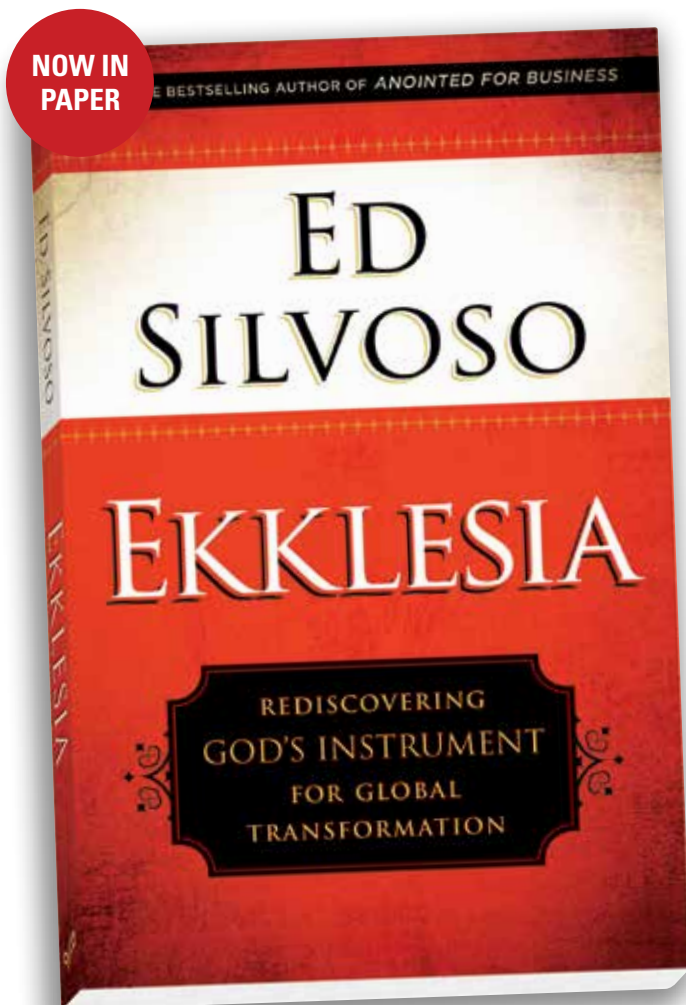




**Chosen**

# Dynamic New Teaching from Bestselling Author Ed Siloso



- Siloso is the bestselling author of *Anointed for Business* and an internationally respected leader
- “One of the greatest books of our lifetime. Brilliant, inspired, profound and challenging.”—Bill Johnson, senior leader, Bethel Church
- “Ed not only talks vision, he has achieved results.”—Loren Cunningham, founder, Youth With A Mission
- Now in trade paper

It's no secret that the church today has lost its influence in culture. But why? With the technology, affluence, and knowledge we have today, why are we less effective than the first-century church—which didn't have social media, fancy buildings, professional pastors, or even religious freedom?

What are we missing?

In these vital, eye-opening pages, bestselling author Ed Siloso digs into Scripture, unearthing Jesus' true design for his church—his *Ekklesia*. He shows how the early church was a radical, countercultural force of people who transformed the hostile, pagan places in which they lived. Here Dr. Siloso shows how we, in the midst of social, economic, political, and moral chaos, can once again become the revolutionary, transformational, life-giving *Ekklesia* Jesus called us to be.

## Ekklesia

Ed Siloso



### VITAL INFORMATION

**Available: December 5, 2017**

**\$14.99**

**978-0-8007-9856-7**

trade paper  
5½ x 8½  
272 pages  
Case Quantity: 32

Category: RELIGION / Christian Life / General  
RELIGION / Christianity / Pentecostal & Charismatic  
Rights: Worldwide

### ABOUT THE AUTHOR

**Dr. Ed Siloso**, founder and president of Harvest Evangelism and the leader of the Transform Our World Network, is an internationally respected strategist and Bible teacher who specializes in nation and marketplace transformation. A bestselling author trained in both theology and business, he has a passion to equip ordinary people to do extraordinary things to transform their families, their spheres of influence, and ultimately their communities and nations. He and his wife, Ruth, reside in San Jose, California. Learn more at [www.edsiloso.com](http://www.edsiloso.com).



### ALSO AVAILABLE

**Anointed for Business**

978-0-8007-9714-0

**Prayer Evangelism, rev. and up. ed.**

978-0-8007-9884-0

**That None Should Perish**

978-0-8007-9716-4

**Transformation**

978-0-8007-9717-1

**Women: God's Secret Weapon**

978-0-8007-9718-8

EXCERPT

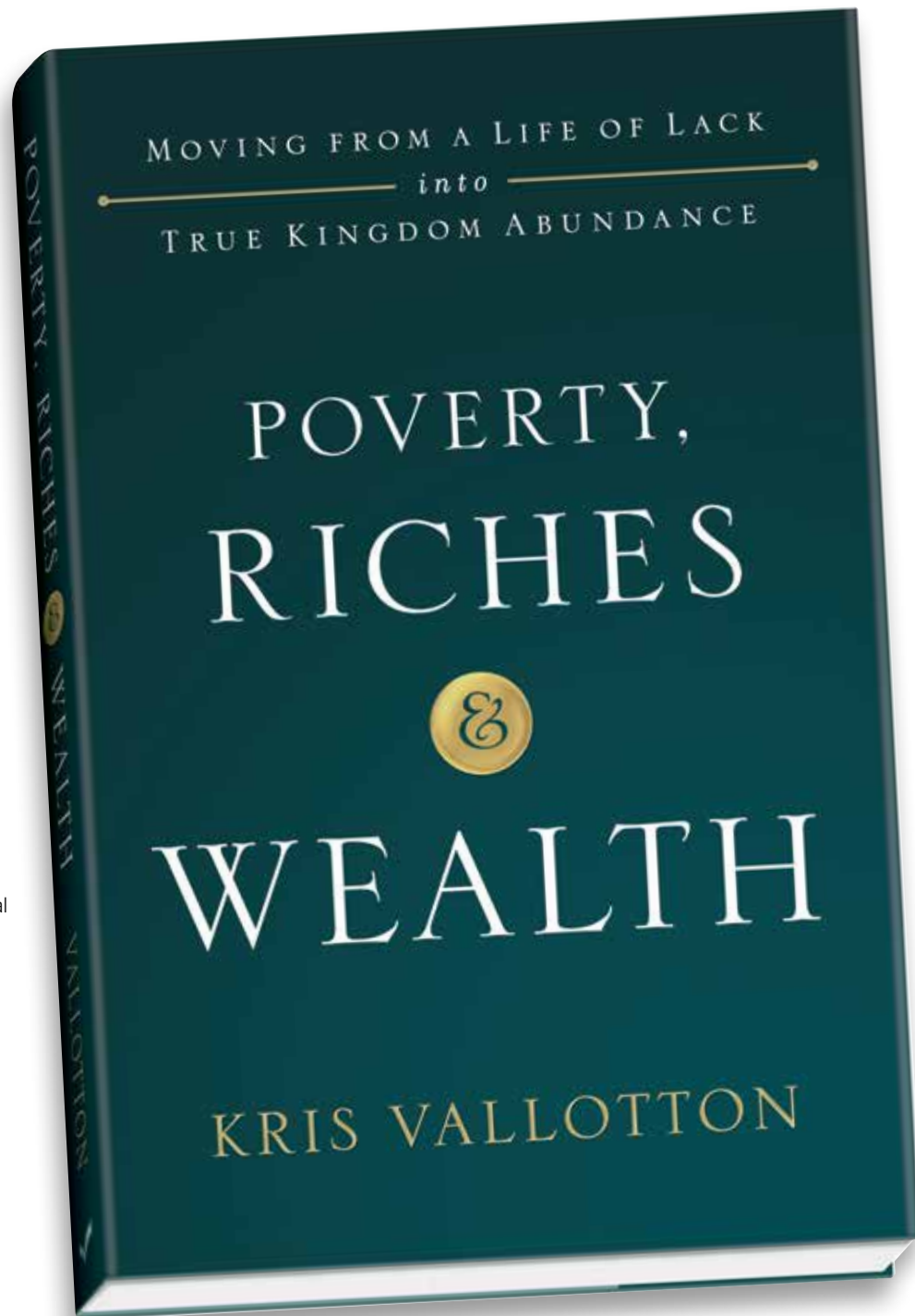
The idea that all believers should be wealthy seems offensive, arrogant and prideful at best, and ignorant, exaggerated and misleading at worst. Yet it is one hundred percent true all the time!

Now, let me be clear that not every believer should be rich, because rich and wealthy are two different things. True wealth is, first, a condition of the heart that affects the world around you and is not necessarily related to how much money you have in the bank. As a result, there are many wealthy people who do not have a lot of assets.

To help shed more light on this, let's see what God and the Bible have to say about wealth.

God's definitions of wealth:

- Wealth is the ability (resources, strength, and wisdom) to create positive outcomes in the midst of lack, poverty, or emptiness.
- Wealth is light in the darkness, healing in sickness, prosperity in poverty, wholeness in brokenness, favor in obscurity, love for the unlovely, beauty for ashes, and victory among victims.
- Wealth is a "can-do" attitude, a "more-than-enough" mindset, and a "nothing-is-impossible" belief system.
- Wealth is radical generosity, extraordinary compassion, sacrificial giving, and profound humility.
- Wealth is always thankful, never jealous, never boastful.
- Wealth celebrates others and looks to the future.



# Overcoming the Never-Enough Mentality to Experience True Kingdom Abundance

- **Kris Vallotton is a bestselling author and internationally respected pastor and speaker; over 400,000 copies of his books have sold worldwide**
- **Biblically redefines poverty, prosperity, riches, and wealth to help Christians move from lack into true abundance and prosperity**
- **Full curriculum kit also available, including a DVD with brand-new teaching, a leader's guide, a workbook, and a copy of the book**

**P**rosperity. It's one of the most dividing words in the church. Some pastors use it to tell their congregations that God will make them all rich, rich, rich! Others spurn the word and insist that true Christlikeness is found in forsaking all worldly riches and possessions. The truth is, both are right—and both are wrong.

With refreshing honesty, humor, and keen insight, bestselling author and pastor Kris Vallotton mines the Scriptures in an eye-opening study of what the Bible really says about money, poverty, riches, and wealth. And what he finds is sure to shake up what you thought you knew—including these surprising truths:

- Jesus was not poor and homeless
- Heaven is described in the language of wealth
- Poverty is a mindset that holds us back from true wealth
- You determine your wealth based on how much, and how well, you love yourself
- God wants all his children to be wealthy, though not everyone should be rich

Kingdom prosperity begins from the inside out. When you learn to cultivate a mindset of abundance, no matter your circumstances, you will begin to experience the wealth of heaven in every area of your life.

## Poverty, Riches and Wealth

*Kris Vallotton*



### VITAL INFORMATION

**Available: April 3, 2018**

**hardcover**  
\$22.99  
978-0-8007-9901-4  
6 x 9  
192 pages  
Case Quantity: 36

**Available: July 3**

**Curriculum Kit**  
\$99.99  
978-0-8007-9902-1

**DVD**  
\$59.99  
978-0-8007-9903-8  
8 sessions  
Case Quantity: 30

**Workbook**  
\$18.99  
978-0-8007-9904-5  
trade paper  
8½ x 11  
192 pages  
Case Quantity: 36

**Leader's Guide**  
\$12.99  
978-0-8007-9905-2  
trade paper  
8½ x 11  
128 pages  
Case Quantity: 40  
Category: RELIGION / Christian Life / Spiritual Growth  
RELIGION / Christian Life / Personal Growth  
Rights: Worldwide

### ABOUT THE AUTHOR

**Kris Vallotton** is a bestselling author and the senior associate leader of Bethel Church in Redding, California. His prophetic insight and humorous delivery make him a much-sought-after international conference speaker, and his personal testimony of deliverance from fear and torment brings hope and freedom to thousands. Kris is also the cofounder and senior overseer of Bethel School of Supernatural Ministry, as well as the founder of Moral Revolution, an organization dedicated to cultural transformation. He has appeared on numerous media outlets, including *The 700 Club*. Kris and his wife, Kathy, live in Redding, California. Learn more at [www.krisvallotton.com](http://www.krisvallotton.com).



### ALSO AVAILABLE

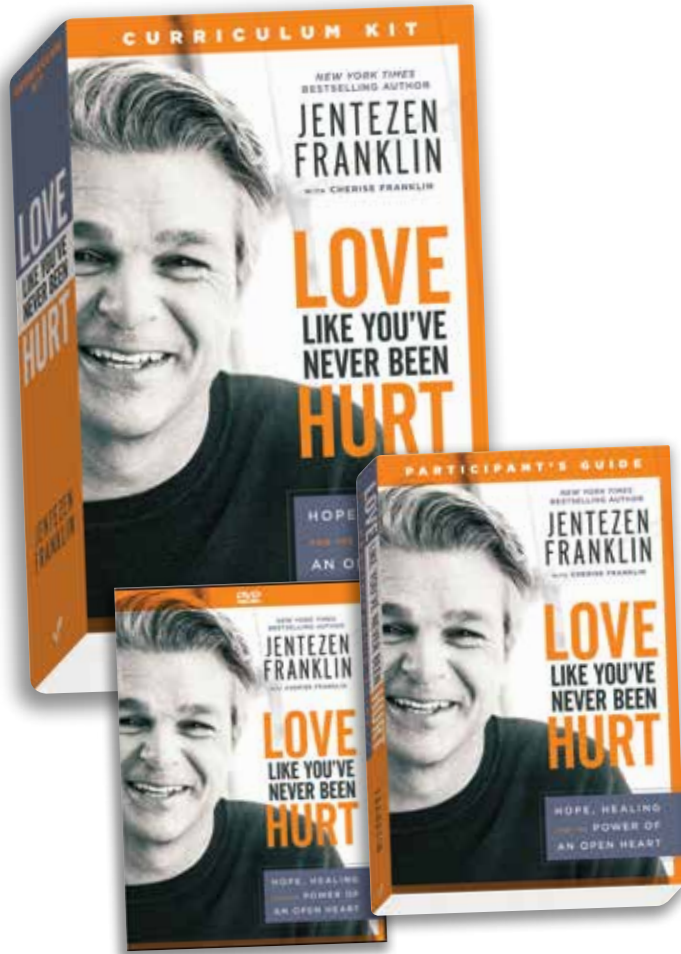
- Heavy Rain**  
978-0-8007-9782-9
- School of the Prophets**  
978-0-8007-9620-4
- Fashioned to Reign**  
978-0-8007-9619-8
- Outrageous Courage (with Jason Vallotton)**  
978-0-8007-9554-2
- Spirit Wars**  
978-0-8007-9493-4
- The Supernatural Power of Forgiveness**  
978-0-8007-9493-4



### MERCHANDISING

shelf talker 978-0-8007-9825-3

# Powerful, Vulnerable Teaching from *New York Times* Bestselling Author



- Author's broadcast airs both nationally and around the world on 16 international networks
- Franklin speaks internationally to more than 60,000 annually, has more than a million active fans on social media, and reaches a mailing database of over 500,000
- Six-week curriculum kit backed by a nationwide church campaign

In this six-week study, based off the bestselling book, *NYT* bestselling author and pastor Jentezen Franklin shares his own story of personal pain and shows us how to find the strength, courage, and motivation to overcome betrayal, heartache, and relational disappointment.

Ideal for small groups, Bible studies, and church classes, this kit includes a copy of the book, a DVD with an in-depth video for each session, a participant's guide to take each member deeper into biblical truth, and a bonus downloadable leader's guide.

Discover answers to difficult questions such as *Why should I trust again?* and *How can I ever really forgive?* as you discover the tools and inspiration you need to see hope, receive healing, work through your wounds, repair damaged relationships, and learn to love as if you've never been hurt.

## Love Like You've Never Been Hurt Curriculum Kit

Jentezen Franklin with Cherise Franklin



### VITAL INFORMATION

Available: June 5

**Curriculum Kit**  
\$54.99  
978-0-8007-9910-6

**DVD**  
\$24.99  
978-0-8007-9908-3  
6 sessions  
Case Quantity: 30

**Participant's Guide**  
\$9.99  
978-0-8007-9909-0  
trade paper  
6 x 9

80 pages  
Case Quantity: 40  
Category: RELIGION / Christian Life / Inspirational  
Rights: Worldwide

### ABOUT THE AUTHORS

**Jentezen Franklin** is the senior pastor of Free Chapel, a multicampus church with a global reach. His messages impact generations through various outreaches and through his televised broadcast, *Kingdom Connection*. Jentezen Franklin is also a *New York Times* bestselling author who speaks at conferences worldwide. He and his wife, **Cherise Franklin**, live near Gainesville, Georgia, and have five children. Learn more at [www.jentezenfranklin.org](http://www.jentezenfranklin.org).



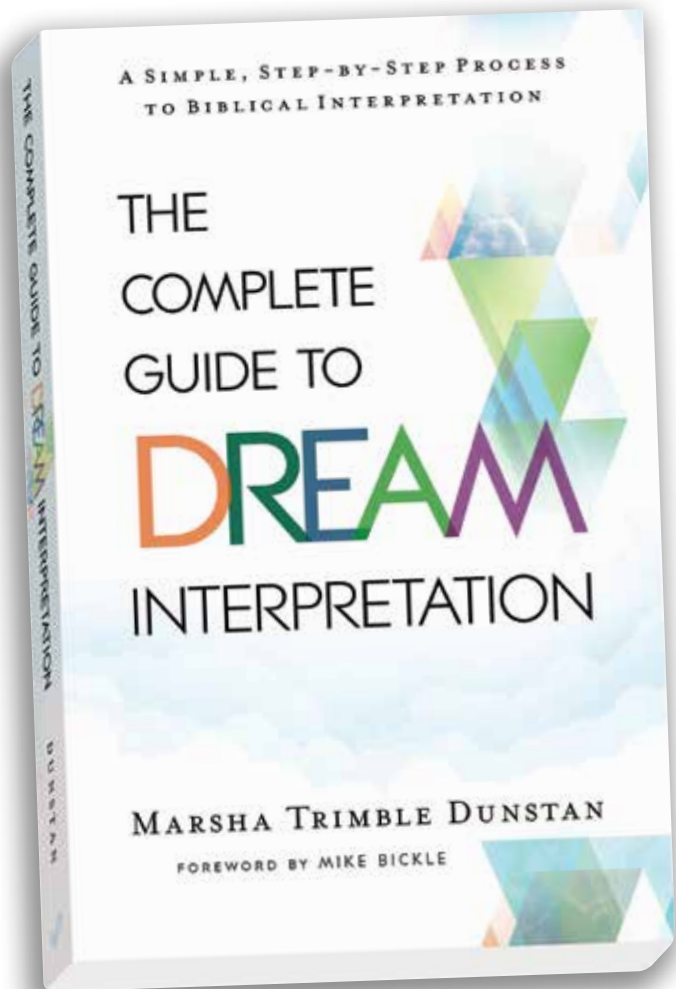
### ALSO AVAILABLE

**Love Like You've Never Been Hurt**  
978-0-8007-9864-2





# Simple, Dynamic Plan and Comprehensive Dictionary for Dream Interpretation



- Includes a comprehensive dream symbol dictionary with over 3,800 entries
- Foreword by Mike Bickle
- “One of the most comprehensive, well-thought-out and thorough books on the principles of interpretation. I highly recommend it!”—Graham Cooke, bestselling author, [brilliantperspectives.com](http://brilliantperspectives.com)

Too often, books on dream interpretation can wander off into complicated interpretation techniques, clinical language, or an incomplete “CliffsNotes” set of information. With wit and warmth, dream interpretation expert Marsha Trimble Dunstan gives readers a truly simple, comprehensive, and biblical approach to interpreting their dreams.

Thoroughly grounding her teaching in Scripture, Dunstan lays out a concise four-step process for straightforward interpretation and then gives a wealth of real, modern-day examples of dreams and their interpretations. Included at the end is one of the most extensive dream symbol dictionaries on the market, with over 3,800 entries, all with biblical references.

If you’re serious about discerning what God is saying to you through your dreams, this dynamic book is sure to become a well-used staple next to your bedside, providing you with the practical tools you need night after night.

## The Complete Guide to Dream Interpretation

*Marsha Trimble Dunstan*



### VITAL INFORMATION

**Available: May 1**  
**\$17.99**  
**978-0-8007-9857-4**

trade paper  
 6 x 9  
 336 pages  
 Case Quantity: 32

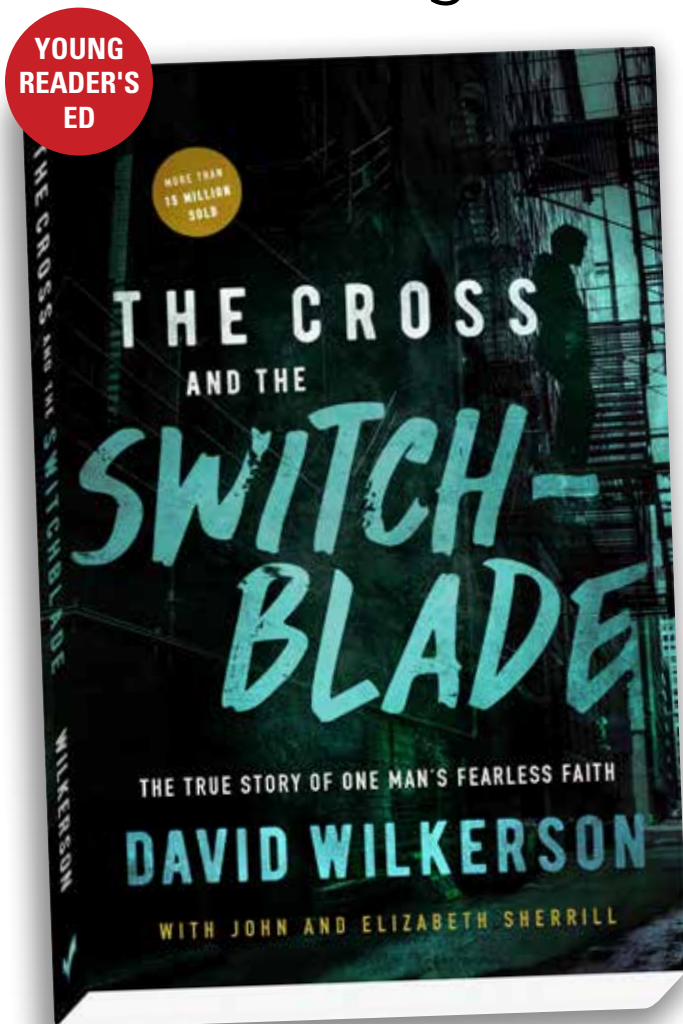
Category: RELIGION / Christianity / Pentecostal & Charismatic  
 SELF-HELP / Dreams  
 BODY, MIND, & SPIRIT / Dreams  
 Rights: Worldwide

### ABOUT THE AUTHOR

**Marsha Trimble Dunstan** has been helping others understand their dreams for over 15 years, after having trained at the Institute for Spiritual Development under the leadership of John Paul Jackson. She now runs a dream interpretation and teaching ministry from her church and provides free teaching and interpretation for people as a ministry of her church and through her website at [www.mtdunstan.com](http://www.mtdunstan.com). She resides in Kansas City, Missouri.



# Bestselling Landmark Book Now Abridged for Young Readers



- *The Cross and the Switchblade* has sold over 15 million copies
- The story that captivated a generation is now accessible for ages 9–12
- Includes 30 beautiful hand-drawn illustrations that bring the story to life
- Introduces a new generation to an unforgettable modern-day hero of the faith

With over 15 million sold, this modern-day classic is now available in a new edition especially for young readers ages 9 to 12, complete with 30 illustrations that bring the story to life. This riveting story follows the young David Wilkerson—then a simple country preacher—as he risks everything, including his life, to go to the heart of New York City to bring the gospel to the violent gangs and drug users who were taking over the streets. The courage, resilience, and faith of this young preacher will inspire a new generation of readers as they see how God’s love can pierce the darkest of circumstances and save those who we think are beyond saving.

Let this powerful story show the young people in your life how God can use anyone with faith to do the impossible.

## The Cross and the Switchblade, Young Reader’s ed.

*David Wilkerson with John and Elizabeth Sherrill*  
*Abridged by Lonnie Hull DuPont*  
*Illustrated by Tim Foley*



### VITAL INFORMATION

**Available: June 19**  
**\$9.99**  
**978-0-8007-9879-6**

trade paper  
 5½ x 8½  
 208 pages  
 Case Quantity: 32

Category: JUVENILE NONFICTION / Biography & Autobiography / Religious  
 YOUNG ADULT NONFICTION / Religion / Christianity:  
 Rights: Cannot export to the EU

### ABOUT THE AUTHORS

**David Wilkerson** (1931–2011) founded Teen Challenge and World Challenge and was the founding pastor of Times Square Church in New York City. He authored more than thirty books and ministered around the globe. On the day of his death, he was still ministering.

**John and Elizabeth Sherrill**, coauthors of numerous classics and two of the cofounders of Chosen Books, have traveled the world in search of stories that reveal the power of God.

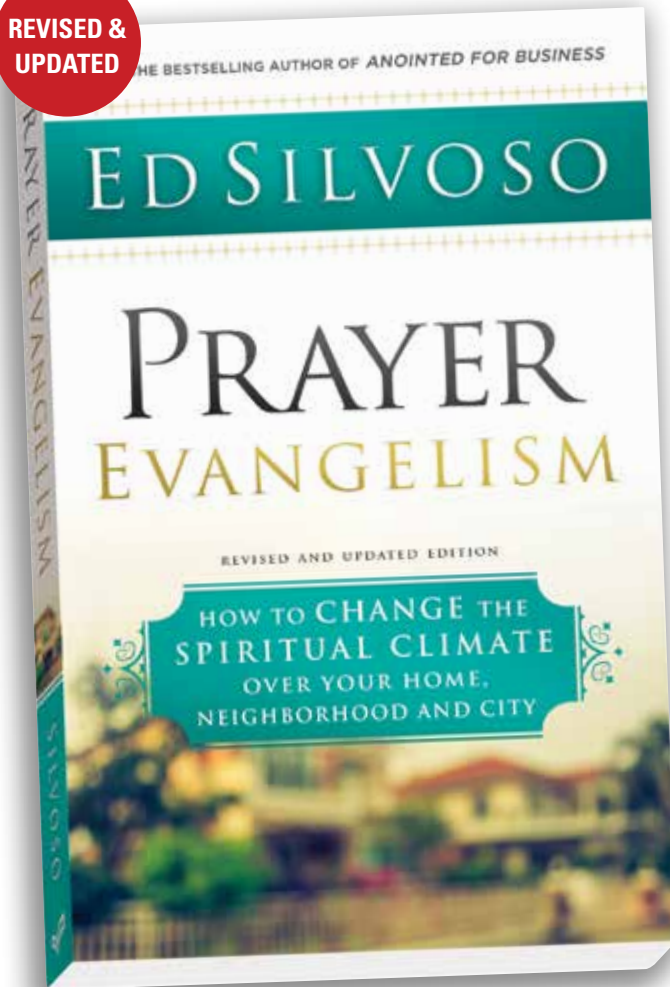
### ALSO AVAILABLE

**The Hiding Place, Young Reader’s Edition**  
 978-0-8007-9627-3  
**God’s Smuggler, Young Reader’s Edition**  
 978-0-8007-9805-5



# Groundbreaking Book Now Revised and Updated

REVISED & UPDATED



- Siloso is the bestselling author of *Anointed for Business* and an internationally respected leader
- “An important book for twenty-first-century Christians.”—Dick Eastman
- “This is the real thing: conceptual breakthroughs, dramatic anecdotes, and profound spiritual insights.”—John Dawson

A witch’s coven in Argentina became a lighthouse of prayer in less than 60 minutes. A prodigal son returned to the Lord in California. An adopted son and the father who had cast him out years before were reunited in Christ. These are real stories of real lives and cities being transformed through the power of prayer evangelism.

In this revised and updated edition of a watershed book, bestselling author Ed Siloso shows that when you change a city’s spiritual climate, everything—and everybody—is transformed. It was something the early church knew innately, and here Ed shares a proven, biblical, and practical plan to help you change the spiritual climate of your city. Fulfilling the Great Commission is no longer a distant hope; it is a fast-approaching reality that we may see in our own lifetime. What better time to join the effort?

## Prayer Evangelism, rev. & updated ed.

Ed Siloso



### VITAL INFORMATION

Available: June 5  
 \$14.99  
 978-0-8007-9884-0

trade paper  
 5½ x 8½  
 272 pages  
 Case Quantity: 32

Category: RELIGION / Christian Life / Prayer  
 RELIGION / Christian Ministry / Evangelism  
 RELIGION / Christianity / Pentecostal & Charismatic  
 Rights: Worldwide

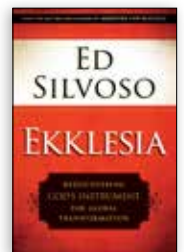
### ABOUT THE AUTHOR

**Dr. Ed Siloso**, founder and president of Harvest Evangelism and the leader of the Transform Our World Network, is an internationally respected strategist and Bible teacher who specializes in nation and marketplace transformation. A bestselling author trained in both theology and business, he has a passion to equip ordinary people to do extraordinary things to transform their families, their spheres of influence and ultimately their communities and nations. He and his wife, Ruth, reside in San Jose, California. Learn more at [www.edsiloso.com](http://www.edsiloso.com).



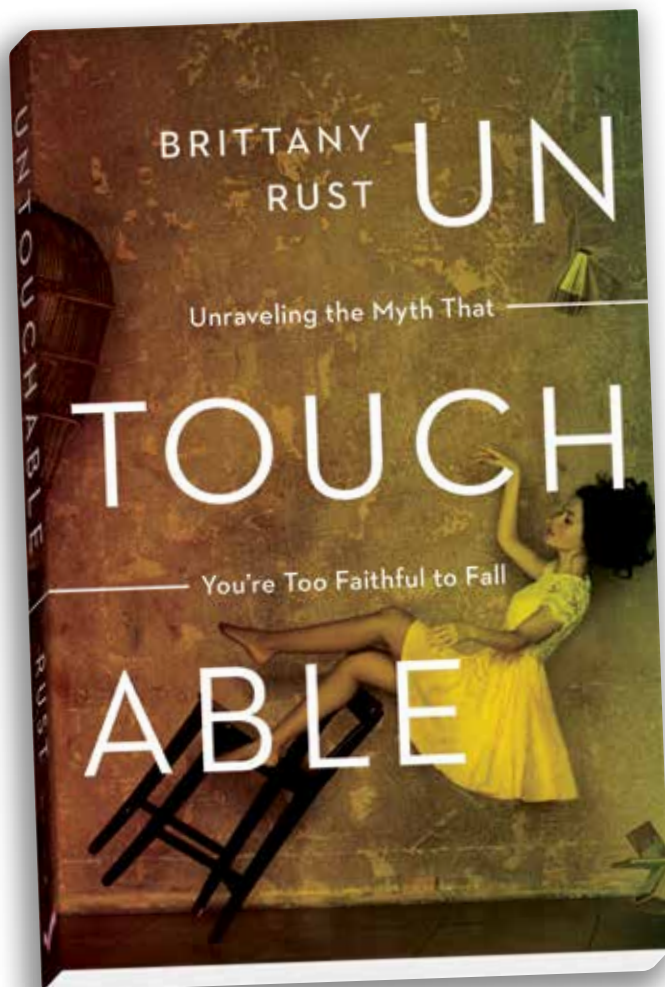
### ALSO AVAILABLE

- Anointed for Business**  
978-0-8007-9714-0
- Ekklesia**  
978-0-8007-9856-7
- That None Should Perish**  
978-0-8007-9716-4
- Transformation**  
978-0-8007-9717-1
- Women: God’s Secret Weapon**  
978-0-8007-9718-8





# Words of Caution for Those Who Think They're Beyond Temptation



- Author is an active writer and is quickly becoming a sought-out speaker
- Awakens readers to the dangers of denying weakness and helps them fortify themselves against temptation
- With disarming warmth and vulnerability, Rust offers readers what she's learned from her own story of public moral failure

**T**oo many Christians, especially those in ministry, believe they are untouchable—that they're too faithful to fall or too spiritual to give in to temptation. They deny any sort of weakness, fail to draw proper boundaries, and end up doing the very things they swore they'd never do.

Pastor and author Brittany Rust was one such person—until she found herself in the middle of moral failure and a church-wide scandal. Bewildered, humiliated, and ashamed, she thought she was beyond redemption. But God's grace met her on the ground, and here she shares what she's learned through her painful journey. She unravels the myth of being untouchable, showing how we start to believe the lie, and how we can protect ourselves from temptation. Ultimately she shows that to truly flourish in life, you must be willing to admit weakness—and that no one is beyond God's redeeming love.

## Untouchable

Brittany Rust



### VITAL INFORMATION

Available: June 5  
 \$14.99  
 978-0-8007-9880-2

trade paper  
 5½ x 8½  
 192 pages  
 Case Quantity: 36

Category: RELIGION / Christian Life / General  
 RELIGION / Christian Life / Relationships  
 RELIGION / Christian Life / Spiritual Growth  
 Rights: Worldwide

### ABOUT THE AUTHOR

**Brittany Rust** is a writer, speaker, and pastor at Red Rocks Church in Colorado. A regular contributor for Propel Women, Crosswalk, iBelieve, YouVersion, and *Single Christianity* magazine, she also hosts the Epic Fails podcast. Her passion is to give encouragement to the world-weary believer through her writing, speaking, and podcasting. She lives with her husband, Ryan, and their son in Castle Rock, Colorado. Learn more at [www.brittanyrust.com](http://www.brittanyrust.com).



© Christian Gideon Photography

# Invites Readers into a Deeper Supernatural Relationship with the Holy Spirit



- From the bestselling author of *Hope Rising*
- Full of true stories and practical ways to experience the miraculous nature of God
- Author and her ministry have received prestigious recognition and national awards for public service
- Meeder is an engaging storyteller who will captivate and inspire readers

Who our God is and how he works cannot be captured or contained. Our God is extreme. Our God is unstoppable, unfathomable, and untamable. Our God is *wild*. And he is beckoning us to pursue him beyond our circumstances, beyond our emotions, and beyond our logic into the glorious mystery that is *him*.

Offering miraculous, inspiring stories of lives and circumstances transformed by the Holy Spirit, author and speaker Kim Meeder shows that God isn't calling us to fully understand him; he's calling us to fully *trust* Him. Here she gives practical, everyday ways to pursue him more passionately and to trust him more fiercely. The wild beauty and glory of our God are calling. And in this hallowed, thrilling place, we will see his face reflected in the miraculous—and we will experience the limitless nature of our wild God.

## Encountering Our Wild God

Kim Meeder



### VITAL INFORMATION

Available: June 19  
 \$14.99  
 978-0-8007-9885-7

trade paper  
 5½ x 8½  
 256 pages  
 Case Quantity: 32

Category: RELIGION / Christian Life / General  
 RELIGION / Christian Life / Inspirational  
 Rights: Worldwide

### ABOUT THE AUTHOR

**Kim Meeder** is a bestselling author and the cofounder and chief communications officer of Crystal Peaks Youth Ranch, a ministry that rescues abused horses and pairs them with children in need. Founded in 1995, the ranch has rescued over 300 horses, served over 100,000 children, and helped establish 152 similar ministries worldwide. Kim's work has garnered national acclaim, receiving both the Jefferson Award and the Jacqueline Kennedy Onassis Award for public service. She's also been recognized by the Red Cross, Deschutes County Sheriff, Woman of the Year, and the Oregon State Senate. She and her husband, Troy, live in Central Oregon.



# Hopeful Message for the Days Ahead from a Bestselling Author



- “Dark days are ahead, but Don teaches that we can maintain hope for a bright future.”  
—Heidi Baker
- “A timely, insightful book for anyone serious about faith and relevance—especially with the uncertainty of the coming days.”  
—Michael W. Smith
- “Warning: Contents will cause a fire to burn in your heart!”—James W. Goll

The future of this planet has never looked bleaker . . . or brighter. The darkest time in all of history, as well as the most brilliant for the people of God, lies before us. Jesus’ own words about the wheat and the weeds warn us of this: “Let both grow together until the harvest.”

In a hopeful, inspiring call to action, bestselling author and pastor Don Finto challenges believers the world over to become radical, God-empowering, miracle-working, people-rescuing followers of Jesus as the final harvest nears. Delving into Scripture, he shows how we can prepare for the exciting possibilities of the days ahead, including how to press into the light, shine more brightly in the deepening darkness, protect ourselves during the ultimate Passover, watch for the signs of Jesus’ return, wrestle for victory, and more!

Evil may be on the rise. But even greater is God’s army—and our best days lie ahead.

## The Handbook for the End Times

Don Finto



### VITAL INFORMATION

Available: July 3  
\$14.99  
978-0-8007-9899-4

trade paper  
5½ x 8½  
240 pages  
Case Quantity: 32

Category: RELIGION / Christian Life / Spiritual Growth  
RELIGION / Christian Life / Spiritual Warfare  
RELIGION / Christianity / Pentecostal & Charismatic  
Rights: Worldwide

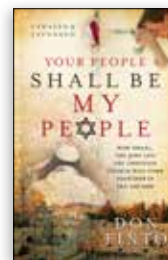
### ABOUT THE AUTHOR

**Don Finto**, the founder and director of Caleb Company, pastored Belmont Church in Nashville for 25 years. A leading voice in Christian-Jewish relations, he has been actively involved with Jewish believers in both the United States and Israel. Don has three children, seven grandchildren, and a growing number of great-grandchildren. He resides in Nashville, Tennessee. Learn more at [www.donfinto.org](http://www.donfinto.org).



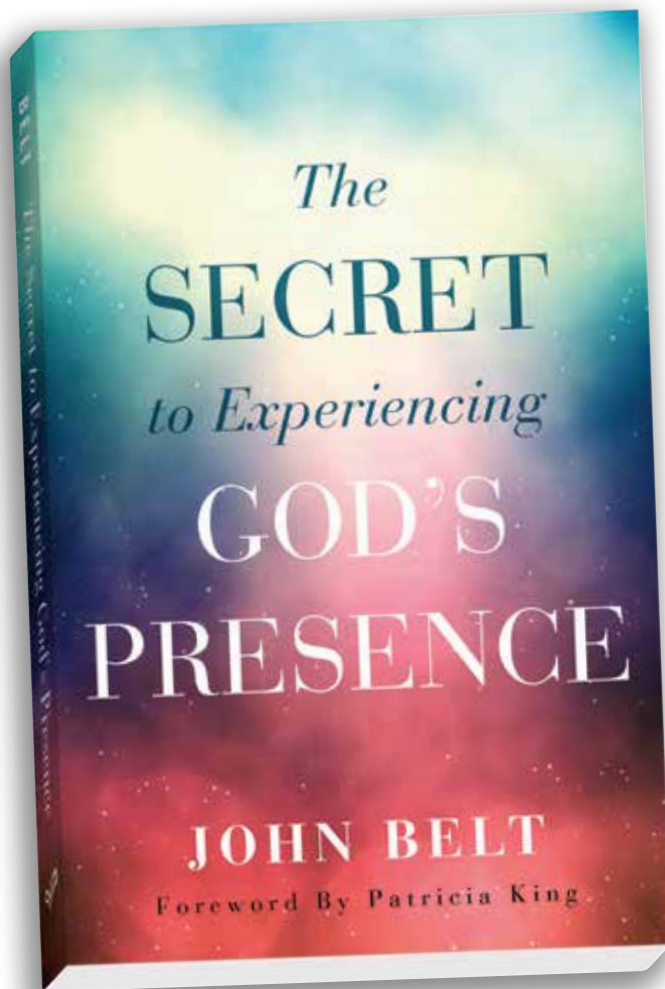
### ALSO AVAILABLE

**Your People Shall Be My People, updated and exp. ed.**  
978-0-8007-9789-8  
**God’s Promise and the Future of Israel**  
978-0-8007-9649-5





# How Believers Can Experience God's Presence Every Day



- Foreword by bestselling author Patricia King
- Author is well-known pastor and worship leader who ministers internationally
- With over 30 worship albums, Belt knows how to help others create an atmosphere for encounters with heaven
- Simple, everyday ways for believers to grow closer to God

It's easy to feel close to God while worshipping in church, raising our voices and our hearts with other believers as his presence permeates the atmosphere. Unfortunately, for many Christians, this is the *only* place they experience God's presence. But the Sunday morning experience shouldn't be the exception; it should be the norm.

With wisdom and insights gained from years as a pastor and worship leader, John Belt has helped thousands of believers overcome seasons of spiritual dryness and encounter God's presence every day—and he can help you do the same. Full of inspiring stories and practical tools, this book outlines simple steps to experiencing God personally, reveals potential roadblocks, and gives you the keys to overcoming them. Here is the secret to experiencing God's presence and living victoriously and abundantly every single day.

## The Secret to Experiencing God's Presence

John Belt



### VITAL INFORMATION

**Available: July 3**  
**\$14.99**  
**978-0-8007-9878-9**

trade paper  
 5½ x 8½  
 192 pages  
 Case Quantity: 36

Category: RELIGION / Christianity / Pentecostal & Charismatic  
 RELIGION / Christian Life / Spiritual Growth  
 Rights: Worldwide

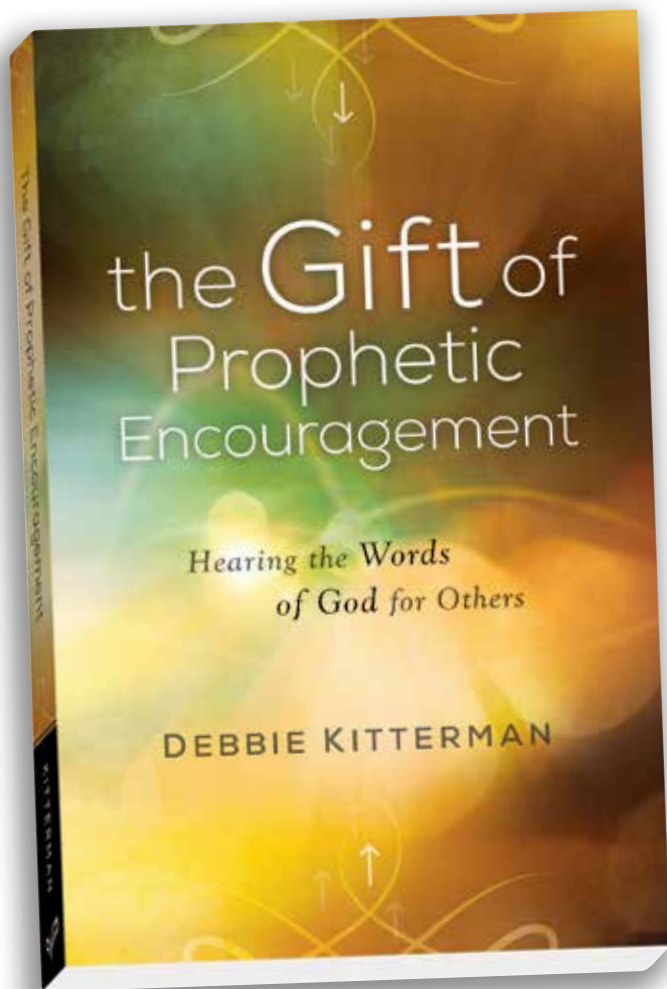
### ABOUT THE AUTHOR

**John Belt** helps people discover abundant life in God's presence through intimacy and breakthrough. He is cofounder, with his wife, Brandi, of Overflow Global Ministries, and travels throughout the U.S. and abroad speaking and leading worship. He's produced over 30 worship albums, and he releases both teaching and prophetic articles weekly, which appear in places such as *Charisma* magazine and The Elijah List. He and Brandi reside in Cincinnati, Ohio. Learn more at [www.overflowglobal.com](http://www.overflowglobal.com).





# Change the World around You through a Lifestyle of Encouragement



- Clears away the stigma and confusion about the prophetic gift today
- Helps all believers see that operating in the prophetic is a normal part of the Christian life
- Kitterman ministers in the prophetic with a down-to-earth teaching style and wonderful sense of humor

From the beginning God has been communicating with mankind, just as he did when he talked with Adam and Eve in the Garden. Yet far too many people believe that talking with God is extraordinary when, in fact, it should be an *ordinary* part of our Christian life. Jesus modeled this two-way conversation. He also embraced a lifestyle of encouragement, changing the atmosphere and lives of people everywhere he went. We can do the same.

Full of powerful testimonies and practical application, this book will help you break out of your comfort zone and embrace a lifestyle of encouraging others—just as Jesus did. You will learn how to deepen your relationship with God, open a direct line of communication with him, and share his words with others.

## The Gift of Prophetic Encouragement

*Debbie Kitterman*



### VITAL INFORMATION

Available: August 21  
**\$13.99**  
 978-0-8007-9886-4

trade paper  
 5½ x 8½  
 192 pages  
 Case Quantity: 36

Category: RELIGION / Christian Life / Spiritual Growth  
 RELIGION / Christianity / Pentecostal & Charismatic:  
 Rights: Worldwide

### ABOUT THE AUTHOR

**Debbie Kitterman** is an author, a speaker, and the founder of Dare 2 Hear, a ministry that trains individuals to hear the voice of God. She travels to churches internationally and is the founder and teacher of d2htraining.com, an online course designed to equip the believer in releasing God's heart. She is also a licensed and ordained Foursquare pastor currently serving with her husband, Pastor John Kitterman, as senior pastor of Restoration Church in Lacey, Washington. Learn more at [www.debbiekitterman.com](http://www.debbiekitterman.com).

