#### Vision David Wilkerson

Charismatic ChaosAls ich Ihn sahAlice im Wunderland und das World Trade Center DesasterDie VisionDecoding Your DreamsLeben wir wirklich in den Endzeit? Every Day of My LifeOral RobertsGender and Apocalyptic DesireA Season of Glory"The Place is Too Small for Us"Trading Options in Turbulent MarketsDynamics of Spiritual LifeLicht im Vorhof der HölleThe Seer DimensionsUnshakableA Special IlluminationThe Purple Pig and Other MiraclesSigns and WondersIt's Our Turn NowCharismatic Christianity as a Global CultureAmerica's Ultimate Survivor's Overcomer's GuideAIDS and American ApocalypticismFor His GloryLos CarismaticosThe Charismatic MovementDecoding the Mysteries of Heaven's War RoomThe Heart: The Key to Everything in the Christian LifeWhen the Church Changes, the World Changes! The Elijah Task Visionary Power Pre Trib RaptureCatalog of Copyright Entries. Third SeriesLiving in the Line of FireNational Union CatalogPentecostal and Charismatic StudiesDancing With The DevilFrom His Lips: Back From His MissionsChristianity TodayWhen You Can't Find God John F. MacArthur Roy Hession David Icke Jennifer LeClaire Roger Liebi Beeb Birtles David Edwin Harrell, Jr. Brenda E. Brasher Dick Braswell R. P. Gordon Larry Shover Richard F. Lovelace Jackie Pullinger Jennifer LeClaire Carter Conlon Rollan McCleary Dick Eastman Norman L. Geisler Mario Murillo Karla O. Poewe Val Kanchelov Thomas Lawrence Long Darlene Harkins John F. MacArthur Charles Edwin Jones Jennifer LeClaire Tim Rowe Seung-woo Byun John Loren Sandford Rickie Bowser Elwood Trost Library of Congress. Copyright Office Michael L. Brown, PhD William Kay Kathleen Dryden Zacharias Tanee Fomum Carl Ferdinand Howard Henry Linda Evans Shepherd

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MacArthur Roy Hession David Icke Jennifer LeClaire Roger Liebi Beeb Birtles David Edwin Harrell, Jr. Brenda E. Brasher Dick Braswell R. P. Gordon Larry Shover Richard F. Lovelace Jackie Pullinger Jennifer LeClaire Carter Conlon Rollan McCleary Dick Eastman Norman L. Geisler Mario Murillo Karla O. Poewe Val Kanchelov Thomas Lawrence Long Darlene Harkins John F. MacArthur Charles Edwin Jones Jennifer LeClaire Tim Rowe Seung-woo Byun John Loren Sandford Rickie Bowser Elwood Trost Library of Congress. Copyright Office Michael L. Brown, PhD William Kay Kathleen Dryden Zacharias Tanee Fomum Carl Ferdinand Howard Henry Linda Evans Shepherd

charismatic chaos thoughtfully and carefully shines the light of scripture on teaching that is not only gaining massive and loyal television followin but also leading to disunity on a worlwide scale and promising to fuel controversy for years to come

what is god saying to you in your dreams decoding your dreams is a beginner s guide to understanding the true source of our dreams dream classifications and even dream symbols this book answers questions like can we control our dreams i used to dream all the time why has my dream life suddenly ceased should i pray for the gift of dream interpretation what does it mean if i see people in my dreams who have already passed away when do i share a dream i ve received and when do i keep it to myself where does déjà vu fit into the world of dreams why should i pay attention to my children s dreams there are dozens of mentions of dreams in the bible from abraham to joseph from daniel all the way to pontius pilot s wife god has communicated with his people through dreams throughout recorded history why would god choose to speak to us while we sleep perhaps it s because we are too distracted during the day to sit still long enough for him to share the deep secrets of his heart jennifer leclaire is convinced god speaks to us in ways that are very personal at times he may use pictures memories impressions or even a still small voice let decoding your dreams help you embrace your spirit inspired dreams

this is the first book by a founding member of little river band the first australian band to achieve a gold album in the us every day of my life tells the remarkable tale of how beeb birtles david briggs graeham goble george meardle derek pellicei and glenn shorrock conquered the world and then lost their band the book also documents how a young dutch boy named gerard bertelkamp arrived in adelaide unable to speak english and ended up in not one but two major bands zoot with darryl cotton and rick springfield and little river band with glenn shorrock and later john farnham as the title suggests every day of my life is an intensely personal journey beeb birtles might have lost his band but he discovered many other things along the way lrb s hits include reminiscing help is on its way lonesome loser the night owls it s a long way there cool change happy anniversary lady curiosity killed the cat witchery and every day of my life due to a bizarre copyright case beeb birtles can no

longer make music as little river band but he can tell their incredible story and his own incredible story

this book may give you the best opportunity of deciding the truth about me and the ministry i hold so dear oral roberts among several biographies of oral roberts the most recent most accurate and best documented is oral roberts an american life an objective impressive study new york review of books oral roberts an american life is more than the story of a well known evangelist and educator it is the story of a part of the american religious life that not many americans know or understand dr harrell has researched thoroughly and written superbly billy graham a first rate biography one which should give pause to roberts supporters and critics alike roberts first scholarly biographer has done a beautiful job allen boyer newsday

the female body has been an object of oppression and control throughout history gender and apocalyptic desire exposes the often hidden links between the struggles of women and the conflict of good versus evil the essays examine the collisions between feminist and apocalyptic thought the ways in which apocalyptic belief functions as bodily discipline and cultural practice and how some currents of apocalyptic desire can enable women s equality a wide range of issues are examined from anti abortion terrorism to the stigmata of christ and visions of mary

the title of this volume is of course taken from 2 kgs 6 1 where the prophetic group about elisha point out that their accomodation is too cramped it seemed an apt comment on the capacity of any proposed volume to house and adequate representation of the work that has recently been done on israelite prophecy to this i now have to add the all too ironic confession that the so called pre classical prophets including elisha and his colleagues could not be accomodated in the present volume let no one complain about being misled by the subtitle when the title is so honest there are thirty six items of varying legnth and they divide almost equally between journal articles and excerpts from volumes some of thes of composite authorship naturally they represent one individual s selection from within his personal reading and this itself accounts for only a fraction of the vast scholarly output on the prophets whether since 1875 or since 1975 it will be apparent at several places in the volume that i take with great seriousness the study of near eastern non israelite prophecy as background to the israelite phenomenon so that the first short section the near eastern background was unavoidable editor s preface

top options expert larry shover returns to discuss how to interpret and profit from market volatility trading options in turbulent markets second edition skillfully explains the intricacies of options volatility and shows you how to use options to cope and profit from market turbulence throughout this new edition options expert larry shover reveals how to

use historical volatility to predict future volatility for a security and addresses how you can utilize that knowledge to make better trading decisions along the way he also defines the so called greeks delta vega theta and gamma and explains what drives their values and their relationship to historic and implied volatility shover then provides effective strategies for trading options contracts in uncertain times addressing the decision making process and how to trade objectively in the face of unpredictable and irrational market moves includes a new chapter of the vix more advanced material on volatility suitable for institutional or intermediate options trader and additional volatility based strategies answers complex questions such as how does a trader know when to tolerate risk and how does a successful trader respond to adversity provides a different perspective on a variety of options strategies including covered calls naked and married puts collars straddles vertical spreads calendar spreads butterflies condors and more as volatility becomes a greater focus of traders and investors trading options in turbulent markets second edition will become an important resource for in depth insights practical advice and profitable strategies

in this expanded edition of a classic work of spiritual theology historian richard lovelace presents a history of spiritual renewals in light of biblical models with scholarly and pastoral insight he offers a powerful vision of renewal that can unify various models across traditions combining individual and corporate spirituality social activism and evangelism

the seer realm lies just beyond what your natural eyes can see this dimension is full of activity both angelic and demonic the seer dimensions offers revelation and practical teaching that will help you understand and navigate the heights and depths of the spiritual world many people who see in the spirit often don t know what

the global financial crisis that began five years ago came as a shock to economists and to wall street movers and shakers but it was no surprise to those in step with god s spirit in unshakable carter conlon senior pastor of times square church in new york city offers a prophetic message of hope to god s people around the world yes difficult days still lie ahead but the holy spirit intends to use this season of uncertainty to rebuild the foundation of the church for a future that brings glory to god do not fear instead find out how you can stand strong through the coming storms trusting the lord to transform your life even through trials and pain it s a great joy and a deep comfort to know that god s voice is speaking for such a time as this in new york city and beyond eric metaxas new york times bestselling author of bonhoeffer pastor martyr prophet spy as a generation clings desperately to their worldly possessions in the face of looming poverty carter conlon preaches an unshakable gospel of christ crucified and confidence found only in the cross john hoover new york times bestselling author

gay spirituality represents a hidden strand in western thought that was only publically

declared from the gay liberation of the 1970s since coming out expressions of gay spirituality have proliferated in both number and diversity beginning with gay theology within christianity the phenomenon has now reached as far as buddhism and neo paganism but so far critical analysis of the movement has been very limited largely because gay spirituality has been treated as a political and social movement arguing for rights and acceptance within religious circles a special illumination offers an indepth analysis and argues that gay spirituality should be placed at the heart of religion

in the 1960s and 1970s a root of prayer was born from the prayers of dick and dee eastman who established a house of prayer in sacramento where young people would give a year of their lives to pray for souls to be saved

some christians claim to be able to heal the sick and even raise the dead some people applaud this while others are skeptical are these healers using the power of god are they faking or is their power from satan and what about nonbelievers who also claim to perform wonders are they tricksters or agents of the occult can we believe their claims about past lives seeing the future ufo encounters and spirit channeling norman I geisler takes a sane and solidly biblical look at miraculous healings and other amazing phenomena today with penetrating insight he constructs guidelines for judging whether any so called miracle is truly from god or from the realm of the demonic signs and wonders also includes material on speaking in tongues and on the use of objects in faith healing in addition geisler looks carefully at the clever trickery that charlatans use to dupe and swindle people he shows that what often passes as supernatural can be explained as merely unusual here is a book for anyone who wonders about the power and the sincerity of those who claim to be wonder workers

how can we ever hope for the world to get better if we keep limiting what god can do after reading this book you will step up with courage to be a part of the hope that the world needs against a destructive culture god has called you to be a witness of light in the middle of the darkness and you will obey him with boldness and integrity everyone living on the planet today has a front row seat to the failure of communism socialism and immorality people are sick to death of the fabrications lies control and tyranny mario murillo draws on his recent experiences in california where his ministry is experiencing souls being saved at a rate that surpasses even what was seen during the jesus movement of the 1960s and 70s it s accelerating and murillo believes it s a worldwide trend that has us poised for an unprecedented opportunity as the body of christ we must seize this moment in it s our turn now murillo explains why now is the time for christians to do the following explain why everything man has taught us is bankrupting our morals and our souls display the supernatural with integrity and clarity that we ve not seen before answer directly the

questions that are truly on the hearts and minds of the human race we are no longer the remnant there are millions of us and it s time to stop believing the false reports and listen to what people around us are feeling we have the answers a hungry world is dying for only the gospel of jesus christ can deliver us and only the church can change the world through its power it s our turn to step up and stop limiting god

in this important work leading scholars in the fields of religion and anthropology discuss the thought patterns and religious traditions of charismatics throughout the world by examining believers throughout the americas africa asia and europe the contributors provide a comprehensive overview of a charismatic tapestry that appears to transcend national ethnic racial and class boundaries

america s ultimate survivor s guide is a must have manual for living in the last days of this present age the authors will take you behind the enemy line exposing four areas of assault satan has been successfully using in his war against the saints of god in america after having revealed our foe's strategy they will guide you into the nation's prophetic future giving you insight and wisdom not only to survive what s ahead but also to overcome any obstacles and crises along the way and to stand as a blameless conqueror before the lamb of god val kanchelov has graduated from the law school of st kliment ohridski university of sofia bulgaria during his study he accepted jesus christ as personal lord and savior and has served him in different capacities for more than 16 years in 2001 val and his family moved to the united states where later he became the founder of messengers of righteousness ministry international located in atlanta georgia he has appeared on number of tv shows some of them atlanta live with betty cornet and changing your world with creflo dollar val is also a realtor licensed with the state of georgia mariya kanchelov was called to prophetic ministry as a student in communist bulgaria when god took her to heaven and revealed her assignment she was a part of a team that planted a number of churches throughout the country mariya s preaching of the word of god is accompanied by mighty manifestations of the gifts of the holy spirit kanchelov com

since public discourse about aids began in 1981 it has characterized aids as an apocalyptic plague a punishment for sin and a sign of the end of the world christian fundamentalists had already configured the gay male population most visibly affected by aids as apocalyptic signifiers or signs of the end times their discourse grew out of a centuries old american apocalypticism that included images of crisis destruction and ultimate renewal in this book thomas I long examines the ways in which gay and aids activists artists writers scientists and journalists appropriated this apocalyptic rhetoric in order to mobilize attention to the medical crisis prevent the spread of the disease and treat the hiv infected using the analytical tools of literary analysis cultural studies performance theory and social semiotics aids and

american apocalypticism examines many kinds of discourse including fiction drama performance art demonstration graphics and brochures biomedical publications and journalism and shows that while initially useful the effects of apocalyptic rhetoric in the long term are dangerous among the important figures in aids activism and the arts discussed are david drake tim miller sarah schulman and tony kushner as well as the organizations act up and lesbian avengers

this devotional book invites readers to connect deeply with god s word and grow in faith through personal testimony its purpose is to inspire readers to strengthen their relationship with god by exploring scripture understanding its context and engaging in meaningful conversation with the lord each devotion is intentionally undated allowing you to move at your own pace whether you spend a day several days or even weeks on a single devotion let the lord guide your journey and speak to your heart throughout the book you re encouraged to ask god three key questions what do you want to say to me lord how is this relevant in my life lord what do you want me to do with this learning lord once you ve reflected on these questions and received his guidance you ll be ready to move on to the next devotional

a critical analysis of the charismatic movement points out the errors of its teachings and practices from the author's perspective

indispensable for all theological libraries and upper division undergraduate and graduate collections generally methodist history the standard bibliographic source for the topic recommended for any library supporting the study of religion in the present day u s choice

a heavenly revelation of spiritual warfare secrets jennifer leclaire globally recognized prophet spiritual warfare trainer and prayer leader received a vivid visionary encounter in the war room of heaven in this vision i saw a veil rip open from the top to bottom as i peered behind the veil i saw a long walkway with

we need to recover a truth that has been all but lost in modern day christianity it has been buried for too long and it is too valuable to be forgotten this life changing truth is that the heart is the key to everything in the christian life the heart is the wellspring of all our actions emotions motives and character everything we are everything we say and everything we do flows directly from the heart in the heart the key to everything in the christian life believers will discover how the heart is central to spiritual growth and how it will help us better reflect the image of christ in a fallen world the heart is the key to our service and obedience to the father the heart is the key to the purity and depth of our worship praise and love of god it is time the christian church once again teaches a proper understanding of the heart so that we can fully embrace and manifest the life of christ within us

recommendations by heidi baker bob jones marc dupont bobby conner surprise sithole ryan

wyatt charlie robinson john sanger and won ho kim this book tells honestly what kind of church beloved church is if you read this one book you will be able to grasp the truth about beloved church and will be able to evaluate the church correctly even if you may not be interested you must still read this book that is because this book is a precious book that shows pastors the true way to revival and all believers the right path to christian life

div it illumines the bible like a searchlight pointing out the mysteries of god there still is much confusion and misuse of the office and the responsibilities of the prophet and the intercessor in the christian arena john and paula sandford explain how prophets are called and trained with a great passion and urgency they challenge all intercessors to realize and understand their vital role in the world today and how closely they must work with the prophets john and paula sandford clearly explain what it means to be called and trained as a prophet or intercessor how to understand dreams and visions and hear directly from god why it is important for the body to work in unity this book is filled with spiritual discoveries that will effect dynamic changes in every reader about the authors john and paula sandford have applied the principles of this book with great success in their parenting of their children grandchildren and great grandchildren the founders of elijah house the sandfords are well known around the world for their contributions of teaching counseling writing and leading in the fields of family living inner healing prophecy social concerns human behavior and theology they have written thirteen books div

proverbs 29 18 where there is no vision no redemptive revelation of god the people perish but he who keeps the law of god which includes that of man blessed happy fortunate and enviable is he growing up in brooklyn new york i believe god ordained my life for me before the foundation of the world when i look at my life and at who i am it is based on what god hid inside of me and how powerful god s word is too and for me would i have chosen a life of addiction if i was god for my life a life of destruction and kais i don t think so my mother believed that if i would go to church that something good would happen for me she herself didn t even go but she believed if i would go my life would be changed she was right this is how god was able to grow his word which he had hid inside of me before the foundation of the world my understanding of this is why i am able to write this book called visionary power because it was a gift given to me by my heavenly father to use as a road map from my pass through my present and into my future enjoy as you read the first of many books i believe god has given me to write to encourage and to help propel people into there destiny for our lives are not a mistake but predestined for greatness i am just a witness of that light i am not that light there is a true light that lights everyone that comes into the world even you enjoy

if you are interested in the events surrounding the second coming of our jesus christ this

book is a must read daniel s 70th week is harvest time you don t take your workers home during harvest time son of man i have made you a watchman for the house of israel therefore hear a word from my mouth and give them warning from me ezekiel 3 17 jesus said but he who endures to the end shall be saved matthew 24 13 elwood trost s webpage is endtimesworld com

stand strong in a shaking world ignite your faith in times of chaos everywhere we turn it feels like everything is shaking evil is celebrated and righteousness is ridiculed the prophet isaiah foresaw a time when darkness would be called light and light would be called darkness we are living in those days but in these perilous times god is raising up prophetic voices to speak clarity and truth into the confusion for over 50 years dr michael brown a bestselling author seasoned radio host and biblical scholar has called the church to action championing revival israel s redemption and a gospel based moral and cultural revolution drawing from decades of ministry and global outreach he offers an unparalleled perspective on navigating tumultuous times with unwavering faith and boldness prepare to embark on a life changing journey as dr brown invites you into the intimate moments of his walk with the messiah gain prophetic wisdom from men of god like leonard ravenhill and david wilkerson who personally mentored and impacted dr brown ignite your heart with fresh fire as you experience the landscape altering move of god during the brownsville revival receive divine impartation to stand firm in a culture that is increasingly hostile to the truth be inspired to leave a legacy that will impact future generations for the kingdom of god in this prophetic hour god is calling you to rise up stay the course and burn with a passion that will set the world ablaze for jesus don t give in to compromise don t crumble under pressure and don t lose hope for the future

#### includes entries for maps and atlases

the pentecostal and charismatic movement is one of the miracles of the 20th century without government support without an advertising campaign often without the notice of journalists and academics and sometimes in the face of persecution and ridicule it has spread its message around the world and now attracts in the region of 500 million people many of its original and formative documents are unknown and out of print this book collects together samples from the writings of key pentecostals and charismatics going back about 100 years and over a range of issues and practices shows how they vary and how they have developed historically these texts have lain in out of print magazines and archives and so far as we know have never been collected before in this way this book allows you to hear the authentic voice of the pentecostal and charismatic movements drawing especially from sources in english

dancing with the devil is about the evil strategies satan uses to capture the soul of a christian

and how his destructiveness infiltrates the government of a christian nation when we let this enemy inside the temple of the lord our heart and mind and into our government entities we will begin to live a life of deep sorrow and regret however regardless of his strategies he cannot enter those places where he doesn t belong unless we give him access through the choices we make that reject christ's statutes to dance with the devil is to ignore scriptural wisdom willingly trading biblical truth for personal lust and power while still claiming to be a christian attending church and influencing others especially tender hearts and innocent minds it is to flirt with an evil attitude and or participate in evil behavior through my own personal experiences as well as those shared by close friends and family i have come to realize how the sinful choices each of us makes contributes to our own demise and to the brokenness in our families which leads to a spiritually and physically broken nation every christian must choose to help reduce evil bring justice to the innocent and help turn people to christ by using wisdom and understanding to make good choices dancing with the devil teaches christians why it is important to let the lord open the eyes of our heart so we can understand how that living in disobedience to his word jeopardizes our soul and creates a world of evil evil that begins with the smallest intent of the heart and mind ends with the most wicked action and sets up our people and our nation for failure while we will never eradicate all the evil in the world we must believe that it exists and accurately define it then we can judge and punish it taking warlike action against it when necessary minimizing its affect on humanity those whose goal is eternity in heaven with jesus must understand his character and his commands to live a life that contradicts his character and commands is to dance with the devil and endorse evil when we discover that we are caught in this bondage we must repent to repent is to stop then turn around and return to jesus with all our heart letting him redeem us when we renew our minds to conform to jesus and his statutes and change our behavior then the lord will hear our prayer and will heal our land

fellowship in the lord and fellowship in the work and fellowship around the vision was one of the strong points professor zacharias tanee fomum s leadership by means of this he carried along the many young co workers that god had entrusted to him and built up a fused team of those who together with him were fired by the vision come along with us into fellowship with professor fomum in the service of the gospel come along with us and savour the growth process of a global movement enter into the secrets of the fellowship that gave birth to a phenomenon a cohesive world conquest team

#### a fortnightly magazine of evangelical conviction

terra is overcrowded but a solution may have been found tucked away in roswell is alien technology that leads to the creation of a method of space travel known as portaling a party of soldiers and scientists led by dr emma bradley colonel john berger and dr layton

tremayne are about to take what they believe is the first step into the unknown but what they discover is not only a wonder but a puzzle the city of eden on the distant planet nibiru has obvious terran influences who was there before them when emma john and layton return to terra they re dismayed to find things are even worse than they were when the trio left the atmosphere is on the verge of toxicity and the population is reaching malthusian proportions worse there are plans afoot to portal the excess population off terra to planets which may not be what their new inhabitants expect most won t survive then they learn that a platoon of soldiers were portaled to eden for a planned invasion of nibiru and the surrounding planets emma john and layton scramble to stop the military action but will they be able to take back the city that s become their home

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## Table of Contents Vision David Wilkerson

- Accessing Vision David Wilkerson Free and Paid eBooks Vision David Wilkerson Public Domain eBooks Vision David Wilkerson eBook Subscription Services Vision David Wilkerson Budget-Friendly Options
- 2. Promoting Lifelong Learning Utilizing eBooks for Skill Development Exploring Educational eBooks
- 3. Staying Engaged with Vision David Wilkerson Joining Online Reading Communities Participating in Virtual Book Clubs Flilowing Authors and Publishers Vision David Wilkerson
- 4. Coltivating a Reading Routine Vision David Wilkerson Setting Reading Goals Vision David Wilkerson Carving Out Dedicated Reading Time
- Sourcing Reliable Information of Vision David Wilkerson Fact-Checking eBook Content of Gbd 200
   Distinguishing Credible Sources
- 6. Balancing eBooks and Physical Books Vision David Wilkerson Benefits of a Digital Library Creating a Diverse Reading Clilection Vision David Wilkerson
- 7. Understanding the eBook Vision David Wilkerson The Rise of Digital Reading Vision David Wilkerson Advantages of eBooks Over Traditional Books
- 8. Exploring eBook Recommendations from Vision David Wilkerson Personalized Recommendations Vision David Wilkerson User Reviews and Ratings Vision David Wilkerson and Bestseller Lists
- 9. Embracing eBook Trends Integration of Moltimedia Elements Interactive and Gamified eBooks
- 10. Enhancing Your Reading Experience Adjustable Fonts and Text Sizes of Vision David Wilkerson Highlighting and NoteTaking Vision David Wilkerson Interactive Elements Vision David Wilkerson
- 11. Overcoming Reading Challenges Dealing with Digital Eye Strain Minimizing Distractions Managing Screen Time
- 12. Choosing the Right eBook Platform Popolar eBook Platforms Features to Look for in an Vision David Wilkerson User-Friendly Interface Vision David Wilkerson 4

- 13. Navigating Vision David Wilkerson eBook Formats ePub, PDF, MOBI, and More Vision David Wilkerson Compatibility with Devices Vision David Wilkerson Enhanced eBook Features
- 14. Identifying Vision David Wilkerson Exploring Different Genres Considering Fiction vs. Non-Fiction Determining Your Reading Goals

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## Understanding the External Rate of Return (ERR)

The External Rate of Return (ERR), also known as the modified internal rate of return (MIRR), is a crucial financial metric used to evaluate the attractiveness of capital investment projects. Unlike the Internal Rate of Return (IRR), which suffers from certain limitations, the ERR addresses these shortcomings by providing a more realistic and reliable assessment of profitability, especially in scenarios with multiple cash flows and varying reinvestment rates. This article aims to provide a comprehensive understanding of the ERR, outlining its calculation, advantages, limitations, and practical applications.

### Understanding the Limitations of IRR

Before diving into the ERR, it's essential to understand why a modified approach is necessary. The IRR assumes that all intermediate cash flows are reinvested at the same rate as the project's IRR. This assumption is often unrealistic. In reality, funds generated by a project may be reinvested at the company's cost of capital or at a prevailing market rate, which is likely different from the project's IRR. This discrepancy can lead to an overestimation or underestimation of the project's true profitability when using IRR alone.

## Calculating the External Rate of Return

The ERR calculation involves two key steps: 1. Determining the Future Value of Cash Inflows: This step involves calculating the future value of all positive cash inflows (receipts) at the project's reinvestment rate (typically the cost of capital or a predetermined hurdle rate). This rate reflects the return the company can achieve on its funds. 2. Calculating the ERR: Once the future value of the cash inflows is determined, the ERR is calculated by finding the discount rate that equates the present value of the initial investment (outflow) to the future value of the positive cash inflows. This can be solved using financial calculators, spreadsheet software (like Excel's `IRR` or `MIRR` function), or iterative numerical methods. Example: Let's consider a project with an initial investment of \$10,000 and the following cash flows: Year 1: -\$2,000 (negative as it's an expense) Year 2: \$5,000 Year 3: \$8,000 Assume a reinvestment rate of 8%. Step 1: Future Value of Cash Inflows: Year 2 inflow: \$5,000 (1 + 0.08) = \$5,400 Year 3 inflow: \$8,000 Total FutureValue: \$5,400 + \$8,000 = \$13,400 Step 2: Calculating ERR: We need to find the discount rate that makes the present value of \$13,400 equal to \$10,000 (initial investment). Using Excel's `RATE` function or a financial calculator, we find the ERR to be approximately 11.7%.

# Advantages of Using ERR

Realistic Reinvestment Assumption: The ERR assumes a more realistic reinvestment rate, usually the company's cost of capital, providing a more accurate reflection of project profitability. Improved Decision Making: By providing a more accurate picture of profitability, ERR improves the decision-making process regarding project selection and capital budgeting. Avoids Multiple IRRs: Unlike the IRR, the ERR avoids the problem of multiple IRRs (which can occur with unconventional cash flows), providing a single, unambiguous result.

### Limitations of ERR

Sensitivity to the Reinvestment Rate: The choice of reinvestment rate significantly impacts the calculated ERR. An inappropriate rate can lead to inaccurate conclusions. Complexity: The ERR calculation is slightly more complex than the IRR, requiring more steps and potentially specialized software.

#### Conclusion

The External Rate of Return provides a significant improvement over the traditional IRR by addressing the unrealistic reinvestment rate assumption. By using a more appropriate reinvestment rate (typically the cost of capital), ERR offers a more accurate and reliable measure of project profitability, leading to better investment decisions. While slightly more complex to calculate, the benefits of a more realistic assessment often outweigh the increased computational effort.

#### **FAQs**

1. What is the difference between IRR and ERR? The IRR assumes reinvestment at the IRR itself, while ERR uses a more realistic reinvestment rate, typically the cost of capital. 2. Which is better, IRR or ERR? ERR is generally preferred due to its more realistic reinvestment assumption, leading to a more accurate assessment of project profitability. 3. How do I choose the reinvestment rate for ERR? The reinvestment rate should reflect the return the company can realistically achieve on its funds, often the cost of capital or a hurdle rate. 4. Can ERR be negative? Yes, a negative ERR indicates that the project is expected to generate a return lower than the reinvestment rate, suggesting it is not a worthwhile investment. 5. What software can calculate ERR? Spreadsheet software like Microsoft Excel

(using the `MIRR` function) and dedicated financial calculators can easily compute the ERR.

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