

# Living the Christian Life in Hard Times



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# Introduction

For most of my life Americans have been living in good times. Sure we've had our ups and downs in the US but they were the exception rather than the rule. But things look different to me now. I'm not sure the America I grew up in will ever return.

Since I'm a Bible teacher I'm always interested in what the Bible has to say about life, especially the Christian life. So what follows are six essays that lay out the results of my study. Other than the fact that they all address the same general topic, they aren't necessarily connected, so you can read them all at once or one at a time. But taken together, I think they provide a good overview on living the Christian life in hard times.

Lord bless,

Jack Kelley

# 1. From This Day On I Will Bless You



## SEEK HIS KINGDOM

On the twenty-fourth day of the ninth month, in the second year of Darius, the word of the LORD came to the prophet Haggai: “This is what the LORD Almighty says: ‘Ask the priests what the law says: If a person carries consecrated meat in the fold of his garment, and that fold touches some bread or stew, some wine, oil or other food, does it become consecrated?’ ” The priests answered, “No.”

Then Haggai said, “If a person defiled by contact with a dead body touches one of these things, does it become defiled?”

“Yes,” the priests replied, “it becomes defiled.” Then Haggai said, ” ‘So it is with this people and this nation in my sight,’ declares the LORD.

‘Whatever they do and whatever they offer there is defiled.

” ‘Now give careful thought to this from this day on —consider how things were before one stone was laid on another in the LORD’s temple. When anyone came to a heap of twenty measures, there were only ten. When anyone went to a wine vat to draw fifty measures, there were only twenty. I struck all the work of your hands with blight, mildew and hail, yet you did not turn to me,’ declares the LORD.

‘From this day on, from this twenty-fourth day of the ninth month, give careful thought to the day when the foundation of the LORD’s temple was laid. Give careful thought: Is there yet any seed left in the barn? Until now, the vine and the fig tree, the pomegranate and the olive tree have not borne fruit. ” ‘From this day on I will bless you.’ “ (**Haggai 2:10-19**)

After returning from the Babylonian captivity the Jews had faced a lot of resistance in trying to rebuild their Temple. Finally they gave up, wrongly deciding that perhaps it wasn’t God’s timing. When they did, they faced another kind of trouble as well. They lost the Lord’s favor, and from then on no matter how hard they worked they weren’t successful. Each time they thought they were getting ahead, they discovered they were actually getting behind. Even their offerings weren’t pleasing to Him.

On the day they they turned back to the construction of the Lord’s house, this all stopped and He restored their blessings. What was the lesson? He wanted them to put His house first, especially in times of persecution.

## FINANCIAL DISASTERS

The Lord’s depletion of their stored up goods is a model of today’s losses, first in the decline of the dollar and now in the decline of property values. The dollar has lost much of it’s previous value in the world markets, making the foreign made products we buy, or those made of imported materials, more expensive. (Try to find something on your shopping list that doesn’t fit into one or the other of those two categories.)

The average home in the US is now worth 25% less than it was a few years ago. Since most people didn't have 25% equity in their homes to begin with, that means the average home owner now owes more on his or her property than it can be sold for. Estimated losses for the Real Estate market will exceed \$1 trillion. Officials are projecting that well over 1,000 banks will fail before this crisis is over. If they're right then one out of every eight banks is already in some kind of financial trouble. Retired Fed Chairman Alan Greenspan called this situation a "once-in-a-century" financial disaster, and it's impacting financial markets all over the world.

## NATURAL DISASTERS

The blight, mildew, and hail of **Haggai 2** are models of the natural disasters that are also afflicting us now. As it was with the Israelites, the fruits of our labors are disappearing, and our offerings are not pleasing to the Lord.

Things that were external and physical in the Old Testament often become internal and spiritual in the New. In the Old Testament the Temple was a building in Jerusalem, but in the New Testament we are the Temple of God (**1 Cor. 3:16**) and things aren't national anymore, they're personal. The good news is that as believers we're not held captive to the fate of our nation like the Israelites were. In **2 Chron. 7:14** the Lord promised the Israelites,

If my people, who are called by my name, will humble themselves and pray and seek my face and turn from their wicked ways, then will I hear from heaven and will forgive their sin and will heal their land.

This was a promise to the Jewish people that if as a nation they would return to their covenant relationship with God he would restore His blessings on the Promised Land. The New Testament application of this promise for the Church can be found in **Matt. 6:31-33**.

So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.

This is a promise to each of us personally. We're not to worry about how we'll get by. We're to seek first His Kingdom and His righteousness and all these things will be given us as well. The Lord's feeding of first 5,000 and then 4,000 was meant to teach us that He is able to provide when we're willing to let Him. The feeding of 5,000 is the only one of His many pre-resurrection miracles that's described in all four gospels, which means that except for the Resurrection it was His most important one.

Now that doesn't mean we can sit back like baby birds with our mouths open crying, "Feed me". Paul said that he who will not work shall not eat. (**2 Thes. 3:10**) But it does mean that we are to put our trust in Him to take care of us regardless of the circumstances, to do the work He gives us no matter what it is, and concentrate on coming closer to Him.

## LET'S GET PERSONAL

The time is coming soon when every Christian family in America will either have a personal experience of miraculous survival in the face of financial disaster or will know of one who has. In each case the story will be the same as it was for the Jews of Haggai's day. As soon as they stopped worrying about their own lives and turned back to the business of building the Lord's Temple, His blessings were restored. As soon as we stop worrying about how we're going to survive the potentially difficult days ahead and focus our lives on Him we'll experience the same result.

Please don't misunderstand me here. I'm not talking about some external application of legalism. I'm not talking about mindless obedience to rules and commandments while our hearts are in rebellion. I'm talking about an inner reliance on the Lord, about restoring our faith in both His ability and His desire to provide for us.

There's no prophecy we can point to for assurance that the Lord will save the United States. Applying Old Testament promises meant for Israel to the US is just another form of replacement theology. This is not a national issue. This is a personal one, and each one of us will determine the outcome for our own lives.



The very day that Israel decided to resume building the Lord's House He restored their blessings. This is a part of the prophecy you can claim for yourself. The very day you determine in your heart to place your life in His hands He will begin blessing you.

That doesn't necessarily mean we'll all get to keep everything we now have. Some of our possessions are actually the cause of our problems, both because we've over spent to get them and because they've taken our focus off the Lord. Some of them have even enslaved us, and were much more fun in the getting than they are in the having. Many came with ongoing ownership costs like interest or other fees that eat away at our resources.

I have come that they may have life, and have it to the full **(John 10:10)**.  
You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God **(2 Cor. 9:11)**

The Lord will show you what, if anything, has to go. And don't worry about incurring losses. If He tells you to get rid of something and you obey, then over time He'll restore your losses. How do I know this? Three reasons. One, He wants you to store up treasure in Heaven. **(Matt. 6:19-21)** Two, He's promised that if you follow His direction you'll be made rich in every way so you can be generous on every occasion **(2 Cor. 9:11)**. You can't do either of these if you're taking huge losses. And Three He promised to repay you for the years the locusts have eaten. **(Joel 2:25)** That means when you turn back to Him He'll give you joy in return for the misery you've caused yourself.

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you **(Luke 6:38)**.

But don't think He'll restore your fortunes just so you can keep all your toys, or get them all back. That's the failure of the so-called prosperity gospel. The Lord's promise is that we'll be made rich so we can be generous, not so we can be irresponsible or selfish. It's in being generous that we store up treasure in Heaven, where no form of property or

currency devaluation can do us harm. Generous people are also the happiest people. See how it works?

Some will say, "I'm so far in debt even if I started today it would take 10 years to get out." I say, "How much debt will you have in 10 years if you don't start today? The way I see things shaping up, you can either downsize voluntarily and do it the easy way, or you can wait till you're forced to and do it the hard way.

Now I know better than anyone that the rapture could come any day now and spare us all these things. But if you're part of the 90% of believers with a pagan world view, the longer He waits the more time you'll have to finally start storing up treasure in Heaven, where it will benefit you forever. When you know you're moving to a different city soon, you begin thinking about your new home and what your life will be like there. Take my word for it, you're moving to a different city soon, so you'd better start thinking about it.

I used to pray for more money so I could pay the bills on my outrageous lifestyle. I didn't get it. Now I live on less than 1/3 of what I used to spend and in every sense I'm wealthier than I was. Now I pray for more money so I can give more to His work, and He always sends it. You think maybe there's a lesson in there somewhere?

## 2. O You Of Little Faith



### INCREASE OUR FAITH

Jesus left there and went to his hometown, accompanied by his disciples. When the Sabbath came, he began to teach in the synagogue, and many who heard him were amazed.

“Where did this man get these things?” they asked. “What’s this wisdom that has been given him, that he even does miracles! Isn’t this the carpenter? Isn’t this Mary’s son and the brother of James, Joseph, Judas and Simon? Aren’t his sisters here with us?” And they took offense at him.

Jesus said to them, “Only in his hometown, among his relatives and in his own house is a prophet without honor.” He could not do any miracles there, except lay his hands on a few sick people and heal them. And he was amazed at their lack of faith. (**Mark 6:1-6**)

Of all the miraculous works of God, it seems like healing is the most impressive to us. We pray for a favorable outcome to some crisis real or imagined, and when we get it we think it might have been just a coincidence. The weather changes for the better before an important event, money arrives in the mail just in time, an adversary is suddenly accommodating, a parking place opens up where there was none, someone else is heavily favored for the promotion but it goes to us. All these leave room for “good fortune” or personal credit. But when a sick person is suddenly well, it could only be God.

Perhaps it’s because in many (dare I say most?) parts of the Church supernatural healings are so rare. Most of what we know about them is polluted by the quacks on cable TV to the point where many people dismiss the idea out of hand. On the rare occasion when we become convinced of a legitimate healing we stand in awe of the faith it must have required.

## IT WASN’T ALWAYS THAT WAY

Back in the Lord’s day people were apparently used to that sort of thing. What got their attention was when the blind were given sight, twisted crippled limbs were made straight and fully functional, or the dead were raised to life. The **Mark 6** passage above is a case in point. Because the people of the Lord’s home town had known Him from childhood, their faith in His supernatural power was weak, so weak in fact that “all” He could do was heal a few sick people. No “real” miracles for the people of Nazareth!

All through His ministry, wherever He went people without number were healed. They followed Him on foot for days, sometimes winding up 50-60 miles from home without food or shelter. On two occasions that we know of He fed them Himself because there

wasn't anything for them to eat. Another miracle! When people heard He was coming to their town they brought their sick into the square where they waited, expecting to be healed. When He sent the disciples out the same things happened through them. By the thousands people were healed. They believed it, they expected it, they experienced it. Supernatural healing was such an everyday experience that when He couldn't do it, their lack of faith amazed Him. Look at these examples.

Jesus went throughout Galilee, teaching in their synagogues, preaching the good news of the kingdom, and healing every disease and sickness among the people. News about him spread all over Syria, and people brought to him all who were ill with various diseases, those suffering severe pain, the demon-possessed, those having seizures, and the paralyzed, and he healed them. Large crowds from Galilee, the Decapolis, Jerusalem, Judea and the region across the Jordan followed him. **(Matt. 4:23-25)**

When they had crossed over, they landed at Gennesaret. And when the men of that place recognized Jesus, they sent word to all the surrounding country. People brought all their sick to him and begged him to let the sick just touch the edge of his cloak, and all who touched him were healed. **(Matt. 13:34-36)**

And it wasn't just Jesus. He gave this healing power to His disciples, too, to show us that He could work these miracles through men of faith.

Then Jesus went around teaching from village to village. Calling the Twelve to him, he sent them out two by two and gave them authority over evil spirits. They went out and preached that people should repent. They drove out many demons and anointed many sick people with oil and healed them. **(Mark 6:6-7, 12-13)**

As a result, people brought the sick into the streets and laid them on beds and mats so that at least Peter's shadow might fall on some of them as he passed by. Crowds gathered also from the towns around Jerusalem, bringing their sick and those tormented by evil spirits, and all of them were healed. **(Acts 5:15-16)**

God did extraordinary miracles through Paul, so that even handkerchiefs and aprons that had touched him were taken to the sick, and their illnesses were cured and the evil spirits left them. (**Acts 19:11-12**)

Things sure are different today. Now when our prayers aren't answered, we either make excuses for God (it wasn't His will or it wasn't His timing) or we blame Him (He doesn't heal people any more). Why don't we ever place the responsibility with us? **Hebrews 13:8** says that Jesus Christ is the same yesterday today and forever and yet our experiences are different from those of the first believers. If He's the same then we, the believers, must be different.

No where in the Gospels, when asked to heal someone, did Jesus say, "It's not God's timing." The one time a man asked him if He was willing, Jesus replied, "I am willing." (**Matt. 8:2-3**) The one time a man asked if He was able, Jesus replied, "If you believe, I am able." (**Mark 9:23**) The one time a man's friends tried to convince him it was too late, because his daughter had died, Jesus said, "Don't be afraid, just believe and she will be healed." (**Luke 8:50**).

In Lystra there sat a man crippled in his feet, who was lame from birth and had never walked. He listened to Paul as he was speaking. Paul looked directly at him, saw that he had faith to be healed and called out, "Stand up on your feet!" At that, the man jumped up and began to walk. (**Acts 14:8-10**)

And as for the opinion that healing (and other Spiritual Gifts) were only for the 1st Century Church to help stimulate membership, there isn't a single verse in the New Testament to support such a claim. The fact that there are documented cases of supernatural healing today puts that argument to naught.

I've told the story before about a woman with epilepsy who came to our church one Sunday morning. In the middle of the message she keeled over with a seizure right in front of everyone. I called some people up to help me pray over her and she was healed then and there. After her doctor confirmed it she threw away her medicine and has

never had another seizure. Afterwards she told me she had seen everything in a dream before it happened and although she hadn't attended our church before, she believed that if she came she would be healed. She had the faith to walk into that strange congregation knowing that she might make a complete fool of herself, but believing that God would heal her. He did.

He said to her, "Daughter, your faith has healed you. Go in peace and be freed from your suffering." (**Mark 5:34**)

When you net out the duplicate accounts, some variation of that phrase appears seven times in the Gospels. Seven times, He credited the person's faith for their healing. Seven is the number of divine completion. He knows that His power to heal is constant. The variable is our faith. This has led me to conclude that a miraculous event is simply the intersection of God's constant power with the faith of a believer.

Faith comes from hearing the message, and the message is heard through the word of Christ. (**Romans 10:17**)

Life was so much more tenuous in Biblical times than in ours that we can't begin to imagine the difference. Nor can we understand how much closer to God they were. Their faith was real, the most critical component of their life. Those who could, read the Bible. Those who couldn't, listened to those who could. Their lives centered around the study of His word. There wasn't any entertainment industry so they told the stories of Biblical heroes to their children. They discussed theology with each other. Every male from the age of 12 knew the Torah by heart. All this was done in obedience to God's word.

Hear, O Israel: The LORD our God, the LORD is one. Love the LORD your God with all your heart and with all your soul and with all your strength. These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up. Tie them as symbols on your hands and bind them on your foreheads. Write them on the door frames of your houses and on your gates. (**Deut. 6:4-9**)

There were no drug companies and no hospitals. Their doctors were the priests. God promised them that if they obeyed His commandments He would see to it that they wouldn't get the diseases of the Egyptians. (**Exodus 15:26**) God was their healer, and when they were obedient, they enjoyed healthy secure lives equal to or longer than ours, and every bit as satisfying. It was preventive medicine in its purest form.

All these blessings will come upon you and accompany you if you obey the LORD your God:

You will be blessed in the city and blessed in the country. The fruit of your womb will be blessed, and the crops of your land and the young of your livestock-the calves of your herds and the lambs of your flocks. Your basket and your kneading trough will be blessed. You will be blessed when you come in and blessed when you go out. The LORD will grant that the enemies who rise up against you will be defeated before you. They will come at you from one direction but flee from you in seven. The LORD will send a blessing on your barns and on everything you put your hand to. The LORD your God will bless you in the land he is giving you. (**Deut. 28:2-8**)

## A TALE OF TWO STORIES

The story of the Old Testament is one of obedience. In fact you can summarize the entire Old Testament in one question from God. "Israel, are you going to obey me or not?" By obeying His commandments they lived worry free lives, ate healthy food, lived long and prosperous lives. When they got off the track, their lives fell apart. Time after time they repeated the cycle of obedience and blessing followed by disobedience and cursing. And then, to their great shame, their final answer to God was, "No."

Some Christians, having studied the history of Israel, try to recreate their society of blessing by obeying the commandments. They don't understand that the story of the New Testament is one of faith. It can be summarized by a single question too, but now God is asking us, "Church, are you going to believe me or not?"



Last time, I spoke of the Lord's promise to meet all of our needs if we'll just seek His Kingdom and His righteousness. These are both imputed to us by faith. We're not to worry about our lives here because the Lord has sworn to provide for us. Our job is to trust Him. Even in times of trial we're to walk by faith, not by sight. Paul admonished us not to focus on the things that can be seen because they're temporary. We're to fix our eyes on the things that can't be seen because they're eternal. (**2 Cor. 4:18**) God will take care of the rest. Here are some examples.

### **Are you feeling down trodden or discouraged? Overcome by the worries of life?**

Rejoice in the Lord always. I will say it again: Rejoice! Let your gentleness be evident to all. The Lord is near. Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus. And my God will meet all your needs according to his glorious riches in Christ Jesus. (**Phil 4:4-7, 19**)

### **Rejoice in faith.**

### **Do you carry a burden of guilt because of your sins?**

If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness. (**1 John 1:9**)

### **Confess in faith.**

## Do you have money problems?

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” **(Luke 6:38)**

## Give in faith.

## Or health problems?

Is any one of you sick? He should call the elders of the church to pray over him and anoint him with oil in the name of the Lord. And the prayer offered in faith will make the sick person well; the Lord will raise him up. If he has sinned, he will be forgiven. Therefore confess your sins to each other and pray for each other so that you may be healed. The prayer of a righteous man is powerful and effective. **(James 5:14-16)**

## Pray in faith.

For the most part we ignore these admonitions. As a result we live lives filled with stress and worry because we spend more than we earn. Our food and drink poison us so we pay outrageous health care costs. Our medical profession practices corrective medicine because doctors only prosper when their patients are sick. Our hospitals are a leading cause of death, second only to the heart problems caused by our lifestyle and diet. Most of us are only 2 major illnesses away from financial ruin, and after untold trillions of dollars spent on research and 3000 years of experimentation, our lives are neither longer nor more satisfying than the Jews of David and Solomon’s day.

Israel was required to obey God’s commandments to enjoy health and prosperity. The Church is called to believe His promises. At this point in time it looks like we’re not doing any better at our job than they did at theirs. Unless we correct that there’s no way we

can prepare for the days ahead. As the apostles said to the Lord, our prayer should also be, "Increase our faith!"

### 3. Where Your Treasure Is



#### STORE UP TREASURE IN HEAVEN

“Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.” ( **Luke 12:32-34** )

According to a number of reliable sources, the retirement accounts (like pension funds and 401k's) of working Americans are in danger of either being eaten up by inflation or seized by the government in it's insatiable hunger for money.

## WHO STARTED THIS?

If you're following the editorials and news reports like I am you've been reading some of the most incredible speculation about what's happening and why that we've seen in a long time.

Some say conditions are being created for the anti-Christ to step in and take charge. According to this scenario, he'll be a financial peacemaker, and will take over the world's banking systems to get control of the situation and restore order. At that point he'll be able to determine what everybody buys and sells, excluding those who won't follow him from the marketplace.

Others say that this crisis has been manipulated by a hand full of shadowy figures at the pinnacle of the US financial world. They're the ones who triggered the Asian financial crisis a few years ago and now they're implementing the same tactics against Europe. Their goal is also to control world finance but for the benefit of their cronies at Goldman Sachs, Citibank and JP Morgan.

Still others claim this is the long predicted (but studiously ignored) outcome of applying the philosophy of social activism to economic matters. They claim that since the days of the Carter Administration the government has been ignoring the basics of mortgage banking by forcing its sponsored lending institutions to grant loans to people who couldn't pay them back. Such requirements as good credit history, proof of income, and down payments were all ignored to help more of the nation's "disadvantaged" to own their homes. Their hope (which didn't materialize) was that if more people in poor neighborhoods owned their homes, they'd help improve the neighborhoods which would increase the value of their property. Payment plans were sometimes adjusted downward to the point where they didn't even cover the monthly interest charges, meaning that the "home owner's" debt actually increased each month. While this program started off

“small” in 15 selected markets, it was vastly expanded by President Clinton to become essentially a nation wide effort.

They say Fannie Mae and Freddy Mac ultimately failed because of these bad mortgages, which by government decree made up about half of their portfolios, and that triggered the failure of other institutions who bought their “Asset Backed Securities”, as bundles of these mortgages were called. Just about every sizable financial institution in the world with a fixed income portfolio holds some and will share in losses that could run in excess of \$3.6 trillion dollars (that’s 3.6 with 11 zeros behind it). And that doesn’t count the losses caused by the sell off of other stocks as investors lose faith in all the world’s financial markets. The IMF estimates those losses to be another trillion or so.

And then there are those who say that God Himself is behind this. He’s giving “what-for” to those who’ve put their trust in silver and gold in an effort to humble the proud in fulfillment prophecies like **James 5:1-6**.

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men, who were not opposing you.

They see this all happening around the time of the Fall Feasts as being a sure sign that it’s from God. This, in spite of the fact that Israel, whose time of judgment the feasts were designed for, has been much less damaged by all this than the Gentile world.

One thing everyone seems to agree on is that this isn’t going to be over anytime soon. They all say that we’ll have short periods of relative calm that will make it seem like things are OK, but they’ll be followed by more times of unrest and even greater uncertainty. Many believe that our mountain of credit card debt will come crashing down

next, and before it's all over we'll see a totally new world wide banking system, and perhaps even a single world wide currency.

## NOW WHAT DO WE DO?

How should a Christian family respond to these things? The natural way is to tighten the proverbial belt, stop spending money on things we don't need and try to reduce living expenses as quickly as possible. Many will reduce their charitable giving immediately, thinking it's the most discretionary of all their spending, and indeed some already have. Others are turning to Ebay and Craig's List, hoping to convert non-essential possessions into cash to help pay the bills.

The Bible suggests a different strategy. It says not to worry about it. It says you should sell unnecessary things and work to reduce your income needs, but then give the money you recover to the poor. When things are declining in value the sooner you turn them into cash the more cash you'll get, and the more you get the more generous you can be. If your retirement fund is disappearing anyway, why not give some of it away while you can and feel good, instead of watching it disappear into thin air and feeling bad?

You'll also be building treasure in Heaven where things like inflation and depreciation are unheard of, and at the same time cranking up the measure of blessing you receive on Earth because with the measure you use in giving, the Lord's blessings are measured to you. **(Luke 6:38)**

The anxiety people feel just now comes from watching something they've worked for and put their faith in eroding uncontrollably right before their eyes. And if, as some believe, this erosion will continue until there's little or nothing left the stress can only get worse. Shifting your trust from your bank account to the Lord will immediately reduce your anxiety because you'll be putting your faith in the One who has promised to look after you, and who will never run out of money. And using part of what He's already given you to help the less fortunate will give you such a boost that you'll finally understand what that phrase "peace that passes all understanding" really means.

Where your treasure is there your heart will be also. Now's the time to move your portfolio to some place where things like this can't ever happen. Since you're going there soon anyway, now's the time to send it on ahead. Financial advisors caution us against converting everything to cash because they say when we do we lock in our losses. But investing in the Lord's work will store up treasure in Heaven . It pays an eternal dividend that will put anything you could earn here to shame.

I know this sounds counter intuitive. I know every fiber of your being is telling you to tighten up and hoard what you have. But I'm saying that now's the time to become generous. Now's the time to switch your allegiance from the things of man to the promises of God. When you do, you'll have finally found that "sure thing" that investors have hunted for in vain since the beginning of time.

See to it that no one takes you captive through hollow and deceptive philosophy, which depends on human tradition and the basic principles of this world rather than on Christ. (**Colossians 2:8**)

In these three chapters I've identified three Biblical principles that can guide us safely through.

1. Seek His Kingdom and His Righteousness
2. Increase Your Faith
3. Store Up Treasure In Heaven

**Seeking His Kingdom** means to start living a life more pleasing to Him, not by keeping a bunch of rules, but by offering your life to Him to use as He sees fit.

**Increasing your faith** means trusting Him to provide for you as His part of the bargain and watching your faith grow as He comes through for you.



**Storing up treasure in heaven** means helping the work of the kingdom as the Lord guides you, using what He's given you for His glory. All three require us to abandon conventional wisdom and the ways of this world in favor of Biblical truth.

It's one of the biggest paradigm shifts we'll ever make but it's based on Paul's admonition of **2 Cor. 4:18**.

So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal.

So come on, Church. It's time to get our hearts and minds out of the world and into the Kingdom, to finally walk by faith and not by sight. To recognize that we're citizens of Heaven and our temporary stay here is coming to an end. To stop worrying about things that aren't our responsibility and that we can't control and focus on things that are our responsibility and that we can. Time to think about going home and what's it's going to be like there, and to send our treasure on ahead so it'll be there when we need it. It's time to place our trust fully in the One we can neither leave nor lose, the Giver of every good and perfect gift, who has promised to be with us always, even to the end of the age, and to see to our every need along the way.

## 4. Kingdom Dollars



“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.” (**Matt. 6:19-20**)

US dollars are backed by the “full faith and credit” of the United States government, not by the approximately 147 million ounces of gold in Fort Knox, like they used to be. (At \$1,000 dollars per ounce that’s \$147 billion worth. The latest reliable estimates put the

total dollars in circulation or on deposit at \$8.3 trillion, so even if the dollar was backed by gold there's less than 2 cents worth of gold behind each one.)

So the value of a dollar is determined by how confident the rest of the world is in the stability of the US economy. China holds the largest amount of dollars in reserve, about 2 trillion, and has about \$800 billion more in bonds they hold. China has let it be known that their confidence in the dollar has been shaken by the recent economic turmoil in the US. Russia, Iran, Saudi Arabia, and others feel the same way. And recently the UN has joined China and others in calling for a new, more stable currency to replace the dollar in world markets. Rest assured, if these countries can find a way to replace the dollar they'll do so, and the value of the dollar will decline even more rapidly.

They'll do this because they know the US has recently been flooding the market with money that isn't worth the paper it's printed on and sooner or later it will trigger an inflationary spiral that will further erode the dollar's value. In the current round of Economic Summit meetings other nations are insisting that the US agree to stop spending (printing money) and start saving. But they don't believe our government is willing to exercise the necessary restraint to make this action effective. Therefore their choice is to do something and lose a little now or do nothing and lose a lot later.

## MEANWHILE, BACK AT HOME . . .

At the same time in the US the real figures show that unemployment has remained high. Many believe that more homes will enter foreclosure. They know that the commercial real estate and credit card markets are still in trouble and could trigger another recession, even before we're out of this one.

Because of all this uncertainty, some people look at converting their cash into other currencies, like Euros or Yen, to protect themselves against the possibility of the dollar's sudden demise, but quickly realize those currencies are just as volatile.

Still others enter the gold and silver markets, not understanding that this is just a place to temporarily park assets until the economy improves. You can't spend the coins you buy. No matter how much the gold in your five dollar gold piece is worth, your

neighborhood grocer is only going to give you five buck's worth of food for it. You have to find a buyer who'll give you paper money for your gold before you can spend it. If the economy never rebounds, you might be out of luck.

Bible prophecy says the world will get to a point one day where people will labor all day just to make enough money to buy their food for the day. (**Rev. 6:6**) There won't be any left over for rent, utilities, car payments, or anything else. This will happen both because food will become scarce, and because money will be worth so little. Therefore, trying to save up enough to get you through those times is an exercise in futility. In periods of runaway inflation, savers are penalized by the consistent decline in the value of their savings.

For example, it takes 12 of today's dollars to equal the purchasing power one dollar had at the end of WW2, and over that time annual inflation averaged less than 4% per year. The dollar's purchasing power could erode that significantly in a matter of months during a period of runaway inflation.

But my purpose here is not to present a seminar on economics. It's to introduce the only investment strategy that can protect you against catastrophic loss if the bottom falls out from under us. It involves exchanging earthly dollars, that have steadily declined in value in both good times and bad, for Kingdom dollars that cannot decline in value, or be lost or stolen.

There are two goals in this strategy. The first is to comfortably survive the coming hard times in what's left of this life (Surviving), and the second is to create wealth for the next one (Thriving). You can do both starting today.

## GOAL 1. SURVIVING

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. But seek first his kingdom and his righteousness, and all these things will be given to you as well.” (**Matt. 6:25,33**)

Several years ago, I started warning people to either voluntarily change the way they live or wait till they're forced to change involuntarily. Since then many have been forced to significantly adjust their lifestyles, and many more are teetering on the brink. Yet I don't hear stories of churches filling up with people seeking after the Lord's righteousness.

If you survived the first round of financial turmoil unscathed, don't think you'll automatically be immune to the next one. I truly believe that the Lord is allowing every source of security to be systematically stripped from us until only He is left. Make it easy on yourself. Take the first step now. Seek His kingdom and His righteousness and begin to feel the burden of worry lifting from your back, and the smile returning to your face, as you let Him take responsibility for your well being. The Lord is the only one capable of carrying us through the difficulties yet to come.

## GOAL 2. THRIVING

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. (**2 Cor. 9:6,8**)

Waiting for the Lord to bless you before you start investing in His work is like waiting for a stove to give you heat before throwing in some wood. Sowing always precedes reaping, so start where you are. Recall how grateful you are that the Lord has saved you, and where you'd be heading had He not done so. Then express your gratitude by investing in His work. You don't have to look around for an area of need. Just find a place where it's obvious the Lord is already working and pitch in. Give gratefully and generously according to your ability. And remember, every time you do you're exchanging earthly dollars for Kingdom dollars.

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your

righteousness. (**2 Cor. 9:10**)

Soon you'll see other areas where you could help and you'll find you have an increased ability as well. Where at first you only had a dollar to invest, you'll see you now have two. Fight the tendency to hold some back and increase your giving instead, always with an attitude of gratitude. The main thing to remember here is that giving with the expectation of receiving isn't being generous, it's being greedy. (That's the first fatal flaw in the so-called prosperity gospel.)

You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. (**2 Cor. 9:11**)

Most people worry that they'll never be able to afford giving even 10% to the Lord. But people who follow this strategy in good faith eventually find themselves giving 30-40% and still have more than enough for themselves. If you work for a salary, it's hard to imagine how this could work. But remember all money comes from the Lord, regardless of who signs your paycheck, and He has an unlimited amount. Show him you can be a good steward with what He's giving you now and you'll get an increase, because He promised that those who are faithful with a little will be given more. But for those who are not, even the little they have will be taken away from them. The evidence is all around us.

The first half of **2 Cor. 9:11** is so exciting to us that we forget the second half. Yes, we can be made rich in every way, but it's so we can be generous on every occasion. And that's prosperity gospel's second fatal flaw. Wealth is not a gift to be wasted on indulgences for our personal benefit, it's a trust to be administered for the benefit of others. Spending money we don't have on things we don't need is neither an expression of gratitude nor a demonstration of generosity. On the contrary, it's evidence that if the Lord gave us more money, we'd just become greedier.

Because of the LORD's great love we are not consumed, for his compassions never fail. They are new every morning; great is your

faithfulness. (**Lamentations 3:22-23**)

No matter how far upside down you are financially, you're not beyond the Lord's help. The very day you determine in your heart to abandon your self indulgent ways and begin to express your gratitude and demonstrate your generosity, He'll go to work with you to help make the future different.

And remember, generosity is not a number, it's a state of mind. It's not how much you invest in His work that matters so much as the motive in your heart while you're doing it. Remember the widow's mite? (**Luke 21:1-3**)

“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” (**Luke 6:38**)

The bottom line is that this investment strategy pays better than any other you can find. And it's also unbeatable for overall security. The Lord's bank can't fail, inflation will never erode your earnings, and nothing can ever cause the value of your investment to decline. Also, we can see from the examples I've cited that your returns are payable both in this world and in the next. What other investment do you know of that can promise that?

And talk about safe. The value of Kingdom dollars is backed by the full faith and credit of the Almighty Himself. The value of earthly dollars is only backed by the full faith and credit of the US government. Are you OK with that?

“Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.” (**Luke 12:15**)

The only condition the Lord imposes on this strategy is that we stop conforming to the patterns of this world and allow our minds to be transformed where it comes to our relationship with Him. (**Romans 12:1-2**) That means we start giving Him the final say in determining the direction of our lives, and expressing our gratitude for what He's done for us by becoming a channel through which He can bless the world around us. When

we do, we'll discover that we feel more gratitude, demonstrate more generosity, and in turn we'll experience greater returns. . We can't lose.



## 5. And All These Things Will Be Given To You As Well



There's a lot of talk these days about how bad things are, and what we should be doing to protect ourselves. The internet is rich with advice. Some is competent and some is not, but almost all of it involves applying the ways of this world. Some advise us to stock up on stuff, so when there's a shortage we won't run out. Others say we should also buy precious metals to help preserve the value of our assets when inflation comes. The list goes on.

Some of this is OK, but there are a couple of things we should keep in mind when we're trying to decide what to do. First, we should know that this advice assumes that the coming hard times are only temporary. You can't stock up for life (or even a few years) and eventually you'll need to convert your silver and gold back into money. So you can only think of these things as a bridge between prosperity past and prosperity future. But when there's no prosperity future you're only delaying the inevitable.

Second, the Bible doesn't command us to do this. In fact it specifically admonishes us against it.

*"Do not store up treasure on Earth,"* Jesus cautioned, *"For where your treasure is there will your heart be also"* (**Matt. 6:19-21**)

And in His ultimate example, He told the parable of the farmer who had more than his already full barns could hold, so he tore them down, built bigger ones, and filled them. Just when he finally had enough to feel secure and decided he could relax, the Lord said,

"You fool. This very night your life will be demanded from you. Then who will get what you have prepared for yourself."

He finished with this warning.

"This is how it will be for anyone who stores things up for himself but is not rich toward God." (**Luke 12:16-21**)

Being rich toward God means giving generously to those in need.

## SCARCITY VS. ABUNDANCE

No matter how we try to justify it, storing up is an act of selfishness. And it demonstrates a lack of faith by revealing a scarcity mentality when the Bible teaches an abundance mentality.

Let me explain. A scarcity mentality says there's only so much to go around, so if I don't get all I can while I can, some one else will get it and I won't have enough. The motives behind the scarcity mentality are selfishness and faithlessness.

An abundance mentality says the Lord's supply is endless, so I can share what I have now because He's promised to supply all my needs in the future. The motives behind the abundance mentality are generosity and faithfulness.

The Biblical model is based on an abundance mentality (**John 10:10**). It teaches us to use the extra we have to help those who don't have enough, depending on the Lord who gave us the extra in the first place to give us more as we need it. Thanking the Philippians for their gifts, Paul wrote,

“And my God will meet all your needs according to His glorious riches in Christ Jesus” (**Phil 4:19**).

Notice he said “will meet all your needs”. We don't give to others solely because God has met all our needs in the past, but also because He's promised that He will meet all our needs in the future as well. The Philippian believers were experiencing hardship themselves, but still found a way to help support Paul's ministry. This is what Jesus called being rich toward God.

## THAT DOESN'T MAKE SENSE

I realize this all sounds counter intuitive. When we're barely meeting our present needs the natural tendency is to use whatever is left over to make sure we can meet our own future needs. For many, the last thing on their minds is the plight of others. They don't see that as their problem.

There are two sources for this kind of thinking. The first is called the Protestant Work Ethic. This is a non-Biblical theory wrapped in a thin veneer of Christianity. It's attributed to the German sociologist and political economist Max Weber (1864-1920) and holds that hard work is part of God's calling on our lives and is both a sign of our personal salvation and a necessary component for receiving His blessings. It's been summarized

by the most popular verse that's not in the Bible, "The Lord helps those who help themselves." If other people are not being blessed it's because they're not working hard enough. Helping them out encourages their "laziness" and deprives them of the blessing they would receive by working harder.

God's ways are not our ways, and the Protestant Work Ethic reeks of humanity. Of course we're admonished to give our best effort at work.

"Whatever you do, work at it with all your heart, as working for the Lord, *not* for men" (**Col. 3:23**).

But our generosity toward others is the trigger that releases blessings for us, not hard work. "

With the measure you use (in giving to others) it will be measured to you," Jesus said (**Luke 6:38**).

Paul confirmed this in **2 Cor. 9:6**.

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

The other source is our government. Ever since the Roosevelt era, Americans have been told that our country is too rich and successful to tolerate having things like hunger and poverty in our midst. Therefore the government would assume the responsibility for eliminating these things by guaranteeing a minimum standard of living. Programs like Social Security, unemployment insurance, and the various forms of welfare were all instituted to encourage people to look to the government for help in times of need. Once again, we're taught that the plight of others is not our concern. If people need help, they can go to the government and get it.

Both of these sources had the effect of taking God out of the equation so after a couple of generations of this, most of us no longer see God as our Provider. Regardless of what we repeat with bowed head around the dinner table, the truth is that too many of

us look to ourselves, or if we're among the 41 million people currently receiving food stamps, to our government for our daily bread.

## TWO WAYS TO GO

So there are two approaches we can take in these uncertain times. The way of the world is to "Look Out For Number 1" by trying to stock up enough stuff to see you through the difficulties ahead, leaving others to fend for themselves or rely on government help.

The Bible's way is to "Do Unto Others As You Would Have Them Do Unto You" by seeking out people in need and helping them with the extra the Lord has provided for you.

If you believe as I do that we're pretty far into the End Times and things aren't ever going to get better, but will more likely get worse, then the most practical solution is to start relying on God right now.

"Seek first His Kingdom and His Righteousness and all these things will be given to you as well," He said (**Matt. 6:33**).

He was referring to things like what we'll eat and drink, and what we'll wear.

Take some of your excess and find someone you can help with it. With one out of every 7 home mortgages in arrears, one out of every 6 employable adults either unemployed or under employed, and poverty levels at a 15 year high there's plenty of opportunity.

I've said before that doing this pays the best return on investment available anywhere. Your generosity will be rewarded in this world (**2 Cor. 9:11**) and you'll be storing up treasure in the next one (**Matt. 6:19-21**). I call that getting double your money back.

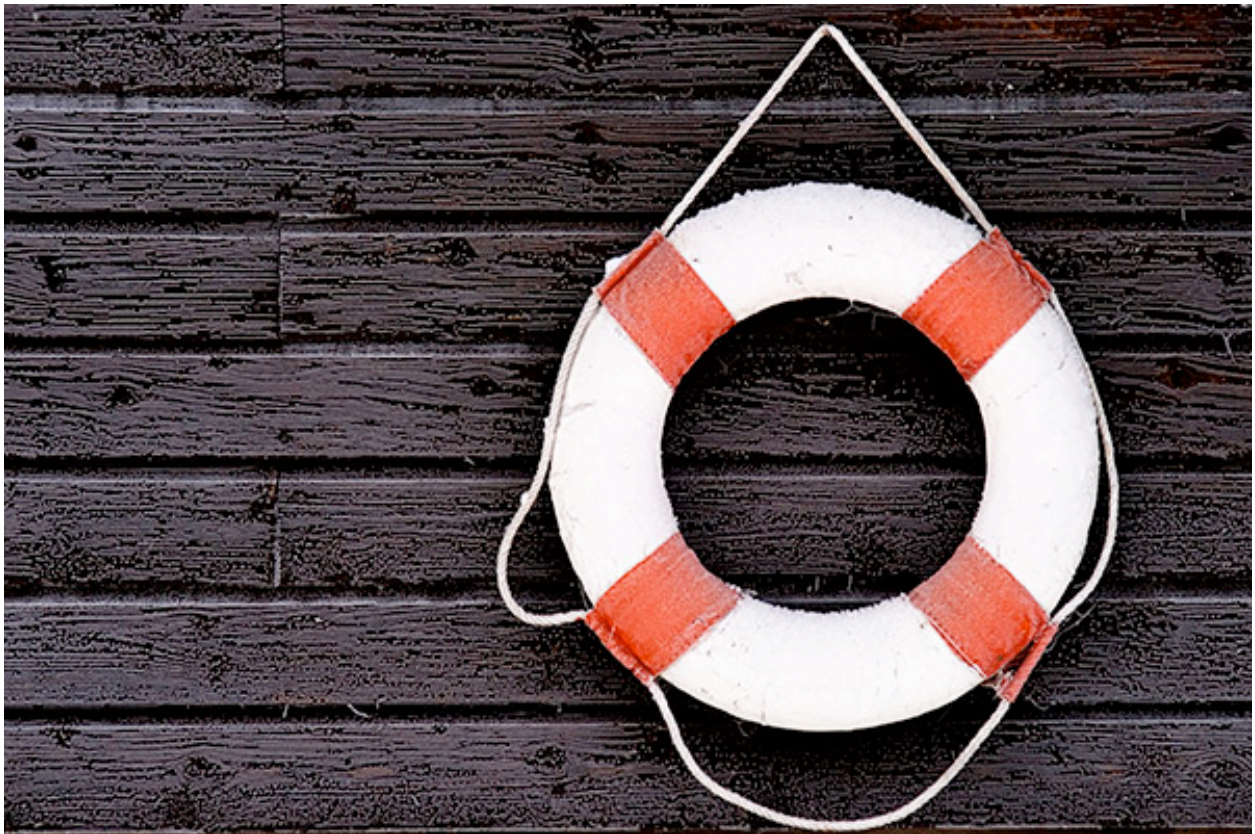
## BUT WAIT, THERE'S MORE

In addition, you'll be learning how to live by faith in the One who has promised to meet all your needs and who never breaks His word, instead of relying on the uncontrollable

ways of the world. Then if things get really bad and your neighbors have exhausted the supplies they stored up, you'll be able to help them. And in doing so, you'll know from experience that *God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work (2 Cor. 9:8).*

And finally, you can not imagine the change in perspective adopting this approach will give you. While others are plagued with uncertainty, you will experience a peace that transcends human understanding.

## 6. Living The Christian Life In Hard Times



There's no doubt we're living in some of the most difficult times of our generation. Many workers have exhausted their jobless benefits and having given up on looking for work. Home ownership is still beyond the reach of most first time buyers, and many experts say that prices have increased while the average family's income has either stayed the same or has actually declined over the last few years. It's a sobering thought, but the Bible offers some sure fire advice on living in hard times. Let's take a look.

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?”

So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.” (**Matt. 6:25, 31-33**)

Right from the start let’s be sure we understand that the opposite of this promise is also true. If you’re not seeking His kingdom and His righteousness you shouldn’t expect His provision. Here’s what Paul said about believers still following the ways of the world.

But now I am writing you that you must not associate with anyone who calls himself a brother but is sexually immoral or greedy, an idolater or a slanderer, a drunkard or a swindler. With such a man do not even eat. (**1 Cor. 5:11**).

In the verses surrounding this one Paul made it clear he wasn’t talking about unbelievers here. He said it wasn’t any of his business to judge those outside the Church. God will see to them. Neither did he say anything about these brothers losing their salvation because of their behavior. His point was their unconfessed sins have put them out of fellowship with God. This has deprived them of His blessings, one of which is the support that comes from associating with other believers.

So, how do we make sure we’re seeking His Kingdom and His Righteousness so we can be confident of His blessing? Let’s find out.

## FIRST SEEK HIS KINGDOM

Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. (**Romans 12:2**)

Good advice, and Paul’s words prove that we have a choice when it comes to our behavior, but how do we exercise our choice?



You were taught, with regard to your former way of life, to put off your old self, which is being corrupted by its deceitful desires; to be made new in the attitude of your minds; and to put on the new self, created to be like God in true righteousness and holiness.

Therefore each of you must put off falsehood and speak truthfully to his neighbor, for we are all members of one body. “In your anger do not sin”: Do not let the sun go down while you are still angry, and do not give the devil a foothold. He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.

Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up according to their needs, that it may benefit those who listen. And do not grieve the Holy Spirit of God, with whom you were sealed for the day of redemption. Get rid of all bitterness, rage and anger, brawling and slander, along with every form of malice. Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you. **(Ephesians 4:22-32)**

But now you must rid yourselves of all such things as these: anger, rage, malice, slander, and filthy language from your lips. Do not lie to each other, since you have taken off your old self with its practices and have put on the new self, which is being renewed in knowledge in the image of its Creator. **(Colossians 3:8-10)**

We seek the Lord’s Kingdom by choosing to put off the ways of the world and allowing ourselves to be conformed to His likeness. This is not working to earn our salvation, or to keep it. It’s following the Holy Spirit’s guidance, letting Him renew us to be more like Jesus, in gratitude for the salvation he’s given us. Remember, these verses were written to believers, admonishing us to modify our behavior so we act like the new creations we already are **(2 Cor. 5:17)**, members of God’s royal family. Put another way, it’s living up to what we have already attained **(Phil 3:16)**.

Pity the Holy Spirit, who’s been sealed within us and therefore has to endure first hand exposure to all our tawdry behavior. It’s bad enough that we grieve Him by accident. Let’s not do it on purpose.

## AND HIS RIGHTEOUSNESS

Now we know that whatever the law says, it says to those who are under the law, so that every mouth may be silenced and the whole world held accountable to God. Therefore no one will be declared righteous in his sight by observing the law; rather, through the law we become conscious of sin.

But now a righteousness from God, apart from law, has been made known, to which the Law and the Prophets testify. This righteousness from God comes through faith in Jesus Christ to all who believe. There is no difference, for all have sinned and fall short of the glory of God, and are justified freely by his grace through the redemption that came by Christ Jesus. (**Romans 3:19-24**)

If you start thinking you're better than others just because you behave better than they do, you're not seeking God's righteousness, you're seeking your own. God's righteousness can come only through faith in His Son, and makes us humble, not proud. Your behavior is for the purpose of pleasing the One who has done so much for you, not elevating your self in your own sight.

## AND ALL THESE THINGS WILL BE PROVIDED

How does He provide all our needs? Usually He doesn't pour them down on us directly. But He does provide opportunities for us to receive them through the work we do. How do we know? Because He had Paul say this.

If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.  
(**1 Tim 5:8**)

And in **2 Thes. 3:10** Paul said, "If a man will not work, he shall not eat."

Notice it says "will not work" not "can not work." If you can't work because you're disabled, the Church should help. If you're a widow with a small baby, the Church should help. But if you're just waiting for something to happen when you could be

spending your time productively, or wasting your money on beer and cigarettes instead of buying food for your family, that's a different story.

Remember how the Lord gave the people Manna (bread from heaven) in the wilderness?

Then the LORD said to Moses, "I will rain down bread from heaven for you. The people are to go out each day and gather enough for that day."  
**(Exodus 16:4)**

He could have put it directly into their mouths, like feeding a baby. Instead he made them go out and gather it for themselves. If you can work, the Lord will provide an opportunity for you to do so, as long as you're seeking His kingdom and His righteousness.

## I ALREADY AM WORKING

If you are working you should help those who aren't. Give what you can to those in need, and the Lord will give you more. It's the best way to make sure you'll always have enough.

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.**(Luke 6:38)**

It sounds counter intuitive to us, but generosity is the cause of prosperity, not the effect of it.

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. **(2 Cor. 9:6,8)**

And my God will meet all your needs according to his glorious riches in Christ Jesus **(Phil. 4:19)**.

Giving is evidence of our faith. It shows we know God has abundant resources and we trust Him to share them with us according to our needs . Hoarding is a sign we don't trust Him to give us more, so we hold on to everything we get. (By the way, putting aside any extra we have for the purpose of helping others as the need arises is not hoarding, it's giving.)

Suppose a brother or sister is without clothes and daily food. If one of you says to him, "Go, I wish you well; keep warm and well fed," but does nothing about his physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead. **(James 2:15-17)**

Or, as one of my earliest mentors used to tell me, "If what you believe doesn't result in action, it's doubtful you really believe it."

## A FINAL THOUGHT

Above all remember that it doesn't matter what things look like. Don't be discouraged by what you see.

We live by faith not by sight **(2 Cor. 5:7)** So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal. **(2 Cor 4:18)**

We can't see what's coming, but the Lord knows how things will work out and He's promised to take care of all our needs as long as we remain faithful to Him. What we see today is just temporary, but the promises of God are eternal.

Rejoice in the Lord always. I will say it again: Rejoice! Let your gentleness be evident to all. The Lord is near. Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus. **(Phil. 4:4 -7)** Amen.

# About the Author



Jack Kelley is a former a business man who “grew up” in a main line denomination but 25 years ago experienced a radical conversion to Evangelical Christianity. Since then he has devoted most of his time and energy to studying and teaching the Bible, conducting studies throughout the western US and serving as teacher, counselor, and lay pastor.

Thirteen years ago he and his wife Samantha founded [www.gracethrufaith.com](http://www.gracethrufaith.com) where he has posted all his past and current studies and answers questions about the Bible from followers around the world. His Bible studies and answers to Bible questions have been read by millions of pastors, teachers and students and are regularly used as sermon topics and Sunday School lessons .

He has also written several books including [Children’s Stories of the Bible](#), The Adult Version, [Seven Things You Have To Know To Understand End times Prophecy](#), and [The Redeemer](#). He has also posted numerous [mp3 studies and ebooks](#) which you can download from the site.

Jack and his family currently reside on the Baja Peninsula in Mexico where they serve as volunteer missionaries.

(Jack is not the former USA Today reporter, nor is he the former TV star and game show host.)

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