

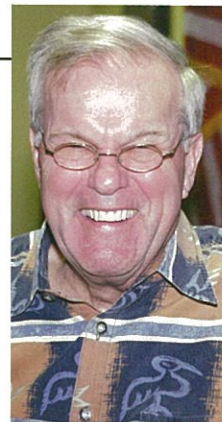
● SPRING 2009

GRAPEVINE

BIBLE TEACHING RESOURCES
by DON ANDERSON MINISTRIES

**TRAIL
WEST**
See page 13

*I look up to the mountains; does my strength come from mountains?
No, my strength comes from God,
who made heaven, and earth, and mountains.
Psalm 121:1-2 (The Message)*



When the Times Are Tough, the Tough Keep Trusting

Better the little that the righteous have
than the wealth of many wicked;
In times of disaster they will not wither;
in days of famine they will enjoy plenty.
Psalm 37:16, 19 NIV

"Only if you have been in the deepest valley can you ever know how magnificent it is to be on the highest mountains." —Richard Nixon

A poster in my barbershop featured a picture of two old cowboys in a cell. A sheriff and deputy were talking outside the cell. The sheriff said to the deputy: "They turned themselves in. One was stealin' cattle and the other one was stealin' feed. They were still losin' forty dollars a head."

Talk about highs and lows. I call Psalm 31 the rollercoaster psalm because David takes us from the heights to the depths in just a few sentences. As Sonny Jurgenson, former Washington Redskins quarterback, once put it, on any given Sunday, "You are either in the penthouse or the outhouse."

Psalm 31 is truly a psalm of trouble and trust.

The psalm may have originated in the wake of Absalom's rebellion and David's return to the kingdom. There were three

years of famine after David returned to the kingdom. He also numbered the people. Both Absalom's rebellion and the numbering of the people involved sin and could very well have precipitated the circumstances recorded in Psalm 31. Whatever the circumstances, David seems to be close to the finish line as he composes the psalm. He is probably in his late 60s as he writes, for he will die at age 70 in 970 B.C. Let's dig into the 24 verses of Psalm 31 to see what we can find for our own edification and growth.

v. 1 "In you, O Lord, I have taken refuge; let me never be put to shame; deliver me in your righteousness." Peterson paraphrases the verse in *The Message*: "I run to you, GOD, I run for dear life. Don't let me down! Take me seriously this time!" In other words, David is saying, "I have found in You, Lord, a place of security and safety."

v. 2 "Turn your ear to me, come quickly to my rescue; be my rock of refuge, a strong fortress to save me." David makes three requests of the Lord in this verse: listen, come, be my refuge.

v. 3 "Since you are my rock and my fortress, for the sake of your name lead and guide me."

Here are the three reasons why David makes his urgent petitions in verse 2. He is assured the Lord is his "rock and...fortress," and he is confident in asking for God's guidance.

v. 4 "Free me from the trap that is set for me, for you are my refuge."

Peterson paraphrases verse 4: "Free me from hidden traps; I want to hide in you." Because the

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**I call Psalm 31 the
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to the depths...**

GRAPEVINE

SPRING 2009

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Look like fun?
**TRAIL
WEST**
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From the Editor

"Humankind can only bear so much reality," wrote T.S. Eliot in *Murder in the Cathedral*. Many tune in to reality TV to escape from the hassles of daily life and watch folks in extreme conditions. *Survivor* remains among the more popular of the reality TV shows, and we are pleased to interview the gentleman named most popular contestant on *Survivor Thailand 2002*, Hideaway's Jake Billingsley. You'll enjoy meeting Jake and Jeni and will be inspired to learn of the many avenues opened to this precious pair because of that television experience. Jake also contributes a brief account of the couple's recent adventures in Yellowstone. This issue we are excited to welcome a new regular contributor: our own Donna Anderson Skorheim, Don and Pearl's daughter. Donna, a pastor's wife and chaplain with Marketplace Ministries, is also a fabulous cook and her recipes will fill the gap created by Johnnie Robichaux's retirement. Look for "Donna's Delights" in the FAX section. We are also pleased to recommend a new book by Ron Blue and Jeremy White, *Surviving the Financial Meltdown*. In these uncertain economic times, it seemed only fitting that we devote this issue's **Homework** feature to some of the biblically-based principles outlined by the authors. Finally, won't you consider an investment of another sort? Try investing some time with your spouse at our Summers Mill couples conference, May 22-24. Details are on the back cover. We'd love to have you attend Trail West Family Camp August 17-22, too. Thank you for your continued support and friendship.

—Jane Rodgers



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Q & A with a True Survivor



Jeni calls Jake's "greatest strength" and "greatest weakness" in the foreword to *Shaping My Hat*. Tremendous perseverance spurred Jake to try repeatedly to secure a spot on *Survivor*. He finally succeeded at age 60, accomplishing a feat deemed impossible by many. Indeed, an earlier *Survivor* contestant had proclaimed that anyone over 50 would have a difficult time with the physical demands of the show. Those were fighting words to Jake, who became determined to make the cut. He did, outlasting many younger contestants on that year's season,

until intrigues and alliances resulted in his being voted off the island.

Jake may have not become the last survivor on that 2002 season, but his appearance on the show energized an already vibrant acting, writing, and motivational speaking career. I caught up with Jake and Jeni on the phone recently. The pair had just returned from the Yellowstone adventure Jake describes in this issue. Here's the gist of our conversation.

Q: How did you two meet?

Jake: We originally met over 41 years ago when I was speaking in Killeen, Texas. We reconnected many years later after both of us had gone through heart aching divorces. Over the years, we had lived in the same towns and served on community boards together. I had more respect for Jeni than for anyone I knew, so I called her.

Q: Your career has undergone many shifts, hasn't it?

Jake: For years I was in commercial real estate, mostly in the DFW metroplex. I took over Rocky Mountain Outfitters, my daughter's business, after my son-in-law and his brother, my best friend, were killed tragically in a plane crash. We guided fisherman and hunters into the wilderness of Colorado on horseback. That was a major change from what I was used

Movie actor, television reality show participant, motivational speaker, commercial real estate broker, photographer, videographer, backwoods outfitter, novelist, agricultural agent, newspaper columnist—Jake Billingsley's resume lists enough careers for ten men. But that's Jake. You may have seen him on TV's *Early Show* or trading quips with David Letterman on *Late Night*. It could be you've watched him onstage in regional theater or read his earthy autobiography, *Shaping My Hat*. Maybe you've swum against him in a triathlon or watched him play Sheriff Jimmy in the Windblown Films production *After Sundown*. If you are a fan of the hit CBS television reality series *Survivor*, you will remember him as the most popular contestant on the 2002 season's *Survivor: Thailand*. Unlike many of the contestants, Jake exited that show with character and integrity both undamaged and unquestioned.

What you may not know is that Jake and wife Jeni Billingsley, a retired family counselor, have made their home at Hideaway, Texas, since last September. They are active at Hideaway Lake Community Church. Last fall, Jake even gave a motivational presentation to members of the board of Bible Teaching Resources at the annual meeting. His speech was partly a call to perseverance, what

Jake Billingsley

to. Now I've retired and am spending most of my time writing and following another of my passions, photography.

Q: You've been doing a lot of speaking since *Survivor*, haven't you?

Jeni: Yes, Jake does motivational speaking around the country. He speaks to school and church groups, to businesses and to students.

Jake: We also do a number of charity events, raising money for charities in the U.S. and Canada.

Jeni: Jake speaks about: character and integrity. He is very passionate; schools and companies want their people to get that message.

Q: How did you two end up at Hideaway?

Jake: We moved to Hideaway a year ago September. We had been looking for a place to retire. We wanted somewhere that felt good. We drove in one day after looking all over East Texas and once inside the gate, we knew this was a "feel good place." So we stayed.

Q: You are active at Hideaway church, aren't you?

Jake: Oh yes. We started going to the church and to a Sunday school class. We met Don and Pearl Anderson, and they have been such a blessing. I've read the Bible through a couple of times but now Jeni and I are studying the *Daily Walk Bible*. Our spiritual journey has intensified since meeting Don and Pearl. They've inspired us to grow spiritually. To study the Bible is wonderful...you want to be a sponge and find out more and more.

Q: What's new for Jake and Jeni these days?

Jake: I'm working on a second book. Staying busy speaking. And we just got back from Yellowstone. We like to travel. Life is an adventure!

Life is an ongoing adventure for Jake and Jeni Billingsley. They've known triumph and tragedy, and their desire to fall more deeply in love with the savior, Jesus Christ, is evident. We're proud to call them friends!

For more information on Jake and Jeni Billingsley, see www.survivorjake.com.

"Have You Lost Your Mind?"

Hideaway Seniors Hit Yellowstone in Winter

by Jake Billingsley

Editor's note: Before summer heat broadsides our Texas readers, we thought we'd feature Jake and Jeni Billingsley's recent adventures in snowy Yellowstone. Yurts can be rented in all seasons.

When I first broached the subject of a winter Yellowstone adventure, my wife, Jeni, seemed excited. After all, we had been there in the summer and the fall and we knew Yellowstone to be a magical place.

It was when I told her that we were going to stay in Yurts that she began to become suspicious.

"You want me to stay in a tent with the outside temperature sometimes reaching 40 degrees below zero? What is wrong with you Jake?"

It took some convincing on the part of Yellowstone Expeditions Erica Hutchings to change

continued on page 6





Jeni's mind. I was determined to go with or without her.

It's true that I love adventure. But what good is an adventure unless you can share it with someone you love? I wanted Jeni to go on this trip. She had passed on the five day whale watching kayak trip in the San Juan Islands and I was convinced that this was a trip she would thoroughly enjoy.

We just had to get past the cold weather. Folks in our little community of Hideaway, Texas, were surprised. Everyone thought we were crazy. (That is, they knew I was crazy and figured it must be rubbing off on Jeni). Only Nancy Motley, who had lived in Alaska for some 15 years, refused to think we were nuts. Yellowstone in winter was right down her alley and she signed up to go with us. (Now there were three crazy people in Hideaway.)

The network news reported on a swarm of 900 earthquakes near where we were going. If we heard warnings from well wishers once, we heard them a thousand times. We also knew that there are over 2000 earthquakes in Yellowstone each year and that the area is long overdue for a big one. But we went anyway.

Great food, warm "yurtlets," superior guides, and beautiful scenery combined to make this trip one of the most memorable ever for the three seniors from Hideaway, Texas, who decided to step out of their comfort zone and into a winter wonderland. Cross country skiing, snowshoeing, and photography were part of the daily routine in the Yurt camps.

Yellowstone Expeditions founder and owner, Arden Bailey, summed up his outfit's goals: "I wanted something that had personal service but a way to experience some of the wildness and remoteness of the back county of Yellowstone and not just the same sort of thing that everyone else does. After 26 years of having this business and 30 years of taking folks into Yellowstone I can tell you that every day I get to vicariously experience

Yellowstone again for the first time through other people's eyes. That's the exciting thing for me."

And what an adventure this man and his team put together for the adventurer in all of us.

I remembered myself as being a much better cross country skier than I showed with four face plants. I am thankful neither Jeni nor Nancy had a camera handy when I was stuck upside down. Jeni reminded me that it has been eleven years since we were on those skinny skis. Where does the time go?

My camera was always at the ready and I have the pictures of both Jeni and Nancy to prove it.

About the only thing Nancy, Jeni, and I didn't see on our trip was a wolf. We saw lots of coyotes and everything else you can imagine. And pictures. Wow. We have them. Yellowstone in the winter is a photographer's Disneyland and a nature lover's delight.

Interested in a trip that is uniquely wonderful, warm, and fun? We recommend Yellowstone Expeditions. They can be reached online at YellowstoneExpeditions.com or 800.729.9333. Arden and Erica are truly wonderful people.



Jake Billingsley, the most popular contestant on the People's Choice award winning television show Survivor Thailand, is an avid outdoorsman and an award winning photographer. He has appeared on The Late Show with David Letterman, The Early Show, and numerous other television shows. He played Sheriff Jimmy in the movie After Sundown and his book Shaping My Hat is in its second printing.

Some of our favorite letters from the **MAILBAG**

Vern and I miss your studies in Sherman, Texas, and miss seeing you and Pearl.... I am so happy that the comments in this year's *A Great While Before Day* were expanded.

I like the new format of a longer discussion after each day's verse. Keep up the good work!

I want to convey my appreciation for your church and the Hideaway community and the love they showed my sister over the last few years. She received the fruits of the spirit, for which you all played an important part in the Lord's plans!

Just a few lines to say thank you.... For as long as God is willing, keep *A Great While Before Day* coming. My son was in the hospital from January 18-30, 2008. From January 20 to 25, he was in ICU, completely under sedation, on a breathing tube and feeding tube, with a central line in the right side of his neck. He received units of blood and a complete transfusion. I began using scripture from January 18 to January 30, 2008. Each verse fit exactly for what was happening that day. It blessed the nurses, the respiratory techs, the doctors, and of course they watched to see what God would do according to His word. And Mr. Anderson, they were not disappointed. Praise God. The doctors praised God, the staff, too. Thank you again.

My son and daughter both have sickle cell anemia. God had a purpose for all those verses [in *A Great While Before Day*] this year. Keep them coming!

I use *A Great While Before Day* every year!

Over 20 years ago, my wife and I attended McKinney Memorial Bible Church in Fort Worth and used to attend your weekly studies. For some years after we moved to the Woodlands, we continued to receive *A Great While Before Day*. I hold it right up there with *My Utmost for His Highest*. We are currently working on developing a closer daily walk with the Lord, and I wondered if you still mail out the devotionals. I like the print version that I can use in the morning, before my feet hit the floor!

Dear Evangelist Anderson: Thank you very much for having a program aired over MPR 105.3 FM in Malaybalay City, Bukidnon, Philippines. It is really a great blessing to hear you speak about the Word of God. We need it especially during these times when the world is in trouble. I am praying for you and all those who work with you. Please continue to spread God's Word. Truly yours, Charles Reyno



E-Newsletter

CONSTANT CONTACT

Constant Contact / E-newsletter

Some of you have been receiving a weekly E-newsletter from Bible Teaching Resources. This email contains a brief article along with a list of prayers and praises! If you would like to begin receiving this weekly update, please email us at gen@bibleteachingresources.org and just let us know. Below are a few words of encouragement from some individuals who have enjoyed this "Constant Contact."



We love the e-newsletters and the Thanksgiving [message] from Pearl was very powerful! We always knew Pearl was the power!

This is a good one, and timely. And the study today at St. Andrews was good, too. We had 34 enthusiastic students. Just think. If Jacob had so much trouble with just 2 wives, what must life have been like for poor Solomon ? ! ? !

Thanks for the diligence.

What a way to start a new week and month! Pearl's reflection does something for my soul. We love you and wish we could see you more often.

Great newsletter this week. They are always timely and God seems to know what needs to be taught or spoken. Tears flooded my eyes when I read to the end about Becky. You all seem to have been doing so well and even from the beginning you were amazing how you handled her going to be with Jesus. I have been lax in praying about that for you all and I realize now as time moves on how you can miss her more and more and realize it will be too long before you hear her laughter. We will keep you in our prayers. ... We love you and love the newsletters.

Seems like lately you have been writing these specifically for me. I'm sure it's just a coincidence, but they have definitely been a good read for me.

What a great devotional this morning. How wonderful that the Father remolds us, rather than leaving us marred.

Well, you're still hitting the nail on the head. Thanks for a timely message.

RECIPE CORNER

Donna's Delights

We welcome a new contributor in this issue: Donna Anderson Skorheim, who will share recipes with our readers from her collection of tried and true favorites.

Chocolate Chip Bundt Cake

1 yellow cake mix
1 small box instant vanilla pudding mix
1 small box instant chocolate pudding mix
4 eggs
1 ½ cup water
½ cup oil
Mix together well
Stir in:
1 ½ cup chocolate chips
1 cup chopped pecans

Pour batter into a bundt pan sprayed well with Baker's Joy. Bake in 350 degree oven for one hour. This cake freezes well. Enjoy!

Introducing Teresa Evans!



Bible Teaching Resources is pleased to welcome a new fulltime employee in our office: Teresa Petty Evans, who will handle secretarial duties. We've asked Teresa to tell our readers a bit about herself and she offers these inspiring words.

...And then a Tree Fell through My Roof!

The past three years have been years of healing, and restoration as my children and I have recovered from the death of their beloved dad, Reverend Phil Evans, and we have dealt with my heart problems and related surgeries.

God has been so faithful as He has met our every need, and sustained us with joy and even laughter! My son Daniel is a senior in high school; daughter Sarah is a freshman. Oldest son, Paul, has given us hope with the births of his two children: Harmony, 2, and Jonathan, 8 months!

Yes, even when the remnants of hurricane Ike dropped a tree through our roof—leaving limbs sticking through my bedroom ceiling—we could rejoice knowing that in God's sweet plan, He had protected any of us from harm! Roofs can be repaired!

I rejoice that God has brought me alongside you and I feel honored to serve here!

Blessings and love,
Teresa Petty Evans

Inventory Sale

In an effort to reduce some of our book inventory, we are offering the following titles at discounted prices. Take advantage of this offer soon! It won't last long! Even better....these prices include regular shipping!

Joseph: Fruitful in Affliction by Don Anderson
(regular price \$10) **Sale \$5**

James: Running Uphill into the Wind by Don Anderson
(regular price \$10) **Sale \$5**

Keep the Fire by Don Anderson (regular \$15) **Sale \$8**
(does not include audio version)

Drawing Closer, Growing Stronger by Don Anderson
(regular \$7) **Sale \$5**

Joy Comes in the Morning by Don Anderson
(regular \$12) **Sale \$6**

31 Days Toward Overcoming Adversity by Joni Eareckson Tada (regular price \$10) **Sale \$8**

31 Days Toward Intimacy with God by Joni Eareckson Tada
(regular price \$10) **Sale \$8**

Prayer of Jabez by Bruce Wilkinson (regular price \$9) **Sale \$7**

Prayer Summits by Joe Aldrich (regular price \$10) **Sale \$5**

31 Days of Prayer by Ruth Myers (regular price \$12) **Sale \$10**

31 Days of Praise by Ruth Myers (regular price \$10) **Sale \$8**

31 Days of Power by Ruth Myers (regular price \$10) **Sale \$8**

The Valley of Vision by Arthur Bennett

(regular price \$12) **Sale \$10**

Holiness by Nancy Leigh DeMoss (regular price \$10) **Sale \$8**

In addition, we are offering our VHS series for **only \$20!**
These marriage series are regularly \$60.

And, last but not least, all our remaining inventory of cassette tape series are **half price!** Inventory is limited so if you're interested, please order online or give us a call. Here's just a few that will get you excited: *Psalms Collection I* (regularly \$50) now **only \$25** and *Romans* (regularly \$70) now **only \$35**. You can't beat these prices!

We realize that technology is moving forward quickly and we are devoting our audio and video inventory to offering CDs, DVDs, and Mp3s. Our web designers are diligently working to help us come up with the best option to allow for downloads of Mp3 messages via our webstore.

Thank you Ray!

We want to extend a generous "Thanks!" to Ray Devine. For several years we have been in desperate need of a new server for our office. With Ray's gracious help, we have been able to purchase the needed equipment and he has spent countless hours getting everything set up for us. Words cannot express how much we appreciate his devoted commitment to this ministry and the Lord's work.



Pearl's Reflections

by Pearl Anderson

Most of the people who read this article are not prepared or able to take up the "conventional weapons" of war. However, God does clearly call us to take up "spiritual arms" (weapons of warfare).

Ephesians 6:13-17 lists how we can effectively participate.

The defensive armor for spiritual battle is the belt of truth, the breastplate of righteousness, the shield of faith, the helmet of salvation, and the sword of the Spirit.

The one offensive weapon is the sword of the Spirit which is the word of God.

The modern and biblical nation of Israel offers a striking example of how dangerous and exhausting it is to drive the enemy out of occupied territory.

Unfortunately, our country now seems bent toward unrighteousness and evil. False religions, moral decadence, corruption in government, disrespect for God, even His removal from our justice system are evident to those who study and are aware of current trends.

As Christians, we need to reclaim our position of being salt and light in a society that has lost the moral decency and spiritual moorings that traditionally lead to righteous living and love for God.

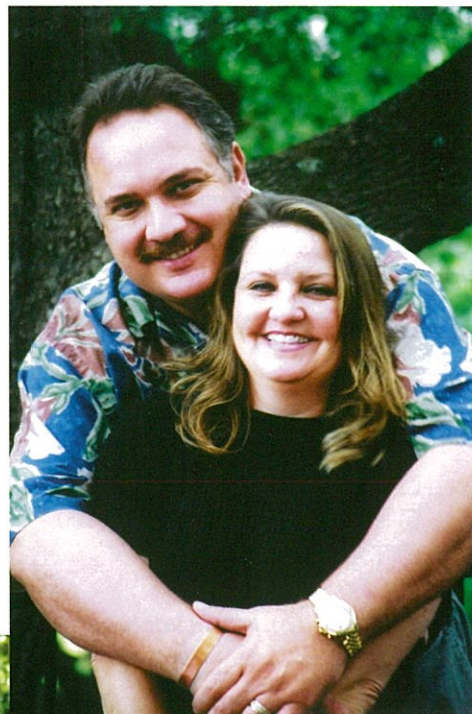
In the short blip of our existence in history, we need to take every opportunity to speak, live, do, give, go, teach, share, encourage and love others into the kingdom of God. We need to meet the challenges of our country head on. Be brave, be courteous, write that letter; get involved and speak the truth of your Christian convictions respectfully in love.

Most importantly, persist in prayer. The prayers of a righteous, humble, trustworthy child of God release the power of Almighty God.

"Therefore I exhort first of all that supplications, prayers, intercessions, and giving of thanks be made for all men, for kings and all who are in authority, that we may lead a quiet and peaceable life in all godliness and reverence. For this is good and acceptable in the sight of God our Savior" (2 Timothy 2:1-3 NKJV).

"I will bless the LORD who has given me counsel; My heart also instructs me in the night seasons. I have set the LORD always before me; Because He is at my right hand I shall not be moved" (Psalm 16:7-8 NKJV).

"The time has come to turn to God and reassert our trust in Him for the healing of America." —Ronald Reagan



Look like fun?

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Join us at
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See back cover
for more details.

Catch Don!

Sundays, 8:00 a.m. & 10:45 a.m. services @ Hideaway Lake Community Church. 1500 Lake Park Circle, Hideaway, TX 75771.

Couples Conference, May 22-24, 2009 @ Summers Mill. Register online at www.BibleTeachingResources.org or use the form on page 10.

Trail West Family Camp, August 17-22, 2009 @ Buena Vista, Colorado. Register online at www.BibleTeachingResources.org or use the form on page 10.

Registration & Order Form

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- ☐ Couples Conference @ Summers Mill*
—May 22-24, 2009: \$350/couple
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* You will be contacted by our conference registrar for additional information.

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***The Reason for God: Belief in an Age of Skepticism* by Timothy Keller (Dutton / Penguin Group)**

Timothy Keller is a new author to me and a breath of fresh air. In this stimulating work, Keller handles difficult questions posed by those attending his church in Manhattan, New York. You will sense the love of Christ flowing through Timothy Keller as he records his dialogue with those who are searching.

***Day by Day with the English Puritans* compiled and edited by Randall J. Pederson (Hendrickson)**

I have used this work in my daily devotions for the year 2008. Each day features a different Puritan writer who calls attention to some great biblical truth. You'll be challenged, encouraged, refreshed, and convicted by each writer. This would be a good work for you to include in your personal devotions for 2009.

***Unleashing the Power of Rubber Bands: Lessons in Non-Linear Leadership* by Nancy Ortberg (Tyndale House)**

Nancy Ortberg clearly understands and recognizes leadership. In one of the book's many memorable anecdotes, she recalls a valuable lesson learned while conducting a seminar on vision for the employees of a large company:

I can be an idiot sometimes, but that's for another chapter. After I explained what I wanted the teams to do, I walked over to "help" this table. I knelt down and said in my best consulting voice, "So, what have you got for me?" The head of the department said, "Well, I've been thinking about this idea a lot over the past twenty-five years," and the rest of the guys around the table chuckled. I assumed he was having a hard time figuring out this vision thing, so I continued, "Well, tell me what you have been thinking." To this day, I still carry a scrap of paper in my wallet on which I've written what that man said next: "We work to create and maintain an environment that inspires greatness." (21)

***Spectacular Sins and Their Global Purpose in the Glory of Christ* by John Piper (Crossway)**

John Piper stimulates his readers intellectually. In this work, he prepares us for a future of suffering he feels is sure to come. Even in this we must be able to see the glory of God. In John's words:

THE BRUISED HEART AND THE TIRE IRON
I am aware that these things seem emotionally distant and unrelated to the personal pains of many. In our quiet daily miseries of marriage or parenting or loneliness or sickness or depression, we may feel that all this talk about the grandeur of God is like trying to heal a bruised heart with a tire iron. I know that God is tender, and that personal fellowship with him is sweet, and that touching the heart happens through the

brokenness of the still, small voice. I know this, and I love it. Jesus Christ is a precious friend to me.

But I also know something else. If, while I am having a tender conversation with my wife, a man breaks in and kills her and all my children and leaves me wounded on the living room floor, I will need a way of seeing the world that involves more than the tenderness of God. If pestilence takes out tens of thousands of my fellow citizens and half my church, my mental and spiritual survival will depend on more than the precious gifts of God's intimacy. (14)

Piper has done it again. This is a small little book that you really need to read.

***The Prodigal God: Recovering the Heart of the Christian Faith* by Timothy Keller (New York, NY: Penguin Group. Copyright—Timothy Keller, 2008.**

In this, the second of Timothy Keller's books we are reviewing for this issue, he focuses on the parable of the Prodigal Son in Luke 15. This work is wonderfully done.

***Faith & Doubt* by John Ortberg (Zondervan)**

John is the pastor at Menlo Park Presbyterian Church in Menlo Park, California. His insights are always refreshing, and this work is no exception.

***Axiom: Powerful Leadership Proverbs* by Bill Hybels (Zondervan)**

This wonderful little book offers 76 axioms, divided into four categories. I have made a copy of all 76, and plan to study them more closely and put scripture passages with them. I think you will enjoy the fruit of Bill's years of leadership.

***What On Earth Have I Done?: Stories, Observations, and Affirmations* by Robert Fulghum (St. Martin's Press)**

Robert Fulghum offers insights into human nature with another enjoyable work. Here he traces his journey from the Moab desert in Utah to the island of Crete to the city of Seattle. Each of the book's anecdotes is delightful, offering a pointed message.

***Signs of Life: Back to the Basics of Authentic Christianity* by David Jeremiah (Thomas Nelson)**

Over the years, I have many of David Jeremiah's books in my devotional times, reading a few pages at a time. Last year, I read *Signs of Life*, and I highly recommend it. You will be enriched by this work.

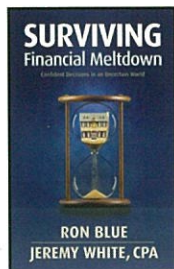
***Shaped by God* by Max Lucado (Tyndale House)**

This book was originally released under the title *On the Anvil* and is one of Max Lucado's first works. How good it is to read it again and to be refreshed by the lessons that he brings with the skill of a master storyteller.

HOMework

by Jane Rodgers

Surviving Financial Meltdown



A profile of recommended reading by Ron Blue and Jeremy White, CPA: *Surviving Financial Meltdown: Confident Decisions in an Uncertain World* (Tyndale House 2009).

When my husband, Mike, and I were newlyweds in our early twenties in the late 1970s, our idea of financial planning was trying to save enough from our salaries as a high school teacher and accountant (we made a whopping \$27,000 / year combined) to scrape together a down payment for a house. Real estate would never depreciate, we reasoned. Wrong! The eighties brought mega interest rates, an oil crunch, and a financial downturn that affected real estate. Like others, we've experienced the ups and downs of owning property. Somehow the decades have slipped by and we find ourselves like many of our generation—caught in the middle ages trying to pay for college educations and weddings and having very little left over. We're still looking for the Rapture to come, but in case the Lord holds off till after we retire, we have started seeing a Christian financial planner. So far they have asked enough questions to amuse even the most jaded HR person. Hopefully, something good will come of it all.

As the proverbial wisdom goes, failure to plan is preparation for failure. In these uncertain financial times, with corporate lay offs, real estate woes, stock market nosedives, and general economic malaise, we at Bible Teaching Resources recommend a new book by Ronald Blue and Jeremy White, CPA. If you expect no help from the recent pricey Congressional bailout, perhaps Blue and White's *Surviving Financial Meltdown* will point you in the right direction. Blue, a financial planner for over 40 years, is president

Our ultimate trust must be in the Lord, but it is wise to listen to the voices of His counselors as well.

of Kingdom Advisors, an organization promoting biblical principles of financial stewardship and empowering financial planners on an international scale to share scriptural principles with their clients. White, a certified public accountant from Paducah, Kentucky, is a Kingdom Advisor consultant and author. Both men have authored or co-authored numerous books on financial planning individually, together, and in collaboration with Larry Burkett.

Surviving Financial Meltdown is short, highly readable, and powerful. The chapters are organized around diagnosing financial conditions, preparing for solutions, including eradicating debt, and building emergency savings. Each chapter is laced with biblical principles and illustrations, many from the Old Testament. Here we have adapted some of the points from chapter 4, "This Isn't Going To Hurt a Bit...Take a Financial Physical."

Blue and White use the biblical example of the patriarch Joseph, whose goal setting and planning not only saved Egypt but ensured ample sustenance for Jacob and the children of Israel—ultimately preserving the line of the Messiah. As the authors put it, "Joseph began his tenure as Egypt's COO by touring the country to assess the state of the nation" (36). He "surveyed the territory, noting population levels and needs, monitored

crops and grain production, and considered storage alternatives" (36). He then established a goal—the survival of Egypt during years of famine. Finally, he developed a plan, gathering and storing grain as outlined in Genesis 41:49 (36-37). Similarly, Blue and White recommend the following to their readers, paraphrased here from page 37 of the book:

Take a financial physical. In short, assess your financial condition realistically and accurately. Examine the following: What do I owe? What do I own? How much am I spending? How strong are my safety nets? (36-38).

1. Establish a finish line. Prayerfully decide where you want to go, what you need to do, and develop long term financial goals.

2. Plan how to get from there to there. Develop an effective strategy, involving the following four principles, quoted here:

- Think long term with your goals and investing
- Learn to live within your income.
- Become your own bank (increase your liquidity.
- Get out of debt. (37)

Ron Blue and Jeremy White go on to delineate the items involved in taking hold of one's finances. Issues such as developing budgets, building savings, reducing spending, avoiding debt, and investing wisely are among the many covered as the authors offer practical advice interspersed with illustrations and examples. The work is a timely one, given the financial challenges of recent years. Our ultimate trust must be in the Lord, but it is wise to listen to the voices of His counselors as well. Thankfully, organizations like Kingdom Advisors, Crown Financial Ministries, and others offer solid biblically based advice for times like these.

Ron Blue and Jeremy White's *Surviving the Financial Meltdown: Confident Decisions in an Uncertain World* is a publication of Tyndale House and is available at Christian bookstores. For further information on Kingdom Advisors, check out this website: www.KingdomAdvisors.org.

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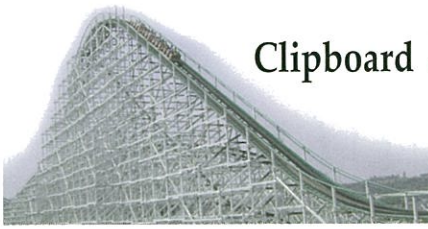
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Clipboard continued from page 2

Lord is David's "rock," "fortress," and "refuge," who will "lead" and "guide," the psalmist believes God will free him from "the trap that is set."

2 Timothy 2:26: "Then they will come to their senses and escape from the devil's trap. For they have been held captive by him to do whatever he wants" (NLT). Keep me from evil was Jabez's prayer. Keep me from falling into Satan's trap. David's petition is similar.

v. 5 "Into your hands I commit my spirit; redeem me, O Lord, the God of truth." Peterson paraphrases verse 5: "I put my life in your hands. You won't drop me, you'll never let me down." In other words, I am giving it all to You, Lord! The request is for redemption.

v. 6 "I hate those who cling to worthless idols; I trust in the Lord." The key words are "I hate" and "I trust." Because David hates evil, he trusts God.

v. 7 "I will be glad and rejoice in your love, for you saw my affliction and knew the anguish of my soul." Here we see an act of the will: David will "be glad" and "rejoice" in God's love. Why? He does so because God has seen his external "affliction" and comprehended the internal "anguish" of David's soul.

v. 8 "You have not handed me over to the enemy but have set my feet in a spacious place." Negatively, the Lord has "not handed" David over to the enemy, but rather, positively, the Lord has "set" David's "feet in a spacious place." Lord, You did it up GREAT! (see Ephesians 3:20).

v. 9 "Be merciful to me, O Lord, for I am in distress; my eyes grow weak with sorrow, my soul and my body with grief." David follows this request for mercy with reasons in verses 9 and 10. Why should God be merciful? David is "in distress"; his eyes grow "weak with sorrow," and his soul and body grow "weak," too. Focusing on circumstances weakens us physically.

v. 10 "My life is consumed by anguish and my

years by groaning; my strength fails because of my affliction, and my bones grow weak." Peterson paraphrases verse 10: "My life leaks away, groan by groan; my years fade out in sighs. My troubles have worn me out, turned my bones to powder." David continues enumerating why he needs the Lord's mercy. Anguish consumes his strength.

v. 11 "Because of all my enemies, I am the utter contempt of my neighbors; I am a dread to my friends—those who see me on the street flee from me." The verse suggests that the psalm may well have been composed during the time of Absalom's rebellion, when opposition to David led to a temporary overthrow of his kingdom. His enemies have rendered him *persona non grata* to neighbors, friends, and folks on the street.

v. 12 "I am forgotten by them as though I were dead; I have become like broken pottery." Many people do not like David...he is forgotten, discarded like something worthless.

v. 13 "For I hear the slander of many; there is terror on every side; they conspire against me and plot to take my life."

v. 14 "But I trust in you, O Lord; I say, 'You are my God.'" In contrast to the slander of his enemies and the terrors of conspiracy, David's response is to trust in God.

v. 15 "My times are in your hands; deliver me from my enemies and from those who pursue me." This verse reveals David's testimony: his times are in God's hands and he looks wholly to God for deliverance.

v. 16 "Let your face shine on your servant; save me in your unfailing love." Numbers 6:24-26 comes to mind: "The Lord bless you and keep you; the Lord make his face shine upon you and be gracious to you; the Lord turn his face toward you and give you peace."

v. 17 "Let me not be put to shame, O Lord, for I have cried out to you; but let the wicked be put to shame and lie silent in the grave." David turns to the Lord for judgment upon the wicked.

v. 18 "Let their lying lips be silenced, for with pride and contempt they speak arrogantly against the righteous." As for the "wicked," let them experience shame and eternal silence for their lies.

It is awfully easy in suffering to render a wrong verdict. This can be true when we get our eyes on circumstances and off the Lord.

v. 19 "How great is your goodness, which you have stored up for those who fear you, which you bestow in the sight of men on those who take refuge in you." Peterson paraphrases verse 19: "What a stack of blessing you have piled up for those who worship you, Ready and waiting for all who run to you to escape an unkind world." God's "goodness" is something He has "stored up" to "bestow." This "goodness" is for those who "fear" God and who "take refuge" in Him. 1 Chronicles 4:10: "Jabez cried out to the God of Israel, 'Oh, that you would bless me and enlarge my territory! Let your hand be with me, and keep me from harm so that I will be free from pain.' And God granted his request" (NIV).

v. 20 "In the shelter of your presence you hide them from the intrigues of men; in your dwelling you keep them safe from accusing tongues." Here David praises the Lord for the safety of the shelter only He can provide. Peterson paraphrases verse 20: "You hide them safely away for the opposition. As you slam the door on those oily, mocking faces, you silence the poisonous gossip."

v. 21 "Praise be to the Lord, for he showed his wonderful love to me when I was in a besieged city." How refreshing to hear this outburst of praise! Many believe the "besieged city" refers to Keilah, which David delivered from the Philistines. The citizens, in turn, betrayed him to Saul. Jerusalem was also certainly a besieged city from which David was forced to flee as Absalom approached from the south.

v. 22 "In my alarm I said, 'I am cut off from your sight!' Yet you heard my cry for mercy when I called to you for help." It is awfully easy in suffering to render a wrong verdict. This can be true when we get our eyes on circumstances and off the Lord. We lose perspective.

Peter on the Sea of Galilee walking toward the Lord was fine as long as he kept looking at the Lord. As he saw the winds and the waves, he began to sink. The disciples in the storm, as well, thought that they were going to perish. The Lord changed all that with just a simple statement, "Peace, be still."

Peterson paraphrases Psalm 31: 22: "Trapped by a siege, I panicked. 'Out of sight, out of mind,' I said. But you heard me say it, you heard and listened."

v. 23 "Love the Lord, all his saints! The Lord

preserves the faithful, but the proud he pays back in full." In verse 21 David says: "Praise be to the Lord." Now, in verse 23, he says: "Love the Lord, all his saints!" We are to love Him because He "preserves the faithful," and He "pays back [the proud] in full." In *A Musician Looks at the Psalms*, Don Wyrzten writes, "Four brief, but powerful concepts end this psalm of crisis: Love the Lord! Be faithful! Be humble! Be strong and take heart!" (82).

v. 24 "Be strong and take heart, all you who hope in the Lord." Peterson paraphrases verse 24: "Be brave. Be strong. Don't give up. Expect GOD to get here soon."

Friends, currently we are witnessing divine judgment in our land, in part because of the following conditions:

1. Disregard for human life.
2. Disregard for divine revelation.
3. Politics of hate.
4. Lies replacing honesty.

We cannot go on indefinitely disregarding divine truth without serious consequences. It will take a heavy dose of courage to seize the moment and stand against the culture. Webster defines courage thus: "a quality of mind or temperament that enables one

to stand fast in the face of opposition, hardship, or danger."

Dr. Adrian Rogers said: "You cannot legislate the poor into freedom by legislating the wealthy out of freedom. What one person receives without working for, another person must work for without receiving. The government cannot give to anybody anything that the government does not first take from somebody else. When half of the people get the idea that they do not have to work because the other half is going to take care of them, and when the other half gets the idea that it does no good to work because somebody else is going to get what they work for, that my dear friend, is **about the end of any nation**. You cannot multiply wealth by dividing it."

It is going to take courage to stay by the stuff and keep trusting.

As Martin Luther put it, "Even if I knew that tomorrow the world would go to pieces, I would still plant my apple tree."

"You cannot legislate the poor into freedom by legislating the wealthy out of freedom."

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