

# Virtual Christian Magazine

Hope And Encouragement  
For The Real World

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*"For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content."—1 Timothy 6:7-8*

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### **Virtual Christian Magazine Staff**

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## Does History Repeat Itself? The Biblical Verdict

By John Ross Schroeder

*At a time when frightening trends in world conditions require awareness, alertness and the most sober contemplation, millions are dozing all over the globe. The masses also slept serenely at the time of Noah's Flood—apparently unaware of an impending calamity. Is history repeating itself?*



**A** SLEEPY MALE STUDENT did not know the answer to a simple question in a history class at the University of Texas in Austin on a lazy summer afternoon in 1956. The professor calmly waited. Finally an answer came forth. “I think you’ll find sir,” he blurted out, “that history repeats itself.” The whole class erupted in laughter.

You’ve probably heard that all your life. Like a proverb or truism, people haul it out to sum up a strange turn of present events that parallels what occurred in bygone days.

But does history indeed repeat itself? The question bears some deep thinking and sober analysis. It forces us to consider the past and to consult reliable sources. And most importantly it forces us to ask, what does the Bible say about this question?

Clearly order and repetition are a part of God’s great creation. The first chapter of Genesis shows God bringing order out of chaos. Although He is not the author of confusion, God did make humans with independent minds who could and did think for themselves. They were even able to make decisions contrary to their Creator’s will and against their own best interests.

### Understanding repetitive patterns

We should take careful note of how the nations are behaving on the world scene. The Bible itself sets great store in understanding the repetitive character of human behavior. Jesus Christ understood it very well. He soberly reflected on trends and conditions before the time of Noah’s Flood and plainly stated: “As it was in the days of Noah, so will it be when the Son of Man comes” (Matthew 24:37, Revised English Bible).



As New Testament scholar William Barclay expresses it in his translation, “What happened at the time of Noah will happen all over again when the Son of Man comes.” But exactly *how* will history repeat itself before Jesus Christ returns to earth? Are we to experience another disastrous flood that will wipe out humanity?

No, we have a solemn promise from God that no flood will ever again occur on such a gigantic scale (Genesis 9:8-17).

So what then did Jesus Christ mean? Let’s continue reading what He had to say: “In the days before the flood they ate and drank and married, until the day that Noah went into the ark, and they knew nothing until the flood came and swept them all away. *That is how it will be when the Son of Man comes*” (Matthew 24:38-39, REB, emphasis added throughout).

Christ was talking about an all-too-common pattern in human nature often evident just before disaster strikes: It tries to shut out the possibility that things could go wrong. It sticks its head into the sand like an ostrich. It blinds itself to telltale trends and events. It says, “This is not happening.”

Human beings behaved just like this before Noah’s Flood. Today we are following the same patterns. It is all too easy to witness emergency after emergency and crisis after crisis on television without natural concern while sitting at ease in our living rooms.

The Bible clearly warns that at the very time when the second coming of Jesus Christ would be imminent, vast numbers of mankind will have drifted into lethargy and apathy, sleepily going about their own day-to-day affairs while shoving alarming trends into the back of their minds.

Attitudes really don’t change much, even with the passing of millennia. Centuries went by between the time of Noah and the days of Lot. Yet human behavior in the face of impending tragedy was substantially the same. The people of Noah’s day ignored his warnings. Later Sodom paid little or no attention to Lot (Luke 17:26-30; 2 Peter 2:6-7). They paid with their lives.

And most will apparently choose to ignore the stern biblical warnings facing this modern age.

People are often unconcerned and unaware in the face of impending disaster. That’s the paradox of human nature. People simply get on with their lives and hope these appalling trends and conditions will go away.

But it’s like carelessly walking through a minefield or flying serenely toward a menacing thunderstorm. Such behavior really doesn’t make good sense.



## Christ will come again!

The biblical book of Hebrews says that “Christ was offered once to bear the sins of many. [But] to those who eagerly wait for Him He will appear *a second time*, apart from sin, for salvation” (Hebrews 9:28). Scripture says that history will repeat itself. Jesus Christ will come again!

Most have little trouble believing He appeared on earth the first time as the humble carpenter of Nazareth. But do they really believe He will return just as the Bible plainly predicts in many, many passages?

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*You can't risk being apathetic in a time that demands awareness, alertness and commitment.*

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Notice that Hebrews says, “those who eagerly wait for Him.” Christ’s second coming will not be a big surprise to His true followers. They are always looking for His return. They are obedient to Jesus Christ, continually watching and praying for His reappearance on earth (Luke 21:36). But to those who continue to behave like the men and women in the days of Noah, “the Son of Man is coming at *an hour you do not expect*” (Matthew 24:44).

You can’t afford just to get on with your life. You can’t risk being apathetic in a time that demands awareness, alertness and commitment. You need to recognize the direction of world affairs and their connection to biblical history.

Jesus soberly warned us to “remember Lot’s wife” (Luke 17:32). She wistfully looked back to Sodom’s hedonistic lifestyle—and the results were fatal. Unfortunately that very lifestyle is now being massively repeated in the United States, Britain and other Commonwealth and modern Western countries. Unless there is genuine national repentance, the horrendous consequences are certain!

Yet God often delays His judgments in the hope of true repentance. The apostle Peter wrote: “It is not that the Lord is slow in keeping his promise, as some suppose, but that he is patient with you. It is not his will that any should be lost, but that all should come to repentance” (2 Peter 3:9, REB).

You need to know more! For starters you might request the free booklets [The Gospel of the Kingdom](#) and [What Is Your Destiny?](#) These two incisive publications will explain the real purpose of human life and what God is ultimately planning for humankind. This is knowledge you can’t afford to be without!

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## With a Little Care

By Robert Berendt

*Unlike the great care taken in endeavors of the space program, we often allow ourselves to rush through life without much thought or planning. What lessons can we learn from the mistakes of the space program?*



**M**ANY PEOPLE AROUND THE WORLD were able to witness the tragedy of the destruction of the space shuttle *Columbia*. It brought back memories of a previous tragedy of the shuttle *Challenger*. The space shuttle *Challenger* exploded because of leaky seals on the main rocket and *Columbia* burned on entry because an incident on takeoff was written off as minor. Errors in human judgment were behind both incidents. A safety expert I met told me the crew of *Columbia* might have been rescued, but the decision to keep the crew on board in order to land the shuttle outweighed the safety of the crew. Money was involved. Similar considerations affected the design of the *Challenger*. Human judgment is involved in much of what we do on earth. Cutbacks and concern for profit, pride, vanity and growing carelessness cannot be ruled out as contributing factors to decisions that in these cases have proven fatal.

Scientists have taken great pains to develop safety features in the space program. But financial and political forces factors can become players in events. The decision was made from the ground that there could be no damage from the piece of foam insulation that was seen to break off and strike the left wing at takeoff. Recent reports and simulated force have proven that indeed the tiles could have been torn off and the wing punctured. This is the stated cause of the disaster for *Columbia*.

We met a safety expert named Igor. He was deeply involved in matters of air safety and fully aware of procedures and possibilities in the space shuttle program. He commented that



budget restraints are always a consideration when a “risk” is taken. He explained that, for example in the case of the *Columbia*, a visual check could have been made. A second space shuttle might have rescued the crew if damage was detected and the shuttle *Columbia* could have been allowed to harmlessly tumble to earth with no loss of life. He also said the little protection tiles that make up the heat shield of *Columbia* cost millions of dollars. Financial consideration pushed the decision that the shuttle could safely land and not be destroyed. Similarly, for the *Challenger* the “O” rings were known to be a problem, but changing the design was costly.

## Hard lessons

There are great lessons to be learned from these disasters. We humans often know what to do—but allow other factors to interfere with our decisions. Scientists follow physical laws carefully and know that working within the laws produces success while working outside them results in death. Paul expresses concern about some in the faith suffering shipwreck: “Having faith and a good conscience, which some having rejected concerning the faith have suffered shipwreck” (1 Timothy 1:19). It is far too easy for us to shut out eyes to facts when we have inner forces that push us away from doing what ought to be done. Just as great care ought to be taken in space endeavors, so too, great care ought to be taken in our observance of the spiritual laws of God. Scientists have learned hard lessons and we too will have to learn hard lessons if we stray from exerting care as we obey God.

*Scientists have taken great pains to develop safety features in the space program.*

In 2 Corinthians 7:9-11 Paul observes that the Corinthians grew to be very careful and were diligent and zealous after errors were made: “Now I rejoice, not that you were made sorry, but that your sorrow led to repentance. For you were made sorry in a godly manner, that you might suffer loss from us in nothing. For godly sorrow produces repentance leading to salvation, not to be regretted; but the sorrow of the world produces death. For observe this very thing, that you sorrowed in a godly manner: What diligence it produced in you, what clearing of yourselves, what indignation, what fear, what vehement desire, what zeal, what vindication! In all things you have proved yourselves to be clear in this matter.”

Humanly, we run into the problem that with a little time, our concern and zeal can slip and we once again become careless. Titus 3:8 also shows Paul reminding God’s people to be careful to maintain good works: “This is a faithful saying, and these things I want you to affirm constantly, that those who have believed in God should be careful to maintain good works. These things are good and profitable to men.”

We start off “like a house on fire” and all too often end up with a cold ember. Isaiah 47:7-11 describes Israel as one who did not take things to heart—one who lived carelessly and in time was blinded to her own error and sin: “And you said, ‘I shall be a lady forever,’ so that you did not take these things to heart, nor remember the latter end of them. Therefore hear this now, you who are given to pleasures, who dwell securely, who say in your heart, ‘I am, and there is no one else besides me; I shall not sit as a widow, nor shall I know the loss of children’; but these two things shall come to you in a moment, in one day: the loss of children, and widowhood. They shall come upon you in their fullness because of the multitude of your sorceries, for the great abundance of your enchantments. For you have trusted in your

*We can allow our prayer and study to dwindle without realizing that we are forgetting some vital truths.*

wickedness; you have said, 'No one sees me'; your wisdom and your knowledge have warped you; and you have said in your heart, 'I am, and there is no one else besides me.' Therefore evil shall come upon you; you shall not know from where it arises. And trouble shall fall upon you; you will not be able to put it off. And desolation shall come upon you suddenly, which you shall not know."

We can allow our prayer and study to dwindle without realizing that we are forgetting some vital truths. We can lose sight of the terrible price Jesus Christ paid for our sin—and then overlook the seriousness of sin. We can allow a piece of foam to strike our wings and not bother to look and see if we are in danger. That kind of action is human. Self-pity, opinions of others, fear, discomfort or uncontrolled emotions can all affect our decision making about spiritual matters. But the stakes are too high for us to allow ourselves to grow careless.

### Regular checkups

Paul strongly encouraged converted people to examine themselves and judge themselves at the Passover season: "But let a man examine himself, and so let him eat of the bread and drink of the cup... For if we would judge ourselves, we would not be judged" (1 Corinthians 11:28, 31). This is not intended to make life tedious or odious at all. It is like a routine check of the space shuttle to discover any flaw or potential flaw for the safety and well being of the spaceship, crew and program. Habitual continuance in well doing is the key. A habitual continuance in the care of an automobile, spaceship or one's personal life is the best defense against disasters and crises that often leave us wishing we would have and knowing we could have.

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*God does not just suggest that we worship Him with all our heart, mind and soul, He says, "You shall."*

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Hebrews 12:12-17 tells the story of Esau who grew careless with the promises he had been given: "Therefore strengthen the hands which hang down, and the feeble knees, and make straight paths for your feet, so that what is lame may not be dislocated, but rather be healed. Pursue peace with all people, and holiness, without which no one will see the Lord: looking carefully lest anyone fall short of the grace of God; lest any root of bitterness springing up cause trouble, and by this many become defiled; lest there be any fornicator, or profane person like Esau, who for one morsel of food sold his birthright. For you know that afterward, when he wanted to inherit the blessing, he was rejected, for he found no place for repentance, though he sought it diligently with tears."



He sold his future for a pot of soup and lost sight of the value of what God promised. Later, Esau tried with all his might to regain that which he had lost—but to no avail. It is like the story of Humpty Dumpty. You know the ending: "All the king's horses and all the king's men couldn't put Humpty together again." Don't let it happen to you, and I won't let it happen to me.

In our small coal-mining town of Luscar, seven men lost their lives in a mine explosion because a man who knew better was not thinking and lit a flame in an area in which gas was present. A moment of carelessness was all it took. Every year we hear of parents who run over their own children when they are backing the car out of the garage. An old man plowed into a marketplace in California killing a number of people because his foot went to the gas pedal instead of the brake pedal. Others often pay for our



carelessness—but we cannot escape a penalty.

The desire of God is that every man should be saved. “[God] will have all men to be saved and to come to the knowledge of the truth” (1 Timothy 2:4). In Paul’s writings to Timothy, he also frequently encouraged Timothy to exhibit care in his spiritual life. In 1 Timothy 1:3 Paul was urging Timothy to do certain things: “As I urged you when I went into Macedonia, remain in Ephesus—that you may charge some that they teach no other doctrine.” In 1 Timothy 4:6 Paul states that Timothy would be a good minister if he taught the doctrine that he had carefully followed: “If you instruct the brethren in these things, you will be a good minister of Jesus Christ, nourished in the words of faith and of the good doctrine, which you have carefully followed.”

In verses 14-16 Paul plainly tells him not to neglect the gift he was given and to take heed of himself: “Do not neglect the gift that is in you, which was given to you by prophecy with the laying on of the hands of the eldership. Meditate on these things; give yourself entirely to them, that your progress may be evident to all. Take heed to yourself and to the doctrine. Continue in them, for in doing this you will both save yourself and those who hear you.”

There are many, many more scriptures with the same sort of message. Take care in walking in the footsteps of Jesus Christ. God does not just *suggest* that we worship Him with all our heart, mind and soul, He says, “You *shall*.” The word *shall* is a command. His offer is too great and costly to be taken lightly. The penalty for being careless is too great for us to turn aside for any reason. Our minds sometimes try and tell us something else, just as the minds of the people in the space program were pressured by concerns that allowed them to make poor decisions. But our stakes are even higher. Our space program is far superior. With a little care, ongoing and steady, we will not crash and burn.

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## Avoiding Financial Black Holes

By Ken Treybig

*Do you have trouble keeping your finances under control? Does money burn a hole in your pocket? Find out how you can identify and control your financial black holes.*



**Y**OU'VE PROBABLY HEARD the humorous definition of a boat. It is a hole in the water into which one pours money.

Of course, we could cite many pertinent examples to describe drains on our financial resources. The prophet Haggai described such drains as putting one's money in a bag with holes in it (Haggai 1:6). Similarly, astronomers speak of "black holes" in outer space that suck up matter, and even light, from surrounding areas.

There are also financial black holes that can undermine your financial planning. Fortunately, with forethought and education, we can avoid them.

### Credit cards

Credit cards are a wonderful convenience. Besides eliminating the need to carry cash, they make it possible to buy goods and services at distant locations by means of the phone and Internet.

If one pays off all his credit-card charges each month, he incurs no additional cost. The charge for the service comes from fees assessed to merchants who accept the card in lieu of cash or a bank check. When a cardholder does not completely pay off his balance each month, however, these cards quickly turn from practical conveniences into financial black holes.

Improper use of credit cards costs many people dearly. According to a recent report, the average American consumer owes \$7,000 in credit-card debt—an amount sometimes referred to as "revolving credit" because consumers typically pay only the interest and a bare-minimum amount of principal and in some cases never fully repay the owed amount.



The implications behind such debt are sobering. High rates of interest—up to 25 percent—voraciously consume incomes. Those with such debt flirt with financial disaster and often find their financial goals stymied or seriously delayed. Many consumers find themselves saddled with so much debt that they cannot borrow a penny more. When this happens, they may be forced to pass up lifelong dreams, as well as once-in-a-lifetime opportunities, just to make the minimum monthly payments on credit-card balances.

In the United States credit-card debt is the fastest-growing portion of consumer debt. It is no coincidence that bankruptcy filings are growing alongside consumer debt. To round out the significance of credit-card debt, consider the picture for many American families: “Total household debt—including credit cards, car loans, mortgages, and student loans—topped 100 percent of disposable annual income late last year for the first time” (Paul Lim and Matthew Benjamin, “Digging Your Way Out of Debt,” *U.S. News & World Report*, March 19, 2001, p. 54).

The average American now spends more than he earns. Credit-card debt is perhaps the most visible symptom of a bigger problem. How do people find themselves caught in such circumstances?

### The spending trap

For many young people, running up debt begins innocently enough. Entering college, many high-school graduates find they must finance their education through student loans. Colleges and universities, operating as businesses, help new students apply for and receive educational loans with favorable terms.

Not to be left behind, credit-card companies pay colleges and universities significant fees to allow them to offer students their services. These companies have learned that young people feel great loyalty to their first credit card, so it is simply good business to be the first to issue one to a young person.



Young adults, of course, are not the only ones caught in such circumstances. Adults in their 30s and older have likewise given in to the allure of easy credit. Advertisers tell us we “deserve” their new and improved products, and most of us willingly believe them. The desire to enjoy life to the fullest with the latest entertainment, clothes and gadgets can be irresistible. Taken too far, our desire for the biggest and best can lead us to break God’s commandment against coveting (Exodus 20:17; Deuteronomy 5:21)—placing an object of desire in a more important role than God Himself.

Unemployment can also suck people into the vortex of credit-card debt. If one has no savings, adding debt to one’s credit cards is often the quickest way to cover basic living expenses. When they do secure a new job, many find their credit cards have reached the maximum limit, and repayment schedules become a severe burden.

Although most of us don't like to consider such negative possibilities, we cannot avoid financial disasters by ignoring reality. The Bible has good advice for anyone thinking of doing just that: "A prudent man sees danger and takes refuge, but the simple keep going and suffer for it" (Proverbs 22:3, New International Version).

### The Bible's guidelines on debt

Since God created us, He understands how we think. God reveals in His Word a simple but profound truth about debt: "The rich rules over the poor, and the borrower is servant to the lender" (Proverbs 22:7). When we fall into debt, we serve those we owe money to. In the case of our credit-card masters, we serve them well. After all, what investor wouldn't like to receive a 25 percent return on his investment?

The way to financial freedom is through repaying debt, then avoiding indebtedness whenever possible. Though it may make sense to finance essential items of long-term value such as homes, cars and education, credit-card debt is something most people can fairly easily avoid.

### How to pay off credit-card debt

If you find yourself making interest payments every month on your credit cards and want to eliminate this type of debt, your first step should be to assess your income and expenses. Total your monthly expenses and subtract them from your income. This is your disposable income after expenses, the amount you have to spend or save.

The next step is to stop charging items on your credit cards. Pay cash for goods and services and then analyze your credit-card debt. Determine which cards charge you the highest rate of interest. If you carry a balance and have credit cards with high interest rates, you are wise to look for a card with a lower rate and transfer your balances. Some cards will give extremely low rates for up to six months to attract new customers. You may wish to transfer your balances several times until you have your balance paid off.

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If you are struggling to pay off credit-card debt, consider selling items you no longer need or replacing expensive luxury items (such as a pricey vehicle) with a less costly one. Many consumers find they can eliminate luxuries such as cellular phones, multiple phone lines (and optional calling features), cable television, high-speed Internet access, multiple vehicles and seldom-used sports equipment such as boats, all-terrain vehicles and snowmobiles.

Use the cash raised or saved to pay off credit-card balances. When your finances improve and you have money in the bank, you can then purchase another luxury item if you think it's a wise choice. If you must finance a large-ticket item and you have a stable, reliable source of income, consider taking out a home-equity loan on your residence instead. You'll likely find the interest rate to be much lower.

After obtaining as favorable an interest rate as possible and eliminating costly luxuries, rank your credit cards in order of their interest rates, and use your disposable income to completely pay off the card with the highest rate. Once you pay that one off, close that account and destroy the card. Then focus your attention on the next card, and continue doing the same until you have paid off

all your credit cards. Once your credit-card debt is gone, you're much better off with only a few cards—not the dozen or more carried by so many people.

### The right use of a credit card

After you've paid off all your credit cards, it's time to consider how such cards can be properly used. After all, they are extremely convenient tools. How do credit-card-savvy consumers manage their cards?

*The improper use of credit cards is one of the most common financial black holes.*

The most important step in responsible credit-card use is to pay off the balance every month. When people make only the minimum payment (often 2 percent of the balance), the cost of each item charged to a card almost doubles by the time the debt is paid off. Think of the card as using cash that is reserved each month for the items charged. This way no interest accrues, and the cards become legitimate and helpful financial tools. They become our servants rather than the other way around.

In the long run we are much better off waiting until we have saved up the purchase price of an item before buying it, instead of financing it with a credit card. For those who need to borrow money, other options (such as mortgages, home-equity loans and car loans) are often available with lower interest rates than those usually offered through credit cards.

Finally, if you choose to use credit cards, select cards that charge no annual fee and ones that pay you a cash rebate (sometimes up to 2 percent) of your annual purchases.

The improper use of credit cards is one of the most common financial black holes. However, we must not overlook other decisions and expenses that can contribute to a slide into financial ruin.

### Late fees

Some creditors impose late fees for bills that are not paid on time. In the case of utilities (including electricity, gas and water), reconnection fees can be charged if services are shut off because bills have not been paid. These kinds of fees can be avoided simply by making sure bills are paid when they're due.

### Eating out

Instead of preparing and eating meals at home, many people eat out in restaurants regularly. Growing numbers of eating establishments are taking advantage of this trend. Even grocery stores recognize and respond to the public's desire for convenience foods that require little preparation.

Although such convenience is attractive, especially when a husband and wife both work outside the home, this practice almost always adds considerable expense to the food budget. Sometimes eating out is justified as a helpful change of pace or for other good reasons, but we should take care to



minimize the practice.

The most economical way to make one's food budget stretch the farthest is to buy food in bulk and prepare it at home. This principle also applies when we take lunches to work instead of purchasing them in company cafeterias or restaurants. Eating out is enjoyable and may be a good decision for special occasions, but we definitely pay a price for this pleasure.

## Entertainment

Doing things that are fun is an important part of life. Every budget should include some funds for this purpose. Unchecked or unwise spending in this area, however, can quickly devastate even the most carefully prepared budget.

Recognize that entertainment is temporary. Once it's gone it's gone, and you may have little or nothing to show for it. Before you invest your hard-earned money in tickets to a concert or play—or in cable or satellite television, the latest music CD or a movie on videotape or DVD—ask yourself whether this is the best use of your money. What lasting value will you derive from spending your money this way?

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Keep in mind, too, that entertainment does not have to be expensive. With careful planning you can incorporate activities such as visiting parks, hiking and attending free concerts into an entertainment budget. Public libraries are a great source of entertainment that is both free and educational. In addition to vast numbers of books, many libraries offer music CDs, books on audiocassettes and numerous informative and educational videotapes.

## Impulse buying

Another common problem is impulse buying, which is simply uncontrolled spending. When people spend impulsively, they are tempted to conclude that budgeting does not work for them or that a budget ruins their fun. Budgets, however, are simply plans for spending our money, and when following a budget we alone still choose how we will spend it.

Impulse buying is the reason for many sales. Advertisers understand that the desire for instant gratification is a powerful pull, so they often urge us to buy their products so we will feel good about ourselves. We may even be told that we “deserve” to have their products.

Instead of making snap decisions, the Consumer Credit Counseling Service (CCCS) of Sacramento, California, recommends setting spending limits we will not exceed unless we first think about the decision overnight. Nor should we indulge in shopping as entertainment.

## Identifying financial black holes

One of the easiest ways to identify areas that drain our financial resources is to analyze the things we buy. By keeping records of our expenditures for one or more months and totaling them by category (housing, food, clothing, entertainment, etc.), we can see which areas consume the most money. These are the areas we can then examine for ways to economize and manage our spending.

What do we do when our budget is full of black holes? Such a situation calls for immediate and decisive action.

### In case of emergency

Occasionally everyone incurs unexpected expenses. Cars and appliances break down and we must repair or replace them. Expensive medical emergencies can strike without warning. Although our savings can cover temporary situations, habitual excessive spending requires special attention.

What can we do when we find ourselves in a prolonged financial crisis? Here are steps that can help resolve some long-term difficulties.

*For many young people, running up debt begins innocently enough.*

The first step for someone who wants to structure his life according to God's instruction is to ask Him for wisdom in setting financial priorities and for the self-discipline that will be needed to carry out a sensible plan of recovery.

James 1:5 advises reliance on our Creator: "If any of you lacks wisdom, let him ask of God, who gives to all liberally and without reproach, and it will be given to him."

When our spending exceeds our income, common sense tells us of only two solutions to the problem. We must either increase our income or decrease our spending. In some cases we might be able to increase our income by taking a temporary second job or starting a part-time business. These solutions will require a lot of time and effort, but we may have little choice.

If we cannot increase our income, the alternative is to cut our expenses. We can do this by controlling the typical financial black holes we previously identified in this chapter and by carefully analyzing each expense as it comes along. It's possible to reduce the cost of food, clothing and housing.

Luxuries are natural candidates for drastic reduction or elimination.

Ideally, when facing a cash-flow crunch, we should do our best to increase income and decrease expenses. Striving to incorporate both of these principles yields the fastest results.

### Avoiding bankruptcy

Some people who face financial difficulty assume bankruptcy is the simple solution to their problem. Generally speaking, however, one should declare bankruptcy only as a last resort.

Many times alternatives to filing bankruptcy are viable solutions to financial problems. Timely communication with creditors can result in temporarily lowered interest rates and payments. Sometimes a consolidation loan, in which all outstanding debts are lumped into a single loan and retired with a single monthly payment, can be a remedy if the interest rate is lower than that of the other debts.

*Consider selling items you no longer need or replacing expensive luxury items.*

Sometimes creditors will accept settlement plans in which they receive a percentage of the balance due (usually after the account is past due) as payment in full. In such cases a creditor may decide that partial payment is better than no payment.

In addition to studying personal money management, one can often find nonprofit organizations such as the above-mentioned Consumer Credit Counseling Service—(800) 251-2227 in the United States—with free or low-priced services to help find alternatives to bankruptcy and work out financial-recovery plans.

### **When bankruptcy is the only option**

Sometimes people fall so far into debt that they have no choice but to file bankruptcy. Consumers should consider this solution only after exhausting all other methods for resolving financial problems because the Bible instructs us to pay our debts. In addition, bankruptcy has a negative effect upon one's ability to obtain future credit. Because laws vary from country to country, appropriate legal advice should be sought if one chooses this course of action.

Although bankruptcy can be an embarrassing course of action, we should understand that God recognized there would be times when people made mistakes or encountered circumstances that brought them to financial ruin. We can learn lessons and rectify mistakes through all of life's experiences.

In compassion, God revealed to the nation of ancient Israel important principles designed to help those in financial crisis. These included not looking disparagingly on the poor (Exodus 23:3) or charging usury (Exodus 22:25). Portions of fields and vineyards were to be left for them to glean (Leviticus 19:10; 23:22). Israel was to take care of its poor (Leviticus 25:35).

Moses explained financial principles this way: "If there is among you a poor man of your brethren, within any of the gates in your land which the LORD your God is giving you, you shall not harden your heart nor shut your hand from your poor brother, but you shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs. Beware lest there be a wicked thought in your heart, saying, 'The seventh year, the year of release, is at hand,' and your eye be evil against your poor brother and you give him nothing, and he cry out to the LORD against you, and it become sin among you.

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*When our spending exceeds our income, common sense tells us of only two solutions to the problem.*

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"You shall surely give to him, and your heart should not be grieved when you give to him, because for this thing the LORD your God will bless you in all your works and in all to which you put your hand. For the poor will never cease from the land; therefore I command you, saying, 'You shall open your hand wide to your brother, to your poor and your needy, in your land'" (Deuteronomy 15:7-11).

This same passage of Moses' writings tells us that in ancient Israel creditors were to cancel the debts of debtors every seven years (verses 1-4), giving each resident of the land an opportunity to be free of the burden of perpetual indebtedness. God knows that unforeseen problems, poor financial decision-making and poverty are perpetual problems and made provision for people to start afresh. Likewise, bankruptcy may be the only option one has to start over.



Although times have changed since God inspired Moses to give these instructions, the principles of treating the needy with dignity and respect remain.

This article is an excerpt from our booklet on the subject of finances. Click below to receive this free booklet [Managing Your Finances](#).

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## Life Lessons of a Truck Driver's Family

By Lori Bryant

*When the family breadwinner is on the road for as many as 20 days at a stretch, those at home need to keep a positive outlook. A wife of a truck driver shares spiritual insights of their life's journey.*



**B**EING A TRUCK DRIVER'S FAMILY has not been an easy road to take at times, but then again. God never promised an easy road. However, He did say in Romans 8:28, that all things work for good for those who love God and are called according to His purpose. I have learned there is much to be positive about, even though my husband and my children's daddy must be away so much. The benefits of growing in a deeper love and appreciation for each other—working as team players, where everyone has to pitch in and sacrifice for the family—have been worth this journey of spiritual and emotional growth. Following are some things I have learned.

### An attitude of gratitude

I have learned to focus on what we have rather than what we don't have. When my husband is out driving truck, I am home with two beautiful, vibrant children whom I home school. I also run my own herbal business from home. We are healthy. And God has blessed us with the "good things"—each other and a precious church family and friends.

Have you ever heard the old saying, “Absence makes the heart grow fonder”? Well, that is what has happened with our family, since we chose to go down this road together. We have learned to develop a deeper appreciation for each other. We have had to work at staying close, even though Daddy may be from 500 to 1,200 miles away at any given time. My husband calls and gives me the details of all his runs. Often the kids and I will go to the computer to find the quickest route, or at least we look on a map to see where he will be going and the landmarks there. We incorporate this into our schooling.



I have a new appreciation for the single parent. When I get frustrated, I think about the countless others who don't have a husband or wife to call during the day. They don't have the security of knowing a loving husband and father is coming home. He might not get home today or tomorrow, but the pledge of love and commitment is there.

### Positive communication

I talk with the children about how much their daddy loves them; that this is only temporary, and he will be home soon. I tell them he is out driving so that we have food, shelter, clothing and sometimes those special little goodies they want that cost money. We talk about what we are going to do when Daddy gets home. Their eyes twinkle with happiness. Sometimes, I hear the children talk about how much they miss their daddy. We pray together for his safety and that God will bring him home soon. We talk about how so many don't have fathers at all, but that we will always have our Heavenly Father.

I am reminded of the scriptures in Matthew 6:25-27 in which we are encouraged not to worry about our life. Our Father takes care of the birds and tells us that He loves us so much more.

### “Welcome home!”



When our loved one walks through that door, our hearts start beating fast, and we all run to greet him and welcome him home. As we welcome him home after a long journey on the road, I think of how temporary our life is.

We are also on a journey with our Father and elder Brother Jesus Christ. I look forward to completing this training ground called life. I yearn to hear the words from our faithful Father, “Well done, good and faithful servant! You have been faithful with a few things, I will put you in charge of many things. Come and share your Master's happiness!” (Matthew 25:21, New International Version).

In other words, “Welcome home!”

*Virtual Christian Magazine Editorial*

## **We Reap What We Sow**

By Scott Ashley



**Y**OU'VE PROBABLY HEARD the saying, "Experience is the best teacher." That's not necessarily true. Experience is the *most effective* teacher, but not always the *best* one. Once you have experienced something, it's not possible to go back and *unexperience* it.

When you've tried something and found it harmful, you can't undo that experience. The damage is done, and you'll end up suffering the consequences of your actions.

That is not a popular notion today in a world that is obsessed with finding a quick fix for every problem. Ours is a very shallow world, not prone to giving much thought to the link between problems and their underlying causes.

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*When you've tried something and found it harmful, you can't undo that experience.*

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sentence.

When it comes to problems, few can equal AIDS. It now rivals the most deadly epidemics of all time, taking almost as many victims as the dreaded waves of Black Death—the bubonic plague—that devastated whole continents in past centuries. It's estimated to have cut down 19 million lives already, with another *35 million* infected and given what amounts to a death

We can learn a great lesson from the AIDS plague. Many tragedies and much suffering can be traced to their source: our own actions and decisions. In a world of freedom of choice, some choices inevitably lead to bad results.

Actions yield consequences. We've heard the saying, "You reap what you sow," but most don't realize the source of that saying—the Bible (Galatians 6:6-7; compare Job 4:8).

Many centuries ago the Hebrew prophet Hosea looked at the sad spiritual condition of the kingdom of Israel. Idolatry, violence and immorality were commonplace (Hosea 2, 4). Within a

few years the mighty Assyrian Empire would sweep in and lay the kingdom waste, slaughtering its citizens and enslaving the survivors.

God revealed to Hosea what was coming—and *why*. “They sow the wind, and reap the whirlwind,” He said (Hosea 8:7). “You have plowed wickedness; you have reaped iniquity. You have eaten the fruit of lies” (Hosea 10:13). God warned them that they were simply reaping what they had sown. It was inevitable that the people’s sins would catch up with them.

When thousands die in great disasters—epidemics, famines, hurricanes, floods—many blame God. Yet, as God told the ancient Israelites, He would bless them with health, favorable weather and abundant crops only if they obeyed Him (Leviticus 26:3-12; Deuteronomy 28:1-14).

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*When we look for the major causes of suffering, we often need look no further than ourselves.*

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Most chose not to obey. That decision affected not only their lives, but the lives of their children, who fell victim to their parents’ foolish choices. The innocent often suffer for the sins of others. That is one of the tragic consequences of wrong choices.

When we analyze suffering, we can learn a great deal if we trace the circumstances back to their cause. Proverbs 22:3 warns us to consider the long-term consequences of our choices: “A prudent man foresees evil and hides himself, but the simple pass on and are punished.”

When we look for the major causes of suffering, we often need look no further than ourselves. In one way or another, *sin* is the underlying cause of most suffering.

God has a better way: *Learn from the experiences of others*. He tells us many of the events described in the Bible were recorded as examples for us (1 Corinthians 10:11), so we can learn the lessons without the painful consequences.

God’s laws—which many dismiss as hopelessly out of date or infringements on their personal freedom—define a path of life that will help us avoid pain and suffering. He gave those laws “that it might *be well*” with those who keep them (Deuteronomy 5:16, 29, 33; 6:3, 18). God told ancient Israel that if they would obey Him, neighboring nations would admire them for their wisdom and understanding and want to follow their example (Deuteronomy 4:5-8).

We all have a choice. We can obey our Creator and it will “be well” with us, or we can disobey and, as is pointed out in several articles in this issue, reap the sad consequences.

Either way, we reap what we sow.

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## Letters to the Editor

### [Rejoice in Life!](#)



I thoroughly enjoyed reading Jean Jantzen's article, "[Rejoice in Life!](#)" It is refreshing to read the spiritual insights of women and others in the Church who are not in the preaching ministry. In my opinion, VCM should feature more of these writers, making real stories and real insights from real people its niche.

— Michelle Grovak



The article "[Rejoice in Life!](#)" is fabulous and would be great as an article in *United News* where everyone could read it.

— Marilyn Braley, Houston, Texas

Some feedback messages are edited for space and/or clarity