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CHANGE YOUR LIFE | CHANGE YOUR WORLD

10 CURES FOR FINANCIAL ILLS

The way to God's full
blessings

I NEVER LOST BY GIVING

A businessman puts God
to the test

THE GOD FACTOR

This changes everything!





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Referring to the debt trap, someone quipped, “Ignorance isn’t bliss—it’s downright expensive!” He was right, of course, and when you consider how financial pressure can take a toll on our health, happiness, and relationships with others, racking up personal debt can cost us a lot more than mere money.

The twentieth century’s consumer economy has created a twenty-first century problem that is rapidly going global: consumer debt. When I was growing up, personal debt was considered irresponsible, even shameful. Now it has become the norm, thanks in large part to easy credit.

Before the 1950s, about the only form of credit was what is known as a “secured loan,” where the borrower must put up assets—a house or car, for example—as collateral. Then, with the U.S. leading the way, stores introduced charge cards, and banks and other institutions introduced credit cards—“unsecured loans”—making living on borrowed money easier. I can remember when TV sales pitches for bigger-ticket items all started including a cheery “Buy now, pay later!”

And pay we do! The average American household now has a credit card debt of \$9,312, and the average U.K. household a debt of 5,098 euros (about \$6,200)—and those figures don’t include other debts such as mortgages and student loans. If that average household makes only the minimum credit card payment each month at an annual interest rate of 21 percent, it will take 21 years to pay off that debt, and by that time that household will have paid over 40 times what they borrowed in interest alone. Whether you pay in dollars, euros, pesos, rupees, or some other currency, that’s a lot of money!

So how can you escape the debt trap? For the answer to that we turn to our foremost source of answers to all of life’s problems—the Bible. Included in this issue are insights into God’s economic plan, as well as practical steps you can take to keep out of debt.

KEITH PHILLIPS

FOR THE ACTIVATED FAMILY

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THE LAND OF NOT TOO MUCH

BY DAVID BRANDT BERG

I HAD THE STRANGEST LITTLE DREAM! I went over some mountains toward the sea, and it was like paradise, like going into another world, and I came back to tell you how wonderful it was.

The thing that made it so wonderful was that there wasn't too much of anything. It was just that simple. In that country it was *impossible* to do too much of anything. You couldn't eat too much, you couldn't drink too much, you couldn't work too much, you couldn't sleep too much, and you couldn't go too far.

You just couldn't do too much of anything, and that seemed to solve all the problems. Nobody wanted too much, so nobody had too much and so nobody fought to get too much. There weren't any fights or wars, because nobody wanted too much or more than the other fellow.

WOULDN'T IT BE WONDERFUL ... ?

A little love and understanding and tolerance and sharing could go such a long way in solving the world's problems. But when people don't treat others with much love, of course they're going to have problems—and they have. In fact, all of the evils in the world today can be traced back to people's lack of love for God and each other. The simple love of God and each other is still God's solution, even in such a highly complex and confused society as ours. If we love God, we can love each other, follow His rules of life, liberty, and the possession of happiness, and all will be well and happy in Him.

There was peace and plenty and safety and happiness, but not too much—just enough for everybody. Everybody had enough to eat and drink and enough to wear, but not too much.

Everybody had the truth, and the truth was that nobody had too much or was too much of anything. That seemed to solve everybody's problems. I came back all excited to tell everyone about how I'd found a land where everybody's problems were solved by not having too much of anything.

Everything was solved by not too much, so I guess you'd call it the "Land of Not Too Much," where everybody was content with not too much. Nobody was too good or too bad or too proud or too mean or too much of anything. You couldn't do or be too much of anything. It was just impossible. Isn't that funny? I guess I'd better stop before I tell you too much about the Land of Not Too Much. ■

—DAVID BRANDT BERG

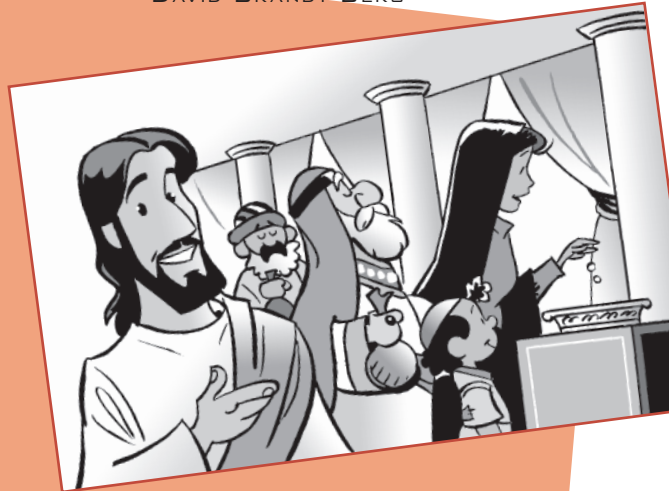
W GIVING TO GOD

—COMPILED FROM THE WRITINGS OF
DAVID BRANDT BERG

WHEN I WAS A POOR COLLEGE STUDENT trying to exist on only \$25 a month in a little 14-foot trailer [caravan] with a wife and two small children, my wife suggested that God would bless us if we would tithe¹ of even what little we had.

I protested at first that we couldn't afford it, but when we prayed to find the Lord's will about it, we opened the Bible to the very scripture about the widow who gave her last two mites—coins worth only a fraction of a penny by today's standards—to the Lord's treasury (Mark 12:41–44).

Well, I couldn't argue with that! I'd been saying we couldn't afford to cast in one tenth of our living, and here in the Bible was a poor widow casting in *all* her living! So the next Sunday we tithed our \$2.50 to the church we were attending then, which was the only place we knew to tithe, and Monday morning, after one of my college classes, the professor said: "Dave, here's something someone gave me to give you!" It was a 20-dollar bill—nearly 10 times as much as we had tithed.



And that's the way God is: He loves to outgive you, and He'll never let you outgive Him! He'll always give you much, much more than you ever give if your motives for giving are right. I'm not even sure the Temple needed that poor widow's two mites, but God honored her for her sacrifice just the same. As Jesus remarked, "Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; for they all put in out of their abundance, but she out of her poverty put in all that she had, her whole livelihood" (Mark 12:43–44).

So you can even cast in all your living and still not hurt, because God will bless you for it. If your intentions are good and pure, God will bless you for giving and honor and prosper you for it.



¹ Tithe: to voluntarily contribute a fixed percentage (usually a minimum of 10%) of your income or produce to God's work

It's His promise! He said, "Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this ... if I will not open for you the windows of Heaven and pour out for you such blessing that there will not be room enough to receive it" (Malachi 3:10).

"Seek first the Kingdom of God and His righteousness, and all these things shall be added to you" (Matthew 6:33).

God's going to repay you! "Whatever you spend," He says, "I will repay!" Do you remember who said that? It's in that wonderful story about the Good Samaritan who found the poor man along the side of the road who'd been beaten by thieves. The Good Samaritan picked him up and took him to an inn and told the innkeeper, "Whatever you spend, I will repay you." (See Luke 10:30-37.)

I think you're going to find that in giving to God and His work, you're not really sacrificing at all; you're just *investing*, and the returns are going to be far beyond anything you have invested!



So put your investment in Christ Jesus and God's work, and you'll reap eternal dividends! God will bless you for it and see that you get good returns on your investment—the best! You'll share forever in the eternal rewards of the souls won as a result of your giving. Put God first and lay aside the tithe for His work, then He's promised to put you first with abundant blessings. He will bless you with so much that you won't even be able to hold it all! ■

GOD WILL SUPPLY

God is very good to us when we love Him and try our best to please Him. In fact, He tries to be as good to us as possible. He will give us "exceeding abundantly above all that we ask or think" (Ephesians 3:20). "No good thing will He withhold from those who walk uprightly" (Psalm 84:11). "Delight yourself also in the Lord, and He shall give you the desires of your heart" (Psalm 37:4). "And my God shall supply all your need according to His riches in glory by Christ Jesus" (Philippians 4:19). He will solve every problem, He will meet every need, He will even give us our heart's desires if we please Him. He's promised it. He'll give us what we ask for and have the faith for. Our God is a God of miracles, and He can supply from some of the most unexpected sources. When we please Him, He not only gives us everything we need, but even many of the things we want. If you will be faithful to God and stay in the center of His will, He will be faithful to take care of you.



ANSWERS TO YOUR QUESTIONS

A: The most important thing you need to know is that God loves you and wants to take care of you. If you're His child, He is going to do just that. He wants to supply all your needs. "God shall supply all your need according to His riches in glory by Christ Jesus" (Philippians 4:19). "Delight yourself also in the Lord, and He shall give you the desires of your heart" (Psalm 37:4). However, He also makes it clear in the Bible that He expects certain things from us before we're eligible to receive all that He has for us. Here are 10 things you can do.

1. Live right in both your personal and business life. God's blessings are conditional. "Seek first the Kingdom of God and His righteousness, and all these things shall be added to you" (Matthew 6:33). "All these blessings shall come upon you and overtake you, because you obey the voice of the Lord your God" (Deuteronomy 28:2).

TEN CURES FOR FINANCIAL ILLS

Q: *I'm under a lot of financial pressure right now. With the economy the way it is, business is slow and I've lost much of the income I need to keep on top of my bills. I've prayed for God's help, but is there something more I need to do in order to receive His financial blessings?*

2. Tithe. When we give at least 10% of our income to God in the form of tithes and offerings to support those who are doing His work, we can be confident that He will "pour out such blessing that there will not be room enough to receive it" (Malachi 3:10).

3. Give to others. God blesses giving to others—the needy, good causes, and His workers—in addition to our tithes. "Let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver" (2 Corinthians 9:7). "Give, and it will be given to you: good measure, pressed down, shaken together, and running over" (Luke 6:38).

4. Thank the Lord for what you've already got. Whether God supplies through our work or unexpected means, it's still His blessing and supply, and He wants us to acknowledge that and thank Him. Then, when He sees that we're genuinely thankful and are praising Him for what He's already given us, He's happy to give us more if we need it. "Let us continually offer the sacrifice of praise to God, that is, the fruit of our lips, giving thanks to His name" (Hebrews 13:15). "In everything give thanks" (1 Thessalonians 5:18).

5. Ask. This may seem too obvious, but sometimes "you do not have because you do not ask" (James 4:2). Be specific when you pray for God's help financially. Tell Him exactly what you need. Sometimes this also means being humble enough to ask others for help when you need it.

6. *Be a wise manager.* We need to remember that all that we have is given to us by God and that we're just the stewards, or managers, of it. He's entrusted us with it, and He expects us to manage it wisely. "Moreover it is required in stewards that one be found faithful" (1 Corinthians 4:2).

7. *Live economically and within your means:* Part of being a good manager is to be saving—to be moderate and to avoid waste. And don't spend money that you don't have for things that would be nice but are not absolutely necessary. Going into debt or living for today, hoping that you'll be able to pay off your debt tomorrow, can lead to financial ruin.

8. *Budget.* One of the best ways to manage money well is to have a budget and stick to it. "He who has a slack hand becomes poor, but the hand of the diligent makes rich" (Proverbs 10:4).

9. *Have faith in God to supply your needs.* Many people focus solely on what *they* can do, and often that's because they don't really expect God's help. "Without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him" (Hebrews 11:6). We must also do our part, of course, but then we must trust Him to do the rest, what we can't do. He says, "Behold, I am the Lord, the God of all flesh. Is there anything too hard for Me?" (Jeremiah 32:27).

10. *Keep praying.* Sometimes God lets us experience financial difficulties for the same reasons that He lets us experience other difficulties: so that we will draw closer to Him, include Him more in our everyday activities, and learn to depend more on Him. When we've done everything else we can do but still lack, He probably wants us to depend on Him more. We can show Him that we are by praying earnestly. When we pray with our whole heart, God promises to go to work in our behalf. "You will seek Me and find Me, when you search for Me with all your heart" (Jeremiah 29:13). ■



THAT'S REAL LOVE!

Jesus is better to us than He was to Himself! "Foxes have holes and birds of the air have nests, but the Son of Man has nowhere to lay His head" (Matthew 8:20). Jesus never owned a home, He never had a wife or children, and it seems the only material thing He owned was His clothes.

Jesus said that it was enough that a disciple be like his master (Matthew 10:25), and Paul said, "Having food and clothing, with these we shall be content" (1 Timothy 6:8). Yet look at all that Jesus has given us besides that! All the rest are extras.

To Jesus, our happiness is worth more than money. He's willing to let us have almost anything we want as long as it's good for us. Look how Jesus tries to make it easy for us. As long as we delight ourselves in Him, He gives us the desires of our hearts (Psalm 37:4).

—David Brandt Berg

A retelling of 1 Kings, chapter 17

“MAKE ME A CAKE”

HOW GIVING SAVED THREE LIVES

OUR STORY TAKES PLACE IN ISRAEL, around 850 BC. It was a sad and difficult time for a nation that was suffering under the worst king it had ever had, Ahab. Ahab was greatly influenced by his wicked wife, Jezebel, and had adopted her religion of Baalism, the worship of the pagan devil-god, Baal. Under Ahab and Jezebel's rule, the prophets of the true God were systematically slaughtered and Baalism became the official state religion.

To show His displeasure, God sent His prophet Elijah to King Ahab with an ominous message: “As the Lord God of Israel lives, before whom I stand, there shall not be dew nor rain these years, except at my word.”

After delivering this warning, Elijah fled deep into the wilderness where he hid from Ahab's soldiers. The Lord directed him to an isolated canyon, where there was a small stream for him to drink from. God also commanded ravens to bring pieces of bread and meat to Elijah every day.

And just as Elijah had prophesied, not a drop of rain fell. A severe drought began to grip the land. As the sweltering months slowly passed, the scorching sun took its toll on the parched earth of Israel. Crops failed, water supplies dried up, and severe famine set in. Eventually Elijah's own water source, the Brook Cherith, also dried up completely. But God is faithful, and on the very day that the brook ran dry,

He told Elijah, “Arise, go to Zarephath, and dwell there. See, I have commanded a widow there to provide for you.”

Zarephath was over 100 miles north of the Brook Cherith, and Elijah had to make this dangerous journey by foot. After days of trudging through desert wastes, over rocky hillsides and steep mountain trails, he finally arrived at Zarephath, a coastal city of what is now Lebanon. Weary, hot, and caked in dust, as he approached the city gate he spotted a woman gathering sticks. “Water!” he cried out to her. “Please bring me a little water in a cup, that I may drink!”

Taking pity on the weary stranger, the woman rose to bring him some water when he called out to her again, “And



“ THE BIN OF FLOUR SHALL NOT BE USED UP, NOR SHALL THE JAR OF OIL RUN DRY, UNTIL THE DAY THE LORD SENDS RAIN ON THE EARTH. ”

please, could you bring me something to eat also!”

Turning to him, she exclaimed, “As the Lord lives, I don’t even have a piece of bread, but only a handful of flour in a jar and a few drops of oil in a jug! Look, I’m out here gathering a few twigs to cook with, to take home and make a final meal for myself and my son, that we may eat and then die.”

Elijah realized that this poor little woman was the widow that God had promised would feed and care for him, and he boldly told her, “Do not fear. Go and do as you have said, but make me a small cake from it first, and bring it to me; and afterward make some for yourself and your son.” He then prophesied, “For thus says the Lord God of Israel: ‘The bin of

flour shall not be used up, nor shall the jar of oil run dry, until the day the Lord sends rain on the earth.’”

How absolutely amazed this woman must have been at this extraordinary proclamation! She must have thought, *I told him how poor I am and how I’m gathering firewood to cook a final tiny meal for my son and myself, and that afterwards we expect to starve to death—yet he’s asking me to bake a piece of bread for him first!*

But because Elijah spoke to her with such authority in the name of the Lord, she knew that he was a man of God, a prophet, and she believed him. She decided to trust God and to do as Elijah had instructed her. She hurried home and scraped together the last tiny handful

of flour from the bottom of the large clay jar that it was kept in. Then she took her oil jug, tipped it, and drained out the last few drops of oil.

It was probably after she had mixed the flour and oil together into dough and put it in her clay oven to bake for Elijah that she received the surprise of her life. Picture this lowly little widow tidying things up while the bread-cake for Elijah was baking. As she goes to put the empty oil jug in its place, she notices that it’s much heavier than it was a moment ago. Barely tipping it, she can hardly believe her eyes when fresh oil flows out. It’s full!

Setting the jug down, she rushes over to the bin where she kept her flour and gasps aloud in astonishment when

she lifts its lid. Instead of the empty, dusty jar she knows it was just a few minutes earlier, it is now filled to the brim with fresh flour. A miracle has taken place! Her heart overflows with thankfulness to the Lord for such a wonderful manifestation of His blessing. And just as Elijah had prophesied, the jar of flour was not used up and the jug of oil did not run dry for the duration of the famine.

This poor little widow had been out trying to save her son and herself for a few more days, perhaps, when God's prophet

David Livingstone, the Scottish physician and explorer who pioneered the wilds of Africa and died spreading the Gospel there, said, "I have never made a sacrifice!" He could never outgive God, even though he gave his life in the end.

What many people don't seem to understand is that the Lord's finances work the opposite way of the world's. Most people think, *When I've got my millions, when I'm rich, then maybe I'll start giving to others and helping the poor and supporting the Lord's work.*

we reap your material things? Even so the Lord has commanded that those who preach the Gospel should live from the Gospel" (1 Corinthians 9:11,14).

This is how God intends to provide for His workers, as well as to bless those who help make their work possible. Jesus promised, "Whoever gives one of these little ones only a cup of cold water in the name of a disciple, assuredly, I say to you, he shall by no means lose his reward" (Matthew 10:42), and, "Inasmuch as you did

GOD WILL ALWAYS GIVE YOU BACK

MUCH MORE THAN YOU GAVE TO HIM.

suddenly showed up and told her, "Bake *me* a little cake *first*, and then *afterwards*, one for you and your son." God was testing her to see if she'd believe and put God and His messenger first. She did, and as a result God mightily blessed her. In the midst of three dreadful years of famine, her supply of flour never ran out and her jug of oil never ran dry. She had given what she could, and God repaid her beyond her wildest expectations!

This is the way God works: He loves to outgive you, and He will *never* let you outgive Him! He will always give you much more back than you gave to Him. The more you give, the more He will give you back.

But the Lord says, "Start giving what you've got *now*, and then I'll give you more." God's way to plenty is to give it away! His Word says, "There is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty" (Proverbs 11:24).

So even if you don't have much, God will bless you if you will give to Him. And one of the ways to give to God is to be good to His workers, to do what you can to help those who are spreading His love and helping others.

The apostle Paul wrote to a group of believers whom he had personally led to the Lord, "If we have sown spiritual things for you, is it a great thing if

it to one of the least of these My brethren, you did it to Me" (Matthew 25:40).

So even if you are unable to devote much of your time to sharing God's love and truth with others or to caring for those in need, you can still be a very helpful and necessary part of the Lord's work by giving what you can to help those who are doing the job. And you will be blessed in the process. "Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you" (Luke 6:38). ■



GOD'S

FINANCIAL

HEALTH

PLAN

STAYING HEALTHY FINANCIALLY IS A BIT LIKE STAYING HEALTHY PHYSICALLY:

There aren't any shortcuts or "magic pills," but rather it's dependent on numerous factors that have to be done with regularity.

To get healthy or stay healthy physically, you must do a number of things in proper balance—eat well, sleep well, exercise regularly, drink plenty of water, dress appropriately for the weather, avoid stress, stay clean and avoid germs, etc. You can't only eat well and expect to be healthy; you also need to do those other things. Each is a part of God's health plan, and they all work together to bring about the desired result.

It's the same with getting healthy and staying healthy financially. You have to follow God's financial health plan as best you can. That means first and foremost making time for your spiritual life and relationship with Him—"Delight yourself in the Lord, and He shall give you the desires of your heart" (Psalm 37:4)—but there's more to it than that. You also need to work hard, be honest and fair in business, pray for His guidance before making financial decisions, be thankful for all He gives you, avoid waste, and give back to Him by supporting His work and workers, as well as giving to others in need, etc. You have to enact each part of God's financial health plan and keep the right balance, or you can't expect His full blessing.

At the same time, you need to remember that having a good income and financial stability isn't the be-all or end-all of the Lord's blessing, any more than it's the be-all or end-all of life—or as Jesus put it, "One's life does not consist in the abundance of the things he possesses" (Luke 12:15). Sometimes His blessings come in other forms that benefit us even more, such as good health, protection from accidents, a loving family, a happy and harmonious home life, true friends, peace of mind, and purpose and fulfillment in life.

—DAVID BRANDT BERG



BE THANKFUL

The Lord is a wise investor. He gives the most to those who are thankful for the blessings He's already given them. We can show Him our appreciation by thanking and praising Him regularly—by not taking His generosity for granted. No benefactor would continue giving to someone who isn't grateful for what he or she has already been given.

The more you learn to recognize God's goodness and the more you make it a habit to thank and praise Him at every turn, the more He will bless. So tell Him how much you love Him and how thankful you are for all He does for you. As you praise and love Him, He loves you in return and pours His blessings on you. Praise down the blessings of God.

—*Maria Fontaine*

I Never Lost by Giving

BY MASATARO NARITA

I'm ashamed to admit this, but when I was active in the front lines of business (I'm now a retired businessman in my mid-70s) I believed that money was everything. When my wife complained that there wasn't enough love in our marriage, I roared back that love wouldn't keep food on the table. Since I believed that material things were everything, I didn't believe in God or miracles.

That changed gradually after I was introduced to the Bible. As I studied the Bible with members of the Family International, I learned about God's economic system, which is based on love and sharing—quite different from the me-first materialism that had driven me up till then. I also discovered that we are living in the Time of the End, and that the world's economy will soon collapse. This helped me make the transition towards living less

for material things. Here is a story about a condominium building that was one of those possessions.

It was 1985, and Japan's economy was booming. My wife and I had begun supporting the Family's volunteer work and had just given our first substantial donation. We hadn't given in the hope of being blessed in return, but still I was curious to find out if Jesus' "give and it shall be given to you" promise could be taken literally.

Just one week later, my company sold a piece of property that had been dead weight for many years. I wasn't convinced, however, that the deal was God's blessing on us for giving to His work. Perhaps it had just been happenstance.

Then a second blessing began to unfold—this one involving a condominium that I was building.

My bank introduced me to a building contractor, whom I hired to draw up the build-

ing plans. Overly eager to get started, the contractor applied for a building permit before I had approved his design—and I *didn't* approve. I found his design to be too ordinary, and when we couldn't agree on the matter, I sent a commission to another contractor. With the bank acting as intermediary, we finally agreed that the condominium would be a joint construction project between the two contractors. The problem was settled, but not without a three-month delay.

At the onset of the project, it had been determined that I would need to pay 100 million yen (about 1 million U.S. dollars) to the city planning fund. But while everything was topsy-turvy, the regulation concerning the city planning fund changed. Under the new regulation, only new condominiums with more than 40 rooms were subject to the fee. As mine had only 37 rooms, I didn't have to pay the 100 million yen!

The story doesn't end there, though. I soon learned that the government was significantly increasing taxation on the construction of condominiums, effective in April, and I berated myself for my tardiness in getting the project started. But the first contractor's mistake in prematurely applying for a building permit became my good fortune when I received building approval in March. If

the timing had been any different, the taxes would have been much higher.

The Lord had blessed me in both situations. Looking back, I see that it must have been because my wife and I were helping the Lord's work in whatever way we could.

After four or five years I began to feel uneasy about the future of managing a condominium, so I sold it at what seemed to be a low price. But since it was during the bubble economy, it still turned a considerable profit, provided me with additional retirement funds, and hastened my departure from business. A couple of years later, the bubble economy burst. I had sold everything at the perfect time!

Through these events I learned to recognize God's presence in my life. I also came to realize that the Lord does indeed lead and bless us when we are in partnership with Him.

The Bible promises that God will repay giving to His work, but I never imagined that I would receive such abundant repayment, both financially and spiritually, as a result of giving a little at first, then more and continually. Looking back now, I am overcome with astonishment and thankfulness. ■

MASATARD NARITA IS A
MEMBER OF THE FAMILY
INTERNATIONAL IN JAPAN.

FEEDING READING

GIVING

One of God's fundamental spiritual laws is: You can't give without receiving.

Proverbs 11:24–25
Ecclesiastes 11:1
Isaiah 58:10–11
Luke 6:38
2 Corinthians 9:6

When we give to others in need, God promises to repay us materially and spiritually.

Proverbs 13:7
Proverbs 19:17
Luke 10:30–35
Acts 20:35

In order for our giving to be truly blessed, we must give willingly and cheerfully.

Exodus 25:2
Deuteronomy 15:10
1 Chronicles 29:9
2 Corinthians 9:7

Although God promises to reward us for giving, that shouldn't be our motive.

1 Corinthians 13:3
Matthew 6:1–4
Luke 6:34–35

Regardless of how little we may have, we can all give something and be blessed.

1 Kings 17:13–16
Mark 12:41–44
2 Corinthians 8:1–4



RELIEF

for the Developing World

BY JOHN WEAVER

ONE OF THE BIGGEST PROBLEMS MANY POOR NATIONS FACE TODAY is the so-called “debt crisis.” They unwisely borrowed billions of dollars from the richer nations, thinking that these loans would enable them to produce more goods and make more money and then they’d pay back their debts, but the rich who loaned them all of this money surely must have known that the poor countries would never be able to pay them back. The Bible says, “The borrower is servant to the lender” (Proverbs 22:7), and that’s the real reason why the rich loaned them the money in the first place—to make slaves out of the poor.

Even though some of this borrowed money has helped the

poor nations to produce more goods from their factories and farms, the rich countries have selfishly refused to pay fair prices for these goods, forcing the debtor nations deeper into debt. This heavy burden of debt is crushing many of the poor nations, causing more people to be without jobs, more people without enough food, and more disease, misery, and unhappiness than ever.

But thank God, relief is on the way in the form of God’s love and salvation! After Jesus’ return (the “Second Coming”), Heaven will come to Earth, literally. The great golden city foretold in the Bible—a city over 2,000 km (nearly 1,500 miles) wide, high, and long—will descend from God to Earth, and at last there will be peace and plenty for all.

ENDTIME INSIGHTS

But before this can happen, the Bible tells us that there must first arise a Devil-possessed dictator, the Antichrist, who will set up an anti-God world empire and rule for seven years (2 Thessalonians 2:1–9; Revelation chapter 13).

Then, at the end of the Antichrist's reign, Jesus Christ will return "in the clouds of Heaven with power and great glory" to rescue the "saved"—all those who have received Him as their Savior (Matthew 24:29–31). The bodies of the saved who have died will be resurrected, and the saved who are still alive will be instantly changed and rise up to meet Jesus in the air (1 Thessalonians 4:15–18). Then all the saved will go with Him to a great victory celebration in Heaven.

Meanwhile, the armies of the Antichrist will gather in Israel to fight the armies of the nations who have refused to yield to his government. But Jesus will return again—this time with the armies of Heaven—to conquer and destroy the Antichrist's worldwide kingdom and to rescue all those who are fighting against him in the Battle of Armageddon (Revelation 16:13–17; 19:11–21).

The Lord and His heavenly forces—His angels and the resurrected saved—will then work together with those on Earth who survive the Battle

of Armageddon to build a wonderful new world, the Kingdom of God on Earth. At last, "Your Kingdom come. Your will be done on Earth as it is in Heaven" will be a living reality (Matthew 6:10). This period will last for 1,000 years, and is therefore known as "the Millennium."

It will truly be one world, ruled in love by the King of kings, Jesus Christ Himself. There will be no more war, no more poor, no more cruel and unjust governments, and no more oppressed developing world then—only a beautiful, glorious, just, and merciful reign of Heaven on Earth by Jesus and His angelic and saintly servants who will police and govern the Earth's people.

Would you like to be one of the supernatural, resurrected citizens of God's Kingdom who will rule with Jesus over all the Earth in that day? Well, you can be! All you have to do is receive Jesus, God's Son, as your personal Savior by asking Him to come into your heart. You can do it right now by praying the following prayer:

Jesus, I believe that You are the Son of God and that You died for me. Please forgive me for all my sins. I now open the door of my heart and I ask You to come in and give me Your gift of eternal life. Amen. ■



The God factor

Nearly everyone in the world experiences financial pressure at one time or another, but some people deal with it better than others. What makes the difference is often not so much these people's circumstances, but to whom they turn for help. The secret to overcoming financial problems is actually the secret to overcoming *any* problem: Do what you can do, and then rely on the "God factor."

I told My disciples long ago, "With men it is impossible, but not with God; for with God all things are possible" (Mark 10:27). That truth—"with God all things are possible"—is the "God factor." If you can believe that, it changes everything! When you apply the God factor, all things become possible for you, too, because faith in God and His promises overrides all impossibilities.

Here are some promises you can bank on: "God shall supply all your need according to His riches in glory" (Philippians 4:19). "Whatever things you ask when you pray, believe that you receive them, and you will have them" (Mark 11:24). "Seek first the Kingdom of God and His righteousness, and all these things shall be added to you" (Matthew 6:33).

All that the Father has is Mine, so I have all the riches of the universe at My disposal. I can give you all that you need and more, and I love you enough and am concerned about your happiness and wellbeing enough to do just that. No good thing will I withhold from you when you have done what *you* can do and then apply the God factor, asking Me to step in and do what you *can't* do.

FROM JESUS

WITH LOVE