

Learn how to break the power of stuff
and make room for what matters

part of the



a gift from **UCB.CO.UK**

Overcoming Materialism

UCB UNITED
CHRISTIAN
BROADCASTERS



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* Materialism

'Many are discovering that there's a definite downside to our consumer culture'

‘What a weekend! On Saturday I really needed some retail therapy, so we went to the new outlet mall. There was so much to see, we spent the whole day there! Sunday morning, we went church shopping – we still haven't found a church we feel we can buy into. Later I met up with a friend I'm investing time into. And just enough time to get the big shop done! I'm exhausted...'

Retail therapy, investing time, even shopping for churches – consumerism has seeped into every avenue of our lives. And it's a very mixed blessing.

Sure, it's great to be able to get what we want, when we want it. It's nice to know that your local supermarket will stock the perfect rice for the risotto you watched Jamie Oliver make on TV. It's fun spending the day choosing exactly the right pair of shoes for your new outfit. And who would deny there's a certain thrill in finding a bargain in the January sales?

But more and more of us are discovering that there's a definite downside to our consumer culture. We're finding that consumerism promises satisfaction, but only delivers more desire. No sooner have we bought the latest thing, we start looking for the next. Worse, consumerism makes commodities out of everything – including people. We can find ourselves feeling (or treating others) like 'last year's model'.

God wants to give us more than just more stuff. Jesus promises life. He said, 'I came that they may have and enjoy life, and have it in abundance (to the full, till it overflows)' (John 10:10 AMP). Walking Jesus' way means more of what we truly thirst for – so much that it overflows.



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

Materialism -

Where do I start?

'All too easily, we look to stuff to meet deep emotional needs... but things can't do that'

It's not hard to see that our culture is in thrall to shopping and accumulating more and more stuff.

In a 2009-10 survey of free time, **shopping was ranked the fourth most popular use of leisure time in the UK** – ahead even of sports and eating out. And because retailers' doors never close thanks to the internet, we're now shopping more often than ever.

And what are we doing with all this stuff? That brings us to another frightening indicator of the materialism rife in our society – our houses are no longer big enough to store all the stuff we own. The 'self-storage' industry has boomed over the past decade in the UK, following the lead of America, where one family in ten now uses self-storage facilities to house goods they can no longer fit in their own homes and garages.

According to the Economist magazine, there is a clear reason for the storage firms' success: 'Demand keeps growing... [People] keep acquiring stuff that cannot be consumed and never rots or rusts: plastic toys, metal garden furniture, porcelain knick-knacks. For some reason, they seldom chuck any of this rubbish out.' Most of us know – on some level at least – that something is wrong. In a recent UK survey, **nine out of ten people** said they believed that society has become too materialistic.

It's also becoming increasingly apparent that consumerism comes with a cost to others, too. The 2013 collapse of a Bangladeshi garment factory, exposed the shocking working conditions experienced by millions of people around the

‘True freedom, true life comes only when we fix our identity on who we are in Christ.’

world in factories and farms supplying our western demand for more goods, produced more cheaply. ‘Lifting the label’ sometimes exposes exploitation on a massive scale.

It’s not just Christians who are rising up to say ‘enough is enough’. Movements describing themselves as ‘post-consumer’ and even ‘anti-consumer’ are growing in strength and number. New experimental communities where families live simply together, sharing everything, are springing up in cities all over the world. Advice websites abound with ideas from saving water in the shower to making your own clothes.

Yet despite all this – and a protracted worldwide recession which has impacted on spending power – our passion for shopping and stuff keeps growing. There must be something bigger going on.

As Mark Powley astutely observes in his book *Consumer Detox*, ‘If consumerism were as basic as pure greed or even addiction, we’d be able to grasp what’s going on pretty quickly. But the reason it’s so hard to quantify, and so difficult to resist, is because it plays on the irrepressible human desire to know who we are. This is about identity.’

All too easily, we look to stuff to meet deep emotional needs, such as our need for belonging and meaning. But things can’t do that. True freedom, true life comes only when we fix our identity on who we are in Christ. The place to start overcoming a materialistic mindset is inside ourselves.

(Sources: Office of National Statistics; *The Economist* Aug 18, 2012; Mark Powley ‘Consumer Detox’)

Step by step

Your guide to overcoming materialism with God's help

'Our wealth in human terms is just a shadow of the riches we have in Christ'

At its heart, our problem with consumerism is a problem of identity. As author and speaker Alan Hirsch writes: 'Consumerism is being defined by what we consume. It is the search for meaning, identity, purpose and belonging tied to the consumption of products...'

Each of the following four steps is designed to remind you of your identity in God: purchased by His blood, adopted into His family, the heir of an incalculable inheritance.

1. Realise you're RICH

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? (Matthew 6:25-27 NIV)

The fact that you are reading this booklet is a good sign that you are among the wealthiest people in the world. J John writes: 'If you have food in the refrigerator, clothes on your back, a roof overhead and a place to sleep, you are richer than 75% of this world. If you have money in the bank and in your wallet or purse and spare change in the dish somewhere, you are among the top 8 percent of the world's wealthy.'

And yet, our wealth in human terms is just a shadow of the riches we have in Christ. In 2 Corinthians 8:9 Paul writes,

'For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you by His poverty might become rich' (ESV).

The gift of salvation is not a one-time transaction between two parties, us and God. It is, the Bible says, more like adoption, where we are brought into a family. And this is no ordinary family – we are sons and daughters of the King, with infinite resources at His disposal, resources that He loves to share with His kids.

It's no surprise then that Paul can also write, 'I have no lack for my God supplies all of my need according to His riches in glory by Christ Jesus' (Philippians 4:19, paraphrased).

Read all of Romans 8 in your favourite translation, paying attention to the promises of God which Paul illuminates. Meditate especially on verse 32 and let the truth of God's provision for you really sink in.

TRY...



2. Take time to say THANKS

‘Enter His gates with thanksgiving and His courts with praise; give thanks to Him and praise His name. For the Lord is good and His love endures for ever; His faithfulness continues through all generations’ (Psalm 100:4-5 NIV)

Staying thankful is a powerful way of reminding ourselves of our true identity as children of God. We lose perspective when we stop regularly giving thanks for all that we already have. No wonder the Bible – and especially the Bible’s songbook, the Psalms, is packed with thanksgiving.

There are a lot of ways to build more thanksgiving into our lives – many of them extremely simple: giving thanks before every meal; taking the time to write an appreciative note; ending every day with a prayer of thanks.

True thanksgiving is also about simply slowing down and enjoying what we already have: enjoying another person’s company; rereading favourite books and watching old movies we used to love; doing familiar routines in a more mindful way.

Francis Frangipane writes, ‘It does not matter what your circumstances are; the instant you begin to thank God, even though your situation has not changed, you begin to change. The key that unlocks the gates of heaven is a thankful heart.’



TRY...

An advertisement for 'The UCC Word for Today'. On the left is a book cover with a blue circle containing the title 'THE UCC WORD FOR TODAY' and the subtitle 'ENCOURAGING WORDS EVERYDAY'. On the right is a large blue circle containing the text 'Encouraging Words Every Day.' in white. At the bottom, a white banner contains the text 'Call 0845 60 40 401 to get your FREE copy'. The background is a blurred aerial view of a landscape with a road and fields.

Encouraging Words Every Day.

Call 0845 60 40 401 to get your FREE copy

3. Seek ways to SIMPLIFY

‘Since we entered the world penniless and will leave it penniless, if we have bread on the table and shoes on our feet, that’s enough’ (1 Timothy 6:6 TM)

TV shows like *Get Your House in Order* and *The Hoarder Next Door* paint vivid portraits of the power of stuff over people’s lives. Watching them can make us feel better – because we would never allow possessions that much power over us. Or would we?

The truth is, most of us spend far too much time thinking about and shopping around for things we one day hope to buy – from a new pair of trainers, to a shiny new iPad to a new car or house. How many of these purchases do we really need? How many of them do we want because they’ll make us feel better about ourselves?

In *Consumer Detox*, Mark Powley recommends two practical steps you

can take to reduce the craving for new things. First, choose to pray about every new purchase (except food and emergency things, of course!) and wait two weeks. The time will allow you to think about whether you actually need this particular item – and perhaps God will find a way to get you what you need without your paying for it! Second, whenever adverts come on the TV, press the mute button. It’s amazing how the products don’t seem so important to your life when you can’t hear the sound. Plus, you can use the time to talk to your family!

And as for reducing the number of things you already own, why not give it a try? Decluttering our lives can make more room for more of what really matters. And what you give away might just bless someone else in an amazing way!

TRY...



Starting with one small area of your life – a shelf of books, a drawer of clothes or a rack of DVDs – ask yourself, would I miss these if they were gone? Could you give half of them away? Or maybe even more?

4. Grow in your GIVING

‘Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also’ (Matthew 6:19-21 NIV)

In July 2012, a Canadian couple made the headlines when they gave away almost every penny of a massive lottery win. Allen and Violet Large said they were ‘plain country folks’ who needed no more than ‘what we’ve got’. So they gave away \$10.2m, 98 percent of their winnings, to groups in their community including churches, the Red Cross and a hospital where Violet had undergone cancer treatment. Allen, a retired welder, commented, ‘We haven’t bought one thing... there is nothing that we need.’ He said that he and his wife were quite content with their home and everything they already owned.

You can discover a range of fair and ethically traded products and suppliers in larger supermarkets and online (UK readers could try www.ethicalsuperstore.com). The Breathe Network blog (www.breathenetwork.org) includes many encouraging entries from others trying to shop ethically and live more simply.

(Sources: J John & M Stibbe, *A Box of Delights*; ‘Alan Hirsch: Disciple Making’ interview on vergenetwork.org)



TRY...

DO YOU NEED PRAYER?

Call UCB Prayerline on 0845 456 7729 (UK) or 1890 940 300 (ROI) or visit UCB.CO.UK

CONSUMERISM... *our unspoken* **God?**

Johnny Douglas on making the choice

Life is difficult! Life is daily! And it's in the regular, mundane stuff where consumerism meets us, lures us, and speaks consistently to our desires and wants.

In our culture, we can so easily be tricked into responding to the temptation of advertising, acquiring and possessing. I know only too well my own heart's craving when I see a new product released by a favourite company! Or my wanting that 'bargain' that seems too good to miss! My eagerly desiring 'the new'. It's hard to do it differently but the question I keep asking myself is, 'Do I want life, faith and Jesus more than these things?'

It's dangerous making too much of anything but Jesus in this life. Fashioning little idols is all too easy. Or just making material things the centre of life rather than God. The problem is not consuming to live, but rather living to consume. The novelist Ben Okri put it this way: 'Material success has brought us to a strange spiritual and moral bankruptcy... The more the society has succeeded, the more its heart has failed.'

At the time of writing, a British four year old has been confirmed as an 'iPad addict'. At twenty years of age, the average amount of time we spend in front of a screen based intake totals almost three years. We are drowning, overloaded; we are stifled of space, life and fresh air. Consumerism all too easily becomes our unspoken god.

*THE PROBLEM IS NOT
CONSUMING TO LIVE,
BUT RATHER LIVING
TO CONSUME'*

Hebrews 13 verse 5 encourages us to, 'Keep your life free from love of money, and be content with what you have, for He has said, "I will never leave you nor forsake you"' (NIV).

Ultimately the power of consumerism, the 'lust of the eye', the 'I want...therefore I will have' attitude in contemporary



to live distinctively as Christ followers

culture, forces us to ask hard questions about the relevance of our faith. Are we truly seeking a life with God? Or are we simply trying to use Him? Is our allegiance to Christ and His Kingdom? Or is 'Christian' simply a label we identify with, but with no real impact on our life and behaviour?

As we journey in this life with God are we presenting Jesus Christ as the goal and treasure of life? Or is He being packaged and sold as a commodity to help consumers achieve lesser desires?

We've traded the above-all love of Jesus for labels; the inexhaustible joy of God for passing trends. We've lost the difference between needs and wants. Consumerism plays to wants, not needs and, as followers of Jesus, we don't quickly stand to declare the difference any more.

Yet in Jesus are all the clues – all the example, encouragement and energy to live abundantly well. In Him we are shown how to live, what to prioritise, how to love. Whether we know it or not, we

need a simpler and more satisfying life.

We need to stop the shopping.

We need courage to stop the justifying.

We need to simply not go there.

I'll know I've made progress with my own consumerist tendencies when all I want in this life is all that I need. I want to need less. I want to love more generously. I want to live more simply and give more sacrificially. You and I have the choice.

Jesus calls us to understand the passions and attractions of our culture, as well as to be deeply counter-cultural in our relationship with all that surrounds us. The horizon of heaven beckons us to be deeply dissatisfied with our own times; to live distinctively as the Holy Spirit enables us.

Rev Johnny Douglas is a pastor, coach and writer but most of all loves being a disciple, husband, dad and friend. Johnny blogs at www.johnnydouglas.org

From **CONSUMERISM**



to A personal testimony by Martin Smith
CONTENTMENT

'I REALISED THAT GOD WOULD HAVE US USE OUR MONEY AND TIME TO SERVE OTHERS'

I am not sure how the slippery slope started. Something to do with a rapid rise through the promotion ranks along with corresponding salary. Within five years of joining a shiny high-tech IT company, I had become second in line and now had an impressive boss, who not only earned a vast salary but spent most of his leisure time thinking about how he was going to spend it.

Everything from his cars (he had two and changed them every six months) to the latest phone, gadget or shiny gizmo, were obsessed about, bought, possessed and then discarded and replaced. I didn't know it at the time but I got sucked into this way of thinking and lifestyle. The shiny glitzy world of 'things' began to entice me, not only because of my boss' consumption, but his rather public mockery of anyone who didn't have the latest phone or designer watch.

Despite the fact my wife and I were committed Christians, and had even spent time volunteering in Africa, my generous pay packet and the constant exposure to my line manager's obsessions, led me deeper into his world of consumerism, discontentment, selfishness and addiction.

After two years of this I began realising that my boss was never happy, never content. He was great at his job, but spent more and more time in the office as for him, his home life was not a happy one. Gadgets, cars and stuff was his recompense – ultimately I realised that this was all he had.

A little while later my wife's questioning of my values and a sermon series on contentment and God's generosity to us and how we respond brought me up short. The scales fell from my eyes. I had never really gone and bought lots of stuff, but I had spent a considerable amount of time, head-space and energy thinking, researching and just like my boss, obsessing about new things.

My pastor talked to me about 'the lust of your eyes' – constantly looking for things for myself. The antidote was for me to consider others and their situation, and I realised that God would have us use our money and time to serve others. From that point I've learnt to give thanks for all that we have, and not think about what we don't have.

I respected my boss professionally, he was great at his job, but there our ways parted. I felt released – there was so much more to our lives than how to spend money. I rediscovered contentment, peace and above all God's generosity and the many blessings that He had showered on me and my family.

With thanks to Stewardship for sharing Martin'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



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

Call **UCBPRAYERLINE**

on **0845 456 7729** (UK)*

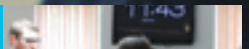
1890 940 300 (ROI)*

All calls treated confidentially by trained volunteers

Or visit **UCB.CO.UK/prayer**

GET INVOLVED

Here are some other ways to get involved



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

More help with Materialism

Advice and Guidance

If you've been challenged by what you've read in this booklet, we encourage you to investigate living simply further – in Jesus' strength and for his glory. Why not get together with a group of friends and decide how to support one another in living less materialistically and more generously?

If you've got into debt because of an addiction to shopping, it's important that you seek immediate help from one of the organisations below.

Organisations and websites who may help with specific areas of temptation

Christians Against Poverty (CAP)

www.capuk.org

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

Credit Action

www.creditaction.org.uk

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.

Breathe Network

www.breathenetwork.org

A Christian network for simpler living. They connect people who want to live a less consumerist, more generous, more sustainable life. Highly recommended.

Ethical Consumer

www.ethicalconsumer.org

The UK's leading alternative consumer organisation, uncovering the truth behind the brand names and supporting the growth of the ethical market. Not a Christian organisation but many Christians find this a good source for tips on where to shop and what to buy.

Further reading

Consumer Detox by Mark Powley (Zondervan)

The Money Secret by Rob Parsons (Hodder & Stoughton)

Rich Christians in an Age of Hunger by Ron Sider (Word)

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 He's calling you back!

'As long as he sought the Lord, God made him to prosper'
2 Chronicles 26:5 KJV

WHAT A TRACK RECORD! Uzziah defeated every enemy, built an army of over 300,000 elite troops, perfected state-of-the-art warfare and developed Israel's economy, making it the envy of the world. This happened 'as long as he sought the Lord'. But then something changed.

Listen: '...when he was strong, his heart was lifted up to his destruction...' (2 Chronicles 26:16). There are two lessons here:

1) It's fine to own things, so long as things don't own you! Never sacrifice the spiritual for the material. So long as you pursue God, His blessings will pursue you (Deuteronomy 28:2). That's a guarantee!

2) When the pressure's off, we stop seeking God. Now we don't need Him as much; we're too busy building careers, bringing up families and buying things.

Prayer Point

Lord, help me to know what has a hold over my life and to recognise the things that I place more importance over than spending time with You. Let me clearly see how materialism is working in my life and help me to make sure it never becomes an obstacle to my relationship with You.

DAY 2 Handling success!

'Promotion and power come...from God'
Psalms 75:7 TLB

ANYTIME YOU SUCCEED, you'll face three things:

1) Jealousy in those who want what you've got. Remember the parable of the Prodigal Son? (Luke 15). His older brother became bitter because the attention he once had was now being given to his younger brother. When God blesses you, not everybody will celebrate; especially those who've not yet been blessed in the same way, even though they've longed for it and worked to get it.

2) Insecurity in those who are afraid of change. When you move upward, it affects everybody else around you. Some will immediately feel threatened – particularly those who've always done things in a certain way and are not interested in stretching or growing.

In the parable of the sower, Jesus said, 'The seed cast in the weeds represents the ones who hear... but are overwhelmed...about all the things they have to do and all the things they want to get. The stress strangles what they have heard and nothing comes of it' (Mark 4:18-19 TM). Note the words, 'All the things they have to do and all the things they want to get.' Sound familiar? Listen to what Christ told the church in the end age: '...I have somewhat against thee...thou hast left thy first love. Remember therefore from whence thou art fallen and repent...' (Revelation 2:4-5 KJV). Today, He's calling you back to your first love. Respond to that call!

3) The attack of the enemy. Satan usually attacks those who are next in line for promotion. He doesn't mess with low-impact Christians. Paul wrote, '...we wanted to come to you...but Satan stopped us' (1 Thessalonians 2:18 NIV). Think about that. If Satan could stop the apostle Paul, imagine what he can do to you! So put on your armour, pick up your sword and get ready for battle! Success will test every relationship in your life. Some will feel dwarfed. Some will feel displaced. Others will say, 'He's just not the same anymore.' When you hear those words, just keep moving forward, smile and say to yourself, 'They're right!'

DAY 3 He knows what you need

'Your heavenly Father knoweth that ye have need of all these things' **Matthew 6:32 KJV**

GOD LOVES TO GIVE. Listen: 'Since He did not spare even His own Son for us...won't He surely give us everything else?' (Romans 8:32 TLB). When you were born again, you became part of God's family.

But, there's a difference in what outsiders know and what family members know. Your children know things about you – what you have, what you like, what you do – that outsiders never see or know. And it's the same with us. Because we know that our Heavenly Father is rich and that He has great plans for us, our expectations of Him are enhanced and our confidence in Him is strengthened. But, just because He has it, doesn't mean He'll automatically give it to you. A good

father exercises restraint. He's not only good to His children, He's good for them. Often He withholds things for a season in order to temper character and correct behaviour. Then, when the blessing comes, they're mature enough to handle it.

If you don't understand this, you can easily become discouraged and turn away from Him in anger, because you believed for something that didn't come on time – or come at all. But, if your faith in His wisdom is stronger than your own personal agenda, you'll hold on to His promise, trust Him and wait patiently for the blessing to come. Why? Because you understand that your Heavenly Father knows what you need!

Prayer Point

Help me Lord to exercise restraint in my life. I know some of the decisions I make are based upon greed and selfishness, but today God I pray that You would settle my heart and help me see You know what is best for me; You know what will build my character and You know what will bring me peace. Help me to accept this precious gift of love from You, in Jesus' name.

DAY 4 Be honest

'Better to be poor and honest than a rich person no one can trust' **Proverbs 19:1 TM**

THE OTHER DAY, I heard a man refer to the story of Ananias and Sapphira in Acts 5. He said, 'I'm glad God doesn't strike people dead today for lying.' Don't be so sure. The wages of deceit is still death; maybe not physical death, but the death of some other things like:

- 1) Your marriage – lies in a marriage are like termites in a tree; it may survive for years, but inevitably it will fall, taking a lot of other things with it.
- 2) Your conscience – it's the first lie that makes you a liar, not the fiftieth, and the tragedy is that the second is even easier to tell. Each successive lie just tightens the knot and strengthens the rope that binds you.
- 3) Your career – ask the student who was just expelled for cheating, or the worker who was fired for embezzling, if it was worth it.

And what about the death of trust, intimacy, peace of mind or credibility?

When you live at two levels, you a) lose respect for yourself; b) lose your confidence before God, and c) lose your moral authority before others. The rewards are just not worth it.

Listen: 'Who may ascend the hill of the LORD? Who may stand in His holy place? He who has clean hands and a pure heart, who does not...swear by what is false. He will receive blessing from the LORD and vindication from God His Saviour' (Psalm 24:3–5 NIV). There you have it!

DAY 5 Be content

'Godliness with contentment is great gain'

1 Timothy 6:6 NIV

WHEN YOU TALK about contentment, some people think you are against progress. No! Paul's simply saying that contentment never comes from externals. Never! A Greek sage once said, 'To whom little is not enough, nothing is ever enough.'

Once every 12 minutes or so, TV advertisers try to convince you that contentment is not possible without their particular brand of something. Suddenly, you feel 'less than' if you don't have it, so you go out and buy it, plunge into debt, put yourself under pressure and miss out on what's really important. Next time you see one of those commercials, just shout back at the TV, 'Who are you kidding?'

If you don't want to become 'old too soon and smart too late', listen to what God has to say on the subject:

1) 'We brought nothing with us when we came into the world, and we can't take anything with us when

we leave it' (1 Timothy 6:7 NLT). That verse explains why you'll never see a hearse pulling a hired trailer. It's a one-way trip. Furthermore, when you die and someone asks, 'How much did they leave?' the answer will be – everything!

2) 'And some people, craving money, have wandered from the true faith' (1 Timothy 6:10 NLT). If your pursuit of things leaves you no time for God, then you're heading into trouble. Re-examine your priorities and change them right away!

3) 'If we have enough...let us be content' (1 Timothy 6:8 NLT). Here's the bottom line: real contentment doesn't come from possessions; it comes only from knowing you're walking in God's will. Anything beyond that is a bonus!

Prayer Point

God, in a world where the media influences so much of our thinking, help me to be careful of what I focus upon and let nothing be a distraction to my walk with You. Help me to be content with what I have, Lord; protect me from an unhealthy desire for earthly possessions and help me to pursue You instead.

DAY 6 Financial amnesia!

'Be careful that you do not forget the LORD...'

Deuteronomy 6:12 NIV

IN EGYPT, God's people lived as dependents, with no possibility of improving their lot in life. To wean them from reliance on others, God took them into the wilderness to teach them reliance on Him. When they reached the Promised Land He warned them, '...be careful that you do not forget the Lord...otherwise when you build fine houses and settle down...and all you have is multiplied... your heart will become proud' (Deuteronomy 8:10, 12–13 NIV). This is what's called 'financial amnesia'. We remember God in times of crisis but forget Him as soon as they're over.

We can't count our blessings because we're too busy counting our money. Now we feel as if we don't need Him as much, because everything's going our

way. We say, 'My power and the strength of my hands have produced this wealth for me' (Deuteronomy 8:17 NIV). People don't change much, do they? When we had nothing, we praised the Lord with abandon. But once we get a little something and want to look dignified, we keep His name locked behind our lips when questioned about our success.

The danger of entering the Promised Land is – forgetting where we came from. A little food in your stomach can make yesterday's hunger seem like a long time ago. A few clothes in your wardrobe and a new sofa in your living room can make the old stuff you used to get by with seem like a distant memory. The word for you today is, 'Be careful that you do not forget the Lord.'

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DAY 7 The Prayer of Jabez

'Oh, that...Your hand might be with me...'
1 Chronicles 4:10 NAS

WHEN GOD BEGINS to bless you, your opportunities can outrun your strength, your experience, and your resources. God's blessings can actually 'overtake you' (Deuteronomy 28:2 NAS). Imagine having more business than you can handle, more opportunities than you can respond to, more demands on your gift than you can fulfil. That's the reason Jabez prayed, 'When I'm successful, keep me dependent on You!'

Why do you think the Bible says, '...if riches increase, do not set your heart upon them' (Psalm 62:10 NAS). Or, 'Woe to you when all men speak well of you!' (Luke 6:26 NAS). It's a bit like God is saying, 'When you're successful, don't get out of balance. Keep first things, first! Always lean on Me!' Big-screen heroes may not put

much stock in dependence, but you and I were made for it. God's plan has never been to make you great, but to keep you humble, and become great through you.

Listen: 'The eyes of the LORD move to and fro throughout the earth that He may strongly support those whose heart is completely His...' (2 Chronicles 16:9 NAS). God wants to be your support system! He's not scanning the horizon for spiritual giants; He's just looking for people He can trust with more of His blessings. Paul says, '...not that we think we can do anything of lasting value by ourselves. Our only power and success come from God' (2 Corinthians 3:5 NLT). For us, dependence is just another word for power! That's why you need to pray today, 'Lord, keep Your hand on me!'

Prayer Point

Lord, thank You for the blessings in my life. I recognise that I am completely dependent on You – everything I have and all that I am comes from Your hand. I pray that no matter how successful I am in life, I would stay dependent on You. I ask, Lord, that You would bring people around me that would be true friends and would remind me that I can't do anything of lasting value by myself, but only in You. Amen.

DAY 8 What will you leave behind?

'A good man leaves an inheritance for his children's children...' Proverbs 13:22 NIV

LIFE IS AN INVESTMENT. You can't pay what you like now, and still have what you want in the end. Solomon says, '...look at an ant...let it teach you a thing or two...All summer it stores up food...it stockpiles provisions. So how long are you going to laze around doing nothing...A nap here, a nap there, a day off here, a day off there, sit back, take it easy – do you know what comes next? A dirt-poor life...' (Proverbs 6:6–11 TM).

Strong language! If you don't do the right things now, you'll end up in the winter of your life depressed and resentful, cursing a wasted youth, spending your days in want. Ants stockpile. Birds build nests. All creation prepares, delaying gratification in the

interests of a better future. Follow its lead! Prosperity and piety can abound in the same life. Indeed they should, for visions die for lack of funding.

Listen to these two scriptures: '...My chosen ones will long enjoy the work of their hands' (Isaiah 65:22 NIV) and 'A good man leaves an inheritance for his children's children...' (Proverbs 13:22 NIV). Enjoy every moment of the present, but don't fail to invest for your future. If you're practical, try to be godly. If you're godly, try to be practical. One should complement the other. Ask God to add days to your life, and life to your days. Strive to leave a legacy that enhances your memory, and an inheritance that blesses those you leave behind.

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DAY 9 Christ is everything

'For to me, to live is Christ and to die is gain'
Philippians 1:21 (NIV)

FOR ME, to live is Christ. Those words don't work any other way. Try it: a) For me, to live is money...to die is to leave it all behind b) For me, to live is fame...to die is to be quickly forgotten c) For me, to live is power and influence...to die is to be replaced by others d) For me, to live is possessions...to die is to depart empty-handed. Somehow the words fall flat, don't they?

When money's your obsession you can never get enough, and you live in constant fear of losing it. When fame's your goal you become competitive and manipulative lest others upstage you. That makes you insecure. When power and influence drive you, you become self-serving and

strong-willed. That makes you arrogant. When possessions become your god, you become materialistic. That makes you greedy. Whether you have or don't have, are known or unknown, live or die – only Christ can satisfy!

And death? That only sweetens the pie. JB Phillips writes, 'Living to me simply means Christ, and if I should die, I merely gain more of Him.' So what's the bottom line? It's this: the secret of living is the same as the secret of joy; both revolve around Christ. Don't try to pursue happiness, just cultivate a Christ-centred, Christ-controlled life, and you'll have more happiness than you know what to do with!

Prayer Point

Thank You, God, for the sacrifice of Your Son, Jesus. Help me appreciate the magnitude of what He did on the cross; help me to enter into an understanding of His suffering for me, that I might know the depth of His love. Lord, I pray that I would know the majesty, power and authority of Christ and would become a beacon for others to come to know Him, in Jesus' name.

DAY 10 Four Christmas gifts

'May God give peace to you...and love, with faith...may God's grace...be upon all who sincerely love our Lord Jesus Christ' Ephesians 6:23–24 (TLB)

IT'S EASY to get caught up in the Christmas craziness of shopping, parties, gift-giving and family obligations. In fact, it's exhausting just thinking about it all! Imagine, however, that when you awakened on December 25 you found four gifts you'd overlooked and tucked away under the tree.

You open the first one, and you are filled with an awesome sense of peace you've never known before. You unwrap the second, and experience an overpowering love for others – even those who've wronged you. You open the third, and you're infused with a faith that enables you to trust God for anything – even things you previously considered impossible. Finally, you unwrap the fourth gift, and receive such grace, that you can

handle criticism and hurt without retaliating. Sound far-fetched? Not at all! These are the gifts Paul says God wants to give you.

Listen: 'May God give peace to you...and love, with faith...May God's grace...be upon all who sincerely love our Lord Jesus Christ' (Ephesians 6:23 TLB). What gifts! And you won't have to return any of them: they're guaranteed to last a lifetime. Remember, God's already given them to you – all you have to do is open the packages and start using them. It's Christmas Day, the day that changed everything. Why don't you take a moment and thank God for all His wonderful gifts – especially for the gift of His Son. After all, without Him you'd have nothing to celebrate. Right?

DAY 11 He's given you the ability!

'God...gives you the ability to produce wealth...'
Deuteronomy 8:18 (NIV)

WITHOUT STRUGGLE, you'll never develop your potential! Have you ever watched an ant carrying home a piece of bread that's bigger than him? Success belongs to those too small to carry what they believe in, but too stubborn to leave it behind! If God the Creator lives within you, then you are 'creative'. That means when you can't find a job, you can go out and create one. If success doesn't come after you, get up and go after it. There are no risk-free plans.

A young man once asked an old man, 'What's the secret of your success?' 'Good decisions,' he replied. 'How did you learn to make good decisions?' the young man asked. 'By making bad ones,' the old man replied.

Once you discover your gift and identify your dream – on your marks, get set, go! Stop waiting for opportunity. Opportunity is the breath in your body and the strength of your mind. If you use your God-given gifts wisely, there's no telling what you can do. But you must be a 'doer'! God does not give us wealth – He gives us the power to get wealth. There's a big difference. Too many of us sit down and wait for Him to drop everything into our lap. A dream without corresponding action only aggravates the soul and amounts to nothing. God will give you the power to succeed, but you have to take it, develop a plan, and work at it. OK?

Prayer Point

Lord, I pray You would help me to be motivated to take action, to use my God-given gifts and to make the most of opportunities. I pray also, Father, that You would make me wise in the decisions I make, that I might reflect Your wisdom and Your grace, in Jesus' name.

DAY 12 Good stewardship!

'...Faith by itself, if it is not accompanied by action, is dead' **James 2:17 (NIV)**

YOU'VE GOT TO balance faith with works, and good Christianity with good credit. Some things God will do for you; other things He expects you to do for yourself. In the wilderness He fed His people manna from heaven, but when they reached the Promised Land they had to go out and work for it!

Two things determine your future: your purpose and your maturity. Like any good father, God will give you only what He knows you can handle. For example, if you've the faith to pray for and receive finances, but not the discipline to balance your chequebook or live within your means, your blessings will be withheld. God won't pour new wine into old wineskins.

It's poor stewardship to sport a Rolex watch, but not be able to pay your child support. Furthermore, what you wear isn't the measure of your faith, and what

you drive doesn't represent your status before God. Good stewardship is more than just giving offerings in church; it's having a plan for your family's future, and the wisdom to live by it. It was because Joseph had a God-given plan for the future that he and his family prospered, in spite of a worldwide depression. Bigger isn't necessarily better, unless it's having a bigger purpose than the one you've got. The question is not how much do you want, but how much do you need, to fulfil God's will? God will prosper you for two reasons: 1) so that you can help to bring others into His kingdom and 2) to show the world what it's like to live by His principles.

DAY 13

Ground rules!

'...pursue righteousness...'
1 Timothy 6:11(NIV)

IF YOU WANT to run the race and finish strong, here are some ground rules from 1 Timothy 6.6: 'Godliness with contentment is great gain.' Be content with what you've got, not green with envy over what others have. There'll always be something that looks bigger and better. Always! Contentment comes from understanding that God knows the 'whens', the 'wheres', and the 'hows' of blessing you.

1 Timothy 6:7 says, 'We brought nothing into the world, and we can take nothing out of it.' Enjoy what you've got, but never forget, nothing tangible is eternal. No matter what you've acquired, you can't take it with you. Verse 8 says, 'But if we have food and clothing, we will be content with that.' Start thanking God for where you are and what you have right now. Ingratitude

logs the pipeline for future blessings. Verses 9 and 10 continue, 'People who want to get rich fall into temptation ... For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith...'

God's not against you having money; He's just against money having you. Money's neither good nor evil; it simply takes on your personality, and makes you more of what you already are. If you were a giver before you had it, you'll be more generous when you get it. If not, you'll spend your life clinging to it. Verse 11 says, 'Man of God, flee from all this, and pursue righteousness...' The bottom line is – pursue God! And not just His hand, but His face. Pursue a deeper relationship with Him today!

Prayer Point

Lord, help me develop a generous heart: when I see a need that I know I can meet or when faced with a situation I know I can fix, help me to be a source of blessing and to reach out with an act of kindness. Help me see that money is a tool for blessing people and not just a means of making me feel good.

DAY 14

God's ideas

'... it is He that giveth thee power [ideas and ability] to get wealth, that He may establish His covenant ...'
Deuteronomy 8:18 (KJV)

NEVER LAUGH AT SOMEBODY with an idea, for creative ideas come from God, our Creator. Some of the world's most successful people got to where they are because they'd a better idea for cooking chicken, or writing a computer programme.

Have you got any ideas? When God gives you the ability to succeed, it usually begins as a thought. But that thought only becomes a reality when you make a plan and carry it out. Otherwise, your seed rots in the ground of excuses. The gift God gave you is your key to success. He didn't give it to you to be put on display, or wasted on worthless things, or denied out of a false sense of humility. No, He gave it to you to be invested.

Jesus told of three people who were each given money to invest. The first two doubled theirs. The third hid his out of fear and was called 'You wicked, lazy servant!' (Matthew 25:26 NIV). Look out! Fear is one of your greatest enemies. It numbs your spirit and incarcerates your creativity! Use what God's given you! Stop praying for oak trees while acorns are lying all around you! Your ideas are the tiny acorns from which great oaks grow. Money is called currency because it's supposed to flow through you. You are meant to be a conduit through which God's blessing is passed on to others, and by which His kingdom is established in their hearts. Think about it!

DAY 15 Life – at its best!

‘... I have come that they may have life ... to the full’
John 10:10 (NIV)

WANT THE MOST rewarding life possible? Jesus gives us the formula: ‘Unless a grain of wheat is buried in the ground, dead to the world, it is never any more than a grain of wheat. But if it is buried, it sprouts and reproduces itself many times over. In the same way, anyone who holds on to life just as it is destroys that life. But if you let it go, reckless in your love, you’ll have it forever, real and eternal’ (John 12:24–25 TM).

Paul knew ‘death to the flesh’ was so crucial to a victorious Christian life that it became the cry of his heart. Listen: ‘I gave up all that inferior stuff so I could know Christ personally, experience His resurrection power, be a partner in His suffering, and go all the way with Him ...’ (Philippians 3:10 TM).

Prayer Point

Lord, it’s my desire to do that today – before You now as I pray, I lay down my desires, my foolish pride and my independence, and I embrace, through the power of the cross, Your desires for my life and for the lives of people around me. Help my ego to die, that servanthood may live instead, in Jesus’ name.

DAY 16 Blessed in spite of famine

‘I went out full, and the LORD has brought me home again empty’ Ruth 1:21 (NKJ)

WHEN FAMINE CAME to Bethlehem, Naomi, her husband and two sons, moved to Moab. What they hoped would be a short stay turned into 10 years. Their sons married two local girls, Ruth and Orpah. Then the unthinkable happened – Naomi’s husband and sons died. Now she was bitter; everything she’d ever loved was gone. When she heard that the famine in Bethlehem was ending, she decided to go back home.

But what did she mean, ‘I went out full, and the Lord has brought me home again empty’? Hadn’t she originally left a land of famine for a land of plenty? She was saying that despite the famine at home, at least there she had her husband and

sons, but in Moab, the land of plenty, she’d lost them. There’s an important lesson here for you: you can be blessed and not realise it! Only later as you look back do you discover that what you had was more important than all the things you didn’t have. You never miss the water till the well runs dry!

‘But how will I know when I’ve died to self?’ you ask. Because you can criticise a dead man, walk on him, neglect him, abuse him, and generally treat him any way you like, and he’s not affected by it. That’s because he has moved to a different dimension.

When Naomi lost what she loved most, even a famine seemed insignificant by comparison. Happiness doesn’t come from getting what you don’t have; it comes from appreciating what you do! Next time you’re tempted to whine and complain about unimportant stuff, ask yourself, ‘What would I take in exchange for what I have?’ Then count your blessings, and begin thanking God!



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DAY 17 Don't throw in the towel - throw out the net!

'Throw out your net...and you'll get plenty'

John 21:6 (NLT)

JUST WHEN the disciples were ready to give up, Jesus showed up and said, 'Throw out your net on the right-hand side...and you'll get plenty...' They did and 'couldn't draw in the net because there were so many fish...'

When you're at your lowest point, when everything you've tried has failed, don't throw in the towel - throw out the net! You're closer to winning than you think. There's nothing wrong with your boat or your crew. You're exactly where you should be. The enemy knows that with a few more pulls on the oar you'll be right in the middle of your biggest catch. He's tried to delay your blessing while you struggle, grow frustrated and get weary. But he can't win, because God says,

'No weapon that is formed against thee shall prosper...This is the heritage of the servants of the LORD...' (Isaiah 54:17 KJV).

Are you serving God? If so, this is your heritage! God's holding your blessing under the boat. He's even put your name on it, so don't worry about somebody else taking it. What you can't accomplish by struggling all night, God can accomplish in an instant by His spoken word. The strange thing is, the disciples didn't recognise that it was Jesus who spoke to them the next morning. That's how God works; He just speaks a word and enables you to do what you couldn't do before. So be encouraged today; don't throw in the towel – throw out the net!

Prayer Point

Lord, help me today to have the courage to take a step forward, even in the areas of life I feel frustrated in. Help me identify where the enemy is at work in my life and with your support, press on to achieve the vision or dream You have called me to. Lord, let me know your peace today that I might win the battle tomorrow.

DAY 18 Gone fishing

'Simon Peter said "I'm going fishing"'

John 21:3

PETER WAS a fisherman by trade. In fact, he was fishing when he first met Jesus and was called to be a disciple. So when he decided to go fishing again, he may have been making a conscious decision to get away from everything and everybody, and go back to where he first met the Lord.

That was a good move! Why? Because when you get discouraged, confused, or stressed-out, you'll either go back to the One who saves, keeps and satisfies, or you'll return to whatever was going on in your life before you met Him.

God says in Revelation: '...I have watched your hard work...You have patiently suffered...without giving up. Yet there is one thing wrong: you don't love Me

as at first. Think about...your first love...and turn back to Me...' (Revelation 2:2-5 TLB).

When your love for God grows cold, it's time to hang out your 'gone fishing' sign and get back to where you first met Him. It's time to seek Him again, like you did before you'd heard so much and seen so much; before life had worn you down.

'But I'm busy doing the work of the Lord,' you say. That's the easiest place in the world to crash and burn. Oswald Chambers says, 'Beware of anything that competes with your loyalty to Jesus Christ. The greatest competitor of devotion to Jesus is service for Him.' Is it time for you to go fishing?

DAY 19

How did I ever get here?

'Keep the charge of the LORD your God...that you may...prosper in all that you do' **1 Kings 2:3 (AMP)**

FIRST, A KING'S DYING WORDS to his son, Solomon: 'I go the way of all the earth...Keep the charge of the Lord your God...that you may...prosper..' (1 Kings 2:2-3 AMP). Then a funeral and the son's coronation. Next, Solomon prays for 'an understanding mind and a hearing heart' (1 Kings 3:9 AMP) God is so pleased that He says, 'I have also given you what you have not asked, both riches and honour...' (1 Kings 3:13 AMP). What could possibly go wrong? Everything! Here's why:

- 1) Solomon put a priority on possessions. He made almost £2.6 billion a year – most of it from forced labour – and kept it all for himself.
- 2) He put a priority on pleasure. He 'loved many foreign women' (See 1 Kings 11:1 AMP). Inexorably,

they enticed him into worshipping their gods and building temples to honour them. What started as a king's right to pursue pleasure turned into an outright act of rebellion against God.

3) He put a priority on power. Listen: 'Solomon also had 40,000 stalls of horses for his chariots and 12,000 horsemen' (1 Kings 4:26). It's not that God doesn't like horses – He doesn't want us depending on our own strength. Read Solomon's writings – especially the Book of Ecclesiastes. Much of what he says can be distilled into one question – 'How did I ever get here?' Tragically, he went so far that he was never able to find his way back. How can you avoid that? By keeping 'the charge of the Lord your God... that you may...prosper in all you do.'

Prayer Point

Forgive me, Lord, for the times where I have made money from deceit or lying. Help me to stop taking actions in my life where I benefit from another person's misfortune or gain from another person's effort. Instead, help me take a righteous path that all may know I am a person of integrity and not a person that uses others for personal gain. Amen.

DAY 20

Look to God

'My God shall supply all your need'
Philippians 4:19 (NKJ)

THERE'S A BIG DIFFERENCE between your wants and your needs. Your desires come from many different sources. Some come from your peers and friends, others from your age and stage in life. Something as inanimate as a television set can actually influence what you think you need.

Amidst all these influences, God will not grant you everything you request. A good father doesn't give in to his child's every whim. No, he carefully considers what they need; then decides what's best for them and when they're ready for it. This means growing up! It means understanding and accepting that if God doesn't grant it, you don't need it – at least not yet! If it were a genuine need He'd have supplied it already.

Anytime there's a discrepancy between what you think you need and what's actually being supplied, trust God, and thank Him for knowing what's best. Remember, you're to prosper and be in health 'as your soul prospers' (3 John 2 NKJ). If you're not growing spiritually, that should be your primary concern! Every other supply will flow 'as your soul prospers'. That's why it's so important to maintain a healthy heart towards God; for what would it profit if you gained the whole world and lost your soul? (See Mark 8:36). Don't stress out, burn out, become jealous, or strive for things. Keep your head in the right place. Seek His kingdom first, and all these things, whatever they are, will be added to you (See Matthew 6:33). God guarantees it!

DAY 21 Still praying the prayer of Jabez?

'Jabez was more honourable than his brothers...[he] cried out to the God of Israel' **1 Chronicles 4:9 (NIV)**

JABEZ PRAYED a short prayer and his life changed forever. He prayed for: 1) Greater success: 'Oh, that You would bless me indeed...' 2) Greater influence: 'And enlarge my territory...' 3) Greater power: 'That Your hand would be with me ...' 4) Greater protection: 'That You would keep me from evil ... So God granted him what he requested.' (1 Chronicles 4:10 NKJ).

How come this prayer works? Because when you pray it, you're asking God for exactly what He wants you to have. How come it works for some and not others? Because all God's promises come with conditions. Listen: 'Jabez was...honourable'. If you want what he had, you've got to do what he did. Now you don't have to do anything to earn

God's love, but you do have to do certain things to experience His blessing. 'We will receive from Him whatever we ask because we obey Him...' (1 John 3:22 NLT). Are your motives right? James writes, '...you do not receive, because you ask with wrong motives...' (James 4:3 NIV).

Is your heart right? David said, 'If I regard iniquity in my heart, the Lord will not hear me' (Psalm 66:18 KJV). Sin will clog the pipeline of all future blessings. Once you have the 'all-clear' with God, you can start praying the prayer of Jabez and expect breakthroughs and blessings, because God knows what you need, when you need it, and how to get it to you!

Prayer Point

Lord, I pray that I would be honourable before I pray that You bless me. Let my life reflect Your kingdom values. Let my motives be right and let my heart be pure, so that when You bless me Lord, I know it will be because it's the desire of Your heart. In Jesus' name, Amen.

DAY 22 An eternal perspective

'We are citizens of heaven'
Philippians 3:20 (NLT)

BILLY GRAHAM WRITES, 'I have a friend who during the Depression lost his job, his fortune, his wife, and his home. But he tenaciously held to his faith – the only thing he had left. One day he stopped to watch some men doing stonework on a huge church. One of them was chiselling a triangular piece of stone. "What's that for?" asked my friend. The workman said, "See that little opening way up there near the spire? Well, I'm shaping this down here so that it'll fit in up there."'

Tears filled the eyes of my friend as he walked away, for God had used this workman to help him understand the ordeal through which he was going. "I'm shaping you down here, so that you'll fit in up there!"

The Bible says, '... we are citizens of heaven ...' You're on a temporary visa – never forget that! Weigh your actions and your decisions in the light of your ultimate destiny, not your immediate comfort. Get rid of the idea that 'thoughts of heaven are only the pleasantries of the ageing'. This life is the short story; heaven is the unending one. Tummy tucks, face-lifts, liposuction, fame, fortune, and personal pyramids notwithstanding, your earthly suit isn't going to last for ever. Before you shed it, be sure you've fulfilled your assignment, and that you're ready to hear the words: 'Well done, good and faithful servant!' (Matthew 25:21 NIV). Once you've arrived in God's presence, what are you going to wish you'd done now? That, and that alone, should be the guiding principle of your life.

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DAY 23 **Knowing what you've got**

'I can do all things through Christ which strengtheneth me' **Philippians 4:13 (KJV)**

WHEN PAUL SAID, 'I can do all things,' that was self-confidence. When he added, 'through Christ which strengtheneth me', that was God-confidence. Having those two elements gives you the secret edge every time.

Take a moment and personalise Psalm 1:3: '[I] shall be like a tree planted by the rivers of water, bringing forth fruit in [my] season; [my] leaf also shall not wither; and whatsoever [I] do it shall prosper.' Go ahead; write it down, say it, believe it, repeat it, then go out and live it!

Today, if you want to release the power of God that's already within you, begin taking these seven steps:

1) Understand clearly that material things must never be your first pursuit. 'Seek first His kingdom ... all these things will be given to you as well' (Matthew 6:33 NIV).

2) Realise that God cannot move where there is no faith (Hebrews 11:6), so begin developing yours, even in small things.

3) Keep in mind that God will always use something that you already have.

4) Look within yourself; acknowledge what He's given you and make it available to Him.

5) Remember, God doesn't rain down money from heaven. He gives us thoughts and creativity – what we do with them is our gift back to Him (Deuteronomy 8:18).

6) It's not enough to acknowledge our gifts; we must use them in order to reach our highest potential.

7) Give God all the glory! When the praise comes, pass it on to Him. Now that you know the steps – start walking!

Prayer Point

Help me, Lord, to be like the tree planted by rivers of water and to remain confident in You, trusting You for Your provision. Thank You that You've brought me this far and that my future is in Your hands. Thank You, Lord, that the gift of Jesus in my life is bigger than possessions, ambition or reward. Jesus, You are everything. Amen.

DAY 24 **Affluenza**

'[Wanting more] is useless – like chasing the wind' **Ecclesiastes 6:9 (GNT)**

DO YOU HAVE AFFLUENZA? The symptoms include a relentless struggle for power, success, privilege, and money. Once you catch it, you neglect your family, spend endless hours at work trying to climb the corporate ladder, to impress the boss, and earn your personal key to the executive cloakroom!

You buy into the myth that you'll be happy only when you: a) associate with the right people; b) drive a prestigious car; and c) live in one of the more affluent suburbs. But like a hamster running on a wheel, you never actually get anywhere, because 'Wanting more is useless – like chasing the wind.'

So, what's the cure? Listen: 'If we have enough ... let us be content. But people who long to be rich ...

are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some ... craving money, have wandered from the true faith ... Pursue a godly life, along with faith, love, perseverance, and gentleness ... Teach those who are rich ... not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment ... By doing this they will be storing up their treasure as a good foundation for the future ...' (1 Timothy 6:8-19 NLT). Contentment is destroyed by comparison – always! That's why God says, 'Keep your lives free from the love of money and be content with what you have ...' (Hebrews 13:5 NIV).

DAY 25 You're richer than you know

'Forget not all His benefits'
Psalm 103:2 (NIV)

'THEY HUDDLED INSIDE the storm door – two children in ragged oversized coats. "Any old papers, lady?" I was busy, the lady recounts. I wanted to say no – until I looked down at their feet. Little sandals sopped with sleet. "Come in and I'll make you some hot cocoa." There was no conversation. Their soggy sandals left marks on the hearthstone.

'I served them cocoa with toast and jam to fortify against the chill outside. Then I went back to the kitchen and started again on my household budget. The silence in the front room struck through me. I looked in. The little girl held the empty cup in her hands looking at it. The boy asked, "Lady ... are you rich?" I looked at my

shabby slipcovers. "Am I rich, mercy, no!" The little girl put the cup in its saucer – carefully. "Your cups match your saucers." Her voice was old, with a hunger that was not of the stomach. 'Then they left, holding their bundles of paper against the wind. They hadn't said thank you. They didn't need to – they had done more than that. Plain blue pottery cups and saucers, but they matched. Potatoes and brown gravy, a roof over our heads, my man with a good steady job – these things matched, too. I moved the chairs back from the fire and tidied the living room. The muddy prints of small sandals were still wet upon my hearth – I let them be. I want them there in case I ever forget again, how rich I really am.'

Prayer Point

Thank You, Lord, for everything I have: for my home, my car, my job and my possessions. Father, I pray today for a glimpse of another person's life – someone less fortunate than me, that You might touch my heart with compassion. Help me to give from within my means, and not to overlook the need in others, in Jesus' name.

DAY 26 It's not about law – it's about relationship

'No longer under the ... law'
Galatians 3:25 (NIV)

NOT ENOUGH HOURS in your day? Join the club! Time has become our most precious commodity and it's going to the highest bidder! In 1965, experts predicted that in 20 years we'd be working a 22-hour week and retire by the age of 40 because computers would do most of the work. So here we are in the 21st century; computers are computing, faxes are faxing, beepers are beeping, but leisure time has shrunk by 37 per cent and the average workweek has increased to 47 hours – for some of us that would be a short week!

What did the experts overlook? Appetites! The more we have, the more we want, and the more we want, the harder we work. So the vicious cycle continues, and the first casualty is our time with God!

To build a relationship with God, we must 'make a little chamber ...' (2 Kings 4:10 KJV), where we meet with Him daily. It's easy to fail at this, especially if we tell ourselves, 'I'll get up at 6am and pray for an hour,' but by the third day we're exhausted. We're 'no longer under the law!' It's not about the law; it's about a relationship! Daily devotions must be rewarding, otherwise you won't stick with them. So set a time that works for you.

Start each day with prayer. Punctuate it with praise: 'Seven times a day do I praise Thee ...' (Psalm 119:164 KJV). If you can have coffee breaks, surely you can have time for 'praise breaks'! You just have to want to, right?

DAY 27 The prison of want

'I shall not want'
Psalm 23:1 (KJV)

DO YOU FEEL BETTER when you've got more and worse when you've got less? Are you always wanting something bigger? Nicer? Faster? Newer? Is joy always one delivery away, one promotion away, one makeover away? Does happiness come from something you deposit, drive, drink, or dwell in? If so, you're living in the prison of want. But there's good news; you've a visitor - One who can get you released!

When David said: 'The Lord is my Shepherd; I shall not want,' he found lasting pleasure where discontent goes to die. He understood that what we have in God is greater than whatever we don't have in life. He'd figured out two things:

1) Your stuff isn't yours! When John D Rockefeller died, someone asked, 'How much did he leave?' His accountant replied, 'Everything!'

2) Your stuff isn't you! Jesus said, 'Life is not defined by what you have ...' (Luke 12:15 TM). When God looks at you He sees your devotion and your faith, not your image or possessions.

Doug McKnight was diagnosed with multiple sclerosis at 32. Over the next 16 years, it would cost him his career, his mobility and eventually his life. But he never lost his sense of gratitude. When his church friends asked him to compile a list of prayer requests, he responded by sending them 18 blessings for which to be grateful, and six concerns for which to be prayerful. His blessings were three times greater than his needs. Doug discovered that what he had in God was greater than whatever he didn't have in life. Have you?

Prayer Point

Father, today I want to thank You for everything You have done in my life. Thank You, Lord, for my health, my family, my job, my church and my faith. Thank You for dying on the cross that I might have eternal life – there is nothing I have which can compare to this. In one moment You provided me with an eternal future with You – thank You.

DAY 28 The importance of being anointed

'You anoint my head with oil'
Psalm 23:5 (NIV)

IN BIBLE TIMES, shepherds anointed their sheep with oil for two purposes:

1) To repel insects. If insects are allowed to deposit their eggs in the soft membrane of the sheep's nose, the eggs become wormlike larvae, driving the sheep insane. The ewes stop milking and the lambs stop growing. So the shepherd anoints the sheep's head with an oil-like repellent that keeps the enemy at bay and the flock at peace.

2) To heal wounds. Most wounds result from living with the flock. Thorns prick, rocks cut, or a sheep rubs its head too hard against a tree. The shepherd regularly inspects them because he doesn't want today's wound to become tomorrow's infection. So he pours on the healing oil. Are you getting the picture?

Whether circumstances are driving you crazy, or you've just been wounded as a result of living with the flock, there are two things you need to do: First, go to the Shepherd. Before you go to anybody else, go to God. Why? Because 'He heals the broken-hearted and binds up their wounds' (Psalm 147:3 NIV). Second, bow before Him. To be anointed, the sheep must lower their heads and let the shepherd apply the oil. Humble yourself. Call on the Lord. 'God will always give what is right to His people who cry to Him ... He will not be slow to answer them' (Luke 18:7 NCV). Sheep don't understand how the oil works; but they don't have to. It's enough to know that something happens in the presence of their shepherd that happens nowhere else. So get into His presence today!



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