



# My Conversion

*By Doug Stewart*

My conversion occurred at about 7:10PM on the evening of 8/19/85, answering the Spirit's drawing in the living room of Mr. Starr Merritt, who was working for CBN in Va. Beach, VA at the time as a TV news reporter.

I had been working as a loan officer in the residential first mortgage business, and had been laid off due to a branch office closure resulting from the second tumultuous mortgage industry downturn in the mid 1980's. I started in the business as a mortgage originator, which means a sales person. I would call on real estate offices with the hope of developing positive relationships with realtors, who would then give me a call when they sold a house, so I could come take the buyer's mortgage loan application.

It was during this time in the early 80's that I was the loan officer for Starr Merritt's home mortgage. Though I don't remember who the real estate agent was, I'll always remember that when she called, she strongly instructed me to not smoke or curse during the mortgage application process because the applicants (Starr and his wife) were REAL religious.

I always did a thorough and professional job with my loan applicants, and also did with the Merritt's, and in 60 days, their loan was processed, approved, closed, and funded, and they were in their new home.

About 3-4 years later, after working my way up to Branch Manager, and vice president of secondary lending, the company I was with, folded due to the collapse of some faulty investments. I was laid off, and was looking for a new job. I took a position as eastern Virginia regional manager with a Savings and Loan association home-based in Richmond, VA. In 90 days, they were bought by a large mortgage lender which already had a Virginia presence and I was again laid off. I was devastated and my savings were wrecked.

I saw an ad in the paper regarding an 'employment ministry' and it's search for folks like me who were seeking full time jobs. I called, at first not remembering Starr nor he remembering me, but as he lived nearby, I went to his home at the appointed time, 7PM.

In the first ten minutes, we recalled each other, and he asked me to tell him what had led to my layoff. I began to share the things that I thought I needed to get my employment situation in order, and care for my family. In the

process, he told me that he knew EXACTLY what I needed. This riveted my attention! Starr looked me square in the eyes and said, "You need Jesus Christ".

When he said this, it was like ALL the lights being turned on together in a very dark room. I could "see" with a clarity like I never had before that moment. I knew without any doubt that Starr was 100% right concerning what I needed. I had the sense of stepping over a threshold, beyond which there would be NO turning back!

It was about six years later was when I finally entered Christian radio in a sales position with a Christian radio station in Chesapeake, VA. I soon learned that Starr Merritt had worked there as a board operator with them, and had voiced many "liners", break messages and commercial messages for them. One day I happened to be in the control room when the program director was just getting ready to throw out many of Starr's old messages. I now have all those messages on a cassette tape of my own. Starr is deceased so it's a joy for me to hear his voice when I play that cassette.

I had talked with the station manager about my interest in being on-air and having a radio program. Having prayed about it, the Lord had given me a program concept to interview a wide variety of local, regional, and national people, from a wide variety of backgrounds, having our faith in the Lord Jesus Christ as common denominator. I wound up doing this for exactly three years, while continuing to sell advertising and programming to generate revenue.

For the first 9-10 programs, my program intro was a time of honoring people who had played a special role leading to, or in my new Christian walk. One of those programs was to honor Starr Merritt, but in trying to contact him to send him a copy of the program, I learned of his death from his wife.

About three years earlier, I had felt led to find Starr to thank him for being obedient to his leading to play the role he did in my life. I ultimately found Starr working for a radio station in Maryland. I could hear his delight that I had given him a call to thank him. In talking with his wife after I entered Christian radio, she remembered him talking with her about my call, and about my having originated their home loan. I sent the program cassette to her.

My radio program name and theme song came from a music album, "Talk About It", which was the intro and outro for all of my programs. After producing and hosting this talk program for exactly three years, I became sales manager for the station group, as they added four new stations to the broadcast group. Now I was selling mainstream Christian talk, Urban (black) Christian talk and music, and mainstream contemporary Christian music.

Among other things with them, I was Owner's Agent (construction manager) for a new FM station that was built, and is still the primary station in that market for KLOVE Christian Radio. I was also the development director for

another newly-constructed Christian music station (WWIP-FM, "The Word in Praise"), which I think is still audio-streamed.

Born and raised in Norfolk, VA, I was surrounded by reminders of the Confederacy, but they had no meaning until about 3 years ago. My interest in Southern Heritage occurred, and was like a second conversion experience, with that kind of life-changing power. I don't know why the Spirit of God has chosen to make this a REALLY BIG DEAL in my life, but He has, and it sure is! I'm also a member of Sons of Confederate Veterans, and League of the South. This takes up a lot of my retirement time at the present. It's also fueling my interest in moving to South Carolina, the first state to secede.