

Finding the Elusive Will of God



By Michael Bronson

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This book is a partial printout of my website Bible**Help**.org. Bible**Help**.org has 18,000 new visitors a month from 120 countries. Over 100,000 chapters are accessed every month. Although this website was started as a small personal ministry, it has taken on a life of its own. It has become a ministry in-and-of itself. I still work full-time as a Corrections Officer, but this website has given me opportunities I never thought would be possible.

Now that the website has grown, I feel it is important to raise prayer support for it. Therefore, I am asking you to consider praying for this website on a daily basis. Not only would it be greatly appreciated, it would give your prayers an international impact. You can download a prayer card at:

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Section 1: Finding the Elusive Will of God

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God's "Will" Versus God's "Work"

Chapter: 5.01

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I don't know who penned the phrase, "It is good to do the Lord's work, but better still to do His will," but I love it. Just because a person is involved in a good Christian service does not mean he is doing what God wants *him* to do. Unfortunately, the difference between God's will and our will (when it comes to Christian service) can sometimes be very difficult to see. Although these differences may appear subtle, they are, nevertheless, very important.

The basic difference between God's will and God's work is when we are doing God's will, God is working through our lives to do His work. However, when we are doing God's work, we are acting on our own leading to accomplish a Christian project. In other words, although our work may be for a good cause, we are still doing our own thing.

Instead of saying, "God, please show me what you want me to do next," some Christians say, "Lord, this is what I am going to do for you. Please bless it." We must limit ourselves to the ministries the Lord wants us to be in, not the ministries *we* want to be in. God will give you the desire to do His work.

Our will is probably one of the largest factors hindering God from working in our lives. Our will must step aside before God can take full control of our lives. A minister once paraphrased the Lord's prayer (Matthew 6:9-13) by saying, "... Thy kingdom come and my kingdom must leave. Thy will be done and my will must be smashed." There is nothing more important than God's will, and it can only be found by denying my will.

**After people are exposed to your
ministry, are they left thinking more
about you or about Jesus?**

"He has blood-poisoning in his left arm," my doctor whispered to my mom. "He'll have to go to the hospital." After stepping into another room, the doctor said, "The vein above his elbow is septic and the infection is moving up toward his shoulder. If it gets past his shoulder, it'll move quickly to his heart and he'll die. We only have about a day to bring the infection under control with medication. I want to be honest with you, Mrs. Bronson, there is a good possibility we're going to have to amputate."

My mother was horrified. Many fears crossed her mind as she contemplated this seven-year-old growing up without an arm. She realized, of course, there have been many children who have overcome handicaps more severe than this, but she wanted to spare me the emotional pain. My mother was not as concerned with the physical limitations as she was with the *emotional* trauma that would follow. She knew how cruel kids at school can be and she would have given her own arm if it were possible.

A battle began to rage within mom's soul. She felt so helpless. She knew she would not have inner peace until she committed the problem to God, but she just could not let go. My mother struggled all day and into the night. Finally, sitting in the back of

the hospital chapel, she surrendered everything. She committed it all to God and was now willing to accept whatever He had in mind. Peace rushed into her soul as she returned to the center of God's will.

Mom opened her Bible and the first verse she saw was Psalms 34:20, "He keepeth all his bones; not one of them is broken." She began to weep. She now knew I would not lose my arm. God was telling her all He was seeking was the freedom to do whatever He wanted. Once she was willing to give Him her all, He gave me back to her. My mom realized the context of this verse is actually a prophecy of Jesus on the cross, but God used it in a special way in her time of need.

At the time, I was unaware of the struggle my mother was going through. Needless to say, I am glad she got things squared away with God without a lengthy battle. I too learned something from this experience. Up to this point I was afraid of shots, however, a nurse at the hospital graciously helped me over this hurdle. On my first night, she gave me some medicine and I showed my appreciation by giving it back. Of course, it looked somewhat different when I returned it to her.

Furious, the nurse yelled at me, "Young man, I have a whole gallon of this stuff and I'll keep giving it to you until you decide to keep it down!" I do not know what made her think it brought me great pleasure to toss-my-cookies, but I was not about to try to tell her otherwise. Knowing my fear of needles, she tried persuading me to cooperate with threats of a shot instead. To her surprise, I jumped at the opportunity to avoid her wrath and as a result, I overcame my fear of needles. I realize the lesson I learned here has little spiritual significance, but I thought it would help bring back some of your own childhood memories.

A problem with doing the Lord's work, as opposed to doing His will, is you tend to rely more on your own strength and abilities to accomplish the Christian task. Therefore, the needed spiritual power is lacking. A major danger of doing God's work with

your own strength is spiritual burnout. The reason I am emphasizing this danger is because spiritual burnout and marital breakdown is high among Christian workers.



Playing football is not very difficult, but if a person wants to become an effective strategic player, his personal life must step aside to make room for a higher level of commitment and sacrifice.

This same principle applies to being an effective strategic tool for God; our personal ambitions and dreams must step aside so God can fill us with His.

It is easy to get caught up in the zeal of a Christian project and lose the perspective of proper priorities. If a project is causing you to neglect the spiritual or emotional needs of your family, you are doing something that is out of God's will. Jack, a man from Oklahoma City, developed one of the largest youth clubs in the nation in the mid 1960s. He devoted virtually all of his free time to build this youth club. Yet, because he neglected his family, his

wife Carolyn had an emotional breakdown and even contemplated suicide.

From a vintage Clint Eastwood movie, came the classic phrase, “A good man knows his limitations.” It is essential we understand our limits and pace ourselves accordingly. When a track star is running a 10-kilometer race, he does not run the race at full speed. Running at full speed will deplete his energy prematurely, and he will be unable to finish. We should approach our Christian service the same way. We are not doing God any favors by pushing ourselves beyond our limits. We can do far more for God by living a long, consistent Christian life than by burning ourselves out in five years.

There is an ancient Greek race where the winner is not the first one to cross the finish line. The winner is the first one to cross it with his torch still burning. Sometimes we are so busy with life’s activities that we are in danger of allowing the torch of our spiritual life to be extinguished. There is a real danger that we will run too fast and will be unable to keep our spiritual torch lit. Be aware of the barrenness of busyness and the busyness of barrenness.



The game of bowling illustrates the need to give God ALL of your life, not just part of it.

If you knock down 90% of the pins, you will receive 9 points, but if you knock down 100% of the pins, you could receive up to 30 points.

Having balanced priorities not only means having enough time, it also means having enough energy and creativity. Todd was sentenced to a year in prison. To help himself pass the time, he decided to do some creative writing. Todd was a talented writer and his family felt his material had the potential of being published. So, they suggested that he go back and polish it. Todd said, “Although I obviously have plenty of time, I have a limited amount of energy and creativity. If I were to edit my old material now, I am afraid my current writing would suffer greatly.”

Our families, jobs and Christian service all require a certain amount of energy and creativity. God expects us to budget our resources and keep all areas in balance. The passing of time, by itself, can cause a marriage to become stale. Using our imagination and creativity is necessary to keep our marriages fresh and vibrant. If we become overly involved in our job or Christian service, we will be too tired to work on our marriage.

Although many people do not realize it, our families are the *first* expression of our Christian witness. If our personal lives and families are not glorifying to Christ, we have no business seeking another area of Christian service. We must fulfill our first task before we ask God for another. On the other end of the spectrum, once your family is glorifying to Christ, you must spread your creativity to other areas of Christian service.

The great baseball star-turned-evangelist, Billy Sunday, got his start working at the YMCA Center. When he first started there, he was told he had to work the same schedule as all the other Y Center workers: 8 a.m. to 10 p.m., Monday through Saturday. (This did not include his travel time to and from work.) I am not going to try to second-guess God’s leading with this dynamic Christian. It is quite evident God’s Spirit flowed through him greatly in his later years. However, I am uncertain if it was really God’s desire for him to spend so much time away from his wife and children his three years with the Y Center.

Spiritual, emotional and marital burnout is often the result of unbalanced priorities. No matter how urgent a need seems, God will never lead you to meet it, if doing so will cause you to greatly neglect the needs of yourself or your family. It is not honoring to God to labor in the Lord's vineyard and kill your own vines. We must realize we are prone to become overactive in our activities, both secular and Christian. Thus, we need to guard ourselves against this pitfall.



If you are too busy to pray and read the Bible, you are busier than what God intends you to be.

Although we must exercise caution in over-activity, when God does lead us into a Christian work, we should give it our *all*. Nothing should be done for the Lord halfheartedly. He gave His best to us, and we should give our best to Him.

When we get involved in a Christian project, we must strive to be as effective and productive as possible. We should not do just enough to get by, but rather we should work to the best of our ability. This means sacrifice, commitment and preparation. In the game of football, some players play far superior to others. It is not always because they have more abilities, but often it is simply because they try harder. They practice more, study more and sacrifice more. Most players have the capacity to play far better than they do. The only thing holding them back is their unwillingness to pay the price. The question we need to ask ourselves is, how much effort are we putting forth?

Total commitment is not working on *many* projects halfheartedly, but giving our all to only a *few*. The need for total commitment is illustrated by the simple game of bowling. If you knock down 9 pins (90%) you earn 9 points. Yet, if you knock down just 1 more pin (making it 100%) you have the potential of earning 30 points.

In bowling, there is not that much difference between knocking down 50% and 90%. But, between 90% and 100% lies the potential for winning the game. This principle parallels our commitment to God. You may have 50% or 90% of your life committed to God, but the real power comes when you are committed 100%. It does not seem that there should be that much difference between 90% and 100%, but for some reason, this is one of the dynamic keys to the powerful, victorious life.

The Lord's Leading



Chapter: 5.02

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"I ought to tear you apart right now!" Daren screamed at me. "I'm going to hit you so hard even your kids will be born with a headache." Obviously, Daren, the head of a local gang, was unhappy with me. I had just embarrassed him at a sporting event in front of some girls.

I was only 16 at the time, and since Daren was planning on realigning my face, I decided to up the ante by increasing the intimidation factor. I said, "I have no desire to fight you, but if you make a move on me, I'll cut into you like a 180- pound Doberman Pinscher, ripping and tearing apart your face and throat!"

I realize you probably will not find this technique in

Dale Carnegie's book, *How to Win Friends and Influence People*. Regardless of the origin, my bluff worked because Daren left. Afterwards, while walking home, a friend asked me to go swimming. Although it was 11 PM and I was tired, he did not let up. Finally, his unusual persistence won out and we went swimming at a nearby pool. Unbeknown to my friend or me, Daren went and recruited help from some other gang members and set an ambush for me on the trail back to my home. They waited 45 minutes. I swam for about 47 minutes. Thus, I arrived at the ambush site a couple minutes after they had left.

God used His supernatural power to protect me. I never would have found out about this supernatural intervention except for the fact another friend saw them set up the ambush. I am convinced God supernaturally intervenes in our lives many times each day, but usually He chooses not to reveal it to us.

Another example of God's intervention took place when I was a correction officer at a prison. It was 3 in the morning when a confrontation with a prisoner erupted in the chow hall. The angry prisoner was yelling and threatening me.

As he stepped toward me with his fist pulled back I heard a loud bang. I looked over and saw a large metal door lying on the ground. Somehow all three hinges broke causing the door to fall.

This loud distraction defused the problem and caused the prisoner to stand down. He was cuffed and escorted to Temporary Hold without incident. What surprised me about the door was the pivot portion of the hinges were very thick, an inch and a half thick. Whatever caused the malfunction protected me from a fight. I can just imagine my guardian angel saying, "Well, Mike's in trouble again!" as he pushed the door over.

God is supernatural and He often does intervene in our lives using supernatural means. His interventions, though, are usually limited to leading us, protecting us or supplying our needs. Seldom does

God use supernatural signs, such as a Gideon's fleece, to direct us. Obviously, making decisions would be easier if God did send lightning bolts as a sign of affirmation. Yet, for whatever reasons, God has chosen to limit Himself by abstaining from this style of leading.

Misunderstandings abound when we start to speak of God's will for our life. We are often faced with difficult decisions regarding our future. Sometimes, the answers to these problems elude us. We often wonder, "How can we determine God's leading and will for our lives?"

God has a *perfect* will for our lives, yet no one has ever come close to fulfilling it. Every time we sin, we are taken one step further from what God desires for us. Although we can never be in God's perfect will, we can accomplish His *practical* will.



Don't let your fear of the future rob you of your freedom and put you in bondage

Many growing Christians struggle with making sure they are completely in God's will. They want to be positive that every minor decision lines up exactly with what God's perfect plan is for their life. They view God's will as a map with every decision planned out for them. If a *footstep* is misplaced, it is either sin or the loss of a great opportunity. This

struggle for perfection causes great stress, agony and bondage.

God gives us freedom and flexibility to live our lives for Him. We need not know in advance which footsteps God has chosen for us. He will direct our paths, just trust Him. As long as our hearts are tuned into God's desires, our feet will follow His leading.

Movie actors are given scripts to follow, but they have great flexibility in *how* they follow them. The number of steps an actor takes to get from the couch to the door is insignificant. The number of breaths he takes and the exact movement of his arms and legs are seldom written in the script. Several actors may act out the same script, but each will perform it differently. Likewise, God has a script or plan for our lives and the many small decisions we make do not affect our fulfillment of God's will.

Although we may not know God's major plans for our life, we are usually aware of many small things God wants us to do. These may be small truths gleaned from the Bible or wisdom obtained through common sense. Common sense is the little voice that says you do not pray about buying that \$35,000 new Cadillac when you know you can barely afford a \$5,000 used Chevrolet.

No matter where God leads us, we should always be willing to follow Him.

Revealing His will directly through the Bible is not the only way God discloses His will. He also can guide us through His Spirit. The closer we are in our walk with God, the more sensitive we are to the Lord's desires.

When I was growing up, my mother had a way of

showing her approval or disapproval with her eyes. I could often follow her leading just by looking at her eyes. Psalms 32:8 says, "I will instruct thee and teach thee in the way which thou shalt go; I will guide thee with mine eye." As we grow sensitive to God, we will be led by His soft voice. John 10:4b says "... and the sheep follow him; for they know his voice." I always pray God will help me to hear His soft gentle voice so He will never have to yell at me. Psalms 26:3 says, "Thou wilt keep him in perfect peace, whose mind is stayed on thee, because he trusteth in thee." Although we should walk by faith and not by feelings, God can still direct us by giving us an inner peace when we make a correct decision. A lack of inner peace may signify you are either not trusting the Lord or you are making the wrong decision.



There are occasions where time is running out and we are forced to make a major decision without knowing God's will.

If we have committed the situation to God, we do not have to worry about making the "wrong" decision and messing up our lives.

There are times in our lives when God's Spirit or written Word does not seem to give any direction. Some of these decisions may be life-altering. They could involve such decisions as which house should I buy or which foreign country should I serve as a missionary. Not knowing which direction to go can

cause much stress and frustration. The thought, "What if I make the wrong decision," is always lurking in the back of our minds. A fear of messing up our lives and hindering our usefulness for God is ever present. Unfortunately, some situations require a decision long before we have any clear direction. This lack of spiritual guidance seems to leave our fate up to chance. In these times of uncertainties, we can still be assured God's will is going to prevail.

Proverbs 3:5,6 says, "Trust in the Lord with all thine heart, and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths." When you fully commit a situation to God, He will take the initiative to fulfil His will in your life. Fully committing a situation to God does not insure that *you* will know the solution; it just promises God will lead you. You may or may not be consciously aware of His leading. The next time you are faced with a decision, commit it to God. He may give you the wisdom to make the right choice. If He does not, you can still be assured God will successfully direct your life. Even if you make the wrong choice, God will still work all things together for good.

Jerry was having blueprints drawn up for the dream house he wanted to build. Since the house was a few feet too wide for the zoning, he needed a variance. After three failed attempts at getting the variance, he gave up on the original plans and had a totally different house built. Today, Jerry will tell you the failure to secure a variance was the best thing that could have happened. The house he lives in now is far better than his original plan. If you have committed a situation to God and are moving in the wrong direction, God will close doors and force you to turn in the right direction.

We need not be pressured by a fear of making the wrong choice. If we ask God for His guidance, He will open and close doors to ensure His will is fulfilled. Psalms 37:23 says, "The steps of the good man are ordered by the Lord, and he delights in His ways." If we continually commit our future to God, He will guide and direct our steps.

The Many Faces of Motivation



Chapter: 5.03

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The tanks worked their way through the battered streets. Fighting had been heavy throughout France. After what seemed like an eternity, the Nazis had finally been driven back. The American soldiers had fought bravely in what was later known as the “Battle of the Bulge.” Now, fatigue was evident, but morale was high; the hard-fought battle was finally over. Many of these soldiers had gone above and beyond the call of duty, risking their lives to protect a group of Americans (including my father) who had been cut off and surrounded by the Germans.

However, not all the soldiers were as honorable. Conrad was heavily involved in the black market. He made a tremendous profit selling medical

supplies, tobacco, liquor and other products of “necessity.” Conrad could not wait to move into the newly occupied territory. The recent battles have created a demand for some of his merchandise. The heavier the fighting, the greater the demand. To Conrad, war was great business.

There are many reasons why a person joins the military. Some soldiers join out of loyalty or patriotism to their country. Others join to make tremendous profits through the black market, and others join just for “the thrill of it.”

Christians too, have many differing reasons for performing their Christian service, and unfortunately, some of these motives are not Christ-centered. Many people are involved in Christian service because they love Christ and want to glorify him. However, monetary gain, praise, or recognition motivates some Christian workers. Others do it because they feel empty and want to bring fulfillment into their life. It makes them feel important and needed.

At the Judgement Seat of Christ, the true motives of our good works will be exposed. Our good works done with pure motives will be separated from our good works done with impure motives. We will then be rewarded only for the good works done with proper motives, not for the ones done with improper motives.

Donating money to church is a good example of differences in motivation. Let’s consider two different people who put \$500 into the church offering plate. The first Christian quietly places his money in the plate out of his love for Christ and his desire to see the gospel sent out. The second Christian flashes his money before those sitting around him because he wants to impress them and draw attention to himself. The motives of the first believer are pure and he will receive great rewards for his deed. The motives of the second believer are selfish and impure. He will receive no eternal rewards for his deed.

A major Pro-Life rally had taken place in Tim’s

hometown and the local newspaper did not even mention it. Tim was angry because he felt the paper was biased and unfair in their coverage. When he approached the editor, he was told the reason it was not mentioned was because they needed to be notified two weeks in advance. “Two weeks notice,” Tim snapped. “You mean to tell me you have to have two weeks notice before you will cover an airplane crash!”

The two argued back and forth for half an hour, taking jab after jab at each other. Finally, feeling total disgust and contempt, Tim stormed out of the room. He was angry because he felt God’s people were getting a raw deal. There is, of course, a “holy anger,” an anger when the people of God suffer a grave injustice. This anger, though, should always be directed toward the sin and not the sinner. We should hate the sin and love the sinner.



The motivations of some Christian workers are highly questionable.

When doing the Lord’s work and things don’t go right, do you get angry? If you do, think of the reason of your anger. God requires us to follow His leading to the best of our ability, but He never asks us to ensure its success. In 1 Corinthians 3:6,7, Paul says that while some people are to plant and others are to water, it is God who brings the growth. In other words, the success of a project is

God’s responsibility and not ours. If we get angry when we run into problems, it may very well mean the project is *ours* and not God’s.

Anger, in turn, will cause us to be careless and vulnerable. Policemen, in particular, have to guard against taking insults personally. They have to understand that most insults are not directed at them, but against the “system.” More important, they have to understand if they take an insult personally, their judgment becomes distorted and the problem can quickly escalate. Experienced street fighters take advantage of this phenomenon. They will say or do something that will make their opponent angry, thereby causing the opponent to lash out carelessly. Satan, of course, is much more cunning than any human, and he employs these concepts even more wisely than humans. Remember the warning written in Ephesians 4:26-27: “Be angry and sin not ... Neither give place to the devil.”

Christians have varying opinions on how God will reward us for our good works once we get to Heaven. I believe that when we arrive there, we will not view rewards with the same selfish perspective that we do now. We will not be comparing our rewards with those around us. Our rewards will have value to us only because they honor Christ.

Our rewards are not strictly an accumulation of crowns and jewels. When we arrive in Heaven, our hearts will be set fully on Jesus and we will want to give Him all the glory. We will no longer struggle with our old nature or its selfish desires. I believe the main portion of our rewards will be our capacity to glorify God. Just as the moon reflects the light of the sun, we will reflect the glory of the Son of God. The more a person lives for Christ here on Earth, the greater will be his capacity to glorify Christ in eternity. The moon has no light of its own, and likewise, we will have no glory of our own.

Purely speaking, our only motives for Christian service should be our love for Christ and our desire to bring Him glory. 2 Corinthians 5:14a says, “For the love of Christ constraineth us.” Our service for Christ is a manifestation of our affection and love

for Christ. Our goal should be to cultivate an intimate relationship with Jesus Christ, which includes doing things we know will please Him. Our desire should be to get as close as possible to Him, not how much we can get from Him.

When I was at Bible School, a friend of mine was involved in several Christian projects because he wanted to stockpile rewards in Heaven. One day, he overheard some students talking about Revelation 4:10. When he heard the words, “And they cast their crowns before the throne,” he realized that his motives were wrong. He was seeking the gift instead of the Giver.

Though some Christians have lived an unfruitful life and will receive only a few heavenly rewards, I do not think they will feel lacking or incomplete. All believers will be filled to their fullest capacity. Visualize two containers sitting on a table. One is a small glass and the other is a gallon jug. Fill both containers to the top, and you have two containers that are completely filled, lacking nothing. Likewise in Heaven, all believers will be filled to the top with the glory of God.



Take a spiritual inventory of yourself to determine what your motivations are for serving Christ. You may be able to put on a mask and fool others, but you cannot fool God.

Recent scandals of religious leaders have exposed the impure motives of some Christians. Money, power and prestige are just a few of these impure

motives that have surfaced. However, guilt, emptiness or desires to feel needed are just as improper a motive as money or power. Even a desire to reach a lost and dying world should not be our primary motivation. Our love for Christ and desire to glorify God must motivate us; our vision for a lost world only directs us.

When our desire of glorifying and loving Christ becomes the motivating factor in our life, we will no longer be doing Christian works for our own personal gain. The success of our life is no longer a primary concern. We can now look to Jesus as the author and finisher of our life. We become vessels willing to be used wherever and however God desires.

Finding the Elusive Will of God



Wouldn't it be nice if God's leading was this clear?

Chapter: 5.04

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Finding the will of God for our lives can often be elusive, confusing and difficult. It may be something as simple as, “Should I buy this car?” or it could be as life altering as, “Should I take this job?” or “Should I go into the ministry?” God has a personal interest in our lives. He is concerned about our well being and our future. More important, He has a wonderful plan for our lives.

Although God is sovereign, he has given us a free will to accept or reject Him. This not only applies to salvation, it also applies to His plan for our lives. God has a “perfect will” or plan for us. However, because of sin and disobedience, most of us don’t even come close to reaching that potential. The

more we live in disobedience, the farther we move from God’s perfect will. Besides His perfect will, God also has a “practical will” for us. This is the plan God has for us which takes into account all those things we gave up by not following His perfect will.

How does one find the will of God? It seems to be such a complicated and elusive question. For whatever reason, God usually keeps most of His will a mystery. I can see some reasons why it would be advantageous not to know my whole future. However, it would be nice if He would show me more than a couple steps at a time. Nevertheless, God’s ways are truly superior. Therefore, we should not dwell on His methods but learn to walk in accordance with what He has shown us.

Before we go into the process of learning God’s will, it is important to understand we must do God’s work one step at a time. If we do not take the first step, God usually will not show us the second step. Too often we are seeking God’s direction for a major decision but are failing to take the small steps He has already shown us. We must be obedient in the small things before we can expect God to direct us in the big ones.

Finding the will of God is a multifaceted subject that can barely be covered in a book, let alone a couple chapters. However, there are some basic principles that can be very helpful. In the following chapter, I have outlined six steps in finding God’s will for your life. In summary, it is a process of aligning your heart with God’s.

To truly know God’s heart, you have to hear Him speak. There are four basic ways God speaks to us. They are:

- 1) The written Word of God (Bible)
- 2) His soft quiet voice in our heart (Holy Spirit)
- 3) Circumstances in our lives
- 4) Experiences of other believers .

It is important to point out while God often uses

circumstances and the experiences of others to communicate His intentions to us, the Bible is the final authority. Experiences or feelings that contradict the Bible are not the will of God.

Since knowing the Word of God is the single most important factor in finding God's will, I decided to bathe myself with the Bible. I purchased the dramatized NIV Bible on tape. I listened to the tapes in the car, on breaks at work, in my workshop at home, etc. I look forward to listening to the tapes and I feel disappointed when I am unable. The dramatized New Testament has been produced on compact disk (14 CDs), and since my player holds 6 CDs I can listen to 7 hours of the Bible without touching the stereo. Listening to the Bible on tape is not a substitute for in-depth Bible studies, but it does provide an efficient way to continually expose myself to God's principles. It also provides me with excellent examples of how God has led other believers.

The Bible on tape comes in several formats. For example, you can buy either the King James Version or New International Version on tape or CD. Dramatized versions are available for both the KJV and NIV. The dramatized versions are still the Bible verbatim, but whenever there are conversations, you hear multiple speakers. When appropriate, you hear background sounds such as water, birds, etc. You can even feel the emotion in the voices of the speakers. In the book of Job you can hear the bitterness and lament in Job's voice, and the mockery and condemnation in the voices of his friends.

In the past couple years I have gone through the whole Bible 13 times and the New Testament over 85 times. I don't bring this up to brag, but rather to show you how bathing yourself with the Word of God is a realistic possibility. You can buy the whole Bible on tape (48 tapes) at a discount price from Clifton Book Company (1-800-228-0939). At the time of this printing, the costs were:

KJV	\$41.23
KJV dramatized	\$74.99

NIV	\$48.73
NIV dramatized	\$52.49

Another great source for examples of God's leading is Moody Bible Institute's audio series called *Stories of Great Christians*. As the title indicates, these tapes (about 4-10 hours per person) provide dramatized stories of people who have been greatly used by God. Moody currently has 46 series. I've included a chapter entitled *Stories of Great Christians* to provide more information on these exciting stories.

A basic rule of thumb in finding God's will is be obedient to what God has already revealed to you and grow where you are currently planted. Many Christians make the common mistake of expecting God to provide them more leading and guidance even though they have not been obedient in what God has already shown them. These are often the small things such as being truthful with others, treating your mate with love and respect, obeying the laws of the land (such as traffic laws), maintaining a pure thought life, etc.

There are two reasons why God wants you to be obedient to what He has already shown you. First, you must take things one step at a time. When you are walking down a path in the woods, you cannot take your fifth step until you take the first four steps. Likewise, when you are walking down life's path, you cannot take step five until you take the first four steps. A long walk is accomplished one step at a time. Since you cannot perform future steps until you do the current one, God doesn't usually show you too many steps at a time. In Luke 16:10, God points out if you are not faithful in small things, He will not entrust you with large things.

The second reason you should be obedient to what God has shown you is the obedience factor. Obedience is something God desires more than most other things. It brings Him pleasure. In fact, it is one of the few things we *own* that He finds valuable. The poor widow who gave all she had in Mark 12:42 illustrates the idea that giving God possession and control of all we have is valuable

and precious to Him. It isn't the actual objects we give Him, but our desire to give Him our all. This is the reason a half-hearted gift to God is not pleasing to Him, no matter what the size.

As we can see, the key is attitude, not objects. This is the reason God places so much emphasis on obedience. When people are obedient to God's leading, God pours out His power. Israel's marching around the city of Jericho didn't bring down the walls. It was their obedience to God.

To contrast the results of obedience and disobedience, God included in the Bible what happened next at Jericho. God specifically told the Israelites in Joshua 6:18,19 not to take any of the spoils of war from Jericho or it would bring trouble and destruction to the camp. Yet, Achan disobeyed this instruction and 36 Israelites died in the next battle at Ai (Joshua 7).

When Naaman was told to dip into the river Jordan seven times to cure himself of leprosy, he was angry. He felt there were other rivers that were far superior to the Jordan (2 Kings 5:11-14). However, after he completely obeyed, he was cured.

Partial obedience is not pleasing to God. King Saul was told to destroy all the Amalekites and everything they owned. Instead of obeying God, he spared the king and the best sheep. He said he kept the sheep so he could make sacrifices to God. God rebuked him and told him obedience is better than sacrifices (1 Samuel 15:22-23). To do what God asks of us is far more important than doing religious things. Another example of Saul's disobedience is in 1 Samuel 13:7-14. Saul lost his kingdom because he failed to be obedient.

Another common mistake made by Christians is they often view "success" from a human perspective instead of from an eternal one. Success, in human terms, is often measured by the size of a ministry, number of converts, and other tangible quantities. Success, from God's perspective, is a life that has followed God's plan. The body principle in 1 Cor. 12:12-31 clearly points out if God plans for you to

be a seemingly insignificant toe, you are incredibly successful if you are a toe. A toe is not glorifying God if it tries to be a highly visible eye or mouth.

Two more examples of this principle are the parable of the talents (Mat.25:15-30) and the parable of the workers in the field (Mat. 20:1-16). The parable of the talents highlights the issue of being productive with what you are given. God is not going to measure you against the output of others, but against what He has given you. In other words, physical hardships, financial restraints and geographical limitations will not make a person more or less successful in God's eyes. The parable of the workers in the field is about workers who were hired at different times of the day. When it came time to be paid, those who worked one hour were paid the same as those who worked all day. This parable indicates God views time as any other resource that you may have. If you have a lot of time, He expects you to use it wisely. If you are given only a little time here on Earth, your rewards will be based on how you used it. A person who lives only a short time could have just as many eternal rewards as someone who lived a long and fruitful life.

Keeping all of this in mind, who will receive the most eternal rewards: a high profile evangelist or the grandmother who was led by God to pray day and night for the evangelist ever since he was a child? When we get to Heaven I think we will be surprised by who actually glorified God more with their lives. For this reason, a person paralyzed in an accident should not feel like his life has ended. In the eyes of God, his life can be just as "successful" and useful as the person who is not handicapped. The eternal rewards can be just as great. This is also the reason an old person whose body is crippled and racked with pain still has value to God.

When I was in Bible school we were told to write a paper on, "Why did God create mankind?" I thought the answer was obvious. God created us because He wanted someone to love and to be loved. He wanted a creature that would choose to love Him out of his own free will. After researching

the Bible, I found, although that was true, it was not the primary reason. He created us to bring glory to Himself (Isaiah 43:7). Do a study on the word “glory” and see the importance God places on being glorified by our actions.

Simply put, God’s will for us is to glorify Him. Thus, to glorify God should be our primary goal. This should be higher than everything else, even the important things like witnessing. If we make glorifying God our primary goal, then good works, such as witnessing, will be the natural fruit. We should never make our ministry our primary goal. This is not glorifying to God.

How, then, do we glorify God? When Jesus was asked what was the first and foremost commandment (Mat. 22:37-40), He answered, “Love the Lord your God with all your heart and with all your soul and with all your mind.” He followed that by saying, “And the second is like it, ‘Love your neighbor as yourself.’” If we treat others as ourselves, we would naturally reach out to the needs of others. We would be concerned about their spiritual welfare.

We bring glory to God when our actions, words, and thoughts are consistent with what is in the Bible. While some applications of this are obvious, others are not. We know God is not glorified if we commit adultery or murder. We even know He is not glorified if our thought life is impure. What many Christians fail to realize is the *way* we conduct our Christian ministries also determines if God is glorified. If our motives or methods are not Christ-centered, God is not honored. The end does not justify the means. God is not glorified if a person is so overly involved in his ministry that he neglects the needs of his family or does not have time to pray and read the Bible. Even the way a Christian ministry treats its staff and handles its money are factors which determine if God is glorified.

If our motives and methods are Christ-centered, then everything we do can bring glory to Him. This means even secular activities such as driving to work, buying groceries, etc., are glorifying to God if

done with the correct spirit. To put all this in perspective, once you correctly arrange your priorities according to what God has shown you, you are in God’s will and your life has great eternal value. If you are walking in the way God has already shown you, He will show you the next step for your life when the time is right. If God chooses not to reveal His next step to you, there is no reason for you to be discouraged or frustrated. If you are already in God’s will, you cannot be any more successful in God’s eyes than you already are.

The lives of Joseph, Moses and Job are good examples of this. Joseph was betrayed by his brothers and sold into slavery. After his life temporarily got better, he was falsely accused and imprisoned for two years. It was 17 years from the time Joseph was betrayed by his brothers to when God revealed His plan to Joseph. Yet, if Joseph’s heart and priorities were right (which it appears they were) his life was just as “successful” in the eyes of God during those lonely years in prison.

When Moses became concerned about the Hebrews, he killed an Egyptian and was exiled. It was forty years before God revealed to Moses His plan of freeing the Hebrews. I’m sure during those forty years there were times when Moses felt like a failure. As he lived in exile, he probably felt like he had blown the opportunity that God had given him. He had a high position in Pharaoh’s court, and because of a moment of rage, it was over. He could no longer be of help to his people. For whatever reasons, God chose to wait forty years to reveal His plan to Moses. If Moses had his heart and priorities right, his forty years in exile were successful in the eyes of God.

Job lost his children, wealth, and health. His wife was of no comfort and his friends were highly critical of him. Although his life appeared to be falling apart, his life was successful because he was where God wanted him.

In summary, grow in your current location and be obedient to the things He has already shown you. If you are actively seeking God’s wisdom, He will reveal His plan for you in His time.

Six Steps in Finding God's Will



Chapter: 5.5

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God does not usually show us His will by performing outward signs, such as a Gideon's fleece. Rather, He usually speaks to us through His quiet inner voice. To hear this voice, we must tune our hearts to God's heart. Our hearts are like soil that must be cultivated to be fertile and responsive.

I have six steps that will prepare your heart to be sensitive to God's leading. Since cultivating your heart takes time, weeks or perhaps months, you may be performing many of the steps at the same time. Nevertheless, breaking down the process into six separate steps allows you to be able to visualize what's needed. In summary, they are:

Step 1: Be obedient to what God has already

shown you.

Step 2: Pray and continually seek God's wisdom and guidance in everything you do.

Step 3: Rearrange your priorities so your primary motivation is to glorify God.

Step 4: Saturate yourself with the Word of God.

Step 5: Learn from the examples of others.

Step 6: Get involved in a variety of ministries.

Step 1: Be obedient to what God has already shown you.

The first thing we should do is become obedient to the obvious things, the things we know we should already be doing. These are the commonsense things clearly spelled out in the Bible. For example, we know we should not lie, cheat or steal. We cannot expect God to reveal more to us when we haven't followed what He has already shown us.

Before God gives you direction in the "important" things, you must first be obedient with the small things he has already shown you. This is the area where most of us Christians fail. We don't realize God has already revealed His desire for us in so many areas. If we are not obedient with the small tasks, how can we be trusted with the larger tasks?

Probably most Christians feel they are already obedient to the basic things God has shown them. Yet, in reality, many of us fall short. For example, do we always speak the truth or do we sometimes conveniently leave out vital information to mislead someone? Are we completely truthful when we fill out our tax returns? Do we report errors when mistakes have been made in our favor, such as being given too much change? Do we obey the laws of the land, such as speed limits? Do we tithe?

When we are at work, do we give our employers

their money's worth or do we take extended coffee breaks and make personal calls on company time? How do we treat our mates? Is the time and attention we give our family honoring to God or does our work or ministry command a higher priority? How is your thought life?

The list could go on and on, but I think you get the point. We must be faithful with what we already have. Obviously, because of our fallen nature, being perfect in these areas is an impossibility. Yet, to the extent we are faithful to what He has shown us, He will reveal more of His will.

Step 2: Pray and continually seek God's wisdom and guidance in everything you do.

It has been said, "A Christian is no greater than his prayer life." We should continually pray and ask God to bless and energize each area of our ministry. We must commit all rights and control to God with every issue we encounter. Besides asking God for His power, we should continually ask God to give us wisdom and guidance in everything we do.

Many people make the mistake of thinking since God already knows my needs, He will automatically meet them. As I mentioned in earlier chapters, this couldn't be further from the truth. God wants you to continually come to Him and be specific about all your needs.

An example of this is George Mueller's orphanage. Although he had a deep love and concern for orphans, the main reason he started the orphanage was to show the world God still performs miracles that rival the miracles of the Bible. The orphanage was to be a showcase of God's power. Therefore, he felt led of God to live financially one day at a time. When money came in above and beyond his current needs, he sent it on to missionaries. To ensure God would receive all of the credit and glory, he made it a policy to never ask for money or even tell others of his needs.

As Mueller prayed for the material needs of the orphanage, the supplies miraculously came in. Now, it was time to open the orphanage. To his surprise and frustration, no one showed up. He was deeply depressed. That night, as he and his wife talked, they realized a startling fact. They had not specifically prayed for orphans. They prayed for everything else, but they had assumed God would bring the children.

They prayed for orphans that night and the next day there was a line of people with orphans to drop off. Many of them had stories about how they had planned on coming the previous day, but were detained. We should never assume God will meet a need simply because He's aware of it. You must do your part and ask God to meet it.

In every project you undertake you should continually seek God's wisdom and guidance. The story of the nation of Israel in verse Joshua 9:1-18 emphasizes the importance of this. Israel had just entered the Promised Land and was enjoying tremendous victory. God had promised them victory as long as they remained obedient.

God had told Israel to destroy every nation within a certain set of boundaries, and many of the targeted nations were concerned. The people of Gibeon knew they were going to be destroyed, so they embarked on a plan to trick Israel into making a peace treaty with them. Their plan was to make Israel think that they were from a distant country and were not one of the targeted nations.

They rode up to Joshua in old, worn-out clothing. Their provisions included worn out sacks and stale, moldy bread. Without consulting the Lord, Joshua concluded they were not one of the targeted nations and made a peace treaty with them. Within a few days Israel found out they had been deceived. But, it was too late. A treaty had been made and they were not permitted to destroy this nation. As a result of Joshua's error, this nation was a continual thorn in Israel's side. In verse 14 the Bible specifically makes it a point to say, "The men of Israel sampled their provisions but *they did not inquire*

of the Lord.”

After the death of Moses, God made it clear He would lead the nation of Israel through Joshua. Although this godly man had a close walk with God and was privileged to information not available to others, he still was required to seek the Lord’s direction before making a decision. Joshua was careless and it cost Israel greatly.

It is easy to become careless and overconfident. The story of Balaam’s talking donkey (Num. 22:20-35) provides a sound warning about being careless. In this story, Balaam was instructed by God to meet Balak. On three occasions during Balaam’s journey, the Angel of the Lord stood in the pathway to kill Balaam. Each time his donkey took evasive action to stay out of harm’s way. On the third occasion Balaam became so angry he started to beat the donkey. This is when the donkey began to speak.

After the conversation with the donkey, the Angel of the Lord appeared to Balaam and informed him the donkey saved his life. God told Balaam in verse 32 that He was going to kill him because he was being “reckless.” We have no idea what Balaam did to make God so angry. It is obvious there is more to this story than what was recorded in the Bible. However, we do know Balaam was on his way to do some work for God when he was chastised for being reckless. As we set out to do God’s work, we too should take care not to be reckless.

I try to make it a point at the beginning of each day to ask God to provide me with wisdom and guidance for everything I will encounter throughout the day. During the day, when I am faced with a new issue or concern, I ask God for wisdom and direction. Although I don’t seek God’s wisdom for everything I do, such as, “What gas pump should I use?” I try to cultivate my heart so it will be open to His leading even on small “insignificant” things.

Step 3: Rearrange your priorities so your primary motivation is to glorify God.

God created us for the purpose of bringing glory to Himself. Our primary goal and focus should be to bring Him glory. Everything we do should center around this. Even “important” things such as witnessing and world evangelism should not be our primary motivation. As I mentioned in an earlier chapter, it is much better to do God’s will than to do God’s work.

Step 4: Saturate yourself with the Word of God.

There is no better way of knowing what’s important to God than by reading His Word. The Bible clearly states God’s position on a large number of issues and a systematic Bible study will reveal many of these to you. However, there are still many other areas that the Bible does not address directly. To understand God’s will in these areas, you must have a good understanding of the *whole* Bible. A good way to do this is to continually listen to the Bible on tape.

Our spiritual walk is like a wheel that must be perfectly balanced. As the wheel is centered on the axle our focal point should be centered on bringing glory to God. If our desire is to glorify God, then many of our priorities will automatically align themselves properly.

Picture a wheel on an old cowboy wagon. The hub keeps the wheel centered on the axle. The stronger the hub the greater pressure the wheel can withstand and still be correctly centered. The “hub” in our spiritual wheel is the Word of God. The more we saturate ourselves with the Word of God, the better we can stay centered.

Step 5: Learn from the examples of others

The Bible tells us in verse 1 Cor. 10:1-11 we are to learn from the lives of the people in the Bible. Study their lives and see how God directed them. Learn from their mistakes and victories. The lives of believers who lived after the Bible was written can also be a rich source of examples. Think of these people as great teachers who will enlighten you in their area of expertise. Remember, of course, anything in their lives that contradicts the Bible should not be followed.

Step 6: Get involved in a variety of ministries

Exposing yourself to other ministries not only increases your spiritual vision, but it also gives God the opportunity to open and close doors. If you look at the lives of powerful Christians, you'll find many of them got their start by "temporarily" helping out in a ministry which later became their life work.

Even when you have found the ministry that you feel God is leading you into, you should still get involved in other ministries. This will help keep you fresh and will continually expand your spiritual vision. Some suggest a good mix would be to spend 90% of your time and energy on your primary ministry and 10% on other ministries.

Stories of Great Christians



Chapter: 5.06

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In the chapter, *How to Find the Elusive Will of God*, I made reference to “Stories of Great Christians” put out by Moody Bible Institute. As mentioned earlier, Stories of Great Christians are dramatized audio stories of Christians from the past 600 years. Besides being powerful testaments that God still performs miracles which can rival the miracles of the Bible, these stories are rich with examples of God’s concern for us and His personal intervention in our lives.

Originally, I purchased some of these stories because they were enjoyable and entertaining to listen to. They were a great way to pass the time when I was driving or working on a project at home. Since each story lasts four to ten hours, I

had plenty to listen to.

However, after listening to several stories, I began to realize they are more than just a wholesome way to pass the time. These tapes provided valuable lessons in understanding how God leads and directs. The personalities, talents and spiritual visions of the people in these stories were usually quite different from each other. As a result, listening to a large number of these stories provided me with a well-rounded view on how God works in the lives of believers.

My original plan was to purchase stories of the ten people I was most interested in. However, I ended up purchasing all 46 stories. Within a year, I had listened to all of them twice.

I Cor. 10:1-11 says the stories in the Old Testament were written for our example, so we would not make the same mistakes they made. The same can be said for the lives of the believers from the past few hundred years. There is much we can learn about God and how He deals with His children.

These stories also demonstrate God truly does use the weak and foolish to confound the strong and the wise. These Christians were far from perfect, both physically and spiritually. Although they exercised great faith and had a close walk with God, they did not always trust God. They didn’t always treat their mates in a way pleasing to God. Their methods and priorities were not always correct. Despite all their rough edges, though, God still used them. These stories are rich examples of God’s mercy and power. They provide hope and inspiration. You’ll even learn interesting tidbits like how Quaker Oats and Bird’s Eye Frozen Foods were founded.

You’ll see God is willing to and capable of using anyone. Physical limitations are not a problem. Although many of these Christians had physical disabilities (health, speech, vision, etc.), they still chose to follow God regardless of the cost. Some were plagued with illnesses throughout their lives while others were healed miraculously.

God truly moves in mysterious ways. These stories will give you a clear view of the “hand of God” moving behind the scenes. You’ll learn to trust God even though outward circumstances dictate otherwise. You’ll see how God uses what *appears* to be setbacks to actually advance His Kingdom.

Those who have lost a mate or a child will find comfort in some of these stories. Sometimes these losses seem so senseless. Yet, when you *see* God is more concerned about these losses than you are, it removes some of the sting.

Most of these great men and women did not view themselves as outstanding or highly successful. Their lives were full of mountains and valleys. At times they were riding on the crest of victory, other times they were discouraged and weary from the fight. Some of their darkest hours, however, were the sweetest times they had with God. Although they would never want to go through those experiences again, they would always cherish the special closeness they had with God. These people were often misunderstood and criticized by others. Surprisingly, some of the most critical people were their fellow “Christians.” As Watchman Nee put it, sometimes you have to go “against the tide.”

I feel Stories of Great Christians are exceptionally beneficial for those going into missionary work. A large variety of missionary efforts are covered in these tapes. There are two series I think should be mandatory for missionary candidates. The first is George Mueller. His life is a perfect example of living by faith. The second is Hudson Taylor. His story is not only another example of living by faith, but his successful ministry demonstrated the wisdom of not trying to “westernize” the people you are trying to reach.

I feel these stories are so helpful my wife and I have been loaning them out at church. So far, we have loaned out almost 200 copies. Of all the tapes loaned out, I’ve only heard one major complaint. Unfortunately, this complaint is common. Since the series was originally designed for fifteen-minute slots on the radio, on average it has a thirty-five

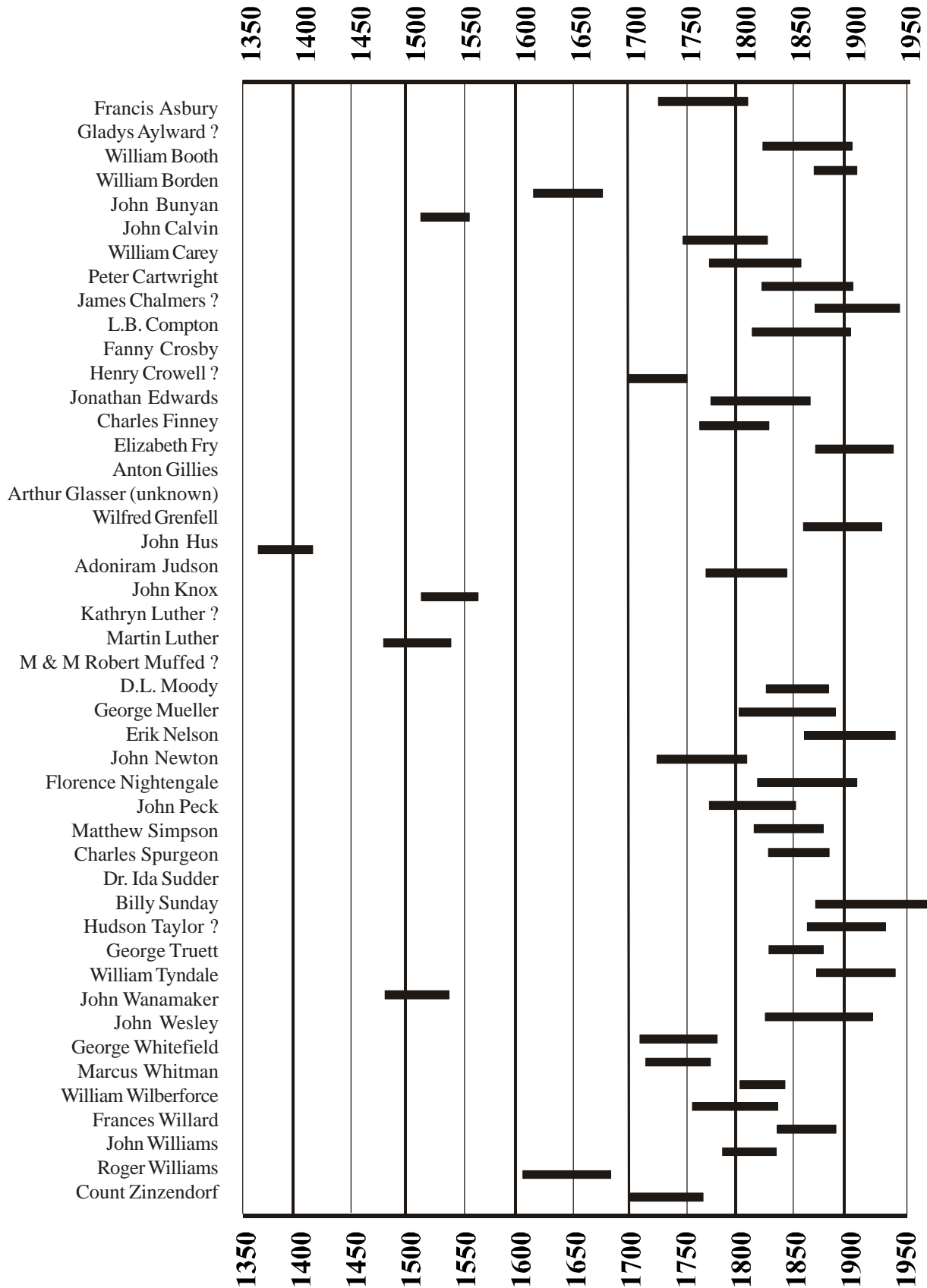
second musical introduction and a thirty-five second musical conclusion. There is also thirty-five seconds of dead air between chapters. The year in which I listened to the entire series twice, I heard the introduction and conclusion about 7,000 times. It would be great if this could be eliminated. I’ve contacted Moody about editing the tapes for continuous listening and about putting them on CD. If you like the tapes, you might want to contact Moody yourself to encourage this editing.

Since I listened to these stories over such a short period of time, the death of these great men and women seemed to stand out more than normal. I noticed the same thing when I listened to the Bible on tape. I would quickly cover hundreds and even thousands of years. The lives of these people seemed like vapor in the air, here one moment and gone the next. It became apparent the *length* of a person’s life is not important, but rather the *decisions* he or she makes during his or her life.

We are often broken-hearted when a loved one dies. We are disappointed or confused when a Christian who was mightily used of God dies at an exceptionally young age. We think, “What a waste.” However, we have to realize the person is now in his rightful place. It is like a ring on display in a jewelry store. Although it may look beautiful in the display case, its rightful place is on the hand of its owner. Likewise, our life here on Earth is only a temporary display. Our rightful place is in the presence of God.

On the following page, there is a time line of all of the people featured on Stories of Great Christians.

Time Line of People featured in Stories of Great Christians



God's Invisible Hand



Chapter: 5.07

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The Covichs, missionaries to the Eskimos in Alaska, had a daughter who needed medical care. Since they lived in a remote location, the mother had to take a very long journey to get her daughter to a distant hospital. When they arrived at the small, obscure port, she was told the ship they were to sail on was already waiting at the dock. Unfortunately, the ship they were directed to was the wrong one. Shortly after the small ship took off, the Captain came up to her and said, "I don't know who you are and what you're doing on my boat, but I'm not turning back to let you off."

The boat ran into fierce storms and for several days she thought they were going to drown. She thought about how safe they would have been if they had

boarded the correct boat (which was larger). Finally, they made it to the desired port. What was the reason they got on the wrong boat? Were they being careless or negligent in following God's leading? Was enduring the storm a result of being out of God's will? Obviously, I'm in no position to judge God's intention. I would have to think, however, that they were in the center of God's will because the boat they were supposed to be on, sank! I personally believe the misunderstanding that led them to get on the wrong boat was God's intervention to save their lives.

Another example of God's intervention is the life of Darlene Rose. She was a missionary in New Guinea when the Japanese, at the beginning of WWII, took her captive. Being held as a POW for four years, she endured incredibly inhumane conditions. Yet, despite these sorrows, the loving hand of God was protecting and supplying.

For example, during an air raid where incendiary bombs were being dropped, Darlene dove into a makeshift foxhole. Suddenly, she realized the Bible she had borrowed from another prisoner was about to burn up in her living quarters. Feeling a burden from God to get the Bible, she retrieved it. Later, she discovered that one of the bombs fell directly into the hole she had just left. She walked away with a profound awe in the presence of the Lord. She said, "Father, it wasn't that woman's Bible you were concerned about, was it? You knew it was one way to get me out of that ditch."

Another time, while she was at an interrogation camp waiting to be executed, she saw a person with some bananas. Having already lost considerable weight, she said, "God, you know I'm thankful for the rice porridge and worms, but I would really like a banana. I'm not asking for a bunch, just one. I will understand, however, if you can't get it inside here."

The next day, after some unusual events, she heard the footsteps of the guards. She knew they were coming to beat her again for forgetting to bow to the soldiers a few minutes earlier. Bracing for the

worst, she heard the door open and the footsteps of the approaching guard. To her surprise, he laid a bundle of bananas before her on the ground. There were 92 bananas in the bundle. Truly, God does prepare a table for us in the presence of our enemies (Psalms 23:5).

I will offer one final example of God's intervention in Darlene's life. After "officially" charging her with being an American spy, her commander pulled out his sword to decapitate her. As she braced herself for her execution, she heard several cars racing toward the compound. After squealing to a stop, several men jumped out and rushed toward the building she was in. She has no idea what transpired, but after her commander had a heated conversation with these strangers, he angrily put her into his car and drove her from the death camp to a normal prison camp. Although she has no idea what brought about this strange and sudden change of venue, she knew it was God's invisible hand that spared her. I strongly encourage you to get the audio testimony of Darlene Rose from *Focus on the Family* (tape # CS355/2380).

Obviously, God does not save us from all problems and heartaches. He is, however, actively involved in all areas of our lives. Usually we cannot see His intervention, but occasionally He provides us a glimpse so His love and power can awe us.

The Answer Might be Found in the Darkness



Chapter: 5.08

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Sometimes when we are seeking God's will, His answers seem to elude us. In times like these, everything seems so confusing. It appears that your direct line to God has been severed. We all have been in situations where we desperately sought God's guidance and He was nowhere to be found. To make matters worse, sometimes when you are struggling to keep your head above water, God allows another problem to fall on your shoulders. You think to yourself, "I already have more than what I can handle, why is God giving me another problem to work out."

There are two things to keep in mind. First, God has told us in His Word that He will not forsake us. Therefore, those dark hours are not a result of abandonment. The second thing to keep in mind is

the answer you are looking for might be found in your new set of problems.

Most everyone has heard of the infamous flight of Apollo 13. Three of our astronauts, on their way to the moon, experienced catastrophic failures in their spaceship. We were very fortunate to have been able to bring them back alive. We came close to losing them several times.

The commander of the spaceship, Jim Lovell, faced death many times before this flight. One of these experiences happened on his return flight from a mission during WWII. The fighter plane he was flying had been severely damaged and his radar and homing signal were not working. To make things worse, the aircraft carrier had its running lights off because of combat conditions. He was lost over the Sea of Japan and could not find his aircraft carrier in the darkness. He had no idea which direction to fly and everything seemed so desperate.

As he turned on his map light, all of his lights went dead. This meant he could not read any of his instruments. Since he was unable to see his altimeter, there was the realistic possibility of accidentally crashing into the ocean. His outlook turned very bleak, very dark. Even though there was little chance of him being rescued at sea, Lovell knew that ditching his plane was quickly becoming his only option.



In his darkest hour a strange thing happened. He saw a green trail of algae. When a ship travels through the ocean it churns up a phosphorous trail that can be seen for miles. Lovell said, “It was like a long carpet laid out for me, leading me home.”



Since this phosphorous glow is very faint, it can only be seen in total darkness. If Lovell’s lights had not failed, he would have never seen the trail that led him back to the carrier. So, in essence, his new problem was actually the answer to his original problem. Lovell had said, “You never know what events will transpire to get you home.” Therefore, don’t despair when God allows more problems to come your way. It may be the answer you have been seeking.

A Death of a Vision



Chapter: 5.09

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“Grab him,” the officer said to his partner. In one quick motion, David Wilkerson was escorted out of the courtroom. “Where’s your gun?” David was asked. The officers were unimpressed when David tried to explain he was a preacher and just wanted to talk to the judge. The murder trial of 12 gang members brought about many murder threats against the judge. When David rushed toward the judge to talk to him, the officers thought he was going to attack the judge.

After David was released, reporters mobbed him. They wanted to know all about this preacher who has been apprehended by the police. After being asked a variety of questions, the reporters baited him by asking him if he was ashamed of the Bible he was carrying. He boldly raised his Bible in the air and said, “No!” The next day the photograph of this “fanatical” preacher holding up his Bible was shown all across America.

David Wilkerson was embarrassed and humiliated. Not only did he completely fail to accomplish his original goal (talking to the 12-gang members), he had allowed himself to be portrayed as a wacko preacher. Everyone in his hometown and congregation were aware of his “blunder.” David kept

rethinking the incident, trying to figure out how he could have completely misunderstood God’s leading.

Confused and frustrated, David still had a burden to see the 12-gang members, so he drove back to New York again. Uncertain as what to do next, he parked his car and started to walk through the worst parts of the slums. One thing was obvious; these people were not open to outsiders. He thought to himself that it would be very difficult, if not impossible, to start a ministry here for these hurting people.

Then, the strangest thing happened. Right out of the blue someone said, “Hey, aren’t you the preacher who got kicked out of the murder trial? Anyone who has had a run-in with the law is all right with me.” This gave David the opportunity to talk openly with this gang member. Wherever he went, gang members would recognize him and wanted to talk to him. He now had an opening with these gang members that he would never have had if it weren’t for his “blunder” at the courthouse. This became the beginning of a very successful ministry to the gangs of New York.

What was once viewed as the lowest point in David’s life turned out to be the special key that opened the door to a very closed society. If he had not had this humiliating and demoralizing experience at the courthouse, he may not have been able to reach the gangs as successfully as he has. I can’t say for certain, but it is my opinion God allowed the events at the courthouse to take place in order to provide David an opening with the gangs.

We all have had dreams that have died. Sometimes these dreams have died because of our sins; sometimes they have died because they were not of God. Sometimes they have died because God wanted to use this experience to pave the way for something better. Whatever the reason, our Almighty God is capable of taking any dead dream and turning it into something beautiful.

(Source: *Cross and the Switchblade*)

He Only Asks for Obedience



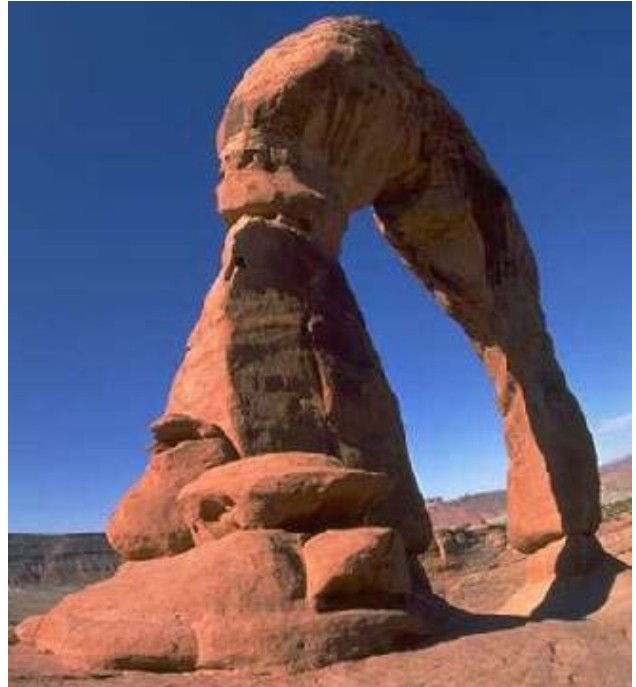
Chapter: 5:10

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Awakened by a noise, Elijah opens his eyes and looks around the room. At first, the rugged mountain man is terrified. Slowly, his terror turns to awe and wonder. His cabin is filled with a bright light and the unmistakable presence of God. Suddenly, a voice (which appears to be coming from every corner of the room) is addressing him. It is God speaking.

God tells Elijah He has a job for him. Out in front of Elijah's cabin is a very large rock and God tells Elijah He wants him to push against it with all of his might. Elijah is to push against the rock from sunup to sundown. God tells Elijah this is his job until He visits him again.

The next morning, Elijah gets up and obediently sets his shoulder against the cold massive rock and pushes with all of his might. Day after day Elijah obediently goes out to the rock and does what he was told. Night after night Elijah returns home exhausted and sore. As the years press on, Elijah begins to feel he is wasting his time. Discouragement begins to set in.



Seeing that Elijah is showing signs of discouragement, Satan places thoughts in the weary man's mind. Satan says, "You have been pushing against this rock for years and it hasn't budged a bit. Why are you killing yourself over this? You know you will never be able to move this massive boulder. And, even if you did, so what! What would you really have accomplished? If you think about it, moving a rock from one spot to another isn't really important."

These thoughts discouraged and disheartened Elijah. He thinks to himself, "Why should I kill myself over this? This rock isn't going to know the difference. I'll still come out and push, but I just won't push with all of my might."

After a couple days of halfhearted effort, Elijah feels convicted of his disobedience. Falling on his knees, Elijah begins to pray. He says, “God, I have been obedient to you all of these years and I haven’t accomplished a thing. I haven’t been able to budge the rock at all; it is still in the same spot that it was when you first came to me 20 years ago. What is wrong? Why am I failing? I admit, I really didn’t know what to expect when you first gave me my mission, but I figured after 20 years I would have something to show for my effort. I thought it would eventually become obvious to me why you asked me to perform this task.”

God responded compassionately, “Elijah, when I asked you to serve, you served. The only task I gave you was to push against the rock. I never asked you to move it. I asked you to push against the rock with all of your might and you were obedient. I didn’t want the rock moved; I only wanted your obedience. Your calling was to be obedient to me and trust in my wisdom.”

We can learn from Elijah’s experience. As Christians, we often think we must accomplish “great things” in order to be successful in our Christian service. We have this mental image of what a good Christian does and we feel bad if we don’t measure up to this expectation. We should never assume God is seeking spectacular performances or “great accomplishments.” We are to carefully listen to God and obediently follow His instructions.

Above everything else, God desires obedience. If the task He gives you is to turn the world upside down, be obedient. If the task He gives you is an “unimportant” job (such as pushing against a rock), be obedient. Instead of being concerned about being “successful,” we should be concerned about being obedient.

Editor’s Note

The Elijah in this story is not the Elijah of the Bible. The person in this story just happens to have the same name as the prophet in the Bible.

Decoy to the real thing



Chapter: 5:11

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“It’s right over there,” the Lieutenant said. “According to the snitch kite, the drugs should be buried underneath those steps.” A snitch kite is an anonymous note that a prisoner sends to the warden when he is concerned about something. In this situation, a prisoner had told staff where drugs could be found.

After moving away a couple of stones, the officer said, “I’ve found something. It’s a sandwich bag full of packets.” Upon reviewing the contents, they found an assortment of cocaine, marijuana, and heroin.



Unknown to the officers, they had just been duped. Although the snitch kite was legitimate, their lack of

thoroughness caused them to miss the *real* stash of drugs. The large bag of drugs was buried about 6 inches deeper than the small bag of drugs. Prisoners often use decoys to protect their stash. If someone happens to get tipped off about the drugs, they’ll usually stop digging once they find something.

Satan often uses decoys to throw us off track. When we are seeking God’s will for our lives, Satan will throw us something “good” as a decoy. It is his hope that we will think we have found what we have been looking for and stop searching. My chapter *God’s Work Verses God’s Will* talks about how we can be actively involved in Christian service and still not be in God’s will. It is important to carefully seek God’s will for our lives. If you think you have found His will for your life, ask Him to provide you the inner peace and assurance that this leading is from Him.

The dangerous thing about these decoys is the fact they are so believable. They usually incorporate scenarios that are very plausible and possible. Unfortunately, the results of these deceptions can be devastating.

The emergency siren penetrates the air as the officers begin to lock down the institution. Two prisoners are missing and believed to have escaped. Staff thoroughly search the prison, but are unable to find the prisoners. While searching their cells, several valuable clues are found. Buried in one of the prisoner’s trashcan, staff finds pieces of lost staff I.D. cards and a razor blade. The two prisoners probably walked out the front gate with forged I.D. cards.

About a week after the escape, staff caught some prisoners smuggling food into a factory (inside the prison). This, in turn, led the staff to the missing prisoners. Inside the factory were very large bundles of new flattened boxes. (These boxes are used to ship furniture manufactured at their factory.) The prisoners had carved out the center of these large bundles and were living in there. Since staff thought the bundles were solid, they didn’t bother searching them.

There are two major hurdles involved in escaping from a prison. The first, of course, is breaching the actual security perimeter. The second is avoiding capture once you're on the outside. Roadblocks and heightened awareness makes movement outside the prison very difficult. If an escapee can elude the authorities the first couple of weeks, his chances of getting captured are greatly reduced. After a couple weeks, there are no roadblocks or manhunts.



The two prisoners had this in mind when they planned their escape. They faked their escape to produce a massive manhunt outside the prison. After the authorities had concluded that the escapees had made it to a distant state (probably about two weeks later), the prisoners would make their real escape. They would wait for a foggy night and slip over the wall. Since all of the prisoners are locked up at night, they were hoping that an activated fence alarm would not be investigated as carefully.

This situation demonstrates how easy it is to mislead someone with a believable story. If Satan is going to throw a decoy your way, it will probably be something that looks like it came from God. This is why it can be dangerous to use *circumstances* as an indication of God's leading. Don't automatically assume that things "falling together" means God is leading you in that direction.

Be careful not to put too much emphasis on circumstances in determining God's will. Not all remarkable circumstances or "coincidences" are signs from

God. Spectacular coincidences may just be that, spectacular coincidences.

Jan Baalsrud, along with three other English soldiers, was on a sabotage mission in Norway during WWII. Their mission was to destroy a German blockade. Their contact in Norway was the owner of a small general store. Unknown to Jan, the store's owner had died and a new person had taken over. By "coincidence," the new owner had the exact same name as the previous owner, although he was not related.

By confiding their top-secret plans to the surprised, but unpatriotic merchant, the unsuspecting commandos compromised their entire mission. Three of the men were quickly picked up, tortured, and murdered. The fourth escaped. Jan swam from island to island through the freezing Arctic Ocean. Eventually he made his way to freedom in Sweden. (SOURCE: *We Die Alone*, Ace Books) Circumstances can be a sign from God, but be careful not to read too much into them.

It is important to seek God's leading and guidance, even when it appears obvious what you are to do next. There is a great example of this in 1 King 13:1-32. Here, the Lord sent a "man of God" to Bethel to deal with the wayward King Jeroboam. After he completed his mission and Jeroboam repented, he started heading back to Judah. King Jeroboam asked the man of God to come over for a meal. He also wanted to give him a gift. The man of God told King Jeroboam that God had told him, "You must not eat bread or drink water or return from the way you came." Being obedient to God's command, he left immediately and started home by another route.

There was an "old prophet" in Bethel who was intrigued by this man of God and wanted to meet him. After finding the man of God, the old prophet asked him to come to his house to eat. The man of God explained why he couldn't. The old prophet said that he too was a prophet and lied by saying, "An angel said to me by the Word of the Lord: Bring him back with you to your house so he may

eat bread and drink water.’”

Unfortunately, the man of God assumed the old prophet was telling the truth and returned with him. While they were eating, God sent a message to the old prophet. The old prophet cried out and told the man of God that he had defied the Word of God by not obeying God’s instruction and will die because of it. After the man of God left, he was attacked and killed by a lion.

Obviously, the man of God should have been faithful to God’s instructions. The fact he turned down a meal and a gift from King Jeroboam showed that he wanted to be obedient. Chances are, he thought God was giving him an updated instruction through the old prophet.

The man of God was careless by assuming the old prophet had an update from the Lord. An instruction given directly from God takes priority over anything else. If he felt there was a possibility that God was speaking through the old prophet, he still should have asked God for guidance and wisdom. He should have asked God to provide him peace and assurance that this new instruction is what He wanted for him.

Satan is the master of illusions. One of his best illusions is convincing us to cherish this present life more than our eternal life. Our present life often takes on more value than it should in comparison to eternity. If we truly understood what Heaven is like, we would be willing to relinquish this life immediately. Unfortunately, most of us are deluded into thinking this life is better than what it really is. My parent’s car is a good example of how we are blinded to our present condition.

My parents are retired and the old car they were driving was becoming very unreliable. Since my Buick was very reliable, I offered to sell it to them at a greatly reduced price (or even free, if necessary). To my surprise my dad was not interested. He said, “My car is in good condition and is reliable. I appreciate the offer, but I am not interested.”

About a week later my Dad wrote me saying, “I was out looking at my car today and I suddenly realized it is old and falling apart. It has trouble starting and is not reliable on the highway. I don’t know what I was thinking, but if the offer for the other car is still open, I would like to pursue it.”

We may have difficulty understanding how my dad did not immediately recognize the need for a newer car. Yet, we often do the same thing when we hang on so tightly to this life and to our worldly possession. In comparison to what God has offered us in Heaven, we are crazy to value our earthly possessions so much.

God Working Behind the Scenes



Chapter: 5:12

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The Russian official walks to the door and begins knocking. When Walter Covich answers the door, the man asks, “Are you Walter Covich?”

Puzzled, Walter asks, “What can I do for you?” After a brief introduction, Walter asks the stranger how he got his address. The man provided a fascinating story.

A few months earlier, the stranger was in Moscow visiting a high-ranking General in the Russian military. On the General’s desk was a Russian Bible. Having never seen a Bible before, he was curious. So, when the General had to leave his office for a few minutes, the stranger ran over and took a look. Inside was a business card with Covich’s address. After copying down the address, he returned to his seat. A couple months later, he was in Alaska on a business trip. He pulled out Covich’s address and visited them to see if he could get a Russian Bible. At that time it was impossible to buy Russian Bibles in Russia.

Walter and Elby Covich were missionaries in Alaska ministering to Eskimos and Russian fishermen. They also shipped a large numbers of Bibles into Russia via Christians traveling from Alaska into Russia. A couple months earlier, a Christian offered to take 1,000 Bibles into Russia. As the Covichs were packing the Bibles, they realized they only had 35 business cards left. They discussed not including any of them in this shipment, but decided to use the few they had. It just so happened the General received one of the few Bibles with a business card.

If the Covich’s had not included the cards in that shipment, the Russian official would not have been able to get a Russian Bible. The point we should learn from this story is we should be fully obedient to *every* opportunity God gives us. You never know what your actions will accomplish. A seemingly insignificant action might actually have a profound impact on someone’s life.

Several years ago I was sitting in front of a building when a guy (Mike) walked up. I had seen him around before, but we were not friends. The subject of God was brought up and we talked about Christianity for a while. I wasn’t trying to “witness” to Mike and I didn’t think much about the conversation.

A couple months later I received a letter from Mike saying he had recently become a Christian. He said it was a result of the talk we had that day. He said our talk profoundly changed his life. I’m embarrassed to say I can barely even remember the day.

An interesting side note about the Russian General

After the General received his Bible, he started reading it and became a Christian. Shortly afterwards, he went to his brother to tell him about his discovery. He said, “All of our lives we have been taught there is no God. They have lied to us. There is a God and I’ve found him.” His brother too became a Christian. One week later, his brother died.

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Walking in the Dark



Chapter: 6.01

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The snow burned Ray's face as he struggled across the field. He is racing against the clock. If he doesn't make it to a phone in a few hours, his friend would die. Earlier in the day, his hunting partner had been seriously injured and was now in desperate need of medical attention. Having medical help brought back to the woods was his friend's only hope of survival.

To make things more difficult, a snowstorm had reduced visibility to a couple of feet. It was risky, but Ray knew the only way to save his friend was to travel through this blinding storm. Fortunately, Ray brought his compass. He knew if he would walk SSW for 15 miles he would run into a road leading to a small town.

Although the blizzard was very disorienting, Ray faithfully consulted his compass. His mind, however, was filled with doubts. He had run across a river and some landscape he hadn't expected. "What if I'm going the wrong way?" Ray asked himself. Fortunately, Ray didn't allow his imagination and doubts to run wild. His compass showed he was heading in the correct direction, and he based his actions on this fact.

Our lives can often be like this. You know in your heart something is true, yet outward circumstances seem to dictate the opposite. Which do you believe? Most Christians, at one time or another, will go through periods in their lives where it seems like God has abandoned them. In these times it may seem like God is a mean, cruel, and sadistic person. During times like these, it would be easy to say something like, "God is not a God of love. If He were, He would never have put me through what I'm now going through."

Yet, our compass says these feelings are not true. We know the Bible says God does love us and is intimately concerned about everything we are going through. He hurts when we hurt. So, what do you believe: your feelings or your compass?

It is important you establish a habit of consulting your compass regularly. If you learn to do it now, when you are not enduring difficult times, it is more likely you'll do it when you are going through the dark times in your life. This will help protect you from becoming bitter and disillusioned with God. Someone once said, "Do not doubt in the dark what God has told you in the light." The light is the classroom where we learn the theory. The darkness is the lab where we prove the theory works.

There are four main reasons why we may not understand God's dealings with us. First, because we are finite creatures, our perception of God is usually distorted. Second, true spiritual growth usually involves difficulties, challenges, and times of testing. Third, God uses "impossible" circumstances to prove Himself to you and to the world. Fourth, God, for whatever reason, God has *chosen*

to let certain aspects of Himself remain a mystery to us.

Troubles and difficulties are a normal part of our spiritual growth. Scientists have found that the struggle a young chick goes through to break out of his shell is essential for his development. If someone were to help the chick break out of his shell, he'll grow up being weaker and sicker than the other chickens.



Troubles and difficulties purify us. Just as fire is needed to purify gold, God put us through the “fire” to purify us. More important, difficulties often cause us to draw closer to God. Many missionaries who have endured incredible hardships have said they would never trade those difficult times for anything else. It was in these desperate hours their fellowship with Jesus was the sweetest.

There are times when God allows us to bump up against a wall or encounter an impossible situation for the purpose of glorifying Himself. The struggles Moses endured when he was trying to free the Israelites from Egypt are good examples of this. First, Pharaoh was continually lying to him. Second, and probably more discouraging, the people he was trying to help were continually blaming *him* for their troubles. Yet, this was the perfect backdrop for God to show the world His mighty power. I'm sure there were times when Moses questioned

God's handling of the situation and even wondered if God was actually in control. Sometimes we need to be reminded that our God is an awesome God. When you go through times like these, count yourself fortunate He is revealing His majesty to you, and through you.

For whatever reason, I believe God has deliberately chosen to let certain aspects of Himself remain a mystery to us. Originally, I was going to entitle this chapter, *The Lord of Riddles*. It seems to me God likes mysteries and riddles.

“Torpedo!” a crewmember shouted. “About 8,000 yards.” The submarine Captain yelled out, “Steer right, 315.” Astonished, another commander shouted, “Wait a minute, you're heading straight into the torpedo.” Calmly the Captain said, “Steer 315 and increase the speed to 115%.” To add to the confusion, the captain casually asked the person at the controls about a book he had written.

“Five seconds to impact!” a crewmember announced. Preparing for the worst, the crew braced themselves for the blast. The only thing they heard, however, was the thud of the torpedo shattering into the submarine. Everyone, but the Captain, was surprised. He knew heading full speed toward the torpedo allowed them to reach the torpedo before it was able to arm itself. (This is a safety feature that keeps the torpedo from exploding accidentally right after being launched.)

Although the Captain could have explained to the crew *why* he was heading toward the torpedo, he chose not to. This scene from the movie *Hunt for Red October* is similar to how God acts. When we are faced with a crisis, many of the anxieties could be eliminated if God would provide us some insight. Yet, He usually doesn't.

The “premature” death of Christian workers is something that many Christians find confusing. Jesus stated that although the fields are white to harvest, there was a shortage of laborers (Mt. 9:37). People are dying and going to Hell because of a lack of workers. Why then, if there were

already a tremendous shortage of Christian workers, would God take home so many missionaries and preachers when they are in their prime?

Sometime God uses the martyred death of a Christian worker to challenge others into His service (i.e. “*God Planted 5 Seeds*,” the Story of 5 martyred NTM missionaries). Other times, however, there doesn’t seem to be any obvious reasons for a premature death. In these cases, we must trust in the fact God knows what He is doing. It is sufficient to say, if a sovereign God wants to hide something from us, He has the right to do so.

Regardless of the reason you are “in the dark,” your response should always be the same. Follow your compass. Your peace, happiness, and sanity depend on it. The salvation of others depends on it.

What is our compass? Basically, it is a combination of listening to the Spirit’s leading and knowing God’s Word. When everything seems to be falling apart and you feel like God has abandoned you and is not concerned about your welfare, you must take God at His Word. The Bible clearly states God loves you and is personally interested in every aspect of your life. Sometimes, all you can do in these desperate hours is to hang on to God, just like you would hang onto the neck of a trusted horse as he runs full speed away from some danger.

I have talked about Darlene Rose, a young missionary in New Guinea, elsewhere in this book. She was in a Japanese POW camp during WWII. She endured incredible loss and suffering, such as her young husband dying at another POW camp. One day, after receiving a crushing loss, she cried out to God, “Why, Lord? Why did you have to take that away from me? I had so little in the first place and you even took that away?” Then, in defiance of the self-pity rising up within her, she exclaims, “Just as Job said, ‘Though He slay me, yet will I trust in Him.’” (Job 13:15a) Hopefully, you will never be in a position where you need to say that. You must, however, trust God to the point where you are *willing* to say it.

Of course, not everyone goes through times where their world is ripped apart. It doesn’t, however, take a major calamity to cause you to lose heart and forsake God. Even small problems are capable of causing you to stumble.

By the time you finish reading this book, you should have gotten the message I strongly believe in the power of prayer. In fact, when I die, I would like my epitaph to read, “He prayed.” When I was writing this book, I decided to ask other Christians to pray for this project. I wasn’t asking people to pray that the book would be a “success” or a best seller. I just wanted the book to be a useful tool in the hands of God. A few weeks later I asked many Christians on the Internet to pray for it.

This is when everything blew apart. The morning after I emailed several Christians, I received an anxious phone call. Whatever I had done on the Internet the day before was about to crash the server of my Internet provider. There were over 800 email messages waiting for me. It took me over an hour just to download the messages. Although most of the email messages were error messages from one location, I did receive some complaints. One Christian criticized me for emailing him. I couldn’t understand this because the letter was not offensive. Another guy called the administrator of my Internet provider and complained. This resulted in the administrator sending me an email telling me that I should not be “spamming.” The term “spam” means sending junk mail on the Internet. He said if I was to continue I would have to find another provider.

Since our Internet service was provided by my wife’s employment, I was concerned about causing a problem for her. Meanwhile, I kept getting about 120 new email messages an hour. Apparently, my email had triggered an error at a major domain that resulted in it continually sending me three pages of error messages every 30 seconds.

I received some more messages from the administrator telling me that my flood of email was threatening to take down their system. He said I had

personally generated more traffic in six hours than their whole system normally does in 24 hours. For many hours I tried to solve the problem. No matter what I did, I couldn't stop the incoming error messages. It was like that silly pink bunny that "keeps going and going and . . ." I felt completely helpless, desperate.

After several more hours and more messages from the administrator, I finally solved the problems. Amazingly, this incident knocked the wind out of me. I was angry and disillusioned with God. I didn't "backslide," but I did stop praying for the book. I figured, "If God doesn't care about reaching the lost, I'm certainly not going to break my back praying fervently for a book that emphasizes it."



I was surprised by the intensity of my frustrations. Before this incident, I was praying for this project several times a day. For a couple months afterwards, however, I didn't pray for it at all. I still worked on writing the book, but I just didn't pray for it. In case you were wondering: Yes, I did see the obvious contradiction of working on a "spiritual" project that I was refusing to pray for. I am ashamed of my lack of spiritual depth, but I'm sharing this experience with you in the hopes you will be able to learn from it.

When we are frustrated, our vision can be easily distorted. This is especially true when you feel you have been faithfully following God's will. When I was 16, I started praying God would provide me the wife He wanted me to have. I also prayed God

would give me the children He wanted me to have. Since then, I have prayed for these concerns several times a day. Although there are others who have prayed for their future mate and children more than what I have, I think I have prayed more for this than 95% of all Christians.

Yet, I didn't get married until I was 35. I am now 44 (my wife is 32) and we still do not have any children. I won't go into our odyssey of unsuccessful fertility treatments and failed adoptions. Considering how much I have prayed for my future wife and children, you would think things should have happened differently. It may be, however, this unusual timetable was actually the *result* of my prayers. It is possible the more I prayed, the more I prompted God to perform His *special* will in our lives.

Despite these frustrations, I can still find peace and contentment when I look at my compass. I have the comfort of knowing I'm heading in the correct direction in the middle of a disorienting storm. The compass does not take away the hurt, but it does apply balm to help soothe it.

The need to trust your compass instead of relying on your perceptions is illustrated by the mysterious disappearance of Flight 19. The December 4, 1945 disappearance of five Gremlin Avenger torpedo bombers has become the cornerstone of the *Bermuda Triangle* legend.

There are various explanations for the disappearances of multiple vessels in this "mysterious" body of water. You have probably seen many books on this subject. I have found, however, many of these books have a tendency of conveniently leaving out key pieces of information or exaggerating certain "facts." Although it is probably not worth the trouble, you can go to the library and look at the original newspaper articles (microfiche) on these disappearances. I think you'll find it interesting to compare the original story to the "news reports" described in these *Bermuda Triangle* books. The similarities between the two are often quite scarce. These legends tend to take on a life of their own.

For example, a mile off the coast of Florida, a boat radios in a distress call. When the Coast Guard gets there, the boat has completely disappeared without a trace. Very mysterious, indeed. Many of these books led you to believe the boat vanished in thin air on a clear, calm day. In reality, when you look at the actual Coast Guard logs and weather reports you will see some discrepancies with the stories that are now being circulated. Many books fail to mention the ocean was very rough on that dark stormy night. They also fail to mention there were drift currents of 4 mph. The drift currents in these waters are a continual source of problems for the Coast Guard as they try to find vessels in distress.



The same types of inaccuracies surround the disappearance of Flight 19. The books say the squad leader, Charles Taylor, had said things like, “We seem to be off course. Everything is wrong, strange. Can’t be sure of any direction. Strange ocean. Sky is wrong. The ocean doesn’t look right.” This communication makes it sound like a mysterious occurrence is taking place around the plane.

However, when you look at the logs and hear the actual testimony of the people who worked in the control tower that day, you find Taylor actually said, “I don’t know where we are. We must have gotten lost after the last turn. Both of my compasses are out. *I’m sure we’re in the Keys*, but I don’t know how far down.” This communication sounds more like a person who feels he is lost as opposed to a person flying through the *Twilight Zone*.

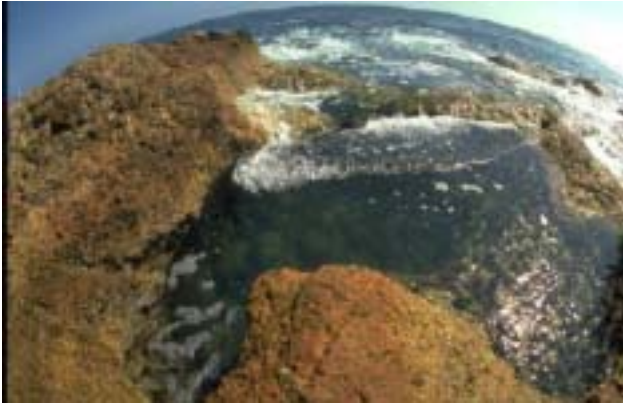
This flight from Fort Lauderdale was supposed to be a routine training flight for some student pilots. They were to head East 160 miles and then turn north. After going 40 miles they were to return home. They were on their North leg of the trip when they ran into problems. When Taylor first radioed he was lost, radar showed he was where he was supposed to be.

Taylor had just moved from the southern part of Florida and was unfamiliar with this area. He was flying over a string of islands, North of the Bahamas, when he reported he was lost. This string of islands looks very similar to the Keys of southern Florida and it is believed he got disoriented and somehow thought he was flying over the Keys he was used to. Remember, he said, “I’m sure we’re in the *Keys*, but I don’t know how far down.” His other radio communications and his new flight headings support this theory. Not every pilot on this fatal flight was confused. One of his student pilots tried to explain that they were where they were supposed to be. Although this student gave accurate directions to return home, his desperate pleas went unheeded.

My point is this: It is highly probable the compasses were working correctly and they were not “lost,” just confused. If this is true, Taylor should have ignored his perceptions of being someplace else and used his compass to guide them back home.

If your perception of God’s character differs from what you know the Bible says, you should ignore your perception and trust the Bible. Don’t allow your life to end up like Flight 19. Don’t let Satan rob you of your joy, peace, and victory.

When Your World Turns Upside Down



Chapter: 6.02

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Sometimes we think if we are following God's will, our life is going to be free from doubts and confusion. We assume following God's leading means we will have a clear understanding of what is expected of us. This assumption is incorrect.

While it is true living a life *outside* of God's will usually produces great turmoil and heartache, living *in* His will does not automatically mean a life of tranquillity. There are two reasons for this. First, problems help keep us humble and they encourage us to be dependent upon God. Second, for his own personal reasons, God may have *intentionally* planned a life full of problems for you. Even if you are perfectly following God's will, your life may still be filled with doubts, uncertainties and astonishing troubles.

A great example of this is Mary and Joseph, the parents of Jesus. God had given them a very direct, clear, and noble mission: To raise Jesus, the Son of God. When angels directly delivered God's message to them, there was very little room left for doubt or confusion. Yet, they faced very challenging problems. First, Joseph, and especially Mary, had to deal with the humiliation of being pregnant outside of marriage. When Mary was first told about this special child she was going to bear, she probably thought the angels were going to announce it to everyone. This didn't happen. Apart from a select few, no one knew of the true origin of the

child within her.

Second, during her pregnancy she was greatly inconvenienced by having to travel a great distance because of the census. Third, once they arrived at Bethlehem, there was no place for this pregnant woman to stay. This would be frustrating enough for any expectant parent, but being entrusted with such a special child I'm sure made them even more apprehensive. Fourth, Herod tried to kill Jesus, so they had to flee to Egypt. Fifth, they had to move to Nazareth because they were afraid of Archelaus. Sixth, when Jesus was 12, they couldn't find him for three days. Can you imagine the fear they must have felt thinking they might have failed to fulfill their special mission? I'm sure there were many more problems they encountered while raising this Godchild.



The reason I share this with you is to encourage you during your times of adversities. You may think the troubles you are experiencing are a result of sin in your life or maybe you have misunderstood God's leading. You may feel that if you were actually in the center of God's will your life would not be falling apart all around you. Study the lives of Joseph, Moses and Lot and try to put yourself in their place. Try to get a sense of how they might have felt.

It is possible the troubles you are experiencing may be a result of sin and turning from God. Only you can answer that question. However, you may be experiencing troubles because you are following God's will. I can't think of anyone who had a clearer mission than Mary and Joseph, and yet, I'm sure they were full of confusion and doubt.

“It’s a Matter of Interpretation”



Chapter: 6.03

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Have you even tried to share the plan of salvation with someone only to have them say, “Well, that’s your interpretation of what the Bible says. Everyone interprets the Bible differently. You can have a thousand people read the same Bible and have a thousand different interpretations. That’s the reason we have hundreds of different denominations. Besides, there are people with Doctorates in Theology that can’t agree on what the Bible says. What makes you think you’re smarter than they?”

It is true there are hundreds of denominations with different interpretations of the Bible. It is also true there are many very intelligent people with extensive theological backgrounds who are not in agreement on what the Bible teaches. It is not true, however, this is *proof* there cannot be agreement on what the Bible says.

The field of science is a good example of “experts” looking at the exact same information and ending up with opposite conclusions. For example, some say DNA can conclusively determine a person’s identity while others say it cannot. Some scientists say the theory of evolution violates some of the most basic laws of physics (i.e. the Laws of Thermodynamics)

and others say it does not.

Almost everyday you hear reports about how the earth is heating up because of global warming. This theory is supported by data collected over the past 200 years. Yet, only 25 years ago scientists looking at the same data and concluded we might be heading into a new “ice age.” The *National Geographic* ran an article (Nov. 1976, pages 576-616) called “*What’s Happening to our Climate?*” This article listed several possible theories of what our weather could do in the future, but here are some of the comments about the ice age:

- “*During the last 20 to 30 years, world temperature has fallen, irregularly at first but more sharply over the last decade.*”

- “*England’s annual growing season shrank by nine to ten days between 1950 and 1966.*”

- “*But since about 1940, there has been a distinct drop in average global temperature.*”

- “*Most scientists agree that today’s ice movement may reflect a worldwide cooling trend.*”



How can scientists look at the exact same data and come to opposite conclusions? You may say to me in frustration, “If experts can’t agree on these things, what hope do we have in finding agreement on the Bible? I never said scientists *couldn’t* agree on important issues, I only said they usually don’t. When it becomes *necessary* to study the facts all

the way to their logical conclusion, thousands of scientists can come to complete agreement. It is difficult to see the facts clearly when there are personal agendas, biases, and politics. When these are put aside and the issues are carefully thought through all the way to their logical conclusion, it becomes very clear how all of the pieces fit together.

An excellent example of this is the scientific study that was needed to place a man on the moon. There were over ten thousand laws of physics that had to be followed precisely to make the moon mission possible. A deviation in any one could result in death and failure. The moon mission required thousands of scientists to agree on tens of thousands of obscure facts of physics. When politics, special interests, and hidden agendas were removed, the facts of science were clear and obvious. When it is *necessary* to actually study the facts, you don't have the lame excuses like, "Well, that's your interpretation." If there was a conflict as to how to view some data, the scientist tested their theories until they came to a logical conclusion. The answers were already there, they just needed the will and discipline to find them.

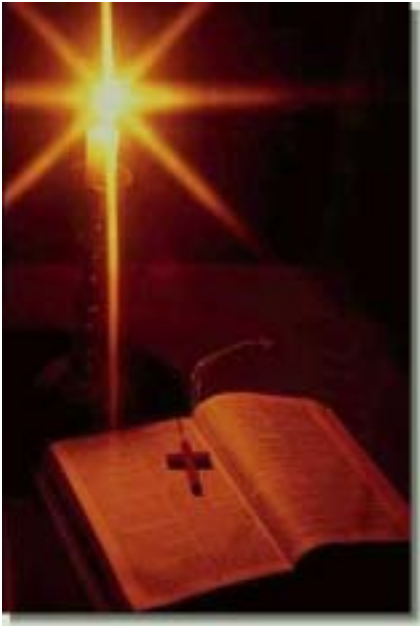
September 1999 provided a perfect example of the necessity of *everything* working together perfectly in order for a space mission to be successful. NASA's \$125 million space probe traveled millions of miles to Mars only to be undone by a simple mistake. Apparently, one of the engineers did his calculations using the standard measurement system (miles, etc.) instead of the metric system (kilometers, etc.). When he handed his numbers to the other engineers, they assumed the numbers were in the metric format. So, although great engineering got the probe all the way to Mars, a small error caused it to burn up in the Martian atmosphere.

The fact we have had so many successful space flights shows that it is possible to have agreement on the facts. If there can be agreement on the difficult field of physics, there can be agreement on the Bible. The problem is many people are not thorough in their Biblical studies and are often biased by

church politics, special interests, and hidden agendas. If people are willing to put those aside, the message of the Bible, especially salvation, should be very clear.

How would you like to be an astronaut if the scientist designing your spacecraft were as sloppy in their engineering as many Christians are in their Biblical studies? Doesn't it stand to reason that Christians should be as diligent in studying the Bible as space engineers are in studying physics?

Study the Scriptures Carefully



Chapter: 6:05

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In the previous chapter, *It is a Matter of Interpretation*, we saw that the Bible is not difficult to understand when politics and personal agendas are put aside. Although there are many reasons why people have difficulty understanding the Bible, another big reason is people are not careful and thorough in their study of the Bible. They do not carefully look at all of the facts.

I cannot overemphasize the necessity of thinking issues through to their logical conclusion. Most Christians have only partially researched their beliefs. They get to step 10 of a 30-step process and think that they have researched the subject sufficiently. There are a couple reasons for this. First, Christians are often too busy (or too lazy) to spend a great deal of time studying the Bible. Second, Christians do not see the necessity of carefully thinking issues all the way through. They feel it is a waste of time to research something in-depth if it makes sense on the surface.

Our perception of fire is a good example of how

people don't think an issue through. Some would say, "It is obvious to even the casual observer that fire is hot. The facts are indisputable and it would be a waste of time to research this issue any further." Unfortunately, this observation is wrong. While it is true that most fires are "hot," you cannot say that fire is innately hot.



Although there is a more complicated definition of fire, it can be quickly defined as a rapid state of oxygenation. (Say What!) Let me try to explain. We usually think of oxidation as something simple like iron bonding with oxygen and forming what we call rust. When oxygen bonds with an element, it usually gives off a certain amount of heat. (On rare occasions it will absorb heat.) Since rusting is a slow process, there is no *accumulation* of heat.

There are other substances, such as wood and oil, that also react with oxygen. These substances usually have little or no reaction with oxygen until they reach a certain temperature. Once they reach this temperature, they go into a rapid state of oxidation. This process usually produces a certain amount of heat and light. Whenever heat is generated, the heat is quickly dissipated to the surrounding air. When a reaction produces more heat than can be dissipated, there is a buildup of heat. If the buildup is substantial, the area appears "hot."

There are some items (such as certain types of alcohols) that can maintain a burn at lower temperatures. It takes a higher temperature (such as a

spark) to get the process started, but once the rapid oxidation starts, it doesn't need a high temperature to keep it going. Since the rate of oxidation is slow, it usually doesn't have a significant buildup of heat. This is *one* of the several reasons stunt men in movies can be covered with fire and not be burned.

The point I'm trying to make is this: Under normal circumstances your misperception of fire would not cause you any problems. However, your perceptions are not consistent with the other laws of physics, and it could cause you problems if you were involved in certain types of engineering.

I think it would be safe to say that most, if not all of us, have certain doctrinal beliefs that are inconsistent with the rest of the Bible. It is not that we are intentionally trying to contradict the Bible, it is just that we hadn't seen the contradiction because we hadn't studied the doctrine carefully enough.

Although it is not important for you to be well versed in the field of science, it is important for you to carefully study the Bible. The Bible is God's love letter to you and it can provide you a great deal of help. More important, however, the eternal destiny of many people may be affected by how thorough you are in your study.

I'm going to provide you another example to show you how easy it is to come to the wrong conclusion. I'm going to present some facts to you and then draw a conclusion. There is a flaw in the conclusion I have drawn, and I want you to try to find it.

The definition of a calorie is the energy needed to raise one gram of water 1 degree Celsius. Since your body tries to maintain a temperature of 37°C, eating something cold would cause your body to "burn calories" in order to raise that substance up to your regular body temperature. For example, if you were to eat a bowl of ice cream (100 grams), your body would use up to 5500^{*1} calories to raise the temperature of the ice cream from -18°C to 37°C. Since 100 grams of your typical ice cream only has 239 Calories, it stands to reason that you should lose some weight. In fact, the more ice cream you eat, the more weight you should lose.



Obviously, we know this is not true, but do you know why? There are actually two "calories" being used in this illustration. There is the basic calorie (with a small "c") and the large Calorie (with a capital "C"). The large Calorie (also known as a kilocalorie) is 1000 times larger than the basic calorie. The nutritional charts for packaged food uses the large Calorie. Therefore, the 239 Calories in a bowl of ice cream is actually 239,000 basic calories. So, for every calorie your body uses to heat the ice cream to your body temperature, you have 43 more waiting to go to your thighs.

The point I want to make with this presentation is we need to be careful in our study of the Bible. Don't just assume that something is correct because it seems to make sense on the surface. Regardless of how much sense it makes, you should still think the issue all the way through. This is especially important on critical issues. It is possible that someone's eternal destiny depends on this.

Footnote*1

The difference between -18°C to 37°C is 55°C. It will, therefore, take about 55 calories to raise one gram of ice cream (which is mostly water) to the person's body temperature. If you have 100g of ice cream, you will need 5,500 calories (55 x 100).

The Cookie Thief



Chapter: 6.05

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As a woman was waiting for her flight at the airport, she bought a book and a bag of cookies to pass the time. As she was engrossed in her book, she noticed a man take a cookie from her bag of cookies that was sitting on the table in between them. This, of course, made her furious. As she took a cookie, he too took a cookie. This went on until only one cookie was left. Now, she wondered, what would this cookie thief do? With a smile on his face and a nervous laugh, he took the last cookie and broke it in half. He offered her one half and ate the other. She snatched the cookie from this rude man and fumed about his audacity.

When her flight was called, she indignantly got up and boarded her plane. She didn't even look back

at this thieving ingrate. As she sank down on her seat, she reached into her bag to pull out her book. Gasping with surprise, she pulled out *her* bag of cookies. As it turned out, she was the cookie thief.



How many times in our lives have we been absolutely certain about something only to discover later we were incorrect? Many of our beliefs are not based on the whole picture, but rather are based on pieces of information. Instead of researching an issue and deriving a logical conclusion, we see some “facts” and jump to a conclusion. We assume certain things are true and build our belief system on these assumptions.

Unfortunately, I think many people have made this same mistake with the teachings of the Bible. They assume it teaches certain things that it actually doesn't. Sometimes these assumptions are based on things we have heard from our parents or things we have read in a book. Sometimes these beliefs are based on a few isolated verses we have read.

I believe we should carefully investigate all of the important doctrines of the Bible. Salvation, of course, is the most important doctrine. You need to ask yourself if you are basing your salvation on what the Bible teaches or on church tradition? The next doctrine you should look at is the nature of God and what He expects of us. You can save yourself a great deal of heartache if you simply understand how God deals with our failures. You will never be able to develop a life of stability and

victory until you understand how God deals with our failures. The final thing you should examine is how God will deal with the lost. Many Christians are assuming certain things about the “heathen” that are not in the Bible.

We should never simply assume that something is the way it appears on the surface. It is important to always check out the facts. Even people who are “professionals” can make some costly assumptions. *20/20* (August 28, 1998) did an interesting story that illustrates this point.

The story they ran was about a man who was serving a life sentence for robbery and murder. Although he wasn’t the one who pulled the trigger, state law required him to be charged with first-degree murder. He had been in prison for about 15 years when the press caught wind of his military history. This man was a real hero. He fought in some of the worst battles in Vietnam and received multiple medals for his heroism.



Besides being a hero, he was also a victim. To help him deal with the unbelievable horrors he experienced, he turned to drugs. Like many soldiers over

there, he became addicted to drugs. The press hammered away at how society was partially responsible for the misconduct of this American hero. *60 Minutes* ran three different shows on him. As a result of all of this publicity, the governor commuted his sentence. This victim of society was now a free man.

There was only one small problem: He was never in Vietnam. His military career consisted of being a supply clerk until he went AWOL. No one, including the professional journalists, bothered to check out his story. They had just assumed the military records he provided them were correct. No one took the simple steps of asking the military for a copy of his record.

The point I’m trying to make is we should never assume what someone is telling you is correct. Always check out the facts. Even material presented in this book should not be accepted at face value. Take the time to study the subjects yourself. If professional journalists have made such major blunders, you can be sure that “strong mature” Christians will make their share of profound mistakes.

The above story is based on Valerie Cox's story; *The Cookie Thief*.

In Dying you Live



*The streets of Nazi Germany
(Bundesarchiv Koblenz, Germany)*

Chapter 6.07

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The quiet buzzer rings twice causing everyone to get up and start performing their assigned duties. One person collects all of the dishes and puts them in a secret cabinet in the wall. Another person puts a new set of coffee cups on the table filled with fresh hot coffee. A table that was once set for ten is now set for three.

Three people take their places around the table and the other seven run to the bedrooms. Carefully touching certain spots on the wall they unlatch a panel leading to a secret hideaway. Their evacuation flowed smoothly. They had practiced it so many times it was almost second nature. All tell-tale signs of the fugitives have been meticulously eliminated.

The front door flings open and eight German soldiers rush in. The soldiers search the entire house and find nothing. They report their findings to their leader, a short balding man in a black leather jacket. He smiles sinisterly as he hears the news. As the Gestapo agent slowly blows smoke out of his mouth, he coldly examines each person at the table. Running his fingers along the surface of the cherry dining room table, he says, "Not everything is the way it seems." Taking a final drag on his cigarette, he extinguishes it on the table, disfiguring its beautiful surface.

The Gestapo agent casually walks upstairs to one of the bedrooms. Walking directly to a wall, he puts his hands on the secret latches and exposes the hiding place. Terrified, the Jews huddle in the corner of their hiding place. The Gestapo agent pulls out his gun and points it at one of the Jews. Cocking the hammer of his gun he says, "Just like I thought; your house is infested with vermin."

Although the owners of the house had been very careful to eliminate all traces of their activities, their hiding place had still been discovered. In this situation, it didn't matter how careful they were, the Gestapo agent knew exactly where the Jews were hiding. An informer had tipped him off.

Ironically, the informer wasn't an Aryan who hated Jews, but was a Jew himself. Many Jewish people knew what the Germans were doing to their fellow Jews and they were terrified. As a result, some of them became informants for the Nazis in exchange for preferential treatment. They sacrificed the lives of others to save their own.

While this betrayal initially saved the informers from the Nazi's violence, most informers ultimately ended up being killed. Was betraying their friends worth it? For the sake of argument, let's say that this betrayal did save the informant's life. Was it still worth it? Would the informant be consumed by guilt and shame the rest of his life? When you compare this short life here on Earth with all of eternity, did this betrayal really profit him?

In contrast to these informants, you had other people who did the opposite. These people were not Jews and could have been left alone (relatively speaking) by the Nazis if they didn't interfere with the "final solution." Yet, many of them risked their own lives trying to save Jews. Many of these people ended up in death camps for protecting Jews.



SS Mobile Killing Squads
(YIVO Institute for Jewish Research, NY)

The Ten Boom family is a good example of this. This Dutch family felt that the Germans' treatment of the Jews was despicable, so they used their home as a safe haven for Jews until they could be smuggled out of Holland. They saved many Jewish families before they were finally caught.

As the Ten Boom family was being loaded into a German transport truck, a soldier pulled the father aside to talk to him. He felt sorry for this elderly man and he knew he wouldn't last long in jail. The soldier told Mr. Ten Boom that if he promised to stop this activity, he would let him go. Mr. Ten Boom politely said that if he were to be released, he would be hiding Jews by the end of the day.

He was taken to jail and died shortly thereafter. Corrie Ten Boom and her sister went to Ravensbruck, a Nazi death camp, for harboring

Jews. They both endured incredible hardships and only Corrie survived.

Many people risked their lives to help save the Jews from the holocaust. To show their appreciation, Israel set up the Holocaust Memorial (Yad Vashem) in Jerusalem to honor those who helped save Jews from the Nazis. There are 8,611 "Righteous Gentiles" who are honored there. Israel also planted a tree for each of these Righteous Gentiles in memory of what they did. (Source: *Atlas of Jewish History*, page 104).

The Ten Boom family followed the Biblical instructions of treating others the same way Christ would have. They deliberately sacrificed their home, health, and even lives to help others. Although they behaved in a way that cost them everything, it actually produced the opposite results.

The Bible has many instructions that seem to defy all understanding and wisdom. They just don't make sense. For example, the Bible says that in order to be first, you must be last (Mk. 9:35, 10:31). It also says that in order to truly live, we must die to ourselves (Mk 8:35; Lk. 9:24).

The Ten Boom family is a great example of these verses. When they died to themselves, God created life through them. Before and during their imprisonment, they were able to change many lives. After the war, Corrie Ten Boom became a powerful testimony of the love and forgiveness of God. More important, however, they traded in their earthly life for tremendous eternal Heavenly rewards. They reaped a tremendous increase in this swap.

Trusting God and understanding the reasons behind some of His instructions is not always easy. However, if God's Word *clearly* tells you to do something, you should just do it. Be completely obedient and leave the rest to God. If God is the author of the instructions, let Him work out the details. Let God produce the results, even if the results seem impossible.

I have a fascinating demonstration that will illustrate this point. This demonstration will produce a result that appears to defy all common sense and reasoning. This demonstration will show that you can face adversity, pressures, and impossibilities head-on and still come out victorious.

This demonstration involves a leaf blower or some other type of blower (please refer to the chapter *Setting up the Demonstration* for specific details). If you take this leaf blower and point it toward some leaves, the leaves will obviously blow away. If you move the blower closer to the leaves, they will fly away even faster. The closer an object gets to the leaf blower, the more pressure will be applied to it.

If someone were to ask you, “What would happen if you put a disk at the end of the blower?,” you would naturally say that it would be blown away. To prove your point, you would start out by putting a disk about two feet away from the blower. At this point you can feel the air pushing against the disk. You feel more pressure being applied to the disk as you move it closer to the blower. As you complete your demonstration (by moving the disk right next to the blower), you suddenly find the disk being “sucked” up against the blower.

You’re probably wondering how the disk is being sucked up. Look at the chapter *Explaining this Phenomenon* for an explanation. Regardless of how it happens, we can still draw two valuable lessons from this demonstration. First, it shows us that it is possible to have something *appear* to defy all common sense and conventional wisdom and still be correct. Therefore, since God’s Word is true, we can trust its instructions completely, even if it doesn’t always appear to make sense. If God’s Word *clearly* tells you to do something, you should do it even if it seems to defy all common sense and logic.

The second lesson we can learn from this demonstration is that *complete* obedience is essential. We saw that putting the disk only half way to the blower only resulted in pressure and opposition. Likewise,

if we are only halfway obedient to God’s command, we will probably run into a great deal of pressure and opposition. We will not see the fulfillment of God’s promise.

When a person is completely obedient to God’s instructions, God works out the details. For example, when the children of Israel were ready to go into the Promised Land, the Jordan River was blocking them. God told the priest to pick up the Ark and walk into the river. As soon as they stepped into the river, the water parted (Joshua 3:15, 16). The water didn’t open up when they were close to the river; it only opened up when they stepped into the water. If they had stopped five feet from the water and waited for God to perform His miracle, they would have been greatly disappointed.

This demonstration of the leaf blower can be a great visual aid to teach people to trust God and the Bible. (You can even use a shop-vac (exhaust port) or a hair dryer to do the demonstration.) The following chapter provides a skit that I think your church would enjoy. With a little imagination it can be modified for an older or younger audience.

Defying the laws of Physics (a skit)

This skit (which appears to defy the laws of physics) is an ideal tool to teach people to trust God and the Bible.



Although air is blowing down hard on the disk, it is still being “sucked” up.

Important Note:

In the previous chapter (In Dying you Live), I used a unique phenomenon to illustrate that the Bible and God can still be trusted even though some of their instructions appear to defy all common sense. Using this phenomenon, I created a skit to teach people to trust God and the Bible. I think you can use your imagination to adjust the skit for an older or younger audience.

If you have not read the previous chapter, you might want to do so now.

Chapter: 6.08

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Set up the demonstration as outlined in the chapter *Setting up the Demonstration*. Turn the blower on and place some balloons and confetti in its path. Have some fun with this. Turn the blower off and ask for a volunteer. Turn the blower back on and move the disk up and down in front of the blower (as described in the instructions). Be careful not to get closer than a half a foot from the blower. Ask the volunteer to do the same thing so he is able to feel the power of the blower.

Place a dollar on one side of the table and four dollars on the other side. Tell your volunteer that he has the opportunity to get the one dollar or get the four dollars. (You can use candy bars if you want.) Explain to the volunteer that all he has to do is take the disk and push it up to the blower and leave it there. If it stays up there on its own, he gets the four dollars. If it does not stay up, he gets nothing. Of course, if he thinks it will not stay up there on its own, he can take the one-dollar bill and sit down.

Say to the volunteer, “Now, before you answer, I want to tell you something. If you push the disk all the way to the top, *it will stay there*. Although it looks impossible, the disk will stay up there. Although there is no glue or tape to hold it up, I promise that if you do as I say, the disk will stay up there. Do you trust me? If you trust me, follow my instructions. If you doubt that it will stay up there

on its own, you can take this dollar and I'll find another volunteer." If the first volunteer doesn't try it, pick out one more volunteer. If that volunteer does not do it, demonstrate it yourself. After you show the audience that the disk will stay up there by itself, turn to them and say the following:

Sometimes the Bible asks us to do things that seem to contradict logic and common sense. For example, it says that if we want to be first, we must be last. It also says that if we really want to live, we must die to our desires and dreams. These statements seem to contradict common sense.

Yet, if the Bible is true, we can trust its instructions. If the Bible *clearly* tells you to do something, you should obey its instruction completely and leave the rest with God. If God wants you to do something, let Him work out the details. Even if it appears that the solution seems impossible, trust God. As this demonstration shows, things are not always the way they appear.

It's important to understand that *complete* obedience is essential. Partial obedience often results in failure and disappointments. With this demonstration we saw that going part way only resulted in intense pressure and opposition. Likewise, if you only do part of God's instructions, you will probably experience opposition and pressure. You won't see God's intervention. If you get close to fulfilling God's will, but don't go any closer, you will probably see results opposite of what you are seeking.

A failure like this can greatly discourage you and cause you to doubt God and the Bible. It may cause you to be reluctant to trust God in the future. God can be trusted and He will stand by His Word. If you completely follow God's instructions, you just might be surprised by what He will do for you. Just make sure, however, that you are completely obedient to everything He asks.

Important Note:

An explanation of why the disk stays up there is found in the chapter *Explaining the Phenomenon*.

Explaining the Phenomenon



Chapter: 6.09

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In an earlier chapter, *In Dying you Live*, I demonstrated that you could place a disk against a leaf blower and it will be “sucked” up against the blower. This chapter will attempt to explain how this phenomenon works. (The following chapter, *Setting up the Demonstration*, tells you how to set up the demonstration.) The Smithsonian Aerospace Museum (Washington D.C.) has a similar exhibit to demonstrate how air flowing over a plane’s wing causes it to rise. The following is the explanation they provided:

“As you lift the plate closer to the blower, the air strikes the plate and sprays outward across its surface. When the air strikes the center of the plate, the pressure is high. Where it spreads outward across the plate, the pressure is lower,

varying with the speed of the air. The closer you move the plate to the blower, the lower the pressure becomes over a large portion of the plate.

As you continue to raise the plate, it reaches a point where the force on its upper surface is less than the force on its lower surface. The difference pushes the plate up!”

Personally, I don’t feel this does a good job explaining *why* this happens. For those who have studied physics, I think this phenomenon has something to do with the *Bernoulli’s Principle*. This principle states, in part, “As the speed of a fluid increases, the pressure decreases.” In other words, fast moving air exerts less pressure than slow moving air. The reason this happens is, “More energy is used up as the molecules accelerate. This leaves less energy to exert pressure, and the pressure thus decreases.” (If this is “clear as mud,” please read on.)

We often see this happen without even realizing it. When you first turn on the shower, the shower curtain gets “sucked in” toward the spraying water. When a car drives fast down a street, the leaves that are sitting on the side of the road get sucked in behind it. In a sense, the car creates a vacuum in the surrounding area.

You can try this principle out for yourself. Cut a piece of paper that is about 2 by 6 inches long. Hold the narrow end next to your lower lip with the other end hanging down. Blow across the *top* of the paper and you’ll find that the paper rises up. The fast moving air on top of the paper creates a lower pressure zone compared to the slow moving air on the bottom of the paper. The low pressure on top pulls the paper up.

It is this principle (Bernoulli’s principle) that lifts airplanes up in the air. As air flows over a wing at great speeds, it creates a “low pressure” zone above the wing (compared to the air pressure below the wing). It is the low pressure (or vacuum) on top of the wing that pulls the plane up. Although I won’t bore you with the details, the wings are

designed with some special features that enhance this process.

If you were to blow fast moving air across the top of the disk, the low pressure on top of the disk would cause it to rise up. At this time you may be saying, “Okay, I understand that to a point, but how can the disk rise up when you have so much pressure blowing straight down on it?” Before I explain that, take a look at the diagrams below.



When the air hits the plate, it bounces up and sideways

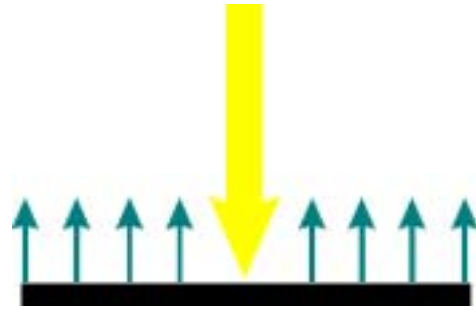


As the disk moves closer, most of the air flows sideways.



As the disk is brought even closer, all of the air moves sideways. This reduced space causes the air to move faster.

When the disk is brought next to the platform, all of the air is flowing sideways. This sideways moving air is moving incredibly fast and as a result, it is creating a very low-pressure zone. This low-pressure zone is so powerful that the upward pressure is larger than the downward pressure. Thus, the disk rises. See the diagram below.



As the sideways moving air increases in speed, it starts pulling up on the disk. As the speed increases, so does the upward pressure. At some point, this upward pressure is greater than the downward pressure of the blower. This is when the disk is sucked up.

Setting up the Demonstration



Permanent Display



Temporary Display

Chapter: 6.10

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In an earlier chapter (*In Dying you Live*), I used a unique phenomenon to illustrate that God and the Bible can still be trusted even though “common sense” appears to dictate otherwise. Using this phenomenon, I created a skit (*Defying the Laws of Physics*) that Christians can use at church to teach people to trust God and the Bible. This chapter tells you how to set up this demonstration.

There are two ways of making the props for this demonstration. There is an easy, quick, and inexpensive (\$0) way to make the props. There is also a more professional looking model that is fun to build and costs around \$30 (if you already have a shop-vac or some other type of blower). Listed below are the pros and cons of each of the props.

Once you decide which approach you want to take, go to the appropriate chapter: Instructions for the Temporary Display or Instructions for the Permanent Display.

The Quick Temporary Display

Pros

- It usually doesn't cost you anything if you already have a hair dryer.
- It is ideal if you are only going to demonstrate it once.
- No special materials are required.

Cons

- It is not professional looking.
- The audience cannot easily see that there is nothing holding the disk up.
- The presentation is not as dramatic because the blower is not as powerful.

Permanent Professional looking version

Pros

- It looks more professional.
- It is more durable; ideal if you want to use it many times or loan it out.
- The presentation is more dramatic because the blower is more powerful.
- If you like working with your hands, this is a fun project to build.
- Since everything is clear, it is obvious you are not using glue or tape to hold the disk up.

Cons

- It costs around \$30 to build, if you already have a blower.
- You need to have a shop-vac, leaf blower, or *suitable* vacuum cleaner.
- Requires more time to build and some shop skills.
- Some materials (thicker Plexiglas) may be difficult to obtain.

Instructions for Making the Permanent Display



Chapter: 6.11

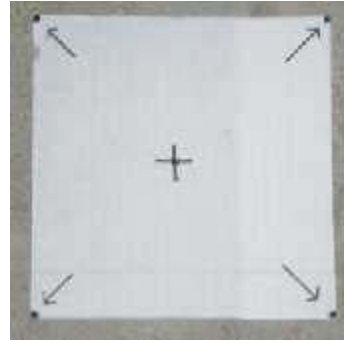
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Making the Plexiglas platform

1) Obtain a piece of Plexiglas that is at least 16 x 16 inches wide. The Plexiglas should be at least ¼ of an inch thick. The Plexiglas that is used for storm windows (usually 1/8 of an inch thick) is too thin. It will still work, but the thinner Plexiglas vibrates and makes a very loud noise. Most glass shops and some hardware stores carry the thicker type of Plexiglas. If you can't find any thick Plexiglas, you can make your permanent platform out of plywood.

2) Cut a piece of paper into a 10.25 x 10.25 inch square.

3) Mark the center and four corners of the paper.



4) Measure and mark the middle of the board.

5) Put the paper on the board, aligning the center of the paper over the center of the board.

6) Using the 4 corners of the paper, mark 4 spots on the board.

7) Drill holes (using a ¼ inch bit) into each of the four dots. Go all the way through the Plexiglas. This is where your bolts will go through to bolt the legs on.



8) Cut the hole at center mark. The hole can be about 1.5 to 2 inches wide. You can cut the hole with a jigsaw or with a bore that is used to put in door handles.



9) Make an attachment to hold the blower hose on. I took one of the attachments (that I haven't used) from the shop-vac and cut the end off. You can also make an attachment from a short piece (about 1.5 inches long) of 2 inch plastic water pipe.

10) Hot glue (or epoxy) the attachment to the platform.



Making the Stand

1.) Buy 6 feet of 1 1/4 inch dowel rod (round wooden pole)



2.) Cut the rod into 4 pieces that are 1.5 feet long. These will be the legs for your platform. You can also use regular 2 x 4s. If you use 2x4s, be sure that when you are done, the inside corners of the wood are 9 inches apart. This keeps your 10.25 inch disk from sliding out when it is floating.

3.) In the end of each leg, drill a starter hole. Use a 3/16 inch drill bit. Drill a hole that is about 2 inches deep. This keeps the doll rod from splitting when you screw in the bolts.



4.) Buy four bolts that are 1/4 inch wide and about 2 inches long.



5.) Attach the four legs on the opposite side of the hose attachment.



6.) The legs serve two purposes. They hold the platform up and they keep the disk from sliding away.

Making the Disk

- 1) Buy a piece of ¼ inch thick Plexiglas that is at least 10.25 x 10.25 inches wide. If you can't find the thick Plexiglas, you can use wood that is ¼ inch thick. You can also glue together 2 or 3 pieces of 1/8 inch Plexiglas.
- 2) Cut it into a round 10.25 inches wide disk. You can either use a jigsaw or have the glass shop do it for you. They will probably charge you around \$5 to \$10 to cut it for you.
- 3) If you are having trouble getting it cut in a circle, you can cut it into a square that is 10.25 inches wide.

Setting up the Prop

Attach one end of the hose to the platform and the other end to the exhaust port of the shop-vac.

Instructions for Making the Temporary Display



Chaptear: 6.12

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Making the wooden platform

- 1) Cut a piece of plywood to 3 feet by 1.5 feet.
- 2) Measure the end of your hairdryer (which will be around 2 inches). Add about 1/8 of an inch to this measurement. This will be the size of the hole you will cut for the hairdryer.
- 3) Measure and mark the middle of the board.
- 4) Cut a piece of paper into a 9.5 x 9.5 inch square.
- 5) Mark the center of the paper and its four corners.



6) Put the paper on the board, aligning the center of the paper over the center of the board.

7) Mark the four spots on the board.



8) Drill a screw into each of the four dots. Leave about 1/2 of an inch of screw showing. (This will keep the disk from sliding away.)



9) Cut the hole at center mark (for the hairdryer). The hole can be about 1.5 to 2 inches wide. You can cut the hole with a jigsaw or with a bore that is used to put in door handles. Cut the hole at center mark.



Making the Disk

- 1) Find a piece of thin cardboard, such as from a cereal box. If you don't have this, you can buy this thickness of cardboard at any craft or office supply store. Depending on how powerful your hairdryer is, you may be able to use the thicker cardboard from a shipping box.
- 2) Cut out a round disk that is about 10.25 inches across

Setting up the Prop

- 1) Set two chairs about 2.5 feet from each other.
- 2) Put the board between the two chairs as shown in the picture at the beginning of the chapter. (Have about 3 inches of the board resting on each chair.) Make sure that the screws are facing down.
- 3) Get some foam to put around the end of the hairdryer. This keeps the air from leaking out.



- 4) Put the hairdryer in the hole on the board. You will need to hold the hairdryer during the presentation.



Special Notes

Use the top speed of the hairdryer for maximum airflow. If your hair dryer has a *non-heat* mode, use that. The heat will eventually warp the cardboard, resulting in it curling and falling down. It would be a good idea to carry a couple disks with you in case you ruin one. The thicker cardboard (from shipping boxes) can withstand the heat much better.

Section 3: If You had \$100 Billion

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If you had \$100 Billion



Chapter: 12.01

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When the gavel hit the podium, the crowd erupted into applause. Wall Street had just closed and, astonishingly, the Dow Jones Average had broken another record. As the stock prices climbed that day in July of 1997, Bill Gates became \$3 billion richer. Gates, corporate and computer genius, was reported to be worth \$41 billion. The success of Microsoft's cofounder has been a source of both envy and admiration.

I find Bill Gates intriguing because we share some similarities. Unfortunately, being a billionaire isn't one of them. We both have a passion to utilize the power of computers to meet specific needs around the world. We are both visionaries. And last, but not least, if you were to look at pictures from our early teens, you might think we were the same person.

Although the world has seen thousands of millionaires, there have only been a handful of people who have *ever* been worth more than \$10 billion. As far as I know, no one has ever come close to Bill's current \$41 billion record.

I find his life intriguing for another reason. Bill

Gates has the possibility of doing something that would have been deemed impossible even a year ago. If things progress the way they have been, he could eventually be worth over \$100 billion. (Editor's note: On July 1999, two years after I wrote this, Bill Gates' personal wealth exceeded \$100 billion. The "Bill Gates Personal Wealth Clock" provides a rough daily estimate of his current wealth. This can be found at <http://www.webho.com/WealthClock>.)

The reason I find this fascinating is because several years ago I embarked on a unique spiritual exercise. I asked myself the ludicrous question, "What would I do if I had \$100 billion? How would I invest it so it would have eternal value?" More important, I asked myself, "How would I use these resources to bring Christ to a lost world?"

My question to you is how would you try to bring Christ to a lost world if you had \$100 billion? You may ask, "Why should I waste my time imagining the impossible? Wouldn't this be an exercise in futility? Shouldn't we spend our time on more productive and useful preparations?" While at first glance this exercise may seem like daydreaming, it is actually very productive. It will focus your spiritual vision, and more important, it will help you obtain a better understanding of what is the true source of spiritual power.

This was one of the most challenging and exciting spiritual exercises I have ever undertaken. I have learned a great deal about the power of God, the world, and myself. I have found many of my ideas about how God works were incorrect. I have found myself reevaluating and readjusting my priorities.

The most important thing I learned was money, in and of itself, has little value. The bottleneck to world evangelism is not the lack of money, but rather, it is a lack of obedient believers, void of their own ambitions and full of the Holy Spirit. God owns the cattle on a thousand hills (Psalms 50:10). He created all of the gold that everyone in this world seems to value so highly. Money is not a

limiting factor to God. He spoke billions of galaxies into instant existence. It would be a simple thing for God to provide someone with \$100 billion to do mission work. It appears, however, God views other factors in our lives as more useful and desirable.

Spiritual power and usefulness comes from the Spirit of God, not from our human strengths and abilities. It is the Spirit of God being *allowed* to flow through a believer that produces eternal fruit. This is the reason you'll find two people with identical messages and methods producing vastly different results. With one believer the message and method are the primary focus. With the other believer the primary focus is God and His power. The messages and methods are secondary.



John Paul Getty was once the richest man in the world. How much money did he leave when he died? -Answer: ALL of it

Throughout the years people have tried to copy other successful Christians. Although they preach the identical sermons that have once produced great revivals, the results are rarely the same. They failed to realize it was mainly the Spirit of God who produced the eternal fruit, not the actual words of the sermon. The words of a sermon, of course, are important, but its importance diminishes greatly in comparison to the working of the Holy Spirit.

In 1 Cor. 1:27-37, God says He will use the weak and foolish to confound the strong and the wise. He does this so no one will be able to boast about their own accomplishments. He wants all the glory and honor to go to Himself, the rightful owner. This doesn't mean God won't just as readily use the strong and intelligent. It simply means the strength and wisdom that produce eternal results comes from God and not man. 1 Cor. 12:9 (NIV) says, "...my power is made perfect in weakness." Paul recognized this when he said in verse 10, "For when I am weak, then I am strong." The Bible is full of such examples and so are the history books.

Psalms 127:1 says, "Except the Lord builds the house, its builder labors in vain." If *you*, instead of God, are building a ministry, you will see little eternal fruit. You may have a large "ministry;" but the true eternal fruits will be minimal. If, however, you allow God to build *His* ministry through you, your life will have a tremendous eternal impact. In fact, your output will be far greater than your input.

Jesus demonstrated this when He fed the five thousand with a few fish. The widow in 2 Kings 4:1-7 filled many large jars with oil from a single small jar. The widow in 1 Kings 17:14-16 had a jar of oil that didn't run out. If we are following God's leading and are drawing our power from the Spirit, God will multiply the little we have to meet our true needs.

Often people are tempted not to tithe or send money to assist certain ministries. Sometimes it is because they are greedy and do not want to follow God's commands on tithing. Other times it is because a person feels their contributions will not

make much of a difference. If you study the scriptures, I think you'll find the regular giving of the believers has met the needs of most ministries. We should support these ministries because God has instituted this as the method to finance ministries. How then, do we reconcile this mandatory giving with the fact God often performs great miracles to meet needs? If God does perform miracles to supply needed resources, where does my giving fit in? What then, is the value of money in respect to Christian ministries?

We must be careful not to put too much emphasis on money. On the other hand we should be careful not to ignore it either. Money should be viewed just like all of the other resources God has given us. We should put the same importance on our money as we put on our other resources, no greater or no less. Many Christians err by placing money and methods ahead of the Spirit of God. It's like putting the cart before the horse. The cart is needed, but without the horse it is worthless.

Our money, skills, and abilities are needed, but only when used correctly. Once we have our priorities lined up correctly, we have the responsibility and obligation to use our resources to the fullest. Since we are to be good stewards of all the resources God has given us, we are to use our skills, abilities, common, and money sense as much as possible. Once we acknowledge God as the true source of power, God wants us to do our part. Granted, our part is very small and seemingly insignificant. It is, however, necessary. To the amount we stop doing our part, God will stop doing His.

It is like a person driving a car. He can either try pushing the car by his own strength or he can recognize the car is empowered by another source. Once a person acknowledges the car is empowered by a far superior source, he still has the obligation to do his part. If he doesn't turn the key and press on the gas pedal, the car will not move. Likewise, in our spiritual walk, if we don't do our small part, the great power of God will not be engaged. God does not like laziness or slothfulness and He wants us to do everything to the best of our

ability.

The story of the widow's oil (2 Kings 4:1-7) is an excellent example of how our human responsibility relates to the power of God. Elijah told the widow who was poverty stricken to go to all of her neighbors and find as many empty jars as possible. He specifically told her, "Don't ask for just a few." She then took the little oil she had and started pouring it into the empty jars. The oil kept flowing and flowing. Finally, when she ran out of empty jars "the oil stopped flowing."

The miraculous power of the continuously flowing oil was not hers. The only impact she had on this miracle was the number of jars she brought. If she had brought only a few jars, the impact of her life in this area would be minimal. If she brought a large number of jars, her impact would be great. Likewise, when God asks us to do a specific task, our actions will determine how much God will use us. If we are lazy or neglectful, our impact will be minimal.

God, of course, has to first initiate the task. If God had told the widow to obtain exactly ten jars, she would have been wrong to collect thirty. If He told her to collect 100 jars, it would have been important for her to make sure she had 100 jars. We must follow God's leading to the extent He has revealed it to us.

The need to *fully* follow God's leading is demonstrated in Num. 20:8-12. Here God commanded Moses to provide water for the complaining Israelites by *speaking* to a rock. Instead of completely following God's instruction, the angry Moses hit the rock with his rod. Although Moses was not completely faithful to God, water did flow from the rock. This lack of faithfulness, however, cost Moses greatly. He was not allowed to enter the Promised Land because of this incident. There are several places in scriptures that show this was a source of great pain to Moses. Think about this; if God punished this great man of God so severely for disobedience, what do you think could happen to us if we disobey God?

In Luke 16:8, Jesus rebuked the believers because the people of the world were more shrewd and innovative than the believers. God wants us to develop our strengths, create sound methods, and get the most bang for our buck. Even if we had \$100 billion, we should spend it wisely and frugally as though our funds were very limited. As long as our money and preparations are not a replacement for God's power, and do not contradict His leading, we must use them to the fullest.

God expects us to use our common sense. There may be times, however, when God will lead you to alter your plans or to even do something that defies all common sense. In such cases, you should follow God's leading. Otherwise, be a shrewd businessman with your time, money, and talents.

Being good stewards of our time involves an aspect many of us may not have considered. We are not being good stewards of our time when we do things that diminish the *length* of our lives. Many Christians have had premature deaths because of *preventable* illnesses. How is this waste of precious years any different than wasting several thousand hours being a couch potato?

Most Christians are conscious of the fact that smoking, drug abuse, and drinking will shorten a person's life. Many Christians, however, fail to group these verses along with eating poorly. Heart disease, brought on by a diet rich in saturated fats and a lack of exercise, can cut a person's life short by seven to ten years. As stewards of God's time, we should be more careful in this area. I am not emphasizing a healthy diet because I am a health fanatic. Quite the contrary, I struggle with this issue as much as most of you.

Although we should try to stay healthy, there are occasions when God will direct someone to live sacrificially in a geographic area that exposes their body to parasites, diseases, and a poor diet. As long as they are following God's leading, these exposures are going to be unavoidable. In fact, this sacrifice for the cause of Christ is precious in the sight of God. However, even in these situations,

there are probably some *preventable* health problems that could, and should be, avoided.

Being good stewards of your resources does not mean your ministry will flourish and prosper. In fact, it may *appear* to others that your life is quite unfruitful. Recently, I was listening to a talk show on a Christian radio station, and I heard a young man express his anger and bitterness toward God. He wanted to be a Christian singer and travel around the world singing praises to God. Things did not work out for him and he was unable to break into this very competitive market. This young man was jealous of other successful singers and upset with God for not using him. God does not ask us to be "successful" in the eyes of others. He only asks us to follow His leading and be good stewards of the resources He has given us. Once a person understands this, he will save himself a lot of grief.

Working through the \$100 billion spiritual exercise should produce profound changes in the life of the believer. This is especially true for the lay Christian. It may actually revolutionize the way you view God, money, eternity, and most important, your "usefulness."

Although I don't have \$100 billion, I do have 500 billion



500 billion Dinaras from Yugoslavia

Chapter: 12.02

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Yes, I have 500 billion! Unfortunately, its not \$500 billion American, but 500 billion Dinaras from Yugoslavia. The above bill is worthless because Yugoslavia's economy and government have disintegrated. Serbia, Bosnia, and Albania were all part of Yugoslavia before the Baltic Wars. If you remember, about 10 years ago the United States' military had to go over there to bring stability back into that war torn region



The instability brought on by the civil war (1993) caused the economy to go into hyperinflation. In less than a year, the economy imploded. An item that used to cost one Dinaras quickly rose to 500

billion Dinaras. It would literally take a wheelbarrow full of money to buy a loaf of bread.

You can see how hyperinflation can quickly turn a wealthy person into a beggar. A millionaire could have 500 million hidden under his bed (hidden because of his distrust of banks) and within a short period of time the money would become almost worthless. Generations of accumulated wealth were wiped out in months. It kind of gives new meaning to Jesus' admonition, "Store up for yourselves treasures in heaven, where moth and rust do not destroy" (Matthew 6:20).

This is the reason it is important to have a proper perspective on money. Yes, it would be nice to have great wealth to be able to support many great Christian projects. Yet, as we saw, we can't put our faith and hope in money. The power is not in the money; it is in the Lord.

Our dreams (whether material or spiritual) should always be anchored with the Lord. Money and the things it can buy are only temporary. Drive by a junkyard and you'll see the remains of somebody's dream.

Another Country's Approach to Hyperinflation

In the early 1990s, the small country of Transnistria experienced hyperinflation. Instead of printing brand new currency, Transnistria printed over their old currency. The photographs below show a before and after example. In this situation they printed four zeros on an existing banknote, crossed out some text, and added a new year (it now has both 1994 and 1996). As a result, a "1" became "10,000." (As they say, "Kids, don't try this at home.")



Following are 7 bills from Yugoslavia ranging from 10 Dinaras all the way up to 500 billion



10 Dinaras (1978)



50 thousand Dinaras (1992)



100 thousand Dinaras (1993)



50 million Dinaras (1993)



500 million Dinaras (1993)



50 billion Dinaras (1993)



500 billion Dinaras (1993)

What I would do with the Money



Chapter: 12.03

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In the chapter, *If you had \$100 Billion*, I asked the question about what you would do if you had \$100 billion. Once we understand how money fits into the scheme of things, this spiritual exercise has great practical value. It will focus your spiritual vision and give you a better feel as to what's truly important. You will become exposed to many new ministries and needs and will develop a deeper burden for the lost.

I have made much better use of my time and money since I undertook this challenge. I've been utilizing the resources *I do have*. I started by making a large list of needs and notes on how *I felt* those needs *could* be met. I pray specifically for each of the needs, asking God to supply the money and Christian workers. I give time and money where I can. On areas beyond my resources, I work hard to raise interest with other Christians.

I've even created my "World Evangelism Prayer List." This list (actually a book) contains all the projects I would undertake if I had 100 billion dollars. I have even estimated the cost and staffing needed so I can be more specific in my prayers.

In reality, a person with this much money would need to have tremendous spiritual maturity to stay focused on Christ. Although I hate to admit it, I don't feel I could be entrusted with this much money. The temptations would be too great. I

would have to put the money in a trust fund and set up several safeguards to protect the money from misuse. Fortunately, God has found faithful men, such as John Wanamaker, Henry Parsons Crowell, and Count Zinzendorf who did use their great wealth to lead others to Christ.

Everyone has different burdens and spiritual visions and the way I would utilize this money would probably differ greatly from how others would use it. However, I think the common goal of most Christians would be to ensure everyone has the opportunity to hear a clear presentation of the gospel.

Currently, there are thousands of reasons why the gospel message hasn't reached everyone. Some are simple problems that can be resolved easily. Others are complex logistical problems requiring a great deal of effort to solve. In my opinion, the most efficient way of utilizing 100 billion dollars is to create an organization that will have three functions:

- 1) Create a comprehensive list of the world's spiritual needs
- 2) Research solutions for each of the needs
- 3) Use the financial resources to fund the solutions

It would basically be a Christian research, development and deployment organization. For lack of a better name, I would call this organization *Pioneer Technologies (PT)*. Although PT would be involved in many mission projects, it would not be a missionary organization itself, per se. As much as possible it would offer its services to existing missions. In situations where there are no missionary organizations working in that field, PT would help interested believers raise up an organization to meet the need.

Despite the mission work currently being done around the world, there are billions of people still without a consistent gospel witness. PT could attend to many spiritual needs right away. To identify the remaining needs (or as many as possible), a team would be assembled to make a thorough world survey. Besides listing the spiritual

needs, this comprehensive survey would also include geographical, political, economic and other logistical limitations and bottlenecks.

Another team would then research solutions for these needs. Since computer technology and project management are my areas of expertise, I would create a special high tech computer network for research and brainstorming development. I have had a great deal of experience with research committees and know what things greatly enhance the flow of ideas. I would create special conference rooms where the members would have instant access to information and be able to express their ideas on a computer network that would display their ideas on multiple monitors.

While the research team is looking for solutions, another team would travel around the country raising prayer support for each of the projects. After some solutions were found, another team would work with existing missions to see if this solution is something they would want to pursue. If a mission could be found, PT would provide the solutions and resources. If an existing mission couldn't be found to meet the need, another team would try to find interested believers to start a work in that field.

I firmly believe exposing a person to the world's spiritual needs increases their spiritual vision. This is the reason why everyone employed by PT would spend at least two weeks a year on a "mission project." Every year it would be a different country with a different mission emphasis. If the mate or other family members were interested in participating, PT would pay their expenses too. Short term and summer missionary outreaches such as New Tribes Mission's *Summit*, are excellent ways to meet current needs while exposing the participants to missions. I would like to see PT take an active role by sponsoring people who could not normally afford to participate.

Apart from helping existing missions, I feel it is important to seek out and help people who have a burning vision for a specific need. I have found

these challenged people are often enterprising and innovative. Their passion tends to be contagious. It is these little brush fires that have the potential of turning into giant forest fires. This is the reason I want to nurture and support these people. If we want to set the world on fire for Christ, we must fan the little flames that rise up. The history of world evangelism will verify this. If you look at the great mission works (churches, Christian colleges, mission organizations, mission hospitals, etc.) they were usually a result of a specific person who had a fiery passion for the lost.

I'm also a firm believer in the power of prayer. For this reason all employees at PT would need to raise a certain level of prayer support. They would receive a paycheck as though they worked for a regular business, but they would conduct their spiritual life like they were missionaries. PT would create initiatives to raise up prayer support for various needs. I would also like to see several types of worldwide prayer "hot lines" (via telephones and the Internet) developed to solicit immediate prayer support for spiritual and medical needs. These hot lines would systematically dispatch the needs to interested individuals and churches around the world.

After several years of working on this spiritual exercise, I have itemized several needs that I would like to see met. Some of these projects are your typical evangelical outreaches while others are geared more for meeting specific needs of believers. Strong believers make better soldiers of the cross.

In the chapter, *A Special Prayer Request*, I talk about a couple projects I would like to see developed. They are the Phonetic Recognition System and the Computerized Bible Translator. There are other needs I would like to see met as well.

Transporting missionaries or supplies to isolated locations in the jungle sometimes requires canoeing or hiking for weeks. After a while airstrips are carved out in the middle of the jungle to provide easier access. Unfortunately, this is usually a manual process involving chain saws, sweat and

man power which consumes a great deal of time and energy. To reduce this manual work, PT would airlift heavy equipment into the jungle to help build the airstrips.

Helicopters are often better suited for tribal work for a couple of reasons. First, it is much easier to build a small landing pad than a long airstrip. Second, they are better adapted for mountainous regions where landing a plane is difficult. However, the big problem with helicopters is they are expensive to buy, fly and maintain. Also, they need some special adaptations like larger fuel tanks. In areas that would benefit the most from helicopters, PT would set up a trust fund to subsidize the extra cost. PT would also help finance advanced navigational and safety equipment for missionary aircraft.

I would like to create initiatives to meet the special needs of children separated from their missionary parents. For example, I would like to develop a free (or at least affordable) satellite communication system so parents could hear and *see* their children on a continuous basis. I would also like to see a special trust fund set up so parents and children could visit each other more often.

I would like to see a procurement system setup to provide missionaries with equipment (computers, refrigerators, etc.) at about a third of the wholesale cost. Although PT could afford to provide these at no cost, I feel it is often healthier to provide a helping hand rather than a handout.

Indigenous Christian workers are Christians dedicated to reaching the people in their own country. Since they know the language, culture and customs better than most foreign missionaries, they often are more adept at reaching their own people. Also, their salaries and expenses are usually much smaller than their foreign missionary counterpart. More important, they are not viewed as “outsiders” so they often have fewer barriers to break down. I would like to see more Bible schools built *outside the U.S.* to train indigenous people. PT would set up a trust fund to pay the salaries of the indigenous preachers until local bodies could pick up their

expenses. This is especially important in countries that are starting to close their doors because of political and religious opposition.

Short-wave Christian radio plays a major role in reaching large masses of people around the world, especially in restricted areas. Since many areas do not have strong churches to nurture new converts to maturity, the radio must be used to meet many of the spiritual needs. Therefore three main types of broadcasts would be needed. They are *Evangelism, Inspiration and Growth*, and *In-depth Bible Study*.

To provide a solid foundation for these believers, many hours of each type of broadcast would be needed. To effectively reach the top 500 language groups, many more transmitters must be built. There are over 100 languages with at least 6 million speakers and over 300 languages with at least 1 million speakers.

Christians entering the work force in the 21st century will need to have a solid foundation in the sciences and computer technology. Unfortunately, most Christian schools in the US and missionary schools overseas find it difficult to obtain the money to purchase the necessary equipment for their science and computer classrooms. I would like to develop a team that would work with these Christian schools to help them evaluate their needs and supply them with some of the costly equipment. If the schools are interested, their teachers could be given advanced training in chemistry, physics and computers.

I would like to provide technological assistance to existing Christian organizations. For example, when an organization wants to network their computers together, PT could provide hardware, software and expertise to set up their system. PT could also provide free network training to help them reduce the costly maintenance expenses.

There are many areas of the world that are culturally, politically or religiously closed to the gospel. To reach these areas a great deal of prayer, brain-

storming and consultation is needed. Many creative initiatives may have to be tried before an opening is found. PT could help sponsor and finance such initiatives.

Another important resource for world evangelism is the media. The media, obviously, is a very influential tool. Various forms of multimedia have shaped much of our culture, political landscape and public opinions. Corporations and special interest groups spend tens of billions of dollars a year to influence people's opinions. Although the primary purpose of most movies, TV shows and music is to make money, these mediums are often used to sway the opinion of the viewers and listeners. Movies formulate people's opinion more than any of the other forms of media. The amazing thing is the ease and speed at which they are able to do it.

The reason for this is a phenomenon called "*storybook acceptance*." We have imaginative minds, and we enjoy daydreaming about unique, intriguing and unrealistic adventures. We enjoy books and movies that stretch our imagination and cause us to visualize the impossible. Since we realize certain stories are fiction, we are able to accept unusual or impossible scenarios, such as talking animals, super heroes or incredibly "lucky" people like Indiana Jones. As we ride along on these imaginative journeys, we usually view things from the perspective of the main character. Since we accept these stories as fiction, we are willing to view a scenario from many unique perspectives. The *perspective* from which a story is shown, usually determines the side with which we align ourselves.

For example, in one movie you're on the side of a cowboy protecting the settlers from the savage Indians. In another movie you're on the side of the brave Indians protecting their families and homeland from the pale-skinned invaders. Another example is a movie where you are on the side of the policeman who is fighting dangerous criminals. In another movie you're on the side of a criminal who is fighting against a corrupt legal system.

To demonstrate how quickly and easily we change sides, let us consider how we flip-flop sides in nature films. In one film, you're on the side of the lion trying to snag a deer to feed his family. In another film, you're on the side of a deer trying to avoid the hungry lion. Although these stories are based on the *exact same* situation, you may change your alliance 180 degrees from one movie to the next. Since we view these stories as fiction, we don't see a conflict with "changing sides" so easily.

This *perspective alignment* is what makes stories so influential. When you start identifying yourself with the plight of the main character, you begin to develop *emotional* responses to his problem, and you begin to *feel* the issue from his perspective. Movies are more influential than books because a story can be told in a couple of hours, and the visual and audio adds to the viewer's emotional response. Although one movie usually doesn't produce too much of a shift in a person's overall opinion on a subject, it probably does have an impact.

My point is not to condemn movies. I personally think there is entertainment value in wholesome movies. My point is Christians should capitalize on this powerful tool.

Currently, many TV shows and movies feature people who are struggling against the "religious right." These Christians are portrayed as zealous bigots who are hypocritical, narrow-minded, unforgiving and intolerant of other life-styles. Although I won't go into much detail, I have many initiatives that would utilize the power of the media to provide a more balanced view on some issues and to enhance the cause of Christ.

These initiatives could be used in the U.S. and in other countries. One initiative would be to finance the creation of movies that would demonstrate the dynamic power of God and the salvation message. To help these movies reach a larger audience, they need to be professional and of the highest quality. The new computerized special effects can provide creative options that were never available before.

C. S. Lewis's series entitled *Chronicles of Narnia* and John Bunyan's *Pilgrim's Progress* are a few books I would like to see made into movies. Frank Peretti's books *Piercing the Darkness* and *This Present Darkness* are excellent books that describe the possible angelic fights which take place behind the scenes. What makes Peretti's books so powerful is the way they show how our prayers influence the outcome of angelic wars. I feel these books could be made into powerful movies.

The abortion debate is another issue that has been greatly influenced by the media. Through the abuse of the media, the focus of the issue has been cleverly shifted to be viewed as a matter of "choice." This goes to prove no matter how ridiculous an idea may be, if you say it enough times, people will accept it. The pro-life protests have probably been the most peaceful mass demonstrations in the history of the U.S. (comparing the number of incidents per 1,000 protesters). Yet, the media has portrayed these protesters as violent demonstrators terrorizing innocent doctors who are simply doing their job. In fact, RICO, the antiracketeering law designed to destroy organized crime has been used against several pro-life groups.

History has repeatedly shown us when the core population of a country is *indifferent* on a subject; *unethical actions are allowed to take place*. Where there is a lack of passion, rights are trampled. Europe experienced this the years preceding the start of World War II. Currently the core population of America is indifferent to the issue of abortion. Comments like, "I personally believe abortion is wrong, but I believe everyone has the right to make their own choice," show people really don't believe and *feel* innocent babies are being murdered. If they did, they would not stand for it any more than they would for a child being killed immediately after birth.

Having the support of the *core* population is essential in making substantial changes in laws to protect the unborn. Changing the attitude of the core population, even on controversial issues, is a realistic possibility. America's new acceptance and

tolerance of homosexuality is an excellent example. In the mid 1990s (after President Clinton used his presidential office to endorse homosexuality), several evening comedy shows featured episodes dealing with the "homosexual issue." The plots were remarkably similar. Usually a homosexual is encountered and some of the straight people are repulsed by it. During the show something happens to make the straight people realize there is a need for more understanding and tolerance of alternate life-style. The viewers were being shown, from the perspective of the homosexual, what it feels like to be a victim of intolerance.

In the following years many more shows were produced showing homosexuals as victims, stressing the need for coexistence. In 1997, there were over 27 comedy shows that had homosexuals portrayed in a positive light. This continued exposure has effectively conveyed the message of tolerance towards alternate sexual preferences. The message is clear; homosexuals are just like us and need to be accepted. America's core population shifted its position from "homosexuality is wrong" to "I don't understand why a person would want to be gay, but I think we should be tolerant of other people's differences." When Ellen DeGeneres "came out of the closet" on her show *Ellen*, it became the first comedy to have a gay leading character. If this had been tried five years earlier, the show would have quickly died due to a lack of public support.

America's core population no longer views homosexuals as people practicing an immoral and unnatural life-style. Instead, they are viewed as an "*oppressed*" group who are being victimized. Americans love the underdog. Americans look down on people who are mean to those who are victimized. Likewise, anyone who stands up on behalf of those who have been victimized are considered heroes. This is the reason so many talk shows and magazines have praised Ellen as a hero.

This shift in America's core population in regards to gays was no accident. It was a well thought-out process. Without going into much detail, I'll give

you some highlights. Part of the push came from a surprising source: Disney.

According to the *National Liberty Journal* (May 1997), Michael Eisner, the CEO of Disney, said up to 40% of Disney employees are homosexuals. I am uncertain, however, if he was including Mickey, Goofy and the Seven Dwarfs. Disney was one of the first companies to offer medical coverage for homosexual partners. When it purchased the television network ABC, it extended this special coverage to ABC's employees.

In May of 1996, (according to the article) Eisner allegedly asked Matt Williams and Tim Allen of the popular TV show *Home Improvement* about adding a couple new neighbors who were gay. After these new actors became popular, a new show would have been created for them. Commendably, Matt and Tim said no to their bosses. Eisner then allegedly approached Ellen DeGeneres, of the TV show *Ellen*, and asked if her lead character would "come out of the closet." She was more than willing.

The point I'm trying to make is, the core of America's population can be influenced. I am convinced we can make Americans view the unborn as "babies." We must let Americans see these unborn as victims, not fetal material. Although random acts of violence may shut down some isolated abortion clinics, it hurts the pro-life cause more than it helps. The pro-life movement must carefully rethink its strategy to win the hearts of the core population.

Americans have a tremendous love and concern for babies. Just as a mother bear will passionately defend her cub, Americans historically have passionately tried to protect babies. We'll do almost anything to protect them. Companies often use babies in their commercials when they are advertising a safety product, such as brakes. Politicians will say things like, "... this law will adversely affect children and babies..." when they are trying to gain emotional support. Incidents happening to babies gain much more media attention than if the same

incident happened to an adult. Therefore, to win the battle on abortion, we must get the core of America's population to think of the unborn as babies, not just "fetal material." We must get them to develop the same feelings and *passion* for the unborn as they do for babies. Once this happens, the average American would be outraged by how these unborn babies are being treated.

If done correctly, commercials could be used to help reach this goal. It is important, however, *not* to make "abortion" the issue in these commercials. Instead, you want to tap into the emotions people have for babies and then gradually let them *see* that there is no difference between the born and unborn. Since these commercials will not be confrontational, the viewers would not feel they are being *forced* into "taking sides." I've even written screen plays for several pro-life commercials and sent them to a couple pro-life groups. Although the issue of abortion does not directly affect world evangelism, it is a moral issue that cannot be ignored. History has shown us true Christianity has an obligation to take a stand against major moral injustices.

Another area PT would utilize its resources, would be the defense of Christians who have been sued for taking a stand on moral issues. Lawsuits are common tools used to intimidate groups and to create public policy. Supreme Court rulings carry a great deal of weight, thereby molding the direction of America's future. This is the reason why several Christians have found themselves sued by the so-called civil liberty groups. Many of these groups spend millions to force-feed an issue through the courts. Most of these Christians, however, can't afford to fight against these expensive high-powered lawyers, especially if they have to go to the Supreme Court. Fortunately, there are some Christian groups that have taken up these causes. PT could help pay some of the legal expenses.

There are many more projects I would pursue if I had the resources, but this should give you an idea of what I am thinking. Once again, I challenge you to try this spiritual exercise and see how it will affect your spiritual vision.

Now it's Your Turn



Chapter: 12.04

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The state lottery systems have produced an interesting phenomenon. Many of the people who have become millionaires from lotto winnings have ended up filing for bankruptcy. Although they were given the unique opportunity of having additional resources, many were careless and overextended themselves.

While it is true most of us do not have millions of dollars to squander, most of us are squandering the other resources we have. As mentioned in previous chapters, money should not be considered more or less important than our other resources (abilities, time, opportunities, etc.). If we don't use these resources efficiently, we will be depriving ourselves the opportunity of being used powerfully by the

Spirit of God.

To help you properly utilize your resources, you need to bring your goals and objectives into focus. Once you align your priorities with God's, you will no longer feel like you are floating aimlessly from day to day, but rather, you will feel direction and purpose. Most important, you'll realize the resources you *currently* possess are more important than having great wealth, and as a result, you will have a greater eternal impact on those around you.

Ask yourself the question, "If I had \$100 billion to bring Christ to a lost world, how would I utilize these resources?" There are three main phases in this exercise. First, you must determine the needs of the world. Second, you must determine solutions to meet these needs. Third, you must find appropriate ways to finance these solutions.

I would like to point out this spiritual exercise will probably take several weeks or months. It took me several years to work through. This is the only chapter which specifically requires you to write down your thoughts. Don't spend much time answering the questions the first time you read this chapter. Finish reading the book, then return to this chapter to fill out the worksheets.

Phase 1: Determining the Needs

The first step in evaluating the needs of the world is for you to determine who you feel are "lost" and going to Hell. Throughout the world, there are people with various degrees of understanding of the gospel message. Listed below are six groups of people *who have not accepted* Christ as their personal savior. You are to answer if you feel the *Bible* teaches the following people are going to hell? In front of each item, put "yes," "no" or "don't know."

_____ 1. People who have heard a clear and complete presentation of the Gospel message.

_____ 2. People who have heard a clear and complete presentation to the Gospel message, but have been turned off to Christianity because a hypocritical Christian has deeply hurt them.

_____ 3. People who have heard a clear and complete presentation to the gospel message, but some tragic event has left them bitter and angry with God.

_____ 4. People who have heard only a *portion* of the gospel message. (Their understanding of the gospel, although it may be great, is not sufficient enough for them to make Christ their personal savior. Some of these people may even attend “church,” but the church teaches a salvation message contrary to what the Bible teaches. This would include 1 or 2 billion people in U.S. and Europe.)

_____ 5. People who have heard of the words “Jesus” and “Christianity.” (They may even have heard that a person named Jesus “died on a cross,” but that is the extent of their knowledge. They know Christianity is a religion based on a person who died 2,000 years ago, but they could not explain its plan of salvation. This would include the 2 billion people in religions like Islam, Hinduism and Buddhism.)

_____ 6. People who have never heard of Jesus. (There are at least 3,000 language groups whose members fall into this category.)

Now that you have answered the above questions, you need to supply Biblical references that support your conclusions. It is important you are able to substantiate your beliefs with the Bible. As with any important doctrine, you must be able to supply multiple references as opposed to a single obscure verse.

Group 1:

Group 2:

Group 3:

Group 4:

Group 5:

Group 6:

Based on your answers above, make a rough estimate of how many people you think are lost and going to Hell.

The groups you have identified as going to Hell are the groups you must target with evangelical efforts. The next thing you must do is identify the different *styles* of ministries. For example, there are prison

Phase III: Meeting the need

Now that you've identified the needs and solutions, you must now find a way to use your resources to finance the solutions. You will probably need to create an organization to oversee the various projects and to ensure they are progressing on schedule. You will also need to set up multiple safeguards to protect the money from misuse and embezzlement.

Would you put the money into "trusts" to insulate and protect the money from greedy lawyers and their lawsuits? Would you have multiple independent accounting firms audit your records to reduce the potential of vicious rumors and scandals? Since you wouldn't spend \$100 billion all at once, in what type of investments would you put the rest of the money?

In reality, of course, you don't have this type of money. However, you can have an active part in the projects you have identified. First, there probably are some projects that you can offer financial help. There may even be projects where you can help out on a part-time or full-time basis.

Second, you can spend your time and energy trying to raise up interest in these projects with other Christians. Through your efforts, you may be able to raise the needed finances, Christian workers, and prayer support.

Third, you can take your worksheets and put them in a binder. This will become your "World Evangelism Prayer List." Every day pray for a couple sheets in this book. As you pray for a need, you can be specific about the money, staffing and other material needs.

World evangelism takes place when Christians grow where they are planted. This is the reason this spiritual exercise is so important for the lay Christians. If lay Christians taps into the true power of God and utilize the resources they currently have,

they will have a tremendous eternal impact on the world.

One final thought. The possibility of your coming across \$100 billion is virtually zero. However, there is a possibility (although still quite small) you might come across \$10-30 million. This could be a result of an inheritance from an unknown relative or winning a sweepstakes from Publisher's Clearing House.

If you wanted to use this \$10- 30 million to bring Christ to a lost world, what would you do? If you give this question much thought, you will find your strategy will be quite a bit different than if you had \$100 billion. The number of projects you can be involved with will be greatly reduced. Most likely, you will focus most of your attention on the projects which are closest to your heart. Although I am not going to provide a worksheet for this scenario, do give it some thought.

Seed Money



Chapter: 12.05

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A tribe, I believe in New Guinea, has an interesting way of insulting a person. The phrase, “I bet you even eat your yam seeds” is a big put down. In our culture it does not mean much, but in their culture it means a person is careless, gluttonous and irresponsible. Every year, yam seeds must be planted to produce a new crop of yams. If a person is careless and eats his yam seeds instead of planting them, he will go hungry the following year.

There are many types of seeds that can either be eaten or planted. If they are eaten, they can meet some immediate basic needs. If they are planted, however, the seeds can greatly multiply themselves and meet the needs of many. God chose to use the principle of multiplication in some of His miracles.

For example, when He fed the “5,000,” the “4,000” and the “100,” Jesus used the little the people had and *multiplied* it. When He turned the water into wine, He required them to first supply the water. When God provided food for the two widows, (2 Kings 4:1-7 and 1 Kings 17:14-15) He *multiplied* what they had. When Jesus paid the temple tax, He chose a unique way to produce the resources. He had Peter catch a fish and inside was the exact amount needed. When you look at

the miracles of the Bible, you’ll find many of them are a multiplication of a person’s *possessions* or *actions*.

This principle of multiplication applies to our Christian giving also. The size of our gift is not nearly as important as our attitude and faithfulness. This is one of the reasons Jesus pointed out the small but sacrificial donation of the poor widow (Mark 12:42). The Bible doesn’t say, but God could have greatly multiplied her gift.

There is another aspect of “seed money” which may not appear as “spiritual,” but in many ways it is just as important. This is especially true for missionaries. Historically, many missionaries have found their retirement years financially lean and difficult. Many barely have enough money for their current needs, let alone to save for retirement. Apart from the normal savings and pension plans, most Americans have built up substantial equity in their homes. Most missionaries, however, having lived in the jungle or rented most of their lives, have little accumulated assets. While the heavenly retirement plan for missionaries is fantastic, the earthly plan usually leaves much to be desired.

Fortunately, many missionary organizations have responded to this need by building retirement villages and even setting aside some of the missionary’s support for a pension. However, since many corporate pension plans in the secular world are inadequate, I have to assume that this applies to the pensions of most missionaries. Although most missionaries have limited financial resources, most have a large quantity of another resource: time. This is where “seed money” comes in. Missionaries should take advantage of their time and let it work for them.

Apart from the normal pension plan, many corporations now offer a *supplemental* retirement plan for their employees. Some of these plans are the 401(k), 403(b), and 457. These plans are similar to IRAs (Individual Retirement Accounts) except your maximum contributions are usually at least \$7,500 a year versus the \$2,000 for IRAs. These

plans are ideal for people with limited resources, but lots of time. As you will see shortly, these funds grow rapidly. Eventually, the vast majority of the retirement savings is earned interest rather than the principle originally deposited.

There are three reasons why they grow so fast in comparison to conventional savings. First, you don't pay Federal, state or local income tax on the money when you make the deposit. You pay it later when you withdraw it. (Note, you still pay Social Security tax.) The reason you have this special tax break is because the government recognizes the need for supplemental retirement. Since it is "retirement" money, there are restrictions on when you can have access to the money. Although there are some exceptions to the rule, the age is usually 59 ½.

The total income tax for many people adds up to about 32%. For them putting money in a retirement account is like getting an instant return of 32% on their investment. If a person deposits \$1,000 into the account, their actual "out of pocket" loss is \$680 because the other \$320 normally would have been paid in taxes. Whereas in a conventional savings plan, after you pay taxes on your \$1,000, you only have \$680 to invest. Obviously, \$1,000 will produce more income than \$680.

The second reason it grows so fast is because you don't pay taxes on the *interest* until you withdraw the money. As a result, *all* of the interest is compounded and the growth is increased substantially.

The third reason it grows so fast is because these retirement plans offer investments in mutual funds. Many of the mutual funds offered in a typical retirement plan currently have a 10-year average of at least 15%. In fact, many of the mutual funds in my 457 account at work have a 10-year average of 17%. Compared to CDs, bonds and savings accounts (which range from 3-8%), mutual funds are powerful investment engines.

The 10-year average of mutual funds is usually around 13 - 15%, but the incredibly healthy

economy in the 1990's has produced above average returns. The April 13, 1994 Vanguard prospectus says that during the period between 1926 to 1993, stocks (as measured by the S&P Index) have produced an average rate of return of 12.3%. (Source: *Mutual Funds for Dummies*, page 75.) This includes down periods such as the Great Crash of 1929 and the following Great Depression.

One boring technical note, when you invest in these retirement plans, you are not *directly* investing in the mutual fund. You deposit money with the retirement firm, and they invest in the mutual funds you've specified. You could directly invest with these mutual funds, but you would not get the special tax break because the money would not be considered retirement money.

To demonstrate the power of time in a retirement account, we will look at Tom and Judy who are both 23 and have just become missionaries. Let's say they put \$360 a year (\$30 a month) into an IRA for *only 10 years*. If they retire at 65, their retirement plan will have grown considerably. Depending on how well the mutual funds do, their retirement account will have grown to approximately:

Interest	Amount	Annual Interest
12%	\$298,000	\$32,000
13%	\$423,000	\$49,000
14%	\$600,000	\$74,000

The "annual interest" on this chart is the interest earned that year. Depending on how much money you have in the account when you retire, you may be able to live on the interest alone. Also note, since the growth of mutual funds fluctuate from day to day, there is no accurate way of calculating its actual yield. Therefore, the figures provided in

these tables are based on a flat interest rate.

To illustrate further the power of time, let's say Tom and Judy put the same \$3,600 into the IRA their first year and didn't make any more contributions after that. Their IRA would have grown to:

Interest	Amount	Annual Interest
12%	\$470,000	\$50,000
13%	\$690,000	\$79,000
14%	\$1,007,000	\$124,000

Refer to Table 1 to see a spreadsheet showing how the \$3,600 grew. Study this spreadsheet and see how time can greatly increase a small investment. Please note that the effects of inflation have not been calculated into these amounts. The buying power of a dollar will be much less as a result of inflation. This must be taken into consideration when planning one's retirement needs.

As you can see, giving the same amount of money more time to grow greatly increased their retirement. When my wife and I have children, we are going to put \$2,000 into a retirement account for each of them. When the child is 60, the account will be worth:

Interest	Amount	Annual Interest
12%	\$3,543,000	\$380,000
13%	\$6,371,000	\$733,000
14%	\$11,396,000	\$1,400,000

Anything heavily regulated by the government is

usually encumbered with many complicated rules. Supplemental retirement plans are no exception. If you have too much money in these plans you will be penalized. For example, a 15% tax kicks in if you withdraw more than \$160,000 in a year. I don't think that too many missionaries will have a problem with this tax, though. Plus, if your supplemental retirement account is "excessively" large when you die, a 15% excess-accumulation tax will be levied before the account is liquidated into your estate. The government has a complicated formula to define how much is too much, but to give you an example, anything over \$1.2 million will be taxed for a person who dies at 70. (Source: *US News & World Report*, June 9, 1997)

There is a quick way to determine how fast a retirement investment will *double*. It is called the "rule of 72." Basically, you divide your interest rate into 72. For example, if you have money invested in an account that yields 6%, you would divide 6 into 72. The result is 12. Therefore, it will take 12 years for the investment to double. Remember this rule only applies to retirement accounts. Normal investments, where you pay annual income tax on the profits, grow much slower. On the next page is a chart showing how fast a retirement account will double at various rates:

I have included 2 more tables at the end of this chapter to show the growth potential at different rates (Table 4.2 and Table 4.3). Table 4.2 shows the increase of a "one dollar" investment in a retirement account. It's a very handy table because it shows you potential returns of investments over a variety of years and interest rates. It does not take into consideration the annual "administrative" fees which may be around \$10- \$20 a year. The larger the investment, the less the annual fees affect the investment. Table 4.3 shows the same thing except it takes inflation into account. This table assumes a steady rate of inflation of 3%. I have found the stock market adjusts up and down along with inflation. As a result there is some stability even with moderate fluctuating inflation.

Chart of the “Rule of 72”

Interest	Years to Double
3%	24.0
4%	18.0
5%	14.4
6%	12.0
7%	10.3
8%	9.0
9%	8.0
10%	7.2
11%	6.5
12%	6.0
13%	5.5
14%	5.1
15%	4.8
16%	4.5
17%	4.2
18%	4.0
19%	3.8
20%	3.6

I think it is important to explain some basics of supplemental retirement accounts (IRA, 401(k), 403(b), and 457). These accounts usually offer you a range of aggressiveness in investments. The main categories are:

- Guaranteed fixed rate
- CDs and Bonds
- Income mutual funds
- Growth and income mutual funds
- Growth mutual funds
- Aggressive growth mutual funds

This list is ordered from the lowest to highest in potential for producing income. It is also ordered from the lowest to the highest as far as its potential to “fluctuate” in its annual yield. The *guaranteed fixed rate* is usually around 5 or 6%, whereas the *growth* funds may fluctuate from -5 to +50% (with a 10-year average of around 13 to 17%). For long term retirement savings many people put most or all of their investments into *growth and income* and *growth* mutual funds.

As a person gets within a few years of retirement (or enters retirement) they may adjust their “mix” so there is less fluctuation (and usually less earned income). It all depends on how much money is in their account. If the account is large, consistency in annual yield is not nearly as important.

Some people insist on investing only in the guaranteed fixed rate because it is “safe.” There are two reasons why this may not be the best choice. First, the word “guaranteed” actually means the company promises the interest rate will be consistent over a certain period of time. It is *not* guaranteed or insured by the Federal Government. Although it is rare, I have seen some investment companies have financial trouble and pay out a percentage rate much smaller than their promised rate. In fact, those in the same retirement plan who had money in mutual funds did extremely well while those in the “safe” guaranteed fixed rate earned only half of what was promised.

The second problem with the guaranteed fixed rate

is when inflation is taken into consideration, the actual gain is quite small. If the fixed rate is at 6% and inflation is 3%, your net gain is 3%. You are barely keeping ahead of inflation. Using the rule of 72, it would take 24 years to double your buying power. As a result, if you want a large retirement savings, you would have to invest a tremendous amount of money.

How do you choose the best supplemental retirement plan for you? If your company offers one (i.e. 401(k), 403(b) or 457), the choice is already made. Otherwise, you can call different banks or brokerage houses to find a plan you like. Even if you are already using your company's plan, you can still invest in your own IRA or variable retirement annuity. In such situations, you lose the tax break on the *original* money you've deposited. You will, however, receive a tax break from that point on.

Once you choose your supplemental retirement plan, how do you choose the best mutual funds inside the plan? The choice is made pretty easy. The company operating the retirement account has already picked out one or two choices for each of the aggressiveness categories. As a result you don't have to try to research the best mutual funds. Your retirement administration has already done that.

What are mutual funds? A mutual fund is basically a fund that an investment company has created. The assets in this fund are invested into a large number of companies, usually around 300 to 1,000. Currently there are over 5,000 different mutual funds, with more being added every day. The income produced by these funds varies from day to day, depending on the performance of the companies.

What is the main difference between investing in a retirement mutual fund and "playing the market?" When you play the market, you must continually study the trends of the market to know when to buy and sell. With retirement accounts you don't need to know much about the market. Basically, after you make your original choices, you let it grow, making minor adjustments as the years progress. In fact, it'll drive you nuts if you try to monitor your

retirement mutual funds on a daily basis. Since most retirement plans allow you to switch funds only four times a year, watching the funds go up and down every day does you no good.

Investing in mutual funds is a lot different from investing in individual stocks. If you invest in individual stocks and the company goes under, you've lost everything. Yet, if the "risk" is spread out over 300 to 1,000 companies, your earnings may drop a little for the year, but you don't lose everything.

A good case in point is my great grandfather. In the early 1900s, he was a millionaire. This was when most people's annual salary was around \$1,000. He was a smart businessman, but he made a large portion of his money in the stock market. When the market crashed in 1929, he lost most of his money. His investments were in individual stocks. When the individual companies went under, so did his money.

Mutual funds do not contain the *same* risks. However, mutual funds are not risk free. Mutual funds do not guarantee a specific return. Just because it has had a 10-year average of 17% does not mean the next 10 years will be the same. Mutual funds are not "insured" by the federal government.

The most vulnerable spot of a mutual fund is the actual investment firm *operating* the fund. If they go under, you can lose some or all of the money in the fund. Although this is not a problem like it is with individual stocks, you should be aware of the potential risk. To protect myself, I have invested in four or five mutual funds within my retirement plan. Since the Investment Company Act of 1940 was passed to regulate the mutual fund industry, no fund has ever gone under. You will also be interested to know that the specific bonds and stocks the mutual fund has bought are held at a custodian - a separate organization independent of the mutual fund company. The use of a custodian ensures that the fund management company can't embezzle your funds and use assets from a better performing fund to subsidize a poor performer. (Source: *Mutual*

Funds for Dummies, IDG Books, page 38.)

The other vulnerable spot in your supplemental retirement plan is the actual company *managing* the retirement plan. A few years ago a Catholic Church lost a large portion of the money they invested for their retirement. As it turned out, one of the employees of the investment company was not investing the money being deposited. Instead, he was pocketing the money. If the priests had carefully reviewed their statements to verify the money was being deposited, they could have greatly reduced or eliminated all of their losses. Choosing a financially sound and reputable investment firm is probably the most important decision you'll have to make in your retirement planning. If you chose a sound company and carefully review your statements, you can avoid most pitfalls.

I have invested in several different supplemental retirement plans to provide myself some extra protection. Since each retirement plan charges \$10-\$20 a year for administration costs, this is probably an overkill. There is, however, safety in numbers.

Here are some final words of advice. If possible, it is always a good idea to consult a financial advisor before investing money. Talking to banks and brokerage houses can be very informative. Understand, however, their advice may be somewhat biased and self-serving. Don't assume they are telling you the complete story. Do your homework and ask a lot of questions. One final note, never invest more than you can afford. Of course, if you start out when you are young, \$30 a month (or whatever you choose) is not that much.

Important information when reading the following tables

Please understand the figures in the following tables are for reference only and do not reflect the returns of an actual IRA account. This is because mutual funds, by their very nature, fluctuate in their growth

instead of growing steady like a CD with a fixed rate of return. As a result of this fluctuation, only ball park averages can be provided. Please carefully read this chapter for more information.

It is also important to understand many retirement plans charge an "administration" fee of about \$10-20. The impact of this fee is almost negligible when the account is large. However, when the account is very small (such as when the yearly earned *interest* is under \$500), this fee will have an impact, and thus impact your future earnings. Therefore, you might want to add an additional \$10 - 20 a year for the first few years to compensate for this fee.

The following 3 pages have these tables:

Table 1 The Growth of 10 years of saving \$360 a year.

Table 2 The Growth of a Single Investment of \$3,600.

Table 3 The Value of a 1 Dollar investment.

Table 4 The Value of a 1 Dollar Investment - Accounting for inflation.

Table 1: The Growth of 10 years of saving (\$360 a year)

Your yearly contribution:

\$360

Your age	# of years	Your Deposit	13%		15%		17%	
			interest	balance	interest	balance	interest	balance
23	1	\$360	47	407	54	414	61	421
24	2	\$360	100	866	116	890	133	914
25	3	\$360	159	1,386	188	1,438	217	1,491
26	4	\$360	227	1,973	270	2,067	315	2,165
27	5	\$360	303	2,636	364	2,791	429	2,954
28	6	\$360	390	3,386	473	3,624	563	3,878
29	7	\$360	487	4,233	598	4,582	720	4,958
30	8	\$360	597	5,190	741	5,683	904	6,222
31	9	\$360	721	6,271	906	6,949	1,119	7,702
32	10	\$360	862	7,493	1,096	8,406	1,370	9,432
33	11		974	8,467	1,261	9,667	1,603	11,035
34	12		1,101	9,568	1,450	11,117	1,876	12,911
35	13		1,244	10,812	1,667	12,784	2,195	15,106
36	14		1,406	12,217	1,918	14,702	2,568	17,674
37	15		1,588	13,806	2,205	16,907	3,005	20,679
38	16		1,795	15,600	2,536	19,443	3,515	24,195
39	17		2,028	17,628	2,916	22,359	4,113	28,308
40	18		2,292	19,920	3,354	25,713	4,812	33,120
41	19		2,590	22,510	3,857	29,570	5,630	38,750
42	20		2,926	25,436	4,436	34,006	6,588	45,338
43	21		3,307	28,743	5,101	39,107	7,707	53,045
44	22		3,737	32,479	5,866	44,973	9,018	62,063
45	23		4,222	36,702	6,746	51,719	10,551	72,614
46	24		4,771	41,473	7,758	59,477	12,344	84,958
47	25		5,391	46,864	8,921	68,398	14,443	99,401
48	26		6,092	52,957	10,260	78,658	16,898	116,299
49	27		6,884	59,841	11,799	90,456	19,771	136,070
50	28		7,779	67,620	13,568	104,025	23,132	159,202
51	29		8,791	76,411	15,604	119,629	27,064	186,266
52	30		9,933	86,344	17,944	137,573	31,665	217,931
53	31		11,225	97,569	20,636	158,209	37,048	254,980
54	32		12,684	110,253	23,731	181,940	43,347	298,326
55	33		14,333	124,586	27,291	209,231	50,715	349,042
56	34		16,196	140,782	31,385	240,616	59,337	408,379
57	35		18,302	159,084	36,092	276,708	69,424	477,803
58	36		20,681	179,765	41,506	318,214	81,227	559,030
59	37		23,369	203,134	47,732	365,947	95,035	654,065
60	38		26,407	229,541	54,892	420,838	111,191	765,256
61	39		29,840	259,382	63,126	483,964	130,094	895,350
62	40		33,720	293,101	72,595	556,559	152,209	1,047,559
63	41		38,103	331,205	83,484	640,043	178,085	1,225,644
64	42		43,057	374,261	96,006	736,049	208,360	1,434,004
65	43		48,654	422,915	110,407	846,457	243,781	1,677,785

Table 2: The Growth of a Single Investment of \$3,600

This chart shows the growth of a single one time investment of \$3,600 in a retirement account that has grown at a steady rate of 13% a year.

Missionary's age	# of years	Deposit	Interest	New balance
23	1	3,600	468	4,068
24	2		529	4,597
25	3		598	5,194
26	4		675	5,870
27	5		763	6,633
28	6		862	7,495
29	7		974	8,469
30	8		1,101	9,570
31	9		1,244	10,815
32	10		1,406	12,220
33	11		1,589	13,809
34	12		1,795	15,604
35	13		2,029	17,633
36	14		2,292	19,925
37	15		2,590	22,515
38	16		2,927	25,442
39	17		3,308	28,750
40	18		3,737	32,487
41	19		4,223	36,711
42	20		4,772	41,483
43	21		5,393	46,876
44	22		6,094	52,970
45	23		6,886	59,856
46	24		7,781	67,637
47	25		8,793	76,430
48	26		9,936	86,366
49	27		11,228	97,593
50	28		12,687	110,281
51	29		14,336	124,617
52	30		16,200	140,817
53	31		18,306	159,123
54	32		20,686	179,810
55	33		23,375	203,185
56	34		26,414	229,599
57	35		29,848	259,447
58	36		33,728	293,175
59	37		38,113	331,287
60	38		43,067	374,355
61	39		48,666	423,021
62	40		54,993	478,014
63	41		62,142	540,155
64	42		70,220	610,376
65	43		79,349	689,724

Table 3: The Value of a \$1 Investment in an IRA

(NO adjustment for inflation has been done)

Number of Years	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	17%
	1	1	1	1	1	1.0	1.0	1.0	1.0	1.0	1.0	1.0
1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2
2	1.1	1.1	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.4
3	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5	1.5	1.6	1.6
4	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.9
5	1.3	1.4	1.5	1.5	1.6	1.7	1.8	1.8	1.9	2.0	2.1	2.2
6	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.1	2.2	2.3	2.4	2.6
7	1.5	1.6	1.7	1.8	1.9	2.1	2.2	2.4	2.5	2.7	2.8	3.0
8	1.6	1.7	1.9	2.0	2.1	2.3	2.5	2.7	2.9	3.1	3.3	3.5
9	1.7	1.8	2.0	2.2	2.4	2.6	2.8	3.0	3.3	3.5	3.8	4.1
10	1.8	2.0	2.2	2.4	2.6	2.8	3.1	3.4	3.7	4.0	4.4	4.8
11	1.9	2.1	2.3	2.6	2.9	3.2	3.5	3.8	4.2	4.7	5.1	5.6
12	2.0	2.3	2.5	2.8	3.1	3.5	3.9	4.3	4.8	5.4	5.9	6.6
13	2.1	2.4	2.7	3.1	3.5	3.9	4.4	4.9	5.5	6.2	6.9	7.7
14	2.3	2.6	2.9	3.3	3.8	4.3	4.9	5.5	6.3	7.1	8.0	9.0
15	2.4	2.8	3.2	3.6	4.2	4.8	5.5	6.3	7.1	8.1	9.3	10.5
16	2.5	3.0	3.4	4.0	4.6	5.3	6.1	7.1	8.1	9.4	10.7	12.3
17	2.7	3.2	3.7	4.3	5.1	5.9	6.9	8.0	9.3	10.8	12.5	14.4
18	2.9	3.4	4.0	4.7	5.6	6.5	7.7	9.0	10.6	12.4	14.5	16.9
19	3.0	3.6	4.3	5.1	6.1	7.3	8.6	10.2	12.1	14.2	16.8	19.7
20	3.2	3.9	4.7	5.6	6.7	8.1	9.6	11.5	13.7	16.4	19.5	23.1
21	3.4	4.1	5.0	6.1	7.4	8.9	10.8	13.0	15.7	18.8	22.6	27.0
22	3.6	4.4	5.4	6.7	8.1	9.9	12.1	14.7	17.9	21.6	26.2	31.6
23	3.8	4.7	5.9	7.3	9.0	11.0	13.6	16.6	20.4	24.9	30.4	37.0
24	4.0	5.1	6.3	7.9	9.8	12.2	15.2	18.8	23.2	28.6	35.2	43.3
25	4.3	5.4	6.8	8.6	10.8	13.6	17.0	21.2	26.5	32.9	40.9	50.7
26	4.5	5.8	7.4	9.4	11.9	15.1	19.0	24.0	30.2	37.9	47.4	59.3
27	4.8	6.2	8.0	10.2	13.1	16.7	21.3	27.1	34.4	43.5	55.0	69.3
28	5.1	6.6	8.6	11.2	14.4	18.6	23.9	30.6	39.2	50.1	63.8	81.1
29	5.4	7.1	9.3	12.2	15.9	20.6	26.7	34.6	44.7	57.6	74.0	94.9
30	5.7	7.6	10.1	13.3	17.4	22.9	30.0	39.1	51.0	66.2	85.8	111.1
31	6.1	8.1	10.9	14.5	19.2	25.4	33.6	44.2	58.1	76.1	99.6	129.9
32	6.5	8.7	11.7	15.8	21.1	28.2	37.6	49.9	66.2	87.6	115.5	152.0
33	6.8	9.3	12.7	17.2	23.2	31.3	42.1	56.4	75.5	100.7	134.0	177.9
34	7.3	10.0	13.7	18.7	25.5	34.8	47.1	63.8	86.1	115.8	155.4	208.1
35	7.7	10.7	14.8	20.4	28.1	38.6	52.8	72.1	98.1	133.2	180.3	243.5
36	8.1	11.4	16.0	22.3	30.9	42.8	59.1	81.4	111.8	153.2	209.2	284.9
37	8.6	12.2	17.2	24.3	34.0	47.5	66.2	92.0	127.5	176.1	242.6	333.3
38	9.2	13.1	18.6	26.4	37.4	52.8	74.2	104.0	145.3	202.5	281.5	390.0
39	9.7	14.0	20.1	28.8	41.1	58.6	83.1	117.5	165.7	232.9	326.5	456.3
40	10.3	15.0	21.7	31.4	45.3	65.0	93.1	132.8	188.9	267.9	378.7	533.9
41	10.9	16.0	23.5	34.2	49.8	72.2	104.2	150.0	215.3	308.0	439.3	624.6
42	11.6	17.1	25.3	37.3	54.8	80.1	116.7	169.5	245.5	354.2	509.6	730.8
43	12.3	18.3	27.4	40.7	60.2	88.9	130.7	191.6	279.8	407.4	591.1	855.1
44	13.0	19.6	29.6	44.3	66.3	98.7	146.4	216.5	319.0	468.5	685.7	1,000.4
45	13.8	21.0	31.9	48.3	72.9	109.5	164.0	244.6	363.7	538.8	795.4	1,170.5

Table 4: The Value of a \$1 Investment in an IRA

(adjusted for an inflation rate of 3% per year)

Number of Years	Inflation adjustment	Inflation Rate											
		6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	17%
	3.00%												
	1	1	1	1	1	1	1	1	1	1	1	1	1
1	1.03	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
2	1.06	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.2	1.2	1.2	1.3	1.3
3	1.09	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.4	1.5
4	1.13	1.1	1.2	1.2	1.3	1.3	1.3	1.4	1.4	1.5	1.6	1.6	1.7
5	1.16	1.2	1.2	1.3	1.3	1.4	1.5	1.5	1.6	1.7	1.7	1.8	1.9
6	1.19	1.2	1.3	1.3	1.4	1.5	1.6	1.7	1.7	1.8	1.9	2.0	2.1
7	1.23	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9	2.0	2.2	2.3	2.4
8	1.27	1.3	1.4	1.5	1.6	1.7	1.8	2.0	2.1	2.3	2.4	2.6	2.8
9	1.30	1.3	1.4	1.5	1.7	1.8	2.0	2.1	2.3	2.5	2.7	2.9	3.1
10	1.34	1.3	1.5	1.6	1.8	1.9	2.1	2.3	2.5	2.8	3.0	3.3	3.6
11	1.38	1.4	1.5	1.7	1.9	2.1	2.3	2.5	2.8	3.1	3.4	3.7	4.1
12	1.43	1.4	1.6	1.8	2.0	2.2	2.5	2.7	3.0	3.4	3.8	4.2	4.6
13	1.47	1.5	1.6	1.9	2.1	2.4	2.6	3.0	3.3	3.7	4.2	4.7	5.2
14	1.51	1.5	1.7	1.9	2.2	2.5	2.8	3.2	3.7	4.1	4.7	5.3	6.0
15	1.56	1.5	1.8	2.0	2.3	2.7	3.1	3.5	4.0	4.6	5.2	5.9	6.8
16	1.60	1.6	1.8	2.1	2.5	2.9	3.3	3.8	4.4	5.1	5.8	6.7	7.7
17	1.65	1.6	1.9	2.2	2.6	3.1	3.6	4.2	4.8	5.6	6.5	7.5	8.7
18	1.70	1.7	2.0	2.3	2.8	3.3	3.8	4.5	5.3	6.2	7.3	8.5	9.9
19	1.75	1.7	2.1	2.5	2.9	3.5	4.1	4.9	5.8	6.9	8.1	9.6	11.3
20	1.81	1.8	2.1	2.6	3.1	3.7	4.5	5.3	6.4	7.6	9.1	10.8	12.8
21	1.86	1.8	2.2	2.7	3.3	4.0	4.8	5.8	7.0	8.4	10.1	12.1	14.5
22	1.92	1.9	2.3	2.8	3.5	4.2	5.2	6.3	7.7	9.3	11.3	13.7	16.5
23	1.97	1.9	2.4	3.0	3.7	4.5	5.6	6.9	8.4	10.3	12.6	15.4	18.8
24	2.03	2.0	2.5	3.1	3.9	4.8	6.0	7.5	9.2	11.4	14.1	17.3	21.3
25	2.09	2.0	2.6	3.3	4.1	5.2	6.5	8.1	10.1	12.6	15.7	19.5	24.2
26	2.16	2.1	2.7	3.4	4.4	5.5	7.0	8.8	11.1	14.0	17.6	22.0	27.5
27	2.22	2.2	2.8	3.6	4.6	5.9	7.5	9.6	12.2	15.5	19.6	24.8	31.2
28	2.29	2.2	2.9	3.8	4.9	6.3	8.1	10.4	13.4	17.1	21.9	27.9	35.5
29	2.36	2.3	3.0	4.0	5.2	6.7	8.8	11.4	14.7	19.0	24.4	31.4	40.3
30	2.43	2.4	3.1	4.1	5.5	7.2	9.4	12.3	16.1	21.0	27.3	35.4	45.8
31	2.50	2.4	3.3	4.3	5.8	7.7	10.2	13.4	17.7	23.2	30.5	39.8	52.0
32	2.58	2.5	3.4	4.6	6.1	8.2	11.0	14.6	19.4	25.7	34.0	44.9	59.0
33	2.65	2.6	3.5	4.8	6.5	8.8	11.8	15.9	21.3	28.5	38.0	50.5	67.1
34	2.73	2.7	3.7	5.0	6.9	9.4	12.7	17.3	23.3	31.5	42.4	56.9	76.2
35	2.81	2.7	3.8	5.3	7.3	10.0	13.7	18.8	25.6	34.9	47.3	64.1	86.5
36	2.90	2.8	3.9	5.5	7.7	10.7	14.8	20.4	28.1	38.6	52.8	72.2	98.3
37	2.99	2.9	4.1	5.8	8.1	11.4	15.9	22.2	30.8	42.7	59.0	81.3	111.7
38	3.07	3.0	4.3	6.1	8.6	12.2	17.2	24.1	33.8	47.3	65.9	91.5	126.8
39	3.17	3.1	4.4	6.4	9.1	13.0	18.5	26.2	37.1	52.3	73.5	103.1	144.1
40	3.26	3.2	4.6	6.7	9.6	13.9	19.9	28.5	40.7	57.9	82.1	116.1	163.7
41	3.36	3.2	4.8	7.0	10.2	14.8	21.5	31.0	44.7	64.1	91.7	130.8	185.9
42	3.46	3.3	5.0	7.3	10.8	15.8	23.1	33.7	49.0	70.9	102.4	147.3	211.2
43	3.56	3.4	5.1	7.7	11.4	16.9	24.9	36.7	53.7	78.5	114.3	165.8	239.9
44	3.67	3.5	5.3	8.1	12.1	18.0	26.9	39.9	59.0	86.9	127.6	186.8	272.5
45	3.78	3.6	5.6	8.4	12.8	19.3	29.0	43.4	64.7	96.2	142.5	210.3	309.5

Roth IRAs



Chapter: 12.06

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There is a new IRA called the *Roth IRA*. (From this point on, it will simply be referred to as *Roth*.) The Roth is almost the exact opposite of the traditional IRA. With the Roth, your contributions are *not* tax deductible. However, when you withdraw the money in retirement, you do *not* pay any income tax. At face value, this seems too good to be true. In reality, it is a good deal for most people, but it is important to understand *why* it is a good deal.

Before you get too excited, you must understand that after all the taxes have been paid, both types of IRAs produce *identical* returns. To illustrate, let's say you get a \$2,000 bonus at work and you wanted to invest it in an IRA. With the traditional IRA, you don't pay any taxes on the money before you invest it, so you can invest the whole \$2,000. With the Roth, you first have to pay income tax (28%) on that bonus money, which leaves you with only \$1,440 to invest. After 20 years of 10% annual growth, the traditional IRA would have grown to \$13,455. After paying the 28% income tax, you are left with \$9,688. With the Roth, your \$1,440 grows to \$9,688 (tax-free). As you can see, the returns are identical. This holds true

regardless of the number of years or the annual interest rate. The bottom line is basically an issue of when you pay your taxes, now or later.

Here's another way of looking at this issue. As we saw, the traditional IRA and the Roth both generated the same amount of money. However, if we put \$2,000 in the Roth, instead of \$1,440 (as described in the scenario above) you will end up with \$13,455 instead of \$9,688. Since the maximum amount you can put into any IRA is \$2,000 a year, the Roth gives you the ability to set aside more money for retirement. Therefore, if you have *enough* surplus money to meet the IRA's limit, the Roth is for you.

I have saved the best for last. Many people (which includes most of the middle class) don't qualify for the traditional IRA tax break. Therefore, there's no incentive for them to use the traditional IRA. They still can invest \$2,000 a year into an IRA, but they just can't deduct it from their taxes. So, instead of putting money into IRAs, these people would put their *extra* money into normal investments, such as stocks or mutual funds. Of course, they have to pay taxes on the profits. For these people, the recently enacted Roth becomes a way to invest up to \$4,000 a year and not pay taxes on the profit. You may be wondering where I came up with \$4,000. The husband can make a \$2,000 contribution and so can the wife.

Any of the following items will disqualify a couple from getting a tax break on the traditional IRA:

- 1) They make more than \$60,000 a year (actually the phase out begins at \$40,000)
- 2) They participate in a deferred compensation plan, i.e. 401(k) etc.
- 3) They are active participants with an employer sponsored pension

The basic rules for the Roth is you must hold it for at least five years and be 59 ½ before you start collecting it. Even if you don't meet these qualifica-

tions, you can still withdraw your contributions (not the growth) at any time, tax-free and penalty free. In the previous illustration, I used the example of earning 10% a year. In reality, your IRA's earnings are dependent upon the aggressiveness of your investments. Most IRAs offer the same investment choices as the 401(k).

It is important to understand that I have not provided all of the rules that apply to IRAs. I have only covered the main ones that most commonly affect the middle class. As with all other investing, you should carefully read the rules and talk to a financial planner.

There's also a new way to save for your kid's college bill. It is called the *Educational IRA* (a misnomer, since this IRA has nothing to do with retirement). Basically, you can contribute up to \$500 a year into each of your children's account (until they turn 18). Like the Roth, you pay taxes on the money before you put it into the IRA and you don't pay taxes on the profit when you take it out. Of course, you have the same investment options as the other IRAs. Fortunately, contributions to the Educational IRA will not count against the IRAs yearly limit of \$2,000.

If the money is used for any *qualified* educational expenses, you pay no income tax. It can be used to pay for tuition, books, supplies, and certain room-and-board expenses. The term "qualified" usually means the schools have to be accredited. As a result, most Bible schools do not qualify. If you have any doubts about whether a school is qualified, you should contact the school and your financial advisor.

Your child does not have to go to college right out of high school. He has up to the age of 30 to use the money in this IRA. If you need to, you can roll part or all of one Educational IRA into the Educational IRA of your other child. If you decide to use this money for something other than education, you will have to pay normal income tax plus a 10% penalty.

In my opinion, this is a long overdue tax reform. However, at present, it is uncertain if the educational IRA will hurt your child's chances for financial aid. Of course, many middle class families don't qualify for financial aid anyhow.

Although it is not as financially attractive, you can now use your traditional IRA to pay for qualified educational expenses. Until recently, you had to pay a 10% penalty if you withdrew money for your child's educational expenses (if you were under 59 ½). Although it is now penalty free, you still have to pay normal income tax. In everything I've read, most financial advisors still discourage using the traditional IRA for educational expenses.