



# INSIDE Journal

PRISON FELLOWSHIP'S NEWSPAPER FOR AMERICA'S PRISONS

VOLUME 22, NO. 4

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## A Soldier's New Mission

by Carolyn Kincaid

**A**s a young man Epifanio "Pefee" Arzapalo thought he knew what he wanted - and how to take it. He describes his lifestyle in his native Grand Junction, Colo., as a combination of "drinking, carousing, fighting, stealing, lying, [and] intimidation. And intimidation was just, scaring other people into doing what I wanted them to do, whether verbally or through threats of physical harm."

But Pefee could see where that life would eventually take him. His "associates" were winding up in jail or sitting at home waiting for food stamps. He didn't want that to be his life. In October 1975, he saw a shiny poster of a bearded man in a top hat with a beckoning finger. "Uncle Sam wants you," the poster said.

The advertisement struck a chord in Pefee. He was longing for some structure, and a

chance to change his life. He signed his future over to the military and left for training. He didn't tell his wife or two small children where he was going.

### A Soldier's Lie

The Army did give Pefee some structure, but the inner change he sought proved elusive.

"I took all my bad habits with me. The adultery, the drinking, the spending money. It was just a mess, and I wrapped my children and my wife back up in the mess I thought I had left in Grand Junction."

For over 16 years, Pefee bounced from one army base to another, living as though he had no family.

"I didn't know God. I chose not to know God. It drove my family farther away instead of bringing them closer," he admits.

By 1990 Pefee had served in and survived Operation Desert Storm as the leader of a biological and chemical weapons squad. He saw some terrible

things that stayed with him. He carried home some deep wounds in the form of a hip injury and post-traumatic stress disorder, a kind of psychological injury that can stick with a person for years. He returned to the States a man damaged by war, and he searched for relief at the bottom of a bottle of alcohol.

### Doors Open for a New Life

A few years later, Pefee sat in a drunken haze in a holding cell, knowing that he was facing a long prison sentence for attempted murder. "Lord, You get me out of this situation," he slurred, "and I will let everybody know that it was You. I'll go to church. I'll read Your Bible."

A voice interrupted Pefee's attempted bribery: *You're going to prison, but you will not be alone.* Pefee remembers the exact words with tears in his eyes. He says that he accepted Jesus Christ as his Savior that day.

For years Pefee was incarcerated in Nebraska, where he spent time delving deep into



Photo by Steve Starr

When Pefee hit rock bottom, he turned to Jesus and found hope.

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## Your Money and Your Life

A Q&A with Dave Ramsey

**I**t's tempting to look at people who 'have it all' - the nicest clothes, a new car, a perfect house - and wish that we had their lives. But behind that picture of perfection, there's often a lot of debt and bad financial habits - legal or illegal - and when we chase it, we wind up in trouble.

Dave Ramsey knows that firsthand. By the time he was 26, he was making \$250,000 a year and had a net worth of a little over a million dollars. But when he lost it all and had to start over, he realized that he needed to look at money from a different angle. Since then, he's become an expert in helping people get out of debt and handle their money wisely. He is the author of a book called "Financial Peace," and he has a nationally syndicated radio show

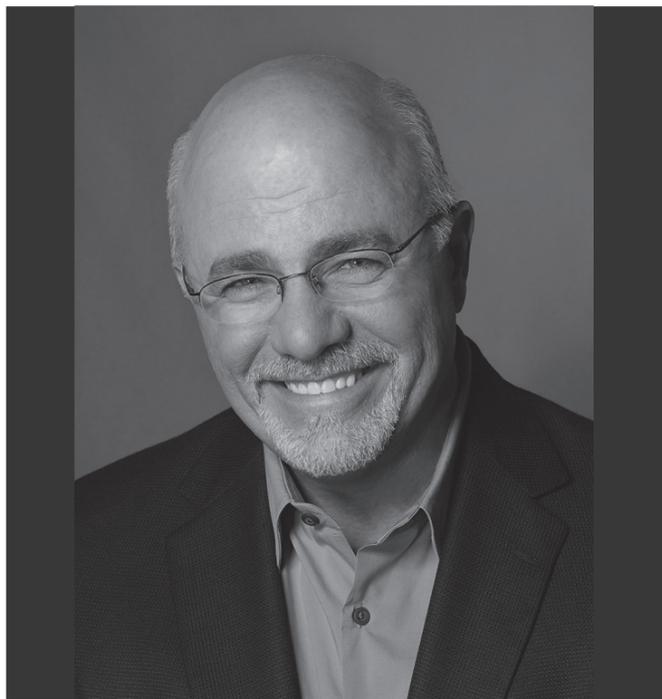


Photo provided by Dave Ramsey

Dave Ramsey is the best-selling author of "Financial Peace" and "Total Money Makeover."

covering financial topics. Inside Journal interviewed Dave to see what financial advice

he would offer to our readers.

**IJ: What are some of the most**

**frequent mistakes people make with their money? What are the most common misunderstandings?**

Dave: The most common mistake people make with their money is they don't bother. They don't have a plan or a clue where it goes. If you don't pay attention to your money, you'll wander through life, and then wake up at some point and wonder where it all went.

One of the biggest myths people believe about money is that debt is a tool they can use to prosper. My argument is that debt brings on enough risk to offset any advantage that could be gained by using debt. I used to believe this lie myself. Only after losing everything I owned, and finding myself bankrupt, did I start factoring in risk.

**IJ: Why do people fall into traps with money?**

Dave: Too many people buy things with money they don't have to impress people they don't even like. If you're not worried about what other people think of you, it's easier to say "no" when you can't afford something or don't have the money in the bank. In our culture, it's normal to have lots of credit cards, car loans, and other debt. It's O.K. to be weird.

**IJ: What does it take to start handling money wisely?**

Dave: One of the biggest factors that keep people from winning with money is not realizing they are the problem with their spending habits. I've found over the years that personal finance is 80 percent behavior and only 20 percent head knowledge. What to do isn't the problem; actually doing it is the problem. If you can control the person you look at in the mirror every day, you can win with money.

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# Your Letters

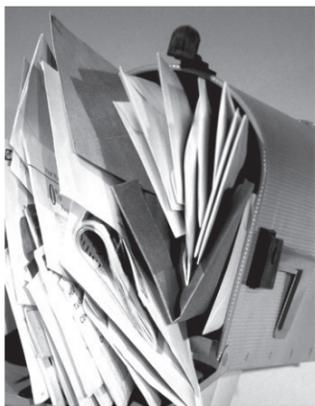
## 'Stopping the Shooting'

Being a criminal myself serving 15 years for armed robbery here in Florida, let me tell you I'm not about to go out and try to buy a gun from a gun shop. Why spend the money and time and effort, when if I want one at any time I can take one from your – "the legal citizen's" – house or car. I will get just as much time in prison for possession a bought gun as a stolen one. Time is time. So no amount of regulations or background checks is going to matter.

– R. M., Florida

Jesus Christ is really the answer to everything, but we have to be honest with the only one who truly loves us. I saw a young man walking around acting and talking tough. This one guy called him and hugged him like a true friend, and you should have seen the change come over this tough young man, it was cool.

– J.D.M., California



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The way to keep children safer is to stop trying to make laws that infringe upon a person's Second Amendment rights so that they can protect their children and families. Allow everyone – regular citizens or ex-cons (because I'm soon to be one) to have their Second Amendment right to bear arms. To reduce the rate of gun violence, teach more gun safety and how and why guns are really to be used.

– W.S.R., North Carolina

Banning certain guns has nothing to do with the situation, and it's very ignorant for anyone to

think that this would stop the killings ... Until we value the lives of others the way we value ourselves – or the way God values us – the gun violence and killings are not going to stop.

– K.M., Massachusetts

We need to stop the sale of military-style weapons, which no one can deny, but I'm of a mind that a Band-Aid won't heal a broken leg. We need to heal the hearts and minds of people who would even contemplate such a thing as murder, or any type of violence. And we can only do that through our own loving and caring actions toward others."

– T.S., Florida

Because of my work I got to know a lot of youth ranging from 16 years to 21 years old. I advised many of them who had had evil enter their minds, through drugs, and friends of theirs who were steering them wrong and using them. ... I gave them hope and some started thinking about how to set things right.

– N.A.A., California

## Your Money

Continued from page 1

### IJ: What does God say about handling money?

Dave: The Bible has more than 800 scriptures about money and personal finance. It gives lessons for taking care of your household, staying out of debt, doing a budget, and much more.

### IJ: What's the first step to staying out of trouble?

Dave: If you're going to win with money you have to be intentional, and that means having a budget. The word "budget" has gotten a bad rep, but it's really just a written plan for your money. When people start spending their money intentionally, they actually experience

more freedom!

### IJ: What about after release? Starting out on a minimum-wage job, how can an ex-prisoner stay out of financial trouble?

Dave: It's easy to fall back into old habits, especially with money. You can win with money, but it will take sacrifice and it will cost you. You'll have to learn how to say new words, like "no." You have to make a commitment to yourself to get control of your money and never go back into debt. It will be hard, especially if you're making minimum wage. But if you will make the sacrifices now that most people aren't willing to make, later on you will be able to live as those folks will never be able to live. ■

## Subscription Info

At Inside Journal® (IJ), we receive many letters each week from inmates asking for subscriptions to our newspaper. We are grateful for the interest and support of our readers – however, because of limitations on our staff and budget, IJ is *only* available in bulk shipments to your chaplain, programming coordinator, or a volunteer who visits your facility. Chaplains, to set up these shipments for free, please contact our editorial staff at P.O. Box 1790, Ashburn, VA 20146-1790 or [insidejournal@pfm.org](mailto:insidejournal@pfm.org).

## Soldier's New Mission

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God's Word for hours a day. And then he learned about a faith-based life transformation program for inmates at Four Mile Correctional Facility in

**"I took all my bad habits with me. The adultery, the drinking, the spending money. It was just a mess ..."**



Photo by Steve Starr

Pefee prays with his mentor, Ron, who taught him how to live the Christian life.

– he's had times of employment and unemployment, but he's doing his best to make sure that he is a competitive job candidate. He had never used a computer before being released, so he has gone to libraries to learn to use the latest technology. And he recommends that prisoners use their time to complete courses from an accredited educational institution that will give them transferable credits.

He also started trying to rebuild bridges with his family. Pefee has seven children from five different relationships. He's not proud of it, but "that's just fact," he says.

He started by contacting them and asking their forgiveness for the mess he had made in the past. Some have forgiven him, and some are still deciding what they think of the father they never really knew.

Pefee is O.K. with whatever comes his way. "I'm letting God drive," he says. ■

Cañon City, Colo. He applied for a transfer to that program and waited to see if he would be accepted.

On April 1, the chaplain at Four Mile contacted Pefee and told him he had been accepted into the program. "I thought it was an April Fool's joke!" Pefee laughs.

A new chapter in Pefee's life began when he met his new mentor, a volunteer named Ron. Ron was, like Pefee, a veteran, having served in Vietnam. Following his return to the United States, Ron lost both

legs in a helicopter accident, but he did not let that deter him from reaching out to those behind bars.

"Pefee was walking in a tough place," Ron recalls. Through prayer, Bible studies, and reminders to be on his guard against temptation, "I tried to get him to be a productive citizen and walk a Christian life," Ron says.

And Pefee took to heart the advice Ron gave him.

For six months, Ron faithfully visited Pefee once a week for fellowship and mentorship, preparing Pefee for reentry into

society as his sentence was coming to a close.

Pefee was released from prison in October 2011. And though many people are skeptical of "jailhouse religion," the changes in his life have stuck.

He started going to church with Ron and his wife, Jan, which gave him stability and a place to start building relationships in the community.

"I am always calling the pastor 'chaplain,'" Pefee laughs. "It's hard for me to get the terminology in place!"

One of Pefee's biggest challenges has been finding a job

## PRAYER WARRIORS CORNER

This quarter please pray for prison ministry across the country:

- Pray for the growth of new seminary-level courses being offered in facilities across the country.
- Pray for mentors to come alongside brothers and sisters of the Church inside the walls as they prepare to reenter society.
- Pray for churches as they minister to many children of prisoners through Angel Tree.

# A Future King Is Born

by A. R. Quinn

**O**n July 22, 2013, a baby boy was born at St. Mary's Hospital in Paddington, England. He weighed 8 pounds, 6 ounces, and he was a normal, healthy child. Well, maybe not quite normal ...

The baby was the child of the Duke and Duchess of Cambridge, and one day, he will be the king of England.

After the baby – named George Alexander Louis, or His Royal Highness Prince George of Cambridge – was born, a formal announcement was put on an easel outside of Buckingham Palace to inform the public. Gun salutes marked the great event in Bermuda, London, New Zealand, and Canada. Church bells rang. Important buildings across England were lit up with blue lights. A famous composer wrote a song to be the baby's lullaby. The Royal Mint put out a special-edition coin. Cheering fans gathered outside the hospital to welcome the littlest member of the royal family, and the first family photo was plastered across the

front of magazines and newspapers across the globe.

The birth of a future king is a big deal.

## The Unlikely King

Another little boy was born many years ago in Judea, a small, unimportant territory on the edges of a powerful empire. His mother was not a duchess – she was a girl from a poor family. The baby wasn't born in a well-equipped hospital. His only protection was a shelter built for animals, because the local hotel didn't even have any rooms for them. There were no gun salutes or commemorative coins, and the first people to hear about the birth were some smelly shepherds hanging out in the hills with their sheep.

But even though the circumstances surrounding the birth were very different, this baby boy would also be a king one day. His parents named him Jesus.

## The Rescue Plan

To understand how this baby could be a king, we have to go back a little bit farther in history.

The Bible tells the story of how God created the world and people

to be perfect, whole, and happy, enjoying a close relationship with Him. But people rebelled. They did not want to do things God's way, and the result was chaos, pain, and ultimately, separation from God.

But God, who loved the world and all the people He made, couldn't let things stay that way. He came up with a plan to rescue people – to bring them back into a close relationship with Him, where once again they could be whole, happy, and at peace: When the time was right, He would send His Son to earth as a messenger, to show lost and hurting people the way back home to God, and to pay the price for all the wrongs they had done. He would be called the Chosen One, or "Messiah."

God told people in ancient times what to look for, so they would recognize the Messiah when they saw Him. For example, the Jewish prophet Isaiah wrote, "For to us a child is born, to us a son is given, and the government will be on his shoulders. And he will be called Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace" (Isaiah 9:6). Other places in the Old Testament – or first part of the Bible – indicated where the Messiah would be born and what would happen during his life.

But by the time Jesus, God's Messiah sent to save the world, was born, most people didn't recognize that He was a king. They were expecting somebody flashier, somebody more powerful, somebody more ... king-like. They wanted somebody who would overthrow the oppressive government with military muscle. They definitely weren't expecting an ordinary-looking baby with poor parents.

When Jesus grew up, He did

everything the Old Testament writers predicted. He taught people the way to God. He healed people. He performed miracles. But still, most people weren't convinced He had what it took to be a king. The religious leaders actually conspired to have Him put to death by the government, and before He was executed, the guards put a crown made of sharp thorns on His head. "Hail, King of the Jews," they mocked, as they beat Him and spit on Him. Then they killed Him.

The man called Jesus was a

different kind of king. He wasn't there to gain power, money, or influence. He wasn't there to take it easy and have other people serve Him. He came to save people from their sins. When He died on the cross, that's what He did – He paid the penalty for our sins so that we could be forgiven and have a close relationship with God, just like at the beginning when God made the world. And when God raised Him from the dead three days later, He defeated death, so that we could have life with Him forever. ■

## The Servant-King

We've all known people who use power for their own advantage. But Jesus is a different kind of authority figure. He gave up the glory of Heaven to live among people and suffer everything that people suffer. He allowed Himself to be put to death. When He was hanging on the cross, He refused to ask God to rescue Him, because He knew it was the only way to rescue us.

It doesn't matter what you've done or what's been done to you. Jesus the King gave up all the perks of His position to die for you, to forgive you, to put meaning and purpose back into your life, and to bring you back into His family.

God won't force you, but He invites you to accept His free offer of forgiveness. You can do that with a simple prayer from your heart, like this one:

*God, I've been trying to live life my way, but it's not working. I'm sorry for the ways I've messed up, and I want to do things Your way. Thank You for sending Jesus to die for me. I accept Your free offer of salvation. Help me to know You better and live for You from now on.*

Following God is about much more than a prayer you say one time. It's something you do every day. It changes every part of your life as you come to understand God's plan for our hearts, our minds, and our lives. If you've decided that you want to know Jesus the Servant-King better, Inside Journal wants to help. Write to "A King Is Born," c/o Inside Journal, P.O. Box 1790, Ashburn, VA 20146-1790. We'll connect you with a partner that provides a free correspondence Bible study and a Bible, if you don't already have access to one through your facility.



Attribution: Christopher Neve, Wikimedia Commons

All England celebrated the birth of future king George Alexander Louis.

## Doing HIS Time: Meditations and Prayers for Men and Women in Prison

By James C. Vogelzang with Lynn Vanderzalm

Foreword by Charles Colson

### "Doing HIS Time"

is a daily devotional written in your language, about your real-life situation, and it's available free of charge to inmates and chaplains.

To receive a FREE case of books (English, Spanish, or both) or your own individual copy of "Doing HIS Time: Meditations and Prayers for Men and Women in Prison" please have the chaplain or religious services director contact:

**Doing HIS Time Prison Ministry**  
PO Box 91509  
Santa Barbara, CA 93190



### What are other inmates saying about this book?

"Man! This is the best devotional book I've read. It's in my language. I can totally understand it, and some of the pages, it seems like this author knows me, or had me in mind when he wrote them!" - Codi

"Those of us behind bars wonder in despair about how we can put our lives back together. God will give us a meaningful life. This book shows how God will give us a meaningful life."  
- Cynthia, incarcerated for 21 years

"I cannot tell you what a blessing this book is. Jim's insight into our desolate world behind bars is filled with the Holy Spirit." - Bill, serving life without parole

# From a Cell to the Supreme Court

by A. R. Quinn

**S**EATTLE, WASH. – It's an unlikely story, to say the least.

Shon Hopwood, 36, showed early athletic promise as a basketball player and earned a bachelor's degree from Bellevue University, a private college in his native Nebraska. In his early 20s, however, Shon gave into the allure of some easy money. Five separate times, he and his accomplices would walk into banks in rural Nebraska, wave guns, make threats, and run out with cash.

No one was hurt during these robberies, but a federal judge sentenced Shon to 12 years in 1999.

Behind the bars of a high-security federal prison, Shon struggled to adjust to prison politics, gang violence, and limitations on his freedom. But he won some respect due to his skills on the basketball court, and soon he was assigned to work in the law library. Shon didn't know anything about the law at the time, but that assignment was about to change his life forever. In 2000 Shon started working on legal writing and research. He found that he enjoyed the process, and he learned by practicing. In 2002 a friend, John Fellers, approached him and asked him to write a complicated "cert petition" for the U.S. Supreme Court. It was a challenging request, but Shon

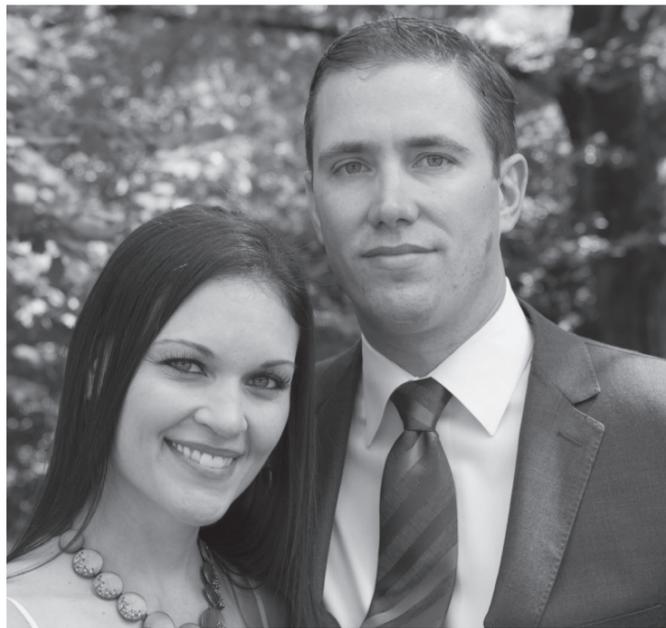


Photo provided by Shon Hopwood

**For Shon, imprisonment sparked an interest in legal issues which launched him toward a career in law.**

agreed and dove into the task wholeheartedly.

After Shon submitted the brief, John was transferred to another prison, and months passed in silence. Shon knew the petition was a long shot. According to an article in *The New York Times*, the Supreme Court got 7,209 petitions that year from inmates and others who could not afford the filing fee. The Court would hear just a few of those.

But one day, out of the blue, Shon got the news: the Court had granted his petition. Later, after an attorney argued the case, the Court ruled in John's favor, 9-0.

"I felt elated," Shon remembered during a recent phone interview with *Inside Journal*. "It

was a long shot. I knew things would be different after that, and they were."

Shon began to dream about a new life after a prison as a paralegal, or even as a lawyer. In the meantime, news of his legal talents spread quickly among other inmates. He wrote many additional legal briefs on behalf of his fellow prisoners, helping them win victories in cases in federal courts all over the country, including another Supreme Court brief in 2005.

Shon was released to a halfway house in 2008, and was released from custody in 2009. He considers himself blessed to have gotten a paralegal job helping lawyers file briefs with the Supreme Court. It was what

he had dreamed of doing when he was working in the prison law library. But Shon's wife, Annie, and a lawyer who mentored him, encouraged him to broaden his horizons. They were right—even bigger things were in store.

The *New York Times* heard about Shon's unusual life story and wrote an article about him in February 2010. After reading the article, a law professor at the University of Washington encouraged him to apply for a scholarship to attend law school in Seattle.

Shon applied to law school and interviewed for the scholarship, which included tuition, books, and enough money to cover living expenses for him, his wife Annie, and their two young children. He was admitted to the program and also won the scholarship. Today he is a Gates Scholar at the University of Washington, and he plans to graduate in 2014.

In 2012 a publisher released "Law Man," a book about Shon's remarkable journey from a prison cell to the courtroom. "The reception has been nothing short of amazing," Shon marveled. "The book has been out over a year. I get emails from people weekly who have enjoyed it – especially from parents of teens and young adults who have gotten locked up, looking for any sort of hope to latch onto."

Shon has made some other big changes since being released. He's found a relationship with God, as well.

"I grew up in a Christian home," he explained, "but I rebelled against God every chance I could get ... My mom was sending me Christian books in prison, but I wasn't ready to make the plunge."

Shon finally went over the edge and became a Christian before he got married to Annie. He knew that he needed God's help to be the husband and father he hoped to be.

Looking back, Shon marvels at the grace he believes he has received in his life, even when he wasn't looking to acknowledge God or do the right thing.

"I have a lot to be thankful for," he said. "My story is one of grace over and over again, and a story of God pursuing me even when I wasn't pursuing Him."

And when asked what he would say to his friends still behind bars, Shon had some thoughtful words of wisdom, even though it's more life wisdom than legal advice.

First, he says, "without Jesus, nothing inside or out is going to matter." Second, he emphasized preparation for reentry. "Use your time productively! Think about your release throughout your sentence. The guys who spend all that time preparing to do better when they get out, are the ones who are less likely to return to prison." ■

**Inside Journal and Prison Fellowship do not provide legal advice or assistance. Please do not write to Inside Journal asking for help with a legal case.**

## FCC Caps Prisoner Phone Rates

by Sarah Chaffee

**H**ow much should it cost to call home? Martha Wright paid \$1000 a year to talk to her imprisoned grandson, Ulandis Forte. For Forte, sentenced to 18 years for murder, conversations with his grandmother were a lifeline – but very expensive for her.

Forte told *The Huffington Post* that there had "been times when she [Wright] had to choose over paying for her medication to talk to me." Wright sued 10 years ago over the price of calls.

Wright isn't the only one facing high calling charges. In Georgia, a 15-minute out-of-state phone conversation can cost more than \$17, according to the state's prison phone user guide. Alabama, Arkansas, Ohio, and Minnesota also have high rates, the Congressional blog, *The Hill*, said.

In August 2013, on a 2-1 decision, the FCC decided to regulate interstate, long-dis-

tance calling charges. They will cap prices to \$0.25 per minute for collect calls, and to \$0.21 per minute for prepaid or debit card phone calls. The FCC's decision applies to all interstate calls made from local state and federal jails and prisons.

Research links conversations with family and friends to lower recidivism rates. Furthermore, the FCC believes that the estimated 2.7 million children of prisoners will benefit from lower calling prices.

"The calls were everything. It was what I looked forward to all of the time," Forte said to the *Washington Informer*.

The cost of making a call is high because of a commission-based telephone market. Companies submit bids, often promising to return to the institution a percentage of the money earned from each call.

"The facilities would evaluate the bids, and what they were looking at was the most attractive bid for them," Mignon Clyburn, acting chairperson of the FCC said. She also noted

that some commissions reached 60 percent.

Richard Smith, CEO of telephone company Securus, believes that the FCC's regulations will lead to higher costs for local calls, according to *The Huffington Post*. The phone call industry has threatened to sue unless the FCC makes changes to the proposed rules. Also, Ajit Pai, the FCC commissioner who disagreed with the decision,

told *McClatchy News* he fears decreased phone service in prisons because companies will make less profit.

"What we've built for the corrections industry is very secure and it helps solve tens of thousands of crimes a year," Smith said. "It's a business for profit."

But New York bans kickbacks, and inmates there pay per-minute charges of just a few cents. The same company that serves



Photos.com

**Talking to loved ones out of state is now much more affordable for inmates.**

Georgia prisons provides their service, and the Prison Policy Initiative believes that there will be few adverse effects from the FCC's policy.

For people like Wright, FCC's ruling promises better communication with family.

"It's about time," Wright said to the *Washington Informer*. "I had faith this would happen, and now it has."

According to its website, the FCC "seeks comment on reforming rates and practices affecting calls within a state." Hopefully, this change will be the first of many. ■



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