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finances and live generously

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# Overcoming Debt and Financial Issues

**UCB** UNITED  
CHRISTIAN  
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## Index of abbreviations

All scripture references are from the King James Version, unless otherwise noted.

AMP Amplified Bible • NIV New International Version • NAS New American Standard

NKJ New King James Version • NCV New Century Version • TM The Message • TLB The Living Bible

NRS New Revised Standard Version • PHPS Phillips N.T. in Modern English

• GWT God's Word Translation • TEV Today's English Version • NEB New English Bible

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# Welcome to *Overcoming* Debt and Financial Issues

'God can lead us out of debt and despair into financial freedom'

**W**hatever your financial situation today, understand this: your bank balance is not a reflection of your worth, and your 'life is not measured by how much you own' (Luke 12:15 NLT). Whether your finances are flourishing or you feel crippled by creditors, God's opinion of you remains unchanged (Romans 8:37) and today He offers you new hope and wisdom for managing your money.

Being in debt is not a sin, and neither is being wealthy. But there are wise and foolish ways to handle money. Thankfully, the Bible is full of guidance on how we can honour God by handling money well, with wisdom on a range of financial issues from giving (e.g. Deuteronomy 14:22–27) to borrowing (e.g. Proverbs 22:7) and more. Through His Word, He can lead us out of debt and despair and into financial freedom.

What better financial advisor could we ask for than this: a God who has promised that He will provide (Deuteronomy 28:12), who is 'in command of the world and in debt to no one' (Job 41:11)? We can be sure that as we walk with Him, God will help us to get real about our money and point us towards those best placed to support us in practical ways. And it is never too late to start the journey.

Although money can buy many things, we should be careful never to overestimate its worth. No amount of money could have paid the greatest debt of all time – the debt that was cancelled on the cross of Christ. God's true currency is love, forgiveness and grace. He desires a broken spirit (Psalm 51:17) and a pure heart (Psalm 24:4) – things we can all offer Him, whatever our bank balance.

**The *Overcoming* Series is designed to help people like you find God's help in dealing with the challenges that face us all.**

Contained in these little booklets are big truths from God's Word, guidance on how to pray, and practical suggestions for change. Turn over to begin reading a selection of articles and testimonies written by people who understand what you're going through and long to help you overcome.

Then, starting on page 16, there are 28 readings from Bob Gass, author of *The Word For Today*, to help you practice new thought patterns and habits day by day for a month. As the Bible says, 'He who is in you is greater than he who is in the world' (1 John 4:4). With the help of our great God, you can overcome any challenge you face.



Discover the other titles in the *Overcoming* Series on page 35

# Debt and Financial Issues - Where do I start?

'Acknowledging God puts our money matters into proper perspective'

**A**t the end of December 2012, the total amount of outstanding personal debt in the UK stood at a colossal **£1.422 trillion**. Yet popular personal finance expert Martin Lewis says: *'For as long as I've been doing my job, I've never once seen a debt case that isn't solvable. It may not be easy, it may not be quick, but it's always doable.'*

No matter how desperate a financial situation may seem, there is always a way out. **But where do we start?**

In the New Testament, the word used to refer to money or wealth is the Aramaic term *'mammon'*. This word gives money human characteristics, which helps us to start recognising money for what it truly is: not just a commodity but something which can be personal, competing for our time, energy and emotion. It can be worshipped: the Bible is very clear that we *'...cannot serve both God and mammon'* (Matthew 6:24) and Christian author Richard Foster points out that we should understand money's *'seductive nature to steal away worship that is due to God.'*

By acknowledging God at the start of our journey and asking Him in to our personal situations, we invite Him to take His rightful place in our lives. This has the power to put our money matters into proper perspective.

But if we want to truly experience financial freedom and a transformation in the way that we manage our money, recognising the spiritual side of our struggles will be just one part of the solution. Taking practical steps in addressing our

situation will be another vital part of moving forward. Debt advice services such as CAP (see pages 10–11) often report that their clients instantly feel some of the burden lift as soon as they take the first step of seeking help.

Finally, as we move forward, we will find ourselves facing the personal and emotional costs involved with our circumstances. Often our debt is the result of emotional needs that manifest themselves in spending money that we don't have. It may be painful to face up to these and change the way we live. But the Bible says that God created us for His glory (Isaiah 43:7); that He came to give us abundant life (John 10:10) and that *'all your anxieties, all your worries, all your concerns'* can be cast on Him (1 Peter 5:7 AMP).

Facing our financial challenges may seem daunting, but God *'will never leave you nor forsake you'* (Hebrews 13:5 NIV) and so we do not go alone. Where there has been confusion, we will be given clarity; where there was despair, we will be given hope.

By taking practical steps forward, engaging with biblical perspectives, and asking for the practical help we need, we can confidently expect the dawn of true financial freedom in our lives.

*(Sources: Credit Action, Money Saving Expert ([www.moneysavingexpert.com](http://www.moneysavingexpert.com)), Money, Sex and Power by Richard Foster, Christians Against Poverty.)*

# Step by step

Your guide to overcoming debt with God's help

'Sometimes we simply need a fresh pair of eyes on our circumstances to help us see more clearly'

When fear comes calling, the thing we long for most of all is PEACE. So here's a step-by-step guide towards finding it.

## 1. Know who God is

**W**hen we truly know that *'The earth and everything on it belongs to the Lord'* (Psalm 24:1 CEV), it changes our mind set and a life-long transformation in handling money begins. Instead of talking about our money, we begin to think how we should handle God's money.

When we acknowledge God's ownership, we also realise the wealth we have in our relationship

with Him. We draw strength and comfort knowing that God is '...rich in love' (Psalm 145:8 NIV); a love so strong that it remains completely unaffected by our financial position. Jesus looked at the widow giving her mite, and loved her (Mark 12:44). He also looked at the rich young ruler and loved him (Mark 10:21). God, our 'Wonderful Counsellor' is with us.

**TRY...**



Find a quiet moment to pray. Acknowledge God's ownership and His riches, inviting Him into your situation.

## 2. Know what the Bible says about money

**T**here are a number of key scriptures which give us a clear picture about how to manage our money. So delving into the Bible is a great idea because knowing biblical principles can give us great peace in the decisions which we will face as we put our finances in God's hands and in practical order. Here are three key verses for the journey:

1. We must choose who we will put our trust in: 'No one can serve two

masters...You cannot serve both God and money' (Matthew 6:24 NIV)

2. We are all called to give: 'Every man shall give as he is able, according to the blessing of the LORD your God which He has given you' (Deuteronomy 16:17 AMP)

3. We can be assured that God will provide: 'And my God will meet all your needs according to His glorious riches in Christ Jesus' (Philippians 4:19 NIV)

**TRY...**



Think about writing out one of these verses and putting it somewhere that it will be seen regularly, to encourage you on your journey to financial freedom. Try the windowed section of your wallet, or your fridge.

## 3. Know those who will help

**M**oney problems can feel especially personal and private, but sharing our struggles can be absolutely key in moving us out of financial fear and the loneliness of debt.

In his book *The Money Secret*, Rob Parsons writes 'Debt befuddles us, it confuses us, we can't see the wood for the trees.' Sometimes we

Visit the 'More Help' section of this booklet for further information and make contact with someone who can support you.



**TRY...**

simply need a fresh pair of eyes on our circumstances to help us see more clearly.

There are several trustworthy Christian organisations offering free guidance from trained advisors in effectively overcoming debt and other financial issues.

## 4. Know your bank balance

**W**e need to look for long-term solutions rather than quick-fixes to our financial situations. It has been suggested that the key in gaining control of your finances is this – to 'Make a lifelong promise to spend less money than you earn.' *The Money Secret* echoes this with a very practical reminder that, 'If you earn £1.00 but regularly spend £1.10, there is no way back from debt.'

Prioritise a time to gather all of the paperwork relating to your household income and expenditure. You will have taken the first steps towards creating a new budget. (For further details on budgeting tools and helpful organisations, visit the 'More Help' section of this booklet.)



**TRY...**

So knowing our bank balance at all times is vital when stewarding our spending. Creating a budget – and then sticking to it – will also help us to deal with debt so that we can 'Pay to all what is owed to them...' (Romans 13:7–8). We simply cannot live beyond our means.



## 5. Know the world's weapons

**In today's consumer culture, we can easily be caught out with credit.** Our culture actually encourages us to find 'connection' through purchasing a range of items that we're told will make our lives better, whether we can afford them or not. But the offers of this world are often empty and deceptive. If we are not wise to the ways that banks, credit card companies and department

stores seek to reel us in at high rates of interest, then we can easily be caught out again and again.

Remember that our worth is found in God alone and that connecting with Him is our true soul's desire. He will give us strength to overcome the temptations of spending and the power of peer pressure.

### TRY...



Next time you are tempted to find satisfaction in spending, fight back: open your Bible or pray on the spot. Connecting with God before you get to the cashier can help to bring your purchases into perspective.

## 6. Know what money means to you

**Money can be emotional and debt is often rooted in things deeper than spending alone.** It can be helpful to explore how you relate to money on a personal level. Richard Foster said that 'It is only as we come to terms with ... feelings that have shaped our understanding

of money that we can act on the biblical call to faithfulness.'

Acknowledging our thoughts and feelings towards money helps us to understand our actions and clear a path to walk in God's wisdom on finance. What is money to you?

### TRY...



Write the word 'Money' in the middle of a large piece of paper. All around it, note the emotions and experiences (through words or pictures) which have shaped your relationship with money.

## 7. Know where you store your treasure

**Dealing with money matters can produce real anxiety in us.** But it is not God's desire that we should be storing up worry. The Bible says '...do not worry about your life, what you will eat or drink; or about your body, what you will wear' (Matthew 6:25) and that a '...peace which passes all understanding' (Philippians 4:7) is at hand.

When we commit to worshipping God, growing our relationship with Him and seeking His kingdom first, this is what we store up: 'treasures in heaven' (Matthew 6:21 NIV). On the journey to financial freedom, remember that life is more than money and our faith far more than finances. Invest in your walk with God. For '...where your treasure is, there your heart will be also.'

Read Matthew 6:19–34. Soak in the words that Jesus spoke in these verses and return to them regularly for support in storing your treasure in the right place.



### TRY...

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# 'Asking for help is the hardest part'



*Kathie's situation looked hopeless but once she sought help, everything changed*

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“SWALLOW YOUR PRIDE AND SAY, “I CAN'T DO THIS ON MY OWN””

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**DEBT CAN AFFECT ANYBODY** at any time and can have a huge impact on health and wellbeing. Of Christians Against Poverty's (CAP) clients, eight out of ten say their health suffered due to the stress of dealing with spiralling debts, and over a third say that it made them consider or attempt suicide.

Kathie from Towcester knows all too well what the pressure of trying to deal with debt alone does and encourages anyone in a similar situation to get help. Her debt problems began shortly after her son was involved in a major road traffic accident. His critical condition meant he was transferred to various hospitals and so the costs of travelling soon mounted up.

She said, 'He was in hospital for nine months. The nearest hospital was 20 miles away so we were constantly spending money on petrol and eating on the go. My husband was working basic hours and couldn't get overtime. I was working as a childminder, but had to cut down my hours so I could be with my son.'

Kathie's husband, Stephen, used credit cards to try and pay for the extra costs, but it soon spiralled out of control. 'I knew we had credit cards, but I didn't know Stephen had credit cards to pay credit cards. I wasn't aware of the debt because he shielded it from me,' she said.

It all came to light one weekend when Stephen tried to take his own life. 'It was horrific,' she recalled. 'That night God woke me up, I went downstairs and saw a note that said, "I'm sorry, I love you."'

The note explained that Stephen had taken an overdose because he felt he had no choice. He hadn't told her because it was his fault and that

she had enough to deal with. Fortunately, after being rushed to hospital, the doctors told Kathie her husband would be fine and that he would just need to be kept in for a few days. Kathie decided now was the time to get some help.

She had heard about free debt counselling charity, Christians Against Poverty (CAP), after visiting a stand at a Soul Survivor event, Momentum, the previous year. She called them and Terry, her local CAP Centre Manager, went to her house with a volunteer. 'I had a massive nine foot table with all the paperwork across it and they took it all. They were amazing!' she said.

Kathie and Stephen worked with CAP to pay off their debts and in early 2012, they were overjoyed to finally become debt free. Despite being told he might never walk or talk, Kathie's son has also overcome the odds and is doing very well. He has completed a college diploma and recently moved into his own house.

Sadly, not long after becoming debt free, Stephen suffered a fatal heart attack and passed away. While this has been a huge blow for Kathie, her faith remains strong and she has been grateful for the support of her church and CAP.

'I will never be able to thank CAP enough. Terry was amazing. I think God sent us to Momentum the year before to hear about them,' she said.

Her advice to other people in debt is, 'Swallow your pride and say, "I can't do this on my own."'

As a Christian, Kathie knows how hard it can be to ask for help. 'You can feel like you have failed. It is so easy to hide the letters and bury your head in the sand, but you need help and once you admit it, that's the hard part over.'

**We're grateful to Christians Against Poverty for sharing this story with us. If you think you need debt help, visit them at [www.capdebthelp.org](http://www.capdebthelp.org) or call 0800 328 0006.**



# GENEROSITY *and* GIVING

ROSE FROM LONDON SHARES HER PERSONAL  
STORY OF OVERCOMING DEBT AND BECOMING  
A GENEROUS GIVER



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## *'I REALISED AS A DISCIPLE OF CHRIST I SHOULD TAKE HOLD OF MY FINANCES'*

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**'GROWING UP, I NEVER HEARD** teaching about giving or tithing and this seemed to continue through my teenage years into a young adult. Things came to a head when I left school and started work which meant a pay cheque at the end of the month. I also signed up for a credit card and that's when the trouble started. Somehow I built up a debt, I thought I could pay it off at the end of the month but rather than decreasing, the amount just seemed to increase every month.

'I felt ashamed and out of control, I lived at home with my parents but could never own up that I had a problem. Instead I moved the debt from one credit agency to another, trying to manage this burden that fell heavily on my shoulders. It was a really lonely period in my life; I didn't feel I could talk to my family, friends or anyone at church.

'Around the same time I was struggling with this debt, I started attending a different church and soon after some extraordinary things began to happen. I decided to work as a volunteer for the church on an internship programme with the aim to go travelling for an extended period at the end of my training. And for the first time I heard some biblical teaching about giving and tithing.

'My initial reaction was that I couldn't afford to give, but the more I learnt, I realised as a disciple of Christ I should take hold of my

finances. I started with very small amounts and soon realised that this sacrificial giving was important to me, my faith and relationship with God.

'I am still not sure how it happened, but my debt also disappeared. I was earning very little from a part-time job in a local supermarket. I think it was no longer 'easy come, easy go,' relying on the paycheque at the end of the month. I set a budget, gave, saved and by the end of my training I had paid off my debt!

'That was five years ago. I still have a credit card today but now I give at least 10% of my salary. I think the difference is my knowledge of biblical stewardship and a feeling of responsibility for what we have been given, but mostly the inexplicable generosity of God that I experienced. I still have things to learn, I set a budget and loosely stick to it, but I could still be better at this.

'But giving has become non-negotiable. If I add up how much I have given over the last five years, I would probably now be in a position to put a deposit down for a house. For me though, there is no comparison between investing in bricks and mortar and investing in eternity. For now God has blessed me with my giving, my release from debt and a freedom with money I have never known.'

**With thanks to Stewardship for sharing Kathie's story with us. Stewardship's online BudgetBuilder tool can help you get started finding the freedom to live and give generously. Visit them at [www.stewardship.org.uk/budgetbuilder](http://www.stewardship.org.uk/budgetbuilder)**



# Do **you** need someone to **pray** with?

Call **UCBPRAYERLINE**  
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**1890 940 300** (ROI)\*

Or visit **ucb.co.uk/prayer**

*All calls treated confidentially by trained volunteers*

*\*(Standard call charges apply, although calls from mobiles may cost you more. Check with your supplier for details.)*

**UCBPRAYER**

## *More help with Debt and Financial Issues*

### Advice and Guidance

There are a number of organisations who can provide support for people coping with debt and other financial situations. It is important to ensure that you turn to trusted and trained advisors who will not charge you for their services.

Below are a list of trusted organisations along with contact details, websites and further reading.

### Useful Contacts

#### **Christians Against Poverty (CAP)**

CAP are a national Christian charity offering free debt counselling and money courses through a network of over 200 centres based in local churches.

[www.capuk.org](http://www.capuk.org)

01274 760720

[info@capuk.org](mailto:info@capuk.org)

#### **Stewardship**

Stewardship is a national Christian financial support services charity offering a broad range of advice and services, including an online budget builder to help you manage your money.

[www.stewardship.org.uk](http://www.stewardship.org.uk)

020 8502 5600

[enquiries@stewardship.org.uk](mailto:enquiries@stewardship.org.uk)

#### **Credit Action**

Credit Action is a Christian financial capability charity, dedicated to helping people stay on top of their money. They offer online help for consumers and training for debt advisors.

[www.creditaction.org.uk](http://www.creditaction.org.uk)

0207 380 3390

[office@creditaction.org.uk](mailto:office@creditaction.org.uk)

#### **Further Reading**

*The Money Secret* by Rob Parsons (Hodder & Stoughton)

*Your Money and Your Life* by Keith Tondeur and Steve Pierce (SPCK)

*The Money Revolution* by John Preston (Authentic Media)



# Your 28 Days of Change

God's spirit is in you and...

'He who is in you is greater than he who is in the world'

It takes time to change long-standing thought patterns, habits and behaviour. We need to keep coming before God in our brokenness and asking for His help.

The rest of this Overcoming booklet is designed to help bring you before God for the next 28 days – to learn from His wisdom in His Word and to access His healing power through prayer.

Make a decision to set aside the time each day to read and respond in prayer. Don't worry if you miss a day or two, just pick up wherever you left off.

Keep a notebook and pen nearby to jot down anything that occurs to you while you read, or quotes that inspire you to think differently. Trust that God will speak to you personally about your healing over the coming weeks.

Remember, Jesus is on your side, willing you to succeed. Right now, He is praying to the Father on your behalf.

God's Spirit is in you, and 'He who is in you is greater than he who is in the world' (1 John 4:4).



The daily readings are written by Bob and Debby Gass, authors of *The UCB Word For Today*, and originally appeared there first. Over a million people around the world read Bob and Debby's warm, encouraging words each day.

You can receive a quarterly copy of *The UCB Word For Today* free of charge – see the back page for more details.

## DAY 1 The 'someday trap'

'Do not withhold good... when it is in your power to act'  
Proverbs 3:27 NIV

**HAVE YOU FALLEN** into the 'someday trap?' You know the one where you think, 'Someday when I have the money', or 'someday when I have the time', or 'someday when the kids are grown'?

Listen: 'Don't tell your neighbour, "Maybe some other time" or "Try me tomorrow," when the money's right there in your pocket' (Proverbs 3:27–28 TM). No loopholes or wriggle-room there. Right? God will give you more only when you use what He's already given you. He pours His blessings into pipes, not pots. If you constantly dwell on what you don't have instead of what you do, you'll never feel that you have enough to give to others! Forget the big things! Take a box of groceries to a needy family. Turn the clutter in your cupboard into the answer to somebody's prayer.

Better still – give away new stuff, things you really want to keep. This will develop character, crucify self-centredness and help you to be more like Jesus. You did say you wanted to be like Him, didn't you?

If you want to measure your generosity, check out the Macedonian church, the most impoverished in Europe. Listen: 'Though desperately poor... they gave... far more than they could afford! Pleading for the privilege of helping out... this was totally spontaneous... and caught us completely off guard. What explains it was that they had first given themselves unreservedly to God and to us. The other giving simply flowed out of the purposes of God working in their lives' (2 Corinthians 8:3–5 TM). How's that for giving?

### Prayer Point

Lord, let me use what you have given me to its full potential today. Show me, Lord, the resources I have which I could use, but have overlooked. Help me live with a generous spirit, and to be a blessing at every opportunity. Lord, make me someone's miracle today. When I do give, Lord, help me keep a smile on my face. Amen.

## DAY 2 Take another look at your sowing

'Whoever sows generously will also reap generously'  
2 Corinthians 9:6 NIV

**THERE ARE THREE THINGS** you need to know today about your sowing and reaping:

1) Everything you have is a seed! Your skill, your love, your prayers and your money are all 'seeds.' A boy's lunch became the seed that fed 5,000, when he put it into the Master's hands. Listen: 'For God... will give you more and more seed to [sow] and will make it grow so that you can give away more and more' (2 Corinthians 9:10 TLB). Note: God gives seed only to sowers; so keep sowing!

2) The seed you sow will never leave your life! It moves just from where you are today to where you'll be tomorrow. When you get there, it'll no longer be a seed you sowed, but the harvest you need. Consecutive sowing guarantees

consecutive reaping; it's a law! Listen: 'Whoever sows generously will also reap generously' (2 Corinthians 9:6 NIV). Selah!

3) God will never ask you to give what you don't have. But He'll often ask you to give what you'd like to keep. Why? Because giving proves you've conquered self-interest! Paul says, '...give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.' (2 Corinthians 9:7–8 NIV). 'How much can I believe God for?' you ask. As much as He can trust you with and as much as His will for your life requires!

## DAY 3 Happiness begins in giving

'If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more...' Luke 6:38 NLT

**DID YOU HEAR ABOUT** the preacher who was told by one of his members, 'Pastor, you're becoming one of today's greatest expositors?' Driving home he told his wife about it, and asked, 'I wonder just how many great expositors there are in the world today?' Unable to resist, she replied, 'One less than you think, dear!'

The truth is, wrapped up in ourselves, we make a pretty small package, don't we? Too many of us live in little worlds bordered on the north, south, east, and west by us. If you want to be miserable without even trying, do these 12 things; they're guaranteed to work. a) Always think and talk about

yourself. b) Always use the personal pronoun 'I.' c) Always mirror yourself in the opinions of others. d) Always listen to everything people say about you. e) Always demand consideration and respect. f) Always insist that people agree with you. g) Always sulk if they don't show appreciation. h) Always be suspicious. i) Always be sensitive to slights. (j) Always be jealous. k) Trust nobody but yourself. l) Never forget the good deeds you do, or the criticism you receive.

On the other hand, if you want to be happy, begin to give to others, and God will multiply it back to you, over and over again. Try it!

### Prayer Point

Father, if I am self-centred, please forgive me, and teach me how to develop a Kingdom perspective in life that seeks to bless and touch others. Help me notice the people who need encouragement and need help, that go unnoticed every day. Show me how working for others is a real investment in Your Kingdom that produces everlasting fruit. Thank You for the opportunity to bless someone today! Amen.

## DAY 4 A life-changing lesson

'The one who blesses others is abundantly blessed...' Proverbs 11:25 TM

**IT WAS THEIR** 25th High School reunion. Ted and Joe hadn't seen each other since graduation. Ted, the school basketball star, had gone on to become the director of a huge company. Joe, who'd captained their undefeated team, had gone into the ministry. 'Joe, I want to thank you for making me the success I am today,' Ted said. 'I didn't think I had anything to do with it,' Joe replied in amazement. 'Well, you probably never knew this,' Ted said, 'but it drove me crazy that I was never elected captain of the team. So just before graduation, I asked the coach why the team voted for you instead of me. What he told me changed my life. He said, 'Ted, you were the best player on the team, but Joe was the best player for the team. You wanted to be the best player in

the State, Joe wanted to make us the best team in the State. That's why he became captain and you never did. It's a lesson I've never forgotten,' Ted said.

'As I became more like you, I was voted captain of my college team and went on to climb the corporate ladder. The 'old me' would have wanted my company to be the best company in the world. Now I strive to make it the best company for the world. That's why I want to thank you.'

'And I want to thank you too,' Joe said. 'For what?' asked Ted. 'For giving me next Sunday morning's sermon!' he replied.

## DAY 5 Don't be a Gehazi person

'Let no debt remain outstanding, except the continuing debt to love' Romans 13:8 NIV

**WE ALL HAVE** people who've blessed us in ways we can never forget and we must honour them. But there will always be a few who want more than they're due. They are the 'Gehazi people'. Gehazi, Elisha's servant, couldn't stand to see Naaman receive his healing without capitalising on it. He wanted more than he was due and in the end his greed caused him to die of the very leprosy God had lifted from Naaman (2 Kings 5:26-27).

This 'I-am-forever-grateful-to-you' syndrome sounds noble, but actually it robs God of the glory, because it suggests that you are where you are because of who He used. Promotion comes only from God! Furthermore, if He uses somebody to sow into your life, they should look to Him for their harvest, not you.

We shouldn't give with strings attached or take credit for what God has done in somebody's life. Look out for the leeches who try to overtax you and leave you in debt for life. These hangers-on want to fly when they see you going higher and they can be hard to shake off. That may mean some hard choices on your part, like choosing between being 'a nice guy' or fulfilling your destiny.

Refuse to put niceness above your own wellbeing or to continue making payments on a debt that was paid off long ago. Burn the mortgage and move on! Paul writes, 'Give everyone what you owe them... Let no debt remain outstanding, except the continuing debt to love' (Romans 13:7-8 NIV).

### Prayer Point

I give You all the glory, Lord, for every blessing and miracle I have received into my own life. I thank You, Lord, for what you have done and now look forward to what you are going to do. Lord, let me not boast in my success to others less well off than me, but help me when I speak to turn the attention and the praise back to you. I pray that I would be a mirror of your glory in Jesus' name. Amen.

## DAY 6 A heart for others

'Whatever you did for one of the least of these... you did for me' Matthew 25:40 NIV

**MOTHER TERESA SAID,** 'If you are kind, people will accuse you of selfish motives; be kind anyway. If you're successful, you'll win both false friends and true enemies; succeed anyway. What you spend years building, someone may destroy overnight; build anyway. The good you do today most people will forget; do good anyway. Give the world the best you have and it may never be enough; give your best anyway. In the final analysis, it's between you and God; it was never between you and them anyway.'

The downside of living in a nice house, working at a nice job and attending a nice church is that you become insensitive to the hurts of those around you.

Check out these two Scriptures: 1) 'If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? ...let us not love with words... but with actions...' (1 John 3:17-18 NIV). 2) 'Suppose a brother or sister is without clothes and daily food. If one of you says to them, "Go, I wish you well; keep warm and well fed," but does nothing... what good is it? ...faith by itself, if it is not accompanied by action, is dead. But someone will say, "You have faith; I have deeds." Show me your faith without deeds, and I will show you my faith by my deeds.' (James 2:15-18 NIV). Today, ask God to give you a heart for others.

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## DAY 7 Money matters

'For where your treasure is, there your heart will be also' Matthew 6:21 NIV

**THE BIBLE SAYS,** 'Jesus sat down... and watched the crowd putting their money into the temple treasury' (Mark 12:41 NIV). Would your giving change if Jesus were passing the plate or watching you write the cheque? (Actually He does!)

Each time you're asked to give, He sees: 1) your obedience 2) your consistency 3) your generosity (or the lack of it!). He doesn't really measure you by how much you give, but by how much you have to give and what you keep for yourself. That's why He says, 'For where your treasure is, there your heart will be also' (Matthew 6:21 NIV).

Now since your kingdom is destined to go up in smoke and His shall have no end, it's not hard to figure out where the smart money should go. Yet who among

us hasn't been more excited about a dream home here than a heavenly home there? That's why Jesus keeps challenging our perspectives! Ever notice how many folk rush to endow God's work on the eve of their departure? That's because you get better perspective from a hearse.

What Jesus is saying is, 'You can't take it with you, but you can send it on ahead.' (Matthew 6:20, paraphrased). Thank God for benevolent bequests, but don't you think it would be smarter to give earlier and experience the double blessing of having your money extend His Kingdom while you're still here to enjoy it? Bottom line: if you want to know what's most important to you, look at your chequebook.

### Prayer Point

Help me to stop planning my giving, Lord, which reduces the opportunity to be led by the Holy Spirit in my giving. When I feel moved to give, Lord, let me follow through on that, as I might well be the miracle someone needs. Lord, I know my finance is a tool in Your Kingdom and I pray I will be a good administrator of all that You have blessed me with. Amen.

## DAY 8 You're just the administrator

'Honour God with everything you own; give Him the first and the best' Proverbs 3:9 TM

**IF YOU WANT** to be both spiritual and successful, here are three things you need to know:

1) God owns everything. Your name may be on the deed, but don't get any wrong ideas. Listen: 'Everything comes from You, and we have given You only what comes from Your hand.' (1 Chronicles 29:14 NIV). You're just the administrator of His estate, so when He tells you to give a certain amount, don't say, 'I'll think about it.' And don't try to bargain, for on the other end of every act of obedience there is a blessing waiting. Listen: 'If you are willing and obedient, you will eat the good things of the land' (Isaiah 1:19 NIV).

2) He alone is your source. You don't have a thing He didn't give to you. Without Him you couldn't even catch

your next breath. It's all right to enjoy money, invest money and share money, so long as you trust only in '... the living God, who gives us richly all things to enjoy' (1 Timothy 6:17 NKJ).

3) Every spending decision is a spiritual decision. Your chequebook will always reflect your goals and priorities. What does yours say? When it came to giving, the Macedonian Christians were a class act because 'they gave not only what they could afford, but far more... their first action was to give themselves to the Lord and to us, just as God wanted them to do' (2 Corinthians 8:3-5 NLT). When you really give God your heart you'll have no trouble giving Him anything else.



## DAY 9 Sowing and reaping

'From the one who has been entrusted with much, much more will be asked' **Luke 12:48 NIV**

**GET OUT OF DEBT!** Learn to be guided by wisdom, not impulse, peer pressure or lust for things. Spending less than you earn is the key to financial security! Most of us use 25 per cent of our net income for debt reduction. Think: that pre-commits you and dictates what you can do down the road. What you do now is the only influence you have over your future.

What if God calls you to go but debt forces you to stay? Learn to travel light! Maintain liquidity! Don't worry about sophisticated investment strategies until you've got at least three to six months of living expenses in the bank. That way you're prepared for emergencies that could derail you.

### Prayer Point

Lord, help me not to live life on credit. Help me, Lord, not to make rash decisions that cost me years to pay off. Show me how to manage money Lord, instead of money managing me. And even if I go through tough months financially, Lord, help me to still give back to You, to be a blessing. No matter what the circumstance Lord, I pray I would rejoice for every breath of my body today. Amen.

## DAY 10 Keep giving what you've got

'Whoever sows generously will also reap generously' **2 Corinthians 9:6 NIV**

**DR WILLIAM DEVRIES**, the surgeon who pioneered the artificial heart, is the kind of doctor who shows up at the hospital on Sunday just to cheer up discouraged patients. He even changes dressings and if a patient wants him to stick around and talk he always does. His friends say he's 'an old shoe' who fits in wherever he goes. He wears cowboy boots with his surgical garb and repairs hearts to the music of Vivaldi. 'He's always got a smile lurking,' says friend Dr Robert Goodin, 'and he's always looking for a way to let it out.' DeVries believes that 'arriving' is not a place where others serve you but where you get to serve them.

Chuck Swindoll writes, 'We occupy common space, but we no longer have common interests. It's as if we're on an elevator with rules like "No

Solomon writes, 'In the house of the wise are stores... but a foolish man devours all he has' (Proverbs 21:20 NIV, 1984 version). Have a long-term goal! The reason that lion tamers use a stool for control is because the lion will try to focus on all four legs and end up fragmented and disabled. Keep in view only what's important! Don't just save, sow! Listen: '...whoever sows generously will also reap generously' (2 Corinthians 9:6 NIV). True financial freedom comes when giving no longer threatens your sense of security because you've learned that consecutive sowing generates consecutive reaping. What a way to live!

talking or smiling or eye contact allowed without written consent of the management." We're losing touch with one another! The motivation to help, to encourage, yes, to serve our fellow man is waning. Yet it's these things that form the essentials of a happy, fulfilled life.' That's what Jesus meant when He said, "The greatest among you will be your servant" (Matthew 23:11 NIV). Everything God gives you is first a gift to enjoy, then a seed to sow.

Got a good education? Leadership ability? More money than you need? You've got seeds, sow them! Read God's promises regarding generosity, then start giving to others what He's given to you. That's the way to find happiness!

## DAY 11 Don't miss your chance!

'A priest happened to be going down the same road, and when he saw the man, he passed by on the other side.' **Luke 10:31 NIV**

**IN THE STORY OF** the Good Samaritan, three people were given a chance to help a dying man lying by the side of the road. Only one took it; the other two were too busy and missed it. We tend to think that if God's going to use us it'll be after we've been to college, fasted and prayed, analysed every angle, weighed the pros and cons and have all our ducks in a row. No! Opportunities are coming at you every day. The question is, will you act on them or let them pass you by?

Listen: 'A priest happened to be going down the same road, and... he passed by.... So too, a Levite... passed by.' (Luke 10:31-32 NIV). Amazing! Both men

were in the helping profession yet neither stopped to help. So often we pray, 'Lord, give me a chance to minister,' yet when He does, we miss it because either we're too preoccupied or we're looking for something 'big' that'll impress others. The danger in 'passing by' is that after a while you don't even see the need anymore!

When was the last time you stopped to visit a sick neighbour? (Do you even know their names?) Or listened to a hurting co-worker? Or just gave a hug to somebody who was lonely? Keep your heart open today; you might get the chance to 'pour in oil and wine' and make a difference in somebody's life!

### Prayer Point

Lord, when I'm wrapped up in myself, let me see a day filled with the needs of others. Help me realise how interested You are in people's lives. Show me Your compassion for others and let that break the selfishness in my life. For the times when I've made promises I never kept, help me, Lord, to revisit them and be the answer I meant to be, in Jesus' Name. Amen.

## DAY 12 Revisit the promises you've made!

'You will fulfil your vows' **Job 22:27 NIV**

**THE FORMER PRESIDENT** of Baylor University, Rufus C. Burleson, once told an audience, 'I've often heard my father talk about the honesty of his old friend, Colonel Ben Sherrod. Threatened with bankruptcy in his old age, and staggering under a debt of \$850,000, a lawyer told him, "For just \$5,000, Colonel, I can find a technical flaw in the whole thing, and get you off!" The old Colonel replied, "Sir, your proposition is insulting! People trusted me. I signed their notes in good faith and the last dollar will be paid, even if charity digs my grave."

My dad once took me to see him and his face and words are still imprinted on my heart and mind. 'Integrity is not doing what's easy or what's popular; it's doing what's

right!' Furthermore, if you have a right to hold God to His Word, doesn't He have the right to hold you to yours?

Listen: 'You will pray to Him, and He will hear you, and you will fulfil your vows. What you decide on will be done, and light will shine on your ways.' (Job 22:27-28 NIV). Go back and revisit the promises you've made! Why? Because nothing is more important than your confidence before God! Listen: 'If our hearts do not condemn us, we have confidence before God and receive from Him anything we ask...' (1 John 3:21-22 NIV). Could this be your doorway out of trouble, or the key to the breakthrough you've been looking for?

## DO YOU NEED PRAYER?

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# DAY 13 Blessed for a reason!

'Drop them on purpose for her to glean'  
Ruth 2:16 TLB

**WHEN BOAZ SAW RUTH** in his field he told his workers, 'Snap off some heads of barley and drop them on purpose for her to glean...' (Ruth 2:16 TLB). Even though he spoke about her and not directly to her, she still received the blessing.

You don't know what God has spoken over your life but suddenly everything changes! God told His people, 'I'm giving you vineyards you didn't plant' (Paraphrase Deuteronomy 6:11). God can take the sweat out of your success. He can put you in situations where others do the work and you receive the benefit. And you don't have to worry or get jealous about somebody else getting what's yours because nobody can glean it except you. All you have to do is keep following God. Why would

God do that? Because there's a direct correlation between His blessings and His purposes!

He doesn't bless you so that you can brag! Whether His blessings come in the form of increased finances, improved health or greater influence, God's gifts are just tools to manoeuvre you to where you can fulfil His purpose. The enemy isn't just after your provision; he's after your purpose! After all, what good is success if you are out of God's will? When God gives you something, He puts you on assignment to use it for His glory. So remember when you pick up your provision, read the instructions that go with it, only then will you find fulfilment!

## Prayer Point

Lord, show me if there is a greater purpose for my life and that there is more to life than this – help me to live that purpose out to its full for the rest of my days. Help me to give myself to others less fortunate than I. Teach me your ways, Lord, and show me your Kingdom; let me know the gentle touch of peace on the oppressed, of provision to the impoverished, and show me how to be an ambassador of Your Kingdom in Jesus' Name. Amen.

# DAY 14 Developing a strong spirit

'The strong spirit of a man sustains him in bodily pain or trouble' Proverbs 18:14 AMP

**WE'RE EACH** made up of body, soul and spirit. Our spirit (inner man) is where God comes to dwell. But that doesn't mean we'll automatically have a 'strong spirit'. No, your spirit is like your body; it must be nourished.

Do you want to develop a strong spirit? First: spend time in God's Word. Why? Because it renews your mind and produces Christ-like qualities in you. Jesus knew the power of Scripture first-hand. He studied it as a boy, hid it in His heart and through it was able to overcome Satan in the wilderness. Your Bible will: a) feed your soul. 'When Your words came, I ate them; they were my joy and my heart's delight...' (Jeremiah 15:16 NIV) b) keep you strong in temptation: 'How can a young man keep his way pure? By living according to Your Word' (Psalm 119:9 ESV) c) make you sharp:

'The entrance of your words gives... understanding' (Psalm 119:130 NKJ).

Second: recognise the power of prayer. Listen: 'He went up on a mountainside by Himself to pray' (Matthew 14:23 NIV). If Jesus needed to spend time in prayer, then so do you.

John Bunyan said, 'You can do more than pray after you've prayed; but you can't do more than pray until you've prayed.' Think about that. In prayer you commit it all to God, otherwise who is running things? Just that thought should bring us to our knees. Want to develop a strong spirit, one that will sustain you in bodily pain or trouble? Do these two things!

# DAY 15 Giving; it's how you were born to live

'God loves it when the giver delights in the giving'  
2 Corinthians 9:7 TM

**A CHILD WHO** had just learned to tie his shoes was crying, so his mum asked, 'Is it that hard?' 'No,' he sobbed, 'but now I'll have to do it for the rest of my life!' Is that how you feel about giving? You want to learn but you're not sure about doing it for the rest of your life?

Some swallows were teaching their young to fly from a branch overhanging a lake. One by one they pushed each of the chicks off the end until, somewhere between the branch and the water, they discovered they could fly. Their parents knew what they didn't: until you learn to fly, you're not really living! Guess what? Giving is an action designed into you by God; it's the air into

which you were born! But until you realise that, you'll cling desperately to everything you can. Listen: '...whoever sows generously will also reap generously' (2 Corinthians 9:6 NIV). Everything begins with a seed. Your seed is anything that can multiply: love, time or money. Your harvest is what comes back to you in benefits like joy, relationships or finances.

If what you have today is not enough to be a harvest, use it as a seed and allow God to multiply it back to you. Try out-giving God. Go ahead, you'll love the results! Giving is like flying; only when you let go of what you're clinging to and launch out do you realise, 'This is how I was born to live!'

## Prayer Point

Father, let me be a giver of life for life. Let my thoughts and actions be in line with Your desire for me, my family and the people around me. Help me develop a relationship with you, that I might be more guided by the Holy Spirit. Help me not to be a 'play it safe' person with matters of your Kingdom, that Your grace and mercy would be released through me. Amen.

# DAY 16 Afraid of failing?

'I was afraid and went and hid your talent'  
Matthew 25:25 NKJ

**WHAT WOULD YOU** attempt today, if you weren't afraid of failing? In Matthew 25:14–30, a wealthy businessman entrusted his entire estate to three key workers. He gave the first five talents, the second two talents and the third one talent. Now when you realise that in Bible times one talent was about 15 years' salary, you begin to grasp what an opportunity this was.

It was a defining moment that gave each of them the opportunity to a) test their skills in the market b) develop personal initiative c) practise good judgment d) profit from their investment. And two men did exactly that; but the third was afraid of failing. He decided to play it safe, so he buried his talent. Note: he wasn't judged for what he did; he was judged for doing nothing. In fact, Jesus called

him wicked and lazy! (Matthew 25:26 NIV). Fear of failure will always make you want to bury your gift. Unless you've the courage to start, you're already finished!

When God commissioned people like Moses, Gideon, Deborah and Esther, they all had to overcome their natural fears. So will you! Fear of poverty made Jacob deceive his father. Fear of starvation made the Israelites want to run back to Egypt. Fear of their critics made the disciples forsake Jesus in His darkest hour and it made Peter deny Him three times! Refuse to let fear stop you! How you use the gifts God's given you is a matter of the utmost importance. The truth is that it's the basis upon which you'll be judged!



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## DAY 17 The law of reciprocity

'After Job had prayed for his friends, the Lord... gave him twice as much as he had before' Job 42:10 NIV

**MOTHER TERESA WRITES**, 'One night a man came to our house and said, "There's a family of eight children who haven't eaten for days." I took some food and went to see them. When I got there I saw the faces of little children disfigured with malnutrition. There was no sadness, just the pain of hunger. I gave a sack of rice to the mother. She kept one half and went out carrying the other. When she came back I asked, "Where did you go?" She answered, "To my neighbours, they are hungry also."

'I was not surprised that she gave, the poor are usually very generous. But I was surprised that she knew they were hungry. As a rule, when we're suffering, we're so focused on ourselves that we have no time for others.'

When Job became more concerned about others than himself, God healed him and gave him back twice as much as he had before. It's the law of reciprocity. It teaches you two things: 1) You can give your way out of trouble. Jesus said, 'Give, and it will be given to you' (Luke 6:38 NIV). Your future starts with whatever you have in your hand today. Nothing is too little to multiply but you have to sow it! 2) What you're willing to do for someone else, determines what God is willing to do for you. Listen: 'Whatever good anyone does, he will receive the same from the Lord' (Ephesians 6:7-8 NKJ).

### Prayer Point

In my times of lack and poverty, Lord, help me not to wallow in my need and distress. Help me pray more earnestly for others in the same situation as me. Lord, it's in these times that I know the Kingdom is near, that the opportunity for you to work a miracle is tangible. Lord, help me to really appreciate even the smallest acts of kindness toward me, and that when a miracle comes I would be grateful to receive. Amen.

## DAY 18 The importance of giving and receiving

'Freely you have received; freely give'  
Matthew 10:8 NIV

**JESUS COMMANDED US** to give and receive. There must be a healthy balance between both. His command to receive keeps us realistic about our personal limitations, our dependency on God and on others. His command to give challenges our innate selfishness. Assimilation and elimination; your body dies without them and so does your soul. For some of us, receiving is harder than giving. We've no trouble giving insight, giving hope, giving courage, giving advice, giving support, giving money, even giving ourselves. No, our greatest challenge is to become gracious receivers. By receiving, we acknowledge our need of others and that's hard on our ego. We also reveal to the giver that they have something worth giving; we add value to their lives.

Often it's only in the eyes of the receiver that the giver discovers his worth. When somebody gives us a watch but we never wear it, is that watch really received? When they offer us an idea and we don't at least consider it, is that idea even appreciated? When they introduce us to a friend, but we ignore them, is that friend truly accepted? Receiving is an art. It allows others to become part of our lives; even to become dependent on them in certain areas. It requires the grace to say 'I need you; without you, I wouldn't be who I am.'

Receiving from the heart requires love and humility. Too many people are wounded and never reach out again because their gifts weren't valued. So today, let's try to be good givers and receivers!



# DAY 19 Give what you have

'Those who help others are helped'  
Proverbs 11:25 TM

**ONE NIGHT**, during the 1960s, an African-American woman stood beside an Alabama highway in a terrible rainstorm. Her car had broken down and she desperately needed a ride, so she flagged down a car. When she did, something happened that was virtually unheard of in those racially charged years. A young white man stopped, drove her to safety, helped her get assistance and put her into a taxicab.

Though the woman was in a hurry, when she thanked him she wrote down his address. To the man's surprise, a week later a colour television was delivered to his home with a note that read, 'Thank you for helping me on the highway the other night. The rain had drenched not only my clothes but my spirits. Because you came along I made it to my

dying husband's bedside before he passed away. God bless you for unselfishly serving others. Signed: Mrs Nat King Cole.'

Every day, opportunities to serve are coming toward you or passing you right by. Learn to see them and seize them! God says, 'The one who blesses others is abundantly blessed; those who help others are helped.' And while you shouldn't do it to just to get something back, the Bible says, 'The Lord will bless... and prosper everything you do... if you... obey Him' (Deuteronomy 28:8-9 TLB). Listen again: 'The gift is acceptable according to what one has, not according to what one does not have.' (2 Corinthians 8:12 NIV). So, if you want to experience God's blessings in a major way today, go out and 'give what you have'.

## Prayer Point

Lord, help me to take an inventory of all I own and see what I have that I will never use again, so that I can bless someone with it. Help me to be generous in my decision making so that as many people as possible can get something out of the things I no longer need. Help me also curb my unnecessary spending to be able to give more to the growth of your Kingdom, in Jesus' Name. Amen.

# DAY 20 Concentrate on the main thing!

'It would not be right for us...'  
Acts 6:2 NIV

**AS THE** New Testament Church grew, it became impossible for the apostles to keep all the plates spinning; it was time to delegate. Listen: 'Choose seven men from among you who are known to be full of the Spirit and wisdom. We will turn this responsibility over to them' (Acts 6:3 NIV).

And what was the result of that decision? a) The problem was solved and the needy were cared for; b) the Word of God spread and the number of disciples increased rapidly; c) key leaders in the city of Jerusalem were won to Christ. Because of their rapid growth, the apostles quickly found themselves in the food service business. And evidently they weren't good at it. Strife and division threatened the Church because Jewish widows

were being given preferential treatment over Greek ones. Only when the apostles delegated this task to others and got back to what they were called to do did things start to go right.

John Maxwell says, 'You are most valuable where you add the most value. It's vital to your success that you discover that narrow area of responsibility where you add the most value and stay there.'

The apostles wrote, 'It would not be right for us to... wait on tables' (Acts 6:2 NIV). Take a moment and consider this question. 'What would it "not be right" for me to continue doing or start doing?' Either eliminate it or delegate it but whatever you do, start making the main thing, the main thing. OK?

# DAY 21 Thoughts on the Lord's Prayer

'Give us this day our daily bread'  
Matthew 6:11 NKJ

**GOD HAS PROVISION** for whatever you're facing today, so ask for it! You can't fight today's battles on the strength of yesterday's bread. That was then, this is now.

In the wilderness God's people were permitted to collect only enough manna for each day. If they collected more, it rotted. It's wonderful to talk about what God did yesterday or what He's going to do tomorrow but all you've got is today. 'Give us this day...'. Only as you partake of what God has provided for you today will you be able to stand up to the challenges you're facing. This prayer is an expression of praise. The very fact that you ask means you're confident that God's got what you need and cares enough to provide for you. It

also says, 'I don't need to go to anybody else but You'. So hang up the phone, turn off the TV, shut the door, get down on your knees before your Heavenly Father and pray, 'Give me what I need for this day'. God knows what you need, you don't!

As you partake of what He provides for you each day, you'll be able to handle anything the enemy throws at you. By the way, when people start getting on your nerves for no apparent reason, or you start having all sorts of mood swings, or begin living by your impulses instead of your convictions, it's probably because you're not eating right. If so, it's time to go back to your source and pray, 'Give me this day my daily bread'.

## Prayer Point

I pray that I would not be shy in asking for Your help, Lord. When there's more month left than money, help me to remember to call out to You. Father, show me Your ways, ways where finance is a servant to Your Kingdom and not the other way around. Lord, You have never let me down, so I pray today for all my needs to be met, and for there to be more than enough to bless others with the abundance You will give to me. Amen.

# DAY 22 God records and rewards

'You will be repaid at the resurrection'  
Luke 14:14 NIV

**WHEN JESUS WAS** invited to the home of a prominent religious leader, He offered this unsolicited advice. 'When you give a luncheon or dinner, do not invite your friends, your brothers or sisters, your relatives, or your rich neighbours; if you do, they may invite you back and so you will be repaid. But when you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous.' (Luke 14:12-14 NIV).

Notice the words, 'you will be repaid at the resurrection'. God will repay you for some things after you're dead. This contradicts what many of us believe: that God rewards us only on earth. No, these words show that when you do a worthy

deed for someone who cannot repay you a) you will be repaid, and b) much of your reward will come in the next life.

If you fail to understand this, you'll find yourself saying: 'I serve God faithfully, so why am I struggling? Doesn't God notice or care?' Friend, God notices and God cares! But He doesn't promise that work for Him now will always result in gain from Him now. Many of the rewards God has for us are so great it'll take eternity to appreciate and enjoy them! Jesus said, 'Whoever gives you a cup of water to drink in My name... will certainly not lose his reward' (Mark 9:41 NIV). No deed for God will be overlooked or go unrewarded; not even a cup of cold water or a prayer in the middle of the night.

# ‘YOU ARE NOT ALONE’ - GOD

  
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## DAY 23 He became one of us ‘The Word became flesh and lived among us...’ John 1:14 NRS

**HENRI NOUWEN SAYS**, ‘Community is the place where the person you least want to live with, always lives.’ Here’s one woman’s story: ‘As a sociology student, one of my class assignments was to smile at people and then document their reactions. That weekend my husband and I went out for breakfast and were in line waiting to be served. Suddenly everybody around me began to back away – even my husband! As I turned to investigate, a body odour enveloped me and I encountered a homeless man, his blue eyes searching mine for acceptance. Because he’d come inside to get warm he had to buy something, so he ordered coffee. It was all he could afford. Then I noticed other people watching my reaction. I thought, “What now, Lord?” So I smiled and ordered him

a sandwich. As he thanked me and squeezed my hand, I realised I was learning an important lesson. By sharing what I had with this man, I was practicing unconditional love and acceptance.’ God says, ‘Suppose a brother... is without clothes and... food. If one of you says... “I wish you well; keep warm and well fed,” but does nothing... what good is it? ...faith... not accompanied by action, is dead’ (James 2:15–17 NIV).

When are church folk going to learn that true holiness doesn’t isolate you from a hurting world, it insulates you, enabling you to mix freely with them and become a solution to their problem? Could that be what John meant when he said, ‘The Word became flesh and lived among us...’?

### Prayer Point

Lord, I know You know everything I have gone through and will go through. You, more than anyone, can touch the pain and despair I sometimes feel in my life. When times are good, Lord, never let me forget that I can be Jesus to someone, bringing Your grace and mercy to bear on any circumstance or situation. Never let me overlook anyone in a situation I can fix – I will be a blessing in Jesus’ Name. Amen.

## DAY 24 What do you have? ‘It is God who works in you...’ Philippians 2:13 NIV

**IF YOU DON’T HAVE** what you need to accomplish your dream, you may have the wrong dream or the wrong plan! Jesus turned a boy’s lunch into a banquet for 5,000. That boy was in their midst; all the disciples had to do was find him. Don’t allow your ego to make you think all the answers must come through you, otherwise you’ll limit God. Just look for the ‘little’ that’s around or within you, then put it to work! Jesus didn’t turn the loaves and fish into a mountain of bread. No, He involves us in the process. Imagine seeing what’s in your hand multiply each time you give it away.

God still works that way! In 2 Kings 4, a minister’s wife was in trouble. The breadwinner had died, the bills had piled up, and the creditors were taking her two sons to

work off the debt. When she turned to Elisha he asked, ‘What do you have?’ God always asks us that! She answered, ‘Just a little pot of oil.’ He replied, ‘Go borrow all the empty pots in town and start pouring oil into them; then sell the oil, pay off your debts, and live off the rest’ (Paraphrase of 2 Kings 4:1–7).

With God you always have enough to create what you need! God can do ‘...immeasurably more than all we ask or imagine, according to His power that is at work within us’ (Ephesians 3:20 NIV). Start acknowledging what God has placed within you. Your resources are in your gifting, your tenacity, your relationships and your connection to Christ!

## DAY 25 Buried treasure

'We have this treasure in earthen vessels, that... the power may be of God and not of us'  
2 Corinthians 4:7 NKJ

**GOD HAS GIVEN** each of us a talent that He wants to use for His purposes. It may be lying dormant under layers of failure, fear and low self-esteem. You may be aware of your talent, yet not know how to put it to work. Maybe you have been going from place to place or relationship to relationship hoping to find someone who will acknowledge it and draw it out.

If so, listen: 'We have this treasure in earthen vessels, that... the power may be of God and not of us.' Only the One who placed your talent within you knows where it is hidden and how to release it. Delayed destiny is the devil's delight. By not allowing God to develop your talent, you end up frustrated, living far below your potential, making poor decisions.

### Prayer Point

Lord, I pray that You might dig through my character and mine for hidden treasure in me. Treasure that leaves a legacy, the treasure of servanthood, the treasure of selfless giving, the treasure of humility and the treasure of forgiveness. When you dig, Lord, help me also learn more of You, help me to know You will always be there, taking care of me, providing for every need. In Jesus' Name. Amen.

The fact is: you have so much treasure buried within you that the enemy is out to steal it. You never have to wonder about his motive. Jesus says he '...comes only to steal...' (John 10:10 NIV). Now, you do not rob somebody unless they have something worth taking, right? Your talent may be raw and undeveloped or buried under years of self-doubt, unconfessed sin, bad habits, regret and despair. But God can take something that looks like nothing and create something wonderful with it.

Just think, He made the Earth from nothing so imagine what He can do when He has something to start with! Today begin to pray 'Father, help me to recognise and release the talents You have placed within me, and begin using them for Your glory.'

## DAY 26 The provision of the test

'Abraham looked up and... saw a ram...'  
Genesis 22:13

**WHAT'S REALLY GREAT** about God is that He always has a plan – always! While Abraham was climbing one side of the mountain, the ram was climbing the other! That's how it is with God's provision; you can't always see it coming and you don't necessarily understand how He's going to do it but each step brings you closer to the blessing He's assigned to you. When you get to where God wants you to be, your answer will be waiting.

Today, the enemy's like General Custer, he's taking his last stand! Don't let him see you sweat! God knows what you're going through and He's already prepared an exit strategy! He's made provision for every struggle, every test and every problem. Just look up and you'll see it!

Listen: 'Abraham looked up and... saw a ram caught by its horns. He... took the ram, and sacrificed it... instead of his son' (Genesis 22:13 NIV). What's really interesting here is that rams don't normally climb that high. However, when God's promised you something, if He has to, He'll break every rule in the book to get it to you. When you obey Him, He promises to '...open the floodgates of Heaven...' and pour His blessings into your life. (See Malachi 3:10). Not only was the ram in the right place at the right time, it was also 'caught' there. God will hold your provision in place until you arrive. He'll tie you to a blessing that nobody can take from you, because He's Jehovah-Jireh, your Provider!

## DAY 27 The high cost of getting even

'Forgive us our debts, as we also have forgiven our debtors' Matthew 6:12 NIV

**DOES SOMEONE OWE YOU** an apology, an explanation, a thank you or a second chance? What are you going to do about it? Hold on to resentment? Talk to others about it? Get even? Picture this: a big grizzly bear feeding alone on some discarded food. No other creature dares come close. But after a few moments, a skunk walks over and takes his place next to him and the grizzly doesn't object. Why? Because he knows the high cost of getting even!

You'd be smart to learn the same lesson. Ever notice in western movies that bounty hunters travel alone? Who wants to hang out with a guy who settles scores for a living? Or risk getting on his bad side and catching a stray bullet? No, debt-settling is a lonely occupation.

### Prayer Point

Lord, teach me Your ways, and help me not to waste so much time, energy and effort of a moment of shallow satisfaction in an act of revenge. Show me, Lord, the beauty of forgiveness and the majesty of grace. Help me to remember the people over the years that have helped me and not hated me; remind me of the ones that have unconditionally blessed me, even when I didn't deserve it – for those, Lord, I thank You. Amen.

We describe those who bother us as 'a pain in the neck'. Yes, but whose neck? Not theirs. We're the ones who suffer! If you're out to settle a score you'll never rest. How can you? Your enemy may never pay up. As much as you think you deserve an apology, they may not agree. You may never get a penny's worth of justice and, if you do, will it be enough?

What's the answer? 'Forgive us our debts, as we also have forgiven our debtors.' Would you like some peace? Then stop giving others such hassle. Want to enjoy God's generosity? Then let others enjoy yours. Would you like the assurance that God forgives you? Then you know what to do, don't you?

## DAY 28 Who packed your parachute?

'Do not withhold good from those who deserve it...'  
Proverbs 3:27 NIV (1984 edition)

**CHARLES PLUMB** was a US Navy pilot in Vietnam. After 75 missions his plane was destroyed and he parachuted into enemy territory. He survived six years in a Communist prison. Now he lectures on his experiences. One day, a man came up to him and said, 'You're Plumb! You flew jet fighters from the aircraft carrier Kitty Hawk. You were shot down!' Plumb replied, 'How in the world did you know that?' Smiling, the man said, 'I packed your parachute. I guess it worked!'

That night Plumb couldn't sleep. He said, 'I kept wondering what that man might have looked like in uniform. How many times I'd walked past him without speaking, because I was a fighter pilot and he was just a sailor. I thought of the hours he'd spent in the bowels of the ship, carefully weaving

the shrouds and folding the silks of each parachute, holding in his hands the fate of someone he didn't even know.' So, who packed your parachute? Who helped you to get to where you are? Put their all on the line for you?

Paul looks back and recalls people most of us have never heard of; like Priscilla and Aquila, '...who for my life risked their own necks' (Romans 16:4 NAS). There are no 'self-made' people. The higher you go the more dependent you become on others. George Matthew Adams says, 'Everyone who has ever done a kind deed or spoken a word of encouragement... has entered into the make-up of our character... our thoughts... our success.' So, who packed your parachute? Be sure to show your appreciation!



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