Melissa Schworer

faith & FINANCE

Peace With or Without Prosperity

Contents

Faith and Finance
Peace With or Without Prosperity

(PAPERBACK) ISBN: 978-1890120740 / LOCN: 2011937047

All Scripture passages in this book are taken from the Authorized King James Version, any deviations are not intentional.

Published by Daystar Publishing
Miamitown, OH 45041
www.daystarpublishing.org

Also available at www.truthandsong.com

This book is dedicated to all the Christians who showed true charity and good works to our home during our time at God's "School of Faith." It is through you that God showed our family that His work is still alive and well in His people.

About the Author

Melissa Schworer earned her Masters Degree in Biblical Counseling through Genesee Valley Bible Seminary. From those studies, she has taken the truth that the Bible has the practical answer for every aspect of daily living and has made it the core of her life, counsel, and writings.

Always interested in the area of finance, she worked as a bookkeeper for seven years, which included time in both a secular business and a church / church school environment. That experience as well as being raised a pastor's family gave Melissa a broad outlook on how financial decisions impact every aspect of personal life and ministry. Still, as with most people, it was personal experience that caused her to dig deep into God's Word concerning finances.

Before the outset of this book, like most Americans of this century Melissa and her husband, Rick, found their family in a situation with an upside down mortgage and car loan, a student loan, and unforeseen credit card debt due to emergencies. They had been living on a budget and within their means, but their home's income had been dramatically decreased in the recession; they had a new baby on the way, and Melissa cried out to God praying, "Lord, if you can help us to get through this month and pay our mortgage without going into our reserve line I will start keeping of record of your faithfulness, and tell everyone what you have done in our lives."

This book is a result of everything she has learned about finance from that moment forward. During the following years in God's "School of Faith," God chose to allow their family's income to continue to decrease substantially enough that studies of how God views government assistance, credit card usage, and foreclosure really "hit home," so to speak.

God slowly but surely solidified His principles through Scripture, much prayer, and some trial and error in each of these areas and so much more.

God’s mercy and grace, and on the human side of things, much prayer and a willingness to do whatever it took to be faithful stewards for God’s glory, allowed their family to stay out of new debt, and also for them to continue to pay all their current bills on time.

The stories of God’s “just in time” provision in their lives would fill page after page. It taught them that having nothing but a reliance upon God for His daily provision was enough.

The greatest outcome of this testament to God’s grace was that even though God did not increase their income, and did not speed up the process of their debt elimination, He did grant them the peace that passes all understanding.

Having found how God led their family out of daily anxiety and tears of hopelessness to daily hope and expectation of God’s faithfulness, Melissa desired to share the principles God taught their family by His all-sufficient Word and the fulfillment of His promises so that others too could have “Peace With or Without Prosperity.”

INTRODUCTION

It is my greatest goal for this to be a scriptural guide to finance, because my opinions mean nothing; God's word means everything.

I hope that you read all the Scripture I list. I know that I have provided a ton of Scripture, but that is my point. I have strived to state nothing un-Scriptural or out of context. I have tried to be charitable and gracious to all of us who are at different stages of our Christian growth. I have prayed and sought to be fair and balanced while unashamedly being consistent with God's Word. I have no agenda other than to help Christians do right and find sweet peace.

I would like to give a word of caution in the application of the biblical principles that I present. Many people are situational in how they apply the Bible. Some families practice faith in the areas of soul-winning or preaching, but operate their finances in a way that brings shame to the provision of the Lord. Others give liberally, yet are not responsible with their bills. Some say, "Well, retirement and insurance aren't in the Bible, so I don't need to do it." Yet they squander the money God has given them and leave nothing for their families.

Please do not take one biblical principle on finance and forsake the rest. They work together in a beautiful harmony. At the same time, as you are growing in Christ, if God reveals one truth to you and yet you are uncertain about another; follow God's present leading. The Bible is not an all or nothing book. It is a living Book that God uses to help us grow one step at a time.

Chapter One

We All Have Questions to Ask

Everything I write stems from some major experience in my life that has caused me to dig into God's Word to find His way of operating.

I have found that there is so much more peace in making decisions when the decisions have been made ahead of time.

For instance:

> Should I get involved with this unsaved guy? NO
> Should I tell this white lie? NO
> Should I listen to this music? NO
> Should I watch this movie? NO
> Should I go to that party? NO
> Should I tell this joke? NO
> Should I ever abort a baby? NO

All of these situations have clear biblical passages supporting them. It is a matter of us submitting to the Bible and trusting God that He knows the desires of our heart far better than we do. Yet, many times out of fear and inexperience we "lean upon our own understanding" and do what makes sense.

I know many teenagers and young adults choose to answer "Yes" to the above questions out of fear or frustration concerning loneliness and emptiness inside, rather than trusting that God has a plan for their life and that HIS WAY brings the most joy.

As teenagers grow into young adults they have different questions to answer. Rather than socially / morally related questions, they face financial / life direction questions which take more discernment to answer.

Should I get a trade or go to college?
Should I rent or buy?
Should I get a roommate?
Should I continue living at home?
Should I buy the car I really want now because I don't know if I will be able to afford it when I am married?
Should I work full-time or part-time?
Should I start a career without going to college - the old fashioned way?
Should I go to Bible College, State College, or a Community College?

As young adults marry they find the financial decisions they made in their early twenties greatly impact their marriage: times two.

Married couples face questions themselves, but they are very similar to the questions of the young adults, with a few added.

Should we get the car repaired or get a new car?
How can we pay for the car repairs?
How should we pay for this house repair?
Can we afford to have a child?
Should we home-school or send our child to a Christian school?
Should we get this 0% interest card and then pay this small loan back?
Should we get a home equity line of credit for emergencies?
Should we get a bigger house in which we can raise a family?
Should one of us go back to college?
Should the wife work from home?

Most of our questions relate to finances because "money makes the world go round." It's understandable.

Where we get into trouble is that we try to be "good stewards" and make the most of our opportunities, but often we feel like the double-minded man being tossed to and fro in the wind. We question our decisions. We worry if we are doing what God would have us to do. We wonder how we will ever be able to retire when we barely get by today. We just can't afford to do it the way the experts tell us we should.

I want to offer you some biblical truths that have changed the way in which I view finances. I am doing this out of a spirit *to help people be free from worry and find rest within their current financial state.*

It is a change of mind. It is not a "To-Do" list or a scolding if you aren't doing it a certain way, but a set of core principles from which you operate. You see, when we operate according to God's predefined rules we eliminate stress *because when we obey God we know He will take care of the rest.*

If you are searching for peace, as I was, then this is the principle on which your foundation must be laid: Don't worry about tomorrow, rest in God's promises for daily provision.

I was pregnant with my second child and I was in a little bit of denial. I was very excited about the baby, but horrified about going through another labor. We have never had any type of maternity insurance and my first child was born with a midwife. I have heard that most first births are extreme because you go into it blindly thinking that you will do great, and then you realize that you have no idea what you are doing.

Well, with my second child I knew what to expect and I was terrified. I had no idea how I was going to "do all things through Christ which strengtheneth me." I delayed even calling the midwife as if not acknowledging it meant that I would not eventually have to go through labor. Finally I sucked it up and called her and explained to her my fears. She said, "Melissa, don't let Satan steal the joy of today because of the fear of tomorrow." That is exactly God's point in Matthew 6. God gave you today. Enjoy today. His promises for tomorrow are still true, so take tomorrow when it comes.

Mat 6:31 – 34, "Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? V32 (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. V33 But seek ye first the kingdom of

God, and his righteousness; and all these things shall be added unto you. V 34 Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day *is* the evil thereof."

I started a freeing mental practice in the morning. When that anxiety would hit about food or tomorrow's bills I would look up at God, remembering not to let Satan steal my joy, and I would claim His promise with a smile. I would say, "Well God, sufficient unto the day, eh?" I may have had to follow that same practice many times throughout the day, but the result was the same. I consistently beat down the flesh with the word of God.

At first I felt guilty about not praying frantically (that's the key word here) about our finances, but as our family got into a groove of biblical stewardship I found that I smiled when a time of trial came upon us. It was exciting to wonder how God would get glory out of this one.

Section A

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We need to question assumed financial truths.

When I started living life by faith and being excited about God getting the glory, I found that I no longer had the same enthusiasm for reading financial books that I had experienced for so many years. When I picked them up they all said the same thing. I could rehearse them to you by memory. It wasn't necessarily bad advice that was written. It's just that their truth didn't seem true any longer. I began questioning man's wisdom and searching for God's.

This was an important transformation in my heart and being. I started questioning the "assumed truths" of the financial gurus.

It was a good practice. God tells us not to lean upon our own understanding. He tells us to examine everything and bring it in subjection to His word.

2Co 10:5, “Casting down imaginations, and every high thing that exalteth itself against the knowledge of God, and bringing into captivity every thought to the obedience of Christ;”

Let’s take a look at what I call the *assumed truths* of finance; much of which the Christian world has adopted in some form or another:

> “Money can’t buy happiness, but it buys opportunities.”
>
> “The pay grade of a college graduate is 40% higher. Therefore, the only smart thing to do is go to college.”
>
> “You are throwing your money away if you rent. Buying is the way to go.”
>
> “If your employer will match your investment into an IRA make sure you give the full 3%. It’s 100% return and money in the bank.”
>
> “If you don’t have health / life / home / disability insurance, you are being irresponsible.”
>
> “The wife needs to have a career on which to fall back… just in case.”
>
> “The wife shouldn’t work to pay for the bills, but if she wants to work for “extras” more power to her.”

Now, I would not begin to suggest that you throw these philosophies out the window or that they are all wrong. What I am saying is that they are not mandatory. I would suggest that you scrutinize them to see if they are biblical, and fit God’s plan for *your life*.

God’s plan is really the core of our finances. He uses finances in our lives to teach us, keep us, train our tastes and habits and the list could go on and on. We get caught up in trying to make more or invest it more wisely. Yet, we don’t always realize that it is God’s money and our first question should be about what He wants this money to do, not what we think should be done with it.

Chapter Two

Whose Money is it Anyway?

Section A

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God is the Provider. Therefore, He makes the rules.

I spoke briefly in the introduction about the flesh's propensity to operate according to the laws of situational ethics: the end justifies the means. It is our natural bent. We are part of the Laodicean church age. We are lukewarm in how we operate.

Rev 3:15 - 17, "I know thy works, that thou art neither cold nor hot: I would thou wert cold or hot. V16 So then because thou art lukewarm, and neither cold nor hot, I will spue thee out of my mouth. V17 Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked:"

I know it is not a coincidence when God put this in here that He brought up the topic of finances, because "the love of money is the root of all evil." Money reveals the love of our heart. Money reveals the pride in our heart. Money reveals whether we want to do it God's way, or our way. This is not anything new. It started out with Cain. Cain wanted to do it his way.

Gen 4:1 – 8, "And Adam knew Eve his wife; and she conceived, and bare Cain, and said, I have gotten a man from the LORD. V2 And she again bare his brother Abel. And Abel was a keeper of sheep, but Cain was a tiller of the ground. V4 And in process of time it came to pass, that Cain brought of the fruit of the ground an offering unto the LORD. And Abel, he also brought of the firstlings of his flock and of the fat thereof. And the LORD had respect unto Abel and to his offering: V5 But unto Cain and to his offering he had not respect. And Cain was very wroth, and his countenance fell. V6 And the LORD said unto Cain, Why art thou wroth? and why is thy countenance fallen? V7 If thou doest well, shalt thou not be accepted? and if thou doest not well, sin lieth at the door. And unto thee *shall be* his desire, and thou shalt rule over him. V8 And Cain talked with Abel his brother: and it came to pass, when they were in the field, that Cain rose up against Abel his brother, and slew him."

Why did God not bless or respect Cain's offering?

It was because Cain did not offer it as God had directed. Cain offered *his* best, *his* way. He did not offer it out of an obedient heart. God deemed a blood sacrifice and what God says goes.

These following passages describe how God kept trying to get this point across to His people. It is like when a child says, "Why do I have to do it that way?" and the parent responds, "Because I said so." We sigh in frustration at the hard hearts of our children who keep pushing their agenda. Well, God keeps reminding us that it is not about what we want but what He wants. "Why," we ask? Because "He is God."

Lev 18:4 – 6 "Ye shall do my judgments, and keep mine ordinances, to walk therein: I *am* the LORD your God. V5 Ye shall therefore keep my statutes, and my judgments: which if a man do, he shall live in them: I *am* the LORD. V6 None of you shall approach to any that is near of kin to him, to uncover *their* nakedness: I *am* the LORD."

Rom 14:8 – 12, "For whether we live, we live unto the Lord; and whether we die, we die unto the Lord: whether we live therefore, or die, we are the Lord's. V9 For to this end Christ both died, and rose, and revived, that he might be Lord both of the dead and living. V10 But why dost thou judge thy brother? or why dost thou set at nought thy brother? for we shall all stand before the judgment seat of Christ. V11 For it is written, *As* I live, saith the Lord, every knee shall bow to me, and every tongue shall confess to God. V12 So then every one of us shall give account of himself to God."

Why is this so important? Because God has given some very important promises to His children, but they are contingent upon their *obedience to*

Him.

What? Really? Why wouldn't God just be faithful to provide for all His children? Well, to be honest with you, that is something I could not answer, but from the story of the prodigal son and throughout Scripture it is apparent that God will not hold Himself accountable for the welfare of a disobedient child.

Mat 6:33, "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."

This does not say, do it the world's way and presume that God will always bail you out.

Psa 37:25, "I have been young, and *now* am old; yet have I not seen the righteous forsaken, nor his seed begging bread."

Earlier in Psalm 37 we see God's description of the righteous man, and I certainly do not always fit its description, but for those who are righteous God is faithful.

Rom 8:28, "And we know that all things work together for good to them that love God, to them who are the called according to *his* purpose."

We see in John 14:15 that the sign of love towards God is obedience to His commands. We need to question if we are truly trying to be obedient.

Psa 37:3, "Trust in the LORD, and do good; *so* shalt thou dwell in the land, and verily thou shalt be fed."

Later on I speak about the peace we find due the fact that God's reputation is at stake if He does not fulfill His promises to His children concerning provision. Yet we need to remember that His promises are for the obedient children.

When the father of the prodigal son "intreated" the older brother, the father reminded him that "thou art ever with me, and all that I have is thine." The blessings to those who are obedient are abundant, but God allows the world to have its way with those who refuse to walk in obedience to His commands.

As we move on we need to remember that we do not have to be lukewarm in obedience to God. We can stand against the crowd. We can accept His word as it is clearly written and choose to "Trust and Obey." In doing so, we will no longer have to be tossed to and fro as the double-minded man.

We don't have to worry and say, "Did we make the wrong decision?" We can say, "Yes, we absolutely made the right decision by obeying God's word and His rules. We can rest in faith knowing that no matter how scary it is we can trust in God. Why? Because He is God.

Section B
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We are only conduits and stewards: not owners.

I worked for an electrician and typed thousands of invoices. I entered the word "conduit" countless times. What's silly is that I didn't even know what a conduit was, but they sure are a great example for God's ownership in regards to financial stewardship.

Conduits are used for many things and are not limited to electricity. For those of you who are like I was and are wondering what I mean by our "being conduits," let me give you a brief description.

If you want to water your yard and you use a spicket, or an irrigation system and you turn on the water without a conduit, the water will just pour out at the source. You will have a flood in one certain area with a tiny section of lush green grass and the rest of your yard will become brown, crunchy, will eventually dehydrate, and return to dirt.

Now we pay for our water and therefore we own it. We can do with it as we please. We can choose to water our grass or not water our grass. We can choose to water it once a week or every day. That is our choice, but our water isn't going anywhere productive without a conduit.

We need a hose as a conduit or passageway for the water and a sprinkler head to disperse the water in the correct direction. We don't want a leaky hose because that lessens the efficiency of the water pressure and takes much longer to get the yard hydrated. We don't want a sprinkler head that keeps shooting in a direction that we did not intend because that causes all of our efforts to become pointless. We want dependable and faithful conduits.

In the area of our finances, if we begin to see ourselves as the hose and the sprinkler heads of this example and we see God as the owner of the water (Who passes water through us to water His fields as He sees fit) then we can begin to see our stewardship in a more biblical light.

You see God has an abundant source of finances to disperse for our needs, the needs of others, and to spread His gospel. What He wants are trusty conduits; faithful stewards. What He often has to repair is the leaks in our "hoses" (needless and idle spending) and the direction in which we allow our "sprinkler heads" to aim (much accumulation rather than much good works).

We get frustrated because we are impatient when God is only pumping enough "water" through us to find our problems and fix them. We want "our finances" to be flowing freely before we have acknowledged that they are not "our finances" at all.

That is what one steward had to learn in the following passage. He could not do what He pleased with the talent that God gave him. God intended "His water" to yield fruit, yet the man (God's conduit) capped off his "sprinkler" and caused his conduit to have no effect. I will point out some more observations after the passage.

Mat 25:15 – 29,

"V15. And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey. V16 Then he that had received the five talents went and traded with the same, and made *them* other five talents. V17 And likewise he that *had received* two, he also gained other two. V18 But he that had received one went and digged in the earth, and hid his lord's money. V19 After a long time the lord of those servants cometh, and reckoneth with them. V20 And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more. V21 His lord said unto him, Well done, *thou* good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. V22 He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them. V23 His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. V24 Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: V25 And I was afraid, and went and hid thy talent in the earth: lo, *there* thou hast *that is* thine. V26 His lord answered and said unto him, *Thou* wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed: V27 Thou oughtest therefore to have put my money to the exchangers, and *then* at my coming I should have received *mine own* with usury. V28 Take therefore the talent from him, and give *it* unto him which hath ten talents. V29 For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath."

In addition to the fact that one man did nothing with what God had given, I also want to point out that God did not give each steward money to invest to increase *their financial stability*. Remember, it never was their money. It was all God's, the whole time.

If we could all grasp this concept it would change our lives. It is not our money. None of it is ours. We are nothing but servants out on an errand for our master.

I remember in a particularly hard time for our family, my husband was very discouraged. Many men were out of work or had to work endless hours without even making ends meet. I was just coming to understand that it was not my husband's job to supply the money; it was God's. It became a family motto that it was my husband's job to be obedient to God and work all that he could so that God could use him as a conduit for God's money to get to our family. If my husband was obedient, then God would supply.

My husband was not responsible for how much money God gave us but was responsible for how faithful and willing he was at work and also to not be leaky or misdirectional in his management of God's money.

Section C

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God is the provider, and the husband is "The Keeper" (manager) of God's provision.

As I just mentioned in the previous section, the husband doesn't need to worry about how much he is bringing in so long as he is willing to work when God provides the work and He makes sure that he allocates the money appropriately without "leaking" or "misdirecting" the funds along the way.

This may sound like heresy because it is an unfamiliar thought. It certainly was something new to me, but as I prayed and asked God for answers and peace in the area of finance, verses sprang out at me. What was consistent was God's provision. Over and over I read verses that solidified in my heart that for those who are being faithful to God, He … would … provide.

I'm going to reiterate some of those faith-building verses throughout this, but it is so that they become so natural to you that you too can recite them in times of hardship and storms.

Pro 27:27, "And *thou shalt have* goats' milk enough for thy food, for the food of thy household, and *for* the maintenance for thy maidens."

Mat 6:25 -34, "Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment? V26 Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? V27 Which of you by taking thought can add one cubit unto his stature? V28 And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: V29 And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. V30 Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, *shall he* not much more *clothe* you, O ye of little faith? V31 Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? V32 (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. V33 But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. V34 Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day *is* the evil thereof."

Psa 37:3, "Trust in the LORD, and do good; *so* shalt thou dwell in the land, and verily thou shalt be fed."

You see that God is the Provider. It is His promise that if we seek the kingdom of God first that our food and raiment will be added unto us.

Now this is where it gets a little bit confusing. How can it be said that it is the responsibility of God to provide and not the husband's when clearly I Timothy 5:8 says that a man must provide for his own? (Which you can read below.) First, the Bible does not contradict itself. Therefore, both statements must be true. This is how they work together: if a husband earns money *that God provided* and then blows it, hoards it, gambles it, or mismanages it then he is not providing for his family. He is worse than an infidel.

How many people have heard the story about the drunk who got his paycheck and drank it away leaving a starving family at home?

What about the man who bought a sports car, went golfing every weekend, went out to eat with his friends weekly and when he died he left his family with piles of debt and no life insurance?

Can you imagine if Adam had gambled away his flocks of sheep and Eve sat home wondering what she was going to feed her children? It is laughable to even think that. Adam was faithful at working with what God had given him to manage, and his family didn't lack. This is the scriptural order of things.

The Lord provided the garden. - Gen 2:8 – 9, "And the LORD God planted a garden eastward in Eden; and there he put the man whom he had formed. And out of the ground made the LORD God to grow every tree that is pleasant to the sight, and good for food; the tree of life also in the midst of the garden, and the tree of knowledge of good and evil."

The husband "dresses and keeps" that which God has given him. - Gen 2:15 -16, "And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it. And the LORD God commanded the man, saying, Of every tree of the garden thou mayest freely eat:"

The husband allocates God's provision to "provide" for his own. - 1Ti 5:8, "But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel."

The husband "nourishes" (feeds) and "cherishes" (takes loving care) of his wife - Eph 5:29, "For no man ever yet hated his own flesh; but nourisheth and cherisheth it, even as the Lord the church:"

It is clear that it is the husband's job to make sure that his family is given what they need, but the weight of Scripture is abundantly clear concerning from Whom that provision is supplied. So this leads to the question, if God is the provider and the husband is the manager, then why does the husband have to go to work? Can't the husband sit back and supervise? Well, that leads to my next point. A man has a job because God made him to work.

Section D

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A man has a job because God made him to work.

Traditional thinking says that the man needs to make as much money as possible to provide for his own. The truth is, the man needs to take advantage of every opportunity the Lord gives him to become a better worker, doing all to the glory of God.

God knows the potential and ability of each man and will lead him to reach it. If a man is lazy in the stewardship of his life, he will be held accountable for his waste. If a man is hasty in his choices and makes "investments" that go against the principles of God's word, he will also be accountable for his stewardship. But a man that prayerfully and diligently works at increasing his ability within the bounds of God's word has a greater opportunity to be used of God in finance.

That being said, financial increase is not what we work toward. We work toward good stewardship, and as God provides we are able to do more to increase His work in our lives.

Still, a man can't get past the fact that he must work.

Gen 2:8 – 9, "And the LORD God planted a garden eastward in Eden; and there he put the man whom he had formed. V9 And out of the ground made the LORD God to grow every tree that is pleasant to the sight, and good for food; the tree of life also in the midst of the garden, and the tree of knowledge of good and evil."

Gen 2:15 -16, "And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it. V16 And the LORD God commanded the man, saying, Of every tree of the garden thou mayest freely eat:"

Before the curse, Adam had a job. It is within a man to work and keep watch over something.

After the curse, Adam had a job. It is *still* within a man to work and keep watch over something.

God's role designation has never changed. The work just became more laborious.

Gen 3:17 -19, "And unto Adam he said, Because thou hast hearkened unto the voice of thy wife, and hast eaten of the tree, of which I commanded thee, saying, Thou shalt not eat of it: cursed *is* the ground for thy sake; in sorrow shalt thou eat *of* it all the days of thy life; V18 Thorns also and thistles shall it bring forth to thee; and thou shalt eat the herb of the field; V19 In the sweat of thy face shalt thou eat bread, till thou return unto the ground; for out of it wast thou taken: for dust thou *art*, and unto dust shalt thou return."

A husband can rest in the hands of God when hard times come. When all that is left in the refrigerator is a bottle of ketchup, he can still know that God will provide. The man must work and be a wise steward; a trusty conduit. God not only will provide, God must provide.

SECTION E

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IF A HUSBAND DIES OR CHILDREN ARE LEFT FATHERLESS, GOD IS STILL THE PROVIDER.

I remember a man saying that it was fine for his wife to work to support them financially while he started a church because the widow woman in I Kings 17 provided for Elijah. Now, I know that this man was not really speaking out of true conviction but was just pulling examples from the top of his head. Yet, that is sometimes what people do when they try to prove something without the weight of Scriptures.

The truth is that the widow woman was not a working woman. She was poor, had no family, was not being taken care of by the rebellious nation of Israel and was about to make her last meal. *God heard the cry of the widow woman and provided the meal.* She did not go *out to work, she stayed home* and ministered to the prophet. God used the man (prophet) to be a conduit for God's provision. God is and always has been the provider.

Exo 22:22 – 24, Ye shall not afflict any widow, or fatherless child. V23 If thou afflict them in any wise, and they cry at all unto me, I will surely hear their cry; V24 And my wrath shall wax hot, and I will kill you with the sword; and your wives shall be widows, and your children fatherless.

Deu 10:17 -18 For the LORD your God *is* God of gods, and Lord of lords, a great God, a mighty, and a terrible, which regardeth not persons, nor taketh reward: V18 He doth execute the judgment of the fatherless and widow, and loveth the stranger, in giving him food and raiment.

Psa 146:9 The LORD preserveth the strangers; he relieveth the fatherless and widow: but the way of the wicked he turneth upside down.

Pro 15:25 The LORD will destroy the house of the proud: but he will establish the border of the widow.

1Ti 5:5 Now she that is a widow indeed, and desolate, trusteth in God, *and continueth in supplications and prayers night and day.*

Act 6:1 And in those days, when the number of the disciples was multiplied, there arose a murmuring of the Grecians against the Hebrews, because their widows were neglected in the daily ministration. *(This shows that widows were under the ministry of the church.)*

A widow woman is watched, listened to, established, and relieved by God.
I would venture to say that this would apply to the faithful, single mother who has been abandoned by a neglectful father as well. Still, God has given a condition upon His provision. She must not be a busybody. She must trust the Lord, be faithful, and continue in prayer to Him.

God has given special instruction to her family to take care of her. If she had no family, was under the age of sixty, and had had only one husband she was charged to remarry. If she was over the age of sixty and had shown a life of faithfulness to the Lord (Matt 6:33) then the church would take her under their care. *Oh, how I wish the church people were still faithful in this ministry, rather than turning their God-mandated ministry over to the government.*

1Ti 5:16 If any man or woman that believeth have widows, let them relieve them, and let not the church be charged; that it may relieve them that are widows indeed.

Lest one should think that I am saying that no widow woman should work, I would like to give the example of Ruth and Naomi. Ruth went out to the fields of Naomi's family and gleaned from the corners of the fields.

They were still at the mercies and charity of their family, as ordained by God, but they did not stay home expecting their family to wait upon them. They did what they could and God blessed their efforts.

Section F

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There is no example in the Bible that gives any support that a mother needs to work outside of the home.

This is one of the two sections in this book that have caused me to lose sleep. I have debated seeming "exceptions" to the rule. I have analyzed the situations of well-meaning, and for all accounts "godly" women who have careers and children. I have debated the personal ramifications of taking a dogmatic stand in this area. I have played the "devil's advocate" and with the help of my husband, have tried to punch holes (from Scripture) in what I researched in this area. The result is a balanced, but not particularly contemporary view of the woman's role; and particularly that of a mother's role.

I can completely understand why someone would wonder why I put this topic in here at all. "Why pinpoint a working mother? Is it really such a big deal?" I promise that I am not putting this in here to grate on anyone's nerves or jump on a bandwagon of any kind. My sole goal is to help Christians rest in the peace that comes from total surrender and reliance upon God and the principles found in His word.

The desire for financial security or security in general is natural. I remember when my husband was laid off. I panicked. I was at that point working as a bookkeeper and a piano teacher from home. Then I became pregnant with my third child and I needed to cut back on my responsibilities. So, we dropped another income. Then my husband's job situation changed but our "set income" was faith-shakingly low and I began to second-guess if I should go out and "get a job" or take on more piano students.

The list of uncertainties and questions that plagued my mind never gave me peace. I was feeling a responsibility that wasn't mine to bear. I was operating on worldly wisdom that you hear so much by "financial gurus" that say, "If you need more money, everyone needs to pitch in to make more money."

I had no peace until I again went to Scripture and found rest on God's promises of His provision through my husband. I knew that women in the Bible had trades, but God kept reassuring me that my first priorities should be my husband, children, home, good works, and that a job did not need to be on my radar. My plate was already full. I needed to trust Him to work His plan as He had done for thousands of years.

You see, it hasn't been that long since we have culturally accepted working mothers. The end result has been broken families, empty and rebellious children, materialism, bankruptcies in divorce, financial devastation from financial overextension when a wife leaves a job, and the list can go on and on.

The woman's original purpose was to be an help "meet" for her husband's needs. She was to work along side her husband to help him with his duties. She is told to be a "keeper at home." The husband is told to "provide for his own."

No where does the Bible change this command or example. Women whose feet are not abiding in their home are given as warnings, not as heroes. So why do we worry about not "bringing in our fair share?" I believe it is Satan's deceiving women just as he did in Genesis 3. We must always go back to God's word to see what He says to avoid falling prey to the father of all lies.

The truth is: A family does not need the wife to have a career for their financial needs to be met. A family needs a prudent mother at home who can keep her spending in check and her prayer list current.

This is a deep topic and I cover it more in depth in Appendix D: Working Women of the Bible.

Section G

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God is the Provider, not the government

This is the other section which has given me sleepless nights. I have written and rewritten it. I have prayed many hours, meditated on many Scriptures, discussed the topic endlessly, and still I know that I do not have all of the answers.

With all my study on the topic, I have found nowhere in the Bible that says that it is a sin to accept government assistance. Therefore, it is a liberty to be decided between each family as the Lord leads. As with all liberty (Romans 14) each family should be "fully persuaded" so as not to sin against their own conscience.

For those of you who are seriously wondering and searching for God's will for your life in this area, what I will endeavor to do here is to present all the Scripture, insight, and examples of those "who have walked before" that I have found..

I pray that no one will feel that I am telling them what to do, *but rather showing what God can do*. It is to help build one's faith concerning the provision of God in the midst of all circumstances, so that one does not fall to the snares of the flesh and devil during financial trials and persecutions.

Before I start, I want to point out the principle that God has a good, perfect, and acceptable will for our lives. Christian obedience determines this outcome.

Rom 12:2, “And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what *is* that good, and acceptable, and perfect, will of God.”

Still, regardless of our past and our present repercussions, we can trust that as we submit to God’s will and love Him through our obedience, all things work together for good.

Rom 8:28, “And we know that all things work together for good to them that love God, to them who are the called according to *his* purpose.”

With that in mind, it is important to accept that our situation may not be in exact accordance with God’s perfect plan for His church and children. Know that regardless of how hopeless your situation may seem God is still your provider, and His promises for provision are still true. Whether you find yourself in the good, acceptable, or perfect will of God keep reminding yourself that God is in control and *with God all things are possible.*

Mat 19:26, “But Jesus beheld *them,* and said unto them, With men this is impossible; but with God all things are possible.”

Now, on to the topic; there are four general (not all-encompassing) situations in which people find themselves in need of government assistance. Each circumstance does have a corresponding Scriptural solution. I pray to expound these well and to reveal God’s grace in each.

1. GOVERNMENT INTERFERENCE

Satan is the prince of the power of the air (Eph 2:2). Satan exercises dominion over this earth under the hand of God’s sovereignty. There are many conspiracy theorists out there, and it is true that there is a great conspiracy moving the hand of the governments and nations. The conspirator is Satan.

He has wanted to take the place of God and to receive the worship and admiration that belongs only to the LORD since before our time. Communism is the way in which he chooses to gain that "distinction of God" in the government.

Communism has stated goals posted in 1963, directed by the initiative set up in the *Communist Manifesto* by Karl Marx. The goals reveal that communists use finances to cripple the family unit, propagate the communist agenda amongst the children (since they want the mother's working out of the home and the children in outside care from birth), keep the country and home in a financial crisis (through debt, if you take time to research the history of the federal reserve), and cause each home to rely on government financial assistance.

Psa 37:14, "The wicked have drawn out the sword, and have bent their bow, to cast down the poor and needy, *and* to slay such as be of upright conversation."

They are open about dumbing down our children and breeding in them an "entitlement" attitude; teaching them that they are owed to be provided for outside of their own hard work. They want each nation to be reliant upon the government for their food and raiment because people won't "bite the hand that feeds them." God has a different way of describing this scenario.

Mat 6:24, "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon. Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?"

Not that everyone who utilizes government assistance "serves' the government as their master, but it is certainly a snare. If you start to see the government as the provider of your food, it is hard to take the plunge and pull away from their strings to rely solely on an invisible God who asks faith, trust, and oft-time a continual meagerness of us.

In fact, Christians get so ensnared in what I call the "bittersweet abundance" that comes with government assistance that I see people falsifying their income or hiding cash they receive just to stay on assistance. If they saw God as their provider they would need not lie, because you cannot lie to God. They see the government as their provider and lie to stay in good graces. *That is the snare*. It is when one stops recognizing God as their provider, and they shift their eyes elsewhere that Satan wins the victory.

That is what Satan desires. He wants a Godless people.

When people find themselves in a socialistic / communistic government situation due to a fulfillment of the communistic agenda and they are forced to live in that economic situation, then God says to obey that authority.

(This is with the exception of when government laws contradict Scriptural commands. Act 5:29, "Then Peter and the other apostles answered and said, We ought to obey God rather than men.")

Rom 13:1, "Let every soul be subject unto the higher powers. For there is no power but of God: the powers that be are ordained of God."

Pro 16:4, "The LORD hath made all *things* for himself: yea, even the wicked for the day of evil."

I'm not suggesting that anyone become a pacifist and to stop voting or campaigning for right, or to stop praying for a revival in the churches and for the fear of the LORD to come upon our world. What I am saying is that God has a big plan and we need not fear the trials to come, but continue to trust in the grace of God as those in the past who had to face times of persecution under the hand of the Godless. God is our provider for all and His grace will always be sufficient.

2. UNFORSEEN HEALTH CRISIS'

With so much government interference, regulations, and an endless list of why healthcare is so expensive, we are all well aware that insurance rates are through the roof. Most people don't have health insurance unless it is through their work. They sit on a fence of "trusting God" and wondering if they are being stupid.

But with this real state of affairs where many have no alternative when a health crisis happens, people are faced with extreme circumstances in which they must make discouraging decisions.

I know of four situations where men suffered catastrophic health problems which caused them to be unable to work and their wives at their bedside caring for them. What happens when no one can work? Who will step in to help?

I know of scenarios where babies are born with unimaginable health problems which no health insurance but Medicaid would dare cover. What happens when the traditional route is not an option? Do you declare medical bankruptcy, or let the baby die? Medicaid is the lesser of evils.

I don't know a lot in this particular area, and to be honest, I have prayed that if God had a different way that He would teach me through someone else that He has led through these experiences and has taught them *His* path. I ask the Lord, "Is there hope? Do *You* have a way?" I pray that He does not allow our family to learn this lesson the hard way, but that He just miraculously reveals it to us. I am certain that if I continue to seek His truth in this area, He will show me in time, but for now I only know a few things:

a. God gives exceptions to His rules when it comes to life and death situations; therefore choose life. (The midwives who saved the male, Israelite babies – Exodus 1:17, Rahab lying to save the lives of the spies - Heb 11:31, David and his men eating the priest's shewbread to survive – Mat 12:4, Shepherds working on the Sabbath to save the life of a lost sheep - Luke 14:5)

b. Private charities still donate hundreds of thousands of dollars to help people in need, and that is a possible alternative.

c. There are some Christian health co-ops that help cover the cost of health needs. When run well, these are the most biblical option for those in this type of crisis. It exemplifies Galatians 6:2 of bearing one another's burdens.

d. Just as privatized insurance companies deny people coverage to keep costs down, sooner or later as the government takes over, they too will deny coverage to many. (That is just the path to which socialism / communism leads.) They ultimately will choose death for the elderly, feeble, and young to balance their budget. Therefore, we will inevitably have to face this question again: how does God provide in the time of impossible health crisis?

e. The same will be said about food distribution. Communism is an enemy of Christians, and under this regime the going gets tougher for Christians more than any other group. I read a book called, *God Knows My Size – Silvia Tarniceriu* by Harvey Yoder and it tells the true story of a Bible smuggler who grew up in a communistic government. There was never enough food provided for her family, and they relied daily through prayer upon the provision of God through neighbors, family, and other Christians. They didn't have the privilege to choose whether or not to go on government assistance. They had to face the question of whether or not they should send some of their children away to live with different family members. Christians will *always* be tried and tested regarding putting their faith in God alone.

We live in a blessed time of abundance and many freedoms. But I want to be very candid, when faced with these decisions of what to do in a time of crisis, rather than taking the lesser-beaten path and what may seem like an unwise gamble, most of us would take the well-trodden path and have a "sure thing" to take care of our needs.

The problem with this is that we will leave no light shining the way for those peering down that barren trail of unsurety, and Christians will *doubtless* have to face this question again.

The question: what do we do when the only solution seems to be a miraculous intervention by God? We have a small safety bubble in which we can search for these answers, but someday our children may face this question in the midst of the circumstances I listed above: when the government denies their child, a disabled spouse, or an application for food.

Without a doubt, I know that where God leaves a question, He has an answer, because He said so. There is a truth. There is a way. We must be diligent to seek it, and willing to risk to find it. But be of good cheer; where there is risk there is a need for faith, and God is all about supplying faith and bringing glory to His name.

Pro 3:5 – 6, “Trust in the LORD with all thine heart; and lean not unto thine own understanding. V6 In all thy ways acknowledge him, and he shall direct thy paths.”

I would ask now that each family pray and seek God’s will and way about this quandary for which we are so ill-prepared; so that when that time comes, we will be able to provide our children and grandchildren deep steps in which to place their own feet.

The Bridge Builder

An old man, going a lone highway
Came at the evening, cold and gray,
To a chasm, vast and deep and wide,
Through which was flowing a sullen tide.
The old man crossed in the twilight dim;
The sullen stream had no fears for him;
But he turned when safe on the other side
And built a bridge to span the tide.

“Old man,” said a fellow pilgrim near,
“You are wasting strength with building here;
Your journey will end with the ending day;
You never again must pass this way;
You have crossed the chasm deep and wide –
Why build you the bridge at the eventide?”

The builder lifted his old gray head;
“Good friend, in the path I have come,” he said,
“There followeth after me today
A youth whose feet must pass this way.

This chasm that has been naught to me
To that fair-haired youth may a pitfall be.
He, too, must cross in the twilight dim;
Good friend, I am building this bridge for him."

Will Allen Dromgoole 1934

3. FINDING OURSELVES AS THE UNJUST STEWARD

No one wants to find themselves as the unjust steward. Yet, not many of us were taught much about finance from the Bible. We have often times learn wisdom through our own mistakes and searching for truth.

Most of us are warned of the dangers of credit card debt, but aren't taught that balance between spending needlessly and being miserly. We are taught that everyone has a car loan, and that we need to get a credit card so that we can increase our credit score and get a good interest rate on our home mortgage.

We believe that if we handle our credit responsibly that we are being "wise stewards," but what happens when we find out differently? What happens when we realize that we have overextended ourselves, thinking that we can pay it off by "such and such" time, and then someone loses their job? At that point we realize that we had not been content with our current state and determined to get that for which God had not yet provided, and were now suffering the consequences.

Or maybe you find yourself in a different situation. Maybe you never learned anything about temperance, hard work, and bill management. Maybe life hit you like a sledge hammer and you started living the extravagant lifestyle that the world markets, yet ended up without money to buy food or pay for your rent.

However a person gets there, the truth is many Christians find themselves coming to God and saying, "God, why don't I have enough money for food? Why can't I pay my bills? I thought You said that You would provide for my food and raiment, always."

This is the state in which the "unjust steward" of Luke 16 found himself.

Luk 16:1-13, "And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. V2 And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward. V3 Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed. V4 I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. V5 So he called every one of his lord's debtors *unto him,* and said unto the first, How much owest thou unto my lord? V6 And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. V7 Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore. V8 And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light. V9 And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations. V10 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. V11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches?* V12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own? V13 No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."

While this is not a clear picture of government assistance, there is enough to draw some conclusions.

God had provided. The steward had wasted the provision.

God did not condone the wastefulness of the steward and allowed the man to suffer the consequences of his failure.

God was still the sovereign provider in that He owned the loans of the "mammon of unrighteousness."

God allowed graciously for the unjust steward to go to the "mammon of unrighteousness" and call in His loans (God's) to make up the lack in his (the steward's) finances, and God said he had done wisely.

God warned of continued wastefulness and its eternal implications.

God warned of the temptation to become a "servant" to the "mammon of unrighteousness."

It is humbling when you realize that the only solution for your current financial bind is some form of assistance. It is another layer of humility that is added when you realize how God graciously allows that form of provision despite your failures. Still further, it is humbling to think that through your lack of stewardship, you may be bringing reproach upon the name of your faithful God who had provided enough, but you "wasted your goods" (whether through ignorance or presumption).

God has an abundance of grace to provide His people. Still as stewards we must recognize that ultimately it is God's intention in this passage for the steward to learn from his mistakes and to become faithful in that which God has entrusted him. God understands man's propensity toward the flesh and warns him not to become in bondage to the reliance upon the "mammon of unrighteousness."

4. FAMINE IN THE LAND

If you have been faithful in your finance, are not over your head in unsecured debt, and find yourself out of work or with not enough work to make ends meet (through no fault of your own), you would be in the category of what I call "famine in the land."

This is a hard state to be in because it is easy to blame God for your situation. You feel forgotten, forsaken, and confused. Why would God let this happen to you? "Maybe He isn't faithful," you say as you begin to doubt.

It is a lonely state of insecurity in which you find yourself. Let me reassure you that God is faithful. He will not be found a liar, and if you have been obedient to Him, He will be faithful to you.

The only concrete examples in the Bible of famine in the land are in the Old Testament. They were largely God's ways of leading or punishing Israel. I know that how God dealt with His people in the Old Testament is not necessarily how He deals with His church in the New Testament so I am going to steer clear of examples like Joseph, Elijah and the birds, Elisha and the Shunammite widow; but there are principles found throughout the Old Testament that are in accordance with those found in the New Testament epistles.

It is those Scriptures which I will reference.

Deu 15:7, "If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother:"

Job 36:6, "He preserveth not the life of the wicked: but giveth right to the poor."

Pro 22:9, "He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor."

Pro 28:27, "He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse."

Pro 19:17, "He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again."

Rom 12:12 – 13, "Rejoicing in hope; patient in tribulation; continuing instant in prayer; V13 Distributing to the necessity of saints; given to hospitality."

1Pe 4:8 – 9, "And above all things have fervent charity among yourselves: for charity shall cover the multitude of sins. V9 Use hospitality one to another without grudging."

God's solution is for His people to take care of His people. I'll be honest: this feels humiliating. You aren't sure which you would prefer: the insecurity that God had forsaken you, or the insecurity that Christians "use hospitality with grudging." You begin to feel as if you are a burden. You avert your eyes around the Christian brothers who God has led to help you.

You compulsively feel like explaining your situation to those who are close enough to know your circumstances.

What I know to be true is that God is teaching each of His children different things in a parallel environment. He may be using you to teach them the principle of hospitality and good works.

What if God wants to call a couple into a ministry, but they are lacking the skills of hospitality, and you are God's answer?

What if God is trying to teach a naturally miserly couple to give graciously, and you are God's answer?

What if your children need to be an example to your grandchildren of how to take care of elders or older parents, and you are God's answer?

What if a family is crumbling in secret depression and what they really need to do is to get outside of themselves and be a blessing to someone else, and you are God's answer?

What if an unsaved onlooker is watching how you go through this trial and God miraculously provides through the unselfish charity of His people, and it strikes their heart as nothing else could?

God desires so much for His people to care for the poor that He made it a law.

Lev 19:9 – 10, "And when ye reap the harvest of your land, thou shalt not wholly reap the corners of thy field, neither shalt thou gather the gleanings of thy harvest. V10 And thou shalt not glean thy vineyard, neither shalt thou gather *every* grape of thy vineyard; thou shalt leave them for the poor and stranger: I *am* the LORD your God."

OBSERVATIONS:

a. Satan is the great imitator of everything that God does. He takes what God has made good and perverts it. He has done no differently here, because at first glance this seems like government-regulated welfare, but there are several major differences.

The government did not require them to gather the corners of the field and bring it to them so that they could redistribute it.

It was a matter of personal responsibility to obey the Lord, just like every other law God gave.

Obedience and disobedience were judged and the consequences were given by God (not the government). This is similar to our works being weighed in heaven to see if they come forth as gold.

b. God actually required His people to leave aside their earnings for the poor.

Whoa! Who actually does that? I hear people say, "We don't make enough to set money aside for an emergency fund." Leaving us to say, "How can I then save up for *others*?" That may actually be true, but the principle is still there. If you are not destitute; like Ruth and Naomi who utilized Boaz's obedience, then God would prefer us to set aside or be ready to give to those in need.

5. BUT WHAT IF NO ONE LISTENS TO GOD?

What if you hindered God's work in other's lives by doubting God's guiding hand in yours?

What if no one listens to God's leading and they are too concerned about their situation to care about yours?

I remember discussing this topic with my husband and asked him, "Do you really think that it is God's will for people to go to the government when He could get the glory by providing through something miraculous?"

His reply changed my thinking. He said, "Do you really think it is God's will for people to go to Hell?" I was confused with his response and asked for clarity. He said, "God wants people to witness to others. He wants His gospel preached throughout the world. Christians just don't always obey God."

The truth is God wants His children to grow, give, and trust Him in their finances. He wants us to be "salt to the earth," but all too often we are too preoccupied with our own cares or too ensnared by our own financial decisions to trust God enough to reach out to those in need.

That is most likely why nearly 50% of America is on some form of government assistance. That is a result of Satan's working in the church to dilute its effectiveness and cause the "salt to lose its savour."

6. THERE IS HOPE

There is hope. Our family is just one testament to the fact that there are more Christians out there than you would expect who are willing to give.

God has not always used Christians to “fill in the gap” for us, but many times He has.

I am saying this in no wise to tell anyone what they should do. I am giving a testimony of what God has done for *our* family in this area, and I am sure we are one of many.

In our case we felt that it was a hindrance to our testimony of God’s provision to be on government assistance. We had a continually growing family, I am an avid stay-at-home mom, we are very conservative politically, and our major place of handing out tracts was with food purchases.

There were three major reasons why we didn’t feel the liberty to rely upon government assistance:

a. We felt like David who said, “Let us fall now into the hand of the LORD; for his mercies are great: and let me not fall into the hand of man.” II Sam.24:14

I can think of no better way to describe it than that. We knew that the mercy of the Lord was far greater and kinder that the mercy of man and their “god.”

b. We didn’t want to have the viewpoint of Hezekiah who thought of his immediate future when Isaiah came to him and told him of the destruction that would come to the next generation due to the sin of Israel. (Not that this would be a sin, but communism is evil and socialist programs are its seed.)

2Ki 20:16 – 19, “And Isaiah said unto Hezekiah, Hear the word of the LORD. V17 Behold, the days come, that all that is in thine house, and that which thy fathers have laid up in store unto this day, shall be carried into Babylon: nothing shall be left, saith the LORD. V18 And of thy sons that shall issue from thee, which thou shalt beget, shall they take away; and they shall be eunuchs in the palace of the king of Babylon. V19 Then said Hezekiah unto Isaiah, Good is the word of the LORD which thou hast spoken. And he said, Is it not good, if peace and truth be in my days?

Hezekiah thought more of *his* peace than future consequences.

c. The temptation of thinking, “Yeah, God didn’t provide, so that’s why we are relying on the government,” is a very real temptation. It takes one’s eyes off God and is a hindrance to raising the "shield of faith" to the attacks of Satan in a Christian's life.

We wanted our faith to grow and our "salt to the earth" to be so salty that those around us couldn't help but be thirsty for what our God could do.

I clearly remember the day while staring at the assistance application knowing that for us "enough was enough." We would no longer doubt God's mercies. We would throw ourselves at His feet and plead for His grace in allowing us to meet Him on the Day of Judgment as faithful stewards who were truly "full of faith."

During these past years He has never failed us. It has not always been how or when we expected His provision. We have had to sacrifice *our* expectations and desires, but have found that as we gave our all and delighted in Him, He changed our desires and our hearts have been filled and our peace is overflowing.

Section H

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God does not provide through credit

1. UNSECURED DEBT IS A SIN

Before we studied the Scriptures searching for an answer on this topic, we earnestly asked advice and scoured financial books by Christians trying to find out "When you don't have any money, does God use credit cards to fill in the gap?" Every answer was vague and situational.

Sadly, this is not a theme covered in many high school youth groups or college and career classes. If it was, we would all be a lot better off. The truth is that once you search the Scripture, the Bible is abundantly clear on the issue. Yet most of us haven't searched it out or are too uncomfortable with the practical implications of applying its truth to obey it or teach it.

I gave up on asking people's opinions. I started reading, and I read and read. I was obsessive about the topic. Finally in one book it spoke about

God telling us to not become “surety” for debts.

I read a chapter of Proverbs a day and can’t tell you how many times I have read the word “surety” in following passages and not understood what they meant.

Pro 6:1 - 5, “My son, if thou be surety for thy friend, *if* thou hast stricken thy hand with a stranger, V2 Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. V3 Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend. V4 Give not sleep to thine eyes, nor slumber to thine eyelids. V5 Deliver thyself as a roe from the hand *of the hunter,* and as a bird from the hand of the fowler.”

Pro 11:15, “He that is surety for a stranger shall smart *for it:* and he that hateth suretiship is sure.”

Pro 17:18, “A man void of understanding striketh hands, *and* becometh surety in the presence of his friend.”

Pro 22:26 – 27, “Be not thou *one* of them that strike hands, *or* of them that are sureties for debts. V27 If thou hast nothing to pay, why should he take away thy bed from under thee?”

Since “surety” was an old word, I started looking up old definitions and old sermons on the topic. That was when the blinds were lifted from my eyes. Old preachers have much to say on the topic of “surety” and debts.

I will use the Bible to give the context and definition of “surety,” but the quick definition is “collateral.” You can see this in the following passages about Judah and Benjamin:

Gen 43:8 – 9, “And Judah said unto Israel his father, Send the lad with me, and we will arise and go; that we may live, and not die, both we, and thou, *and* also our little ones. V9 I will be surety for him; of my hand shalt thou require him: if I bring him not unto thee, and set him before thee, then let me bear the blame for ever:”

Gen 44:32, "For thy servant became surety for the lad unto my father, saying, If I bring him not unto thee, then I shall bear the blame to my father for ever."

In our society our surety most times is our credit score; our good name makes us a collateral for our debts. If we have no other "security," like a home or car with equity, our debtors become our masters while we give over our lives to them until we pay our debts; just as Judah would have given HIS life as collateral for Benjamin.

The problem is that God wants to be our only master.

Pro 22:7, "The rich ruleth over the poor, and the borrower *is* servant to the lender."

Mat 6:24, "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."

That is why God commanded us saying, "Pro 22:26 – 27, "Be not thou *one* of them that strike hands, *or* of them that are sureties for debts. V27 If thou hast nothing to pay, why should he take away thy bed from under thee?" This amongst the other verses against co-signing for loans, and telling us to *hate* "suretiship" show how much *God* despises unsecured debt. *He hates it and wants us to hate it.*

If you want peace in your finances, get out of unsecured debt as God provides and don't choose to go into it again. This will undoubtedly take a practice of temperance, moderation, prayer, faith and sacrifice, but how wonderful to start walking on a "sure" path.

Pro 11:15, "He that is surety for a stranger shall smart *for it:* and he that hateth suretiship is sure."

2. SCHOOL LOANS

I am singling this loan out in particular because it is one of the largest unsecured debts we blindly accept, and it is a part of our cultural norm. Nearly everyone will justify this loan and call it an “investment” and therefore it is “good stewardship” to invest in a loan for education considering the increase in your earning potential. Yet, it is not a matter of if it makes good monetary sense. It is a matter of “Trusting and Obeying” God’s Word.

If God has not provided you with scholarships, grants, or a job that will cover the cost of college, *cash and carry*, then at that time in your life *it is not in God’s plan for you to go to college.* What a relief to have a door closed for us to limit our ability to go the wrong path. We pray for clear direction. Well, here it is.

There is just as much difference between a small student loan and a large one as there is a difference between a white lie and a big lie. They are both against Scripture.

A man once told me that his house was almost paid off but they still had several years left to pay off his wife’s student loan.

The Bible says, “Boast not thyself of tomorrow, for thou knowest not what a day may bring forth.” Proverbs 27:1

You don’t know if you will have the means to pay off a small or large student loan. To say you will is to boast of tomorrow what you do not know. What if God would have you to be a missionary, or a help to a church in a poor area of the country, but you can’t go because you are tied down to your student loan?

God’s work is not hindered by a lack of financial means unless we get in the way.

Our church, which I’m certain cost more than a million dollars to build, was done cash and carry and Hudson Taylor and George Mueller’s works were done cash and carry. Charles Spurgeon had a huge house built for him by his own people; cash and carry.

If God wants something accomplished, He will provide for it; sufficient unto the day.

God did not say, "Sufficient unto the pay period." He said, "Sufficient unto the day." I have had many a day where I said, "Well, we have enough money to get a gallon of milk." We didn't have enough money to go complete grocery shopping, but for that day we only needed a gallon of milk.

In the book *Hudson Taylor's Spiritual Secret*, Hudson Taylor described debt as, "*Our determining within ourselves to get that for which God has not yet provided.*"

Therefore, we can rest in knowing that if God has not yet provided for something, then in that time or in that circumstance, it is not within God's will for the work to be done. We need to trust God's timing, not our own.

3. OTHER COMMON UNSECURED DEBTS

The same truth concerning college can be said for vacations, start-up businesses, computers, furniture, cars, and even groceries. If you don't have money for it now, how can you guarantee you will have money for it later? You cannot guarantee you will have your job or your health in three months. My husband says that people who bet the farm usually lose it.

Luk 14:28 -30 For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have *sufficient* to finish *it?* Lest haply, after he hath laid the foundation, and is not able to finish *it,* all that behold *it* begin to mock him, Saying, This man began to build, and was not able to finish.

I say again, it is not a matter of a good investment. It is a matter of obedience. If it requires disobedience to make a good investment, it is not good stewardship. It doesn't matter if it is a small loan or a large loan. Trust God's way and see it as a blessing that God has chosen to lead us for our life in such a clear way. If there is no money, then the answer is "No."

There is no need to fret or worry about the decision. It has already been made. How many mistakes could have been avoided if people had operated upon this principle?

How much peace could be flowing if people believed God, and didn't go into debt because they knew it was the right decision; God's way.

4. SECURED DEBT IS NOT A SIN, BUT IT CERTAINLY ISN'T SUGGESTED

At this point, the question arises "What about the passage "Owe no man anything?"

It's a good question; a very sincere-hearted question. So, let's look at the passage and use Scripture to decipher it.

Rom 13:7 – 10, "Render therefore to all their dues: tribute to whom tribute *is due;* custom to whom custom; fear to whom fear; honour to whom honour. V8 Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law. V9 For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet; and if *there be* any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself. V10 Love worketh no ill to his neighbour: therefore love *is* the fulfilling of the law."

At this point, I want to draw no conclusions. I want to point out one thing. The context of this passage is to love one another, and that if you keep that in mind you will notice that all of the law fulfills this ideal. That still does not explain to what exactly "owe no man anything" applies.

Well, we can all agree upon this: God does not bless people who sin, and God does not enable sinners. He provides a way out of temptation.

1Co 10:13, "There hath no temptation taken you but such as is common to man: but God *is* faithful, who will not suffer you to be tempted above that ye are able; but will with the temptation also make a way to escape, that ye may be able to bear *it*."

So, the next logical question is, *"If all debt is sin and Romans 13:8 refers to a monetary loan in general; than how could God say the following:"*

Deu 15:7 – 8, "If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother: V8 But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, *in that* which he wanteth."

Deu 23:19 – 20, "Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury: V20 Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it."

Luk 6:35, "But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and *to* the evil."

Luk 11:5 – 9, "And he said unto them, Which of you shall have a friend, and shall go unto him at midnight, and say unto him, Friend, lend me three loaves; V6 For a friend of mine in his journey is come to me, and I have nothing to set before him? V7 And he from within shall answer and say, Trouble me not: the door is now shut, and my children are with me in bed; I cannot rise and give thee. V8 I say unto you, Though he will not rise and give him, because he is his friend, yet because of his importunity he will rise and give him as many as he needeth.   V9 And I say unto you, Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you."

We see that God says that we can lend to each other (Christians - without interest), to the stranger (the unsaved – with interest), to our enemies, and our friends. God even likens Himself to a friend who gives when asked for a loan. God would not liken Himself to a sinner. Therefore, there is some form of lending and paying back (owing) which is not a sin.

I endeavored to find through Scripture biblical guidelines in this area that would apply to our current society.

a. What about rent and utilities? These are accrued debts that are paid monthly through contract. Was there anything Scriptural that showed that this contractual "owing" was acceptable? (I don't know why I was surprised, because the Bible is so amazing in its continued sufficiency to all things practical, but here it is.)

The parable of the penny.

Mat 20:1 – 14, "For the kingdom of heaven is like unto a man *that is* an householder, which went out early in the morning to hire labourers into his vineyard. V2 And when he had agreed with the labourers for a penny a day, he sent them into his vineyard. V3 And he went out about the third hour, and saw others standing idle in the marketplace, V4 And said unto them; Go ye also into the vineyard, and whatsoever is right I will give you. And they went their way. V5 Again he went out about the sixth and ninth hour, and did likewise.   V6 And about the eleventh hour he went out, and found others standing idle, and saith unto them, Why stand ye here all the day idle? V7 They say unto him, Because no man hath hired us. He saith unto them, Go ye also into the vineyard; and whatsoever is right, *that* shall ye receive.   V8 *So when even was come, the lord of the vineyard saith unto his steward, Call the labourers, and give them their hire, beginning from the last unto the first.* V9 And when they came that *were hired* about the eleventh hour, they received every man a penny. V10 But when the first came, they supposed that they should have received more; and they likewise received every man a penny. V11 And when they had received *it*, they murmured against the goodman of the house, V12 Saying, These last have wrought *but* one hour, and thou hast made them equal unto us, which have borne the burden and heat of the day. V13 But he answered one of them, and said, Friend, I do thee no wrong: didst not thou agree with me for a penny? V14 Take *that* thine *is*, and go thy way: I will give unto this last, even as unto thee."

A contractual "owing" for a period of time is depicted. They agreed upon a price and at the set time it was paid.

With this in mind, if we go back to the passage in Romans 13 where the spirit of the command is that of love and giving to another what was right, it is easy to see that we are breaking this command of owing when we break the contract.

If a man was hired for a penny a day and at the end of the day you said, "Oh, I spent that penny. Can I give it to you tomorrow?" that would be owing the man that which is rightfully his. It would be breaking the spirit of love because that man depended upon the penny. It may have been what would have fed his family for that night, or in today's society, our rent may be what pays someone else's mortgage. If we are late in our bill paying we are not practicing the Golden Rule of love.

b. What about credit cards and unsecured loans? I think I covered that clearly earlier in this section, but I wanted to list it here for continuity of the subject. God covers all areas of "owing."

c. If a contractual loan is okay, but unsecured loans are not okay, does that mean that a home mortgage or a car loan is fine? Well, through process of elimination, the answer is "Well that depends..." God gives guidelines about lending that I address in Appendix C, but concerning our borrowing, this is what the Bible says:

CAR LOANS

Cars are a depreciating asset. This is very important. If the car's value continues to go down, it does not stay as an asset or "surety" for the loan. I know we justify a depreciating car loan by calling it an asset, but as we drive away in the car we know that we owe the tax, title and immediate depreciation as an unsecured debt.

I knew of a grown man who rode his bike to work because he could not afford the gas on his debted vehicle, and also a young woman who walked to work because she could not afford the insurance on her car. We assume that a car is a need and therefore a loan is acceptable. I would question that logic and wisdom in light of Scripture. It just isn't there. If God wants us to have a car, He will provide for the car beforehand (tax and title included). We just have to swallow our pride and accept the vehicle for which He currently provides.

HOME LOANS

It is easy to see this principle in our current market. We purchased new homes and assumed that our homes were an appreciating asset (goes up in value), but God warns us that we don't know the future.

Pro 27:1, "Boast not thyself of to morrow; for thou knowest not what a day may bring forth."

Now we have churches full of Christians who are upside-down on their home and auto loans, who have lost their jobs and can't sell anything to pay down their debts or pay for their bills. They can't move in with family to bear each other's burdens (Gal 6:2) *(which was a common solution during the Depression)* because they would still have to pay their mortgage and car payment regardless of where they were dwelling.

Sometimes their only remaining option is foreclosure. It is not that they don't want to pay their debts; they just can't. By submitting oneself to servitude they have become an unfaithful steward. I am not slamming anyone who has been there. I am warning others to stay away from the same path.

Ecc 5:4, "When thou vowest a vow unto God, defer not to pay it; for *he hath* no pleasure in fools: pay that which thou hast vowed. V5 Better *is it* that thou shouldest not vow, than that thou shouldest vow and not pay."

Deu 23:21 – 22, "When thou shalt vow a vow unto the LORD thy God, thou shalt not slack to pay it: for the LORD thy God will surely require it of thee; and it would be sin in thee. V22 But if thou shalt forbear to vow, it shall be no sin in thee."

Exo 22:14, “And if a man borrow *ought* of his neighbour, and it be hurt, or die, the owner thereof *being* not with it, he shall surely make *it* good.”

Psa 37:21, “The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth.”

Having said all that as a caution to some secured debts, I want to further state that even though God has given us the liberty to borrow on a secured loan, debt has always been associated with a curse, servanthood, and disobedience. The ability to lend freely was the sign of a blessing.

(*These promises apply to Israel, but the principles of God are unchanging.)*

Deu 15:5 – 6, “Only if thou carefully hearken unto the voice of the LORD thy God, to observe to do all these commandments which I command thee this day. V6 For the LORD thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee.”

Deu 28:12 -13, “The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow. V13 And the LORD shall make thee the head, and not the tail; and thou shalt be above only, and thou shalt not be beneath; if that thou hearken unto the commandments of the LORD thy God, which I command thee this day, to observe and to do *them:*”

Deu 28:15, 44, “But it shall come to pass, if thou wilt not hearken unto the voice of the LORD thy God, to observe to do all his commandments and his statutes which I command thee this day; that all these curses shall come upon thee, and overtake thee: He shall lend to thee, and thou shalt not lend to him: he shall be the head, and thou shalt be the tail.”

Pro 22:7, “The rich ruleth over the poor, and the borrower *is* servant to the lender.”

As we have seen, a man cannot serve to masters (Matthew 6:24, Luke 16:13). If we are servants (the tail) to a loan company, we may not be free to serve God as He may wish. Someone else is our head.

Please take the time to read Proverbs 6:1-11.

Pro 6:1 – 11, "My son, if thou be surety for thy friend, *if* thou hast stricken thy hand with a stranger, V2 Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. V3 Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend. V4 Give not sleep to thine eyes, nor slumber to thine eyelids. V5 Deliver thyself as a roe from the hand *of the hunter,* and as a bird from the hand of the fowler. V6 Go to the ant, thou sluggard; consider her ways, and be wise: V7 Which having no guide, overseer, or ruler, V8 Provideth her meat in the summer, *and* gathereth her food in the harvest. V9 How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? V10 *Yet* a little sleep, a little slumber, a little folding of the hands to sleep: V11 So shall thy poverty come as one that travelleth, and thy want as an armed man."

We often hear the verses in Proverbs 6 about looking to the ant and his work ethic and how he saves in the summer to provide for the winter. What we don't analyze is that this is God's view and solution to debt recorded entirely in one passage. We don't often hear the first few verses of the passage preached in context with the second half.

It is important for us to understand:

The urgency of getting and staying out of debt – As a roe from the hand of a hunter, and as a bird from the hand of the fowler

The necessity or saving beforehand for coming expenses, i.e. summer and harvest for winter, (*by not spending all that we have just because it is there (Prov 21:20).*

There will be sacrifice to undo what has been done – Give not sleep to thine eyes, nor slumber to thine eyelids.

Debt causes poverty – So shall thy poverty come as one that travelleth, and thy want as an armed man.

I'm going to be honest. These principles on debt may be hard to apply. It seems that once you are in debt that the only way to pay off those debts appears to be to go into even more debt; borrowing from Peter to pay Paul.

In our journey, we have allowed our bills to be paid on time by going into our reserve line; even after that first faith-building miracle God gave us (mentioned in the *ABOUT THE AUTHOR* section). It was part of that "School of Faith" where we weren't quite sure what to do if the "ends didn't meet." The whole time we knew that we had some "surety" in our retirement accounts. We just couldn't part with that personal security. We tried to justify that the interest rate was less than the fees to have an early withdrawal. We had many reasons to justify holding out a little longer to see if God would pay off the reserve line loan *without* us having to give our everything. Finally we surrendered that *God alone was enough*.

You know what? Since then, He hasn't allowed us to go into our reserve line. He did some things that were unexpected and out of the box for us that gave us some breathing room while our "ends weren't meeting." But it was so opportune and so unusual that it was obviously His answer to our prayers for no new debt.

I encourage each family to take this faith-filled journey and as God leads and teaches you how to live without new debt, by practicing "sufficient unto the day'" with moderation and temperance. It's also great to keep track of God's goodness and His miracles as a personal testimony and encouragement for yourself, your children, and others in the future.

Section I

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Standing on the promises of God's provision

Sometimes we feel like we are standing in the middle of a circular room surrounded by doors with a big pile of bills in front of us. Each door says something different: God Alone; Job for Wife, Government Assistance;

Loans. You stare at each door and feel anxiety building up within you. You know you want to do what is right, but what is right?

Psa 119:104 – 105, “Through thy precepts I get understanding: therefore I hate every false way. V105 Thy word *is* a lamp unto my feet, and a light unto my path.”

I pray that the Scripture I have provided, as well as the insight and examples of God promises of provision for those who “Trust and Obey” Him, will give others the confidence to throw their lives and finances at the mercy of God and His leading. My desire is that step-by-step more people take the walk through God’s “School of Faith” remembering that God is our provider. We are not. He will never be unfaithful to those who put their trust in Him.

Standing on the promises of God’s provision as found throughout His word is truly freeing. It gives us the freedom to take our eyes off of our situations and turn our eyes upon Jesus, asking Him, “What would You have us to do with this money You provide?” That is what the next chapter is all about, “Our Purpose” or rather, God’s purpose for all that He gives.

Chapter Three

Our Purpose

One of the reasons that people in cultures like America today are struggling financially is that we misunderstand God's purpose for our finances. There were times when it was a "dream" to own a home of our own and now it is expected.

It may not seem like it to us with our mounting payments and decreasing paychecks, but our society is one of affluence. Largely the books written by financial experts are how to make your money grow; how to become a millionaire by retirement; and how to make the most of your money. They are all geared to people who have extra money. Because we have grown up in an affluent society, we feel that these plans must be for us. Yet many of us who desire to be good stewards with our finances and "invest for the best future possible" find that we only have the means for today.

I want to encourage you that you are not necessarily irresponsible, hopeless, or bound for destitution if you find yourself living paycheck to paycheck. It is possible to have financial peace with or without financial prosperity.

God did not promise the means for savings, retirement, college, and insurance. These are the responsible things to do if, let me reiterate that, if God allows us to have a surplus in our source of financial income. God's word stresses: "sufficient unto the day."

(Let me step back and say that if many of us do not get into unsecured debts by being impatient, boasting ourselves of tomorrow, jumping into get-rich-quick schemes or just being plain covetous, then we very probably will find ourselves with a little extra breathing room.)

Still, if you find yourself in a situation where you have extra income and are able to invest for possible future circumstances, it is important to remember that our financial security should not rest upon ourselves, our savings, and our investments. The Bible clearly says,

Pro 23:4 – 5, “Labour not to be rich: cease from thine own wisdom. V5 Wilt thou set thine eyes upon that which is not? for *riches* certainly make themselves wings; they fly away as an eagle toward heaven.”

How many people have found chance having its way in their lives, and seeing their portfolio disappear before their eyes, in the middle of an economic crash? In times like these, one can rest knowing that they were a faithful steward and that God will judge them according to that alone. He is still the provider.

If you have read the previous sections on “Our Provider,” hopefully you have found confidence that our financial security lies upon God’s promises to us in conjunction with our obedience to His Word.

The next most important thing after we understand Who our Provider is, is that we understand His purpose for money. His purpose in everything is to bring glory to HIS name and to spread the gospel of Jesus Christ. He meets our physical needs so that we may accomplish His purpose. In addition to meeting our physical needs, He wants us to enjoy the fruits of our labors. Yet, our needs and our enjoyment do not come *before His purpose*.

Mat 6:33, “But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.”

Psa 37:3 - 5, “Trust in the LORD, and do good; *so* shalt thou dwell in the land, and verily thou shalt be fed. V4 Delight thyself also in the LORD; and he shall give thee the desires of thine heart. V5 Commit thy way unto the LORD; trust also in him; and he shall bring *it* to pass.”

Mat 5:13, “Ye are the salt of the earth: but if the salt have lost his savour, wherewith shall it be salted? it is thenceforth good for nothing, but to be cast out, and to be trodden under foot of men.   V14 Ye are the light of the world. A city that is set on an hill cannot be hid. V15 Neither do men light a candle, and put it under a bushel, but on a candlestick; and it giveth light unto all that are in the house. V16 Let your light so shine before men, that they may see your good works, and glorify your Father which is in heaven."

Section A

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God's purpose comes first

God's work primarily is that of giving.

An evangelist, Tom Bard, recently said, "God doesn't bless you so that you can *have*. He blesses you so you can *use it*. Yet we are too busy *playing*, to be used." It reminds me of Hudson Taylor saying, "Accumulation is a hindrance."

Act 20:35, "I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive."

2Co 9:7, "Every man according as he purposeth in his heart, *so let him give;* not grudgingly, or of necessity: for God loveth a cheerful giver."

Therefore, before I talk about *us* and what *we* can expect to do personally with our finances, I want to mention what we need to do *before* we look at our finances in regard to food, raiment, and other expenses: "Seek ye first the kingdom of God…"

Section B

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Giving of our firstfruits to the church

The church is a wonderful thing. It is a place to bring the lost. It is where we receive encouragement to "Keep on Keepin' on." It is where we find a place of service. It is where we are aided in teaching our children the stories and principles of God's Word. It is a haven of rest in a weary world. It is a place of fellowship. It is the place ordained by God to meet together, worship and serve Him. It is the pillar and ground of the truth.

When I hand out a tract, I have confidence that if that person were to come to our church that they would be welcomed and taught the word of God. I am thankful that there is a place where we can meet together under the headship of our pastor.

I am thankful that our church has no debt and that the parking lots and grounds are clean and well maintained. I am thankful that our facilities have no smell due to being ill-kept. I am thankful that our pastor does not live in poverty. I am thankful that our ministries have the touch of care and going-the-extra-mile; because I can be sure that when I invite a friend, the name of God and the gospel will not be marred. All this is possible due to tithes and giving.

My husband was on a forum where a hot debate was going on as to whether tithing ten percent was required for the New Testament church. One man said to a pastor's wife, "I am offended that you would say that I am stealing from the Lord by not giving 10% to the pastor and the church." She replied (tongue-in-cheek), "Well, I am offended that you would call me and my husband "greedy" for wanting people to tithe." Either way, the historical way for the needs of the man of God and God's ministries to be met was through tithing.

Lev 27:30, "And all the tithe of the land, *whether* of the seed of the land, *or* of the fruit of the tree, *is* the LORD'S: *it is* holy unto the LORD."

Gen 14:19 – 20, "And he blessed him, and said, Blessed *be* Abram of the most high God, possessor of heaven and earth: V20 And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all."

Mal 3:7 -10, "Even from the days of your fathers ye are gone away from mine ordinances, and have not kept *them.* Return unto me, and I will return unto you, saith the LORD of hosts. But ye said, Wherein shall we return? V8 Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. V9 Ye *are* cursed with a curse: for ye have robbed me, *even* this whole nation. V10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that *there shall* not *be room* enough *to receive it.*"

Still some argue that there is no certain percentage stated in the New Testament that we should give. I couldn't say there is. But God says in I Tim. 5:16-18 that a pastor is worthy of his reward and worthy of double honour. So, if it is not 10% it could very well be 20%.

What I always go back to in this debate is that we claim the wisdom of the book of Proverbs to guide us in our every day life. Wisdom is the principal thing. Wisdom comes from the fear of the Lord. Wisdom calls out and many refuse it, but wisdom does not change. It is always true and righteous. It is in Proverbs that we find:

Pro 3:9, "Honour the LORD with thy substance, and with the firstfruits of all thine increase:"

One would question the motive of a Christian's arguments on this topic of not tithing when it is clear that God starts the Old Testament with tithing and finishes the Old Testament admonishing people against robbing Him of tithes and offerings. The entire New Testament is filled with the works of financial giving to the church and missions. My question to any Christian would be, "*Why not*?"

I know the answer because at one time or another we all find ourselves asking the same questions, and we find the answer to be FEAR AND SELFISHNESS. Due to one circumstance or another we start looking at what *we could have or could have paid if we had not given*. We begin to forget that we are safe with God as our provider and that we are here to serve *His purpose*, not our own.

Jas 4:17, "Therefore to him that knoweth to do good, and doeth *it* not, to him it is sin."

Luk 6:38, “Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.”

Someone recently said, “I don’t need to tithe yet. Tithing is for old people. Why should I waste that money? I could use that for something important: like clothes or gas.” The same person said, “Why should I give to missions? That’s *my* money.” Oh, the sorrow of heart when someone misunderstands God’s gifts to us. Oh the shame that will come at the Judgment Seat of Christ when God looks at what we did with “*our money*” that *He provided*.

God is our provider, and He promises to bless giving; is it in not *good* therefore to err on the side of righteousness? When in doubt always err on the side of righteousness, and the cause of Christ.

Section C

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It’s all about stewardship

My pastor often says that “Giving is not God’s way of raising money, but God’s way of raising children.” God wants our hearts to be toward His work, and giving is a sacrifice of the heart.

Heb 5:8, “Though he were a Son, yet learned he obedience by the things which he suffered;”

It is often when things are the most difficult that we find the greatest reward in obedience. You know a man’s true faith not by what he does in the good times but by what he does when everything seems impossible.

But what about *after* tithes and offerings, we ask? At that point we are in the zone of what we often think of as “our money.” This is the point at which the rubber meets the road. This is when our character and our heart’s desires are often revealed. How do we spend our time, talents and treasures? How invested are we in God's work? How deeply will we let it affect *our time* and *our life*?

We often have a skewed view of God, thinking that He doesn't *really* care what we do with *all* of our time, talents and treasures. We squander time idly. We squander pennies and dollars on things that have no value. We allow our bodies and material possessions to become damaged due to our haphazard attitude about the resources God has given us. We do not take time to learn or increase our potential in areas of natural talent and aptitude, because we feel that status quo is good enough.

Yet, God takes account of every little thing we do. For example, God speaks much about the tongue and its misdeeds throughout the Bible. The tongue is a very powerful thing, and yet often we speak without regard to the cost, but God keeps an account of our stewardship.

Mat 12:36, "But I say unto you, That every idle word that men shall speak, they shall give account thereof in the day of judgment."

This is the same God Who spent many passages talking about finances. Jesus Himself took much time to teach about financial stewardship. Jesus spoke more about finances than He did about Hell, and yet we doubt that God cares about every idle dollar we spend. We will give an account for everything we do.

If you remember, it was the man in Matthew 25 that had the least and that lost all that He had. God cares just as much about the one talent you have as He does the ten. God cares about stewardship. If God gives you little and you keep wasting little, than you will be held accountable for your waste. Every dollar counts in God's service.

Having said that, some may take it to the extreme and say that we can't spend money on anything fun, but God is a God of balance as well.

The Bible says that if you have enough left over to personally enjoy fruits of your labour, then absolutely do so.

Ecc 3:13, "And also that every man should eat and drink, and enjoy the good of all his labour, it *is* the gift of God."

Ecc 5:19, "Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labour; this *is* the gift of God."

But He also says

Pro 21:17, "He that loveth pleasure *shall be* a poor man: he that loveth wine and oil shall not be rich."

Pro 21:20, "*There is* treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up."

It points out that it is the wise man who saves his goods for an appropriate time and the poor man who spends it up in his lust of immediate pleasure.

Let me say that again…

It points out that it is the wise man who saves his goods for an appropriate time and the poor man who spends it up in his lust of immediate pleasure.

If you spend all you have as soon as you get it, then on that rainy day, or horribly stressful day or on that special holiday you won't have anything to spend. Absolutely, create memories and have a great time with your family, but be *wise* about your stewardship; not like the foolish man who had no forethought.

Why is this so important? Because many people impulsively spend money that they don't have for immediate gratification. They feel the stress of their financial situation and go out to eat, buy an outfit, or maybe even just grab a candy bar to alleviate the pressure when really they need to go to the Lord in prayer to find their peace. Yet, when you are in debt or are having trouble paying your bills it is obvious that God is not providing you with money for this form (little or big) of extravagance. It digs us into a deeper hole and hinders our spiritual growth and stewardship.

Luke 16 is the major passage that we find about stewardship. We can learn much from this passage, but in regards to the topic about "God's Purpose" I want to point out a few things.

Luk 16:10 – 14, "He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. V11. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches?* V12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own? V13 No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon. V14 And the Pharisees also, who were covetous, heard all these things: and they derided him."

V10 – God cares about the little things.

V11 – Our financial stewardship will reflect our care of the ministry God has given to us.

V13 – When we are held captive by our finances we cannot fully serve the Lord.

V14 – Covetousness keeps us from accepting the truth.

I speak much about covetousness later on in the book, but I find how true it is that when it comes to "our freedom" with "our money" we get very defensive and disregard truths on stewardship because we all fight the flesh. We want what we want, and we want it now, "It's not that big of a deal anyway." Yet, Scripture speaks differently.

Section D

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So then what does a good steward do with "his money?"

The only confidence I have is in the word of God, therefore I will be as thorough as I can using only the Bible.

While reading these Scriptures, it becomes evident where the bulk of God's emphasis lies. My husband says that when it comes to the Bible, people get lost by allowing their focus to be drawn where God's focus is not. They base their life's emphasis on one or two passages when God has many passages pointing toward other more important areas.

This is true in the area of finance. If we are honest, we spend most of our time thinking about the desires of point "5" and "6" on this following list when God has very little to say about the topics, when really we should be desiring to accomplish that about which God has said the most.

A GOOD STEWARD CHECKLIST

1. Be content with what God has given; not striving for riches.

1Ti 6:6 - 10, "But godliness with contentment is great gain. V7 For we brought nothing into *this* world, *and it is* certain we can carry nothing out. V8 And having food and raiment let us be therewith content. V9 But they that will be rich fall into temptation and a snare, and *into* many foolish and hurtful lusts, which drown men in destruction and perdition. V10 For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows."

Pro 23:4 – 5, "Labour not to be rich: cease from thine own wisdom. V5 Wilt thou set thine eyes upon that which is not? for *riches* certainly make themselves wings; they fly away as an eagle toward heaven."

Luk 3:14, "And the soldiers likewise demanded of him, saying, And what shall we do? And he said unto them, Do violence to no man, neither accuse *any* falsely; and be content with your wages."

2. Be diligent in work rather than getting involved in "get-rich-quick" ideas.

Pro 28:19 – 20, "He that tilleth his land shall have plenty of bread: but he that followeth after vain *persons* shall have poverty enough. V20 A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent."

3. Be honest and timely in taxes, purchases and bill paying.

Psa 37:21, "The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth."

Rom 13:7 – 8, "Render therefore to all their dues: tribute to whom tribute *is due;* custom to whom custom; fear to whom fear; honour to whom honour. V8 Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law."

Pro 28:8, "He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor."

4. If the steward has more than enough for one's needs, then do good works and be ready to give and lend, setting up eternal riches. Keep in mind that giving is to be done with cheerfulness, simplicity, discretion and maintaining our affairs to help with necessities.

1Ti 6:17 – 19, "Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; V18 That they do good, that they be rich in good works, ready to distribute, willing to communicate; V19 Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life."

Pro 11:24, "There is that scattereth, and yet increaseth; and *there is* that withholdeth more than is meet, but *it tendeth* to poverty."

Psa 37:21, "The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth."

Psa 37:26, "*He is* ever merciful, and lendeth; and his seed *is* blessed."

Rom 12:8, “Or he that exhorteth, on exhortation: he that giveth, *let him do it* with simplicity; he that ruleth, with diligence; he that sheweth mercy, with cheerfulness.”

Psa 112:5, “A good man sheweth favour, and lendeth: he will guide his affairs with discretion.”

Tit 3:14, “And let ours also learn to maintain good works for necessary uses, that they be not unfruitful.”

Rom 12:13, “Distributing to the necessity of saints; given to hospitality.”

5. Enjoy the fruit of one’s labor.

Ecc 3:13, “And also that every man should eat and drink, and enjoy the good of all his labour, it *is* the gift of God.”

6. Set up an inheritance for children and children’s children.

Pro 13:22, “A good *man* leaveth an inheritance to his children's children: and the wealth of the sinner *is* laid up for the just.”

Section E

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Good works

God’s purpose in finance is to meet our needs so that we can accomplish GOOD WORKS.

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Oh, I know my husband is going to say something about me beating dead horses, but this is the whole conclusion of this section. So, I wanted it to be heard.

He does this to bring glory to His name and to spread the gospel. In case you skimmed it before, as I sometimes do, let me put this passage up again.

Mat 5:13, "Ye are the salt of the earth: but if the salt have lost his savour, wherewith shall it be salted? it is thenceforth good for nothing, but to be cast out, and to be trodden under foot of men. V14 Ye are the light of the world. A city that is set on an hill cannot be hid. V15 Neither do men light a candle, and put it under a bushel, but on a candlestick; and it giveth light unto all that are in the house. V16 Let your light so shine before men, that they may see your good works, and glorify your Father which is in heaven."

As I mentioned before, this is the heart of the whole matter. We scrimp to get by and the last thing we want to do with our tiny money is to give it away.

Mar 12:41, "And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much. V42 And there came a certain poor widow, and she threw in two mites, which make a farthing. V43 And he called *unto him* his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: V44 For all *they* did cast in of their abundance; but she of her want did cast in all that she had, *even* all her living."

I need it to be very clear that I in no way am trying to make anyone feel guilty or feel that they need to give away every penny they have.

What I *am* saying is that this lady's heart was *toward the things of the Lord*.

When our heart is toward the Lord and we practice good stewardship *He can accomplish great things* through us.

I want to bring our attention to this next passage and build line-upon-line, precept-upon-precept the truths that God has recently laid upon my heart while studying this topic. It's a big passage, but please read it. Please read all of it carefully. I plead with you. *This whole section on "Our Purpose" is entirely encompassed in these passages.*

1. God prepares our hearts for good works so that we can save for them. Yet, if we spend all that we have we will be left covetous, having nothing to give.

2 Co 9:5, "Therefore I thought it necessary to exhort the brethren, that they would go before unto you, and make up beforehand your bounty, whereof ye had notice before, that the same might be ready, as *a matter of* bounty, and not as *of* covetousness."

2. Our rewards emotionally, spiritually, eternally, and financially are a direct result of our giving.

2 Co 9:6, "But this *I say,* He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully."

3. We will only cheerfully give what we desire to give, as the example of the widow lady shows. It is a matter of the heart.

2 Co 9:7, "Every man according as he purposeth in his heart, *so let him give;* not grudgingly, or of necessity: for God loveth a cheerful giver."

4. If we have a desire to do good works, *God is able to accomplish "every good work" through you*. Please take note of how many times the words "all" is used.

2 Co 9:8, "And God *is* able to make all grace abound toward you; that ye, always having all sufficiency in all *things,* may abound to every good work:"

5. God shows types of good works, the reward of righteousness, and promises of provision that He gives consistent with the righteous man in

Psalm 37.

2 Co 9:9, "(As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth for ever."

6. God reminds us that He provides both the means to "sow" those good works, and the sufficiency of your daily needs, and He makes the works fruitful; *always bringing the glory to His name*.

2 Co 9:10, "Now he that ministereth seed to the sower both minister bread for *your* food, and multiply your seed sown, and increase the fruits of your righteousness;)"

7. The point again is not our bountifulness; it is through our good works that we bring thanksgiving and glory to God.

2 Co 9:11, "Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God."

8. God points out again that it is not *just* a blessing to us or to the needy saint, but that the blessing *multiplies* in that it encourages others to good works. This is accomplished through testimonies (thanksgivings) of God's thorough faithfulness and sufficiency to both us and the needy.

2 Co 9:12, "For the administration of this service not only supplieth the want of the saints, but is abundant also by many thanksgivings unto God;"

9. It is interesting that these "liberal financial distributions" were called an "experiment," because many times it is through "subjection" (obedience alone) that we grow our faith experimentally in this area of good works. It brings to mind, "Commit thy works unto the Lord and thy thoughts shall be established." Prov 16:3

2 Co 9:13, "Whiles by the experiment of this ministration they glorify God for your professed subjection unto the gospel of Christ, and for *your* liberal distribution unto them, and unto all *men;"*

10. The prayers of Paul and the missionaries were not for financial and material means for themselves but for the working of God's grace within us. This is in agreement with Philippians 4.

2 Co 9:14 – 15, "And by their prayer for you, which long after you for the exceeding grace of God in you. V15 Thanks be unto God for his unspeakable gift."

Php 4:10 - 18, "But I rejoiced in the Lord greatly, that now at the last your care of me hath flourished again; wherein ye were also careful, but ye lacked opportunity. V11 Not that I speak in respect of want: for I have learned, in whatsoever state I am, *therewith* to be content. V12 I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. V13 I can do all things through Christ which strengtheneth me. V14 Notwithstanding ye have well done, that ye did communicate with my affliction. V15 Now ye Philippians know also, that in the beginning of the gospel, when I departed from Macedonia, no church communicated with me as concerning giving and receiving, but ye only. V16 For even in Thessalonica ye sent once and again unto my necessity. V17 Not because I desire a gift: but I desire fruit that may abound to your account. V18 But I have all, and abound: I am full, having received of Epaphroditus the things *which were sent* from you, an odour of a sweet smell, a sacrifice acceptable, wellpleasing to God."

I have very little to say in conclusion but that I long to please God, and that if in my sacrifice of convenience, comfort, entertainments, and dining I am able to present an acceptable, sweet sacrifice to my God (Who is my all), if I can please Him with what little I have to offer, then I pray that not only will He be *able* to make all grace abound toward (me); that (I), always having all sufficiency in all *things*, may abound to every good work: I *plead* with Him that He *will* do so.

To God Be the Glory. Amen.

Chapter Four

His Peace

I find it consistent that almost everything the world stresses that we need to have peace and contentment usually is in direct opposition to what God's Word directs.

I entitled this book "Faith and Finance - Peace With or Without Prosperity" because God's Word promises peace to those who keep their minds upon Him; not those who keep their checking accounts full. That is why I have stressed that we "Turn Our Eyes Upon Jesus" and "Seek ye first the kingdom of God."

I would recommend surfing on the Internet less, watching less TV, and spending less time window shopping. We are inundated with marketing everywhere we turn. We just end up comparing our lives with others, even though we know God says:

2 Co 10:12 -13, "For we dare not make ourselves of the number, or compare ourselves with some that commend themselves: but they measuring themselves by themselves, and comparing themselves among themselves, are not wise. V13 But we will not boast of things without *our* measure, but according to the measure of the rule which God hath distributed to us, a measure to reach even unto you."

We look at what we don't have rather than what God has given us.

1Ti 6:6-8, "But godliness with contentment is great gain. V7 For we brought nothing into *this* world, *and it is* certain we can carry nothing out. V8 And having food and raiment let us be therewith content."

If I have learned anything in my search with the Lord for biblical truths in finance, it is that our contentment and satisfaction has very little to do with what we have. It has to do with our level of appreciation and a grateful attitude.

Our natural flesh is never satisfied, but when we are grateful for everything the Lord has given, we will abide satisfied. Our satisfaction comes from an understanding that God is sovereign and that His grace is sufficient.

Pro 19:23, "The fear of the LORD *tendeth* to life: and *he that hath it* shall abide satisfied; he shall not be visited with evil."

Pro 27:20, "Hell and destruction are never full; so the eyes of man are never satisfied."

Our natural eyes are never satisfied, but our hearts direct our eyes. If our hearts and minds are stayed on the Lord, we will have peace; no matter how big our financial decisions are or how scary things get.

Isa 26:3 – 4, "Thou wilt keep *him* in perfect peace, *whose* mind *is* stayed *on thee:* because he trusteth in thee. V4 Trust ye in the LORD for ever: for in the LORD JEHOVAH *is* everlasting strength:"

Nearly every day, I pray that the Lord's will be worked in my life and schedule. I pray that I will abide in His Spirit and bring forth His fruit. (Gal. 4:22–23) Why do I do that? *Because I am weak*. My mind is weak, and I am so easily deceived by my emotions.

I desire joy and peace in my home. I desire to be gentle and good and full of love with my children and husband. I desire longsuffering and patience in the midst of daily upsets and long term obstacles. I desire meekness in my relationships. I desire temperance with my tongue and habits. *But above all, I know that the fruit of the spirit takes faith.*

Eph 6:16, "Above all, taking the shield of faith, wherewith ye shall be able to quench all the fiery darts of the wicked."

You see, without faith in God's Word, it would just be a mind game. I would try to have mental victory, but would be a great pretender. Without faith in God’s promises, there can be no peace.

How can you have peace when you have no money in the bank, no food in the refrigerator, and your paycheck doesn’t come for five more days? *By resting in God’s word alone*.

Section A

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God’s reputation is good for a reason. He is faithful.

God is worthy. God is worthy of all honour and glory and majesty *regardless* of what He does for us. Yet, we can see from God’s word that He cares about His reputation to the world. I desire to please the Lord, and I desire to be a good steward. I desire to follow the Lord through my husband’s leadership in how we earn money and spend money. I desire to bring glory to His name concerning His faithfulness, and goodness, and provision to His children. *Yet, if I place all my trust in His leading and find myself a beggar, reproach comes upon His name.*

My husband and I were discussing this and it was a real question of if a Christian can say that last sentence with absolute certainty. Has God actually promised us provision?

The reason why this is a valid question for the New Testament believer is because we are given different promises than the Old Testament saints. When God’s hand of blessing was upon people in the Old Testament they many times became over abundantly rich. That is not so in the New Testament.

We are promised:

Tribulation

Joh 16:33 These things I have spoken unto you, that in me ye might have peace. In the world ye shall have tribulation: but be of good cheer; I have overcome the world.

That if we abide in Him and pray for His will it will be given. *You can see that it is contingent upon obedience to His word.*

Joh 15:7 If ye abide in me, and my words abide in you, ye shall ask what ye will, and it shall be done unto you.

Joh 15:10 If ye keep my commandments, ye shall abide in my love; even as I have kept my Father's commandments, and abide in his love.

That if we seek first the kingdom of God, our needs would be met “sufficient unto the day.” *Again, we see that the promise is contingent upon obedience.*

Mat 6:33 - 34, “But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you. V34 Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day *is* the evil thereof.”

That we can have peace if we keep our hearts and minds on Him with thanksgiving and prayer. *I know this seems trite, but please note the contingencies again for obedience.*

Php 4:4 - 9 Rejoice in the Lord alway: *and* again I say, Rejoice. V5 Let your moderation be known unto all men. The Lord *is* at hand. V6 Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. V7 And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus. V8 Finally, brethren, whatsoever things are true, whatsoever things *are* honest, whatsoever things *are* just, whatsoever things *are* pure, whatsoever things *are* lovely, whatsoever things *are* of good report; if *there be* any virtue, and if *there be* any praise, think on these things. V9 Those things, which ye have both learned, and received, and heard, and seen in me, do: and the God of peace shall be with you.

These are promises to us. These are not promises to people in a different dispensation.

(Now, I want to clarify an exception to the rule. God allows martyrdom. He allows persecution and starvation. Yet, He heaps an entire other level of grace and provision upon these men and women. He calls the world "unworthy" of them. He provides them with the mental peace "sufficient unto the day" to get through their persecutions and deaths. God's promises are still faithful, but in a whole other manner.)

Having laid the foundation of God's promises to the believer, I want to show why God's reputation is intertwined with our provision.

1. GOD DOES NOT LIE

I sing a song, "*Did I mention that I love Him, how I worship and adore Him? When I can't see a way He makes a way. And did I mention He's been faithful to every promise He ever made me? I love Him; that's all I want to say*."

My girls and I belt out that line, "*And did I mention He's been faithful to every promise He ever made me*?" He's faithful because He's good. He's merciful because He's good. He's gracious because He's good. Even when He would be justified in letting us fail, He helps us because He is not a liar and because we are His children.

Heb 6:18 That by two immutable things, in which *it was* impossible for God to lie, we might have a strong consolation, who have fled for refuge to lay hold upon the hope set before us:

Rom 3:4 God forbid: yea, let God be true, but every man a liar; as it is written, That thou mightest be justified in thy sayings, and mightest overcome when thou art judged.

Tit 1:2 In hope of eternal life, which God, that cannot lie, promised before the world began;

It is with fear and awe of God that I say this and for His glory alone: If God broke His promises, He would be a liar. Therefore, His promises cannot be broken. He must provide.

2. GOD'S REPUTATION TO THE WORLD DOES MAKE A DIFFERENCE.

Would a just King let his children who abide in His house and fellowship at His table leave hungry and go out the door to the world to find their food? No! Why? First, because He is just, and secondly, because it would bring shame upon His name and kingdom. Live for His name's sake and pray in the light of His name's sake. God cares about His reputation.

Moses' prayer

This is why Moses was able to call upon God's reputation, and God repented of the evil and wrath He had toward the Israelites.

Exo 32:10 – 12, "Now therefore let me alone, that my wrath may wax hot against them, and that I may consume them: and I will make of thee a great nation. V11 And Moses besought the LORD his God, and said, LORD, why doth thy wrath wax hot against thy people, which thou hast brought forth out of the land of Egypt with great power, and with a mighty hand? V12 Wherefore should the Egyptians speak, and say, For mischief did he bring them out, to slay them in the mountains, and to consume them from the face of the earth? Turn from thy fierce wrath, and repent of this evil against thy people."

David's prayer

Psa 31:1, "To the chief Musician, A Psalm of David. In thee, O LORD, do I put my trust; let me never be ashamed: deliver me in thy righteousness."

Psa 71:1, "In thee, O LORD, do I put my trust: let me never be put to confusion."

Psa 73:28, "But *it is* good for me to draw near to God: I have put my trust in the Lord GOD, that I may declare all thy works."

Here is a man after God's own heart entreating the LORD to not cause his trust in the LORD to become a mockery. He wanted to praise the LORD for all of His works. The Lord's glory should be our motivation in stewardship (we are the salt of the earth). God will always prove to be faithful.

(Please remember: don't live like the world and expect God's blessings. If a Christian is already bringing shame to His name by picking and choosing what part of the Bible to live by, there is nothing gained by blessing and protecting them.)

Section B

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You can get past your past

Psa 79:8 -9, "O remember not against us former iniquities: let thy tender mercies speedily prevent us: for we are brought very low. V9 Help us, O God of our salvation, for the glory of thy name: and deliver us, and purge away our sins, for thy name's sake."

You see, we have all probably found ourselves kicking ourselves because of things we could have done better in our financial decisions. I know that I have sinned in my stewardship with covetousness, impulse purchases, and unsecured debt decisions. Yet, we can claim the promises that God gives us concerning His everlasting mercy and unending grace. Yes, He will allow us to reap the consequences of our "sowing," but *He will walk with us through the trials.*

I sing to myself, "*No never alone. No never alone. He promised never to leave me, never to leave me alone*."

He is not out to punish us. He wants to guide us and teach us and He is our Friend that sticketh closer than a brother.

Therefore, if we accept His forgiveness and choose to move forward making better decisions (more Biblical decisions) while trusting in His provision as a present God, the great I Am (not the great I Was, or the great I Will Be) then we can rest with peace in His promises. He will help us through our consequences.

Section C

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And whoso trusteth the Lord, happy is he

Once I realized that God was not punishing me, but helping me through my consequences, I was able to reach out to Him without fear. Knowing that He was my Friend brought me so much comfort.

When I read, "Trust in the LORD with all thine heart, and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths."   I had confidence that I could trust Him and serve Him and know that He would lead; and as I delighted in Him, He would give me the desires of my heart.

Now, trusting His time frame versus my time frame took a little bit more work on my part. Still, little bit by little bit I surrendered my fears of "Where we would get the money?" and "When we would get the money?" and "When we would get out of debt?" and "Will God let us lose everything?"

Trusting in the LORD with all my heart changed my thoughts instead to: "Take no thought for the morrow…" "Sufficient unto the day…" "Thou shalt keep him in perfect peace whose mind is stayed on thee…" "Thou art my Rock and my Fortress, for thy name's sake, lead me and guide me…"

Php 4:5 – 7, "Let your moderation be known unto all men. The Lord *is* at hand. V6 Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. V7 And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus."

Every single section of those verses became important to me. I rehearsed them in my thoughts. I knew that I needed to have temperance and moderation. I knew that I needed to be "careful for nothing," meaning that I needed to leave it with the Lord as I knelt to Him in prayer *with thanksgiving*. I knew that as I trusted in His faithfulness to me, my heart became at ease in fellowship with His sweet companionship and my mind became free to fulfill my duties as a wife, mother, and soul-winner.

The end result was that I was happy with doing a good job at my job as a homemaker and Christian and that my relationship with God grew deeper and deeper. "Whoso trusteth the Lord, happy is he."

2Sa 22:31, "*As for* God, his way *is* perfect; the word of the LORD *is* tried: he *is* a buckler to all them that trust in him."

Psa 2:11- 12, "Serve the LORD with fear, and rejoice with trembling. V12 Kiss the Son, lest he be angry, and ye perish *from* the way, when his wrath is kindled but a little. Blessed *are* all they that put their trust in him."

Psa 5:11- 12, "But let all those that put their trust in thee rejoice: let them ever shout for joy, because thou defendest them: let them also that love thy name be joyful in thee. V12 For thou, LORD, wilt bless the righteous; with favour wilt thou compass him as *with* a shield."

Psa 17:7, "Shew thy marvellous lovingkindness, O thou that savest by thy right hand them which put their trust *in thee* from those that rise up *against them."*

Psa 34:8, "O taste and see that the LORD *is* good: blessed *is* the man *that* trusteth in him."

Psa 40:4, "Blessed *is* that man that maketh the LORD his trust, and respecteth not the proud, nor such as turn aside to lies."

Psa 56:4, "In God I will praise his word, in God I have put my trust; I will not fear what flesh can do unto me."

Psa 56:11, “In God have I put my trust: I will not be afraid what mn can do unto me.”

Psa 62:8, “Trust in him at all times; *ye* people, pour out your heart before him: God *is* a refuge for us. Selah.”

Psa 62:10, “Trust not in oppression, and become not vain in robbery: if riches increase, set not your heart *upon them.”*

Psa 84:11 – 12, “For the LORD God *is* a sun and shield: the LORD will give grace and glory: no good *thing* will he withhold from them that walk uprightly. V12 O LORD of hosts, blessed *is* the man that trusteth in thee.”

Pro 16:20, “He that handleth a matter wisely shall find good: and whoso trusteth in the LORD, happy *is* he.”

Jer 17:5, “Thus saith the LORD; Cursed *be* the man that trusteth in man, and maketh flesh his arm, and whose heart departeth from the LORD.”

Jer 17:7, “Blessed *is* the man that trusteth in the LORD, and whose hope the LORD is.”

Section D

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God will show you a way

Psa 143:8, “Cause me to hear thy lovingkindness in the morning; for in thee do I trust: cause me to know the way wherein I should walk; for I lift up my soul unto thee.”

Pro 3:5 – 6, “Trust in the LORD with all thine heart; and lean not unto thine own understanding. V6 In all thy ways acknowledge him, and he shall direct thy paths.”

Psa 31:3, “For thou *art* my rock and my fortress; therefore for thy name's sake lead me, and guide me.”

Have I said these verses enough? They need to be written upon our hearts. God will guide you. It may not be the path you desire *at first*. If you have found yourself in over your heads in debt, the Lord may give your husband three jobs to balance with church and family. You may find that you may need to apply for government assistance. You may find that you need to accept charity from friends and family. You may find yourself in line at the food bank. You may find yourself moving in with your parents. You may find yourself eating the same type of food day after day. You may find that your plans for your life will not be fulfilled for years until you dig yourself out of the hole you have dug.

Still God can help you move forward in a way that keeps your stewardship intact. I believe with every ounce within me that if we:

1. Humble ourselves and pray
2. Repent and change our spending habits
3. Make ourselves willing to work where God would have us to work
4. Keep church and devotions a priority ABOVE “the job” and “money tree” (Seek ye first the kingdom of God)
5. Remember that we are working hard for our family; therefore we should not forget to spend time with them
6. Determine to be honorable in paying our bills for the sake of our stewardship before God (A wicked man borroweth and payeth not again)

… then God will make it possible. He doesn’t make it easy or quick, but possible. He will lead us, *and teach us*. Ultimately we will be better for it, and His name will be glorified.

I remember when I struggled with this principle. It had been about a year since God started our family on this journey and we found ourselves at another crossroad. It honestly seemed that to pay our bills on time we would have no food, have to borrow money or do something drastic. I was tempted to complain.

Then God took me back to the Israelites and their spirit of discontent and distrust.

Num 21:5 – 7, “*And the people spake against God*, and against Moses, Wherefore have ye brought us up out of Egypt to die in the wilderness? for *there is* no bread, neither *is there any* water; and our soul loatheth this light bread. V6 And the LORD sent fiery serpents among the people, and they bit the people; and much people of Israel died. V7 Therefore the people came to Moses, and said, We have sinned, for we have spoken against the LORD, and against thee; pray unto the LORD, that he take away the serpents from us. And Moses prayed for the people.”

I had to remind myself that for a year God had provided for our family without fail. *Would He bring us out of Egypt to die in the wilderness? Absolutely not*. He would continue to lead us and show us His way. Our problem was determining to obey the way He had shown in spite of the daily diet of “light bread” and many sacrifices. “*Day by day and with each passing moment, strength I find to meet my trials here*.” As we chose to obey, He opened our eyes and provided a way. Like Peter stepping out upon the water, it was by faith that our footing became sure.

Yet, how can He direct our paths if we do not make time to pray and hear His voice? This leads me to the next section: “Peace Stealers.”

Chapter Five

Peace Stealers

Section A

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Peace Thief Number One – Too busy for God

I have to give a disclaimer here. I am very passionate about this section. So, please have grace if I sound too zealous. This is not meant to be a rebuke, but an exhortation to "Commit our works unto the Lord," and "lean not unto our own understanding" concerning our current time commitments. It is meant to help us to see things through the light of God's word so that we can have faith in giving more time to fellowship with our sweet, kind, loving Lord who deserves far more than I could ever do Him justice; which will ultimately help us keep our eyes upon Him and keep us resting in HIS peace. Here goes…

Satan wants to destroy our homes and our churches and wants Christians to become so preoccupied with themselves that their "salt loses its savour."

We all know that Sodom was known for its fornication, but God took time to list out their sins and in two different passages He mentioned nothing of fornication. Read what God says here:

Eze 16:49, "Behold, this was the iniquity of thy sister Sodom, pride, fulness of bread, and abundance of idleness was in her and in her daughters, neither did she strengthen the hand of the poor and needy."

Luk 17:28 – 29, "Likewise also as it was in the days of Lot; they did eat, they drank, they bought, they sold, they planted, they builded; V29 But the same day that Lot went out of Sodom it rained fire and brimstone from heaven, and destroyed *them* all."

These are all things that we do. We have an abundant amount of idleness with which we find means of entertainment to relax us. We stuff ourselves with food we don't need. We care so much about our own buying, building, selling, and planting that we have nothing left for the poor and needy. We feel *we* are the poor and needy.

I understand the morning rush and the day being upon you before your feet hit the floor. Yet, we do ourselves no favors when all we allow or commit to is a total of ten to fifteen minutes in prayer and Bible reading a day and move on. Yet, we spend countless minutes in our duties, hobbies, entertainment, and "idleness."

Oh, how our lives would be different if we set our affections on things above; if we committed the firstfruits of our time to the Lord in not just prayer *or* Bible reading (or none at all) but to *both*.

I was reading through Malachi the other day and it was heartbreaking how the Lord was calling out to Israel and yet they argued with Him and rejected His concerns. *How frustrating it would be for a wife if every time she said to her husband, "Babe, could we just talk for a while? I really want to be with you." And he responded with a long sigh, "Well, what do you want to talk about?"*

That is how the Israelites responded to God. Throughout Malachi, He lists His grievances and every time they argue with "When did we do that?" This particular time that struck me, He pointed out how they stopped bringing of their firstfruits to the altar. They gave Him what they had left over. They argued, "What a weariness" it was. The LORD said, "cursed be the deceiver…" He was not talking about *them* being deceived by Satan. He was talking about *them* trying to *deceive* God, by saying that they were giving their best when *He knew* that they weren't.

He says, "… for I am a great King, saith the LORD of hosts, and my name is dreadful among the heathen."

Oh, the conviction that came upon my heart when I realized that we are as easily guilty as they when we say how wearisome it is to give such a seemingly large portion of our morning to prayer and Bible reading. We say that we don't have time, and yet we cannot deceive the Lord. How heart-wrenching it must be for the Lord who delights in the prayer of the upright (Prov 15:8), and yet who is rejected time and again and given the cast-offs of our day.

I know it is hard work to be crucified daily, to seek the Lord with all our hearts, and to sacrifice the firstfruits of our time. Yet if my husband (with whom I delight to spend my time) consistently sighed and said how wearisome it was to leave what *he deemed as more fun or more important than I*, my heart would be more than sad. I might eventually feel with my husband like the Lord did with Israel and say, "I have no pleasure in you…" The rejection would be deep. Would we want second, third, or fourth best from the person with whom we are to be one? Or would we say of their trite efforts, "…should I accept this of your hand?"

Mal 1:10 – 14, "Who *is there* even among you that would shut the doors *for nought?* neither do ye kindle *fire* on mine altar for nought. I have no pleasure in you, saith the LORD of hosts, neither will I accept an offering at your hand. V11 For from the rising of the sun even unto the going down of the same my name *shall be* great among the Gentiles; and in every place incense *shall be* offered unto my name, and a pure offering: for my name *shall be* great among the heathen, saith the LORD of hosts. V12 But ye have profaned it, in that ye say, The table of the LORD *is* polluted; and the fruit thereof, *even* his meat, *is* contemptible. V13 Ye said also, Behold, what a weariness *is it!* and ye have snuffed at it, saith the LORD of hosts; and ye brought *that which was* torn, and the lame, and the sick; thus ye brought an offering: should I accept this of your hand? saith the LORD. V14 But cursed *be* the deceiver, which hath in his flock a male, and voweth, and sacrificeth unto the Lord a corrupt thing: for I *am* a great King, saith the LORD of hosts, and my name *is* dreadful among the heathen."

Praise the Lord that God promises us that *nothing* will separate us from the love of Christ.

Rom 8:35, “Who shall separate us from the love of Christ? *shall* tribulation, or distress, or persecution, or famine, or nakedness, or peril, or sword?”

It is the love of Christ that draws us to Him. It is the love of Christ that convicts our hearts. It is the love of Christ that gives us hope of a better day. It is the love of Christ that promises victory over death, and sin, and hell. It is the love of Christ that assures us, “It is I, be not afraid” in the midst of a storm that He allows. (Matthew 14:22-27) It is the love of Christ that brings us peace. Yet to abide in His love, we need to abide in His fellowship, and that means *never* being too busy to give God the firstfruits of your time in prayer and Bible reading.

If you have committed to giving the firstfruits of your time to the Lord in the morning, I want to further encourage you to be balanced in your devotional time. If you are like many Christians, you may find praying easier than reading the Bible or vice-a-versa. I want to encourage you how sweet it is when you spend time seeking the Lord in prayer *and* Bible reading.

The other day I was saying to my husband how special it would be to be face to face with God and hear what He had to say specifically to me. I wished He was there to spend time with our kids and just *be* with us.

The Holy Spirit spoke to my heart and said, “I do have something to say to you. Open up your Bible and I’ll show you what it is.” I opened up to where I last left off in my daily Bible reading (Matthew 23) and I wondered what was “just for me” in this passage. It is a rather brutal passage that tears the scribes and Pharisees to pieces, but at the end I saw this verse:

Mat 23:37, “O Jerusalem, Jerusalem, *thou* that killest the prophets, and stonest them which are sent unto thee, how often would I have gathered thy children together, even as a hen gathereth her chickens under *her* wings, and ye would not!”

It reminded me again of how God reaches out to us over and over and what a heart of compassion He has! He loves His people. God wants *us*. He wants to protect us. He wants us to run to Him. He wants us to seek Him as a baby seeks its mother in a time of need. He wants us to call out to Him in prayer.

Php 4:6 – 7, “Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. V7 And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus.”

It’s not just about what He has to say to us that brings us peace, it’s a dual process that includes seeking His face and pouring out our hearts to Him.

This is where we are to be cautious about the “weariness” of sacrifice. “Seeking” after the Lord in prayer takes work and effort.

I am reminded that I am a soldier and being a soldier isn’t always easy. Prayer is work, with a beautiful reward. I am reminded of this verse: Col 4:12, “Epaphras, who is *one* of you, a servant of Christ, saluteth you, always labouring fervently for you in prayers, that ye may stand perfect and complete in all the will of God.”

We are blessed to have example after example of people who didn’t just “seek the LORD. They “prepared their heart” *beforehand*. They humbled themselves. They spent time confessing and forsaking their sins according to the light that shone into the dark corners of their heart through God’s word. They turned from their worldly ways. *Then* they sought the LORD.

It was a mixture of Bible reading, meditation upon God’s word and prayer, and God took note. *It meant something to God.*

Jeroboam

2Ch 12:14, “And he did evil, because he prepared not his heart to seek the LORD.”

Jehu

2Ch 19:3, “Nevertheless there are good things found in thee, in that thou hast taken away the groves out of the land, and hast prepared thine heart to seek God.”

Hezekiah

2Ch 30:18 - 20, “…But Hezekiah prayed for them, saying, The good LORD pardon every one V19 *That* prepareth his heart to seek God, the LORD God of his fathers, though *he be* not *cleansed* according to the purification of the sanctuary. V20 And the LORD hearkened to Hezekiah, and healed the people.”

Jehoshaphat

2Ch 20:3 – 4, “And Jehoshaphat feared, and set himself to seek the LORD, and proclaimed a fast throughout all Judah. V4 And Judah gathered themselves together, to ask *help* of the LORD: even out of all the cities of Judah they came to seek the LORD.”
Ezra

Ezr 7:10, “For Ezra had prepared his heart to seek the law of the LORD, and to do *it*, and to teach in Israel statutes and judgments.”

God’s people (which can spiritually be applied to all Christians)

Deu 4:29 – 31, “But if from thence thou shalt seek the LORD thy God, thou shalt find *him*, if thou seek him with all thy heart and with all thy soul. V30 When thou art in tribulation, and all these things are come upon thee, *even* in the latter days, if thou turn to the LORD thy God, and shalt be obedient unto his voice; V31 (For the LORD thy God *is* a merciful God;) he will not forsake thee, neither destroy thee, nor forget the covenant of thy fathers which he sware unto them.”

2Ch 7:14, “If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land.”

2Ch 11:16, “And after them out of all the tribes of Israel such as set their hearts to seek the LORD God of Israel came to Jerusalem, to sacrifice unto the LORD God of their fathers.”

2Ch 15:12 -13, “And they entered into a covenant to seek the LORD God of their fathers with all their heart and with all their soul; V13 That whosoever would not seek the LORD God of Israel should be put to death, whether small or great, whether man or woman.”

You are probably saying, “Come on Melissa, what does this have to do with financial peace?

Everything.

When we draw near to the Lord and our heart is toward the Lord, sweet peace and blessings overflow in our hearts. We begin to think outside of ourselves and start thinking about the lost, the poor and needy, and the hurting. Our good works (financial or not) can flow from the Lord through our lives, and our mind is free from turmoil.

Yet, when our heart departs from the Lord (whether consciously or not) and we become more preoccupied with our day to day duties and the encumbering cares of the world, we begin to rely on our own strength and become weak to the fiery darts of Satan. We women especially begin to crumble under the anxiety and mental stresses that overload our mind. We have no strength to survive, let alone to be a help or an encouragement to others. We lose our joy and we lose our peace.

Jer 17:5, “Thus saith the LORD; Cursed *be* the man that trusteth in man, and maketh flesh his arm, and whose heart departeth from the LORD. Jer 17:7 Blessed *is* the man that trusteth in the LORD, and whose hope the LORD is.”

Psa 73:28, “But *it is* good for me to draw near to God: I have put my trust in the Lord GOD, that I may declare all thy works.”

When we spend time with the Lord and bring *all of our cares* to Him, and we remember to be *thankful* for what He has given: we have peace. When we spend time in His word and His promises start replaying themselves in our mind: we have peace. When we repent of our fears, worries, pride, discontentedness, or whatever it is that your flesh wields in your life, peace is restored.

All of this takes time, and nothing in our lives is important enough to cause us to be *too busy* for God.

Section B

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Peace Thief Number Two - Covetousness

Luk 12:15, “And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.”

My husband and I were discussing how direct God is in dealing with covetousness. When listing off His commandments, covetousness is the only one He becomes specific about. He knew our natural bent and listed out the specifics.

Missionary Brad Wells did a lesson called, “Why am I not content?” and he broke down God’s specifics in this tenth commandment. He showed how applicable every detail was to our current society.

Exo 20:17, “Thou shalt not covet thy neighbour's house, thou shalt not covet thy neighbour's wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that *is* thy neighbour's.”

1. House – Where you live
2. Wife – Who you married
3. Manservant – What you can afford
4. Ox – What you have to work with

5. Ass – What you drive
6. Anything – What anyone else has

Still, covetousness goes beyond material possessions. Some covet other's freedom from debt, earning potential, emotional things like peace and joy, lack of trials and persecution, and spiritual gifts and ministries.

I am reminded of this verse in Proverbs:

Pro 27:4, "Wrath *is* cruel, and anger *is* outrageous; but who *is* able to stand before envy?"

The weight of envy and covetousness is a burden that can cripple a man. A person can go from being joyous, grateful, with feelings of having been blessed abundantly in their life and then walk into another person's home and leave feeling like what they own is trash. They look around at their decorations, the size of their home, the age of their automobile, the shape of their body, and the state of their marriage and begin to complain and be disgruntled with what they have.

Covetousness is powerful.

When a person is walking through a tough time financially, they may not even have to look at what other people have to become covetous. Their own flesh starts murmuring and complaining about what they wish they could have. "If only we could fix this on our house." "If we could only afford health insurance." "If we could only go out to eat without worrying about it." "If only we didn't have to live every moment by faith. Only then could we truly feel blessed."

A friend wrote a song called, "Calvary Would Have Been Enough." I love the song. I love the message of the song. It is an ever present reminder that "I have all I'll ever need, but Calvary would have been enough." Yet, I vividly remember expressing my feelings to someone about why I loved the lyrics and the Christian looked at me and said with what seemed a rather empty and disbelieving heart, "Well, that's an interesting thought."

Because while we *know* that we don’t deserve the gifts of salvation, we still struggle with a flesh that tells us that God is not good unless He provides us with everything *we feel* we need to be happy. I hear people say over and over, “Well, what has God done for me?” This is an entitlement attitude that Satan has fought hard to indoctrinate in our children and culture. It is what makes people feel they are “owed” a job or a raise, regardless of their performance. It is what makes people feel that they “deserve” a better spouse than the one they chose. It is what makes people feel that two bathrooms is something that every family with children “needs.” This is why some people cringe at the thought of “lowering” themselves to wear second-hand clothing. “We deserve the best. We need the best, at any cost, or disobedience to God’s word.”

I asked a man *(who was high up in the banking industry, who had managed his finances very well, held a good report concerning his Christian management of finances and who was the overseer of the finances of a large church)* what advice he would give a young couple just getting started:

1. He said that he would caution all young people of the dangers of debt. Just like the “lusts of the youth,” it is easy to jump into, but the consequences stay with you for years.

2. Living Small. He had a young Vietnamese couple, who just moved to the States, enter his bank to start a savings account. They were living in the bedroom of another Vietnamese couple’s home temporarily. Those current living conditions *far exceeded* the living conditions they left behind. They both worked full-time minimum wage jobs and saved every dollar they could. In five years they came back to his office to withdraw $60,000 from their savings account to buy a house in cash. They bought a small home and brought a few families over from Vietnam to live with them and do the same thing for themselves.

This “older-wiser” man said that we Americans feel we need far more than we really do.

He said that we don't *need* a college education. We don't *need* a home with two bathrooms. We don't *need* a home with a bedroom for each child.

I left the conversation with a new perspective - a better perspective. Living small isn't something of which we should be embarrassed or ashamed. Living small is a practice in temperance and a fight against the "ol flesh" and covetousness.

Eph 5:3, "But fornication, and all uncleanness, or covetousness, let it not be once named among you, as becometh saints;"

We reach for "bigger and better" for many different reasons. Yet, I believe that our major motivation has less to do with need and more to do with greed. We find our identity in our dwelling place, our transportation, and our vocation. We measure our success by comparing our "gains" with our peers.

2Co 10:12 - 13, "For we dare not make ourselves of the number, or compare ourselves with some that commend themselves: but they measuring themselves by themselves, and comparing themselves among themselves, are not wise. V13 But we will not boast of things without *our* measure, but according to the measure of the rule which God hath distributed to us, a measure to reach even unto you."

Hudson Taylor once said, "Accumulation is a hindrance." It is not wrong to accumulate, but it is a hindrance; because we have so much more to give up when we are called to give it all. It is hard to "step backwards."

I once heard a song that goes like this: "Love grows best in little houses; fewer walls to separate."

Yet, our society has grown accustomed to being separate and having our much touted "Me-Time." Family members each have their own cell phones, Facebook accounts, iPods, cars, and bedrooms. Some have their own bathrooms, computers, and televisions with DVR's so they don't miss *their* favorite shows. They have their own sports, classes, and church activities. Yet, the divorce rates, as well as suicide rates keep climbing higher and higher. Accumulation is not the answer. Pride, selfishness, and covetousness are very real problems in even our Christian homes.

We sacrifice peace at the altar of stuff. We sacrifice integrity for stuff. We sacrifice what GOD SEES AS IMPORTANT for stuff.

1. God promotes *living small* versus going against His principles to get what we cannot afford.

Pro 15:16, “Better *is* little with the fear of the LORD than great treasure and trouble therewith.”

Pro 15:1, “Better *is* a dinner of herbs where love is, than a stalled ox and hatred therewith.”

Pro 16:8, “Better *is* a little with righteousness than great revenues without right.”

Pro 16:1, “Better *it is to be* of an humble spirit with the lowly, than to divide the spoil with the proud.”
Pro 17:1, “Better *is* a dry morsel, and quietness therewith, than an house full of sacrifices *with* strife.”

2. God speaks of being “greedy of gain” as a trait of the wicked.

Pro 1:19, “So *are* the ways of every one that is greedy of gain; *which* taketh away the life of the owners thereof.”

Pro 15:27, “He that is greedy of gain troubleth his own house; but he that hateth gifts shall live.”

3. God tells us that the more we have the more we want, the more we spend, and the more we lose sleep by worrying about what we have.

Ecc 5:10 - 13, “He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this *is* also vanity. V11 When goods increase, they are increased that eat them: and what good *is there* to the owners thereof, saving the beholding *of them* with their eyes? V12 The sleep of a labouring man *is* sweet, whether he eat little or much: but the abundance of the rich will not suffer him to sleep. V13 There is a sore evil *which* I have seen under the sun, *namely,* riches kept for the owners thereof to their hurt."

I have learned that I need to "put *off* the works of the flesh" and when I catch myself thinking…

"They sure have nice stuff. We could have nice stuff like that if only…" or

"Man, if I could only change (fill in the blank) about my life, *then* it would be really great." or

"Maybe, *someday* God will change our circumstances and we could …"

… I "put *on* the works of the spirit." I stop and choose different thoughts. I look around and say,

"I have all I'll ever need, but Calvary would have been enough."

I start to sing "Count your blessings name them one by one" and I start counting them.

I sing "The joy of the Lord is my strength."

I think about the Israelites and how angry God was when they complained about eating the same thing every day, even though God felt it was enough for them.

I consciously tell myself that I don't need things, foods, or certain forms of relaxation/ entertainment to give me strength to go on. I need prayer, Bible reading and to abide in Christ.

I recite passages like Philippians 4:4-13

(You see, when Satan tempted Jesus in the wilderness, Satan held no power against God's Word. It will not return void.)

Every single verse in this passage is applicable to fighting against covetousness. Remember it and use it.

Rejoice in what you have. - Php 4:4, “Rejoice in the Lord alway: *and* again I say, Rejoice.”

Do not give into the flesh and binge purchase - Php 4:5, “Let your moderation be known unto all men. The Lord *is* at hand.”

Pray about everything (even your feelings and battles) while *giving thanks* - Php 4:6, “Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God.”

Trust that God’s will, mercy, and grace is sufficient - Php 4:7, “And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus.”

Choose different thoughts; moment by moment if necessary - Php 4:8, “Finally, brethren, whatsoever things are true, whatsoever things *are* honest, whatsoever things *are* just, whatsoever things *are* pure, whatsoever things *are* lovely, whatsoever things *are* of good report; if *there be* any virtue, and if *there be* any praise, think on these things.”

Follow Paul’s example of a life of contentment - Php 4:9, “Those things, which ye have both learned, and received, and heard, and seen in me, do: and the God of peace shall be with you.”

Rejoice and take note of God’s provision of your daily needs - Php 4:10, “But I rejoiced in the Lord greatly, that now at the last your care of me hath flourished again; wherein ye were also careful, but ye lacked opportunity.”

Know that God will help you to be an overcomer - Php 4:11 – 13, “Not that I speak in respect of want: for I have learned, in whatsoever state I am, *therewith* to be content. V12 I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. V13 I can do all things through Christ which strengtheneth me.”

And as you see in verses 7 and 9 that herein lies the answer to keeping your peace in the face of covetousness.

Section C

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Peace Thief Number Three – Excessive planning

I hate to admit how long it has taken me to overcome this habit or character trait of mine. My closest friends would probably roll their eyes and remember all my "life plans." I *loved* New Years Day so that I could plan my goals, my goals for my family, and my goals for not just *that* year, but the next *five* or *ten* years.

I wanted to be married at twenty-four and have my first child at twenty-seven. I was married at twenty-three and had my first child at twenty-six. I felt it was a pretty close "success" in the "perfect plan for my perfect life."

I listed out my "life's goals" by category with bulleted points covering my spiritual life, my marriage, my finances, material possessions, my children, what I wanted them to be taught, and some personal wants and wishes to top them all off.

Every year I updated this list, and the other day I pulled out that original list (written in 2004) and I laughed as I crossed out yet another unrealistic desire. You see, as I "delighted myself in the Lord," my desires changed. What a waste of energy it was to plan and re-plan and re-plan and stress about "failing" in all these specific areas of my life.

Now, I want to give this disclaimer. I still believe that everyone should have goals, but it's planning every detail of how you will reach those goals that causes the person to lose their peace of mind.

What do I mean by that? Well, God gives us some pretty solid ideals of goals.

1. Be a soul winner.
2. Read my Bible and pray every day.
3. Train up my children to love the Lord and obey His word.
4. Be temperate in all things.
5. Be thankful, edifying and full of grace in my speech, actions and thoughts.
6. Pay all my bills on time. Owe no man anything.

7. Be a hard worker. In all labour there is profit. He that is diligent in business will stand before kings. Do all to the glory of God.

These are goals that I know can be accomplished. I can keep my sights on them and God will establish my feet on solid ground.

Here are some plans that will cause stress.

1. Hand out 20 tracts every week.
2. Read 5 pages of my Bible and pray for a half an hour each day at a certain time every day.
3. Make sure that I stick to a schedule every day so that the kids and I get every thing done on my list so that they are "trained" in all areas.
4. Exercise 5 times a week for 30 minutes and cook and eat healthy well balanced meals with two snacks *every day*.
5. Be sure to write notes to 3 people and phone 1 person each week to be an encouragement.
6. Have my budget listed to the penny so that we don't overspend *ever*.
7. Focus on doing my best and keep a running resume in my head so that I can keep moving ahead in my career.

We can be *so* invested in concrete goals that we lose our joy as a result of our perfectionism.

What I listed above is mild.

We get caught up in our savings accounts, our retirement plans, our "debt snowball," our children's education, our next home, our next this, and our next that. Do you get the picture?

We don't know the future. We cannot boast ourselves of tomorrow, because we truly do not know "what a day may bring forth."

We can finally feel "at peace" after taking three years to fund our emergency account and then lose our peace and our investments in one month when someone in the family has a health crisis.

This is why I started this whole thing with the foundation of God is our Provider, and referring over and over to the passage, “Sufficient unto the day.”

Mat 6:31, “Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? V32 (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things.”

Yes, we should be wise and make plans, lest we be found foolish.

Luk 14:28 – 30, “For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have *sufficient* to finish *it?* Lest haply, after he hath laid the foundation, and is not able to finish *it*, all that behold *it* begin to mock him, Saying, This man began to build, and was not able to finish.”

Still this passage is not talking about really, really, really long term goals. He is talking about his immediate plans and being debt free. This passage promotes “sufficient unto the day” and not “boasting yourself of the future” and what you know not. This man needed to do something *today* and had to make sure that he had enough *today* to finish his plans.

We should take what we know God wants us to do *today* and do the best with what He has given us. There is no certainty of tomorrow. Our goals are to be the best stewards, the most joyous and obedient servants, the very picture of a soldier and soul winner of Christ that we are capable of being - and God will take care of the rest.

Because God’s way is the best, our godly practices will afford us better opportunities and wiser choices. We will find ourselves looking back and wondering, “My goodness, how did that all work out? God surely is faithful, isn’t He?”

So this is my conclusion to “Peace Stealers.”

Psa 37:4 – 5, “Delight thyself also in the LORD; and he shall give thee the desires of thine heart. V5 Commit thy way unto the LORD; trust also in him; and he shall bring *it* to pass.”

Psa 18:30, “*As for* God, his way *is* perfect: the word of the LORD is tried: he *is* a buckler to all those that trust in him.”

Pro 3:5 – 6, “Trust in the LORD with all thine heart; and lean not unto thine own understanding. V6 In all thy ways acknowledge him, and he shall direct thy paths.”

And this is my conclusion to the whole topic on “Faith and Finance - Peace With or Without Prosperity.”

Ecc 12:13 -14, “Let us hear the conclusion of the whole matter: Fear God, and keep his commandments: for this *is* the whole *duty* of man. V14 For God shall bring every work into judgment, with every secret thing, whether *it be* good, or whether *it be* evil.”

Mat 22:37 – 38, “Jesus said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. V38 This is the first and great commandment.”

Appendix A

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God Does Not Promise a Roof Over Our Heads

I am a woman; therefore I am a "nester." What I mean by "nester" is that before a bird lays its eggs it builds a nest. Yet, the sparrows nest is not a permanent dwelling, and they have no freezers or refrigerators (barns and storehouses) in which to gather their food.

Luk 9:58, "And Jesus said unto him, Foxes have holes, and birds of the air *have* nests; but the Son of man hath not where to lay *his* head."

Mat 6:25 – 32, "Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment? Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they? Which of you by taking thought can add one cubit unto his stature? And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin: And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these. Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, *shall he* not much more *clothe* you, O ye of little faith? Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things.'

Luk 12:23 – 24, "The life is more than meat, and the body *is more* than raiment. Consider the ravens: for they neither sow nor reap; which neither have storehouse nor barn; and God feedeth them: how much more are ye better than the fowls?"

God spoke of eating / drinking and raiment six times and made *no mention of a home*. My first thought is still, “Bummer.”

I just wanted to point that out, because we tend to think that we need to own a home. Not only do we feel we need to own a home, we also feel that it is a need to own a home that is nice, has a room for each child, and central heating and air. God has not promised to pay for a mortgage.

Now, I am not saying that it is a sin to get a mortgage. What I am saying is that it is not the biblical example.

A more biblical example is a contractual leasing or paying for a home outright.

Luk 14:28 – 30, “For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have *sufficient* to finish *it?* Lest haply, after he hath laid the foundation, and is not able to finish *it*, all that behold *it* begin to mock him, Saying, This man began to build, and was not able to finish.”

Lev 25:13, “In the year of this jubile ye shall return every man unto his possession. V14 And if thou sell ought unto thy neighbour, or buyest *ought* of thy neighbour's hand, ye shall not oppress one another: V15 According to the number of years after the jubile thou shalt buy of thy neighbour, *and* according unto the number of years of the fruits he shall sell unto thee: V16 According to the multitude of years thou shalt increase the price thereof, and according to the fewness of years thou shalt diminish the price of it: for *according* to the number *of the years* of the fruits doth he sell unto thee.”

Now I know this smarts against modern conventional wisdom, but it has always been the way things were done until this past century when debt became prevalent in nearly every household.

Yet, as I see the way in which our society has become in bondage to banks and the government and a dual-income household, I would tend to say that renting isn’t being as such a “bad steward” as some people try to make it out.

Many missionaries rented for years because it kept them mobile. They would rent while they were in the first town, the second, the third and then as God more clearly solidified their path they would build at their final destination.

Renting is not for everyone and owning is not for everyone, but what is true is that God never promised a roof over our heads.

Appendix B

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When Does A Man Retire in the Bible?

Boy, if there is one area that our society focuses financially, it is this topic of retirement. Yet as I studied through the Bible and was convicted time and time again about God's "sufficiency unto the day" I could not help but see that His sufficiency did not have any age limit.

The Old Testament and New Testament function night and day to each other. In the Old Testament, if you were blessed by God, that usually included financial blessings. So most of the people we see are kings, patriarchs, and prophets. The prophets did not have great riches, but they were certainly given provision of food and raiment, many times miraculously, until their death.

In the New Testament, Christians were promised the spiritual blessings of Christ and the Spirit, but were also promised tribulation and rejection. The church united together to provide for each other. As in the case of the widow, we see that people were actually financially taken under the wing of the church in cases of destitution.

The church was told to be hospitable and take care of the poor and needy, but we don't see any example of people deliberately retiring from work. We see people working until their deaths.

IF YOU ARE FINANCIALLY ABLE TO RETIRE:

Well, I can imagine that if God has blessed you financially and you have been a wise steward with what He gave that you someday would like to step off of the working wagon and take a breather. What an extra blessing to be in that state. It is still good to always be mindful of what God asks us to do in each stage of our life, and God does give some guidelines in this area as well.

God wants parents to be sure to set aside an inheritance for their family; “providing for his own” if you will. Here are some Scriptures on the topic.

Pro 13:22, “A good *man* leaveth an inheritance to his children's children: and the wealth of the sinner *is* laid up for the just.”

Pro 17:2, “A wise servant shall have rule over a son that causeth shame, and shall have part of the inheritance among the brethren.”

Pro 19:14, “House and riches *are* the inheritance of fathers: and a prudent wife *is* from the LORD.”

I remember one financial guru being asked, “Which should I save for first, my retirement or my children’s college?” The response was, “Save up for your retirement because you can’t finance it.” Boy, that made a lot of sense to me, until I started “questioning assumed truths.”

I started thinking:

The Bible has nothing positive to say about financing anything, let alone an unsecured student loan.

The Bible has nothing really to say about a retirement being mandatory.

The Bible has a lot to say about self-sacrifice and leaving an inheritance for one’s children.

The Bible says that children are to requite their parents when the parents are older. Will selfishness breed more selfishness?

I became certain that the worldly wisdom I had read was in error.

The bumper sticker that says, “I am spending my children’s inheritance” is a sorrow of this generation. The inheritance is a godly heritage that has been lost among our nation. We have spent it all on our retirement and leave our children with school loans and mortgages.

That being said, if God allows you the financial means to invest well so as to have an inheritance for your children *and* retire from work before you are physically incapable of working, then:

Give the glory to God.
Continue in church and be a faithful Christian and soul-winner.
Be a godly example to your children and grandchildren.
Teach the younger generation.

IF YOU ARE NOT FINANCIALLY ABLE TO RETIRE:

If you have honestly worked hard and been a good steward, but just have not been able to set aside anything or "enough" to retire, then what do you do? You continue to work. Retirement is an exception (that is not even really seen in the Bible) to the scriptural rule.

God gave no age limits on a man working. He gave the principle that men would work until they die.

Gen 3:17 -19, "And unto Adam he said, Because thou hast hearkened unto the voice of thy wife, and hast eaten of the tree, of which I commanded thee, saying, Thou shalt not eat of it: cursed *is* the ground for thy sake; in sorrow shalt thou eat *of* it all the days of thy life; V18 Thorns also and thistles shall it bring forth to thee; and thou shalt eat the herb of the field; V19 In the sweat of thy face shalt thou eat bread, till thou return unto the ground; for out of it wast thou taken: for dust thou *art*, and unto dust shalt thou return."

Someone questioned this and said, "Well, does that mean that manual labor is the only biblical labor? Because it says, "In the sweat of thy face…" It is clear from the context is not *what* job in which the man labors, but that the man will indeed labor.

To be fair, God also seems to take note of the age sixty both in widows and in men. Their earning value is lessened, but not negated. This suggests that God recognizes the physical differences due to age and lessens their labor, just as a woman's child bearing years are only for so long. Still the weight of the Old and New Testament provide example after example of men working until they are dead or incapable of working any longer. That was the norm. We are not promised any different.

Lev 27:3, “And thy estimation shall be of the male from twenty years old even unto sixty years old, even thy estimation shall be fifty shekels of silver, after the shekel of the sanctuary. V7 And if *it be* from sixty years old and above; if *it be* a male, then thy estimation shall be fifteen shekels, and for the female ten shekels. V8 But if he be poorer than thy estimation, then he shall present himself before the priest, and the priest shall value him; according to his ability that vowed shall the priest value him.”

Also, in Numbers 4, God makes note that someone in the Levitical service was between the age of thirty and fifty. But their job changed, it did not end.

Num 8:25, “And from the age of fifty years they shall cease waiting upon the service *thereof,* and shall serve no more: But shall minister with their brethren in the tabernacle of the congregation, to keep the charge, and shall do no service. Thus shalt thou do unto the Levites touching their charge.”

IF YOU ARE DISABLED and can no longer work:

1. The first example you see is children.

Scripturally we see children take care of their aged parents. You see this in the examples of Abraham, Jacob, and Mary.

Hopefully, if you have children, you will have raised your children under godly principles and taught them good stewardship and to “requite” (I Timothy 5:4) to you your service to them.

The synonyms of “requite” are actually “revenge yourself, avenge yourself, and take reprisals for.” This is why it is important for a home to be *loving* and ordered according to God’s plan and that you are a godly example to *your children* about how you take care of *your parents.*

2. The second example you see is next of kin.

If God caused a family to be barren, the responsibility was passed to a nephew.

1Ti 5:4, “But if any widow have children or nephews, let them learn first to shew piety at home, and to requite their parents: for that is good and acceptable before God.”

3. The third example you see: other Christians or the church

I covered this extensively in the section on Chapter Two - Section G: God is the Provider. Not the Government.

4. Lastly, we need to continually remember that God will provide. If we are His and we are obedient, He will provide.

Appendix C

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Lending is Praised, but it has Guidelines

Here are all the verses that I found in my study on lending. Lending is a tricky thing, because God says that we *should* lend if we are able. At the same time, these verses give us great wisdom as to *how* and to *whom* we should lend.

Exo 22:25, “If thou lend money to *any of* my people *that is* poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury.”

Lev 25:37, “Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase.”

Deu 15:7 – 8, “If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother: V8 But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, *in that* which he wanteth.”

Deu 23:19 – 20, “Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury: V20 Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it.”

Deu 24:10 – 13, “When thou dost lend thy brother any thing, thou shalt not go into his house to fetch his pledge. V11 Thou shalt stand abroad, and the man to whom thou dost lend shall bring out the pledge abroad unto thee. V12 And if the man *be* poor, thou shalt not sleep with his pledge: V13 In any case thou shalt deliver him the pledge again when the sun goeth down, that he may sleep in his own raiment, and bless thee: and it shall be righteousness unto thee before the LORD thy God.”

Mat 5:42 – 43, “Give to him that asketh thee, and from him that would borrow of thee turn not thou away. Ye have heard that it hath been said, Thou shalt love thy neighbour, and hate thine enemy.”

Luk 6:34 – 35, “And if ye lend *to them* of whom ye hope to receive, what thank have ye? for sinners also lend to sinners, to receive as much again. V35 But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and *to* the evil.”

Psa 37:25, “I have been young, and *now* am old; yet have I not seen the righteous forsaken, nor his seed begging bread. V26 *He is* ever merciful, and lendeth; and his seed *is* blessed.”

Psa 112:5 – 7, “A good man sheweth favour, and lendeth: he will guide his affairs with discretion. V6 Surely he shall not be moved for ever: the righteous shall be in everlasting remembrance. V7 He shall not be afraid of evil tidings: his heart is fixed, trusting in the LORD.”

Breaking it down:

1. If it is a sin for a man to get into unsecured debt, you should not give a new loan to a man who has no means wherewith to pay his debt. The man must have some form of collateral. You do not want to cause a man to sin.

2. You do not charge a Christian brother interest.

3. You may charge a non-Christian interest.

4. If a man is poor and needy, *give* to him without hesitation. God considers it a loan unto Him.

5. A Christian should not receive payment or collateral of a loan by force. If the loan is to a poor man and he needs his collateral then you allow him to use it as he needs it. (i.e. a car for work, etc.)

6. If a man asks you to lend him something and you have it to lend, then lend it to him (if he meets the biblical criteria of having collateral.) *(While I know these passages are referring to millennial law, we claim the promises of Matthew 6 and Luke 12, and we hold to Christ's commandments concerning adultery and divorce in Matthew 5:27 - 32, therefore I can conclude that the moral principals found in Matthew 5 are to be taken literally.)*

7. When you lend a man something, do not expect to receive it back.

8. It is the righteous man who is merciful and lendeth, and God blesses him for it.

9. A man who lends is not to be afraid of a loss, because He trusts in God's promise of provision, through obedience to His commands.

Appendix D

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Working Women in the Bible

Let's take a deeper look at what God says about women who work in case you too are plagued with questions, or the guilt that inevitably comes with this topic.

1. THE WIFE WITH NO CHILDREN AT HOME

I remember my early years of marriage before we had any children. I was able to get all the laundry, the housework, all the cooking and shopping done and still have time to go off gallivanting around somewhere. Some women are in a position where they have no children to guide or oversee.

God does not give any extra commands to the wife with no children at home other than that she is to be a help to her husband and that she is a keeper at home. If her husband would appreciate her help financially in those years of marriage (and she is able to keep up with her responsibilities at home and still have the energy to be her husband's companion when he is home) then the wife is not outside the bounds of the Bible to do so. She is obeying her husband and is indeed his "help."

If the husband would like her to work at this time of life, then she should obey her husband first and foremost. While I seriously question the wisdom of working closely with another male (due to high statistical percentage of workplace affairs), a wife is still in subjection to her *own* husband, as an umbrella headship, while working "under" a male employer if the husband so deems.

1Pe 3:1, "Likewise, ye wives, be in subjection to your own husbands; that, if any obey not the word, they also may without the word be won by the conversation of the wives;"

If her husband has not asked her to work, then from my experience she will have about twenty or so hours a week "free" once she has completed her household responsibilities. This would be a wonderful opportunity for this wife to minister in ways in which others would not have an opportunity; what a blessing.

Some things this wife could do:

Lodge strangers: – I Tim 5:10 *(Hospitality ministry to missionaries and this may even include foster children.)*

Relieve the afflicted: – I Tim 5:10 *(Help those who are ill, home bound, widows, mothers who have just delivered and can't keep up with household responsibilities, children/ teens who need a friend or role model, and I'm sure there are many more)*

Stretching out your hands to the poor and needy. – Prov 31:20 *(making special dinners, offering to watch children, making up a special birthday or Christmas treat for those who are struggling financially. The opportunities are only limited by your creativity.)*

Church ministries

2. THE MOTHER

To the lady who marries and bears children, God has outlined to her a role that includes additional responsibilities.

Love your children and be a keeper at home: Tit 2:4 – 5, "That they may teach the young women to be sober, to love their husbands, to love their children, V5 *To be* discreet, chaste, keepers at home, good, obedient to their own husbands, that the word of God be not blasphemed."

Guide the house: 1Ti 5:14, "I will therefore that the younger women marry, bear children, guide the house, give none occasion to the adversary to speak reproachfully."

Good works: 1Ti 5:10, "Well reported of for good works; if she have brought up children, if she have lodged strangers, if she have washed the saints' feet, if she have relieved the afflicted, if she have diligently followed every good work."

So many women feel that as long as their children are taken care of by their family or someone they trust that they are fulfilling their responsibility of "guiding the house." Yet, they are not the "keeper" of their children and they certainly aren't "at home."

Others take care of their children while their husband is at work and rather than being their husband's companion, lover, and help when he gets home, they instead hurry out to their job and leave the care of their children in their tired husband's hands rather than sharing the care of their children together as a team after a long day's work for both of them.

You cannot be fulfilling your God-given role as an help meet for your husband, guide of your house, and keeper at home *while having your children being cared for by someone other than you*. You have these wonderful blessings and then give them over to someone else to raise. They without a doubt will not receive the love or training the way in which only their mother can provide.

While studying this out and discussing the topic among Christian women, I found consistent views as to why women get a career. Not every woman who works is enrolled in the women's liberation movement. Some honestly have sincere intentions and are operating according to "worldly wisdom."

What is so scary about worldly wisdom is that it makes sense, but it smacks at the face of Scripture. The Bible says, "Trust in the Lord with all thine heart and lean not unto thine own understanding." (Proverbs 3:5) Just because it seems to make sense, doesn't mean that it is not a ploy of the devil to undermine our homes and trust in God's word.

Was this not Satan's ploy with Eve? He played upon her weakness of being easily deceived (I Tim. 2:14) and caused her to doubt God's word.

These are the most common reasons I found for working mothers.

a. "In case" something happens to the husband. For instance; the death of a husband, a husband's physical disability, the husband having an erratic income, or the possibility of divorce. (*I would like to note that if a house is running in God's order and family devotions with consistent church attendance and submission to God is in the home, divorce is statistically 75% less likely to take place*.)

You know how in II Corinthians 8:8 Paul says, "I speak not by commandment…" Well, I'm going to take the same liberty here and give some personal advice. You will see later that the virtuous woman did indeed have a trade. She was a seamstress who made girdles at home in the evening hours and then delivered them to her buyers. Priscilla worked alongside her husband as a tentmaker. I have trade qualifications for being a bookkeeper, piano teacher, and a counselor. There is nothing wrong with having a career option. The problem is the careers that today's women are choosing.

What is foolish is to have an inflexible trade. If a woman puts herself into a box where to make money she must work outside of the home and leave her children in the care of others, than she is making a choice that is not supported by Scripture. I don't see anywhere in Scripture that gives an exclusion for a mother working outside of the home regardless of whether it is part-time work or full-time work. Children are to be under the care of their mother.

(That being said, I do know that there are women who will remain single and should duly prepare to support themselves financially, but I still think that that is statistically the exception to the rule. We should prepare to operate according to the rule; not the exception.)

Teach your daughters a trade that can be done from the home with flexible hours, but by all means, please take note that the virtuous woman took care of her family first and foremost and her work was at a sacrifice to her own personal time, not at the sacrifice of her husband's, and children's time.

There are women who take their best energy and dedicate it to their career and leave the children with scraps. Children are carted around all day while the mother makes her "deliveries." While the mother is catching up on her calls, the children are wandering around idly and aimlessly and bring shame upon their mother. Mom is typing away and the children are climbing up on her lap saying, “Are you almost done?”

A mother’s job is to guide her home, be a keeper at home, and to love her children and husband. She is to be a minister of good works. If there is a trade involved, it must come absolutely, without a doubt, last in the equation.

b. The husband requires the wife to work. *(In which case, the wife must obey her husband.)*

c. The wife wants “extras:” better clothes, vacations, nicer cars, a nicer home, better nails and hair.

If the first point was the most subtle of all Satan’s tricks to deceive the mother into putting a career out of God’s priority placement; this is the most pervasive. We cannot go anywhere without being a marketing target. I write much more on this subject of covetousness later, but we are all subject to its powers outside of daily crucifixion and reliance upon prayer and God’s word.

Here are some verses that have helped me to keep my priorities in check.

1Jn 2:15 -17, “Love not the world, neither the things *that are* in the world. If any man love the world, the love of the Father is not in him. V16. For all that *is* in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world. V17. And the world passeth away, and the lust thereof: but he that doeth the will of God abideth for ever.”

Mat 6:19 – 21, “Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: V20. But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: V21. For where your treasure is, there will your heart be also.”

Mat 6:24, “No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon. V25 Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?”

d. The wife has more earning potential, and chooses to switch roles for the sake of more money or financial security.

The truth is that some men just do not have as much earning power or initiative as their wives. Some women’s trades or careers could earn two to three times as much as their husband’s. It seems so easy to have the husband watch the children, or a babysitter watch them while mom works a few days a week.

We women sacrifice peace when we leave our children behind for hours and find ourselves feeling guilty and insecure about our choices in this area. We sacrifice our God-given peace oft times just for financial security. We enjoy knowing that our bills are being paid faster; our securities are growing as we would like; and we may be able to enjoy a vacation now and then.

What we don’t realize is that we are hampering our own spiritual growth and our husband’s growth in the Lord as we would do the following:

Learn to be content (Phil 4:11)
Be salt to the earth as we have joy with less (Matt 5:13)
Increase our faith (Luke 17:5)
Bring God glory as His gracious sufficiency is known in our life and His power is shown in our lives. (2 Cor 12:9)

Those men who know their wife is more of a “powerhouse” financially have an uphill battle. It is a hard job to be a leader. It is a hard job to face the insecurities of decision-making, diligent prayer and Bible reading, and leaning upon the Lord for direction. Who wants to do more hard work?

Sometimes life is like boot camp for the husband / soldier. He is going to have to be forced by exterior circumstances to grow, break down his muscles, and find a supernatural strength from God to overcome all his natural weaknesses.

Imagine if a wife walked into the boot camp and said, “Hey, I’ve been working out a lot recently. Let me just step in for a few days and …” All would be lost.

Women, what we need to do is get down on our knees and cry out, “God, I’m terrified that if I step down he will never step up. Even if he does step up, will we be poor forever? Yet, You promised that if we delight ourselves in You that You will give us the desires of our heart. You promised that the man that trusts in You will be happy. I believe; help thou mine unbelief. I trust that You will make my husband the best conduit of provision that You can and most of all I will trust Your timing.”

Turn your back on your own understanding and trust God’s word. Let your husband grow.

2Co 12:9, “And he said unto me, My grace is sufficient for thee: for my strength is made perfect in weakness. Most gladly therefore will I rather glory in my infirmities, that the power of Christ may rest upon me.”

Keep in mind that if a husband is out of work, but the household is in order, God is bound by *His word* to provide for your food, raiment and what *He deems* as your need. God does have a way. God gains glory through the charity of other Christians. In times of hardship, Christians have lived together, worked together, and shared hand-me-downs and food. Maybe this is God’s solution for you.

e. The wife does not want to bear her responsibility and learn to be the homemaker that she is commanded to be. Being a wife and mother *is* hard work, and it is much easier to be responsible for duties other than training little lives and souls.

We were not all trained well to do the following:

Teach our children to behave and be responsible, while controlling our emotions and showing love.

Cook well or nutritiously and to meet our families' tastes.

Be hospitable and open our homes to those in need.

Be frugal, or giving, or to guard our tongues to speak with wisdom and kindness

Take care of our bodies to be realistically attractive to our husbands

Communicate with respect and give reverence to our husbands (whether he has earned it or not).

Suck up our feelings of entitlement when our emotional needs are not met and we are left home alone.

Yet, this *is our job*. If you are better at your home business than you are at running your home you need to take a look in God's word and in your heart and ask for God's help in becoming more like what HE would have you to be.

The Bible does not say we are to be keepers *of our home* (that is the husband's job). We are to be keepers *at home*.

Pro 7:11, "(She *is* loud and stubborn; her feet abide not in her house:"

Tit 2:4 – 5, "That they may teach the young women to be sober, to love their husbands, to love their children, *To be* discreet, chaste, keepers at home, good, obedient to their own husbands, that the word of God be not blasphemed."

1Ti 5:14, "I will therefore that the younger women marry, bear children, guide the house, give none occasion to the adversary to speak reproachfully."

f. The woman wants "her own identity."

1Co 6:19 -20, “What? know ye not that your body is the temple of the Holy Ghost *which is* in you, which ye have of God, and ye are not your own? For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's.”

I understand it is difficult and you feel looked down upon when you are “just a mother” and even though people tout “being a stay-at-home mom is the hardest job there is,” they still look at you as *only* a “stay-at-home mom.”

We find our joys in learning our children, being a better cook, keeping an orderly house, conquering the most recent child misbehavior, and spending time with our husband. When do we have any time for *our hobbies*, or *our interests*?

There is a profound truth with which all mothers should become acquainted. This is our identity: servant. It’s a humble identity, but we rub shoulders with the very best.

Heb 3:5, “And Moses verily *was* faithful in all his house, as a servant, for a testimony of those things which were to be spoken after;”

Jas 1:1, “James, a servant of God and of the Lord Jesus Christ, to the twelve tribes which are scattered abroad, greeting.”

2Pe 1:1, “Simon Peter, a servant and an apostle of Jesus Christ, to them that have obtained like precious faith with us through the righteousness of God and our Saviour Jesus Christ:”

Jud 1:1, “Jude, the servant of Jesus Christ, and brother of James, to them that are sanctified by God the Father, and preserved in Jesus Christ, *and* called:”

Rev 1:1, “The Revelation of Jesus Christ, which God gave unto him, to shew unto his servants things which must shortly come to pass; and he sent and signified *it* by his angel unto his servant John:”

Tit 1:1, “Paul, a servant of God, and an apostle of Jesus Christ, according to the faith of God's elect, and the acknowledging of the truth which is after godliness;”

Col 4:12, “Epaphras, who is *one* of you, a servant of Christ, saluteth you, always labouring fervently for you in prayers, that ye may stand perfect and complete in all the will of God.”

AND CHRIST HIMSELF

Php 2:7 - 8, “But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men: V8 And being found in fashion as a man, he humbled himself, *and became obedient unto death*, *even the death of the cross*.”

Christ was an obedient servant and took up His cross. Yet, our cross is nothing in comparison. We get kisses, snuggles, toddler language, baby giggles, tales from pre-teens, long talks with teenagers, and an occasional nap. What a blessing!

We were never promised an identity outside of Christ. We shouldn’t seek one. If you are able to hand out tracts and pray for others in your devotional life you have made an eternal difference *outside* your home without ever leaving your home responsibilities.

Let’s look at the last two common reasons a woman gets a career. These situations are outside the scenario of God’s traditional family, but as with the situation of the widow, they are not outside of God’s provision. God can use other Christians to help “fill in the gap” when a mother has more than her God given responsibilities to fulfill as the woman tries her best to be a virtuous woman.

g. The woman is a single mom.

h. The husband is negligent in his stewardship.

1Ti 5:8, “But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.”

So that being said, I would like to follow the next train of thought. If we are not to lean upon our own understanding, but to trust in God’s word, then what reasons or examples does the Bible give to promote women who work?

3. WOMEN IN THE BIBLE

Deborah

Jdg 4:4 – 5, “And Deborah, a prophetess, the wife of Lapidoth, she judged Israel at that time. And she dwelt under the palm tree of Deborah between Ramah and Bethel in mount Ephraim: and the children of Israel came up to her for judgment.”

Israel was in rebellion, going to Kedesh was a one-time thing, and God made sure to tell us that it was a man’s job. It was a shame to Barak that he did not do his duty.

If your husband is in rebellion and asks you to go outside your God-given role, then obey your husband. God will hold him accountable and it will be a shame upon him. But *please*, do not be contentious and point this out to him. Pray and let *God* work on his heart. There is just nothing worse than a clamorous, proud, self-righteous woman preaching at her husband.

Ruth

Rth 2:2, “And Ruth the Moabitess said unto Naomi, Let me now go to the field, and glean ears of corn after *him* in whose sight I shall find grace. And she said unto her, Go, my daughter.”

Ruth did work, but Ruth was not married. She was a young widow and God used her family to provide for her, which is biblical, but God still said that a younger widow should “marry, bear children, and guide the house” (I Timothy 5:14) and that is what Ruth did. (Ruth 4:17)

1Ti 5:3 – 5, “Honour widows that are widows indeed. V4 But if any widow have children or nephews, let them learn first to shew piety at home, and to requite their parents: for that is good and acceptable before God. V5 Now she that is a widow indeed, and desolate, trusteth in God, and continueth in supplications and prayers night and day.”

1Ti 5:14, “I will therefore that the younger women marry, bear children, guide the house, give none occasion to the adversary to speak reproachfully.”

The Virtuous Woman

The virtuous woman is the modern Christians guide for the “Super Mom.” She had it all, did it all, dressed well, and had a popular husband. On top of it all, her family appreciated all her hard work. The list of her activities is non-stop. She …

Shops for Groceries / Clothing / Materials: She searched earnestly for the goods of their household. V.12-14

Cooks and serves her household. V.15

Gardens V.16-17

From the context of V13, 19, 21-22, and 24: Works into the night (possibly after her children are asleep) and makes linen, clothing for her children, and girdles at home. Later she delivers the sale of the girdles to the merchants.

Looketh well to the ways of her household V.27

Her children call her blessed V.28

Her husband was not at home with the children, he was in a place of leadership in the city. V.23

Sigh! “When in the world are we supposed to get all this done?”

Well, “To every *thing there is* a season, and a time to every purpose under the heaven:” Ecclesiastes 3:1

Sometimes we find ourselves getting so caught up in being perfect right now that we don't see that we don't have to be everything right now. This lady could easily have begun gardening after her children were grown. She may even have started selling girdles in her later years. Still, she may have done it all while her children were growing up.

The passage remains the same; no where does the Bible say the virtuous woman worked outside the home. Even more so, it is evident that she took care of her children, their clothes, and the food preparation of the home first and foremost. Boy, isn't that convicting to us stay-at-home mothers that she did her "extra" work in the evening?

On a side note: I know that some say that she was in "real estate" because she bought a field, but that is like using the analogy that she owned or ran a Farmers Market because she bought her groceries. What it does show is that she was wise and trustworthy in her husband's eyes in regard to purchases of all sizes. Please don't allow yourself to slip into this rationalization. It is just not there.

Priscilla and Aquila

Act 18:2-3, "And found a certain Jew named Aquila, born in Pontus, lately come from Italy, with his wife Priscilla; (because that Claudius had commanded all Jews to depart from Rome:) and came unto them. And because he was of the same craft, he abode with them, and wrought: for by their occupation they were tentmakers."

We don't know much about this family. We don't know if they had children, but what we do see is that Priscilla worked with Aquilla. She helped her husband in the family business.

Lydia

Act 16:14 -15, "And a certain woman named Lydia, a seller of purple, of the city of Thyatira, which worshipped God, heard *us:* whose heart the Lord opened, that she attended unto the things which were spoken of Paul. And when she was baptized, and her household, she besought *us,* saying, If ye have judged me to be faithful to the Lord, come into my house, and abide *there.* And she constrained us."

Again, we don't know much about this woman. We don't know if she was married, if she had children or if she lived with her parents. We don't know where she made the "purple," but we do know that she sold it. As the virtuous woman made merchandise for home and only delivered her sale, there is nothing that would cause me to assume that she was out on the marketplace all day.

A Word of Encouragement

If at this point you find yourself a little scared, uncertain, defensive, or annoyed, please take a moment to pray. God will heap grace and become a balm that soothes. One thing I know for certain is that we women are full of emotion, both good and bad. Sometimes we just need to take a few steps back and be open to do some personal study and prayer and let the Holy Spirit lift our fog of emotions to see a little more clearly. I know that I don't explain things perfectly, but God's word becomes plain to those who seek the truth.

Take some time to discuss these Scriptures with your husband, and earnestly pray that God will work His will in your life. As we yield to Scripture and rest upon God's understanding we will find that the fruit of the Spirit begins to well inside of us.

Those negative emotions of the flesh give way to the peace and joy of the Spirit and we begin to feel praise inside for the truth of God's word. We can rest knowing that because of our submission to God's word, He is bound to be faithful for our provision. (Matt 6:33, Luke 12:24, Phil 4:19) You will still have food, raiment, and all your need met even while staying at home with your children.

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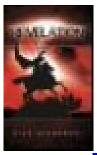 [Roadmap Through Revelation]

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