

You're Called to the Ministry.

Now What?

R. Joseph Ritter, Jr. CFP® EA

A financial education resource by
Zacchaeus Financial Counseling, Inc.
a 501(c)(3) non-profit organization

You're Called to the Ministry. Now What?

R. Joseph Ritter, Jr. CFP® EA

A free resource for young adults and individuals
called to the ministry and mission work
offered to you by
Zacchaeus Financial Counseling, Inc.
www.ZacchaeusFinancial.org

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INTRODUCTION

Entering the ministry or mission field can be an expensive task, especially when you are in the beginning phase of your education requirements (Bible college or theological seminary and, in some cases, both). Unless you are fortunate enough to have savings to bankroll these expenses or a significant benefactor supporting you, the money to fund your calling must come from somewhere. Borrowing the money may seem like a good option, but as this booklet endeavors to show, debt leaves little room for faith. The overarching question to be considered in this booklet is this:

“What difference would it make in our pulpits and mission fields if young adults and individuals trusted God by faith and waited on God in prayer to open each door – starting with education and preparation for ministry?”

No doubt in times past there have been some incidents involving ministers or missionaries becoming trapped in financial issues. However, today's financially complex world is playing a much larger role in undermining an individual's

call to ministry or missions. Mass media and corporate marketing tactics have trained our psychological responses to avoid difficulty, and technological advances have all but eliminated the time needed to consider the potential outcomes of deliberate acts. More than ever before, ministers and missionaries are being prevented from fulfilling a call and, in some cases, cutting short their time in service because of financial issues.

A young man once shared with me stories of family members and friends who, following a call to ministry, enrolled in Bible college. Along the way, however, they became trapped in student loan, credit card or other debt, and on graduating from college had to accept secular jobs to gain control of the situation.

Missionaries and other ministry workers have spoken on financial issues ensnaring newly called individuals. When I mentioned this issue to one person in particular, I received this comment, "Then they are lost." The individual with a call to ministry either becomes disillusioned in their faith because of the financial issues or is prevented from going into ministry for so long that the sense of a call goes silent. The individual is then at risk of missing heaven, and those he or she would have impacted will go unreached.

Like no other time in history, financial complexities, marketing and media, and technological advances are having a greater effect on individuals called to ministry and missions. The aim of this booklet is to guide as many as possible toward fulfilling their call without falling prey or succumbing to the world's way of financing God's work.

GOD CALLED – NOW WHAT?

“Experience is a good teacher. Unfortunately, she often charges too much in tuition.”

Rev. S.M. Lockridge

Being called to the ministry can leave you with both an exhilarating feeling and a daunting task at the same time. It is exciting that God has called you to be part of His team in building the Kingdom of Heaven. It is also exciting to be on the front lines bringing souls to Christ and watching the Holy Spirit's transformation unfold in lives you may touch. It can be daunting because it likely means adopting a different lifestyle and perhaps a much different culture. What was important to you at one time may now be put on the back burner for the cause of Christ. It can also be daunting because serving God on the front lines of spiritual warfare is serious business – the eternal destiny of many individuals in heaven or hell is at stake.

While there is much preparation involved in suiting up to go for the Lord, one aspect can be overlooked or not given much thought, and that is financing both your preparation, including education, and your launch. Let me get right to

work and encourage you not to consider borrowing money. Your first question might be, "Then how am I going to pay for my education and preparation?" Keep reading because that's the point of this booklet.

In answering God's call on my life and in my career, I made mistakes. Ask almost anyone, and he or she will give you a list of mistakes made, lessons learned and even how much some of those mistakes cost them. When I first heard the quote by renowned African American Baptist preacher, Rev. S.M. Lockridge, it struck me very vividly that we humans learn a great deal on our own. The next generation often does not start where the previous generation left off. It would certainly be commendable if I could build on the lessons my father learned and if he built on the lessons his father learned. Somehow it never seems to work like that.

When I was a teenager and into my young adult years, like many others I believed I knew better than my parents. Sometimes that thinking lands a person in some really awful situations and other times things seem to work out in the end. If there is something I would like to do for you it is to let you learn from my mistakes and from the experiences of others that you will read in this booklet, so you can avoid the pain of spending unproductive time off the front lines.

A story seems fitting here. After graduating from seminary, I went on staff with a church in another state. During our time there, we were overjoyed to learn that our second child was on the way. At the time, we had a pickup truck and a sedan. It seemed to me that it no longer made sense to keep the truck since a family of four would not fit in it. Instead, it seemed that a logical choice would be a sport utility vehicle with similar capabilities as a truck.

What makes sense to us and passes our tests of logic do not always fit in God's plan. We tried selling the truck, to no avail. Then one day, a Jeep came up for sale at a good deal. The only trouble was that we did not have the money on hand. Right about that time, cash advance checks for our credit card came in the mail. It seemed good at the time to float the cost of the Jeep on the credit card and pay it off once the truck sold. Getting those checks cashed turned out to be easier said than done, but after much wrangling with the bank, I was finally able to get access to the money.

Not long after we had the Jeep, news came that my position at the church would no longer be funded. The truck eventually sold, but we could have used it when we moved to take another position. Plus, we wound up using the money

from the sale to pay for the moving expenses, leaving us with a credit card bill to pay.

Although borrowing money might seem to be the accepted and normal procedure to live – student loans to fund your education, car loans to buy your car or credit cards to pay for living expenses – borrowing money is, for all practical purposes, running ahead of God. I freely admit that buying the Jeep was running ahead of God, and it reflected poorly on both Him and my family.

A question to ponder before going to the next section is this, “What does God want to do in the situation facing me right now?”

REFLECTION:

Genesis 15:2-4, 16:1-2 Abram said, “O Lord GOD, what will You give me, since I am childless, and the heir of my house is Eliezer of Damascus?” And Abram said, “Since You have given no offspring to me, one born in my house is my heir.” Then behold, the word of the LORD came to him, saying, “This man will not be your heir; but one who will come forth from your own body, he shall be your heir.” Now Sarai, Abram’s wife had borne him no *children*, and she had an Egyptian maid whose name was Hagar. So Sarai said to Abram, “Now behold, the LORD has prevented me from bearing *children*. Please go in to my maid;

perhaps I will obtain children through her.” And Abram listened to the voice of Sarai.

PRAYER:

Lord, You have called me to serve Your kingdom. In the words of Isaiah, I have responded to your call and said, “Here I am, send me.” In the days ahead, there are many tasks to complete, challenges to face, obstacles to overcome, and expenses to pay. Today, here in this moment, I pray that You will help me to focus on You and not run ahead of Your plans and Your will. Amen.

HOLY PAUSES – MIND THE CHECKS

“Anxious for nothing, thankful for anything, prayerful for everything.” S.D. Gordon

When I first heard the phrase, “Mind the checks,” it caused me to stumble. Then it was explained to me, and it made sense. Mind the checks simply means to heed those quiet whisperings and hesitations of the Holy Spirit. The Holy Spirit checked me multiple times when buying the Jeep, but I blew past all the red flags.

A more modern rendition of the phrase could be a “holy pause.” Let's look at a holy pause in the Bible to give you an idea of where this section is headed.

The people of Israel witnessed the ten great plagues brought against Egypt. Two great miracles occurred in the plagues, one being the plagues themselves and the other that the people of Israel who occupied a suburb of Pharaoh's royal city were not affected by even a hint of any of the plagues. Then, the Lord brought them through a dramatic parting of the Red Sea. Exodus 14 closes with the statement that the people believed God and Moses because of what they had witnessed.

Undeniably, God was at work and in their midst. Then, we come to Exodus 15:22-23, “Then Moses led Israel from the Red Sea, and they went out into the wilderness of Shur; and they went three days in the wilderness and found no water. When they came to Marah, they could not drink the waters of Marah, for they were bitter; therefore it was named Marah.”

It would seem logical that – if the Lord told Israel they were coming out of Egypt, brought the horrific plagues against Egypt, parted the waters of the Red Sea, and slew the Egyptians in the process – the Lord would provide what Israel needed on their journey. That is, after all, what *they* thought. We know from continuing to read Exodus 15 that Israel grumbled against God for the lack of water. In their minds, water should have been ready and waiting for them when they pulled into the parking lot.

Let's go back to the question left hanging at the end of the previous section. “What does God want to do in the situation facing me right now?” The lack of water in Exodus 15:22-23 was a holy pause. Exodus 15:25 very plainly tells us that Israel was being tested.

If everything you needed for your journey and to fulfill the call God has placed on your life was waiting for you at every turn, what would that do

to your perception of God? You might argue that this is how God should work. However, you would succumb to the false belief that you didn't need God or you were entitled to God's providence if everything you needed fell into place.

When I walked away from a corporate career for a life of faith to pursue a vision God laid on my heart, my wife and I sat down with our children and explained to them that our lifestyle would be changing. Then, when we encountered our first major need, I gathered the children in the living room, explained our need, and read through Exodus 15:22-23. I asked them what God wanted Israel to do. One of the children answered correctly that God wanted them to pray.

A good way to identify a holy pause is when you are ready to take the next step, but the door is not open. Going back to my Jeep, selling the truck and buying the Jeep were perfectly plausible and logical steps to take. The problem was that neither door was open. As we saw with Abraham and Sarah in the previous section's reflection, bursting through closed doors and running ahead of God usually does not end well.

You will have holy pauses in your journey, and this booklet will walk through some of those pauses and how to deal with them. The key to

navigating these trials is to stay focused on God and ask what He wants to do in that moment.

REFLECTION:

2 Corinthians 12:7-10 Because of the surpassing greatness of the revelations, for this reason, to keep me from exalting myself, there was given me a thorn in the flesh, a messenger of Satan to torment me—to keep me from exalting myself! Concerning this I implored the Lord three times that it might leave me. And He has said to me, “My grace is sufficient for you, for power is perfected in weakness.” Most gladly, therefore, I will rather boast about my weaknesses, so that the power of Christ may dwell in me. Therefore I am well content with weaknesses, with insults, with distresses, with persecutions, with difficulties, for Christ’s sake; for when I am weak, then I am strong.

PRAYER:

Lord, I am anxious to begin working for Your kingdom. People are hurting, lost and dying even as I pray and wait on You. While You are preparing me and training me for the work You want me to do, please help me to listen for Your Spirit's whispers and help me to be patient when You would have me pause. Help me remember to look to You first before I act. Amen.

WHAT DOES GOD WANT TO DO IN MY SITUATION – IS GOD MOVING?

“Fools rush in where angels fear to tread.”
Alexander Pope

Today's society has made it easy to accomplish just about anything. Transactions occur instantaneously. News travels around the world in less than a minute. Whatever you need can be found in a store, packaged and ready to use. It's easy to get caught up in this lifestyle of instant gratification for almost every expectation we have.

However, God does not usually work this way. Classic examples include Joseph and Moses in the Old Testament. When Joseph first experienced the dreams God gave him of ruling over his brothers, he had no idea what it meant. Over the process of many years, God trained and positioned Joseph to one day rescue his people from severe famine. Moses came on the scene when Israel was held captive in Egypt. You would think when God raises someone up to do a task that the person would jump into action. Israel had to wait 40 years (Acts 7:30) for Moses to be fully prepared and trained for the task before

him. Once Moses did come to rescue Israel, God first unfolded a series of miraculous plagues and the first Passover before they took a single step toward the exit.

The point is that when God calls He is not dumping the project in our laps to take over and complete on our own. When God first called me to organize Zacchaeus Financial Counseling, I heard the Voice two years before making the organization public. There was education to complete, certification to obtain, the IRS approval process, funds to raise, and much prayer.

During that time, many people went without the help Zacchaeus Financial Counseling was organized to offer. While Moses was away from Egypt, many people no doubt died while still in captivity, and the whole camp continued to suffer. We can chomp at the bit to the point of circumventing proper steps that need to be completed or bursting through doors by forcing things to work. Sometimes, God would have us wait while He works out His own plan.

As a teenager, my father would tell me when helping him work on the car, "Don't force it." My tendency was to apply brute force to the wrench to loosen a bolt. Very often, that brute force broke the wrench or twisted off a bolt, which created a bigger problem.

Many people today, including believers, are buckling under the pressure of credit card and student loan debt because they tried to force things to work.

Credit cards are one technological advancement we have come to embrace as a convenience. Mass media and corporate marketing tactics have trained many people to use credit cards as an extension of their checking account. Swiping a card has now become such an automatic response that it is no longer a deliberate act. In some cases, signing for a loan is no different.

Contrast this with Abraham's journey with Isaac to Mount Moriah to sacrifice his only son. We are told Abraham responded to God's call, and the journey required took three days. In commenting on this passage (Genesis 22:1-13), Matthew Henry writes that every act Abraham committed responding to God's call became deliberate. The deliberateness with which Abraham acted enabled him to embrace God's call as his own decision.

When we no longer act with deliberateness, there is no time to consider whether our decision is leading to sin or honoring to God.

A question to ponder at this point is, "How do we know God is moving unless we give Him room to

work?” Going into debt to accomplish the tasks God has for us cancels out this question. We are unable to see how God is moving when we rely on debt because we move ahead immediately, cover all our gaps, and leave no room for God to work.

God is working on us as much as or more than the people we are called to reach. The trials and delays we face are transforming us into vessels of usefulness and preparing us for heaven. Don't forget that.

A three day journey such as Abraham took gives us the time necessary to bring God into the situation and consider the potential outcomes of our deliberate decisions.

A practice I have adopted to approach major life decisions is to pray for thirty days before doing anything. This time gives me the ability to “sleep on” the decision and invites God into the decision-making process. God very often does not unfold His entire plan on the situation within thirty days, yet He does provide enough direction that I can confidently say yes or no as to the decision facing me at the moment.

While staffing an event Zacchaeus Financial Counseling conducted in the mountains of Southwest Virginia, I ran into a medical missionary. He told me that many people pay for

living expenses using a credit card, they have no way of getting out of debt, and believe that God is going to somehow make it all right someday. I asked him how they could know God is moving unless they gave Him room to work? How can they know God is working unless they know what they need and wait for Him to work? He acknowledged it was a good question, and certainly not a question these people were asking. Obviously, from our encounter, he was referring to people who identify themselves as “believers!”

If the exodus occurred today, I can just imagine that when Israel pulled into the campground at Marah they would have whipped out a Platinum Visa card and paid for 1,000 cases of bottled water at Sam's Club or Costco. Never mind that God was testing them, they needed water and needed it now! Obviously, acquiring what we need is important, but flunking God's tests is really bad for your spirituality – and will greatly diminish your effectiveness in ministry and missions.

The only way to answer the question, “What does God want to do in my situation,” is to seek God in prayer. That usually means waiting for an answer. Prayer, patience and quietly listening for God are the only ways we can hear His voice and begin to allow Him to align our will with His.

With that in mind, we now move to the next five sections which will outline a God-honoring approach to funding your preparation to fulfill God's call on your life.

REFLECTION:

Psalm 32:8-10 I will instruct you and teach you in the way which you should go; I will counsel you with My eye upon you. Do not be as the horse or as the mule which have no understanding, Whose trappings include bit and bridle to hold them in check, *Otherwise* they will not come near to you. Many are the sorrows of the wicked, But he who trusts in the LORD, lovingkindness shall surround him.

PRAYER:

Lord, thank you for calling me to work for Your kingdom. I want to honor You and make Your name greatly known in the world. Help me when I come up against an obstacle to seek Your wisdom and to wait for You to open the door. Open my eyes to see what You are doing, and strengthen me while You work things out. Amen.

WHAT ARE YOUR GAPS?

"I've heard some church planters repeat the mantra, 'Failure is not an option!' They're wrong. Failure is a very real possibility. The numbers are staggering proof. For me, I knew this was a real calling when I embraced the reality of possible failure, and knew I had to do it anyway. When I got over what others would say if it didn't work, grow or last; when I gave up on the fear of what a failure would mean to my future prospects and how that would look on my record; when I was willing to obey even if it meant failure, then I realized that there is NO failure when I move in obedience to His will. Even if the launch falls flat or the people don't come or the doors close."

Matt LeRoy

Although not necessarily referring to counting the monetary costs of following Him, Christ gave us a blueprint of how to plan ahead. Luke 14:28-32, For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, saying, 'This man began to build and was not able to finish.' Or what king, when

he sets out to meet another king in battle, will not first sit down and consider whether he is strong enough with ten thousand men to encounter the one coming against him with twenty thousand? Or else, while the other is still far away, he sends a delegation and asks for terms of peace.

There are three tangible, concrete steps to take in waiting on God in prayer, trusting God by faith and asking, “What does God want to do in my situation”.

1. **Know what you need.** This sounds like a very basic step, however, it is so basic that it is often overlooked. Overlooking this step is a big reason why young adults, especially, become trapped in student loan and credit card debt while fulfilling their education and preparation requirements. If you are heading off to college, invite God into the college and major selection process. Especially for young adults, the next 20, 30 or even 50 years of ministry are virtually unknowable at this point. To keep in step with God, He must be invited into this process because only God knows where He ultimately wants you to be. From there, gather the costs involved in attending college and completing the degree(s) or program(s) you will need to embark on your journey. Your pastor, district superintendent or mission board will be able to help you determine other costs of completing all the requirements. Once it is time

to go to your first church or mission post, there will be another round of expenses, and, once again, your pastor, district superintendent or mission board can help you understand these costs. Write out a list of your needs, but take them one step at a time – college first, then seminary if required, then final preparation requirements, and then the costs of launching your first assignment. If you listed every single need you had over the next 5-10 years, you will probably feel overwhelmed and quit now. For now, just list the needs you have for the first task you must complete.

2. **Know your resources.** Again, this may seem like too elementary a step to discuss, yet statistics show it is quite often overlooked. We are stewards of what God has given us (Matthew 25:14-30, Luke 12:16-21). It is our honorable duty before God to know what we have been entrusted with and to use those resources wisely. Once you have completed your list of needs, make a list of the resources available to you – savings, help from family or your church, scholarships or other financial aid, and the income you have or expect to have while you are fulfilling all the education and preparation requirements.

3. **Know your gaps.** Unless you have a significant amount of money already saved, a well-paying job, or a wealthy benefactor, there will be some

gaps between your needs and your resources. For the time being, do not be concerned about allocating money to specific items. For example, don't say you have money to cover books in college but not tuition. Add up the cost of tuition and books (plus room and board) and compare that total to your resources. Whatever the gap is, it is.

One of the biggest reasons individuals who are called to the ministry or mission field never go is they fail to clearly identify and understand the gaps. It can lead to mismanaging resources, foolishly leaving insufficient funds to take the next step, and relying on student loans, credit cards or other debt. Perhaps the worst outcome is coming to the end of your resources very abruptly, not being able to move forward another inch, and being totally unprepared for what to do about it. The temptation at that point will be to abandon the call and take secular employment just to survive. It's hard to see how God is moving unless you know where you need Him to move (your gaps). The danger if you don't know your gaps is that you will blame God when your plans don't work out. God doesn't call us to go and then pull the rug out from under us when things get hard. I'll be the first to admit sometimes it feels like He has pulled the rug out from underneath me, but God simply doesn't do this. Mind the checks. Be sure sin is not blocking His providence from

getting through, and then look to God for what He wants to do.

Knowing your gaps is vital to completing each step and, as we will see in the next several sections, plays a critical role in your relationship with God.

REFLECTION:

Mark 6:7 And He summoned the twelve and began to send them out in pairs, and gave them authority over the unclean spirits; and He instructed them that they should take nothing for *their* journey, except a mere staff—no bread, no bag, no money in their belt—but *to* wear sandals; and *He added*, “Do not put on two tunics.”

PRAYER:

Lord, thank You for Your watchful care and provision with the resources You have given me. Help me in the coming days to be mindful of how I use these resources. Help me to honor You with these resources. As I go about counting all the costs of obeying Your call, help me be grounded. Let me not feel overwhelmed. Let me instead sense Your presence with me, guiding me, and comforting me. Amen.

PRAYER – WEAR GROOVES IN THE FLOOR

"Few of us are destined to live out our days without coming to some crisis in which it will take all the grace heaven can give to enable us to say, 'Father, thy will is, and must be, what thine Apostle, specialist in suffering, said it was – 'good and acceptable and perfect,' and better than my own in the matter; and although my heart is breaking, I bow to thy way, relinquishing my own.' Wonderful it is, and strengthening, to think that in the sufferings and prayers of such hours, Jesus has gone before us to be our perfect example." James H. Strong

R.A. Torrey, in his book, *The Power of Prayer and the Prayer of Power*, wrote that before the Great Awakening Jonathan Edwards (1703-1758) had prayed so much his knees wore grooves in the floor boards. The same is said of Congregational pastor, Edward Payson (1783-1827). John "Praying" Hyde (1865-1912) often spent consecutive days and nights in prayer. These men of God have left us with big shoes to fill. However, the results of their prayer is obvious. Edwards presided over a Great Awakening which brought thousands to Christ. Payson's prayer propelled

the Second Great Awakening. Hyde's prayer ushered into salvation thousands of lost souls in India.

These men of God understood the power of prayer. More than this, they understood that God honors prayer and expects us to pray. It is in prayer that our hearts are aligned with God's will. It is in prayer that our wills are surrendered to God's plan. It is in prayer that we receive a burden for those to whom we will minister. It is prayer that invites God into our present situation and to go before us to prepare and illuminate the way forward.

We receive our marching orders from God in prayer, and our faith is sharpened in prayer. We are strengthened and encouraged through prayer. God's peace comes to us through prayer. In short, prayer is the most powerful weapon we have in leading an effective ministry.

The time to begin praying over the ministry God will have you do is now, and it starts with praying over the gaps you identified in the previous section. When God first laid the vision of Zacchaeus Financial Counseling on my heart, I felt it necessary to make a list of what I knew needed to be obtained, completed or fall into place and then pray over that list at least once daily.

As I was able to check off items on the list, my heart was filled with joy and strengthened to continue. When I had clearly identified my gaps and what steps needed to be completed and waited on the Lord in prayer for these matters, it was clear to see how God was moving. The interesting part was that the more I prayed the more God refined my vision. George Müller is known to have approached his first orphanage – and all the orphanages – in the same way, laying out before God all that would be needed to bring the vision to pass. He records this in his book *Answers to Prayer*, as edited by A. E. C. Brooks, and wrote that as he began to pray the Lord shaped his vision and focus of prayer. Rosalind Goforth records the same in her book, *How I Know God Answers Prayer*, as do many other missionaries who prepared to step onto the mission field or encountered obstacles along the way.

When we know what we need and when we need it, then we can go to God in prayer to help us fill the gaps. Identifying and understanding our gaps helps us set a regular prayer regimen that will be continued after we accept the first ministry or mission post assignment. The danger in not taking time to pray now is that you will not have a clear sense of the call and vision God has given you at the time you enter the ministry or mission field. If you are not in touch with God when you

step behind the pulpit or onto the field for the first time, your work will not be effective in bringing the transforming power of the Holy Spirit into the lives you touch. Note here that the world measures effectiveness by numbers of people in the church, the size of a church's budget, and the acreage the church's campus fills. God, on the other hand, measures effectiveness through the work of the Holy Spirit.

Prayer lays up treasure in heaven, so it will be there when you need it. Think about prayer as if you are making deposits into a savings account. At some point, the money you need will be there. As you pray, God prepares the way, so that when God opens the door to your next step you will have what you need.

Prayer helps you get in tune with God, not just for what you need, but also for what God wants to do with your life and your ministry. Prayer is pleasing to God, and the benefits of pleasing God with your life go far beyond the needs you have today.

REFLECTION:

1 Corinthians 3:5-9 What then is Apollos? And what is Paul? Servants through whom you believed, even as the Lord gave *opportunity* to each one. I planted, Apollos watered, but God was

causing the growth. So then neither the one who plants nor the one who waters is anything, but God who causes the growth. Now he who plants and he who waters are one; but each will receive his own reward according to his own labor. For we are God's fellow workers; you are God's field, God's building.

PRAYER:

Lord, thank You for counting me worthy to be one of Your servants in impacting others with the gospel message of Jesus Christ. The list laid out before me of the many tasks to complete and the expenses to be paid is challenging, to say the least. I come to You in this moment and ask that You fill me with Your grace and Your strength to meet this challenge. In the coming days, I may feel overwhelmed at everything that needs to be done. Help me to remember to come to You in those times for fresh grace and fresh strength. Help me to remember to rely on You, and as I come to you daily, I welcome You into my heart to shape and mold me and to help me wrap my mind around the call and vision You have given me. Amen.

GIVE YOUR FAITH A WORKOUT

"I believe God can intervene. But what I do object to is saying that God should intervene whenever His children are concerned in impending calamity, and that when He does so it is a special sign of His being pleased with the person concerned, and that when He does not there is something wrong in God or in them. The Christian solution of the problem of suffering does not lie along this line. If it did, then the Christian would turn out to be the cosmic pet. And a petted child is always a spoiled child... God did not deliver Jesus from suffering on the cross, but He did something better. And it is along this line of the something better than deliverance that we must search for the Christian solution of the problem of suffering." E. Stanley Jones

A question on your mind at this point might be, "If I go to God in prayer over my gaps, am I not exercising faith?" The answer is yes, but faith involves much more than going to prayer once, several times or even daily. When the number of days add up since you began praying over your gaps, prayer alone is not enough to sustain you. Faith has its roots in belief. Normally, when I sit in a chair, the question of whether the chair will

do what it was designed and built to do never crosses my mind. I cannot say that I have had many experiences when a chair completely fell apart or failed to deliver on my expectations. There are times, however, when a judgment call has to be made based on available facts, such as an obvious defect.

It is one thing to pray. It is something else completely to believe, and our belief is manifested through faith. Let's look at an example. Matthew 14:28-31, Peter said to Him, "Lord, if it is You, command me to come to You on the water." And He said, "Come!" And Peter got out of the boat, and walked on the water and came toward Jesus. But seeing the wind, he became frightened, and beginning to sink, he cried out, "Lord, save me!" Immediately Jesus stretched out His hand and took hold of him, and said to him, "You of little faith, why did you doubt?"

Peter begins with a prayer, "Lord, if it is You, command me to come to You on the water." But we cannot rely on prayer alone. It would be absurd if when Jesus responded Peter prayed the same prayer. When Jesus responded, the time for prayer is past – now it is time for action. When presented with an invitation from Jesus, it is faith that draws us to act. **Faith is the belief that when Jesus calls with specific instructions we can rely on those instructions as having in them**

everything we will need to obey Him and complete the assignment. Read that again, or several times, and let it sink into your heart and soul.

But, like prayer, one dose of faith is not enough. The faith we exercise in obeying God will not carry us through completion of the assignment. Peter responded with faith and walked on the water. When an obstacle came into his path, new faith was required to overcome the obstacle. We can see clearly that Peter did not exercise the additional faith required to complete the task.

Often we will receive promises, a call or instruction in prayer. Accepting the answer to prayer is the necessary next step. However, when it seems failure is imminent, it is easy to entertain doubt. Once you are in ministry or on the mission field, much faith will be required to continue your work. New and bigger obstacles will arise requiring greater faith. Our faith grows through experiencing the hand of God. What better way to begin growing that faith than in trusting God now during your preparation and learning, so that when God calls the way will be made plain and doors will open.

Your ministry will be ineffective without faith. It is inauthentic to instruct others about the Bible when you do not yourself believe. Head

knowledge can be obtained through reading and relayed as truth to those under our care. The Holy Spirit is not present in head knowledge, and unless **you** have the Holy Spirit, your work will fall flat and be void. A great number of churches in the United States today are surviving on inertia and momentum from a historic movement of the Holy Spirit. As can be seen with Peter, fresh deliveries of divine power are needed moment by moment to fulfill the tasks God lays before us. For your ministry to do more than simply survive, an active and strong faith is required.

When you are faced with an obstacle in following God's call on your life, what are you going to do? Let me suggest that you begin with prayer and simply ask, "God, what do You want to do in this situation?" When God calls you to go forward and the resources you have are not quite enough, faith is required to take each step. Faith is required to go through the open door even if all your tuition is not quite paid in full and believe that, when God has made it clear you are to go forward, what you need will be there.

We would all desire that there be no trials when following God, that there would be no suffering, and that there would be no difficulty. Peter demonstrates very clearly that after the initial acceptance of God's call there will be new

obstacles requiring more faith than it took to initially respond. If you rely on secondary means, such as student loans, credit cards and other forms of debt, you leave no room for God to work. More importantly, your faith never has an opportunity to grow to the level you will need behind the pulpit, on the mission field, or when new obstacles challenge your faith.

REFLECTION:

Hebrews 11:1-3 Now faith is the assurance of *things* hoped for, the conviction of things not seen. For by it the men of old gained approval. By faith we understand that the worlds were prepared by the word of God, so that what is seen was not made out of things which are visible. James 1:12 Blessed is a man who perseveres under trial; for once he has been approved, he will receive the crown of life which *the Lord* has promised to those who love Him.

PRAYER:

Lord, already I am facing some challenges and obstacles in responding to Your call. Thank You for the promises You have given me in the Bible and for the stories in the Bible of others who followed You and were helped by You. Help me in the days ahead to focus on You, not on the challenges before me. When the days get hard,

help me to remember that You are everything I need and to call on You for strength to rise above the waves of the storm. Help me to decipher Your work in my life, so that my faith may grow stronger. Amen.

OBEDIENT EFFORT

“While God can do little or nothing by us until we are completely submitted and given up to Him, He can work wonders of infinite moment to the world when we are.” Bramwell Booth

It would be great when we accepted God's call to serve Him in missions or ministry if He would have everything we need packaged and neatly wrapped with a bow on top waiting for us when we needed it. The people of Israel during the exodus had this expectation and encountered severe doubt when the wrapped packages became elusive. Their error should serve as a warning to us.

In most, if not all, of the Scriptural calls and responses, we find that some degree of effort is demanded from the one called to unlock or receive the promises and providence God has waiting.

God struck down Goliath but not before David made himself available as an instrument God could use. God sent an army of tens of thousands of soldiers into a frenzied panic but not before Gideon acted on God's battle plan. The woman with the issue of blood could be healed by Jesus'

power but not before her faith led her to touch His garment. The sea obeyed God's command but not before Moses lifted up his staff over the Red Sea. God struck down the walls of a fortified city but not before His people marched seven times around the walls of Jericho.

These Scriptural calls and responses show us, most importantly, God's power and dominion in the world. However, they also show us that God does not usually set before us neatly wrapped packages that don't require us to get our hands dirty. God's blessing and providence come after imposing on us some level of effort or some requirement to respond.

God works through our effort. Our effort and the resources we have become the instruments of His providence to us and His presence being made known in the world. When we give God our resources and surrender our lives to Him, He in turn multiplies the results of our effort for His glory.

Let's illustrate this with a simple example. God promises to feed the birds. When was the last time you saw a bird sitting in its nest all day eating from God's hand?

However, when the bird leaves the nest, it finds insects in the air and food on the ground. By

placing itself in a position to receive God's blessing, the bird can be filled to plenty. As we see the bird being filled to plenty by its effort, we have tangible evidence that God is honoring His promises.

Zacchaeus Financial Counseling received a grant at a time when we had great financial need. God knew we had the need, and I am certain God raised up the grant maker to fill the need. What brought us together is a letter I had written and mailed to a number of grant makers seeking funds.

God could have sent us this grant without any effort on my part, and I would have seen it as a miracle. However, God chose instead to reward diligence in effort. Even those who have experienced God's blessings and providence without "effort" have spent countless hours in agonizing prayer.

God may be calling you to trust Him by faith, and it is a worthy calling. However, you should not become so complacent as to expect to receive His providence without some degree of effort demanded on your part.

REFLECTION:

Exodus 4:1-5 Then Moses said, “What if they will not believe me or listen to what I say? For they may say, ‘The LORD has not appeared to you.’” The LORD said to him, “What is that in your hand?” And he said, “A staff.” Then He said, “Throw it on the ground.” So he threw it on the ground, and it became a serpent; and Moses fled from it. But the LORD said to Moses, “Stretch out your hand and grasp it by its tail”—so he stretched out his hand and caught it, and it became a staff in his hand— “that they may believe that the LORD, the God of their fathers, the God of Abraham, the God of Isaac, and the God of Jacob, has appeared to you.”

1 Kings 17:8-15 Then the word of the LORD came to him, saying, “Arise, go to Zarephath, which belongs to Sidon, and stay there; behold, I have commanded a widow there to provide for you.” So he arose and went to Zarephath, and when he came to the gate of the city, behold, a widow was there gathering sticks; and he called to her and said, “Please get me a little water in a jar, that I may drink.” As she was going to get it, he called to her and said, “Please bring me a piece of bread in your hand.” But she said, “As the LORD your God lives, I have no bread, only a handful of flour in the bowl and a little oil in the jar; and behold, I am gathering a few sticks that I may go in and

prepare for me and my son, that we may eat it and die.” Then Elijah said to her, “Do not fear; go, do as you have said, but make me a little bread cake from it first and bring it out to me, and afterward you may make one for yourself and for your son. “For thus says the LORD God of Israel, “The bowl of flour shall not be exhausted, nor shall the jar of oil be empty, until the day that the LORD sends rain on the face of the earth.”” So she went and did according to the word of Elijah, and she and he and her household ate for many days.

PRAYER:

Lord, my resources are few, and my natural instinct is to hoard them for my needs tomorrow. As You lead me, grant me the grace and strength to release all that I have and all that I am to Your service. Grant me the courage to trust in Your promises. May Your will be done in me and through me and may I come to accept all that You provide as enough for me today. Amen.

GIVE GOD THE GLORY

"God is limited only from the human side; and He is always willing to give beyond our asking, if the human conditions He has so plainly laid down in His word are fulfilled." Rosalind Goforth

When you cannot clearly see if God is working in the middle of your circumstances, how can you praise Him? How can you give Him the glory? How can you have strength added to your faith to overcome the next challenge?

It is not every Sunday morning that I feel like praising God in church. There are times when life seems to get the upper hand, and the challenges of life weigh heavily. But on those days when God reveals Himself through the most difficult obstacles, it's hard to keep quiet! Indeed, when we praise God for working in the midst of our challenges and obstacles, besides being encouraged ourselves, we will often unknowingly encourage others and show them Jesus Christ.

Here's how it works. When you have given God room to work, you can clearly see Him working. When you can clearly see God at work, you will be energized with new strength and new

determination to press forward. As you press forward in God, you will want to give Him glory. As you give Him glory, God's work in your life becomes contagious, and others will naturally inquire about your joy. You will be better equipped to face the next challenge or obstacle. Your relationship with God will grow sweeter, and you will be compelled with a greater desire to please Him more through obedience. The benefits to giving God room to work in your life are almost limitless!

Perhaps one of the greatest outcomes of praising God for working in your life is that it strengthens the effectiveness of your ministry. It's hard to hide God at work in someone's life. It becomes strangely contagious, and people around you will want what you have or at least ask about your joy. It provides an open door for the gospel among those you are working to bring to Christ. It is a catalyst in your leadership for those following you to see who they are following and get behind you with renewed enthusiasm.

Lastly, praising God invites the Holy Spirit to have more complete control over your work. S.M. Lockridge loved to preach on praise. Praise is God's highway, he would say. It is the channel for His power to be delivered to us and through us to a lost and hurting world. Our praise, however, must not be empty or be given only for the sake of

praise. It is when our praise is genuinely from the heart that others are attracted to God through us, and our wills are more completely aligned with His.

You cannot effectively minister in the pulpit, on the mission field or in any other setting without being able to demonstrate how God is moving. When you can do this, it sparks renewed interest in following God. Showcasing what God is doing and how lives are being changed is a critical component of your ministry. The type of praise begins with asking the question, "What does God want to do in this situation?" From there, you must leave room for God to work in that situation, pray in faith that God will work out the situation, trust God by faith that He will help you overcome the obstacles and challenges that lie in the pathway, and obediently be about the effort God demands from you. Only then can you see God at work and have a reason to praise Him.

REFLECTION:

Psalm 37:3-7 Trust in the LORD and do good; Dwell in the land and cultivate faithfulness. Delight yourself in the LORD; And He will give you the desires of your heart. Commit your way to the LORD, Trust also in Him, and He will do it. He will bring forth your righteousness as the light And your judgment as the noonday. Rest in

the LORD and wait patiently for Him; Do not fret because of him who prospers in his way, Because of the man who carries out wicked schemes.

PRAYER:

Lord, today as I face the challenges and obstacles before me, help me to see You at work. Thank You for bringing me to this point, for calling me to work for Your kingdom, and for making Yourself known to me. Help me today and in the days ahead to see You at work and to leave room for You to work. Remind me to praise You each time I see Your hand at work, even in the little things that so often are overlooked. Help me to be a faithful witness of what You are doing in my life and through my ministry. Amen.

BE YE HOLY AS I AM HOLY

"If we are willing to put ourselves into God's hands, then God is willing to use us. But there are two conditions: obedience and purity. Obedience in everything, even in the least, surrendering up our wills and taking the will of God. And the next step is purity. God wants pure vessels for His service, clean channels through which to pour forth His grace. He wants purity in the very center of the soul, and unless God can have a pure vessel, purified by the fire of the Holy Spirit, he cannot use that vessel. He is asking now if you will let Him cleanse away part of your life. God must have a vessel He can use!" Francis McGaw

We are called to be holy, and we are told God is holy. Leviticus 19:2, 20:7, 20:26, 1 Peter 1:16. What comes to mind when you hear the word "holy?" Modesty in our dress and appearance, taking care not to frequent establishments that openly engage in sin, carefully choosing our friends and what we allow to influence our thinking, filtering our speech, and actively seeking to honor God in how we conduct ourselves in business or when shopping are some "holy" ways of living that may come to mind.

"Holy" simply means set apart. We are set apart from the world and set apart unto God. God is different from the world, and the world's ways are not God's ways. As followers of Christ, we are called to live differently from the world and to adopt God's standard, and His standard is to be applied in every part of our lives.

In deciding what it means to live a holy life, we are often drawn to the obvious and simplest standards of holiness, especially those plainly taught in the Bible. But, what about how we handle money? Should the way we use money be holy? Should it be set apart from the world and set apart unto God? To answer these questions, consider whether it is appropriate to use the world's means to accomplish God's purposes. If the world uses student loans to pay for college tuition, is it appropriate for the follower of Christ who is called to the ministry to use student loans?

Remember my Jeep? The biggest problem with buying the Jeep was that I ran ahead of God. In the business world, this is called "leverage." As the term insinuates, it is the use of debt to maximize returns. The world says student loan debt is good because it helps you achieve a college education which in turn nets a higher paying position and makes the debt worthwhile. The world says buying a new car on credit helps you

enjoy something better or flashier than you could by trying to save money and pay with cash. The world says if you use your new home savings fund as a down payment you can afford a larger home in a better neighborhood. The world says if you use your credit card to buy this new item you can enjoy it today without having to wait until you have the money saved.

If your goal in life is to become wealthy, debt may not be the wrong choice. Sometimes it can make economic sense. If, however, your income is not expected to be large or you intend to enter the pulpit or foreign missions, debt can quickly become an albatross around your neck.

Are any of the world's messages compatible with God's Word? I know what my answer is.

The key problem with the world's ways is the focus is on building wealth and increasing income. This is not to be the driving motivator of the one called to ministry or missions and is why the world's ways are incompatible with God's ways. God is focused on building His kingdom's wealth, and its growth is measured in souls, not dollars.

Businesses leverage capital on a regular basis to expand production and increase revenue. More is better, and better is bigger. Leveraging capital

multiplies better and bigger beyond what current resources can obtain, so leverage or debt has become commonplace in the business world. This same mentality has come into individual homes, and unfortunately, it has also come into the believer's home. Joshua 24:15, If it is disagreeable in your sight to serve the LORD, choose for yourselves today whom you will serve: whether the gods which your fathers served which were beyond the River, or the gods of the Amorites in whose land you are living; but as for me and my house, we will serve the LORD.

The business purpose of debt to expand revenue is simply incompatible with a call to ministry or missions.

God has a plan for you. Many times when God delays fulfilling this plan it is for a greater purpose. Sometimes God delays to prevent us from falling into danger. Other times, He is preparing and training us for the work that lies ahead. Still other times, He is using a delay to test and grow our faith or to reach others around us through our situation.

If God has called you to the ministry or mission field, He will take you there. God does not call and then leave it to you to figure out how to execute the call. God calls, executes, develops our ministry, and uses our obedience to reach others

with the gospel. Your response is to obey the call and have faith that God will be there at each step. Joshua, Elijah, Gideon, David, Daniel and many others in the Bible reinforce this pattern – God calls, prepares, and executes when we simply obey.

Once again, if you are running ahead of God with the use of debt or worldly approaches to handling money, you will be completely unable to answer the question, “What is God doing in this situation right now?” You will have no idea what gaps need to be filled. You will miss the opportunity to pray. You will not grow your faith. You will not have any reason to praise God.

Debt is one of the biggest reasons, if not the biggest reason, young adults desiring to enter the ministry today never get there. If you knew exactly how things will work out, a decision to jump ahead of God through debt might be wise. However, you cannot know how things will work out, and God ordinarily does not reveal all of His plans to us. Debt is a potential trap and has captured many well-meaning individuals who thought they were taking the right step but in reality were bypassing God.

The world cannot offer any input for the believer in what to do with money and whether to use debt to finance college tuition, trips to the mission

field, or essentials required for ministry because the world has no thought or concern of God's economy. The world has no eternal perspective in view. It is my prayer for you that you apply the same standard of holiness to your money that you do to your daily life. God can redeem a situation, but He cannot bring into the kingdom the souls who were not touched while you were on the sidelines.

Everything you do must honor God, and that includes what you do with money.

REFLECTION:

Psalm 73:1-17 A Psalm of Asaph. Surely God is good to Israel, To those who are pure in heart! But as for me, my feet came close to stumbling, My steps had almost slipped. For I was envious of the arrogant As I saw the prosperity of the wicked. For there are no pains in their death, And their body is fat. They are not in trouble as other men, Nor are they plagued like mankind. Therefore pride is their necklace; The garment of violence covers them. Their eye bulges from fatness; The imaginations of their heart run riot. They mock and wickedly speak of oppression; They speak from on high. They have set their mouth against the heavens, And their tongue parades through the earth. Therefore his people return to this place, And waters of abundance are

drunk by them. They say, "How does God know? And is there knowledge with the Most High?" Behold, these are the wicked; And always at ease, they have increased in wealth. Surely in vain I have kept my heart pure And washed my hands in innocence; For I have been stricken all day long And chastened every morning. If I had said, "I will speak thus," Behold, I would have betrayed the generation of Your children. When I pondered to understand this, It was troublesome in my sight Until I came into the sanctuary of God; Then I perceived their end.

PRAYER:

Lord, You know how anxious I am to begin working for You and reaching lost souls. Each day, many people who need the gospel are continuing to suffer and even leave this earth not knowing You. You know my heart, and I come asking that You would help me rein in my desire and passion and harness it to more fully achieve Your purposes. There will be days when You will need to remind me to slow down and wait on You. Help me to be strong against the world's ways and to diligently search the Scriptures to find Your way. Remind me to wait on You, and help me to overcome my human weaknesses. Amen.

STRENGTH FOR THE JOURNEY

"If you think of the Holy Spirit merely as an influence or power that you are to get hold of and use, your thought will necessarily be, 'How can I get more of the Holy Spirit?' But if you think of Him in the Biblical way, as a Person, your thought will be, 'How can the Holy Spirit get more of me?'" R.A. Torrey

Forty in the Bible is commonly believed to represent "fullness of time" or "complete." Although it has completely lost this significance to us today, we should not overlook the meaning a number like forty has for us through Scripture. One use of forty is in the exodus. The people of Israel, during their journey from captivity in Egypt to the promised land, received manna from heaven for 40 years.

Again, this journey may seem to have little significance to us today, however, we should not overlook it. What does manna have to do with us living in the twenty-first century?

Their journey and experiences as well as the tests God put before them and their exercise of faith, or

lack thereof, are to be to us an example of the life of the disciple of Christ.

For a complete generation (40 years) God rained down manna from heaven which was strength for their journey. Exodus 16:35.

We today have this same (spiritual) manna at our disposal for the full length of our lives. John 6:30-35, So they said to Him, "What then do You do for a sign, so that we may see, and believe You? What work do You perform? "Our fathers ate the manna in the wilderness; as it is written, 'HE GAVE THEM BREAD OUT OF HEAVEN TO EAT.'" Jesus then said to them, "Truly, truly, I say to you, it is not Moses who has given you the bread out of heaven, but it is My Father who gives you the true bread out of heaven. "For the bread of God is that which comes down out of heaven, and gives life to the world." Then they said to Him, "Lord, always give us this bread." Jesus said to them, "I am the bread of life; he who comes to Me will not hunger, and he who believes in Me will never thirst.

One preacher expounding on Christ's corollary that He was the manna in the wilderness and continues to be our manna today said appropriating the manna was as easy as scooping it up and eating it, and we appropriate the grace and strength of Christ in much the same way.

This strength can be had through prayer and trust in faith. Added to this, the grace and strength of Christ are never failing. John 1:16.

There are, however, conditions to receiving this grace and strength, which are outlined well in Psalm 91, particularly verse 1, He who dwells in the shelter of the Most High Will abide in the shadow of the Almighty.

Matthew Henry writes that “dwell” means we are at home in God, we return to God, repose in Him as our rest, acquaint ourselves with inward religion, make our heart-work the service of God, worship within the veil, love to be alone with God, and converse with him in solitude. Adam Clarke writes that “dwell” means we are constantly, daily and firmly resting and acquiescing in God, persevering in the faith of God's promises, and carrying this around wherever we go. The “shelter” or secret place is that secret and invisible fortress known only to the faithful soul.

Unless we are dwelling in Christ, we cannot receive the protection, comfort, strength and providence promised in Psalm 91, and by extension, the grace and strength of Christ. John 15:6-7.

It is a separated walk, which is why Jesus said the gate is small, the way is narrow, and few will

find it. Matthew 7:14. Gary Miller in his book, *The Other Side of the Wall*, warns that modern Christianity has produced people who are well versed in their way of life but not in the gospel of Christ. They exhibit all the outward motions of a separated walk but little evidence of the transforming work of the Holy Spirit. Our focus must instead be on following and imitating Christ. Indeed, Luke 14:26,27,33, which set forth the requirements of being a disciple of Christ, says nothing about *belief*; rather, the requirement is to **imitate** and **follow** at any and all cost.

Christ did not exhibit the outward and leave the inward undone, so neither should we. If we are to have i) the faith required to prepare, launch, go and serve, ii) the trust in God required for the delivery of His providence, and iii) the strength required to sustain our walk with Christ, it can only come by undergoing a true transformation through Christ by the help of the Holy Spirit and constantly dwelling in the secret places of God.

The reality is the challenges you will face – if they are anything like those I have faced and continue to face – are capable of taking you down, running you off course and leaving you for dead on the road of life. These types of challenges cannot be faced without the strength and grace Christ offers, and to receive them we must meet the conditions He lays down.

REFLECTION:

Psalm 91 He who dwells in the shelter of the Most High Will abide in the shadow of the Almighty. I will say to the LORD, "My refuge and my fortress, My God, in whom I trust!" For it is He who delivers you from the snare of the trapper And from the deadly pestilence. He will cover you with His pinions, And under His wings you may seek refuge; His faithfulness is a shield and bulwark. You will not be afraid of the terror by night, Or of the arrow that flies by day; Of the pestilence that stalks in darkness, Or of the destruction that lays waste at noon. A thousand may fall at your side And ten thousand at your right hand, *But* it shall not approach you. You will only look on with your eyes And see the recompense of the wicked. For you have made the LORD, my refuge, *Even* the Most High, your dwelling place. No evil will befall you, Nor will any plague come near your tent. For He will give His angels charge concerning you, To guard you in all your ways. They will bear you up in their hands, That you do not strike your foot against a stone. You will tread upon the lion and cobra, The young lion and the serpent you will trample down. "Because he has loved Me, therefore I will deliver him; I will set him *securely* on high, because he has known My name. "He will call upon Me, and I will answer him; I will be with

him in trouble; I will rescue him and honor him.
“With a long life I will satisfy him And let him see
My salvation.”

PRAYER:

Lord, I'm not sure I have what it takes to follow and imitate You, but I cannot live without Your strength. Teach me to know what it means to depend on Your strength for today, forgetting all else. Help me to follow You despite the many distractions that surround me. Help me to find that secret place and may I ever dwell in Your presence. Amen.

ONCE YOU GO

"There is no failure in Christian work; the only failure is not doing it." Bishop Whipple

Often, completing educational requirements and preparing for ministry and missions are the easiest parts of answering God's call. In the moment, it may not seem easy. Compared to the challenges and obstacles you are likely to face after you go, you will come to long for the safety and security of home, the denominational or mission board offices, and the college classroom.

Although the primary purpose of this booklet is to encourage you to rely on God through faith in preparing to answer His call on your life, trusting God does not stop there. My main encouragement to you is to immerse yourself in books written by or about those gone before who have been through immense challenges and overcome seemingly insurmountable obstacles. George Müller, William Booth, John Hyde, Rosalind Goforth, E. Stanley Jones, Stephen Paxson, John Wesley, Francis Asbury, Jonathan Edwards, and R.A. Torrey are a beginning list of trusting saints in missions and ministry.

In all my personal reading, one recorded account stands out, and I want to share it with you because it formed the basis of this booklet.

In cold Norway in the 1700s, Hans Egede was carving out a comfortable life as a family man and minister in the local Lutheran church. One day, all that changed when God placed on his heart the people of Greenland. Hans' initial passion was so strong that he could barely stand it. He felt as if he should go immediately. When he told his wife about this new call, she was opposed and refused to leave the comforts of home and her nearby family. Her resistance and the objections of family members put a damper on Hans' call.

It would be several years before his wife finally relented. Hans quietly told her he had to go to Greenland or he would die because he could no longer contain his passion or bear up under the burden of lost and dying souls. She finally surrendered to God's call, and they made plans to depart. There would be no way of taking an infinite amount of supplies to Greenland, and restocking supplies would be no small feat. Because they had no idea what they would find in Greenland, there was no way of knowing if the land was capable of supporting them.

As they approached the island, a fierce storm drove them away from their desired destination. While riding out the storm, it seemed their mission would fail even before setting foot on land. All the while, the Lord had His hand in guiding them to where He wanted them to be. All was generally well once they landed except for a few bumps in the road. The majority of the team's time was spent in exploration and locating people, including searching for the remnants of mission work they heard had existed in years past.

As time passed, Hans realized that their supplies were dangerously low, and the summer was coming to an end. If they remained, the entire team would perish. Once the shipping lanes froze over, there would be no hope of leaving or a ship coming to rescue them. If they left before shipping lanes froze, Hans felt they would be abandoning the call to develop mission work in Greenland. He questioned why God would lead them to Greenland and impress their souls upon his heart if they now had to leave before bringing even one soul to Christ.

Of all people to encourage Hans, it was his wife who spoke into his heart. She encouraged him to trust that God would provide. Hans decided she was right and went about counting their supplies, dividing rations among the team, and determined they could survive one month. Their gunpowder

and hunting equipment were also nearly exhausted, so living off the land was not an option. Of course, there were no radios, telephones or computers in Hans' day that they could use to communicate with the outside world.

Sometimes God does not show up on time, and other times it seems He never shows up at all. In this case, God showed up a little early. Shortly before their supplies were exhausted, two ships from mainland Norway sailed into their harbor, restocked their supplies for the coming winter, and brought word from the Norwegian king of a promise to continue replenishing their supplies indefinitely.

Just as you are encountering challenges and obstacles while you are still preparing to answer God's call, you will encounter even bigger challenges and obstacles after you go. Right now, you have the security of your pastor, church and family around you for support. The pulpit and mission field can be lonely, and all you will have is your faith. Because of all this, it is vitally important to learn and exercise faith now rather than waiting until after you go.

We can learn some lessons from Hans Egede and his mission team.

1. We must know where we need God to show up, leave room for Him to work, and wait on Him to supply. Countless ordinary believers and extraordinary missionaries have repeated this simple approach throughout the ages. Plan well to identify your gaps and carefully use the resources you have. Wasteful use of resources is presumptuous. If you don't know where you need God to work, then you cannot know if He is working at all. And remember, Lazarus died waiting on Jesus to arrive, but his story was redeemed and used to obtain glory unto God.

2. When you know where you need God to work, then you can develop a regular prayer regimen over your needs. One of the dangers you face is falling away from prayer if all you have is a general sense of a need, such as the need for ongoing support. Regular prayer keeps our line of communication with God open and clear of obstacles that can cloud our view of His providence. When your life depends on God, prayer is your primary lifeline.

3. Having a clear sense of what you need helps you more completely trust God to provide. Early in the development of Zacchaeus Financial Counseling, I prayed over a specific amount of money to cover the first year of operation. My thinking was that during the first year we would be able to raise up donors and support for the

following year. Four months before my full-time employment came to an end, which at the time I was unaware would happen, God began chipping away at my desire. Instead, He called me to trust Him by faith that He would provide. While it was a scary moment letting go of a full year of funding and relying instead on God moment to moment, I can look back now and see how much closer my relationship with God has been and how much it has turned me toward Him from day to day. Had God granted my original request, I do not believe I could have learned to trust Him or be as close to Him as I am today.

4. When we know what we need, we can clearly see God working when He provides. Then, when God provides we know it is Him who made the miracle. In my travels for Zacchaeus Financial Counseling, I have encountered a number of people who have a general hope that God will carry them out of a rough spot, but the reality is that they are not leaving Him any room to work. If He did get them through their rough spot, they wouldn't have the faintest idea it was God at work. A general hope is not enough, especially when we work against God by not planning, by borrowing or by not waiting on Him for clear instructions. If we want to see God at work, we must leave room for Him to work. Once we can see God working, we can share the news with others and give God our glory and gratitude.

Is it vital to your ministry and mission work to know what God is doing, to renew your faith through His providence, to develop a regular prayer regimen, and to trust Him by faith to sustain you? Your ministry and mission work cannot survive or be effective without it!

The reflection challenge is Matthew 6:25-34. What I want you to notice are the words of verse 33. Jesus calls us to seek **first** His kingdom and His righteousness. Hans Egede put God first, at the risk of his own life, and you put God first as well when you ignore the pressing needs around you and continue to obey God's call, waiting and trusting that God will provide what you need. I must caution you that you can only do this when God has promised to sustain you and called you to abandon ordinary forms of support, such as gainful employment. All of the memorable accounts of faith in the Bible began with a call. God will not honor your circling Jericho seven times unless He called you to do that. God will not stop the flames or shut the mouth of lions unless He has given you a call. God will not bring down an innumerable army with your 300 soldiers unless He has first given you a call.

But when God has given you a call, you can rely on it, and God will test your obedience and faithfulness, just as He tested His people in the

wilderness during their exodus from Egypt. God expects us to seek Him **first**, at the risk of our very lives, and leave the rest to Him. Get that straight and in the correct order of priority, and God will honor your faithfulness.

REFLECTION:

Matthew 6:25-34 “For this reason I say to you, do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air, that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And who of you by being worried can add a single hour to his life? And why are you worried about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that not even Solomon in all his glory clothed himself like one of these. But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you? You of little faith! Do not worry then, saying, ‘What will we eat?’ or ‘What will we drink?’ or ‘What will we wear for clothing?’ For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness, and all these things will

be added to you. So do not worry about tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own.”

PRAYER:

Lord, thank You for Your call on my life. I count it a joy and a privilege to work for Your kingdom. Help me always remember that it is a grave responsibility to bring souls to You, and that souls depend on my faithfulness. As I look into the future, I know there will be times when You will test my obedience. In those moments, help me remember Your call and promise on my life and the stories of those gone before me who even now are an encouragement to me. You have proved Your faithfulness through the generations, and I know You will be faithful to me. Please have mercy on me when I stumble and help me brush myself off and try again. Amen.

DEALING WITH BESETTING SIN

"Sin hinders prayer; if I am holding something in my life that the Master does not like, if I am failing to obey when His voice has spoken, that to me is sin. If that faithful quiet inner voice has spoken and I know what the Master would prefer and I fail to keep in line, that to me is sin. Then prayer is useless. Sin is slapping God in the face. If we cannot talk together, we cannot work together, and prayer is working God's plan in the world." S.D. Gordon

Throughout this booklet, we have examined in great detail what it looks like to trust the Lord by faith and to avoid doubt. Doubt is certainly one of the most serious threats to the work God would do through us and the providence He has in store for us.

Another equally serious threat to our ministry and our very spirituality is sin. We are often blinded to the existence of our sin. People can go to great lengths to avoid blatant or public sin, but subtle sins, such as those enabled by technological advances, have a way of creeping into our lives unnoticed. Either way, the results can be catastrophic.

Speeding for me has always been a difficult area. More than 10 years ago, the Lord began to deal with me, and I have generally complied, accepting that it is better for a trip to take a little longer than to lose God's favor.

Not long ago, I traveled some distance away from home, and it seemed good at the time to “keep up with traffic.” This justification for speeding should not be applied liberally, as I would come to learn.

At several times during this trip, I sensed the Holy Spirit quietly dealing with me. Because I just wanted to arrive at my destination, it seemed good to continue “keeping up with traffic.”

Once the trip was over, however, I realized I had broken fellowship with the Lord. The Lord had clearly called me to obedience, and I refused.

Intentionally ignoring the Lord's dealings with sin will most certainly result in withheld blessing. After all, fellowship with the Lord has been broken, and expecting the Lord to be okay with it would make us His master.

Joshua 7 records a vivid example of how sin hinders not only our fellowship with God but our forward progress in working for His kingdom.

Achan coveted a fine article of clothing in the ruins of Jericho after God brought down the wall. The problem was God had commanded that only certain items could be taken from Jericho, and this item was not on the list. Achan also took silver and gold. He took these items back to his tent, dug a hole in the ground under his tent, and hid them there. Then Joshua sent out a troop to conquer Ai, another of the cities God commanded them to overthrow.

Israel was sorely defeated at Ai. After humbling himself and the elders before God for an entire day, God spoke to Joshua and showed him that there was sin in their midst. The sin of one man brought Israel to its knees. Then, in verse 12, God issues this stern warning, Therefore the sons of Israel cannot stand before their enemies; they turn *their* backs before their enemies, for they have become accursed. **I will not be with you anymore** unless you destroy the things under the ban from your midst.

There will be times when the dirt of the world will cling to us, and sin, whether subtle or spectacular, will creep into our lives ... or be willfully allowed, such as with Achan. The important approach is, first, to obediently heed the nudging of the Holy Spirit. The Holy Spirit has never audibly yelled at me, "Hey, Joe, slow down!" However, the Holy Spirit has quietly

asked me, “Why did you set the cruise at 80?” (Cruise control is another one of those technological advances that enable subtle sin.)

Ignoring these quiet whisperings creates a breeding ground for sin. To avoid sin, we must allow for enough quietness to hear these whisperings and deliberately heed them.

Second, to avoid sin becoming a hindrance to the Lord's work in our lives, we must admit that our sin has broken the fellowship we have with the Lord and confess the sin. Confession opens the door for reconciliation and healing, and this step must not be overlooked if we are to regain our position and status with the Lord. This is what God required in Joshua 7 to recover the ground Israel lost.

The ability for sin to break fellowship with the Lord and the effects sin has on our relationship with the Lord must not be down-played. If the blessing and providence we seek does not come, opening our hearts for examination and confessing any sin should be one of the first steps we take to ensure the cause does lie within us. Withholding blessing and allowing suffering into our lives are some of the methods the Lord uses to get our attention when something isn't right, and we should at least consider the possibility that our sin is getting in the way of the Lord's work.

The life of Hudson Taylor illustrates the utmost importance of dealing with our sin.

Absorbed in his own need, the lad was longing for true holiness, the life that is 'no longer I, but Christ' in everything. The Lord with wider needs in view was seeking him for this, but not for this only. In His great purposes, the time had come when the Gospel could no longer be withheld from the 'uttermost parts of the earth.' China even must be opened, and its most distant provinces gladdened with tidings of a Savior's love. There it lay in age-long darkness, its teeming millions – a quarter of the human race – living, dying without God. It was of China the Lord was thinking, may we not say it reverently, as well as of Hudson Taylor. But the lad was not ready yet to hear the call, 'Whom shall I send, and who will go for us?' The work of the convicting Spirit must go deeper ere he could be fully blessed and brought into harmony with the mind of God. Thus his sense of sin and need became more intense as he wrestled for the deliverance without which he could not, dared not go on...

And then, alone upon his knees, a great purpose arose within him. If only God would work on his behalf, would break the power of sin and save him, spirit, soul and body, for time and for eternity, he would renounce all earthly prospects and be utterly at His disposal. He would go anywhere, do anything, suffer whatever His cause might demand, and be wholly given to His will and service. This was the cry of his heart; nothing held back – if only God would deliver him and keep him from falling. Excerpt from the book, *Hudson Taylor in Early Years: The Growth of a Soul*, by Dr. and Mrs. Howard Taylor (Hudson Taylor's son)

It was only by purposing to deal with his sin, yes, even overcome besetting sins, that Hudson Taylor completely surrendered himself to God's will and would later make it possible for untold numbers in China to receive the gospel.

We must take our sin with an attitude of reverent seriousness, considering not only our eternal destiny and the will of God, but the people He seeks to bring into the kingdom of Heaven through us, if we will but only surrender ourselves to Him.

REFLECTION:

1 John 1:5-10 This is the message we have heard from Him and announce to you, that God is Light, and in Him there is no darkness at all. If we say that we have fellowship with Him and yet walk in the darkness, we lie and do not practice the truth; but if we walk in the Light as He Himself is in the Light, we have fellowship with one another, and the blood of Jesus His Son cleanses us from all sin. If we say that we have no sin, we are deceiving ourselves and the truth is not in us. If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness. If we say that we have not sinned, we make Him a liar and His word is not in us.

PRAYER:

Lord, although I desperately want to stop sinning, I know there will be times I do fall into sin. Please be patient with me, knowing I am only human and prone to weakness. Help me when your patience turns to discipline to endure faithfully and give me the strength to confess it. Thank you for extending mercy and grace to me. I accept it even now. Search my heart and examine my ways. If there be any unseemly way in me, lead me to confess it. Amen.

OUR EXAMPLE IN CHRIST

"Now note some of the changes in the personality which attend the Spirit's unrestrained presence... We will want to serve. Love must act. We must do something for our Master. We must do something for those around us. There will be a new spirit of service. Its peculiar characteristic and charm will be the heart of love in it. Love will envelop and under gird and pervade and exude from all service. There will be a fine graciousness, a patience, a strong tenderness, an earnest faithfulness, a hopeful tirelessness, which will despair of no man and of no situation. The sort of service and the sphere of service will be left entirely to the direction of the indwelling Holy Spirit, dividing to every man as He will."

S.D. Gordon

If I were to give this section a sub-title, it would be, "Love is expensive." In our world today, it is easy to become enamored with the glitz and glam, immediately obtaining anything we want, and borrowing someone else's money to finance our lifestyle. Jesus called us to live apart from the world, and if we think prayer, Bible study, church attendance, right behavior at work, and simple modesty fulfill our obligation to be holy, we are

mistaken. Jesus held authority over the universe, rested in complete love and satisfaction in God the Father, and possessed a royal presence in heaven. At the bidding of His Father, Jesus gave it all up, every piece of it, for us.

2 Corinthians 8:9, For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich.

There is a price to be paid for salvation. God required death for our sin, but in mercy allowed a substitute. We find our substitute in Jesus, who has paid the price to purchase our salvation. Colossians 2:13-14, When you were dead in your transgressions and the uncircumcision of your flesh, He made you alive together with Him, having forgiven us all our transgressions, having canceled out the certificate of debt consisting of decrees against us, which was hostile to us; and He has taken it out of the way, having nailed it to the cross. Ephesians 5:1-2, Therefore be imitators of God, as beloved children; and walk in love, just as Christ also loved you and gave Himself up for us, an offering and a sacrifice to God as a fragrant aroma.

Although we can never fully understand all there is to know and learn about love, Jesus said in

John 15:13, Greater love has no one than this, that one lay down his life for his friends.

In Jesus we have our example. God may not be calling you to lay down your life, but He is calling you to lay down something. What you lay down will be the price you pay to purchase the way for others. It is the price of your sacrifice – what you give up – that purchases the way for others to come to fullness in God. Jesus paid the price to purchase salvation. We pay the price that purchases **the way** to salvation.

It is with great sacrifice that we lay down our desires in surrender to God, so that we can carry out His will. Jesus left us with this example in Mark 14:36, And He was saying, 'Abba! Father! All things are possible for You; remove this cup from Me; yet not what I will, but what You will.'

You may have a comfortable life carved out that will soon be turned on its head by your obeying God's call. Jesus was not desiring to disobey God by removing from His future the “cup of the cross.” Instead, we clearly see His humanity groaning at the pain and suffering He would soon endure. Still, He understood that the price had to be paid and that God the Father had sent Him to us for that purpose.

Jesus knows our suffering is great. He knows it is hard to face certain death and keep our focus on serving God despite the risk. Still, it is that greater love that He wants to show the world through us to bring the lost, the dying, the hurting and the weak to Him where they can find rest for their souls.

Whatever God is calling you to give up or endure, you must keep an eternal perspective if you expect to overcome the challenges and obstacles in your path. The eternal perspective will make your ministry and mission work effective and help you make sense of your call and the tests and trials you will endure. Through the Holy Spirit, having an eternal perspective and keeping in view the souls won for Christ by the price paid through our sacrifice, we can rejoice.

REFLECTION:

Habakuk 3:17-18 Although the fig tree shall not blossom, neither *shall* fruit *be* in the vines; the labour of the olive shall fail, and the fields shall yield no meat; the flock shall be cut off from the fold, and *there shall be* no herd in the stalls: Yet I will rejoice in the LORD, I will joy in the God of my salvation.

PRAYER:

Lord, only You have a view of what I will face behind the pulpit, in ministry or on the mission field. Although I am fired up to go and work for You right now, there is in me a hint of uneasiness about the future. Grant that I may today have a glimpse of Your love and mercy for me and that I may receive from You a promise to hold onto even in the hardest moments. When I want to wimp out on You, remind me of the sacrifice Jesus made for me and for those to whom I minister and help me remember that You are enough for me. Grant that I may also receive from You an eternal perspective for the road that lies ahead and for the ministry You will have me do. Amen.

WHY IT MATTERS

“If we realized that the Holy Spirit could only reach the unbeliever through us, us who are already saved, would we not be more careful to present to the Holy Spirit an unchoked channel for the Holy Spirit to work through?” R.A. Torrey

The previous two sections, Dealing with Besetting Sin and Our Example in Christ, were added after the initial publication of this booklet. The driving purpose for including these sections is to distinguish the substance of this booklet from prosperity gospel teaching and to highlight the importance of trust in God. We cannot expect blessing from God while stained by the dirt of the world. This is presumption, not faith.

Although this booklet aims to direct your attention to trusting the Lord by faith to provide financial means, its application and core teaching is universal and not limited to financial support for your ministry. One of the great obstacles to accepting Jesus Christ as Lord and Savior is a works-based religion – the idea that people will go to heaven simply because they are good or that we can build a ministry empire on our own effort.

Of course, we only want to use our own definition of “good” when presenting ourselves before God.

Zacchaeus Financial Counseling came to be what it is today through waiting on God. Three or four of my early long-distance travels for Zacchaeus Financial Counseling saw little to no results. I headed home very discouraged. In fact, at one venue, I sensed the battle with the devil was at hand. In every instance, however, I not only learned something valuable, but God used it to shape our future.

In barren spots in your ministry, stop and ask the question, What does God want to do in this situation right now? We have a tendency as human beings to rely on works-based religion to accomplish everything. Trusting in God takes effort and great faith and requires a certain deliberateness. It’s easy to get caught up in to-do lists and endless activity, that taking time to pray and surrender the moment to God gets lost in the busyness and chaos of the day. This is especially true in our “turned on” information-based society. We’re bombarded with information from the moment we wake up to the moment we drift off to sleep. With much of that information, we have little comprehension of its real effect on us.

God does not need for us to decide how everything will be done. God seeks to use us as vessels to

carry His light and love into a dark and tragic world. If we can get this straight in our hearts and minds, we may see a better quality of fruit from our ministry. The Lord has convicted me of this principle a number of times.

At one of the first services I spoke for Zacchaeus Financial Counseling, I wanted to ask for a love offering to support our ministry. A number of missionary friends I spoke with encouraged me to do this. Early that Sunday morning, I sensed the Lord tell me not to ask for money. As I journeyed home, I started pleading with the Lord, “God, this takes money. How do we get paid?”

Several months later, we had a series of unfortunate circumstances when the transmission in our main source of transportation suddenly failed – by failed, I mean, almost did not make it home – followed by our youngest child breaking her arm just two days later. I felt paralyzed and overwhelmed and tried hard to keep God in view in the midst of our unraveling circumstances. My full-time employment had come to an end, and we were fully at God’s mercy for financial resources. That Sunday morning, I did what I endeavored not to do – I sensed the Lord nudge me to put out a request for prayer among the contacts I had been developing.

The pastor of that church began contacting me within just a few hours of my email. His church contributed to Zacchaeus Financial Counseling for three years starting that week. I sat down later and asked the pastor about their decision to support us and recounted how the Lord had discouraged me from asking for a love offering. He said that the church would have been generous if I had asked for a love offering, but they would not have had anything more to do with us.

We desperately need to remain in contact with the Lord. Not just contact, but to have a clean channel unhindered by the world and to remain in obedience.

What if souls destined for hell depended on the cleanliness of our heart and the degree of transformation the Holy Spirit is allowed to accomplish in our hearts?

REFLECTION:

Isaiah 6:1-8 In the year of King Uzziah's death I saw the Lord sitting on a throne, lofty and exalted, with the train of His robe filling the temple. Seraphim stood above Him, each having six wings: with two he covered his face, and with two he covered his feet, and with two he flew. And one called out to another and said, "Holy, Holy,

Holy, is the LORD of hosts, The whole earth is full of His glory.” And the foundations of the thresholds trembled at the voice of him who called out, while the temple was filling with smoke. Then I said, “Woe is me, for I am ruined! Because I am a man of unclean lips, And I live among a people of unclean lips; For my eyes have seen the King, the LORD of hosts.” Then one of the seraphim flew to me with a burning coal in his hand, which he had taken from the altar with tongs. He touched my mouth with it and said, “Behold, this has touched your lips; and your iniquity is taken away and your sin is forgiven.” Then I heard the voice of the Lord, saying, “Whom shall I send, and who will go for Us?” Then I said, “Here am I. Send me!”

PRAYER:

Lord, I am nothing in Your presence. If the altar from which the burning coal was taken is the altar of sacrifice, how much more do I need to be cleansed of my undoneness. The altar of sacrifice purifies with hot coals and cleanses with shed blood. Purify my heart and cleanse me from all unrighteousness. Do this not just today, but help me to come to You daily for a more thorough purifying work. Cleanse me not just of sin but of wrong motives. Melt away my rebellion and lead me to surrender to Your perfect will. In the name of my Lord and Savior Jesus Christ, amen.

COUNTING THE COST

"The Holy Ghost will fall on those who hear the word when it has fallen on those who speak the word." Oswald Chambers

For years, there were two homes not far from where I live that stood unfinished. They have since been completed, but it was an obvious testament to a builder or property owner that had a dream and a vision but ran out of money before the project could be completed. There is a story behind each unfinished home, and most likely severe heartache too. An unfinished home represents a homeless family. It also represents someone's shattered dream of a perfect home.

Imagine giving your friends a tour of the home's shell. Few people could capture your vision of textured walls, chandeliers and marble floors. All they can see are the bare bones of a shattered dream.

Will that be you? Will it be you who gives your friends a tour of your life as only a shell of a dream? In an earlier section, you read a quote by Matt LeRoy where he said, "Failure is an option!" In my travels for Zacchaeus Financial

Counseling, I have listened to stories of shattered dreams of those prevented from fulfilling their call to ministry or missions. Missionaries and leaders of missionary organizations see it too. Becoming trapped in the world's ways of financing God's work is one of the biggest killers and threats to your call to ministry or missions.

As our time together draws to a close, I want to bring back to your mind the words of Jesus in Luke 14:28-32, For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, saying, 'This man began to build and was not able to finish.' Or what king, when he sets out to meet another king in battle, will not first sit down and consider whether he is strong enough with ten thousand men to encounter the one coming against him with twenty thousand? Or else, while the other is still far away, he sends a delegation and asks for terms of peace.

Although the context of Jesus' words is not monetary cost or royal strategy, Jesus does put His finger on the importance of careful planning and consideration of all the costs involved. How will you pay for your education? How will you pay for the full preparation for ministry and mission

work? How will you finance your first ministry endeavor or mission post?

There are three possibilities here. One is to wait until you are fully funded. There may be times when this is your only option, however, God often calls us to go without a flush bank account or all the supplies we need to complete our call. If God has called you to wait until you are fully funded, then be prepared for a series of trials to test your patience, faithfulness and obedience. God requires that we be fully committed to Him, and the only way we can know our commitment level is to get passing grades in His school.

Another option is to borrow the money to fund our call. Believers routinely borrow money to fund everything from a new home or car to a lifestyle. Again, there may be times when borrowing is appropriate, however, because it adds an element of risk, subjects God's work to the world's ways, and can run ahead of God's work, you must be very sure God is blessing it. If God is not blessing it or if the doors are closed or resisting your gentle push, then borrowing is likely not the direction God wants you to head.

The third option is to go with only a small amount of what you need. George Müller said, "It is for today's exigencies that ordinarily the Lord provides. Tomorrow as it brings its demands will

find its supply." Jesus said in Matthew 6:33-34, But seek first His kingdom and His righteousness, and all these things will be added to you. So do not worry about tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own.

It is not unusual and is probably rather customary to be called to go when our resources are not completely stocked. Again, this is largely a test of our faith and obedience.

If this is the case, what does God want to do in the situation facing you right now? Not tomorrow's situation, not next year's situation, but the situation facing you today? Jesus calls us not to worry about tomorrow because we have enough trouble to deal with today. Do you trust Him enough to accept His providence for today and that tomorrow's needs will find their supply?

Consider this: If heaven is a place where we must depend completely on God, and the Bible tells us this is true, then how can we expect to learn dependence for the first time when we step into heaven? I don't believe it is possible. We can only depend on those whom we know, and we can only know their reliability through experience. In heaven, there is no room for doubt or distrust. God sets us on a course in this life that thoroughly sifts out all doubt from our hearts and

minds. An eternal perspective is required for your ministry to be effective and for your name to be heard in heaven. Count the costs carefully, otherwise your life, as with the shell of an unfinished house, will mark a shattered dream.

REFLECTION:

Luke 14:25-33 Now large crowds were going along with Him; and He turned and said to them, "If anyone comes to Me, and does not hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he cannot be My disciple. Whoever does not carry his own cross and come after Me cannot be My disciple. For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, saying, 'This man began to build and was not able to finish.' Or what king, when he sets out to meet another king in battle, will not first sit down and consider whether he is strong enough with ten thousand men to encounter the one coming against him with twenty thousand? Or else, while the other is still far away, he sends a delegation and asks for terms of peace. So then, none of you can be My disciple who does not give up all his own possessions.

PRAYER:

Lord, I am finally beginning to grasp the reality of Your call and the costs You are calling me to pay through sacrifice. I understand that at the heart of my response to Your call is a decision to either follow You or reject You. On this day and from this day forward, I choose You! Grant me the grace and strength to endure the challenges and obstacles that lay before me now and those I cannot yet see. Surround me with prayer warriors who will lift up my name in prayer. Let me know the strength that mounts up with wings like eagles, that runs and does not get tired, that walks and does not become weary. Amen.

CLOSING CHALLENGE

“In a mis-guided zeal for uncritical relevance, Christians have increasingly accommodated to the culture. But accommodation has not worked. Christians have accommodated so much that the world is not only not attracted to the church, it only despises the church.” Jo H. Lewis

Today like never before the church is under attack. In times past, the devil found his way through cracks in the walls and back doors. Today, the devil often waltzes through the front door and is greeted by the smiling faces of ushers. We are called to be a holy people, a people who live apart from the world.

As much as we would like to live in both worlds, Jesus calls us to decide. Revelation 3:15, I know your deeds, that you are neither cold nor hot; I wish that you were cold or hot.

We are not given the privilege of riding the fence. Many have tried before and failed. Their ministry went dark or down in flames. In the process, they have cast a bad image on the work of God's kingdom.

Your effectiveness in ministry and on the mission field depends on whether or not you are completely sold out to God. When you try to ride the fence and please both sides, those under your leadership and in your sphere of influence on the mission field will eventually find you repugnant and devoid of any substance. The time to overcome these dangers is now, even before you embark on your education requirements and preparation to answer God's call.

What will you do?

REFLECTION:

Jude 4-13 For certain persons have crept in unnoticed, those who were long beforehand marked out for this condemnation, ungodly persons who turn the grace of our God into licentiousness and deny our only Master and Lord, Jesus Christ. Now I desire to remind you, though you know all things once for all, that the Lord, after saving a people out of the land of Egypt, subsequently destroyed those who did not believe. And angels who did not keep their own domain, but abandoned their proper abode, He has kept in eternal bonds under darkness for the judgment of the great day, just as Sodom and Gomorrah and the cities around them, since they in the same way as these indulged in gross immorality and went after strange flesh, are

exhibited as an example in undergoing the punishment of eternal fire. Yet in the same way these men, also by dreaming, defile the flesh, and reject authority, and revile angelic majesties. But Michael the archangel, when he disputed with the devil and argued about the body of Moses, did not dare pronounce against him a railing judgment, but said, "The Lord rebuke you!" But these men revile the things which they do not understand; and the things which they know by instinct, like unreasoning animals, by these things they are destroyed. Woe to them! For they have gone the way of Cain, and for pay they have rushed headlong into the error of Balaam, and perished in the rebellion of Korah. These are the men who are hidden reefs in your love feasts when they feast with you without fear, caring for themselves; clouds without water, carried along by winds; autumn trees without fruit, doubly dead, uprooted; wild waves of the sea, casting up their own shame like foam; wandering stars, for whom the black darkness has been reserved forever.

PRAYER:

Lord, the way before me may be difficult, but in the silence of this moment, before You as my Creator and my God, and in the words of Joshua, who called upon Your people to choose whom they would serve, either the Lord or the foreign gods, I choose to serve the Lord. Equip me for Your

service. Protect me as I go. Provide for me in my journey. Go before me to soften the hearts of those who will hear my message. Set my sights on heaven, and keep Your hand of protection and providence upon me. Train me in Your ways and fill me with the Holy Spirit. Amen.

FOR MORE INFORMATION

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