

Survival in Economic Crisis Eng to French

by George Verwer

George Verwer emphasizes practical financial strategies for surviving economic crises through community living and stewardship.

Duration: 1:11:02

Scripture: James 2:15, 1 John 3:16

Topics: "Economic Crisis"

Description

In this sermon, the speaker discusses the importance of counting the cost before engaging in battle. He highlights the potential negative influence of television, particularly in regards to the increasing presence of explicit content. The speaker emphasizes the need for discipline and prioritizing God's activities over consuming hours of television. Additionally, the sermon touches on the importance of saving money and being mindful of expenditures, as well as the potential impact of financial disagreements on marriages. The speaker encourages a simpler lifestyle and references biblical teachings on love and caring for others in need.

Transcript

This is called Survival in Economic Crisis and Inflation. The last couple days, these thoughts have just been coming into my heart and have become a priority over many other things I would love to speak about. Let's just pray together.

Lord, help us to really be realistic tonight. We thank you for the way you are working in hearts and lives. We thank you for the joys of living for you.

Yet, Lord, we want to know the reality of this as well, in these desperate days in which we live. In Jesus' name. Amen.

Every spiritual movement has its strong points and its weak points. Our greatest attention in OM needs to be to work on our weak points and not worry so much about our strong ones. Our errors and our sins have been many.

Yet, they are now under the blood and we do not want to dwell upon them. When it comes to the area of money and finance, OM, in some ways, is very radical. Very hard for some people to understand.

There are many areas where the Lord has given us great strength and great victory. But there are other areas where there are inherent weaknesses. Because of the kind of work we are in, because of the short-term factor for many people, and because the life of faith is not simple.

At the Lausanne Congress on Evangelism, and if you would like a copy of the covenant of that Congress, I would be happy to supply one to you. There was an emphasis by many of the Christian leaders that we as Evangelical Christians should go back to a more simple lifestyle. And this is something we want to consider tonight.

We want to consider this in a very, very practical way. In this conference, we have already covered the biblical basis for this. We have looked at many scriptures.

You have read books like *Where is Your Treasure?* and *True Discipleship*. But now many of us are asking, how does this work out? On the team? In my home? Here we are in a movement that now has grown rather large. Eight to nine hundred people operating in some twenty-five countries with campaigns in another twenty-five countries dealing with tens of millions, tens of millions of pieces of literature.

Hundreds of thousands of pounds, dollars, francs and deutschmarks. And we have to admit to some degree even from the very earliest days in the technical sense we were an organization. We had to incorporate incorporate into a company for tax purposes.

We have to submit to governments just like all the other citizens. You may not be aware of all the restrictions and regulations governments put on even little fellowships, expanding fellowships like OM. And sometimes we find ourselves praying as we are right now for a nine thousand pound sterling fuel bill to be paid.

Nine thousand pounds sterling. And then we find ourselves praying for another ship. Or for a million books.

And it can all be very overwhelming to us as individuals. I find it at times very difficult and very overwhelming to exist in this kind of large organizational structure. And in the midst of the bigness and the big praying we can be lost.

And we can wonder where do I fit in. And I hope we can take this vision that God has given us right down to the nitty gritty practical things that we have to do every day living on this earth. Little things count.

For example I was thinking and I figured this out and I'm going to show you a little bit. And I calculated that by saving a little bit in terms of soap and toothpaste paste we could save five thousand francs this year. And still brush our teeth and wash every day.

Little things count. But when we live in a community where we get our soap by handing in a little paper that says give me a soap where we get our toothpaste not by purchasing it as most people but by going into the team's storeroom and taking two, three or four tubes as many as we want. Some people in OM seem to eat this stuff.

The only way I can exist in this work where sometimes I have to sign a check for thousands of pounds is by to some degree detaching myself from the work. I live before God. Whatever amount of money is passing through OM to pay fuel bills or buy books that's God's money.

And it's God's work. But in the midst of it I must maintain a sensible realistic and simple lifestyle. Some people when they left OM have written to me.

And they said they found it very hard because they had not learned how to make a budget when they were at OM. There always seemed to be a source of a little money somewhere. They could always go out and sell a living Bible at half price.

And a living Bible is quite a bit of money. Many people in this world work for more than a half a week to get the price of one hardback living Bible. Now there are many things you can learn on OM.

And you can learn them without too much difficulty. But there are other things that are very hard to learn in this kind of structure. Now this is normal.

This is the way life is. Different stages of life give us different opportunities to learn different lessons. And there are areas in the lifestyle that we believe in where we have enormous opportunities to save money.

And I believe in these days that we are living we must learn to save money. The people in the world are changing their ways. Some are selling their cars because they cannot afford the petrol.

It's amazing what the people in the world are doing right now because of inflation and because of the financial crisis in some places. In fact some of the people in the world are utterly amazed the way we spend money in OM. Now that is also normal.

For instance they can't understand sometimes how we spend money on a long distance phone call. You see they are not living in the context of an international movement with 800 people in 25 countries where a phone call can sometimes save hundreds of dollars or even a life. I think it's a great challenge to live on the lowest possible money that all the rest of the money can go for other people and other needs and world evangelists.

This was one of the most explosive and exciting factors about this work from the very beginning. We've seen the verses in the book of Acts. We've seen the unselfish lifestyle of the early Christians.

Above all we've seen the way that the Lord Jesus Christ himself lived. We don't believe this is just theories. We believe that this should affect the world and affect every practical area of our life.

Let's talk about some of those areas. Let's start with food. Very important.

We need a balanced diet. The price of food is just skyrocketing in some countries. In England it's costing us twice as much as it was 4 years ago.

Are we going to be realistic about this? Are we going to learn where we can buy food cheaper? Are we going to learn where the wholesale markets are as some countries have done? There are great advantages living in a community when it comes to saving money on food. Just picking things up in the local supermarket can be incredibly expensive. Though of course we will have to go there sometimes if we are to survive.

But there are some things that you can do. I've heard of one team that has their own garden where they grow their own food. At least some of it.

We can learn how to make meals that are inexpensive yet appetizing to the team. I picked up a new book recently. A cookbook that thick all on meals that can be cooked in one pot.

But what a tremendous variety of meals there were. We can learn to eat different foods. It's easier to be spiritual in the pulpit than it is at the meal table.

Here's a man that's so dedicated to Christ yet puts some food in front of him that he doesn't like and he won't even eat it. Well that person is going to find an interesting year in Operation Mobilization. We have certain traditions that people want to stick to Some people when they first came on OM and they saw the meals they thought we don't want this American food.

But just for your information I think the Americans would be the most opposed to the way we often eat in Operation Mobilization. If there was ever a nation of gluttons I think certainly we in the United States would be in the top four. Of course sometimes we feel we must always have a dessert.

No doubt you have a scripture for that. But it seems to me that we ought to do a lot of rethinking on how to get a better diet better food without wasting money. Let me make it very clear.

Most of the things I talk about tonight are not rules. Your team leader and country leader has to work these things out in his country and in his culture. I will state some of the things that I believe.

I will pray that it will be kept in balance and that each one will work it out in our own lives in a realistic and spiritual way. And you will come up with ideas that I have never thought of and I hope you will send them to me for my new book on survival. I noticed for example when traveling overland that just buying cups of tea was really beginning to add up.

It doesn't seem like much. Most people wanted a second cup. The cups in Iran are very small.

They're little glasses. So I got this idea even when traveling on the train. I carry my own teapot and my own tea and I just go into the tea shop and I ask him for some hot water and he's usually willing to sell that for next to nothing and fill my whole pot up because of course other teams have a stove they can heat their own water but that takes a long time sometimes.

I was amazed at the money that could be saved through that little change in my strategy. If you don't drink tea you're going to have an interesting time surviving out in India. Last summer last year around this time I had a children's special outing with my family a special time with my children.

We went out and picked our own apples in an apple orchard for one half of the price they were selling for and we supplied apples to many dozens of OMers and they were very good apples. Learning to live on that which is cheap and in season and often what's in season is also very nourishing for the body. We need fresh fruit.

We need fresh vegetables. And we need to avoid junk food. And I think most of you know what that is.

Of course how you eat also is very important. We should avoid arguments and tension at the meal time. So that the stomach and the inside can concentrate on the food and not get all wrangled up over somebody's hot arguments.

The book None of These Diseases says the big thing is not what you eat it's what's eating you today. We need liberty in this area. If we feel all uptight about the diet in love we can go to the leader and just be

honest just tell him if you eat one more day on his team you're going to die and I'm sure he'll listen to you.

I don't think God wants us to be phony. We can save a lot of money on food. In O.M. we've always avoided restaurants like The Plague.

However sometimes it may be good on a special occasion to go out to a restaurant to demonstrate that you're not completely bound up and inhibited in that area. But why not do a little investigating to see where there would be a restaurant where you could get a decent meal at a low price. If you knew the money we would have to spend next year on food you would be amazed.

But you can be sure it is way beyond a thousand dollars a day. Probably closer to three thousand dollars a day. Somewhere in between those two figures.

We have discovered on the ship that we can feed people better diet and yet cheaper than almost anywhere else in the world. That's through buying wholesale and buying what's going cheap in that particular port. We have a great advantage.

This is the area of clothing. How many have not yet visited Charlie? I've not been there. Raise your hand.

You've not visited Charlie. Raise your hand. You need to go to Charlie which is downstairs.

Is that right? Because there is clothing there. We want to be faithful stewards of this clothing. We don't want you to just think what you need this month.

Maybe there is something there you can use next March or maybe something there you'll be able to even give away to someone on your field who has not been able to come here. And when you go to Charlie don't just grab the best things. They always go very easily.

Why not use your imagination? And some of you fellows can grab those old mini skirts that you can sew into book bags. There are two things you must have to survive in Operation Mobilization. One is imagination and the other is a sense of humor.

But you know this used clothing has saved us thousands and thousands of pounds that have given people around the world their first spiritual breakfast. That is no laughing matter. I don't believe so.

Yet every year we still spend a lot of money on clothing because people don't take advantage of Charlie when he's nearby and in range. Of course sometimes you just have to purchase certain things. The cheapest is not always the bargain.

If it falls apart in two weeks this is where we can seek the advice from other people. We're always learners in these things. Sometimes you can pick up tremendous bargains in used goods or used clothing stores or jumble sales in your own country.

But more important than this is for all of us to keep our eyes on the other people and to give to them things that we have on a personal basis. It's so easy over the years to accumulate more and more things. And we need more imagination as to how to get these things whether it's clothing or little household articles in greater use for the glory of God to save more money.

Many people in the world have to do this just to survive and not end up bankrupt. We should want to do it even more for the Lord Jesus. In this area it's also important to think of how we take care of what God has

given to us.

Contrary to common opinion most things in O.M. belong to somebody. Because we believe in stewardship We must not make the mistake on our teams of just picking something up thinking it's common property and also treating it like common junk. We should not be ashamed to put our name on things that we feel God wants us to be a good steward of without of course us becoming neurotic and possessive about them.

We should not be ashamed to put our name on things that we feel God wants us to be a good steward of without of course us becoming neurotic and possessive about them. I think it's good to have in the teams a special place to put the shoes so that the shoes can be well taken care of. The shoes are It can cost us thousands of dollars, this year, just for shoes in operational boots.

And sometimes people also go out with good clothing on to do dirty jobs. Why not pick up some old clothing from Charlie and from now on, when you have a dirty job to do, take your Sunday trousers off and put the old clothes on. It can save a lot of money and a lot of work in the long run.

Why not pick up some old clothing from Charlie and from now on, when you have a dirty job to do, take your Sunday trousers off and put the old clothes on. Generally have your morning exercises with your new trousers and suit and tie running around the woods. Generally have your morning exercises with your new trousers and suit and tie running around the woods.

In all these areas, we never want to get into the slavery of judging others. We are all different. I think the diversity in OM is as beautiful as the unity.

We are not robots. We are people. We are free to have different ideas.

Some brother says, I don't believe in drinking Coca-Cola. Eat your stomach out. Somebody else says, I don't believe in eating this food.

Somebody else says, I believe all neckties are of the devil. All neckties are of the devil. There are so many things that can go out of balance when we speak of these areas if we are not wise and discerning and spiritual and careful.

There are so many things that can go out of balance when we speak of these areas if we are not wise and discerning and spiritual and careful. Another area, the personal things. This is where the men who own the shops make a lot of money.

All the little bottles of chemicals and things we rub on our hair and on our faces and all this kind of thing. You can get a bottle for two pounds. It's called beauty water and all it is is fresh water with a little incense.

Women rub it on their face for beauty, beauty water. If it promises to increase a woman's beauty, you can sell it no matter what it is. This is an area where we men need to be very patient.

For 15 years of marriage, I have not been able to figure out what all these bottles contain. But we may want to at least do a little bit of research, women. I am a great believer in the mud pack.

It's still dirt cheap. The mud pack, putting mud on the face. I don't think they do that in France.

There is one thing in OM we would like to spend a little more money on. We feel the average young man is too conservative on this expenditure. And that is deodorant.

We seem to have a lot of disciples when it comes to this area. Somehow they have these scriptures about the sweet smelling savor confused. The scriptures about the sweet smelling savor, they've got these twisted in their minds.

One OMer did diligent research to show that baking soda with water is an extremely effective deodorant. But in this area what concerns me? It's sometimes in the team supply we seem to have an excess of these things. And sometimes they've been there for 2 or 3 years until they have to be thrown away.

When you go to buy something, here's a few questions to ask. Do I really need it? Do I really need it now? Can I buy it cheaper somewhere else? Is it something I can do without? And do I really have the money? Very very important, though in some people in OM it doesn't seem to enter their heads. The need does not justify the expenditure.

The need justifies the prayer and the faith which then will enable the expenditure. The need justifies the prayer and the faith which then will enable the expenditure. It is so easy to think upon ourselves.

It's my own personal opinion. And I know some do not agree. That is a sin to spend so much money on expensive Bibles when 90% of the people in the world have not the Bible at all.

I've never been able to understand that mentality. I personally have never had peace of building a personal library. I do not understand how we can accumulate hundreds and thousands of personal books, many of which we never read, when millions haven't even one Gospel tract.

I've never understood that. Of course in OM we have a tremendous advantage because there are always books around, so I certainly will not judge another brother for a small and well-used library. But often times we don't even take care of our Bibles.

I am guilty of that. And Bibles sometimes in OM just within one overland journey come out in pieces. Then when we get married, especially when children come along, we develop this mentality.

Anything for the baby. And this is where a lot of wastage can come in. Maybe to be a little more balanced, we should consider the millions and millions of babies that will not get proper food tomorrow.

At the same time in handling our children we have a very delicate area. I do not believe in enforced poverty upon our children. In my family the only ones who have a bank account are the children.

Once in a while I have to take a loan out from them. I cannot force my convictions on my children. They must grow and they must learn and experience this for themselves in God's time.

We will have to allow our children to make some of the very same mistakes that we made if they are going to be real people. Moving on, I would like to say a word about this area of household and furniture. Of course, the cost of clothing and furniture is just phenomenal.

And when we think of the money that goes into furniture, that ultimately is just thrown away or scrapped or burnt, it can really break our hearts. Used furniture you can generally get almost all you want in most countries, either free or at a very low price. When you come to some of our homes, those of us who have been around for many years, you will not see lack of furniture.

In Bromley we have to chop the stuff up just to get into the house. When you get out to India, that same furniture would be worth a fortune. And of course, those of you in the underdeveloped countries will have a harder job finding the necessary furniture you need.

Use your imagination. Learn a little bit of carpentry. You can make a table.

You can make a lot of things. And it can be a family project. Or a team project.

We need a little imagination and creativity in this area. It's utterly amazing to see what people can make curtains out of. You've noticed here, certainly in the warehouse or the seminary.

I believe we should, as Christians, be interested in ecology and in preserving the natural resources. Let us learn to recycle things. Many envelopes can be used again.

In the long run it saves trees. Don't you like trees? In fact, it saves trees. Don't you have trees? And there are limited possibilities in this domain.

And when we study this domain, when we see these domains, we must always remember that we must live before God and not before men. It's not the praise of men that we seek. It's the praise of God.

But I believe he uses all these practical domains, these little things, to demonstrate love in a very practical way this year. 1 John 3.16 says, In this we perceive the love of God. In that he gave his life for us, so we ought to give our lives for the brethren.

And there's just unlimited possibilities in that area. In the midst of this, we have to constantly remind ourselves and when we study this domain, when we see these domains, we must always remember that we must live before God and not before men. It's not the praise of men that we seek.

It's the praise of God. But I believe he marks every honest, sincere effort in our hearts to demonstrate love on a practical level instead of just talking about it for another year. 1 John 3.16 says, In this we perceive the love of God.

In that he gave his life for us, so we ought to give our lives for the brethren. Verse 17 says, He that has this world's goods, sees his brethren in need and doesn't do anything about it, how dwelleth the love of God in that person. As we get convictions in these areas, love must always be the dominant factor.

If love is not the dominant factor, the diligent saver of money becomes one of the most ugly persons you can ever come across in life. And he easily can become neurotic. Many a marriage has been broken over fights and arguments over money matters and expenditure.

I must confess that I've made some of my greatest mistakes in marriage in this area. Not understanding women and their needs and their differences. And it's important that we understand this in marriage.

Remember the things that we buy quickly depreciate in value. For example, if I went in the diamond business, I can buy diamonds at 70% discount. That means generally the moment you buy that diamond, it goes down 70% in its value.

The businessmen and the advertising people of the world want to convince you and I that certain things are valuable, but generally it's not so. Also the advertising world and especially the insurance companies want us to be convinced that we cannot live without at least three insurance policies. I don't believe there's

any greater insurance than believers simply putting into practice New Testament discipleship in loving and caring for one another.

This is where we need an understanding of the Church. The Church is a beautiful community of loving and caring people. I personally will choose that over any insurance company that anybody can manufacture which can go bankrupt so easily.

Some of these decisions will be very big for you someday, though at this point in life many of you are hardly thinking about it. But the Lord Jesus urges us to count the cost before we go into battle. Someday many are going to have to decide whether they're going to have a television in their home or not.

New things are going to take place on television. In Japan already there are full striptease shows right on color television into everybody's home. I believe in a few years our children will be viewing open sex and sexual relationships on television.

OM has never encouraged television in their headquarters and in their bases. We feel it is the great thief of time. And the good programs are more of a problem than the bad ones.

The good programs are sometimes more problem than the bad ones. Because nowadays you can consume hours and weeks watching good programs instead of being involved in God's best activities that he has outlined for us in his Word. It will take a lot of thinking and a lot of praying.

And a lot of discipline. Without discipline nothing works in the Christian world. Without discipline nothing works in the Christian world.

The best promises turn to nothing. We have to use natural resources. And they are becoming more and more expensive.

It is going to cost us thousands of pounds to heat the OM offices and headquarters this year. Probably between 5 and 10,000 pounds sterling. And a lot of this fuel to heat our homes could be saved.

Some of it could be saved. And a lot of this fuel to heat our homes could be saved. Some of it could be saved.

For example, close the door. Because the heat you pay for goes through the door. 80% of the heat or something like that in a house goes through the roof.

And another part of the heat goes through the windows. Even good curtains can save a lot of heat. And you may say, but why talk about these things in an OM meeting? We need something spiritual.

This is the way some people think. Because they live in a dichotomy. Spiritual life over here and the rest of their practical life is over here.

I believe this is a challenge to our spiritual life. Why not learn to turn the lights out? Even around this building, it's amazing to see how the lights are left on in some of the offices, burning up the juice. Electricity is getting more and more expensive.

Let's learn how to conserve it. When we're working in an office, we can put a little more clothing on. And cut the temperature at least a few degrees.

Americans are the most guilty in this area. If you have ever been in an American centrally heated home in the United States, you won't believe it. They like to keep it very warm.

But it's very expensive and things are changing. Sometimes there's whole rooms that we don't need to heat and we don't even need to use, except for certain times. Let us not judge others in this area.

But of course, if you feel that you need a little extra, if you realize that you need a little extra, why not make it a matter of prayer to see a little extra money coming in? That's reality. There's nothing wrong with buying something that you think you should have. If you really think you need it.

But it's not realistic if you really don't care to know where the money comes from. But we want that if it's God's plan, when you leave OM, you'll be able to readapt to the secular world. Now we're going to move on to communication problems.

The price of telephone calls in England increased by 66% a few days ago. In each headquarters there should be a sheet of information where the price of communication is specified and every member of the team should know how much it costs. In general, those who are in OM are not allowed to make long-distance calls without asking for permission.

We have even been told that in some houses that do not belong to OM, in some families, there are OMers who have made long-distance calls without even saying it and without paying. I say that this is theft. I don't know what you think about it.

Fortunately, it hasn't happened often. The telephone is a very valuable and very useful weapon, but it should be used in a way as wise as the pistol. We should know how much the letters cost.

And we should realize how good it is to have stamps. Stamps are a good thing. But sometimes in an office, there are all the stamps that hang on the desk.

Every year, OM loses thousands of dollars through stolen goods around the world. Thousands of dollars every year. Most of it is in Asia.

This year, it will happen again if you and I are not more concerned and wiser in all these areas. We need to combine letters and send them with personal carriers or in group packets. We should divide mail, priority and non-priority, and some of it can go boat post.

We need to discover the best way to send certain things, like cassettes, because one system can be 25% or 100% cheaper than another. There is unlimited scope for saving money in all these areas. At the same time, time equals money.

And if we are going to evangelize the world, it is going to cost money. And we are not beggars and God is not broke. And we want to see, in one sense, more money spent on letters than ever before, if it is for the right purpose and God directed.

Especially because we, in one sense, are also in the book business. Through selling books, through increasing our sales, many of our expenses can be covered. For instance, it would be better to rent a car and get the big quantity of books to the meeting than go to the meeting with a little box of books and lose 50 to 100 pounds in book sales.

And this brings me to travel. Always double and triple check information about trains, buses and planes. Learn to have a little bit of healthy skepticism.

Many of the people working in these companies are new and they don't know what they are talking about. And you are going to spend a lot of money and waste a lot of money in the process. Learn the cheapest way to travel.

In England, we are discouraging train travel altogether. Because we discovered that couches cost one third of a train. There are some people, of course, who, because of pressure, have to be more concerned about time than other people.

This is an important thing to keep in mind. This year, I estimate, we will lose a thousand pounds just through being lost in the OM vehicles. We are lost while travelling by car.

Calculate how much it costs per litre. How many litres there are per kilometre. And tell yourself that each vehicle will be lost at least five times during this year.

Calculate what the expense will be. And all this comes because we did not ask the information office what the exact route was and to have asked twice. This is where a phone call can save us a lot of money.

We arrive in a city. Phone. How do we find your house? We are now doing maps of many of the OM headquarters so that you can find them without driving around the city burning up gospel tracts in your tank.

That's what it comes to in my mind. I hope no one will be as naive as to put gospel tracts in your fuel tank. One way to save fuel is operation leg.

Why not do a little more walking? Or running? Or cycling? I think many of us could be doing some of the jobs we do on bicycles instead of jumping in the OM vehicles. Which is a fuel guzzler and driving it off on your little trip. Many of us who are here, if we were out in the world, we wouldn't have money to even run an automobile, at least for a while.

Now this is why we need to be patient with one another. Because there are other people here from very wealthy homes. Who would be living at a standard ten times higher than others who are here.

So we're all different. And we've got to grow according to God's plan for us. There is so much more I would like to say about this, but our time is gone.

In the midst of all of this, we need to be more thankful. God has been so good to us. He has so blessed us.

And in OM in general, up to this date, we don't really know much of what real problems are. Far more difficult days may be ahead of us. Days in which we may be forced to live on a much smaller sum of money.

What if we didn't have the money now? What if we did not have the money now? To even leave. What if we prayed for a better future? We prayed for a month and it didn't come. I wonder how many would still be here.

I wonder how many would stick with us through such difficult days. Even in very many crises along this line, we had people who immediately left, feeling that the Holy Spirit had departed from the movement. The Holy Spirit is not firstly a banker.

Some of the people most dedicated to Jesus Christ have been very poor and have not seen their prayers answered for material things. Or even for health. And there is no greater gift than health.

And until you lose it, you won't know what that means. We received the sad word yesterday that our dear friend Dr. Bob Pierce is dying of leukemia. Bob Pierce, the founder of World Vision, cancer of the blood.

And as you and I go on in this life, we're going to discover that the really valuable things are free. Let's thank God for them. They may not be free in the future.

The pure air we still can breathe in some places the water we can drink the health we can enjoy this is a plea for reality. You must work it out in your own life. You must work it out on your team.

It won't be easy. Where people are involved, complications always come. Perhaps among rabbits and squirrels you could work it out better.

But people are a little more complicated as you are going to discover this year. God has blessed our efforts in the past in this area and we believe to a small degree we are beginning to practice the lifestyle of the Lord Jesus and of the early Christians though we don't believe that is a narrow thing. You will meet wealthy people upper middle class people who may not practice any of these things and yet they may know God a lot more than you do.

And that may frustrate you but we can learn from each other and maybe if they knew these things they could know God even more and God is not going to hold them responsible for life they have not received but he is going to hold you responsible for life you have received. Half the world has never heard the gospel. What you do as an individual in these areas and many others is important.

You are important. You live not in an organization but before the living God. Let us pray.

Lord help us to be realistic in these areas. You have entrusted us with so much money and so much literature and places to sleep and food and so much God. We thank you and we praise you and we want to be more faithful stewards and we are believing you to help us we know we are going to fail in many things and when we do we know the forgiveness and the grace and the mercy will be there but keep us from abusing it or misusing it and help us to keep love as the overall rule in all things that millions may be reached with your word and that the world may know that we belong to Jesus and we pray in his name.

Amen.

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