

CHANGE YOUR LIFE. CHANGE YOUR WORLD.

# activated

Vol 19 • Issue 9



## **MONEY MANAGEMENT**

Five keys to financial  
responsibility

## **Debt Reduction and Wealth Building**

Can you do both?

## **Put God on the Spot**

Proceed as if possessing



## EDITOR'S INTRODUCTION

### THE BEST THINGS

You may have seen the quote by American syndicated humorist Art Buchwald,<sup>1</sup> “The best things in life aren’t things.” It has a way of popping up in my mind whenever I’m about to buy a new gadget that I’ve seen advertised or exchange a household appliance for the latest model. Sometimes I give in anyway, but at least this saying usually helps me give

the purchase some extra thought and consideration.

It’s not easy to lead a simple life in the complicated 21st century. So many advertisements call out to take advantage of this deal or that “once-in-a-lifetime offer,” and the pace of innovation means what you buy today is outdated before you know it—and often before you can actually afford to replace it. But stuffing our lives with things won’t bring satisfaction. “Life is not measured by how much you own,”<sup>2</sup> said a Master of one-liners two millennia ago.

In the end, happiness often comes from the simple pleasures that can be drowned out when we are preoccupied with the superfluous, or that we pass up on as we race to acquire more. A key to living a happier life is to learn to be content with what we have, giving thanks to God and using His blessings wisely.<sup>3</sup>

Samuel Keating  
Executive Editor

P.S.: In addition to the personal stories by the various contributors this month, I hope you’ll find the in-depth article on Christian money management on pp. 4–7 especially informative and helpful.

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1. 1925–2007
  2. Luke 12:15 NLT
  3. See Philippians 4:11–12.

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BY UDAY PAUL

# A SURE FOUNDATION



**RECENTLY I WAS THINKING** about how the collapse of the American stock market in 1929 toppled the world's financial and economic systems one after the other. Businesses, industries, and banks failed. Many lost their jobs, and millions were unemployed, which caused widespread civil unrest. While this has not occurred to such a widespread scale since then, there have been many lesser economic depressions or recessions that have caused financial turmoil.

So how can we have lasting security in a financially unstable world? The answer is faith and trust in God, who has promised to be with us both in times of plenty and times of scarcity.

There are many instances in the Bible of God's miraculous supply

and provision for His people. When He brought the Israelites out of the land of Egypt and led them through a wilderness to the promised land, God provided food and drink for them. When they were hungry, He gave them food from heaven called manna. When they were thirsty, He brought water out of a rock.<sup>1</sup> Their clothes and shoes weren't even worn out after their long sojourn in the wilderness!<sup>2</sup>

Another instance occurred when there was a drought in Israel in the time of the prophet Elijah. God directed Elijah to live by a brook and even sent ravens to bring him food! When the brook eventually dried up because of the severe drought, Elijah was told to move to the town of Zarephath. When a widow obeyed God and shared what little she had with the prophet, God blessed her by making sure that her supply of food didn't run out during the famine.<sup>3</sup>

Once, when Jesus, His disciples, and the crowds who followed them

were in a wilderness area, it was getting late and they didn't have anything to eat. The disciples made the logical suggestion of sending the crowds to nearby villages to get some food. Jesus, however, asked them to bring Him the only food they had found—five loaves of bread and two fishes. He then looked up to heaven, said a blessing, broke the loaves, and gave them to the people. Five thousand people had enough to eat, and there were twelve baskets of leftovers!<sup>4</sup>

The Bible instructs us to not put our hope in uncertain riches or earthly wealth, but to “hope in God, who richly provides everything for our enjoyment.”<sup>5</sup> The world's financial supply may run dry, as the brook did in Elijah's time, but God can still care and provide for His children.

UDAY PAUL LIVES IN BANGALORE, INDIA, AND TEACHES ENGLISH AND PERSONALITY DEVELOPMENT COURSES. ■

1. See Exodus 16–17.
2. See Deuteronomy 29:5.
3. See 1 Kings 17.
4. See Matthew 14:13–21.
5. 1 Timothy 6:17 CEB



# MONEY MANAGEMENT

BY PETER AMSTERDAM, ADAPTED

A PASTOR ONCE SAID, “Living right financially isn’t complicated; it may be difficult, but it isn’t complicated.” It’s difficult because living right financially is more than simply learning financial strategy and management techniques; living right financially has spiritual components as well. It’s important to have a godly view of money and to use it in the correct way.

The Bible verse “The love of money is a root of all kinds of evil”<sup>1</sup> has often been misconstrued to imply that *money* is the root of all evil. But it is the *love* of money that is the root of all evil, and that is certainly true. There is genuine danger if undue importance or a sense of security is attributed to money.

1. 1 Timothy 6:10

2. NIV

As many people have discovered through personal experience, financial security can be fleeting; lasting security is only found in God.

Nonetheless, we need money to live, to care for our loved ones and communities, and to bless others; thus, the topic of finances is relevant to each of our daily lives.

Most experts in this field agree on a handful of points that are key to good money management. If you’re looking for a formula to help you wisely manage your finances, I recommend these five points as a starting place.

When the subject of money comes up, or you hear terms like “financial stability” or “savings,” you might groan, especially if you feel overwhelmed by the prospect of improving your financial situation. Perhaps you’re struggling financially

right now. Perhaps you’re in debt. Perhaps you don’t see how you’re ever going to be able to save, or at the rate you want to, due to your current circumstances. Before going further, I want to encourage you with two empowering thoughts.

The first is: With God’s help, nothing is impossible.

The second is: Any God-ordained goal can be reached ... one small step at a time.

So if you have a long way to go to reach your financial goals, if you’re struggling with debt, or if you feel discouraged or even in despair when it comes to personal money matters, remember this: God’s power can make your “impossible” possible, finances included.

Through that lens, let’s look at these five practical cornerstone points to financial responsibility.



## NUMBER 1.

HAVE A BUDGET  
AND STICK TO IT.

A must-do when it comes to managing your money is having a budget and sticking to it. That last part is the tough part, but it's also key to financial balance and progress.

Your budget represents the plan for how you will spend your money. As Dave Ramsey says, "A budget is people telling their money where to go instead of wondering where it went." You want to avoid looking back over a month and wondering, *Where did that money go?*

1 Corinthians 4:2 says, "It is required that those who have been given a trust must prove faithful."<sup>2</sup> As stewards of the money that God has entrusted to us, whether it's a little or a lot, we need to have a plan in place for our financial spending and saving. That's where a budget comes in.

Life is full of expenses, but most of those are regular expenses that we know are coming, whether weekly, monthly, quarterly, or yearly. Every regular or semi-regular expense should be accounted for in your budget. Of course, bona fide emergencies sometimes come up that cause you to spend beyond your budget. We'll talk about that more in point four.

When creating a budget, here are a few tips:

**Identify your true income and budget all of it.** Work with the income you can consistently count on. Don't include windfalls or year-end bonuses as part of your regular income. Budget beginning with your basic living expenses, other vital payments, then allot any remaining funds to pay off debt and save for emergencies and other long-term needs.

**Be realistic in calculating expenses.** It doesn't help to try to minimize genuine expenses that cannot actually be trimmed down. If you underbudget for food or gas, for example, because you're hoping to save or would *like* to spend less in those categories, but your figures aren't realistic, you'll end up spending more than is noted on your budget anyway. That will bring stress, and it works against the purpose of a budget.

**Adjust as needed.** Go over your budget monthly to keep it current and to assess what changes or adjustments need to be made.

**Keep records in a way that works for you.** The best record-keeping system for you is whatever works for you, whether that's a spreadsheet program, various envelopes, or a handy notebook.

## NUMBER 2.

LIVE BELOW  
YOUR MEANS.

The way to avoid debt and save money is fairly straightforward: don't spend more than you make. This has been termed "the fundamental rule of finance," and it's the only way that you'll have sufficient finances to cover your expenses and be able to save.

There are many things that can trip people up when it comes to living within their means. Some points to bear in mind are:

\* **Live frugally.** Being willing to sacrifice today can result in benefits tomorrow.

\* **Know the difference between luxuries and necessities.** Needs and wants are two different things, and most successful savers limit purchases that fall into the "want" category. They choose to save and build toward long-term financial stability over having temporal wants, nice-to-haves, and luxuries.

\* **Consider your habits and routines.** Many people have one

or more costly habits. It might be a daily latte, a fondness for new shoes, or meals out. Analyze all of your habits and routines to see where you can cut back in order to stay within your means or free up money toward savings.

\* **Avoid impulse buying.** When a potential unplanned purchase comes up, wait a few days to think about whether you really need the item or not. A good friend of mine has what he calls the “three-day rule.” For any major purchases, he waits three days before making his decision. That gives time to let his emotions subside and reason to come into play so he can be sure the purchase is the best option.

\* **Derive your joy and contentment from God and relationships, not from things.** It’s human nature to want the latest and greatest new things, but as the Beatles sang, “Money can’t buy me love.” Nor can money buy health, peace, friendship, or contentment.

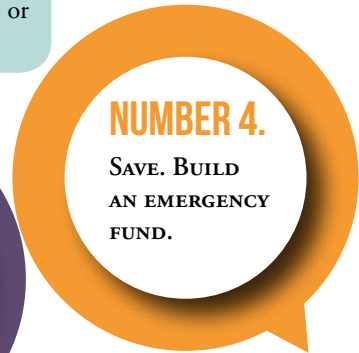
\* **Pay with cash or debit.** Research has shown that it’s easier for people to spend when making purchases on credit. People think twice when they’re handing over actual cash, so if you’re trying to tighten up financially, consider using cash.

\* **Visualize reaching your goals.** If you’re working toward

building an emergency fund, saving for a specific need, or even saving toward something special, each time you’re faced with a possible purchase or financial decision, keep your financial goal in mind. If your purchase isn’t going to help you to reach your goal, ask yourself if you can do without the purchase.

\* **Enjoy the simple, free things in life.** There are so many things to enjoy that don’t cost money. Explore and enjoy the simple things, and see how meaningful and enriching some of these “priceless” activities or shared moments can be.

fairly aggressive with your approach. If your goal is to save money toward your future, becoming debt-free becomes of paramount importance, as many types of debt come with high interest rates. It will be very difficult, if not impossible, for you to strengthen your financial position and put money into savings if you have outstanding debts to pay off. Not to mention the sense of relief and freedom you will have when you are debt-free.



The best debt prevention is to live within your means, but if you currently have debt, don’t despair. No matter how daunting the current situation is or how long it takes, God is able to help you get out of debt.

Paying off debts, whether small or large, requires a plan, commitment, and sacrifice. And depending on the amount of debt, you may need to get

Proverbs 13:11 states: “Whoever gathers money little by little makes it grow.”<sup>3</sup>

Saving is important. Even if you have a well-crafted budget and are living within your means, there are important reasons to save. You probably noticed those encouraging words in the verse from Proverbs about saving—“little by little.” Any amount you can save is worthwhile, and it’s worthwhile to start saving at the earliest opportunity.

3. NIV

4. Matthew 6:33 NLT

## NUMBER 5.

### GIVE TO GOD AND OTHERS.

A notable point on the topic of saving is creating an emergency fund. Emergencies happen to everyone, and there's no way to know when they're going to hit.

Experts recommend having an emergency fund that would cover three to six months of your basic living expenses. This wouldn't necessarily cover three to six months of your full budget, but rather the minimum that you can get by on without going into debt.

Start by adding an "emergency fund" entry to your monthly budget. Even if you can only put a small amount aside each month, it will gradually grow. Remember the "little by little" approach spoken of in Proverbs.

An emergency fund is not to be used for anything that is not a true emergency. The key words are "unexpected" and "unavoidable." You want this rainy-day fund to be there when it actually does rain hard, when you really do need it. That's the value of the emergency fund.

Giving to God and others is part of living a healthy and blessed financial life. If you're struggling financially right now or trying to save to buy a car or a house, build a retirement fund, or anything else, it might seem counterintuitive to give part of your income to God's work or to those in need. It's natural to think, *I need that money! I can't possibly afford to give any up.*

Here are a few passages of Scripture that highlight the value of giving to God and others:

Sometimes you can become rich by being generous or poor by being greedy.—*Proverbs 11:24 CEV*

Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.—*2 Corinthians 9:6 NIV*

Give, and it will be given to you. ... For with the same measure that you use, it will be measured back to you.—*Luke 6:38*

As Christians, we are responsible to use our finances in ways that glorify God. Giving to God and others isn't a get-rich-quick scheme. It's a personal commitment between you and God that invites His blessing into your life, blessings which often come gradually yet undeniably.

Most all of us have faced or will face times when we are in financial need. As Christians, we are blessed to be able to bring our needs, worries, and concerns to our heavenly Father. He wants us to rely on Him in every area of our lives, including for our financial needs. But we have to do our part, by being wise and careful stewards of our finances and by bringing our needs to Him in prayer. As His children, we know that He loves us, cares for us, and has promised to provide for us. "Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need."<sup>4</sup>

PETER AMSTERDAM AND HIS WIFE, MARIA FONTAINE, ARE DIRECTORS OF THE FAMILY INTERNATIONAL, A CHRISTIAN COMMUNITY OF FAITH. ■



# DEBT REDUCTION AND WEALTH BUILDING

BY RUTH MCKEAGUE

**READING THE BLOGS OF OTHER PEOPLE** fighting debt helps me keep my resolve in focused debt reduction. As I browse articles that relate to where we're at in our journey out of debt, I often sift out those to do with investments and savings. There is an overlap between writings on the subject of debt reduction and those on the subject of wealth building, and while I'm 100% in when it comes to eliminating debt, I struggle with the concept of building wealth. Where I associate debt reduction

with becoming responsible, exercising discipline, and cleaning up my act, I have tended to associate wealth building exclusively with greed and selfishness.

A few years ago, I wrote a post explaining how faulty interpretations of certain Bible passages had taken root in me long ago, leading me to associate money and rich people with all that is bad.<sup>1</sup>

It can be touchy to quote the Bible when sharing a personal issue—like personal debt—because it can alienate the listener or the reader. But debt reduction is many-layered, and leaving out the spiritual side of it gives an incomplete picture of the experience. A colleague of mine who reads my blog and who is not Christian told me last year, after reading the post mentioned above, “You’re one of the few people who can quote the Bible without leaving me angry.” That gives me

encouragement to delve into the subject again.

## **PHYSICAL AND FINANCIAL FITNESS**

I remember once listening to a Christian radio show as I drove my car. The guest was a man well into his sixties who was talking about physical fitness and the need, with age, to include progressively higher ratios of weight-bearing exercise in daily workouts, as opposed to cardio exercise, in order to remain strong and healthy. People were able to phone in, and one man who did so said, “As Christians, we are called upon to serve others, so how can we be so selfish as to justify spending a half-hour or an hour a day training for fitness?” The question irritated me. *Of course you have to look after yourself if you're going to be of any use to anyone else!* I thought. *And how does becoming out of shape and risking illness and lack of mobility serve others?*

1. See the post here: “Debt Reduction and Guilt: Facing the Sabotage from Within”
2. Remembrance Day is observed on 11 November in most countries to recall the end of hostilities of World War I on that date in 1918.
3. Luke 4:18 NIV
4. Galatians 5:1 NIV
5. <http://prudencedebtfree.com/>





I get that concept with physical fitness, so what stands in the way of my adopting the same attitude with financial fitness? With debt-freedom and savings, I would have more flexibility to give generously to my church, local charities, and even international efforts. These are good things. And they can more readily be done by people who have built up some wealth. *Of course, you have to look after your money if you're going to be of any financial support to others! How generous can you be when you're debt-ridden?*

#### REMEMBRANCE DAY AND FREEDOM

In the run-up to Remembrance Day,<sup>2</sup> “They died for our freedom” is the message we often hear, and for me it’s particularly moving because both my father and grandfather served in war. It’s also an especially powerful message for a Christian: we

read in the Gospels that Christ served and died “to set the oppressed free.”<sup>3</sup>

I looked up the word “freedom” in three different dictionaries (I realise that’s a pretty nerdy thing to do), and in each, there are two parts to the definition:

1. having power to determine action
2. the state of not being imprisoned or enslaved

Freedom is a gift that many of us squander. It’s a gift that we undermine by making decisions that render us captive to things like addictions, materialism, pride, fear ... and debt. So how do we honour this gift and the sacrifices made for it? “It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery.”<sup>4</sup> We honour the gift of freedom by living it fully and in gratitude—and by “standing firm” in vigilance to maintain it.

Carelessness means slipping back into captivity.

#### FINANCIAL FUTURE

I know that the freedom inherent in financial fitness has the potential to be good. Time will tell if we maintain the discipline necessary to keep things going in a positive direction once we’re out of the red. Time will tell if we use our growing financial freedom well and generously or if we squander it foolishly.

My hope is that we will embrace it and that we’ll “stand firm” to maintain it—because I don’t like captivity. It is for freedom that we are set free. I want to live it.

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# THE MINDSET CHANGE

BY MARIE ALVERO

A RECENT STUDY DONE BY CHARLES SCHWAB showed that in the United States, \$2.4 million is the number that makes a household feel wealthy, and just over \$1 million is what it takes to feel “comfortable.” Sadly, that means that only about 10% of the population in the United States is “comfortable.” And then there’s the rest of us! And regardless of where a household fell on the income spectrum, nearly every household reported “needing” just a little bit more. Never mind the vast majority of the world’s population living in developing countries, where such amounts would be considered vast fortunes accessible only to the wealthiest.

I’ve been one of those people who constantly thought we needed a little bit more. I went on a steep curve in learning how to manage my money instead of letting my money manage

me. A little digging into the Bible has helped me set up a better framework for our finances. Here are few things the Bible makes clear:

## **MY MONEY BELONGS TO GOD.**

Everything we have has come from you, and we give you only what you first gave us!—*1 Chronicles 29:14 NLT*

## **THE LOVE OF MONEY LEADS TO DISSATISFACTION AND DANGER.**

Those who love money will never have enough. How meaningless to think that wealth brings true happiness!—*Ecclesiastes 5:10 NLT*

## **CHOOSE VIRTUE OVER WEALTH.**

It is better to live right and be poor than to be sinful and rich.—*Psalms 37:16 CEV*

## **GENEROSITY IS PART OF THE RESPONSIBILITY OF HAVING MONEY.**

If someone has enough money to live well and sees a brother or sister in need but shows no compassion—how

can God’s love be in that person?—*1 John 3:17 NLT*

## **DO NOT BORROW FOOLISHLY.**

The borrower is servant to the lender.—*Proverbs 22:7*


## **DO NOT PUT FAITH IN MONEY.**

Warn the rich people of this world not to be proud or to trust in wealth that is easily lost. Tell them to have faith in God, who is rich and blesses us with everything we need to enjoy life.—*1 Timothy 6:17 CEV*

This is by no means an exhaustive list of Bible verses. In fact, the Bible talks quite a bit on the subject of money. A popular takeaway from Christianity is that money is evil or that God is against wealth. This is not true.

Money is neither good nor evil. But how we use or misuse it reveals our own nature. God’s Word provides the principles for a healthy approach to finances. Applying these concepts has helped our family navigate and manage our money issues, whether we’re dealing with lack or plenty.

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A hand is shown from the right side, reaching upwards with fingers slightly spread. Above the hand, a single puzzle piece is glowing with a bright blue light, set against a dark blue background with some bokeh light effects. The title 'FALLING TOGETHER' is overlaid on the image. 'FALLING' is in a yellow, thin, sans-serif font, and 'TOGETHER' is in a larger, red, bold, sans-serif font.

# FALLING TOGETHER

BY HEIDI DANSHOLM

“EVERYTHING IS FALLING APART!” My outburst came one day after a visit to the Kurasini Orphanage in Dar es Salaam, Tanzania, where our team of volunteers has been working with the staff to raise the children’s living standard. We had begun by improving sanitation in the kitchen and dormitories, and some progress had been made. But it seemed that there were always more things that needed to get done. As the to-do list grew, so did the list of needed materials and supplies. There was also the matter of funding. How would we find enough sponsors to help meet all of these needs?

We had been discussing the project over dinner when my mind flashed back to the state of the nursery, and I felt overwhelmed

with frustration once again—hence my “Everything is falling apart!” outburst.

One of my colleagues chuckled and reminded me of the dismal condition the orphanage had been in the first time we saw it. Then he listed the many changes that we had been able to make.

How foolish I felt! Yes, there was still much to do, but taking a few minutes to consider and appreciate how far we had come helped put things in perspective. Instead of feeling overwhelmed, I was overjoyed that so many changes had come to pass. Slowly but steadily, progress was being made.

Then I heard God’s voice in my mind: *Who is ultimately in control?—I am! Who sees the situation more clearly and knows better*

*how to fix it, you or Me?—I do! Who has come through for you every time you faced an ‘impossible’ situation in the past?—I have! The best thing you can do is to keep doing what you can day by day and keep praying. Trust Me, things will fall into place in My time!*

That was all I needed to hear. I felt a surge of energy and renewed determination. We would move forward with the things we could, taking one thing at a time and leaving the rest in God’s hands. With God behind us, we could do this!

All of life is like that, of course. Many times the odds seem stacked against us, but if we’ll stop and step back for a moment, we’ll see once again that God is there to help. In His hands, things don’t fall apart, they fall together. ■

# PUT GOD ON THE SPOT

BY VIRGINIA BRANDT BERG,  
ADAPTED

**AFTER YOU HAVE ASKED GOD FOR SOMETHING,** take action.

Act on your faith. Put feet to your prayers by taking steps toward your goal.

When I was the pastor of a church in Wagoner, Oklahoma, there was a girl named Etta, who wanted very much to go to college to prepare for Christian service. For two years she prayed for money to pay her tuition. The situation looked impossible.

She came to me in tears and much discouraged. I asked her if she knew that it was God's will for her to go, and she answered that she was absolutely sure it was.

"Then I would certainly not wait any longer," I said. "You've been asking God for the money for two years, but you have never shown by your

actions that you really expect Him to provide it. If you really believed He was going to answer your prayer and give you the funds you need, what would you do?"

"I'd get my clothes ready, write the school that I was coming, and make necessary arrangements to wrap up my responsibilities here," Etta answered.

"Then that is exactly what I would do if I were you. Stand on His promise and prepare, do as much as you can as if you had the money in your hand. If someone you trust were to promise you the money, you would believe them, but God Himself has already promised in His Word, in Psalm 37:4, to give you the desire of your heart. Do you believe Him?"

"I do! I'll *prove* it! I'm going home to pack my clothes and get ready. School opens in a very short time, and I'll have to hurry."

Etta never wavered from that moment on. She went straight ahead with her preparations, positive that the Bank of Heaven would open its windows at just the right time.

The day before she was supposed to leave, she phoned me to say that her clothing and other belongings were all ready to pack, but she had no suitcase. Over the phone we claimed the Scripture promise, "God shall supply all your need according to His riches in glory."<sup>1</sup>

About an hour later a friend phoned me. She said she was cleaning house and found a number of things she didn't need any longer and wanted to get rid of, including a large suitcase. She wondered if I could use it.

"You're filling an order from heaven," I said with a laugh, "only you have the wrong address. The

1. Philippians 4:19

2. See 1 John 5:14–15.





Lord wants the suitcase sent to Etta's home."

The next night a number of us went to the train station to see Etta off to college. "The money hasn't come yet, so I haven't been able to buy my ticket," she whispered, "but I am not the least bit worried. I absolutely know the Lord has heard my prayer and I know that I have what I asked Him for."<sup>2</sup>

I thought there must have been a mistake somewhere. Some members of the congregation had told me they were taking a collection amongst themselves to help Etta, but I didn't know why she had not received the money.

Just then I heard the train whistle in the distance and saw the glow of the headlight. Time was running out. What could I say?

Suddenly one of the people who had taken the collection

came running up to us. "I was doing some work at the office when I remembered the money the others had given me to give to Etta," he said. "And here is some more—a gift from my wife and me."

"And here is more," said another friend who had also just arrived to see Etta off.

"All aboard!" called the conductor. "All aboard!"

"All aboard God's promises!" I said to Etta. "It pays to believe, doesn't it?"

"It's wonderful," she answered, "simply wonderful, what faith can do!"

VIRGINIA BRANDT BERG (1886–1968) WAS AN AMERICAN EVANGELIST AND AUTHOR. READ MORE ABOUT HER LIFE AND WORK AT [HTTP://VIRGINIABRANDTBERG.ORG](http://virginiabrandtberg.org). ■

May he give you the desire of your heart and make all your plans succeed.—*Psalm 20:4 NIV*

Above all else, know this: Be prepared at all times for the gifts of God and be ready always for new ones. For God is a thousand times more ready to give than we are to receive.—*Meister Eckhart*

God never calls His people to accomplish anything without promising to supply their every need.  
—*Charles R. Swindoll (b. 1934)*

There is nothing God loves more than keeping promises, answering prayers, performing miracles, and fulfilling dreams. That is who He is. That is what He does. And the bigger the [prayer] circle we draw, the better, because God gets more glory.  
—*Mark Batterson*





BY ANNA RANTA

# PRECIOUS MOMENTS

IT WAS A TYPICAL MONDAY MORNING, and my husband and I were in town on business for the humanitarian aid project we operate in several Balkan nations. By 10 AM it was already getting quite hot. The afternoon was supposed to be even hotter and more uncomfortable, so we were trying to finish everything on our to-do list by noon.

As we parked our camper van, a man approached us, asking for money or food—not at all uncommon here, since millions are still struggling to overcome the economic effects of the civil war of the early 1990s. We usually try to give something to those who ask—some humanitarian aid if we have any with us, or a little money—but this time we paid the man little attention and hurried on our way.

When we returned some time later, he was waiting for us, unperturbed by our previous rudeness. Since our vehicle has Italian license plates, he said a few words to us in Italian.

When I told him that I wasn't Italian but from Scandinavia, he started to speak to me in Danish. My husband and I began looking in the van for something to give him, and when he heard us conversing in English, he switched into nearly perfect English. This was no typical beggar.

He explained that he was a refugee from Croatia, having fled from the war years ago with nothing, and that he was homeless. He and some friends were living in the park across the street. A small gas cooking stove and three stray dogs by his bedroll testified to the veracity of his story. My husband and I felt terrible for the way we had treated this obviously decent and intelligent man who had fallen on hard times, or for having treated *anyone* that way, for that matter.

The tragedy of war had brought him and his friends to their present state, but the longer we talked with him the more we realized that they had adapted admirably well to their

extremely difficult circumstances, living in a makeshift home under the trees in a park and bathing and washing their clothes in the nearby Danube River.

We searched through our camper and gathered some supplies for him and his friends—food, soap and other toiletries, as well as some inspirational reading material—and promised to bring them some clothing the next time we came to town.

How easy it is in our sometimes too-hurried lives to miss those precious moments when we can do something to help a fellow human being in need. We all have much to give others and they have so much to offer us, but too often our busyness keeps us from receiving that blessing.

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# EARTHLY POSSESSIONS

BY KOOS STENGER

**I HAVE ALWAYS BEEN A DOG PERSON.** I grew up with dogs, and even later in life when my wife and I served as missionaries, we felt a dog was a necessary addition to our household. So we got ourselves a puppy and a collar.

Not just any collar, but the best one we could find. In fact, when I would take him on walks in the morning or explore the fields together at dusk, with his stainless steel collar complete with a gold-colored name tag, he often seemed better dressed than I was.

Unfortunately, it seemed the dog was blissfully unaware of the fact that he wore an outstanding collar and wasn't interested in protecting his earthly possessions.

He lost it in the ocean.

He loved to growl and bark at the foam and throw himself into the waves that were five times as high as he was, only to swim back with a humongous dog smile as if

to say, *I conquered the sea, boss. Did you see it?*

But one day, his collar was gone. Although it was frustrating, there wasn't really anything we could do, and since there was no pet shop nearby, we tied a rope around his brown neck.

Until three days later.

That day I was walking along the beach to have quiet prayer time with God. There was no one on the beach, except an old fisherman, preparing his nets.

When he saw me he waved, and when I got closer, he cast me a toothless grin. His piercing, blue eyes on his weather-wrinkled face studied me for a moment. "Is this yours?"

He pulled something from his pocket and showed it to me.

My mouth fell open. It was our dog's collar.

"Found it while fishing," he said. "Looks expensive."

"Yes, it is," I said, flabbergasted. "He lost it in the sea three days ago. Isn't God good! He can take care of even the most insignificant details in life."

"God," the fisherman answered. "What's He got to do with it?"

"Sit down," I said, "and we'll talk about it."

And that day, while I found our dog's collar, what that man found was friendship with Jesus.

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Once Jesus is your friend, you can never lose Him. You can enter into this friendship by praying: *Dear Jesus, please come into my life and be my friend forever. Help me find my way through life by reading Your Word and getting to know You, and help me to show love and kindness to others as You would. Amen.*

FROM JESUS WITH LOVE

# LASTING RICHES

My Word contains hundreds of promises that are yours to claim. As you read, absorb, and claim those promises, you will see answers to your prayers that will cause your faith to grow. And as you continue to read, absorb, and claim My Word, I will continue to answer and inspire and provide.

That is not to say that your faith will never ebb or that you will never again go through difficult times. As long as you are in this present world, you will experience good times and hard times. Problems are a necessary part of the earth life, but your connection with Me and your faith in My love and Word can make all the difference in how you weather the problems you face.

