach mat		2		2
Bible-tech	1			1
Ch. Library	1			1
Chr. Spouse		1		1
Chr. Lit.			1	1
Bible Col.	1			1
Illustration		1		1
Prayer Jour.	1			
Prayer Mtg.	1			1
Training			1	1
Bus ministry	1			1
Choir	1			1
Circumstance		1		1
Crusades	1			1
Fasting	1			1
Maps	1			1
Meditation			1	1
Missions	1			1
Morn Quiet		1		1
Nature	1			1
Newspaper		1		1
Post Scrip.	1			1
Seminars	1			1
Sermons		1		1
Tracts		1		1
Videos			1	1
Totals	130	40	111	280

Some of the resources were used by most of the participants. Those which were used by 13 or more of the 16 participants were books, human resources, Sunday school materials, and Christian radio music. Books were an important resource for 15 of the 16 participants. One Engager did not mention reading books. The books are

similar across the learning strategy groups. They are such books as religious books, Bible studies, Christian fiction, historical fiction, historical books, and inspirational books.

Human resources were important to 14 of the participants. The participants talked about individuals who were particularly important in their lives and in their spiritual learning. Some of them were pastors or teachers. Some of them were Sunday school teachers, or relatives, but they were all people who were influential in the spiritual lives of the master-faith learners. One Navigator and one Problem Solver did not mention human resources.

Sunday school is a group activity that focuses mainly on Bible study. Materials and curriculum are usually endorsed by the church denomination and are geared toward teaching the Bible, church beliefs, and doctrine. They are very important materials for learning in the church. The Sunday school is also important because of the fellowship aspect. In larger churches the Sunday school can function as a smaller church within a church and can provide a needed sense of community. They were used by 14 of the participants, with one Navigator and one Engager not identifying them.

Christian radio music is an important part of the learning of master-faith learners. Much of the church doctrine is learned from the hymns and the songs of the

church. Further, music is a form of worship. Christian-music stations have sprung up all over the nation and one of the most popular contemporary Christian stations is in Tulsa, Oklahoma, known as KXOJ. This and other Christian radio stations are used frequently by master-faith learners. Christian radio music was mentioned as an important tool for 13 of the participants. The ones who did not use radio were one Navigator, one Problem Solver, and one Engager.

Four of the resources were used by 11 of the 16 participants. They were group Bible studies, personal Bible studies, fellowship, and magazines. Group Bible studies are studies such as Experiencing God, The Heart of the Problem, or Growing Kids God's Way, which are structured Bible studies which involve supplemental sources and which take place with a group of individuals. This type of study was used by four Navigators, one Problem Solver and six Engagers. All but one of the Engagers mentioned the use of group Bible studies, confirming previous studies that show that Engagers like group work.

Personal Bible studies are similar to group studies but are done alone, in one's home or privately, not as a group. They utilize the Bible and also one or more supplemental sources, such as books by Joyce Meyers or Beth Moore. The participants who identified personal Bible studies were four Navigators, two Problem Solvers, and five Engagers.

Fellowship is an important resource for spiritual

growth. As individuals come together there are discussions about the Bible, about new insights, or about learning that has taken place. Individuals collaborate and share together and learn from one another. Fellowship is companionship in the journey of faith and individuals help to strengthen one another for the journey. Those who identified fellowship as a resource were four Navigators, two Problem Solvers, and five Engagers.

Magazines are an important and much used resource for some participants. They read magazines such as the Baptist Messenger, Holiness Today, Focus on the Family Magazine, or Guidepost. Magazines were used by six Navigators, two Problem Solvers, and three Engagers.

Some of the participants mentioned that they have grown through difficulties and traumatic experiences. These experiences, though difficult, can be growing experiences that turn out to have positive benefits in the lives of believers. Of the 16 participants, 9 individuals talked about growth through difficulties. They were five Navigators, one Problem Solver, and three Engagers.

Two of the resources were used by half of the participants. Christian-television programs were used by four Navigators, one Problem Solver, and three Engagers. The Christian-television programs mentioned were shows such as 700 Club, Charles Stanley ministries, John Hagee Ministries, or Life in the Word with Joyce Meyers.

Christian-radio preaching ministries were used by five Navigators, one Problem Solver, and two Engagers. The radio-preaching ministries were programs such as those by Charles Colson, Chuck Swindoll, Charles Stanley, and Elisabeth Elliott, and Focus on the Family.

Aside from fiction or non-fiction books, some of the participants used devotional books for their learning. Devotional books are usually small books which contain daily readings for spiritual nourishment such as Our Daily Bread or Come Ye Apart. These were used by seven of the participants: three Navigators, one Problem Solver, and three Engagers. Bible commentaries are study helps for individuals studying the Bible. They explain scriptural concepts in the Bible, provide history, information, and definitions. They were mentioned by five of the participants: four Navigators, one Problem Solver, but no Engagers.

Evangelism is another resource which was used by some of the participants. Their desire to share their faith causes them to get involved in learning more about how to share their faith. Five of the participants used evangelism as a resource for spiritual growth. They were four Engagers and one Problem Solver. Evangelism is all about reaching people. Since relationships are important to Engagers they are more interested in Evangelism as a resource than the other two groups.

There were a number of resources used by only one-fourth of the individuals. Since Engagers tend to like group work, it is not surprising that the four participants who were involved in accountability groups were all Engagers. Others that were used by one-fourth of the participants were: Music CDs--(2 Navigators and 2 Engagers), scripture memorization--(2 Navigators and 2 Engagers), and classes--(1 Navigator, 1 Problem Solver, and 1 Engagers)

Some of the resources were used by only three participants each. They were: camp meeting--(2 Navigators and 1 Problem Solver), teen camp--(2 Navigators and 1 Engager) conferences--(2 Navigators and 1 Engager), music --(2 Navigators and 1 Engager). This music category is one in which no specific mode was identified, such as CDs or radio.

A number of resources for growth were named by only two people in this study. They were: family devotions--(2 Navigators), newsletters--(2 Navigators), revivals--(2 Navigators), teaching materials--(2 Problem Solvers) which were used for teaching Sunday school, small groups--(2 Engagers), dictionaries--(1 Navigator and 1 Problem Solver), women's ministries--(1 Navigator and 1 Engager), cassette tapes--(1 Navigator and 1 Engager), and leadership groups--(1 Problem Solver and 1 Engager). The ATLAS group that mentioned most of these was the Navigator group.

The remaining resources were identified by only one participant. Navigators mentioned bible-technology (on

palm-pilot), church library, Bible college, prayer journal, prayer meetings, bus ministry, choir, crusades, fasting, maps (Bible), missions, nature, posting scriptures in the home, and seminars. Problem solvers mentioned Christian spouses, illustrations (stories about Bible characters or explanations about Bible history), circumstances, morning quiet time, newspaper, sermons, and tracts. Engagers mentioned Christian literature, training, meditation on scripture, and videos.

The participants may use many of these resources or additional resources, but these are just the ones that they talked about directly in the interview time frame. The total number of resources identified by all the participants was 280. However, many of those were duplicates since all of the participants mentioned Bible, all of them mentioned prayer and so forth. The total number of different resources mentioned was 61. The Navigators identified a wider variety of resources than either of the other groups. Navigators together identified 45 of the 61 (73.7%) different resources which were identified in this study. Problem Solvers together identified 30 of the 61 (48.3%) resources, and Engagers together identified 32 (52.4%) of the 61 resources. The average number of resources per person was distributed as follows: Navigators--6.4, Problem Solvers--15, and Engagers--4.6 each.

Navigators enjoy resources that they can use in their

personal studies of the Bible, resources for pleasure reading, and resources which help them to meet goals or objectives. Navigators tended to use many resources that could be done individually, for example, tapes, Bible on a computer, prayer journal, or use of Bible maps. Of those resources which were identified by only one or two people, 20 were identified by Navigators, 10 by Problem Solvers, and 8 by Engagers. Cheryl described the resources which she uses.

I try to start the day before I even get out of bed to pray and ask God for blessings and to help me to walk with Him. Then usually what I'll do is make some coffee and have some light breakfast. Then I try to have my devotions, and I read. I have certain scriptures and books that I read through in the Bible and pray. Then I'll do my Sunday school lesson at that time for the week, [and I] study that. Then I have literature from [Dr. James] Dobson, and I listen to 700 Club, listen to channel 17 [Christian television] sometimes, listen mostly to the radio while I'm eating or getting breakfast. I like to listen to Adrian Rogers and Dobson, and then all of them come on up until I have my devotions. Then at night I usually pray. I have a chair that I kneel by. But by the time I get through praying for this big family and 27 or 28 grandkids...and first I start out with the President and Cheney and his cabinet, and then the missionaries...So many things! I'm right behind the school here so I pray for the children. Sometimes I can catch my grandkids going across, and I'll pray for them. Sometimes walk out and catch them, and then I think all day long I'm praying. (82-year old, Baptist, Navigator)

David talked about his interest in knowing the history related to the Bible. His interest is in learning the historical background for biblical events rather than for

"life application" purposes. Biblical history serves another purpose for him as well, since his is interested in "all history."

I would much rather use some sort of study that teaches me--here is what this tribe [of Israel] was doing, and here is where they were on the map. They moved from this area to this area. These are the kings that were battling--rather than some sort of life application. [I want to know] what was going on at this time in the world and in this region of the world, and [what] they did...and what were their customs? Why did they do that? I have an interest in all history. (26-year old, Baptist, Navigator)

Problem Solvers enjoy materials that help to develop them as Christians and as leaders and seek out materials that prepare them for personal witnessing to others. They also use materials for pleasure reading. The materials are used to meet their needs and purposes. Tim explained the reasons that he prefers to have his devotional time in the morning:

I do know that it varies, but as a general rule I try to spend anytime from 15-20 minutes reading, praying, and have a quiet time and then I'll study the Word. So there's 20 minutes a day, six days--at least a half an hour a day. Three and half hours a week. Prayer is real important. I set aside time for it. I have it in my quiet time in the morning because then my mind is uncluttered. The morning is the best time for me because once I hit the office, it's like chaos. During the day there are times when I feel led to pray, and I'll just pray. I might be in my car. I might be at work. I might be going into a meeting that I feel like, "God help me", but I do have a specific time, and that's early in the morning. Normally in the evenings I come home and I'm tired, so I try to concentrate my quiet time early. This is one thing I teach, is that you give God your best, and my best is in the morning. You know there's a

saying that you don't tune your instrument after the concert; you tune it before the concert so that's why I have prayer in the morning. (57-year old, Baptist, Problem Solver)

Engagers use resources for pleasure, personal spiritual development, for inspiration, and for ministry. They enjoy evangelism and many of the materials they seek are evangelistic in nature. The group nature of Engagers also causes them to use resources that involve other people, such as group Bible studies, accountability groups, or times of fellowship. Cathy talked about a few of the resources she uses. She likes materials that make her "think" and "ponder":

I recently bought the Message Bible that is really different. But if you know that Bible, like I use the New American Standard Bible, if you know it and read it first and then you go read the Message Bible, it puts it in a whole new way. It really makes you think. It makes you ponder. Not really any magazines except I get the Leadership Magazine at church because I'm Outreach Evangelism Director, and I read that. [I] listen to Christian CDs all the time. I'm reading...the Chronological Bible, and I'm reading it through. It's really interesting. Right now I'm reading Kings and Chronicles together, back-to-back because they parallel. Oh, every day I read Oswald Chambers, My Utmost for His Highest. That really makes me think...that's deep. I like things to make me think. So, it's really basically books, CDs, and the radio. (50-year old, Baptist, Engager)

Sherri talked about what and why she reads. She is a mother of five children and she has home-schooled all her children until they reach the 9th grade. Thus, her pleasure-reading time has been very limited until recent years.

I started being a reader about 5 years ago. I felt like I did not have time to read before that and I started reading books that were more secular. I became really convicted about that and now I read Christian novels...for example, there is a Phillip and Pella series of books about Scotland that goes back from the 1600's to the present and those have been my favorite books. I have read the Metford series and those books are so light and uplifting. Sometimes in the winter, I get in a funk and just enjoy reading....I find that my purpose for reading is escape and I enjoy being somewhere else for a while; in Scotland--not Sapulpa, although I love my life and this is good! (47-year old, Baptist, Engager)

These three groups, Navigators, Problem Solvers, and Engagers may use similar resource materials such as the same books, same radio programs, or the same television programs. However, the resources may serve different purposes for each of the groups.

The Three Rs of Spiritual Growth

A review of the resources used by the participants reveals that the participants in this study found several important aspects of spiritual growth. The top four resources identified by the participants were (a) Bible reading; (b) prayer; (c) devotions, which is the personal time each day set aside for reading, reflecting and prayer that each of the participants incorporates into their day; and (d) church. The church is important for growth particularly because of the fellowship and community aspect of church more than for sermons. Part of the way that people come to be in the church in the first place was from others inviting them or befriending them once they visited.

The sermons were not particularly important for master-faith learners since only one person mentioned sermons as a resource for growth. In resources connected with the church, the most important resources other than the Bible and prayer were Sunday school, Bible studies, use of human resources, and fellowship. These are not solitary activities. They are all associated with community and fellowship. Since the time of devotions is made up mainly of prayer and Bible reading, these four items can be further broken down into three aspects of spiritual growth. These resources can be called the Three Rs of Spiritual Growth:

1. Reading--Bible Study
2. Relationship--Prayer and reflection
3. Reaching Out--Fellowship and Community with other Believer

These three components are necessary for the kind of spiritual growth and development as experienced by the participants in this study.

Reading--Bible Study

Evangelical Christians believe that reading the Bible is a time when the believer is able to read the very words of God as they were inspired of Him and written down by human hands. Reading God's Word is reading God's story from beginning to end. It is "God's complete revelation of Himself to humanity" (Blackaby & King, 1990, p. 83). It is the story of His creation and His plan for man's redemption. It is the beginning scene and the culmination of God's

story. God has shared His truth with humankind in the Bible. As individuals read and reflect on the Word of God, God speaks to them. One "cannot understand spiritual truth unless the Spirit of God reveals it. The Holy Spirit is 'the Spirit of truth' (John 14:17)" (p. 84), and God's Word is powerful.

The word of God is living and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow: it judges the thoughts and attitudes of the heart. Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of Him to whom we must give account. (Hebrews 4:12-13)

Reading the Bible can be an encounter with God. The sequence for the encounter is to first read the word of God, the Bible. Then the Spirit of Truth takes the Word and reveals truth to the believer. The believer's role is to adjust one's life to God's truth and obey. God works in and through the individual to accomplish His purposes (Blackaby & King, 1990, p. 84).

As individuals read the Bible, they are changed. As they adjust their lives to the truth of God's Word, they may have to make an apology. They may have to eliminate an activity from their life. They may receive an assignment from God (Blackaby & King, 1990, pp. 38-39). Whatever they do they do not come away from the encounter unchanged.

The participants have a deep love for the Bible. It is more than a resource for their lives, but it is a practice

of their faith to daily spend time in learning from God's Word.

The way that I read my Bible is generally a book at a time. I find that I enjoy a little bit more of the detail and the context, rather than just a pick and choose something. I don't want to read a scripture and then a comment. (47-year old, Female, Baptist, Engager)

I keep a prayer journal, I read my Bible and usually have some ancillary Bible Study. Right now we're doing the Returning to Holiness. (26-year old, Male, Baptist, Navigator)

Every day I'm involved in [a time of devotions]. I start with a worship time. I never roll out of bed that I don't say "Good morning, Jesus". He's that close to me when I get up. But I'll read my Bible. (49-year old, Male, Baptist, Engager)

Stay in the Word, read it, digest it, read commentaries to help you understand it, and pray. All these things are important. (85-year old, Male, Nazarene, Navigator)

Spending time in Bible reading is closely connected to prayer. Often as the participants read the words of scriptures they sense a need in their own life or the lives of others and are drawn to prayer.

Relationship--Prayer

Prayer is about a relationship with God. "The spiritual life is a walk, a lifelong journey, an upward call to walk the highway of holiness in fellowship with God" (Tracy, et al., 1994, p. 18). Prayer is essential for master-faith learners. "Every believer may not be called to preach, but every Christian is called to pray. Prayer is [a] duty. Prayer is [a] privilege. Prayer, like air, water

and food, is necessary for...survival and growth" (Lea, 1987, p. 34). Prayer is a time of self-examination and reflection. Prayer is a time of repentance and seeking forgiveness; of giving thanks to God; of making petitions to God; of seeking His guidance; and where God is able to commune with the believer, reveal truth, chide, correct, and motivate.

"God alone is intrinsically holy" (Tracy, 2002, p. 19). Thus, all human holiness is derived from the holiness of God (p. 19). Holiness is a "gift of God bestowed upon the heart" (p. 19) of the believer who is fully committed to Him. Through time spent in fellowship with God in prayer, God is able to search the heart, point out areas where believers need to be changed, and help them in their areas of weakness so that they can grow in holiness and righteousness. However, prayer is more than the believer talking to God and God talking to the believer. Prayer involves relationship. "Prayer is designed more to adjust [the believer] to God than to adjust God to [the believer]" (Blackaby & King, 1990, p. 87). The sequence is this (p. 88): God takes the initiative by causing the believer to want to pray. Then the Holy Spirit takes the Word of God and reveals to the believer the will of God. In the Spirit, the person prays in agreement with the will of God. The believer then adjusts his or her life to the truth of God. The believer looks for confirmation or further direction

from the Bible, circumstances or other believers, and then obeys. God works through the believer to accomplish His will, and the believer experiences God as He is revealed through prayer (Blackaby & King, 1990, p. 88).

The participants rely on God through prayer. Prayer is an essential part of their lives. Their responses showed that prayer is one of the resources and practices of the faith in which they engage and they do so throughout their day.

I like to walk down Riverside and walk and pray and I'll take my Bible with me and I'll stop and read a verse and then walk, so I like to walk and pray. I feel like I'm in constant prayer. I'm always talking to God. (49-year old, Male, Baptist, Engager)

Prayer life is critical. I believe that all those promises in scripture are available but you have to ask for them, and that what a daily prayer and quiet time are....I don't think you can look at a speck in your brother's eye, I don't think you can ever truly grow and really be effective [without prayer]... If you really want to be an effective tool I think God's looking across and he's looking to glean out the people that are really desiring to seek him and to really make a difference and you really can't do it without a daily walk. (35-year old, Male, Baptist, Engager)

I would say tops would be 45 minutes a day [for my devotions]. Prayer time is included [and prayer continues through the day]. "Oh Lord I'm not worthy, but I need some help. Help me!" I talk to the Lord like that a lot of times. (61-year old, Male, Nazarene, Navigator)

My prayer has [strengthened my faith]--being able to talk to God. It's an open conversation. I mean it is a two way [conversation], you talk and you listen. You get instructions, sometimes they're immediate. Sometimes it's like, "Okay, you're not going to talk to me today. I'll hear

from you later." (57-year old, Male, Baptist, Problem Solver)

Prayer is used for personal growth and personal needs but prayer is also used for reaching out to others. The participants pray for others in their private prayer time and they engage in corporate prayer in their church services and in small groups such as with a Sunday school class, a choir, between prayer partners, and between spouses.

Reaching Out

Reaching out in fellowship to others is a key part of the three Rs of spiritual growth. Fellowship is an important Biblical teaching as well, since scripture carefully instructs the Christian to "not give up meeting together" (Hebrews 10:25). The word "together" occurs 484 times throughout the Bible (Blue Letter Bible). God's desire for fellowship with His people is further played out in His desire for His people to love one another (John 13:34). One's "deepest hunger is for fellowship and intimacy with God, the triune God, who is the perfect demonstration of community, relationship, and outreaching love" (Tracy, et al., 2000, p. 27):

Spiritual formation "includes participation in community. Each of us needs to grow spiritually, but we must have one another to do so" (Stanger, 1989, p. 134). The Christian faith involves a community of believers with the commonality of belief through Jesus Christ which creates

a unity in spite of the differences that often exist in socio-economic status, race, gender, or past experiences. In the church a blue collar worker can rub elbows with a millionaire and they are on equal footing. They are all children of God, thus, they are "sisters" and "brothers" in Christ who are grateful for the saving grace of Christ in their lives.

As people in church reach out and share their faith with one another there is a sense of belonging. "Spiritual formation and community go hand in hand" (p. 135). The fellowship within the faith community satisfies a longing that the participants have to belong, to be with others who share their same faith, and to share their values with people who are genuine, and who truly care for them. As individuals break bread together or share a cup of coffee with one another, as they participate in times of worship, and as they share their lives in unity and charity, there is a sense of closeness that emanates from their coming together.

Further, these learners want to reach out to others and bring them into the faith community. The church as a community includes those who are within the church but it is also important to reach outside of the church. There are people who would be a part of the church if welcomed. It is important to remove barriers to community such as "extreme individualism, pride, self-centeredness, stubbornness,

prejudice, or insensitivity" (Stranger, 1989, p. 134). The participants expressed their need or desire for fellowship and community:

The church is really what God designed for us to grow. He put everything in there that we need. So, someone who has differing gifts from mine I can learn from...God didn't give me all the gifts because he wanted me to fellowship with other people. So he gave them the gifts that I need. And in turn I have to share openly the gifts that I have with people so that they can be whole also. He made us to where we need each other....If we don't function that way, then we limp. (49-year old, Male, Baptist, Engager)

I think that [the church] has helped me to grow spiritually and that it has offered a lot of nice fellowship with friends and people who care. They reach out. I just think I've grown spiritually in this church. (63-year old, Female, Nazarene, Engager)

My church...This is all back again to the fellowship part ...when you go there, it's just like, people are real. (57-year old, Male, Baptist, Problem Solver)

We have great fellowships with our Sunday school, which helps us grow and hopefully to bring others into that fellowship. (50-year old, Female, Baptist, Engager)

Peter expressed his concern that sometimes the church can keep new people from really feeling a part of the community. He mentioned that he enjoyed the Sunday school classes due to the fellowship that he experienced there. But he went on to say, "We all need to do a better job on new people....New people have a hard time [being included]" (61-year old, Male, Nazarene, Navigator). Thus it is important for the church to not turn inward, but rather to

reach outside the four walls of the church.

Participation

Learning for becoming Master-faith learners includes being involved in activities of the church and the community as a part of their faith journey. Being involved inside and outside the church is characteristic of the way that they live out their faith every day. They attempt to reach out to others both inside and outside of the church. They become involved in activities that will assist their spiritual development and activities that are of interest to them or which meet a need in their own lives. They also involve themselves in activities which give them opportunities to help others to grow spiritually.

Participation in "organized religious life, religious services, and religious rituals can...contribute to the sense of personal continuity throughout the transitions of life" (Pargament, et al., 1995, p. 57). Friendships developed over many years within a faith community help to provide a sense of belonging and acceptance. The church community helps to provide a sense of identity to individuals who are interconnected by their beliefs, by their sense of a similar mission, and by their love for one another. "Participation in organized religious life can sustain this sense of identity" (Pargament, et al., 1995, p. 57). Further, it offers a continuity of social roles such as that of a religious person, deacon, or elder (p. 57)

Master-faith learners journey together as they serve the Lord. They seek out ways to learn and grow in their spiritual walk. They involve themselves in learning activities which will bring about growth, meet a need, or will be a means of outreach to others. Adults seek out learning opportunities, and they do so voluntarily. However, they will not continue in an activity if their needs are not being met (Brookfield, 1986, p. 12). Myles Horton, an important adult educator who worked at building an environment that fostered personal empowerment, encouraged students to learn and to practice what they learned (Adams, 1975, p. 42). He knew that people could learn from other people and that it was important to start education where the people were (p. 206). He stressed voluntary association and mutual cooperation (Adams, 1975, p. 205) and the important idea that education should develop naturally from the people themselves (p. 207). Adults engage in educational activities because of an innate "desire for developing new skills, acquiring new knowledge, improving already assimilated competencies, or sharpening powers of self-insight" (Brookfield, 1986, p. 11).

The master-faith learners in this study participate in many different activities in the spiritual formation process and do so through voluntary association and mutual cooperation within a church community. Many of these same master-faith learners are the ones who teach the Bible

studies, participate in the committee meetings, or head up the evangelism teams that go out each week to visit in homes.

The participants were asked about their involvements and interests both inside and outside of the church. The outside interests could include hobbies in which they were involved. The main idea was to find out if the 16 participants were reaching out to their local community in any way or if they had become ingrown by only being involved within the four church walls.

The data concerning participation was coded and tabulated. The 7 (43.75%) Navigators, 2 (12.5%) Problem Solvers, and 7 (43.75%) Engagers provided 42 different comments that directly addressed their participation in various activities. Navigators supplied 17 (40.5%) of the comments, Problem Solvers supplied 7 (16.7%), and Engagers supplied 18 (42.9%) of the comments. The comments were analyzed, and information on participation was identified. The responses which spoke directly to participation and the information gleaned from other parts of their interviews showed that the participants were involved in 48 different activities inside the church and 53 different activities or interests outside of the church. They were involved in an average of 3 activities inside the church and an average of 3.3 activities outside the church. These 16 participants were involved in more activities outside of the church than

inside the church. This shows that master-faith learners do indeed get involved in activities outside of the four walls of their church. They reach out to others within their world and in their communities. Some of the participants did not perceive of themselves as being active outside the church, even though they identified ways that they were. Some participants commented that they know that they should be more involved than they are in their community.

Inside the Church

The participation inside the church included such activities as serving on various committees or boards, teaching Sunday school classes, participating in outreach evangelism ministries, helping to clean the church, cooking for church dinners, or participating in countless other duties that come with being an active part of a church body. These different activities were broken down into smaller categories:

1. Involvement--This includes participating in activities beyond simply attending services. It means being deeply involved in the life of the church.
2. Leadership--This includes any leadership positions within the church and related activities.
3. Ministry--This includes ministry opportunities such as witnessing and evangelism outreach or mission trips.
4. Service--This includes activities such as church lawn care, cooking for funeral dinners, or serving others at dinners.

In the Involvement category, the participants were counted once. They were either involved or they were not. In the other categories it was possible for participants to be involved in each category multiple times. For example, one man served on two different leadership committees, and this was tallied two times under the Leadership category. Also, the participants may be involved in other activities both inside and outside of the church, but only the activities that they specifically identified in the interview time frame were placed into the tally.

There were 16 entries in the involvement category: Navigators--7 (43.75%), Problem Solvers--2 (12.5%), and Engagers--7 (43.75%). All the participants are involved in their churches. The involvement category consisted of activities such as attending church; attending Sunday school; Sunday school class activities such as class parties or gatherings; singing in the choir or praise team; attending any church functions such as plays, musicals, and dinners; participation in skits or drama activities; participation in senior adult groups; and attending church Bible studies.

There were 15 different entries in the leadership category. These were distributed as follows: Navigators--7 (46.67%), Problem Solvers--1 (6.67%), and Engagers--7 (46.67%). This shows that for those in this study Navigators and Engagers are likely to be involved in

leadership. The lack of Problem Solvers in this study presents a bit of a problem in knowing more about their involvement in Leadership activities. The leadership category consisted of activities such as serving on committees or serving as a committee chairperson, teaching a Sunday school class, serving as an evangelism director, and teaching other classes such as membership or spiritual maturity classes.

There were 15 different entries in the ministry category. They were distributed as follows: Navigators--3 (20%), Problem Solvers--3 (20%), and Engagers--9 (60%) of the data entries for this category. This shows that for those in this study, there are more Engagers in areas of ministry inside the church than Problem Solvers or Navigators. However, since this study only has two (12.5%) Problem Solvers it is notable that they are also involved in ministry. Activities in the ministry category are those such as men's ministry, which focuses on helping men be stronger Christians, better husbands, and better fathers; women's ministry which helps strengthen women as wives and mothers, gives them a support system, and helps them in their spiritual development; prayer ministry; healing ministry; mission trips (sometimes called Work & Witness); and F.A.I.T.H. evangelism. F.A.I.T.H. is a program which is designed to help a person present the gospel through five steps. The steps are:

F--for forgiveness. We cannot have eternal life and heaven without God's forgiveness (Eph.1:7).

A--for available. Forgiveness is available for all (John 3:16) but it is not automatic (Matthew 7:21a).

I--for impossible. It is impossible for God to allow sin into heaven. God is love, God is just, man is sinful (John 3: 16; James 2:13; Rom. 3:23).

T--for turn--Turn means to repent. Turn from something, from sin and self (Luke 13: 3b) to Someone and trust Christ only (I Corinthians 15: 3b, 4; Romans 10:9).

H--for heaven which represents eternal life. Here--Heaven is here right now (John 10:10b); Hereafter--It is also a place prepared in heaven (John 14:3); How--How can a person experience God's forgiveness, heaven, and eternal life, and Jesus as personal Savior and Lord? (Welch & Williams, 2000, pp. 180-182)

The final step asks a question which gives an opening for the person presenting F.A.I.T.H. to answer the question for the person who does not know (Welche & Williams, 2000).

There were 2 entries in the service category. They were both provided by Engagers (100%). Since Engagers are so much about relationships with people it is possible that within the church they are more likely to be involved in service to others. The service category would involve activities such as serving at church dinners, mowing church lawns or participating in work days around the church grounds.

Participation can be seen in Table 2. This table shows participation both inside and outside the church for the

three ATLAS groups.

Table 2. Participation Inside and Outside of the Church.

Location	Navigator	Prob. Solver	Engager
Inside Church			
Involvement	7	2	7
Leadership	7	1	7
Ministry	3	3	9
Service	0	0	2
Outside Church			
Involvement	5	5	1
Leadership	8	1	2
Ministry	4	2	2
Service	4	1	1
Education	0	0	2
Interest	8	2	5

Involvement in a Christian community is crucial for Christian-spiritual formation. John expressed the importance of being actively involved and not just being a spectator. An Engager, John also emphasized involvement with people.

Being a church member is not a spectator sport. A lot of people think that...but where there's no involvement there's no commitment. And no growth at all. If you're going to go to church and you're not going to be involved in it, you're just going through the motions. You're on thin ice. What that's saying is you're not committed enough to get involved with the people, which is what the church is, to let them know you, and to be used by God. As a result of that you're not going to grow. (35-year old, Baptist, Engager)

John believes that failure to be involved in a church would actually hamper spiritual growth. Master-faith learners are people who are involved inside the church. Further, they are not satisfied to only be involved inside the church. They have a desire to be involved with organizations, activities, and individuals outside of the church as well.

Outside the Church

Participation outside the church includes activities and interests in which the master-faith learners are involved within their local communities. These activities provide opportunities for the participants to be a witness to others with whom they come into contact. Jesus Christ is a good example of a person reaching out to his community. He did not spend all his time in the synagogue, but He went out into the towns and villages and became acquainted with people. He visited in the homes of his friends, attended weddings, associated with tax collectors who were considered "sinners", went fishing with the local fishermen of the area, upheld the customs of his time, and played an active role in community life. It is important for Christians to be an active part of their community so that they can be "salt" and "light". The biblical book of Matthew gives some background for this expression:

You are the salt of the earth. But what good is salt if it has lost its flavor? Can you make it useful again? It will be thrown out and trampled underfoot as worthless. You are the light of the world--like a city on a mountain, glowing in the night for all to see. ,Don't hide your light under a basket! Instead, put it on a stand and let it shine for all. In the same way let your good deeds shine out for all to see, so that everyone will praise your heavenly Father. (Matthew 5:13-16, New Living Translation)

Evangelical Christians believe that they need to be an active part of their community, associating with people who do not believe, in the hope that their "light" will shine in

such a way that those who do not know Jesus but who do know them will want to know Jesus because they know them.

Master-faith learners in this study have chosen to be involved in various activities outside their church. The data for involvement outside of the church was evaluated and the number of activities were tallied. The participants were involved in 53 different activities or interests which were then narrowed down to six categories. The categories were:

1. Involvement--This includes many different types of activities. It includes activities which are Christian oriented but not associated with the participants' own church, such as a community Bible study. It also involved activities such as an arthritis support group, a country club, business men's clubs, or children's sports.
2. Leadership--This included activities such as serving on school boards, local committees, a Juvenile Task Force, teaching in a women's club; and serving in community-related Christian organizations.
3. Ministry--This included activities such as witnessing outside the church, visiting in nursing homes, ministering to neighbors, and visiting elderly people who are shut in.
4. Service--This included service to the community with such activities as helping with community fund raisers and banquets, making cookies for people, or being a community volunteer.
5. Education--This included those who are involved in the field of education such as home-school associations or home schooling of children.
6. Outside Interests--This included activities that actually tie back to the faith of the participants. These different interests are things that are not religious. However, there

is some element about them that causes the learner to tie the joy of these interests back to their faith. These outside interests included such things studying science, bird watching, writing plays, reading history, fishing, and cooking.

Each person could be involved multiple times in each of these categories. If the person was involved in several clubs, each involvement was counted once. The Involvement category contained 11 activities: Navigators--5 (45.45%), Problem Solvers--5 (45.45%), and Engagers--1 (9.09%). The master-faith learners involved in these various activities were mostly either Navigators or Problem Solvers. Considering there were only two Problem Solvers in this study, this is a high percentage for Problem Solvers in this category.

Some master-faith learners were involved in leadership roles in their community. There were 11 activities in the Leadership category: Navigators--8 (72.73%), Problem Solvers--1 (9.09%), and Engagers--2 (18.18%). In this study, Navigators were more prominent than the other groups in leadership outside the church and in their community. This was different from activities inside the church where Navigators and Engagers were equally involved in Leadership.

Some of the participants in this study were involved in ministry outside of the church. There were 8 activities in the Ministry category: Navigators--4 (50%), Problem Solvers--2 (25%), and Engagers--2 (25%). Navigators were

more involved in ministry outside the church than the other groups. This is different from ministry inside the church where more Engagers were involved.

Some master-faith learners were involved in serving people in their community in various ways. There were 6 activities in the Service category: Navigators--4 (66.67%), Problem Solvers--1 (16.67%), and Engagers--1 (16.67%). In this study, the Navigators were more involved in service to others outside the church than the others. This differs from activities inside the church where only Engagers were involved.

In the Education category, there was only one person involved. The two entries were from the same person who was the only one involved outside of the church in education. This Engager was responsible for 100% of the education activities. Sherri home-schools her children and is involved in home-school related activities.

The Interest category deals with outside interests that tie back to one's faith. Although much of their learning ties back to their faith, they spoke specifically about interests that they have developed which do tie back to their faith in some way. At least part of the reason for that is that the participants believe that whatever they do for others they are doing for Christ (Matthew 25: 40). There were 15 entries in the Interest category: Navigators--8 (53.33%), Problem Solvers--2 (13.33%), and Engagers--5

(33.33%).

The participants expounded on their outside interests. They were asked directly if they have any interest that is not a church-related but one that somehow ties back to their faith. The navigators expressed an interest in topics and in learning things that will help to them to know more about specific areas. David talked about his love for politics.

I'm a news junky. I have very strong political views and that is definitely tied to my faith....I'm pro-life, period. That's how I evaluate political candidates--by their faith and whether or not they act on their faith....That's why I spend my time listening to the radio. I'm very much a conservative Christian....[I alternate] at night between the Discovery Channel and Fox News because they are more representative of my conservative views. (26-year old, Baptist)

Sally talked about her interest in science:

My interest would be more toward the medical because of my arthritis. I'm trying a new medicine and they call it a biological agent. It's like, oh dear, that sounds like it could be disastrous, but it's a good thing but it's scary--all the things that they can do! But it just proves that we are such complicated beings that God did all that. (40-year old, Nazarene)

In contrast to Navigators, the Problem Solvers discussed their interest in terms of a global view rather than as a specific area of interest. Their interests show that they keep a bigger picture of their life in mind which gives them a sense of purpose. Tim talked about his interest in science from a global view.

I am a science person. I'm very interested in science and always have been. I'm always watching and listening to how science ties in together with

history of the Bible, and I'm always curious about when they have an archeological find that is Biblical. It's exciting, and I kind of keep my eye on [when] that kind of stuff maybe on television. If I see something on Discovery or the History Channel, I'm interested. I'm interested in scientific things but to the tune of not separating me from religion but how it proves that what I believe is true. Not that I have doubt. There are people out in the scientific world that may not even believe about God, but they find out, "Oh, how did this happen? Only God could have done this." So, I'm interested in science. (57-year old, Baptist)

Annie talked about her interest in an educational club. She was a quiet woman and it was difficult to get her to talk very much, but this was one area that she elaborated on at length. She had a passion about her outside interest.

Community [is my interest]. It seems like all my friends, everyone I knew, was at church, and I thought well, I need an outreach besides just people that I see all the time. So I belong to clubs with ladies. I don't say much but I try to witness of my church. It is Oklahoma Home and Community Education. Their purpose is education....A long time ago they used to teach people to can, cook and sew, but now it's not. People don't do that, so they have educational things on history, community, health, children. [I am] very involved. They meet once a month and we have leader lessons, projects we help with at the fair. We have booths there. And it's from OSU [OSU Extension]. And some of the lessons are by different people in different fields....You volunteer for a leader lesson, and then you present it to your club. [I am most interested in] cooking. We had one on Oklahoma history and craft things, they have garage sale ideas, losing weight, and eating healthy. You learn. When I first started I had a family, and it was educational for them; 4H, and [I] got them involved in that. I wanted to do something besides just church, to extend my life to not just be one place. I joined a long time ago, but when I went to work full time and three children and caring for [my husband] I didn't have time for anything

but work and family. So then after I retired I started back. (75-year old, Nazarene)

Annie mentioned her interest in cooking. It is an outlet and an outreach for her as she creates new recipes and as she plans her lessons and teaches them to others in an effort to share her knowledge with others.

Engagers in this study also had an outside interest of cooking. For many years Lorene has used her cookie-baking as a means of reaching out to people. She bakes cookies for people at church when they have birthdays. She bakes for church functions, she bakes for the church staff, and she bakes for those who go through difficult times. She has become well known at her church as "the cookie lady." For Lorene, her baking has become a part of her identity.

[An outside interest is] making cookies. Whenever people want cookies I make them for them. And when I make them they always want to pay me and I say, "No, I don't want any pay." And they say, "Look it takes money to make cookies and I say, " I know but I started this on my own and I've done it for years and years and I am not charging for these cookies". (80-year old, Nazarene)

For quiet Ginny, her cooking is a way to transcend her timidity. She may not be outgoing, but she is friendly, gracious and warm. She is comfortable in her role as hostess when guests come to visit. Her interest in cooking and homemaking is that it serves as an extension of herself.

I love being a homemaker and that's my interest. I like to cook. We do a lot of entertaining. I like to Entertain. (63-year old, Nazarene)

For both Lorene and Ginny, cooking is somewhat tied to the

self concept of these women. They see their outside interests as ways of reaching out of themselves to others.

Another Engager, John, discussed his interest in science as it relates to creation. His views seemed to center around people, in particular his children. He discussed his interest and then related his interest back to God.

You take life for granted. When we had children I was so amazed. I was bawling my head off. I couldn't believe that those nine months that baby was developing there--God did that. How could anybody, whoever saw a baby, deny that God had created, and made that creation. I guess I'm interested in life in general, and in the creation of life. I'm disturbed that people can't see that. I mean if the sun was off a degree--it all has to work together. I think for years scientists have tried to disprove it and every time they try to disprove it they can't...They'll come up with stuff but...many finally come to the conclusion that there really is a God. (35-year old, Baptist)

These outside interests are important since they spark one's desire to learn in that area. Art said his interest in history of biblical times has caused him to read the works of Josephus. He has also studied the life of Christ from a historical standpoint. These interests work to help master-faith learners to continue learning in their lives. This is important for real-life learning and learning how to learn. Participants see a need for learning in their every-day life, and they set out to learn what they are interested in learning or fill in gaps where they sense there are gaps in their learning. Outside interests inspire their learning in

many different areas.

Barriers to Participation

Some participants desire to be more involved and reach out to others in their community, but they have certain barriers which they face. These barriers may prevent very well intentioned people from becoming involved. There are three types of barriers to participation. They are situational barriers, dispositional barriers, and institutional barriers (Cross, 1981, pp. 98-99). Situational barriers are those that involve the learner's personal situation, such as personal responsibilities or lack of time. Dispositional barriers are those such as fear, beliefs, or attitudes. Institutional barriers are the practices and procedures that exclude people from being able to be involved in educational activities (p. 98).

Some of the master-faith learners experience certain barriers that prohibit more involvement. Participants in this study expressed their desire to be more active outside of the church walls than they are currently. They want to be able to participate in activities where they can be an influence. They want their voices to be heard, and they want to be able to volunteer more of their time.

Some of the participants experienced situational barriers. One of the barriers was that of being too busy in the church. Often the very good work of the church keeps individuals so occupied that they do not have the time to be

active in their local communities. Art spoke to this issue when he said, "I've been too busy with things in the church. I don't have time to get involved with stuff outside" (85-year old, Nazarene, Navigator).

Sometimes the duties of daily living and responsibilities of the home can be barriers to reaching out in one's community. Some people have found that they do not have the time to do things outside of the church because of their commitments. John has young children and the responsibility of three restaurants. He commented about the difficulty he has in being involved in his community.

I find it difficult to be involved in the Lyons Club or Kiwanis and be involved locally. It's hard for me because they meet at lunch, and I'm usually tied up during lunch hour. I have served on some committees in town, but it's something I really want to do. I've served on the school board here at [a local school] and I've done some things, but I think it's important for us to be involved in the public. To be out there--the old salt and light thing--And I really haven't maximized that. (35-year old, Baptist, Engager)

Dennis described his lack of time for outside activities. He said, "There's no time for that. When you live out on the land, it consumes a lot of your time. We have 40 acres and animals too" (52-year old, Baptist, Engager). Tim stated, "You know, I haven't really been drawn to anything outside the church because of the time. I figure if I'm going to commit to the time, it's probably going to be with the church, instead of outside of the church activities" (57-year old, Baptist, Problem Solver).

He then went on to say that he does belong to two different business-related organizations as well as other involvements. As a contractor and developer, he is a very busy man both inside and outside of the church. Sometimes the sense of duty to the church prevents people from being as involved as they would like to be outside the church.

Age can be a barrier for older master-faith learners. Some of the participants were involved more when they were younger. They had more energy and usually their children's activities propelled their involvements. Cheryl explained, "I don't do as much as I use to. I was busier [in the church] when I had all these kids and was younger....Now I don't do that, but I teach Sunday school" (Baptist, Navigator). Although she was once busier and more involved, she is still a vital part of her church and an active member of her community.

Master-faith learners also experienced dispositional barriers. Personal issues can sometimes be barriers. Ginny said that because of her timidity "I don't get involved in much" (63-year old, Nazarene, Engager), but then she went on to tell that she enjoys entertaining. One way that she can reach out to people is through her cooking and entertaining. She said, "I try to let it [my faith] show. I'm not very good as far as being a witness with words. When the time is right, I can use the words, but I try to live it." Even though her timidity can sometimes be a barrier, she is able

to continue to live out her faith in a area in which she is familiar and comfortable.

In spite of the barriers that sometime prohibit or curtail involvement outside the church, these individuals are still reaching out in their communities in many different ways. As the participants are all different, their involvements are all different. They have a desire to extend their interests out beyond their seemingly small lives, and they do this in many small ways. Sometimes they give to others through the dinners they prepare; through a plate of cookies, through their knowledge of science; nature, or knife collecting; and at other times through their role serving on boards, committees, or volunteering in their local communities.

Summary

Spirituality plays an important role in the growth and learning of adults. The role of spirituality is being rediscovered in developmental psychology as those in the field understand that adult's spiritual experiences and spiritual learning are important parts of the developmental process and personal growth.

Knowles' four phases of adult learning are Need, Create, Implement, and Evaluate. The learners determine what is needed for learning and create strategies and identify resources for learning. They implement the learning strategies and use the resources in their learning

and as they do they evaluate and assess the attainment of the learning goals (Knowles, et al., 1998, p. 125).

Assessing the Learning Strategies of Adults (ATLAS) was used with the participants in this study. Using this as a resource, the participants in this study talked about their preferred learning strategies. Navigators in this study like to plan ahead, and they function best by working in an organized environment and by using lists. In their Bible study, it is important for them to have a number of study books such as concordances, dictionaries, and different versions of the Bible. It is also helpful for them to have a set time each day that they spend in studying their Bible and praying. Further, when they approach the reading of a book, they are more likely to want to read straight through without focusing on other books, and they may not want to begin a task if they do not have the time to complete it within a scheduled time frame.

Problem Solvers in this study enjoy coming up with creative ways of solving problems such as cooking and using three recipes at once while attempting to make one item. They are confident in their abilities and in the way God is able to take their abilities and use them for His work. Their stories of faith challenge and inspire. Their ability to keep the bigger picture of life in view is helpful to others who would learn through their experiences. They are people who are compassionate and who do not force their view

on others but attempt to live in a way that all those who know them will know they are Christians by their love.

Engagers in this study enjoy people. Relationships are key for them. Their church community is an important part of how they grow in their faith. Engagers may not like to read instructions but will go to their friends or human resources instead. They might even be willing to pay more for an item if they do not have to read instructions and put it together. It is important that they find the activity worth the effort in order for them to be willing to begin.

Navigators were more forthright about what they have learned. Navigators often use human resources for what they can learn from them rather than a need for relationships. They also enjoy structure in their lives and it shows in the way they prefer organization and in the way they use their time.

Problem Solvers tell stories and give details of the story, but they keep the broader view in mind since they are abstract thinkers. They give descriptions and examples in their stories, which they share with enthusiasm. They find creative ways of approaching tasks such as the way they study the Bible.

Engagers are interested in relationships with people first and foremost. They look to others as spiritual inspirations. They may be more subtle in saying what they have learned by embedding it in a larger story. Engagers

enjoy group work and networking with others making the church community important to the Engager.

The participants used numerous resources for their learning. The four most important were Bible reading, prayer, devotions, and the church (mostly for fellowship). Since a time of devotions is made up mostly of Bible reading and prayer, these can be broken down into three areas. They can be called the Three R's of Spiritual Growth. They are Reading--Bible, Relationship--Prayer, and Reaching out--Fellowship within a community of believers. These are necessary resources for spiritual growth.

Master-faith learners are involved both inside and outside the church in numerous activities. Their activities inside the church were broken down into four categories: (a) Involvement, (b) Leadership, (c) Ministry, (e) Service. The activities outside the church could be broken into six categories: (a) Involvement, (b) Leadership, (c) Ministry, (c) Service, (e) Education, (f) Outside Interests.

The participants were involved in more activities outside of the church than inside of the church. This shows that participants are interested in reaching out to others in their world and in their communities. Some barriers to participation outside the church are lack of time, family commitments, personal responsibilities, age, and personal issues such as timidity.

CHAPTER 9

FAITH DEVELOPMENT

Insofar as faith development involves adults in the process of learning, adult education has something to contribute to it.--Malcolm Knowles

Introduction

All spiritual formation "grows out of a relationship with God" (Tracy, et al. 1994, p. 52). Spiritual growth in adults is about the way adults make meaning out of their spiritual learning and how they go about nourishing their souls for the spiritual journey. "Spiritual formation is the journey of faith that leads toward wholeness. God wills wholeness for all His creation. We are to be sanctified 'wholly'" (Stanger, 1989, p. 16) Spiritual wholeness is available to all (Vogel, 1995, p. 84), but not all achieve wholeness. Wholeness is a "blend of spiritual, physical, mental, emotional, and social dimensions of human growth and development" (Kimble, 1995, p. 134). Part of the role of the church is to help individuals experience wholeness through the work of Christ in their lives.

Many of the participants in this study have been through difficult experiences in their lives. Some have been through brokenness and heartache. One woman experienced terrible abuse and death threats from her husband. Yet the journey of faith is one that leads to healing, help, and can ultimately lead to wholeness of heart and life.

Knowles (1982) listed six sets of life tasks of adults based on Havighurst's categories. The six sets of tasks are (1) Vocation, (2) Home and Family Living, (3) Personal Development, (4) Enjoyment of Leisure, (5) Health, and (6) Community Living (p. 70). To this list Knowles added a seventh life task which he called Faith Development.

Knowles (1982) reported that there was little to be found in the literature of his time about the subject of faith. He knew that educators could devise educational objectives and design learning experiences to "help people develop values, traits and beliefs" (p. 72), however, he believed that faith development was something more than that.

Faith is not just about a person's relationship with a church or belief structures such as creeds or doctrines, but it is more about a person's perceptions and values that make up an individual's very being (Bruning & Stokes, 1982, p. 39).

Faith is seen as a dynamic element of the individual's total being which involves issues of ultimate concern, such as the meaning of life and death, the nature of being, the existence and nature of Deity, and the like....Faith Development reflects the changing nature of one's faith perspective and understanding through the developmental journey of...life. It is through faith development that maturing adults function in increasing complex and adequate responses to life's ultimate questions and meaning. (Bruning & Stokes, 1982, p. 39)

By discussing "what the developmental tasks of faith development at various stages are, we would have some clear

guidelines for designing educational experiences that would facilitate the developmental process" (Knowles, 1982, p. 72).

Theories of Growth and Development

Psycho-social psychologists have focused on developmental processes and the study of human journeys through adulthood. These journeys are spoken of in terms of "life phases", "seasons", and "stages" (Vogel, 1995, p. 75). Inherent in each of these terms is an understanding of growth or development. The term growth seems to imply a continuous, unbroken process, yet clearly, growth is "not simply a matter of quantitative increase; there is a qualitative kind of change as well" (Daloz, 1986, p. 130).

Cognitive Development

Many theorists have suggested various explanations for the growth and development that takes place as individuals move from childhood to adulthood. Jean Piaget suggested that for organisms to function in equilibrium with their environment, it was necessary for them to adapt either by modifying their environment or by modifying themselves (Daloz, 1986, pp. 130-131). He believed that intellectual growth proceeds in a similar fashion. Piaget's model deals primarily with intellectual growth (p. 131). It was possible for the person to make a conceptual breakthrough in one area while remaining at an earlier stage in other areas (p. 131).

In this model, each level of cognition is characterized by increasingly sophisticated levels of abstract thought. The stages occur in the same order with each one building on the previous stage. The first three stages are the sensorimotor stage, the preoperational stage, and the concrete operational stage (Fowler & Keen, 1978, pp. 27-28). The final stage is the formal operational stage which occurs for most people somewhere in their teen years. (Daloz, 1986, p. 131). This has been called the "problem-solving stage" (Merriam & Cafferella, 1999, p. 141) in which learners have the capacity for solving problems with which they are presented. This is seen as a feature of maturity. This stage is characterized by the ability to think in abstract thought (p. 140), which is an important characteristic for faith development, since faith itself is an abstract concept.

Eight Life Stages

Erik Erikson posited eight life stages in the first major effort by a psychologist to provide a systematic plan of stages throughout the life span (Daloz, 1986, p. 132). The stages represent a series of crises of issues that must be dealt with throughout one's life (Erikson, 1997, pp. 56-57). In each of the developmental stages, the individual is said to experience a creative tension between the two opposite choices, one which is positive and the other negative (Erikson et al., 1986, pp. 36-39). The stages

begin with Infancy and move to Early Childhood, Play Age, School Age, Adolescence, Young Adulthood, Adulthood, and Old Age (p. 36). The final two stages are Adulthood characterized by Care, and Old Age characterized by Wisdom (Erikson, 1978, p. 25). In Adulthood there is creative tension between Generativity and Stagnation (Erikson et al, 1986, p. 36). In Erikson's Old Age stage there is creative tension between Integrity and Despair (p. 36).

Growth was not unidirectional in Erikson's view. He suggested that adults may revisit earlier stages in order to resolve conflicts and work through issues (Merriam & Cafferella, 1999, pp. 103-104). Erikson perceived of growth as being mainly a function of internal and environmental forces (p. 103). Erikson was not a stage nor phase theorist, but seemed to fall somewhere in between (Daloz, 1986, p. 132). "For Erikson, growth is fundamentally seated in a sense of basic trust, a capacity learned in the parent's arms but arching through a lifetime of progressive reaching out to others" (p. 132). That sense of trust as it relates to God is of key importance in spiritual growth.

Sequence of Moral Development

In the late 1950s, Lawrence Kohlberg began working with children using certain hypothetical dilemmas to inquire about what the children perceived as right and wrong (Daloz, 1986, p. 132) and to find out about their reasoning in moral situations. Kohlberg used the work of Piaget and Erikson to

develop a series of levels or a stage hierarchy for his stages of moral development (Bruning & Stokes, 1982, p. 47). His theory of moral development pictured a sequence of stages in the way people construct their social or interpersonal reality (Fowler & Keen, 1978, p. 29). The six stages of moral development consisted of:

Preconventional Level

1. The Punishment and Obedience Orientation

2. The Instrumental Relativist Orientation

Conventional Level

3. The Interpersonal Concordance or "Good Boy-Nice Girl" Orientation.

4. Society Maintaining Orientation

Post Conventional, or Principled Level

5. The Social Contract Orientation

6. Universal Ethical Principle Orientation (Kohlberg, 1981, pp. 17-19).

Kohlberg viewed movement between the stages as primarily upward and internally driven (Merriam & Cafferella, 1999, p. 103). He called his scheme a typology (Kohlberg, 1981, p. 20) in which stages were invariant in that one must go through each stage in order and could not take leaps to another stage (p. 20). Kohlberg's final stage of Universal Ethical Principles stemmed from Kant's maxim of "so act that the outcome of your conduct could be the universal will" or "act as you would want all human beings to act in a similar situation" (Kohlberg, 1981, p. 197). This stage was characterized by the "belief as a rational person in the validity of universal moral principles, and a sense of personal commitment to them" (Fowler & Keen, 1978,

p. 33). This theory is controversial and has been criticized for its male bias (Gilligan, 1982) in that the study was done using only males.

Cognitive and Ethical Development Scheme

Between 1954 and 1963 a study was conducted with a group of undergraduate Harvard University students (Perry, 1970). The study led to the development of William Perry's Cognitive and Ethical Developmental Scheme, consisting of nine positions. Perry used the term "scheme" to refer to "the formal properties of the assumptions and expectations a person holds at a given time in regard to the nature and origins of knowledge and value" (p. 43). Perry's scheme of development could be divided within four stages:

1. Dualism--Division of meaning into two realms: Good vs. Bad, Right vs. Wrong, We vs. They. Right answers exist somewhere for every problem, and authorities know them. Right answers are to be memorized by hard work. Knowledge is quantitative. Agency is experienced as "out there" in authority, test scores, the right job.
2. Multiplicity--Diversity of opinion and values is recognized as legitimate in areas where right answers are not yet known. Opinions remain atomistic without pattern or system. No judgment can be made among them so everyone has a right to one's own opinion.
3. Relativism--Diversity of opinion, values, and judgment derived from coherent sources, evidence, logics, systems, and patterns allowing for analysis and comparison. Some opinions may be found worthless, while there will remain matters about which reasonable people will reasonably disagree. Knowledge is qualitative, dependent on contexts.

4. Commitment--An affirmation, choice, decision (career, values, politics, personal relationship) made in the awareness of Relativism. Agency is experienced as within the individual. (Perry, 1981, pp. 79-80).

In Perry's schema "one can see shades of the conceptually complex notions of dialectic thinking" (Merriam & Cafferella, 1999, p. 143) with the major idea of becoming "more relativistic in one's thought patterns as one matures" (p. 143). However, there is also the view that within this relativism, one can make a choice or a commitment to a position or belief.

Stages of Faith

Building on Kohlberg's ideas, James Fowler (1981) constructed what has become known as stages of faith or what he called transformations in the journey of faith (Daloz, 1986, p. 133). In his empirical and theoretical work, Fowler suggested that the process of spiritual maturity can be described through a stage model of faith development (Vogel, 1995, p. 76). The stages describe "a way of being and moving, a way of being on pilgrimage" (Fowler, 1984, p. 74). He viewed his ideas on faith development to be similar to cognitive and moral development theories of Piaget and Kohlberg (Fowler & Keen, 1978, p. 36). Fowler believed that faith development offers a way of understanding how people come to know, value, and commit. It reveals the processes that take place as individuals find meaning in their lives (Vogel, 1995, p. 76) rather than the content of faith

development. In his view, the stages could apply to any faith and not to just a specific one such as evangelical Christianity in which specific beliefs and thus content are critical.

Fowler's stage model suggested that faith develops in stages as the whole personality develops (Vogel, 1995, p. 76). He saw the stages as being "hierarchical, sequential, and invariant" (Fowler & Keen, 1978, p. 36). He also believed that an individual can become fixated at one stage from either being unwilling or unable to move forward to make the transition to the next stage (Vogel, 1995, p. 77). Fowler's stages were:

- Stage 1: Intuitive/Projectile Faith
- Stage 2: Mythic/Literal Faith
- Stage 3: Synthetic/Conventional Faith
- Stage 4: Individuative/Projectile Faith
- Stage 5: Conjunctive Faith
- Stage 6: Universalizing Faith. (Fowler, 1977, p. 5)

Stage 1 and 2 occur in childhood. Some adults never move beyond Stages 3-5. In Fowler's view, "Stage 6, 'Universalizing Faith,' is present only in a very few gifted individuals, if at all" (Vogel, 1995, p. 77). The transition from one stage to the next could be a "long and painfully dislocating process of relinquishment and reconstruction" (Fowler & Keen, 1978, p. 38). The higher levels of faith development contain some of the same characteristics as those who are considered spiritually "mature" by other writers; for example, his Stages 5 and 6

also resemble characteristics of those who are seen as having wisdom (Vogel, 1995, p. 77).

Reflective Judgement

Some researchers have focused on wisdom as a sign of maturity. Wisdom is often thought of as the hallmark of adult thought and is something that many adults strive for in their life (Merriam & Cafferella, 1999, p. 161). Erikson stated that "Wisdom is a virtue of the last crisis: Care, for the mature stage of adulthood" (Erikson, 1978, p. 7). The Reflective Judgement model defines wisdom as the ability to make sound judgments and decisions when faced with life's uncertain problems (Blanchard-Fields & Norris, 1995, p. 104). The Reflective Judgement model is a stage development model which is made up of seven aspects of epistemic cognition. This model shows increasing levels of relativity with each stage. The stages include:

1. Knowledge simply exists and, therefore, does not need justification. Knowledge is concrete, e.g., I know what I see.
2. Knowledge is absolutely certain, or certain but not immediately available. We can know directly or via authorities.
3. Knowledge is absolutely certain or temporarily uncertain. In the areas of temporary uncertainty, we can know only via our intuitions or biases.
4. Knowledge is idiosyncratic since situational variables (e.g., incorrect reporting of data, data lost over time) dictate that we cannot know with certainty.
5. Knowledge is contextual and subjective. Since what is known is known via perceptual filters, we cannot know directly. We may know only interpretations of the material world.
6. Knowledge is personally constructed via

evaluations of evidence, opinions of others, etc., across contexts; thus we may know our own and other's personal constructions of issues.

7. Knowledge is constructed via the process of reasonable inquiry into generalizable conjectures about the problem at hand, e.g., which interpretation seems most probable based on the current evidence. (Kitchener & Brenner, 1990, p. 218)

In the seventh stage, wisdom is fostered by acknowledging the uncertainty of knowing as well as by acknowledging the uncertainty of knowledge (Blanchard-Fields & Norris, 1995, p. 104). The various theorists approach the ideas of growth and maturity in different ways, but they do agree "upon the broad direction of growth; toward greater autonomy and ability to act separately from the demands of one's environment" (Daloz, 1986, p. 134).

Knowles (1982) suggested that it might be possible to identify the "dimensions of maturation" in faith development (p. 73). He believed that one key concept that was missing in the different stage, phase, and crisis theories was "adult learning". In spite of his hopefulness about learning more about "dimensions of maturation" (p. 73), Knowles (1982) also speculated that perhaps faith "cannot be nurtured by education, but only by the grace of God" (p. 72). He argued that maturity is a lifelong process which involves moving from an amorous self to an integrated self and from selfishness toward selflessness, thus suggesting a connection between maturity and spiritual

wholeness (Vogel, 1995, p. 76). Knowles was aware that developmental stage theory had some risks in that it is easy to think of stages as hierarchical whereas they may simply be different. Further, he realized the temptation to stereotype, such as by assigning certain qualities to an older group when in reality there may be other variables to be considered (Knowles, 1982, p. 70).

Similarities in Theories of Development

The early stages of the various stage theories have some similarities. Although children may not have the ability to fully reason, judge, or interpret, they possess an ability to convey simple faith. James Fowler describes his early stages when the child is developing basic trust and is "religiously pregnant", meaning that faith is dynamic, intuitive (Fowler, 1977, p. 3), childlike, mythic, and literal in interpretation (Daloz, 1986, p. 133). In these early stages, individuals are more concerned with self-preservation and with their own needs (p. 135). The more advanced stages in the various theories are characterized by increasing levels of relativism and increased wisdom and maturity. This increased wisdom and maturity is described by Fowler as a shift from the self as the center of experience to a participation in God or ultimate reality (Fowler, 1977).

Although maturity is important and it is the desire of all adult educators to see adults grow and gain wisdom and

knowledge, it is also important to note Jesus' words recorded in the Gospels of Mark and Luke. He said, "Anyone who will not receive the kingdom of God like a child will never enter it" (Mark 10:15; Luke 18:17). It is the simple belief and faith of a child, which is that intuitive knowledge of God, that one must have to enter the kingdom of God.

Christian Spiritual Growth and Maturity

The New Testament indicates that human beings are not created for this world alone (Van Tatenhove, 1995, p. 424). The way to spiritual maturity is through Jesus Christ. Having a personal faith in Jesus Christ "results in a redemptive relationship with God...The spiritual journey of those in Christ influences all areas of human activity, including physical, social, emotional, and psychological needs" (p. 425). The degree to which a person moves toward God affects advancement of spiritual maturity (Guyon, 1985, p. 26).

It is...at the center of our being, that we meet Him. Beyond even that point we truly find Him in the place where the self no longer is. The further we journey, the further we advance toward Him, the further we depart from self. (Guyon, 1985, pp. 26-27)

The process of further advancing toward God and departing from self is a submission of the individual's will and autonomy to that of God's will and autonomy. This kind of submission of autonomy to God is seen in the lives of

master-faith learners. It does not mean believers have no will of their own, but their desire is for their own will to line up with God's will. They willingly submit their own autonomy to God. This involves a deep level of commitment in the lives of master-faith learners. Although spiritual experiences such as that of submitting one's will to God can be instantaneous acts and are part of the spiritual growth process, nevertheless, growth toward maturity does not happen instantly. Just as aging takes time, so spiritual growth occurs over a period of time (Van Tatenhove, 1995, p. 425).

In the New Testament, the Apostle Paul declared to the believers at Ephesus, "We must grow up in every way into Him who is the head, into Christ" (Eph. 4:15). It is "growth by which the mind, spirit, character, and work of Jesus Christ is reproduced within a person" (Van Tatenhove, 1995, p. 425).

Evangelical Christian Growth and Maturity

Spiritual growth in evangelical Christian faith may work in a different way from the dialectic thinking that leads to a belief that there is no absolute truth or that truth is relative, that perhaps there is no God, or that all roads lead eventually to Heaven. As they progress on their journey of faith, the participants in this study become more certain of absolute truth, more certain of their belief in God, and more certain that all roads do not lead to heaven

and that in fact the road indeed is a "narrow way" that leads to eternal life (Matthew 7:14) since they believe that there is only one "name under heaven" whereby a man or woman may be saved (Acts 4:12). Hiram expressed the belief that salvation comes only through Jesus Christ.

"Believe on the name of the Lord Jesus Christ and thou shalt be saved" [Acts 16:31] means more than just a head belief in Jesus Christ. The believing on Him is when you're facing that difficulty and you're trusting in Him and He's the only way. There is no plan B. There's only plan A, and He's going to get you through it. (49-year old, Baptist, Engager)

Linda expressed the idea that God is the Creator but he gives people a choice. She believes that people must submit their will to God's will for best results.

[God is] real, that He does guide you, He does speak to you through different ways. That He's always there for you. He's patient. He'll let you have your pity parties, and then He will go, "Okay, are we done? Are you going to let me help you?" So, He's waited for me until I decided I couldn't do it on my own. We wouldn't be where we are without Him. He created us, and He knows what's best for us. If we just let go of our will, sometimes he'll do better, exceedingly above what we believe. (55-year old, Nazarene, Navigator)

The beliefs of the master-faith learners are seen in Annie's explanation. These learners are certain that there is a God and that He is in control of their lives.

Heaven on earth is a joyful place if you have Jesus. [God] is the great Creator; merciful, loving, awesome. He's indescribable. I just can't imagine the greatness, the awesomeness. [He] created everything. [I] can't imagine every little detail, and our lives are ordered by Him. (75-year old, Nazarene, Problem Solver)

This certainty of God was also expressed by Peter. "In the beginning was God. God made everything....In the beginning God made the Heaven and the earth....God can do anything and he's over everything. God is over all of this" (61-year old, Nazarene, Navigator).

Master-faith learners have made a commitment to a belief in God through faith. This may possibly be described by Perry's Commitment stage where individuals can commit to a set of beliefs. It is a paradigm they choose to embrace-- a worldview. They endeavor to live in such a way that their life and thinking is aligned with scripture. Although no one can know the mind of God, since the Spirit of God is within the Christian, believers can have the "mind of Christ" (1 Corinthians 2: 6-16).

The participants expressed different ways that their thinking has grown to be more like that of the mind of Christ. They expressed ways that their life now contrasts to their old way of thinking or living. The changes are first internal and then lead to external changes as well. Dennis explained how his thinking about material things has changed. He no longer feels that having the "big house" is as important as his relationship with God. Yet he is not without struggles. He explained that it is an area of his life that he continues to work on.

[I've learned] to exercise my faith more--my faith in God that He will take care of me and meet my needs. Then another thing is to care less about

the things of this world. I mean we are so brainwashed into being concerned with the things of this world. There was a time in my life where we had to have the big house. Well, we built it. We had it, but it wasn't fulfilling. It wasn't what I thought it was going to be. So there have been a few things that God has allowed us to have just to show us that it's not a big deal; but just to be less concerned with the things of this world and to be much more concerned about a relationship with Him. I'm still working on that. That's a daily thing for me. (52-year old, Baptist, Engager)

Hiram told of a question that he had been considering-- "Is God testing us?" He went on to explain how he has come to a resolution about the difficulties that he sees in his world. He has had a change in his mind which has brought him to the place where he can be grateful for what he has every day.

Recently I've learned that when you look at the Bible and you think about what the world says about Christianity, and then when you read the scripture about how "God is our help and refuge in times of trouble", is God testing us? Recently I've learned in Genesis Chap. 3 where God goes and talks to Adam and Eve. What He did was He kicked man out of the garden and put angels in charge, not to let us back in. We are not in the garden where life is perfect. He told us life was going to be rough outside the garden. So, when you think [about it] then life is supposed to be hard. Its supposed to be rough. There is supposed to be sickness and disease; because of sin we are going to die. Then when you read those scriptures, you realize that every day I'm sitting here talking-- I'm not sick--that God has stepped in, and he's working on our behalf. (49-year old, Baptist, Engager)

Tim explained how prayer has helped him and increased his faith. His natural inclination is to take control, but he explained how his faith has changed his thinking about

that and how he has been able to instead submit his life to God. His submission of everything to God and his prayers have increased his faith.

I'll get sidetracked with business, but you know, [prayer] has really helped me in my faith, in my trusting God to provide and to show me and to give me the wisdom. That time in prayer and just talking to Him helps me. I can let go of all of my cares. It's human nature, especially for men, to want to take charge, be in control, but I've learned that if I give it all to God in the time that I'm praying and just say, "God I know that you're in control"...I found out that I can't control any of the things that go on. So I think [prayer] has really strengthened my faith. (57-year old, Baptist, Problem Solver)

Linda explained how her thinking has been changed by her faith. She has been through 10 years of difficulty and personal turmoil. She has suffered much hurt through the situation that she has experienced. However, her attitude is one that works against her natural inclination to get revenge or to be angry. Instead, her willingness to forgive is evidence of how her faith has made a difference in her life and thinking.

I think because He [God] forgave me I can forgive the others that have hurt me badly. I figure if He forgave me, I can't do any less...He's just there for me for everything--the Comforter and everything He is in the Bible...the Intercessor, the Provider, the Healer; He's everything. He's personal. (55-year old, Nazarene, Navigator)

Each of these examples show responses from the participants that illustrate how their thinking or living is different because of their faith and because of the spiritual growth that they have experienced. This growth in

faith has made a difference in their lives. It is not a natural thing to want to forgive or to want to be obedient to God, but their relationship with God has changed them so that they are learning to think in a way that is more in harmony with the mind of Christ. Oswald Chambers (1935) said in his famous My Utmost for His Highest that:

In intellectual matters you can think things out, but in spiritual matters you will think yourself into a cotton wool. If there is something upon which God has put His pressure, obey in that matter, bring your imagination into captivity to the obedience of Christ with regard to it and everything will become as clear as daylight. The reasoning capacity comes afterwards, but we never see along that line, we see like children; when we try to be wise we see nothing. The tiniest thing we allow in our lives that is not under the control of the Holy Spirit is quite sufficient to account for spiritual muddle, and all the thinking we like to spend on it will never make it clear. Spiritual muddle is only made plain by obedience. Immediately we obey, we discern. (Chambers, 1935, p. 258)

The participants have had their minds transformed through the spiritual formation process. As they have studied the Bible, as they have participated in prayer and other religious practices, and as they have endeavored to be obedient to God and His Word, they have experienced spiritual growth. As they continually seek to know God more and more through their practices in the faith they allow Him to be more in control of their lives. As they do, they grow more knowledgeable and discerning in their spiritual walk. This increase in faith also helps them to become more loving, giving, and forgiving.

The Participants and Spiritual Maturity

Discovering the spiritual formation process that leads to spiritual maturity is not a simple undertaking. This study has sought to describe the spiritual formation process of the participants and to understand what induces spiritual maturity as well as to discover what resources are used in the process. The participants are people who are considered mature "saints" in their church and were nominated by their ministers to participate in this study because of their spiritual maturity and godly living. The goal was not to determine their level of maturity but to come from the assumption that they were mature learners, since they were nominated for this study as such. Thus, the goal was to discover how the participants grew to the level of maturity that they now experience.

Maturity and Age

The participants were from different age groups that ranged from young adult to elderly adult; they ranged from 26 to 86 years of age. Although most (68.75) of the participants were 50 years of age or older, age is not of primary importance since there were younger participants who were nominated for the study. Maturity can be seen in younger adults as well as in older adults although the older participants have had many more experiences. The interviews indicated that maturity comes from three important areas. They are:

1. Knowledge--The participants have developed a reservoir of knowledge and experience in Christianity and the Bible that brings about understanding.
2. Commitment--The participants have a deep commitment to God and a close relationship with God through Jesus Christ.
3. Intentional Growth--The participants do not remain in one place in their relationship with God, but instead, they nurture their relationship through many different activities and resources, mostly through the three Rs-- Reading, Relationship, and Reaching Out. It is a deliberate process which requires action on their part.

Knowledge, Commitment, and Intentional Growth

The participants in this study were either raised in Christian homes or had some kind of religious training in their youth or early adulthood. This training or exposure to the church and Christian beliefs helped them to develop a reservoir of knowledge. The participants also have made a deep commitment to Christ. They are not just acquainted with God but they know him intimately. They have a vibrant and relevant relationship with Him. Further, the participants desire to grow and to mature in their faith. They desire to please God and their life is devoted to this endeavor. Knowledge added to commitment and intentional growth help to bring about maturity in evangelical Christian faith for these master-faith learners.

Maturity happens over a period of time. The disciplines and practices of the faith help to bring the individual to the place of maturity in their lives. However, they must be accompanied by a firm belief in and

commitment to God. David talked about his perception of what helped to bring him to this place in his life. He developed a knowledge and experience base from his upbringing. He later nurtured that knowledge base and committed to a relationship with God for himself. These together with ongoing deliberate efforts have brought him to a place of maturity.

All that I've done to get me where I'm at is to say, "God, what ever you want me to do, I'll do it." I was raised in a family where my father, my grandfather, and all my uncles had the inability to drive past someone on the road who is stranded. They had to stop and help. If somebody comes up and asks you for something, [and] you've got it, you give to them. They've taught me to be a servant. I don't know if they thought that they were teaching me to be a servant but just to put other people before myself and that's what I've learned from all the men in my family--that family should be based on God--that we have everything we have because of the blessings of God. (26-year old, Baptist, Navigator)

This participant, age 26, was described as his minister as a mature Christian. He was nominated to be a part of this study because of his godly life and spiritual maturity. Yet, he is very young. David had a strong Christian upbringing. He was raised in a home where attending church and becoming active in the church were a top priority. His family continues to remain faithful, active, and a source of strength. This has helped David to develop his knowledge base. David described his family as one in which there have been no divorces. His family members are all involved in their churches and this has had a deep and lasting influence

upon him. David came to Christ when he was 13 years old at a youth camp. He grew in his faith during his youth. During his senior year of high school and his college days he did not live as he knew he should, but following graduation and marriage, he returned to a resolute relationship with God. He has been through situations that have helped him to rely on God and he has experienced some difficulties and personal struggles that have truly tested his faith. He has been through shattered dreams and disappointments that had the potential to drive him away from the church, but instead, he drew nearer to God and to others within the church. David has a knowledge base, a deep commitment to God, and he also possesses a willingness to continue to grow and learn as a Christian.

John is a young man of 35 years. When he was growing up his parents did not often go to church but when they did they were part of a Baptist congregation. John was first saved as a child in a neighborhood Bible study. However, he later attended camp as a teen where he reconfirmed his commitment to God. He dates his conversion back to that camp. John became very involved with the church in his teen years. He developed spiritually through his teen years and then even more so in college when he became involved with the Baptist Student Union on campus. John said, "As far as really growing, having a daily walk, being held accountable, doing some daily discipleship, that occurred for me in

college" (35-year old, Baptist, Engager). He is a man who is spiritually mature in his faith. His knowledge base and understanding of the Bible and issues related to Christianity come from his desire to have a relationship with God and from his personal efforts in this regard. He has a desire to learn and grow. These, together with his exposure to the Bible, the church, and other Christians, has helped him to mature.

Cathy had been a Christian for only five years at the time of the study. She is 50 years old. Although she has been a church member and very active in churches and Bible studies for many years, it was only after she personally accepted Jesus and was saved that her knowledge and understanding of God and the Bible seemed to come alive to her. Cathy said, "All of a sudden all the head knowledge that I had of the Bible came from the heart" (50-year old, Baptist, Engager). Although she is spiritually mature, Cathy is young in terms of her faith. Her knowledge and experience base from earlier years of Bible study added to her deep commitment to God, and her ongoing deliberate attempts to nurture her relationship with God have helped to bring her to a place of spiritual maturity. Maturity comes from more than reading the Bible, praying, or attending Bible studies. Cathy participated in Bible studies for years before she was saved. However, real growth took place only after her spiritual conversion. "To experience

spiritual maturity is to be 'in Christ'" (Ephesians 4:15; Van Tatenhove, 1995, p. 425). Following her conversion, everything was different for Cathy. Further, her continued growth came about through her deliberate involvement and commitment to God and her private religious activities.

Before I got saved I got all kinds of knowledge, but it wasn't in the heart. When I got saved, I took on a whole new perspective. My life took on a realness and a humbleness that I didn't experience before. Before, I was teaching and everything, but it wasn't from the heart. After I was saved, I grew and still am growing in leaps and bounds of knowing first off that it's not about me anymore; it's about Jesus. It's not about me; it's about worship. It's not about me; it's about serving. (50-year old, Baptist, Engager)

Cathy's conversion experience was a rational decision that was made at a crucial moment in her life. It became a moment of transformation and change. Prior to this experience, she had the "head knowledge" which involved the intellect. However, she was unable to discern the meaning of the scriptures that she was reading, which caused her to realize her spiritual need. The experience involved her faith, intuition, and emotion as she repented of her sin and accepted Jesus as her Savior, but it was also a rational decision.

These three individuals all experienced a time when they were able to gain knowledge and understanding of God and the Bible at some time in their lives. They each were involved in their church, in Bible studies, in times of

fellowship, and in activities to enhance growth. Each of them experienced a time of conversion and a complete commitment to God and his will for their lives. Each of these participants also continued with deliberate and intentional efforts to grow spiritually. Their involvement in church and religious practices have helped them grow. The three elements of knowledge, commitment, and intentional growth or nurturing of the relationship with God lead to the maturity of master-faith learners.

Intentional Growth for Master-Faith Learners

What causes spiritual growth? In some cases that growth comes about through involvement within a Christian community or a commitment within the church organization. As individuals become involved, they are strengthened by their participation, collaboration, and fellowship with others. At times growth can come about through little episodes in life such as reading a book that speaks to the heart of the individual as in Cathy's example:

I just got [finished] reading How to Build a Contagious Church. I got into it. At one point I was reading a sentence, and I just broke down crying. I thought, "Is this what I'm supposed to be doing?" I mean, the Lord is stretching me here. (50-year old, Baptist, Engager)

At other times growth can come from various encounters with God that can be sparked from a sermon or a revelation of truth to the person as it did for Annie.

When you read the Bible, some things you don't understand, and then they are revealed to you in

certain ways that make them plain; that when you go to church what the pastor preaches about, you know in your heart that that is what [you] have experienced. That is the way, the truth and the life. Spiritual growth is truth being revealed, I guess. It answers your questions in life about creation and eternity. (75-year old, Nazarene, Problem Solver)

Although spiritual growth comes from various encounters with God and little episodes in life, it is also intentional and purposeful. It comes from deliberate acts such as prayer, studying the Bible, reading books, attending seminars, or participating in church activities that are geared to help people grow spiritually.

The participants told of their intentional efforts in spiritual growth. Linda went through a period of hunger to know more about God, and she searched out ways to help herself grow. She said, "Every time I would go to a seminar or go to a camp meeting, I just got deeper in the Word. I just kind of kept on and kept growing in the Lord" (55-year old, Nazarene, Navigator).

Sherri' intentional efforts came from sensing that she had reached a plateau in her faith. She perceived a need to grow deeper spiritually. However, she needed some support and felt that she was helped by being in a community of faith. She said:

I felt that I was floundering and at a level place that was not good, and I have benefitted from being around [other Christians]. I struggle with the discipline of staying on target. We go to church, and we are actively involved in the programs there. We are really trying to search

our hearts and grow in the Lord. (47-year old, Baptist, Engager)

John told of his perspective of why growth is important. He has discovered the importance of intentional growth. As part of that intentional growth he believed he needed to have "accountability" in his life to keep him on task.

You can't stand still and be a Christian. I used to be under that illusion. I thought that you could memorize a couple of hundred scriptures and you could really learn stuff, and then you could kind of put it on cruise control the rest of your life. But it doesn't work that way. It's a maintaining. Not only a maintenance of what you've already learned, but if you're not really growing you'll get bored with it....Sometimes it's a fight even if you are doing it daily. So, that alone is enough reason. So all of that started then by hanging around some really good guys and really, that's when I started to understand that if I was ever going to grow I was going to have to have accountability. (35-year old, Baptist, Engager)

Ginny felt that being a part of a church helped her to grow in her faith.

When I started going to the Nazarene Church as a teen I grew spiritually and I was pretty involved in the church then. (63-year old, Nazarene, Engager)

Cheryl explained that the intentional things that she does to continue to grow in her faith are "going to church, praying, Bible Studies, reading, listening to good programs, and good ministers" (82-year old, Baptist, Navigator).

Dennis' intentional efforts focus on reading the Bible. He said, "Get involved with the Word. Our faith is going to

come by hearing the Word and studying the Word. It's going to strengthen our faith."

Growth From Being Stretched

Master-faith learners are sometimes stretched to do things that extend them out of their comfort zone. This can lead to spiritual growth. Master-faith learners are sometimes asked to participate in activities that are above their natural ability, such as teaching a Sunday school class or leading a committee. However, in the process of learning to function in these circumstances, the participants sometimes reach a place where they feel that they must rely on God to help them, and in the process they experience spiritual growth. At these times individuals realize their own inadequacy or weakness and they sense that they must rely on God's strength rather than their own. This brings about a sense that spiritual growth is taking place in their lives. This was the case for Peter:

I was a bus captain for 12 years in the Nazarene Church. That was a time when I was probably closer to the Lord than at any time in my life. Because a bus captain has to build that bus route Saturday mornings. You have to knock on doors and find children that their parents would let ride that bus. And then I taught the adult Sunday school class once a month. Sometimes I'd just barely make it in time. The class would be waiting on me to come through the door and I'd be half exhausted and here I had to teach the lesson. Anyway that was a great time in my Christian walk spiritually when I was in the bus ministry. (61-year old, Nazarene, Navigator)

During the time that Peter was stretched the most he

experienced growth. This was also the case for Dennis, who saw stepping out of his "comfort zone" as a step of faith.

I taught Sunday Schools before but I was doing it with what talent I had. And nothing more. I didn't expect anything more. I wasn't challenged with anything more, I did it with just [myself]. When we came here [I was] asked to be involved in things that stretched me so far out of my comfort zone that I wasn't sure I could do this. I wasn't sure I could do that. Now that's scary for just anybody, and it's not that I think everybody at a church should automatically come and do that, particularly a new Christian, they've got to get their feet under them, but part of it is getting involved in ministry and having the joy in their heart of really ministering to somebody. And the other part is being stretched where you have to step out in faith and rely on God to get it done. And the third part of it is when you do that and you see God meet that need, then you know God is real in your life. (52-year old, Baptist, Engager)

Being stretched caused Dennis to rely on God to provide help and strength for him. This caused him to sense that God was bringing about growth in his life.

Rate of Spiritual Growth

Spiritual growth does not take place at a steady pace. It is not assured by time alone. Individuals may experience periods when they feel inactive in their spiritual life. They may sense the need to grow and go deeper in their walk with God. To do this they may begin to make more efforts at Bible study, prayer or other religious activities. There may also be times of strong growth as with the Linda who made a decision that she wanted to go to Bible College. The growth that took place in her life during that time was strong and rapid.

Individuals may experience moments of awakening and respond. Other times they may experience an awakening, but spiritual growth is suddenly stopped due to life circumstances or misunderstandings. This happened with Hiram when he attended church and was baptized but experienced a distaste of the church from being presented with (offering) envelopes. Thinking that the church only wanted him for his money made him stop going to church, and for a number of years there was little or no spiritual growth in his life. It is possible for a person to walk away from God and the church. This can be a very painful experience for individuals. However, God is faithful and will never give up on anyone. The Bible says that, "[The Lord] is patient...not wanting anyone to perish, but everyone to come to repentance" (2 Peter 3:9). It also says that nothing "will be able to separate us from the love of God..." (Romans 9: 39), yet individuals are still free moral agents and must decide for themselves.

Individuals sometimes experience barriers that prevent growth. This is what happened with Ginny was so put off by what she perceived as the rules of the church that she walked away and turned her back on the church and on God for a time in her life. Later, through the invitation of a friend, she returned to church and gradually to her relationship with what she perceived as a patient and loving God who was there waiting for her. There she began anew her

journey of faith and growth that has led her to where she is today.

Summary

The journey of spiritual formation leads to wholeness and involves spiritual, physical, mental, emotional, and social aspects of growth (Kimble, 1995, p. 134). There are many different theories of growth and wisdom as seen in the work of Knowles (1982), Piaget, Erikson (1978), Kohlberg (1981), Perry (1970), Fowler (1978), and Kitchener and Brenner (1990). The earlier stages in the various theories have some similarities such as the ability to convey simple faith or faith that is intuitive (Fowler, 1977, p. 3). The more advanced stages possess some similarities in that they are characterized by wisdom, maturity, and a move toward relativity.

Spiritual maturity in the Christian sense relates to a faith commitment in Jesus Christ (Van Tatenhove, 1995, p. 425). As the believers mature and grow "more toward the center of God", they depart further from self (Guyon, 1985, pp. 26-27). The participants in this study discussed how their thinking processes, beliefs, and living have been influenced by their decision to become a Christian. They choose to believe God and the Bible and keep their life aligned with the Bible. They endeavor to live in the world without taking on the thinking of the world.

Although most of the participants (68.75) are 50 years

old or older, age is not a necessity for spiritual maturity. Maturity takes place through three important areas: (a) Knowledge--Possessing a knowledge and experience base of the Bible and Christianity which leads to understanding; (b) Commitment--Having a deep personal commitment to God; and (c) Intentional Growth--Continual growth through intentional religious practices, particularly the three Rs of Reading, Relationship, and Reaching Out.

Growth requires deliberate efforts on the part of the believer. Sometimes a person may grow quickly and at other times may go through inactive periods. Sometimes growth takes place when believers are stretched beyond their natural ability or by being out of their comfort zone, and they must depend on God for strength, help, and insight.

CHAPTER 10

THE CONTINUOUS JOURNEY

A man scatters seed on the ground. Night and day, whether he sleeps or gets up, the seed sprouts and grows, though he does not know how. --Mark 4:26-27

Summary of the Study

The United States has deep spiritual roots. The colonial period of America was thought to be a time that was especially religious (Marsden, 1990, p. 6). Although it was a mixture of secular and religious life, public life, government, and education were more often "tied formally to religion than they are today" (p. 6). The Civil War itself was fought by each side for the sake of a Christian civilization (p. 7). "The Battle Hymn of the Republic" became a refrain that trumpeted the coming of Jesus Christ whose spiritual reign would transform civilization (p. 7).

Today, the majority of Americans describe themselves as deeply spiritual and say that their faith is very important to them (Barna, 2002b, par. 4). There are groups of people to whom their faith is very important and who are "absolutely committed to their faith" (par. 5). They are people who are continual learners in matters of faith and the Bible. This learning takes place in many churches around the country, but it is particularly true of evangelical churches where a high priority is placed on the study of the Bible. Nine out of ten evangelicals read their Bible in a typical week (Barna, 2002a, par. 8)

Adult learning is taking place in the context of the church and in the personal lives of learners within these churches. Many are learning in matters of faith to the point that they could be considered master-faith learners. Little research has been done in the area of evangelical churches and little has been known about exactly what these learners are doing to become master learners in issues that relate to the Bible and faith. Further, little is known about the learning strategies that are used within the faith learning context.

Adult educators can benefit from knowing more about spirituality and religion. "Our appreciation for the breadth and depth of the human spirit is diminished if we think of spirituality only in a religious context" (Zinn, 1997, p. 27). After all, humans are not only intellectual, emotional, and social beings but there is also a spiritual dimension to their existence (Koenig, 1995, p. 9). The task of nurturing the spirit should not be left exclusively to religious institutions and thus negate adult education opportunities (Zinn, 1997, p. 27). Thus adult educators should learn more about how individuals learn in matters of faith; how they learn in faith communities; and how they learn through self-directed learning, transformative learning, learning how to learn, and real-life learning.

Thus, the purpose of this study was to describe the spiritual formation process for master-faith learners from

two Ministerial Alliance evangelical churches in Sapulpa, Oklahoma. In describing this process, the learning, values, perspectives, resources, activities, and learning strategies were described. This study sought to find out about the learning that has taken place in evangelical faith communities and to discover how the learners in these faith communities described their own learning processes. It was also the goal to ascertain the effect their faith had on their lives. This study addressed the issues of: (a) master-faith learners' perceptions of their faith as beneficial to them, (b) the role that their church plays in their learning, (c) the kinds of things they have learned that tie back to their faith, (d) a description of the spiritual formation process, (e) the adult learning principles and processes as they apply to the learning of master-faith learners, and (f) how the learning strategies affect the learning of master-faith learners.

This study used a descriptive design in order to collect and analyze qualitative data to describe the spiritual formation process and the learning, values, perspectives, resources, activities, and learning strategies of master-faith learners in Sapulpa, Oklahoma, Ministerial Alliance evangelical churches. The churches were a Nazarene Church and a Baptist Church. Data were gathered through interviewing 16 individuals from the two different churches. The population for the study was limited to seven men and

nine women nominated by the ministers of two churches. The participants were identified through a purposeful sample. Each minister nominated 10 individuals for a total of 20, and of that group 16 participants were interviewed.

Summary of Findings

The findings of this study were organized using a metaphor of adults on a spiritual journey. The learning of the participants involved different aspects of the journey toward spiritual formation. The six research questions were addressed as follows:

Questions	Findings
What were the benefits of Faith?	Faith is perceived as beneficial. Learners feel that are headed in a new direction. Benefits involve spiritual growth and better marriages.
What is the churches role in learning?	The church is an important resource for learning by providing opportunities for growth, a variety of activities, fellowship, and a sense of community.
Do learners have outside interests that tie back to faith?	Learners have a variety of outside interests that tie back to their faith. They include things such as science, history, genealogy, cooking or entertaining.
What is the spiritual formation process for master-faith learners?	The spiritual formation process is a process of spiritual growth that comes about through a relationship with Christ. Growth comes through knowledge, commitment, and intentional efforts and utilizes resources which mainly include the Bible, prayer, and fellowship.
Do adult learning principles apply?	Faith development involves adult learning principles of andragogy, self-directed learning, transformative learning, learning how to learn, real-life learning, and community.

How do learning strategies affect learning?	ATLAS groups showed the typical patterns seen in other studies, and as in other studies, they approached and solved similar problems using their own perspectives.
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The findings were arranged into six areas: Travelers on the Journey; Learning in Matters of Faith; Perspectives of Master-faith Learners; Practices of Master-Faith Learners; Learning Strategies, Resources, and Participation; and Faith Development. Each area provided a discussion of the responses from the participants about their lives and their spiritual background; their learning; the strategies, resource and activities they utilize; their perspectives; their practices; and how they grow spiritually.

Gretta's Journey

Gretta is a unique and special lady. I have spent numerous occasions visiting over coffee with Gretta and her husband while they shared scenes from their life together. I have also spoken with some of her friends and relatives about the events of Gretta's life. It is difficult for 86-year old Gretta to explain how she has grown and matured spiritually over the years. She can talk about some of the things she has done in her spiritual life such as reading her Bible every day, her prayer time from 5:00 to 6:00 each morning, or her involvement in her church. When questioned, she mentions the times of fasting and prayer, the religious materials she reads, and the ministers she enjoys hearing on

radio and television. She talks about transformative events in her life such as the loss of a tiny son and a stillborn daughter, the death of her brother, or the times when she has experienced clear answers to prayer. However, Gretta cannot easily explain how the spiritual maturation process has worked in her life.

Gretta is a woman who lives in an attitude and aura of prayer. She has a passion for others and a burden for some of her family members who are not "saved". She invites people to her home, she takes people out to eat, she sends notes to people who visit her church, and she makes phone calls to encourage people or to welcome them to the church. Yet she is not without pain in her own life. She is currently dealing with the news that her 90-year old husband of many years has Alzheimer's Disease. The realization has been very difficult, but she expressed a desire to learn from the experience and become a more patient person:

[My husband] can ask me something and in a few minutes he'll ask me the same thing again and again. I want to get to the place where I can answer him like that's the first time that he asked me, but I haven't gotten there yet. (86-year old, Nazarene Navigator)

Gretta's spiritual journey began at the age of 14. When she was very young, her family moved to Oklahoma, which at that time was still Indian Territory. Her parents had once attended church when they lived in Kansas, but at some point they had quit attending. Following the death of Gretta's brother, her mother started to attend a little

mission Sunday school, taking Gretta and her sister along. There, Gretta accepted Jesus Christ as her Savior and became a Christian. Later she and some of her family members began attending a Nazarene Church in Sapulpa, Oklahoma. This happened because friends picked them up in their hay truck and took them to church. Transportation was a challenge to her family since they lived about five miles from church and did not have a car. Her parents still used a horse and buggy at that time. There were many times that Gretta walked the five miles to get to church. She was faithful to attend.

Gretta married and had seven children. Only five of the children lived to reach adulthood. Next to her love for God, her family has been the most important part of her life. She is seen as an amazing person to those who know her. For many years her husband worked as a welder in the oil patch of Oklahoma. His job kept him far from home for days or weeks at a time. Gretta, steady and industrious, was the strength of her family, as she still is today.

She has been a pillar of strength in her church as well. Through the middle years of her life Gretta was very involved in all the activities of the church. She was a great help to those in need. She would often give of herself through her cooking and cleaning. She is still famous for her cinnamon rolls that she has made for many people over her life time. Gretta possesses the ability to

lift the spirits of those she meets. Through the years, Gretta has been faithful to attend church, to support her pastors, and to lift others around her in her faith community and in her family. Her personal prayer times, and her personal Bible study times have been key for her in giving her the strength and guidance in her life. They have helped to give her wisdom first as she raised her children and later as she influenced her grandchildren and then her great-grandchildren. Her legacy now continues with her recently born great-great-grandchild.

Throughout her journey, Gretta has been an example of love, generosity, and encouragement to her family and friends. Her attitude is one that many admire. A number of years ago Gretta and her husband bought some land where they still live today. As they grew older, they began to sell off parts of the land until they were surrounded by homes. One of the things that Gretta has always loved about the hill where she and her husband built their home is that she could look out her window above her kitchen sink and see the hills on the outskirts of the town. She would look out her window every morning and quote Psalm 121:1, "I will lift up mine eyes to the hills, from which cometh my help. My help cometh from the LORD, which made Heaven and Earth" (King James Version). Recently, an apartment complex was built directly behind their home. Their view was drastically changed, but her winsome attitude shines through in her

response. She said, "God gave me a little sliver of a place where I can still see my hills," and she continues to go to the window and quote the scripture day after day.

Gretta has grown in her faith for 72 years. She has grown because of the time spent in her Bible, prayer, church, fellowship, and giving of herself. As she has grown, she has become more and more Christlike in her life. She is a woman who loves deeply, who gives of herself freely, and who wants more than anything to see her unsaved family members come to Christ. She fasts and prays to such an end. She is completely committed to God and His will for her life. She lives out her faith in every part of her life and in every action. Her faith is not only in her heart, in her life, but in her thinking processes. Everything she does is with the idea of pleasing her Lord. It is as though her faith lives and flows through her veins. She is attempting to live in her world in a way that Jesus's love flows through her to others. She is making a difference in the lives of those around her. Gretta summed up her view of her relationship with God when she said with tears, "I wouldn't trade my relationship with God and my hope of Heaven for anything this world has to offer!" Gretta's story is an example of how the spiritual formation process has worked in the lives of master-faith learners.

Travelers on the Journey

Travelers on the Journey was a discussion of the lives

of the participants. The participants are people who are active and growing in their churches. They described their backgrounds in terms of ethnicity, age, family, education level, length of time that they have been converted Christians, and length of time within their particular denomination. The participants also identified their preferred learning strategy using the ATLAS instrument (Conti & Kolody, 1999).

The participants gave information about their religious background and how they came to be in the church of which they are now a part. They also described their own local church. Most people come to Christ or are converted as children; however, master-faith learners differed in that the majority of them were converted as adults. The participants have experienced special spiritual markers in their journey which were times when they experienced God's guidance and direction in their lives.

Learning in Matters of Faith

Learning in Matters of Faith involves adult learning in the faith-learning process. The church, Sunday school, and the Bible have been important resources for learning since the time of early America. Although some had exposure to the church and religion prior to their conversion experience, their conversion marked a new beginning in their journey of faith. The journey is self-directed. The participants spend 60-90 minutes every day in their personal

religious practices such as Bible reading, prayer, and related activities as a means of living out their faith.

Spiritual travelers discussed their motivation to learn in matters of faith. Motivation plays an important role in their learning of the Bible and related materials. Their self-concept is one that has moved from dependence to self-direction. The participants are confident because of who they are as believers in Christ, they accept responsibility for their own spiritual learning and decisions, and they show openness to God's leadership in their lives. They share experiences with each other in the faith community and they encourage one another along the way. These experiences are learning opportunities.

The participants discussed their transformative experiences and gave examples from their lives of the ways that they were changed through a process of critical reflection and making adjustments in thinking. In sharing their adjustments in thinking there was a particular pattern in the way the learners shared their stories. Change also takes place for them through the influence of the Holy Spirit in one's heart and life. Master-faith learners believe that they should actively seek spiritual growth and development, and they set out to grow through various avenues such as prayer, Bible reading, and church involvement. They also believe that fellowship is a very important resource for spiritual growth.

Perspectives of Master-Faith Learners

The perspectives of the 16 master-faith learners were discussed in relation to spiritual concepts. The participants discussed their personal views and described what they have learned about God. They expressed a view of God, called a Principial view, which is a healthy balance of God's justice and His love (Neilson, n.d).

The participants discussed what they have learned about Jesus and His life, His example to them, and the ways that they endeavor to live in a way that would please and honor Jesus.

The participants believe that their lives are better because of their journey with God. They would not go back now. They have a sense of gratefulness for all that God has done in their lives. The participants also discussed what they have learned about others and the ways they are developing the mind of Christ which allows them to love others more. They discussed their view of themselves. They have a desire to grow more like Jesus Christ in the way they live out their life. Although they are mature spiritually, they do not believe they have "arrived".

Practices of Master-Faith Learners

Master-faith learners are people who have heroic faith. The Christian practices that emerged from the data were: maintaining an eternal perspective; communicating with God through prayer; listening to and hearing God's voice;

believing, loving, and relying on the Bible for direction; worshiping through music; giving to the church and to others; living the faith; witnessing and evangelism; showing love; experiencing miracles and healing; displaying qualities of peace, joy, and rejoicing; and striving to be faithful.

Learning Strategies, Resources, and Participation

The learning strategies, resources, and the participation of learners in various activities inside and outside the church were discussed. Learners use Knowles' phases of adult learning to determine their need, create strategies and use resources for learning, implement the strategies, and evaluate and access the attainment of their goals.

Assessing the Learning Strategies of Adults (ATLAS) was used with the participants in this study. The learners were then divided into three groups: Navigators (7), Problem Solvers (2), and Engagers (7). The characteristics of each group were described. The participants in this study discussed their preferred learning strategies. The data under the key word "learning" was examined and discussed in terms of learning strategies. The learners exemplified typical characteristics of their preferred strategy.

The participants discussed the resources that they utilize in their spiritual walk. They use numerous resources in the spiritual formation process. The resources

which are most important to spiritual growth are what may be called The Three Rs of Spiritual Growth: These are Reading--Bible, Relationship--prayer and communion with God, and Reaching Out--fellowship and community.

The participants were involved in activities both inside and outside the church. They discussed their activities and involvements. The participants were involved in more activities outside of the church than inside of the church. Some barriers to participation are situational issues such as lack of time, family commitments, personal responsibilities, and age, and others are dispositional issues such as timidity and age.

Faith Development

The process of spiritual formation is a spiritual journey of different parts that together make up the faith development process. This process takes place over time and is a journey that leads to wholeness. "Wholeness leads to generative love and an increasing openness to the power of the stories, rituals, and symbols of one's faith traditions as means of both transforming and being transformed" (Vogel, 1995, p. 75).

There are various stage or developmental theories that describe developmental processes. The earlier stages have some similarities such as simple faith and trust. The later stages of maturity have some similarities such as a move toward relativity, wisdom, and maturity. The participants'

faith does not work in the same way as the different theories suggest. Master-faith learners are able to think dialectically in that they have tolerance for paradox and ambiguity, but they first of all believe God and the Bible. They make deliberate choices.

The participants told about how their faith choices have influenced their thinking. Living a Christian life in this day is sometimes a challenge. At times it is a struggle, but master-faith learners have learned how to continue to grow in their faith and grow closer to God.

Spiritual growth comes from three important areas. These are possessing an knowledge of the Bible and Christianity, having a deep and personal commitment to God, and continuing to grow through intentional and purposeful religious practices, particularly the Three Rs. At times growth comes about through being stretched. The rate of growth varies with individuals because the spiritual formation process is a journey.

Conclusions

During the last half of the 20th century, the field of Adult Education has been organized around three major theories of adult learning. These are andragogy, self-directed learning, and transformative learning (Merriam, 2001, Chap. 1). When asked about the elements related to their spiritual formation process, the 16 participants described a learning process that supported all three of

these theories of adult learning.

The Journey

The spiritual formation process for becoming a master-faith learner is a continuous journey.

The evangelical Christian approach to learning is one that leads to the development of a comprehensive value system which is directive in the lives of learners.

The basic elements for spiritual growth are the Three Rs of Spiritual Growth which are Reading--Bible, Relationship--Prayer and Reflection, and Reaching Out--Fellowship and Community.

Maturity in the spiritual development process is the result of the integration of knowledge, commitment, and intentional growth.

The participant master-faith learners are all on a continuous journey of spiritual formation which has led them to a place of spiritual maturity in evangelical Christian faith. The participants came from a number of different protestant faith backgrounds, but they now attend one of two churches: a Nazarene Church and a Baptist Church in Sapulpa, Oklahoma. While minor differences exist in a few fundamental beliefs of each denomination, the spiritual journey is similar for all the participants. The journey began at different times of their lives. Each of the participants was converted at a crucial point in life there was a new beginning on their journey of faith.

Religious History of Participants

The conversion experience can be described using a number of terms, including "salvation" or being "saved", becoming a "believer" or "receiving Christ". Even though

the participants are part of a Christian religion, evangelicals often refer to the salvation experience as "becoming a Christian." The participants were converted at different ages: 2 as children, 4 as teenagers, and the remaining 10 as adults. Since adults are sometimes receptive to the message of Christianity, the church and Christian educators can be encouraged to evangelize and work with adults. One of the participants had a major spiritual awakening at age 68. Thus, it is important to continue to reach out to adults who need and desire a relationship with God. Although it is important to reach out to children and youth, some adults remain open to making faith decisions, and they should be given opportunities to do so.

The participants' exposure to the church and to religion ahead of their conversion experiences contributed to their knowledge base and level of understanding that they accumulated in matters of faith. However, there were real differences in the lives of the participants before and after their conversions. There was a definite time when knowledge and understanding were added to faith and belief, and the participants were converted. Both the intellect and emotion were involved in their experiences. Their conversion experiences were rational choices combined with intuition and faith. The changes were internal but were expressed externally. The participants made changes in their lives in such things as language, music, and habits.

Their faith also brought about practices such as giving, loving, and studying the Bible. The participants also became more interested in learning in matters of faith. Their faith began to drive their learning in the Bible and in issues related to their faith.

The Church as Transportation

The church functions as an important form of transportation for the journey of faith. It allows for spiritual growth and also encourages development in all areas. The churches in this study provide for the learning of master-faith learners through church services where members can enter into corporate worship together. The churches also provide sermons, Sunday school classes, Bible studies, times of corporate prayer, programs for people of all ages, and a wide variety of activities which are important resources for spiritual growth and development in the journey of spiritual formation. Thus, the church, large or small, should create opportunities for learners who desire to grow in their faith.

It is important to continually offer programs, classes, and activities which have the goal of spiritual growth and development. Growth takes place over time, but as individuals participate they are challenged and inspired to grow in their faith. As people participate in studies, they sometimes go through transformative experiences. This can be demonstrated by Dennis who attended a study about

holiness and found that he was challenged to grow. He said that the Bible study:

Makes you really look at every aspect of your life and really see it for what it is and turn it over to the Lord because most of the time we can't deal with it on our own personal level. We have to give it to him and ask for the power and the will and the desire and the attitude to change. I think the thing that this really impacts is people's attitudes--my attitudes. That's a big factor in everything we do, is attitude. Not just toward church but toward my family, toward my work, toward everything. I mean, we're still going through [the study], but it's already made a big impact on me.

The most important function of the church is the community and fellowship dynamic that is set up between believers. The members learn from each other, they learn in community, and they help to strengthen one another. They grow together in love for each other and love for God. One study which looked at faith (Sanders, 1998) found that mature individuals were more successful at integrating horizontal and vertical religion. This integration of horizontal and vertical religion is service to humanity and service to God (p. 657). For master-faith learners the upward or horizontal growth in their love for God drives the outward or vertical growth and love for others. This love for others is literally a test of the upward love for God, according to the words of Jesus who said, "By this all men will know that you are my disciples, if you love one another" (John 13:35).

The church can enhance growth by offering opportunities

for fellowship within the church body. Small groups, Bible studies, classes, dinners, Sunday school classes, accountability groups, and other group activities are important times of fellowship that help to create close relationships among believers. Fellowship in the church is important for reaching out to others both within the church during special times of need such as surgery, sickness, and death of a loved one and also for reaching out in friendship. Friendships within the church create a vital support system and sense of community and family. Furthermore, people learn from each other. They are inspired and encouraged by one another. They want to both love and be loved. This love should be and is found in the church.

Spiritual Markers on the Journey

The journey of spiritual formation involves mile-posts along the way. These mile-posts are called spiritual markers which identify a special time of decision, direction, or transition in one's life when individuals sense God's guidance in some area of their life (Blackaby & King, 1990, p. 103). These spiritual markers were transformative moments such as the conversion experience, times of rapid growth, or moments when believers clearly knew that God was speaking to them.

Spiritual markers involve the coming together of the intuition and intellect (i.e., emotion and rational thought)

since individuals know that God is speaking to them and the choices they make are made with the mind. This involves learning through critical reflection on personal experience. Learners in matters of faith should be encouraged to mentally put down spiritual mile-posts or markers in places in their lives where they see that God was guiding them. As they mentally trace the path they have been upon and as they reflect back over their lives, they are able to see that God has been faithful to them and has been with them all along the way. This reflection can have positive benefits in matters of faith since reflection can bring about change.

Resources for the Journey

The journey of master-faith learners involves the use of many different kinds of resources for faith-learning. These resources are vital to their spiritual growth and development. Master-faith learners are skilled learners. They do not rely on only one method of resource to learn. Rather, they use a wide variety of learning resources and know how to find those resources. Furthermore, they can skillfully select those materials and resources for their own particular needs.

Three necessary components for the kind of spiritual growth experienced by master-faith learners are what I call the Three Rs of Spiritual Growth --Reading (Bible study), Relationship (prayer and reflection), and Reaching Out (fellowship and community). These have helped to lead

master-faith learners to the place of maturity in their lives.

The Three Rs are essential for the development of master-faith learners' relationship with God and with others. They believe that Bible study, prayer, and fellowship are spiritual food. Just as food and water are essential for life, Bible study, prayer, and fellowship are essential for spiritual life. Jesus Christ stated in the New Testament that the first and greatest commandment of God is to "love the Lord your God with all your heart, all your soul, all your mind, and all your strength" (Mark 12: 30). The second command is equally important which is to "love your neighbor as yourself" (Mark 12: 31). The Three Rs are a practical and effective way of following these commands. As the learner spends time in reading the Bible, which they believe to be God's words, and as the learner spends time in relationship with God through prayer and reflection, this focus on God brings about a love relationship with God. Whatever is the object of one's love and focus is the thing that drives one's life. The second command to love others is fulfilled through reaching out in fellowship and love to others. Master-faith learners journey together in community and in fellowship with others. The journey is both internal and external. The Bible and prayer mostly contribute to internal processes whereas fellowship and community contribute to external processes.

Master-faith learners do not function in isolation, but their faith is shared with others on the journey. It is not sufficient to learn in spiritual matters and then keep it to oneself. This concept is expressed in a scripture which states that "no one lights a lamp and puts it in a place where it will be hidden, or under a bowl. Instead he puts it on its stand, so that those who come in may see the light" (Luke 11:33). In the same way, those who have experienced the internal changes in their lives that come from their faith want to share what they have learned with others. They do not want to hide their "light".

It is important for learners on a journey to use a variety of resources. The most important resources to use on the spiritual journey are The Three Rs, but one should not stop there. It is important to be informed. One thing that has made Billy Graham such a popular minister is that he has always given the same gospel message wrapped up in the current events and cultural norms of the day (Graham, 1997). His message is forever relevant. Learners should not have such a narrow focus that they become irrelevant.

Phineas Bresee, one of the founders of the Church of the Nazarene in the early 1900s, wrote to a young minister to suggest resources for learning (Diehl, 2001, p. 49). He wrote to recommend "a program of broad reading, especially of history, geography, and biography, and he also recommended subscribing to two or more secular magazines of

general interest to stay abreast of cultural trends" (p. 49). It is important that learners do not limit themselves to only reading the newspaper or a sports magazine so that their witness will not grow stale or irrelevant (p. 49). Learners should continue to study (I Timothy 4:13), learn, and grow no matter their age.

Master-faith learners continue to study and grow in their faith. Even 86-year old Gretta continues to learn. It is important to continue to read widely and keep abreast of current events and cultural trends in an effort to be informed and alert. Christians are to be in the world but not of the world (John 17:16-18). However, Christians are not to be anti-culture, which would be counterproductive (Moore, 1997, p. 183). Jesus did not try to keep himself from exposure to the world. He associated with those who were thought to be some of the worst sinners. Instead, Christians "must live and work in the world to be an influence for good on it" (p. 183).

Participation along the Journey

The journey of spiritual formation involves participation in many different activities and areas of interest both inside and outside the faith community. Master-faith learners participate in activities as an outreach to their church and community. They believe that when they give of themselves to the church, they are doing the activity for God since they believe the scripture that

says, "Whatever you do, work at it with all your heart, as working for the Lord, not for men" (Colossians 3:23). They also participate outside the church as a way of extending their lives and their witness to others.

Master-faith learners sense a need to be more involved in their community. However, they sometimes experience barriers that prevent them from being involved. They would like to be more involved than they are. They desire to give of themselves and to be a witness to others.

The church and Christian educators should encourage participation both inside and outside the church. Participation enhances spiritual growth and development. Individuals can be encouraged to get involved in the church in different capacities regardless of their age, and they can also be encouraged to become involved in their community life. They should do this for three reasons: (a) to be of service to the community, (b) for personal development and enrichment, and (c) to be spiritual exemplars of Christianity and witnesses of what Christ can do in one's life.

Communities have a need for good people to be involved, and master-faith learners have much to contribute to a community. Personal development and enrichment can help a learner to guard against their focus becoming too narrow. By participating in activities outside of the church, one can be more in-tuned with the community and its needs.

Being a spiritual exemplar and a witness in the community are a means of following the command of Christ to go and tell the good news of the gospel. This good news can be told in Sapulpa, Oklahoma, as well as in other areas of the world. For example, the idea of extending oneself outside of the four walls of the church was Annie's motivation when she became involved in Oklahoma Home and Community Education many years ago. It is still her purpose today.

Perspectives of Master-Faith Learners

The journey of master-faith learners involves certain beliefs and perspectives about God. The perspectives of master-faith learners are important since they give evidence of the participants' inner thoughts. When the participants shared their view of God, they shared their view of the world and of their place within the world. When they shared their view of Jesus, they revealed the relationship they have with Him and the ways that He has made a difference in their lives.

Master-faith learners possess a view of God which is a healthy balance between God's justice and His love. They view God as a loving heavenly Father who is sovereign, the Creator of the universe, and who is a God of justice. He is also loving, forgiving, and personal. The participants further believe the Christian view of Jesus as Savior of the world and as their personal Savior from sin. They see Jesus as an example for the way that they should live. They also

have a sense of gratefulness for what Christ has done by sacrificing Himself for them. His gift of salvation has completely changed their lives, and for that they are thankful. They have a desire that their lives will bring honor and praise to Jesus Christ.

The beliefs of master-faith learners are important because people will live out their beliefs. They are also important for those who desire to become mature Christians in matters of faith since a person's perspectives are viewed by others who learn from watching them. Master-faith learners are many times the leaders in their churches and their perspectives are a model to others. People can learn from other's perspectives. Thus it is important for ministers and Christian educators to give opportunities for these perspectives to be expressed and shared with those in the faith community.

Some of the participants have experienced positive benefits to their marriages through their faith. They believe that their faith has kept them from walking away or getting a divorce in times of difficulty. Their trust in God and their eternal perspectives have caused them to seek help from the Bible, from the church, and from other resources instead of giving up on their marriage. The Bible "is still the greatest handbook on human behavior; when two people are related to the God of the Bible and to his Word, they will find that [His] principles will aid them

in their spiritual adjustment" (LaHaye, 2002, p. 1). Five areas of spiritual adjustment can help to make marriages more solid (p. 1). They are: (a) consistent Christian behavior within the home, (b) one's church life, which aids family relationships, (c) Christian service and witness to others, which helps to strengthen marriages, (d) time spent together with God through prayer, which is a powerful influence in the home, and (e) forgiveness offered to each other, which helps to remove anger and bitterness (pp. 1-2). Thus, spiritual growth and learning such as that of master-faith learners can aid in stronger marriages.

The participants endeavor to have the "mind of Christ" (1 Corinthians 2:16) in their relationships with others. They love others and show it through their actions. They sometimes struggle to love those who are unlovely, but they know that if they are to live as Jesus would, they must continue to show love. They do this with God's help and strength. Although master-faith learners may sometimes admit that they struggle with loving certain people, they are people who truly do love others, and they communicate that love through their lives in many ways. They do not keep God's love in their heart only, but they share that love as it flows from them to others whose lives are influenced and changed.

Master-faith learners have a personal desire to continue to grow in their faith in order to become more and

more like Christ. They see their own shortcomings and flaws. They read God's Word instructing them to "be holy", and they realize that they have not arrived. It is a continual and deliberate effort to grow in their faith and love for others; however, they continue on this path knowing that they are not alone. They do not look back, but they keep their eyes focused on the road ahead.

The participants' view of themselves shows how far they have come on their journey of faith. This ability to think about their own learning and evaluate it relates to metacognition, an important learning strategy for master-faith learners. Their view of themselves also reveals the areas which they are still working on in their own lives. There was a slogan used by one ministry in the early 70s that was made into little buttons for seminar attendees. It said, "PBPWMGINFWMY" which stood for "Please be patient with me, God is not finished with me yet" (Basic Youth Conflicts Seminars). Master-faith learners have a sense that God is still working on them.

The participants have a deep level of commitment to God which involves trust. Because of their trust in God, they are willing to be like the "clay" in the potter's hand (Jeremiah 18: 1-6, New Living Translation). In the scripture with this illustration, God was getting ready to take some drastic measures with the nation of Israel, which is often used as an analogy of the church or the Christian.

God asked the Prophet Jeremiah to go to the shop where pots and jars are made, and "I will speak to you while you are there" (vs. 2), God said. Jeremiah did as he was told and found the potter working at his wheel, "but the jar he was making did not turn out as he had hoped, so the potter squashed the jar into a lump of clay and started again" (vs. 4). Then the Lord gave Jeremiah this message: "Oh Israel, can I not do to you as this potter has done to his clay? As the clay is in the potter's hand, so are you in my hand" (vs. 6). The participants have given God freedom in their lives to do with them as He sees fit. They believe that he is a trustworthy potter, and they gladly place their lives in His hands to work them, to mold them, and to make them into the individuals that He wants them to be. They have an awareness that God will make their lives much more beautiful when they give Him the freedom to change them or put them through the fire or times of testing and if they remain in the potter's hand.

Master-faith learners believe that God can do a much better job with their lives than they can. At times it is a struggle to keep their lives in God's hand. They want to do it their own way, but true contentment comes when they are able to fully surrender their will to God and allow His leadership in their lives. It is when they take the autonomy that is theirs and place it back into the hands of God that they have true fulfillment and freedom. There,

they are centered in Christ.

Practices of Master-Faith Learners

The journey of spiritual formation involves engaging in practices of the faith. The participants live their lives by maintaining an eternal perspective. They have a sense that this life is not all there is. They realize that one day this life will be over and they will face God and give Him an accounting for the life they have lived. Moreover, it is not a day they dread. They look forward to the day when they will go to Heaven and be with Jesus, but meanwhile their eternal perspective changes the way they live and view their lives.

The participants depend on God through prayer. Prayer is one of the three most important elements in the journey of faith. It is a lifeline for master-faith learners. For those who want to grow in their faith, prayer must be a priority. Most of the master-faith learners spend time in prayer during their devotional time of the day which is usually in the morning. However, prayer is something that is so much a part of their lives that it is done throughout the day. Several participants talked about calling out to God in times when they sensed they need help, and some talked about praying for short periods throughout the day. It does not matter the time of the day when prayer takes place, but it is essential for communication with God. It is also important that prayer be a part of Bible reading.

Through critical reflection individuals can consider the words of the Bible, and through prayer they can line up their life with what they read. Through reflection, repentance, and seeking God's help their mind can be changed.

Master-faith learners believe the Bible, they have a deep love for God's word, and they rely on the Bible for direction in their lives. The Bible is another one of the three key elements of spiritual growth on the journey. It is nourishment for the soul. Master-faith learners believe that the Bible is absolute truth. They do not merely read their Bibles but they study them intently. They use different versions of the Bible which are true to the original language, and they use many different Bible resources for their study.

Christian educators can encourage the reading of the Bible to encourage spiritual growth and development. There are many Bible resources which help to explain the Bible. There are also many resources for reading and understanding the Bible. Further, there are many good Bible studies that help to keep the person learning and interested. These studies usually have life application aspects which help learners in practical ways to incorporate scriptural principles into their lives and thinking. The use of different versions of the Bible can help to better understand the meanings. There are Internet sites such as

the Blue Letter Bible (www.blueletter.com) which can be accessed easily. This site like others provides not only different versions of the Bible but also provides commentary information as well as the Greek and Hebrew translations of the Bible. Whatever is studied, no book or reference material can take the place of the Bible itself. For example, when Tim was asked if he studied any other books or materials in his devotional time his response was, "No. The Bible. I study the Bible!" Though he uses a wide variety of other resources, his special devotional time is dedicated exclusively to prayer and Bible reading.

Through the Bible and prayer, sojourners can listen to and hear God's voice. The participants hear from God in unique and individual ways. Just as sheep listen to the voice of their devoted shepherd, likewise the master-faith learners listen to and hear the voice of the Good Shepherd who loves them (John 10: 27).

The journey involves worshiping God through music. Music is a very important resource for master-faith learners. They listen to music through various avenues such as CDs, Christian music radio, video tapes, and cassette tapes. Worship through music is also a critical part of the worship experience in church services.

Myles Horton of Highlander Folk School viewed music as a very important part in the learning process (Adams, 1975). His experiences of growing up in the church and working in

the church as an adult had made him aware of the effectiveness of the use of music. Seldom was there a gathering at Highlander without music (p. 207). Horton and his wife, Zilphia, believed that music was "the language of and to life" (p. 76). Jack Mezirow (1991) suggested that transformative experiences could ensue from "an eye-opening discussion, book, poem, or painting" (p. 168) and music has a similar ability to transform.

Music is a language of the heart. It speaks to the spirit in a way that transcends emotional, physical, or intellectual barriers. It can lift the spirit as participants focus on God and his greatness rather than their own circumstances. Music can be the avenue through which the Holy Spirit can speak and work in one's life to spur on spiritual growth. Thus music should be incorporated into one's private religious activity and should be an important part of church activities.

Master-faith learners are people who give to the church and to others. They give of their money and financial assets. They also give of their time and give of themselves to others. They show their love to God by giving to others, and in the process they are laying up "treasures in Heaven" (Matthew 6:20) which means that they believe that they will be rewarded in the afterlife. The participants look to Jesus as an example of giving since He gave Himself for their salvation. Giving is important because when faith

learners are able to give of their financial assets to God, they will not have a difficulty committing other areas of their life to God. This was seen in Hiram's life. Through his conversion he overcame his barrier to giving and was able to fully dedicate his finances to God. He now gives a large portion of his income to God through the avenue of the church.

The journey of master-faith learning involves witnessing and evangelism. The participants feel a personal duty to share their faith with non-believers (Barna, 2002c, par. 3). They believe and follow the command of Christ to spread the good news throughout the world (Mark 16:15). They tell about their personal relationship with God through witnessing, and they go out and deliberately spread the gospel through evangelism. Evangelism is an important tool for evangelical Christians. Some people are afraid to share their faith for various reasons. They may fear rejection or fear offending someone, but often it is simply not knowing how to share their faith that prevents them from doing so. Organized classes can prepare individuals and help them to learn the best ways to share their faith in order to not offend or become overly zealous. Thus, it is important for Christian educators to encourage participation in evangelism classes.

Some of the participants in this study were actually converted or saved because a friend or relative spoke to

them about their spiritual need. For example, Linda's sister talked with her and helped her to see her need for forgiveness of sin. Ginny's aunt came to visit her home and witness to her family. Peter was influenced through a Sunday school teacher, and Hiram was influenced by an uncle. Thus, believers should be encouraged to witness to their friends and relatives when they sense a need or desire within the individual.

The journey of spiritual formation involves living out the faith in everyday life. The participants live out their faith wherever they go in all the daily activities of life such as in their attitudes of gratefulness and praise, in the way they treat each other and in their commitment to God and others. They know that they are imperfect, but they know that the scripture talks of the importance of love (1 Corinthians 13). They endeavor to live out their faith by showing love to others. They believe that they are to be living examples of Jesus in their world, and they endeavor to do so.

The journey involves experiencing miracles and healing. Master-faith learners believe in miraculous happenings, healing, and supernatural interventions in life because they believe in the power of prayer and because of the scripture that says that those who believe in Jesus will do even greater things than Jesus did while on earth (John 14:11-12). Master-faith learners have deep faith and trust in God

to answer their prayers. They have experienced miracles and healing. They have also seen miracles in the lives of other people, and their faith has grown as a result.

Master-faith learners display qualities of peace, joy, and rejoicing in their lives. They tell of difficult times or traumatic experiences when God gave them a sense of peace in the middle of the storm. They are grateful for what He has done in their lives and they have a sense of God's goodness to them. They possess an attitude of joy and praise or rejoicing. Joy is not merely a temporary happiness, but rather it comes from trusting God in spite of the things they experience. The joy and peace come from within because they trust in God. These are internal. Rejoicing is the external expression of that peace and joy. These qualities make these participants attractive to others looking on at their lives. They come from a daily journey of faith that chooses to be better rather than bitter, to forgive rather than hold a grudge, and to love rather than walk away. They choose to trust God in the trials rather than become angry at God or blame Him for what happens.

The journey is one that involves striving to be faithful. Master-faith learners are not quitters. They realize that they are on a continuous and lifelong journey of faith. The speed of growth is not as important as remaining faithful on the journey. The participants have been faithful to attend their churches and are involved in

several activities each week. They have been actively involved in their faith communities, they have been faithful to give of their financial means, and they have been faithful to give of themselves to others and to dedicate all that they are to God.

The lives of the master-faith learners are evidence of their faithfulness; however, they see God as being faithful to them more than they verbalize their own faithfulness to Him. When they reflect on their lives and they think of all the ways that God has been faithful to them, to draw them to Himself, and to speak to them in small ways throughout their lives, their eyes sometimes well up with tears of joy and gratitude. For one desiring to become a master-faith learner faithfulness is crucial. Learning takes time and deliberate efforts. Faithfulness is a discipline of the mind and heart stemming from a value system that helps to drive that faithfulness, and the process of spiritual development is the learning process that supports this faithfulness.

The practices of the faith are an outflow of the lives of master-faith learners on a journey. Their faith drives their desire to read the Bible, pray, give to others, maintain an eternal perspective, and live out their faith in many different ways. However, these practices of the faith have a feedback effect as well since they help master-faith learners desire to continue to learn and grow in their

faith. Just as with praxis, there is an ebb and flow of giving, reflection, and receiving, "This praxis of continual reflection and action might be accurately viewed as a process of lifelong learning" (Brookfield, 1986, p. 294). As master-faith learners pray for miracles and see their prayers answered and as they contemplate what they have seen, their faith is increased. As they practice believing and loving the Bible and as they practice depending on God through prayer, these practices cause them to grow in their knowledge and in their faith.

Faith Development

Faith development is one of a number of different life tasks (Knowles, 1982). It is a complex process and personal journey which is also tied to the church and Christian fellowship. Having a relationship with Jesus Christ is a journey that influences all human areas of activity (Van Tatenhove, 1995, p. 425). As a person moves toward God, the more advancements are made in spiritual maturity (Guyon, 1985, pp. 26-27). Although maturity is an important goal, the Gospels stress (Mark 10:15; Luke 18:17) that if anyone is to enter the "kingdom of God", they must do so with the simple, intuitive faith and trust of a child.

The findings show that the spiritual formation process for master faith learners has certain characteristics:

- Is a continuous Journey beginning with conversion
- Involves making choices that lead to growth
- Leads to a comprehensive value system
- Uses intellect/rational thought and intuition/emotion

- Relates to faith in Jesus Christ
- Is about a relationship with God
- Is an integration of knowledge, commitment, and intentional growth
- Is unrelated to age
- Is one in which learners experience transformations
- Involves practices of the faith
- Utilizes key resources--Particularly the Bible, prayer, and fellowship with others.
- Involves love for God which drives love for others
- Involves an awareness of God and His presence
- Involves internal and external processes
- Is not a solitary journey but lived in community
- Drives one's learning and desire to grow
- Involves participation inside/outside the church
- Motivates individuals to share their faith
- Involves certain beliefs and perspectives about God.
- Involves attitudes and life style of giving, loving, joy, and an eternal perspective

The evangelical Christian approach of master-faith learners leads to the development of a comprehensive value system which influences every part of their lives. It is also directive in their lives. These values are based upon their knowledge and interpretation of the Bible. This value system involves their desire to share their faith with others. It also involves possessing personal standards of conduct that line up with the Bible and the church in which they are involved. Further it involves participation in a church community. In that community they are vital and active participants who endeavor to live consistent, genuine, and believable lives of faith. Some may disagree with their value system, but it does not matter to them because they are completely committed to God and the Bible and they seek His approval over the approval of others.

The path to spiritual formation and the actions that

result from it involve intentional choices that are directed by conscious religious convictions. The journey is a series of choices. First of all, it is choosing Jesus Christ to be one's Savior from sin. Then it is a daily choice to follow Christ. The time spent in the Bible and prayer and in using other resources is a choice. Involvement in a church and fellowship with other believers is a choice. Choices are made all along the journey that make the difference in the lives of master faith learners as they choose how they will live their lives or how they will respond. Their attitudes of praise and joy come about through their choices. Master-faith learners make choices that lead toward faith development and growth rather than away from it. Their choices lead to deeper and stronger faith development as opposed to turning away from it. Growth does not just happen. It is searched out. For master-faith learners the life of continual choice has developed a strong worldview and everything else is filtered through this.

Master-faith learners are able to tolerate ambiguity and paradox; however, there is a battle of the mind to keep from thinking as the world thinks. They choose instead to believe God and the Bible over any other truth. Although becoming a Christian may be easy, through simple faith and trust in God, living a Christian life is not always easy. It can be very difficult. The Bible sometimes portrays the challenge of living the Christian life as a fight, a race, a

struggle, or a war. There are references in scripture to Christians being aliens and strangers in this world, of suffering, of afflictions or troubles, and even of the Christian putting on offensive (not defensive) battle armor to ready for the spiritual battle that will be faced. Some examples are:

Fight the good fight of the faith. Take hold of the eternal life to which you were called when you made your good confession. (1 Timothy 6:12)

Do you not know that in a race all the runners run, but only one gets the prize? Run in such a way as to get the prize. (1 Corinthians 9:24)

Dear friends, I urge you, as aliens and strangers in the world, to abstain from sinful desires, which war against your soul. (1 Peter: 2: 11)

Be strong in the Lord and in His mighty power. Put on the full armor of God so that you can take your stand against the devil's schemes. (Ephesians 6: 10)

It is important for master-faith learners to live in the world but not be of the world in their thinking. Christians are promised that the "peace of God which transcends all understanding will guard [their] hearts and minds in Christ Jesus" (Philippians 4: 7).

It is possible that "theorists should approach the spiritual formation process as would a historian rather than a physicist (Kwilecki, 1988, p. 312). This could particularly be true in a faith tradition such as evangelical faith where there is a distinguishable culture of the church or individuals who subscribe to its view. Furthermore, spiritual development is "a matter of personal

interpretation as well as the assessment of others (Ray & McFadden, 2001, p. 203). Internally, individuals know when they have made spiritual progress even when those looking on are unaware.

Master-faith learners see many positive outcomes in living their lives with faith in Jesus Christ. They believe their lives have been greatly improved because of their faith and their personal relationship with God. They would not live their lives any other way and cannot imagine their lives without God. Thus, in order to understand what master-faith learners believe and how they grow in their faith, the stories of the learners themselves are more informative than the generalized concepts of the stage theorists. The story of their journey of faith development is a much different process than that described by stage theories.

Master-faith learners' thinking processes are moving toward more certainty of absolute Truth in the form of God, toward more certainty that right and wrong indeed exist, toward certainty of the Bible, and toward certainty that Jesus Christ alone is the "way, the truth, and the life" (John 14:4). However, they are also moving toward more love and compassion for others, a greater desire to help others, and a desire to be an expression of Jesus to their world. The participants do not grow only in specific stages with one building on another. Often their growth comes about

from the needs that arise in their lives such as when Linda sought help when going through difficulties in her marriage and she attended a Bible college. Her strong growth helped to meet her need, but it came about from her intentional efforts. More than anything, master-faith learners' spiritual maturity came from developing a reservoir of knowledge in the Bible and Christian beliefs along with a deep commitment to God and intentional efforts for growth involving action. Intentional efforts mostly involve the use of the Bible, prayer, and fellowship of the faith community.

Developmental theorists may consider the views of master-faith learners and rank them in lower levels. For example, their views would seem to line up with the second level of the Reflective Judgement model (Kitchener & Brenner, 1990, p. 218) which suggests that knowledge is absolutely certain, or certain but not immediately available, and that individuals can know directly or via authorities. However, Master-faith learners are on a learning quest and they seek authority because they believe that there is only one real authority. Moreover, their goal is to get as close to that authority as possible in order to understand it better. They believe in the absolute authority of God and the Bible. However, this does not mean that they lack maturity. They are mature individuals in spiritual matters according to their ministers and by their

actions. What is more, they are comfortable with their beliefs and happy with their lives.

Psychologists tend to think in traditional and academic terms. The standard stage theories do not apply to these learners because faith development is more than intellectual and spiritual growth that can be measured in stages. It is a journey of faith which involves many ups and downs in life. The journey involves times of doubt and questioning in which critical reflection takes place as Hiram described in his life when he reflected on being tested by God. It involves times of disappointment and sadness as it did for Gretta as she told about her husband having Alzheimer's Disease. It involves times of breakthrough and complete joy as it did for Cathy when she was converted in her living room, and it involves sweet peace as it did for Art when he was able to fully surrender his will to God and the struggle was ended. Thus, if the individual is taught that certain beliefs such as experiencing miracles are a sign of maturity or that certain behaviors are a distinctive feature of religious fulfillment, the stage theorist should not think otherwise (Kwilecki, 1988, p. 309).

An Upside Down World

Maslow developed a hierarchy of needs that pictured a pyramid consisting of five levels ranging from simple to complex needs. From the bottom they are biological needs, safety, belongingness and love, the need to be esteemed by

others, and self-actualization or the need to reach one's full potential (Maslow, 1968). According to Maslow the lower level needs of food, water, and shelter must be met before the higher level needs could be met or before one could experience self-actualization.

The participants in this study do not require all of their lower level needs to be met in order to experience spiritual growth and satisfaction in their relationship with God. In fact, when times are difficult they depend on God even more. Their actualization actually grows stronger when the things at the lower levels are the most troubled. Their spiritual life transcends their lower level needs. If they were to face tragedy or even death, they would still choose their relationship with God and would seek him even more. It is the giving of self. Rather than self-actualization, it is actualization in Christ. Indeed, self-actualization only comes with death and going to heaven. This is what it means to be in the world and not of it. The apostle Paul wrote inspired words of God:

"My gracious favor is all you need. My power works best in your weakness." So, now I am glad to boast about my weaknesses, so that the power of Christ may work through me. Since I know it is all for Christ's good, I am quite content with my weaknesses and with insults, hardships, persecutions, and calamities. For when I am weak, then I am strong (II Corithians 12: 9-10).

Another scripture states that "as we know Jesus better, his divine power gives us everything we need for living a godly life" (2 Peter 1: 3). The participants have found these

scriptures to be true in their lives.

The participants talked about their personal struggles. Gretta spoke about giving birth to a still born child and having the knowledge of it before hand. Yet, her inclination was to go to God for help and strength. She said He answered her prayer and gave her a short labor for which she was grateful. She told of an accident that could have killed her, but she believed that God spared her life. She told of disappointments, but they did not cause her to turn away from God.

Art told of losing his foot and all of the injuries associated with his tragic accident. He went through tremendous pain and difficulty during healing and rehabilitation. He recently re-injured his leg and was laid up for many weeks, but through all of the physical pain he has remained faithful to God and has grown stronger as a result.

Cheryl told of her tragic accident that nearly took her life and told of her miraculous recovery. She described the death of her husband who had a massive heart attack in her presence. She did not shake her fist in God's face, but rather she invited Him to be her provider and to care for her and watch over her. She relied on Him and trusted Him.

Lorene experienced an abusive marriage, divorce, and the responsibility of raising five children. There were some difficult days for her such as when her alcoholic

husband took her to a field and told her he was going to kill her. She prayed for God to help her, and her husband changed his mind about killing her. Lorene took her children to church, and she grew through the experiences that she had faced. She has grown and remained faithful to God through all her troubles.

Annie told of her experiences of trying to care for her disabled husband and three children along with providing for their financial needs. She was stretched to a point where she felt she was numb at times. However, she reached out to God and felt His comfort and love. At times it was very difficult to see her children do without things that she would have liked them to have, but "the Lord met our needs." Annie told of getting a loan for a new home "on faith and nothing more." The loan officer knew her family and agreed to give them the loan not knowing how little she was making. She said she would never forget "the expression on that poor man's face when he gave us the loan!" Through all of the events of her life, she looked to God and grew in her faith.

When Ginny was a young woman she went through a divorce and was left with personal feelings of inadequacy and disillusionment. She walked away from God for a time, but she realized that God had not given up on her. She later returned to Him and her life was changed. She found that He was truly the answer for her life after all, and He restored the life to her that she thought was ruined. Those

experiences were a catalyst that caused her to grow in her faith, and they caused her to be "more compassionate and understanding" of others who experience similar problems and needs. She admitted that "I would not have grown if I had not gone through some of that. I would not have known the strengths that the Lord gave me."

Peter has had a good life in many ways, but his wife's physical and emotional illnesses have made life very difficult at times. He talked about the idea that his problems cause him to pray more. He said, "When I really get down and down I can pray more and more."

Tim expressed the financial struggle that he and Cathy have gone through with their commercial contracting business and explained how the situation had caused them to go to God for help and strength.

We've come close to maybe even shutting our business down--real close--rather than go into bankruptcy. It's like--let's shut down. I'll go get a job. [However], God has been faithful, and I've prayed, "God, if this is what you want, if you want me to get out of this business then you'll open some doors or close some doors or somehow show me through circumstances or prayer or your Word." He's been faithful. If it were left to me, we'd panic. We'd say, "We're going broke!" [However], God has been real faithful to us, and things are getting better. I think it's all a result of both of our faith. (57-year old, Baptist, Problem Solver)

When Linda experienced the devastating blow of an unfaithful husband, she could have left the church and turned her back on God since the other woman was also connected to the church. However, that was not her

reaction. She instead snuggled up closer to God and relied on Him to carry her through her difficult time.

Dennis discussed his disillusionment with past experiences in other churches. These experiences caused him to lack trust in people. However, he has been able to submit his fears and expectations to God. Also, he has come to the place where he realizes that the only things that really matter in this life are his "relationship with God and [his] relationship with family and friends."

Sherri experienced sickness that almost took her life. She also experienced difficulties with her daughter's health. Through it all, she continued to grow in her faith. She kept searching, reading, praying, and learning, and she lived in a way that showed her family that she was a woman of faith even in the darkest days.

Sally has experienced a great deal of pain from Rheumatoid arthritis. She also experienced the death of her mother, which was a very difficult time for her. With the help of God and her church family, she was able to grow through the experiences. The things that she experienced kept her looking to God for help. They have enhanced and even accelerated her growth in faith.

John's struggles have been more internal. He explained:

It's really easy to say that when you're squeezed that you make the right choices. The truth is, when someone cuts me off in traffic and flips me off, you know, my hand wants to go up. If I have

time to think about it, it's pretty rational, but the immediate flesh wants to fly to the surface when something happens. So that's why I said my goal is to get to the point that there's such an overflow [of consistency] that there's not even a choice there. My flesh has no time to react. [I want] to really find out what God wants me to do-- where exactly I'm going to be the most effective....Efficiency is doing all your tasks correctly... and effectiveness is doing the things that God has called you to do. I want to be effective [as a Christian], not just efficient.
(35-year old, Baptist, Engager)

In spite of the inclination to respond negatively, John has learned that God can help him in his times of struggle. His desire is to be more like Christ in the way he responds to others.

David has struggled with situations at work and personally in his marriage. He was raised in a "Leave it to Beaver home" where there were no marriage problems. He had hopes for the same for himself. Then he married a woman whose family was in disarray and who had experienced abuse and struggled with deep emotional fears. He suddenly found that he was dealing with issues with which he was very unfamiliar. He could have given up and walked away, but instead he went to God. He sought help and encouragement from other men at church and from the Bible. As a result, he has seen his wife come to Christ and be changed.

Master-faith learners do not have to have their basic needs such as food, water, and shelter, nor do they have to have safety or love or be esteemed by others to be actualized in a spiritual sense or in order to be mature

Christians. Their walk with God will be present no matter what their physical circumstances are. In fact, they grow stronger and faster in difficult circumstances.

Spiritual growth in the lives of master-faith learners comes from three important areas. These can be called the Three Assumptions for Spiritual Growth of Knowledge, Commitment, and Intentional Growth. In a study that looked at intentional growth (Clore & Fitzgerald, 2002) it was found that (a) intentional faith development promises to be a good heuristic by which to design a formal theory; (b) faith development is additive and integrative, (c) faith development is cognitive reorganization, and not related to age, (d) participation in a church or other faith-communicating social structure may be one of the most important influences on the cognitive reorganization involved in faith development (p. 106). This study further found that faith is mainly related to dimensions of knowledge (p. 106). The findings in this study of master-faith learners seem to go along with some of the findings of the study on "Intentional Faith" (Clore & Fitzgerald, 2002).

Master-faith learners have been able to accumulate a reservoir of knowledge and experience in the Bible and the church and in spiritual matters that has led to understanding of spiritual and biblical concepts. This knowledge came about through being raised in the church or by being active in the church for a period of time. It also

came about from exposure to the Bible and other religious materials. It further came about through human resources, or being in fellowship and community with others.

Master-faith learners have a deep commitment to God. This commitment began at the time of their conversion and continues to grow. However, this commitment is not a casual one. It is not shallow; it is deep. It is thoughtful, deliberate, and continuous. It is also imperfect. They do not always make the right choices, but their love for God helps them to correct their path. Master-faith learners would not go back to their previous way of life because of their love for God and also because they see their lives as so much better and happier now that they have experienced forgiveness and a deep, settled peace in their lives. Their commitment helps to give them an eternal perspective as they realize that this commitment has eternal implications for them. They do not live only for this life but also for the one to come--the after life when they will be with God forever.

Master-faith learners continue to grow in their faith. They do not think they have arrived, and they are not satisfied to stand still. They may not fully understand all that they go through, but their desire is to keep growing. The practices are a way of living out their faith. These are conscious choices upon which they have critically reflected and they also involve personal growth. Master-

faith learners use many different resources and activities as a means of bringing about growth in their lives. They seek out many ways of helping themselves grow when they sense a need. However, this growth comes about mainly through the Three Rs of spiritual growth: Reading the Bible, Relationship through prayer and reflection, and Reaching Out through fellowship and community with other believers.

Master-faith learners on the journey have lives made from daily, deliberate choices with clear understandings of the choices they make. Sometimes this involves actions that are not congruent with the thinking of educational or developmental psychologists or stage theorists. Master-faith learners' choices are filtered through a specific world-view that helps to chart their course for their journey. At times the things in their life may seem crazy to the world, but there is a sense that they are compelled to follow Christ. Through intuition they know it is right. They believe. Their intellect and scripture support what they believe. These choices are a result of a marriage of analytical thought and intuition or feeling. They do not rely just on emotions or just on study and intellect. Rather, it is a balance of the two. The "'intellectual spirituality' apart from warm emotional responses to God becomes sterile and fruitless. On the other hand, no spiritual experience or activity, however valid, can be sustained without a wholesale theological undergirding"

(Stanger, 1989, p. 43). Master-faith learners do not see these thought and learning processes in conflict with one another, but rather as an integral part of the total faith learning process.

Adult Learning

Master-faith learners on the journey demonstrate the learning principles of andragogy, self-directed learning, transformative learning, learning-how-to-learn, and real-life learning and community.

The faith journey stimulates other kinds of life-long learning.

There is a pattern in the transformative/critical reflection process.

The journey contradicts some steps of adult development.

Faith development is an adult learning process. People on the journey of faith are self-directed learners who carry out and exemplify adult learning principles and processes. Spiritual formation is "the lived out process of keeping spirituality transcendent in one's experience and life" (Sanger, 1989, p. 13). Malcolm Knowles suggested that in order for adult education to be relevant in the area of faith development there was a need "to know what 'faithing' competencies need to be learned and how they are learned. When we know these two things, then we can apply concepts of adult learning to facilitate the development of faithing abilities" (Knowles, 1982, p. 73). Those who work in positions of authority in churches such as ministers, pastoral staff, worship leaders, and those who design

programs for the Sunday school or for the congregation need to acknowledge and understand how the spiritual formation process works in the lives of master-faith learners and how the adult learning principles apply to their learning.

Andragogy

Spiritual development is a process of learning. The learning that takes place in this process is both individual and collaborative since the participants learn in their private lives as well as within a church community. Although some have argued that andragogy is not often practiced in adult learning activities (Merriam, 2001) this group of learners exemplifies the six assumptions of andragogy.

The first assumption of andragogy is related to the learner's need to know. Adults have a need to know why they need to learn something before they are willing to begin the learning task (Knowles et al., 1998, p. 62). The adult learners on the spiritual journey go about learning for different reasons such as a spiritual need or for the purpose of sharing their faith with others. However, these learners know and understand why they set out to learn in matters of faith and the Bible.

The second assumption of andragogy involves one's self-concept (Knowles et al., 1998, p. 65). Adults develop a self-concept of "being responsible for their own decisions" (p. 65) and learning. Master-faith learners have self-

concepts that show that they are confident because of who they are as believers in Christ, that they accept responsibility for their own spiritual learning and decisions, and that they show openness to receiving guidance from God in their lives.

The third assumption of andragogy is related to the role of the learner's experiences (Knowles et al., 1998, pp. 65-67). Master-faith learners' experiences greatly influence their learning in matters of faith. Both positive and negative experiences help to define what people will believe and how they view themselves and others within the faith context. Although it is known that people learn from experiences (Dewey, 1938; Lindeman, 1926; Knowles, 1980; Kolb, 1984), Shelton (2003) has suggested that learning also depends on the concept formation level that individuals have developed through previous experiences. Learning is tied into the level of concept formation that one brings along with the experiences. It is not just experience alone.

In her study about adult learning using a complex computer-based task, Shelton (2003) found that the learners who had developed higher perceptual levels through their experiences were able to bring those higher concept levels to bear in learning a complex computer-based task. Even when they moved to a new context the cognitive levels were already in place and were utilized in the new learning. It was a combination of concept formation and experiences that

made them master learners.

In the same way, master-faith learners have developed high conceptual levels in spiritual matters that have enabled their learning in matters of faith. Although their educational levels were not extremely high, with an average education level of 13.3 years, they are functioning as masters in matters of faith and spiritual concepts.

Master-faith learners see faith learning as experiential; that is, one must experience faith first hand in action. They rely heavily on the examination and reflection of life experiences to find meaning and a plan for action and behavior in the future. Their faith learning has more meaning when they can directly relate it with a new truth or understanding from their own experiences, which they can share and use to help others.

The fourth assumption in Knowles' andragogical model is related to the learner's readiness to learn. Adults become ready when their social roles or developmental tasks provide the need for learning (Knowles et al., 1998, p. 67). Master-faith learners experienced a readiness to learn in matters of faith particularly following their spiritual conversions. Their relationship with God provided them with the desire to learn which created the readiness to learn. They also become ready to learn when they had a desire to share their faith with others or when they sensed a need to be better parents.

The fifth assumption of andragogy is related to adult's orientation to learning (Knowles et al., 1998, p. 67). Whereas children are more subject centered in their learning, adults are problem centered and focused on learning that can be applicable to their lives (p. 67). Master-faith learners find that their study of the Bible and religious materials and their related learning is immediately applicable to their lives. They desire and search out learning and resources that they can apply to their own problems and situations.

The sixth assumption of andragogy is related to the learners' motivation (Knowles et al., 1998, p. 68). Adults are more motivated for internal reasons than for external reasons (p. 68). Motivation plays a vital role in the learning of master-faith learners who are continually learning about faith and the Bible. Their faith is a driving force for their learning. These learners are motivated by their belief that God is in charge and they are motivated out of a desire to please Him. Social roles are another source of motivation. The participants were motivated from the desire to be better parents and role models to their children and grandchildren.

Practitioners in adult and Christian education can benefit from knowing how the six andragogical assumptions influence the learning of adults in spiritual learning and religious education. Thus, it would be helpful for

practitioners to become familiar with Knowles' andragogical model and incorporate the concepts into the various programs, the classes, the activities, and the materials which are used. Further, individuals may benefit from understanding how the concepts work in their own private devotional times of learning which are such a vital part of their faith-learning process.

Self-directed Learning

Self-directed learning is the learners' ability to take responsibility for their own learning and develop their own competence so as to have the capability to learn on their own (Knowles, 1975, p. 17). This theory has been developed by Brookfield (1986), Knowles (1975), and others.

Brookfield (1986) embraced two forms of self-directed learning: (a) the various techniques of self-directed learning, which included "specifying goals, identifying resources, implementing strategies, and evaluating progress" and (b) "a particular internal change of consciousness" (p. 47). This change in consciousness for Brookfield involved learners regarding knowledge as relative and contextual.

The learners in this study are self-directed learners who utilize many different "techniques" in their learning. Their ability to be self-directed learners is a key component of how they have been able to grow to the point of maturity in their spiritual development. Intentional growth is one of the three assumptions of maturity, a finding of

this study, and this intentional growth is self-directed learning. Master-faith learners' learning is primarily self-directed rather than directed by others or by the church. However, in looking at Brookfield's second form of self-directed learning, it can be seen that master-faith learners differ. Although there are sometimes major changes in their consciousness through their learning, their learning does not move toward relativism. They are, however, able to tolerate ambiguity and have tolerance for other people's views. They choose to believe the Bible and believe in God and His standards for living, and thus they are moving away from a relativistic view. Instead, they are growing in their faith in a way that they are learning to have "the mind of Christ" (1 Corinthians 2:16).

If learners want to grow in faith to the maturity level of master-faith learners, they must be self-directed. They will need to participate in activities and use resources on their own. Thus, self-directed learning should be encouraged by educators, churches, and others in positions of influence in order to facilitate the faith development process.

The learning of master-faith learners can be an organizing force for life. It organizes everything in the lives of master-faith learners and gives direction which comes from the passion that they have for their master area. It drives their social life as well. They are involved in

Sunday school class groups where over coffee they are able to develop friendships, pray together, and discuss spiritual concepts. They are involved with a larger congregation where they develop relationships and become involved in the many activities of the church. They are further involved in social activities that relate to their lives--weddings, funerals, church dinners, and special times of celebration related to the church community. They are also involved in all of the activities that relate to religious education such as Bible studies, small groups, or seminars. Master-faith learners love God and this love drives their life. It becomes a driving force in their life for learning. Their faith learning is not insignificant in their view, for the message of the gospel is life and they perceive it as having eternal implications. Evangelical master-faith learners believe they have found the answers for their life, and they are eager and want to share what they have learned with others.

The journey of faith stimulates other kinds of lifelong learning. Maser-faith learners had interests outside of the faith context which tied back to their faith in some way. For example, Gretta was interested in geneology because of her interest in preserving her family history, but the motivation for preserving the family history was so that the family members could see the hand of God in their lives. Thus, the spiritual formation process is a driving force for

learning in matters of faith, and it is also a driving force for learning in other areas such as science, history, or cooking when the interest can somehow tie back to their faith.

Transformative Learning

The transformative learning process (Mezirow, 1991, 1995, 1996; Cranton, 1994, 1996) is a process that involves effecting change in one's frame of reference. Master-faith learners go through transformative learning experiences in their spiritual journey. The spiritual formation process begins with a conversion experience which itself is transformative. At times transformations are sparked by disorienting dilemmas which contribute to spiritual growth.

The transformative process in the learning of master-faith learners brings about change in learners' priorities. Their relationship with God replaces the importance of material things with the priorities of values and care for others. These values can be a driving force in the lives of master-faith learners who realize that this life is not all there is. People who live with this mind set and eternal perspective live their lives in a different way.

Transformative learning not only contributes to and drives the learning of adults, but it also accelerates adult learning and spiritual growth. The proverbial engine that pulls the train is the learners' faith. As a result, they get involved in projects and activities that go along with

their interest in faith as well as their outside interests. These activities complement their growth and learning. There were real differences in the participants' learning before and after their conversions, for example, there were they had more of a desire to learn and grow and thus they spent time in prayer, Bible reading, devotions, and attending church. This was seen in Tim's life. After the conversion experiences, their learning patterns, habits, and desires for learning were changed. The church should strive for transformation on the personal level for individuals, the congregational level within the faith community, and at the community level or outside the faith community (Dennison, 1999, p. 108).

There is a distinct pattern in over half (50.9%) of the critical reflection expressions of master-faith learners. The pattern involved describing the problem, recognizing the heart of the problem, telling the resolution of the problem or describing the ongoing problem, and critically reflecting on the problem. The pattern in the critical reflection/transformation process is an organized pattern, not sporadic. It is not important how the story is told since these steps may be in a different order. However, there were clear steps in the critical reflection narratives.

The basic tenet of the Christian faith is the idea of U turns. People can make bad choices or choices that do not

lead to faith development, but they can always make U turns. These participants have experienced situations where they did face U turns in their lives. These U turns and changes in perspectives came about through the critical reflection and transformation process. Critical reflection gives the learner the opportunity to critically review situations and to reflect on and review their own experiences of transformation so that they can learn from them. Through critical reflection, master-faith learners have seen that God has worked through difficult or traumatic times in their lives so that they can look back and see how He was faithful to them all along the journey. Being able to look back over one's life and evaluate it is part of critical reflection.

The participants became more interested in faith learning following their spiritual conversions or transformations in faith. They became interested and desired to learn in the Bible and spiritual matters. Some participants were interested in learning prior to their conversion, but their learning related more to their mind rather than to the spiritual aspects of their being. However, the conversion experience changed them. For example, Cathy said that prior to her conversion she had done many Bible studies and had the "head knowledge", but only after her conversion did it translate to "heart knowledge". At that point, both intuition and intellect were involved. Then it became very real to her. Her

conversion experience was a transformative experience that completely changed her life.

Mezirow (1990) suggested that perspective transformation occurs "in response to an externally imposed disorienting dilemma" such as a divorce, the death of a loved one, or other events (p. 13). One study conducted by learners in a faith-based senior organization (Lively, 2001) found that for some participants there were specific critical incidents that triggered perspective transformation. However, for others the changes "were more subtle and gradual due to an awakening rather than a response to a specific event" (p. 323). There were similar findings in this study of master-faith learning. The learners sometimes experienced perspective transformations through a simple thought or prayer, through the reading of a scripture, or through reflection upon their own lives. These were sometimes subtle, sometimes instantaneous, and sometimes gradual.

Mezirow (1990) also suggested that perspective transformation leads to some sort of action. Lively (2001) found that this was true for some individuals, but for others "their understandings led to an intrinsic new view of themselves within their community of faith or their theological assumptions" (pp. 323-324). The individuals did not necessarily act in a different way. Instead the changes related to clarification of meaning or understanding of a

theological concept. The changes were internal. Findings for this study of master-faith learners were similar to those of Lively. Learners do not have to take action. For example, learners sometimes question their beliefs. They evaluate and critically reflect on their beliefs, they study the scriptures or question individuals in order to come to terms with their beliefs. However, the resolution of the issue may be a confirmation of their earlier view. Thus, no action is taken, and yet transformation has occurred. Following the process of critical reflection and having wrestled with the issue, the learners become more certain of their earlier view.

In the realm of religion, there may be a more abstract form of a disorienting dilemma. In this path there may not be a need for externally imposed disorienting dilemmas. Also, in faith learning it may not be necessary to have a resulting action from a perspective transformation. This raises a question: Is this because there is no need for an externally imposed disorienting dilemma or is it because perspective transformations in the faith learning context do not have to be externally imposed?

Learning How to Learn

Learning how to learn has three components: (a) learner's needs, (b) learning style, and (c) training (Smith, 1982, p. 17). The ability to learn how to learn is critical for those who seek maturity in the spiritual formation

process since much of the learning of master-faith learners takes place apart from the church or direction from others. There is sometimes a community aspect to learning how to learn as individuals share what they have learned with others who take that learning and apply it to their own lives and learning.

An example of learning how to learn is seen in the area of evangelism. Individuals may attend evangelism classes where they learn how to share their faith using a simple plan. They can then take that plan and personalize it to fit their own preferences and needs. Although some are more timid about sharing their faith, others will use the instruction to help them in learning how to share their faith as the opportunity arises in their every day life.

There are three subprocesses of learning how to learn. They are planning, conducting, and evaluating (Smith, 1976, p. 6). Planning consists of how adult learners identify their needs, set goals for themselves, and select resources and strategies. Conducting involves learning activities that relate to selecting procedures and resources as a way to go about learning. Evaluating is measuring how well adult learners are meeting their goals.

The learners have learned how to identify and clarify their needs and how to identify the resources they need for learning. They clearly conduct their learning using a wide

range of resources and activities in their learning. They have also been able to continually evaluate their learning and make adjustments for the needs they experience. Master-faith learners have developed into lifelong learners.

Real-Life Learning

Faith learning is voluntary and self-directed, and it also takes place in informal settings of every day life. Master-faith learners have been successful at implementing real-life learning into their lives. Their learning is applied to meaningful real-world situations related to their values, beliefs, and actions. These people are interested in more than just faith learning since their interests lie in other areas as well. However, learning in faith takes top priority in their lives.

Master-faith learners have made a strong connection and integration of their faith and every day real-life learning. These learners truly reflect faith in action. Faith learning is not something that they do only during a particular day of the week; rather, it is a total integration with life structures. Consequently, the resources they use, the kinds of self-directed learning activities in which they invest their time, and the practices of the faith often flow from this connection.

Community

Master-faith learners are not on a singular journey in

which they are completely alone. They firmly believe they learn in community. Lively (2001) defined a community of faith:

A community of faith is people who have joined together based on a common faith-based system of beliefs. Within their communities of faith, they learn what it means to be a full-functioning member of their community. Therefore, it becomes a community of practice" (Lively, 2001, p. 319).

The fellowship which is a vital part of being in a faith community is absolutely essential for the journey that leads to maturity in spiritual development. Fellowship is one of the Three Rs of Spiritual Growth. When a group of people come together in faith and in unity, there is a sweet fellowship that may only be explained by the term "a foretaste of heaven."

Although for some their journey has been long and difficult, master-faith learners have a measure of optimism and hope concerning their journey. This optimism is lived-out faith. Their learning in the community is a combination of internal and external action. Their external lives are an overflow of what is within. They participate in activities and in areas of their interests, and they do so voluntarily and in cooperation and collaboration with others in their church community.

Master-faith learners journey and learn in a community. The community involves the one-on-one relationship they have with God and the extended relationships that they have in

their community of faith. Thus, it is important for those seeking to promote faith development to provide times of fellowship and community among learners. Every program, every class, and every function should be organized and structured in light of the goal of fellowship and community. Leaders and organizers must keep the idea of fellowship and community as a high priority in order to help travelers on their journey of faith.

Whether it be a spiritual journey or another kind of journey, companionship on the journey will help to enhance the growth and development of learners. Educators can look to the church as a model for learning in a community. For example, when learners know that coffee or refreshments are a part of the class time, this lowers some of the barriers that people may experience because these foster interaction and set a casual tone for the activity. They are more willing to attend functions knowing that their needs for food or drink will be provided, they feel more assured that the atmosphere will be casual and inviting, and they sense that people are more important than structure. These things help individuals to experience the sense of companionship and camaraderie with other learners.

A time of fellowship and community should be integrated into every classroom. Learning will be enhanced and strengthened as a result. Those conducting the activities

can encourage learners to become acquainted with each other using various instructional strategies such as use of group work, music, and skits. Looking at the church as a model, it can be seen that learning is further enhanced when relationships extend beyond the classroom into the learners' private lives.

Learning Strategies

Master faith learners confirm the general patterns of learning strategy preference groups.

Additional descriptors of learners in the ATLAS groups can be added.

The ATLAS instrument proved to be an efficient tool for identifying learning strategies and also for encouraging the participants to discuss their learning. Master-faith learners primarily learn in informal situations through applying the adult learning principals. Much of their learning is self-directed and takes place in master-faith learners' own private religious activities or in collaboration with others within the faith community. It is sometimes difficult for learners in an informal environment to recognize their activities as "learning." Therefore, the use of the ATLAS instrument at the beginning of the interviews allowed for the participants to begin to focus on their learning and ways in which they go about learning in matters of faith. This is similar to Lively's findings relating to ATLAS as an "effective tool" for her study

(2001, pp. 311-312).

In this study the distribution of learners was as follows: Navigators--43.75% (7), Problem Solvers--12.5% (2), and Engagers--43.75% (7). It is possible that there were fewer Problem Solvers because they are always generating alternatives (Conti & Kolody, 1999), are curious, are inventive, want to do things their own way, and explore new ideas. Thus, they may be less likely to choose evangelical faith in which the beliefs are more fundamental than traditional Christianity. Another possibility could be that the ministers nominated people with learning strategies similar to their own. A possible future study using ATLAS might look at how the learning strategies relate to different types of churches. For example, is there a higher distribution of Engagers in charismatic churches where emotion may play an important role? Are there more Problem Solvers in main-line churches?

This study looked at the learning strategies of the participants in terms of specific learning data. It also looked at how learning strategies relate to the variety and types of resources used by master-faith learners. In their patterns of approaching learning and in the description of their learning, master-faith learners confirm the general pattern of the learning strategy groups from previous studies (Conti & Kolody, 1999, Ghost Bear, 2001, Willyard,

2000). This study can also provide additional descriptors of learners in the ATLAS groups.

Navigators prefer structure and organization in their learning (Conti & Kolody, 1999, p. 11). They take pride in their organizational strategies, and they like to show people and tell them about it. Metacognition (Conti & Kolody, 1999) is used by Navigators as a strategy for learning since they like to think about how they learn and plan to learn. They are aware of what they need or how much time they need for a learning task. Navigators are time oriented and geared for efficiency. They may not be willing to begin a project or task until they have time set aside for it. For example, David would not begin a book until he could schedule his time and devote a full day to reading. An additional descriptor for Navigators could be that they are "linear thinkers." For example, Navigators spoke in linear statements such as, "I learned patience."

Problem Solvers often enjoy talking and sharing their stories. Some people may think that they get lost in the story, but those in this study did not. Instead, they have an abstract, holistic, or a global view of their story. They keep the overall big picture in mind. Their stories sometimes have a "boomerang effect." They begin with a certain topic, they keep the holistic view in mind as they talk, and then they return to the topic at or near the end

of the story. Although they may appear to get sidetracked with details, they nevertheless keep the abstract concept in view and return to reiterate their original point. Thus, an additional descriptor for Problem Solvers is that they are "boomerang thinkers." They also have a "global view."

Engagers enjoy interaction and collaboration in their learning (Conti & Kolody, 1999, p. 14). They also use human resources in their learning. Engagers in this study showed that the human resources they use can be either human or Biblical characters. An additional descriptor for Engagers could be that they look to "human exemplars", and it does not matter if they are living or dead. Engagers look to these human exemplars for their learning and for other purposes such as for inspiration, motivation, clarity, and understanding.

Engagers were more negatively affected by barriers in the area of faith than were the other groups. The distribution for barriers was Navigators--22.2%, Problem Solvers--11.1%, and Engagers--66.7%. These barriers sometime prevented the people from participating in a church for a number of years. Since Engagers are interested in relationships, it is possible that they can also be more negatively affected when there are problems. Care should be given to ensure that all learners overcome barriers to learning, and this is particularly so for Engagers.

Engagers could be identified by using ATLAS within a more comprehensive package of instruments in a spiritual gifts class in which learners could identify not only their spiritual gifts but also other things about themselves such as their preferred learning strategy, their learning style, personality types, or multiple intelligences.

In their verbal language, Engagers are sometimes more vague when expressing themselves. An additional descriptor could be that they "go all around Jack Robinson's barn", to use my grandmother's expression. They are not as direct and linear as Navigators. They are not as abstract or holistic as Problem Solvers. They make their point in a less direct fashion. Sometimes their discussion bounces around a bit. They also use metaphors, but the metaphors tend to be about relationships.

Engagers may not like to read instructions. They may even be willing to spend extra money for an item rather than to have to put it together using instructions. This supports Ghost Bear's (2001) findings in her study of the learning of Engagers involved in on-line auction on the Internet.

Engagers prefer group functions such as a Bible study for social interaction, but they also do it for support and motivation. They feel that they need someone to hold them accountable. The use of groups gives clarity to their

learning. They want to have social interaction, but it is also important for them to learn in the process. They use the relationships for the learning process, to help them to progress, and to keep them on task when otherwise they might lose their focus or interest.

In this study of master-faith learners, each learning strategy preference group talked about human resources for spiritual growth, but they did so from a different perspective. For example, the Navigators and Problem Solvers tended to use human resources for resource purposes or for sources of learning more than for relationship purposes, whereas Engagers were more interested in relationships. While Navigators and Engagers look similar in the use of human resources, Navigators are looking for experts, and Engagers are more interested in people in general. They get different things out of the use of human resources. They all talked of their use of human resources but they were used for different purposes. This is similar to what was found in a study about learners in a business setting. In this study (Goodwin, 2001) learning strategy groups talked about "teams", but they all talked about them from a different perspective.

In this study, Navigators, Problem Solvers, and Engagers used similar kinds of resources. However, Navigators used a wider variety of resources over all, and

Problem Solvers used more resources per person. The most important resources were the Bible, prayer, devotions (a time when they read, pray, and reflect), and church. Each group used the resources for different purposes. Navigators enjoy resources that help them meet their goals and objectives and those which can be generally be used individually. Problem Solvers prefer materials that help to develop them as Christians, for their own personal development, for meeting their needs and purposes, and for witnessing and evangelism. Engagers often use resources which can be utilized in a group. They also use materials for pleasure, for personal spiritual development, for inspiration, and for ministry. Many of the materials they use are for evangelistic purposes.

Master-faith learners are involved in many different kinds of activities as an extension of their lives. The activities were divided into two main categories: inside the church and outside the church. The three learning strategy groups were all involved in different things inside the church. All of the groups were involved in the many basic activities of the church. Navigators were particularly involved in leadership, Problem Solvers were particularly involved in ministry, and Engagers were involved in leadership, ministry, and service.

The three learning strategy groups were also involved

in different things outside the church. Navigators were mainly involved in various organizations, in leadership, and in their particular area of interest that tied back to their faith. Problem Solvers were mainly involved in organizations outside the church, in ministry, and in their own area of interest. Engagers were less involved outside of the church except in the areas of home schooling and their own personal area of interest.

Spiritual Journeys and Legacies

Master-faith learners form the backbone of the Christian church. They have been the workers, the leaders, the Sunday school teachers, the elders, and the board members. They have been the role models, helpers, and the financial supporters. They have been faithful in times of both feast and famine in the church. Churches, like people, go through times of difficulty and testing. They experience times when things go smoothly and times of turbulence. Ministers come and go, but the master-faith learners usually remain steady. The participants in this study have shared stories of their journeys of faith. Their journeys are narratives of difficulty, disillusionment, frustration, inner struggles, traumatic experiences, challenges, joys, victories, and triumphs. Through all the times of struggle and challenge, they have been "over-comers." For some, their victories were a long time in coming. For all, there

is no turning back. They remain faithful, strong, and true to their faith and to the God they love.

The reason for human existence is to learn or to progress (Peck, 1997). "When people learn, they are in a position to pro-gress (move forward) as opposed to re-gress (move backward)" (p. 95). Given that individuals are on a life journey to learn, it seems that the "ultimate goal of learning is the perfection of our souls" (p. 97). This means that people are capable of "learning, changing, and growing through the span of our earthly life" (p. 97). However, this involves intention and choices. Learning, change, and growth take place as the choices are made that lead toward spiritual growth rather than away from it. This idea of making choices is expressed in the last stanza of "The Road Not Taken", a poem by Robert Frost.

I shall be telling this with a sign
Somewhere ages and ages hence:
Two roads diverged in the wood, and I--
I took the one less traveled by,
And that has made all the difference.
-- Robert Frost 1874-1963

The choices that individuals make determine the legacy they will leave. This thought takes me back to my childhood. I knew there was something different about my grandparents. They had an unusual ability to love unconditionally. They were always the faithful ones who carried the load at their local church and who gave above their means to the work of the church and to the pastor.

They loved their pastor, no matter who it was! They frequently had their home filled with friends or relatives, and they certainly would not let anyone leave without first having a time of fellowship through song and prayer. The beautiful, melodious sounds that would rise from the little green stucco house that Grandpa built were enough to make a young girl proud to be in the Jessee Clan. I have never heard anyone pray like Grandpa prayed. To use his own words, he could "pray a house a-fire!" I always had the sense that our family was blessed; that somehow God was looking down at the scene and was very pleased.

As time went on and my grandparents grew older, I became interested in hearing and preserving the stories of their lives, so I decided to interview them on tape. Many of the stories they told were ones I had already heard over and over again, but others were new to me. The experience sparked my interest in knowing more about the lives of people who have lived long in the faith and people who are strong and mature Christians.

Because of this study, I am more aware of what kind of people my grandparents were. They were master-faith learners. They were people who were mature Christians, who loved God with all their heart, and who displayed that love through their love for others. Like my grandparents, the individuals who participated in this study of faith have

chosen to walk a road less traveled. They have been willing to make the sacrifices and to remain faithful to God and to the church in which they serve. They have been in many cases the pillars and the strength of their local churches. They have made the commitment of time and effort to prayer and Bible study, and they have often been strong examples to others looking on at their lives. They have left a legacy of love and faithfulness in which they inspire others to follow in their footsteps. Their choices have made all the difference.

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BIBLE REFERENCES

All Bible references are taken from the following versions of the Bible:

1. The King James Bible (KJV),
2. The Living Bible Paraphrase (Tyndale House Pub., Inc. 1971),
3. The New International Version (NIV) (The Zondervan Co., 1995), or
4. The New Living Translation (NLT) (Tyndale House Charitable Trust, 1996).

APPENDIXES

APPENDIX A
PERMISSION TO USE
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APPENDIX B
INSTITUTIONAL REVIEW BOARD
APPROVAL FORM

Oklahoma State University
Institutional Review Board

Protocol Expires: 9/9/2003

Date: Tuesday, September 10, 2002

IRB Application No ED0313

Proposal Title: ADULT LEARNING FOR MASTER FAITH LEARNERS

Principal
Investigator(s):

Elaine Geerdes
1719 East Lee
Sapulpa, OK 74066

Gary Conti
206 Willard
Stillwater, OK 74078

Reviewed and
Processed as: Exempt

Approval Status Recommended by Reviewer(s): Approved

Dear PI :

Your IRB application referenced above has been approved for one calendar year. Please make note of the expiration date indicated above. It is the judgment of the reviewers that the rights and welfare of individuals who may be asked to participate in this study will be respected, and that the research will be conducted in a manner consistent with the IRB requirements as outlined in section 45 CFR 46.

As Principal Investigator, it is your responsibility to do the following:

1. Conduct this study exactly as it has been approved. Any modifications to the research protocol must be submitted with the appropriate signatures for IRB approval.
2. Submit a request for continuation if the study extends beyond the approval period of one calendar year. This continuation must receive IRB review and approval before the research can continue.
3. Report any adverse events to the IRB Chair promptly. Adverse events are those which are unanticipated and impact the subjects during the course of this research; and
4. Notify the IRB office in writing when your research project is complete.

Please note that approved projects are subject to monitoring by the IRB. If you have questions about the IRB procedures or need any assistance from the Board, please contact Sharon Bacher, the Executive Secretary to the IRB, in 415 Whitehurst (phone: 405-744-5700, sbacher@okstate.edu).

Sincerely,


Carol Olson, Chair
Institutional Review Board

VITA

#2

Elaine Marie Geerdes

Candidate for the Degree of

Doctor of Education

Thesis: AN ADULT LEARNING PERSPECTIVE OF MASTER-FAITH
LEARNERS IN TWO OKLAHOMA EVANGELICAL CHURCHES

Major Field: Occupational and Adult Education

Biographical:

Education: Graduated from Bethany High School,
Bethany, Oklahoma; received Bachelor of Arts
degree in Speech & Drama from Southern Nazarene
University, Bethany, Oklahoma, May 1977; received
Master of Arts in Teaching English as a Second
Language from Oklahoma State University,
Stillwater, Oklahoma, in May 1999. Completed the
requirements for the Doctor of Education degree
with a major in Occupational and Adult Education
at Oklahoma State University, Stillwater,
Oklahoma, in May 2003.

Experience: Volunteer Creek County Literacy Center,
Sapulpa, Oklahoma; Volunteer ESL/ABE- Prince
William Sound Community College; Teaching, High
School /Junior High Substitute, Valdez City
Schools, Valdez, Alaska 1993-1995; Adjunct,
Prince William Sound Community College, Valdez,
1994.

Professional Membership and Certifications: Oklahoma
Teachers of English to Speakers of Other
Languages, Phi Kappa Phi, Secondary
Certifications from Alaska and Oklahoma.