

A person is sitting at a desk, writing in a notebook with a red pen. In the background, there is a laptop and a tablet displaying a website. The scene is lit with soft, natural light.

SESSION SEVEN

A JOURNEY OF FAITH

7 Financial Wisdom

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“Financial Wisdom”
Session Seven of Ten Sessions from the book:
*A Journey of Faith Discipleship Ministry:
Bible Answers to Life’s Toughest Questions*

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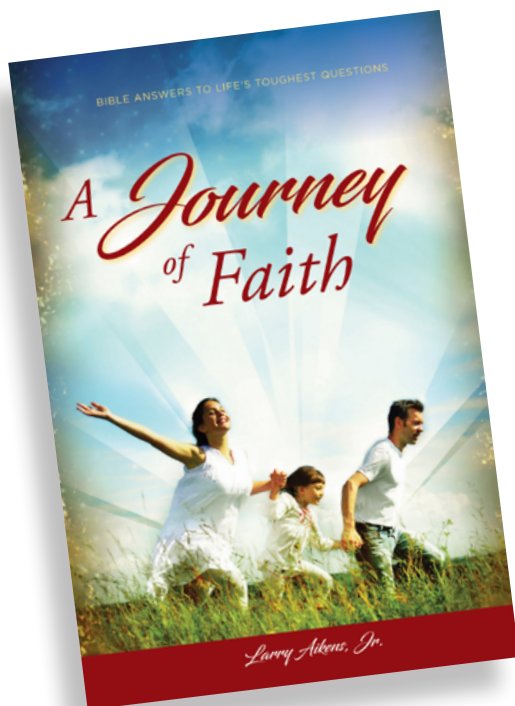
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SESSION **SEVEN** FROM

A Journey of Faith

BIBLE ANSWERS TO
LIFE'S TOUGHEST QUESTIONS



Only Jesus 4 Me, Inc.
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Virginia USA

A SPECIAL INVITATION

As a pastor since 1992, I have realized that many people have questions on their mind about God and the Bible. Sometimes they tell me that they aren't sure they should ask, but they wonder, "Why *do* bad things happen in this world—especially to good people? Doesn't God love us, can't God protect us? Why doesn't God answer *my* prayers?"

So many people have said to me, "Pastor, I have been trying to read the Bible, but I just don't understand it. And besides, where did all these different versions of the Bible come from. Which one should I use? It's just so confusing!"

And the questions keep on coming: "How can I know for sure that I will be in Heaven when I die? Has my life really mattered? Is there any help in the Bible for my personal finances? How can I make better decisions? Do you believe in speaking in tongues? Can a person recover from addictions?" And on they go...

All of these are good and fair questions—completely necessary—and they have caused me to really pray for guidance of the Holy Spirit as I have studied God's Word to try to find answers for what I consider to be *the toughest questions about life*. This book is the product of that research and experience—trying to get at answers that will help you understand God better.

I am quick to admit that I can't answer all of the toughest questions completely—some of life's mysteries God just hasn't fully explained—but I have tried to provide sessions in *A Journey of Faith Discipleship Ministry* to at least engage with these questions fairly.

These sessions provide a framework to process these mysteries through a biblical understanding of what God has explained to us and really wants us to know. You might be surprised at just how much can be uncovered if you are willing to do a little bit of discovery in a guided setting. So many people with the toughest questions have told me that this study has helped them immensely.

I want to thank these folks who have *journeyed* with us up to this point. Each sincere person has deepened my faith, and has in some way been an encourager to produce the resource that you hold in your hand. I feel indebted to all who have spoken into my *Journey of Faith*, and especially to the Holy

Spirit who has guided each of us, and has revealed the truth of God's Word to our hearts as we have diligently pursued a relationship with God through Jesus Christ our Lord and Savior.

It is my sincere hope that you will also travel with us and take the time to study these provided materials carefully. This *Journey* very well could be a wise investment in your relationship with Almighty God. My prayer is that through the power of the Holy Spirit, you may emerge from this series of studies a more informed and dedicated follower of the Lord Jesus Christ.

Your fellow Journeyer,

Larry

Psalm 40:1-3

WELCOME TO THE JOURNEY!

We are delighted that you have joined us for *A Journey of Faith*. We know that this is a wise investment you are making in your life, and it is our sincere desire that you will understand more of God's love for you and how you fit into God's plan of grace. We would like to introduce you to a few practical ideas:

- ✓ When you watch or attend the sessions, be sure to have a Bible, this resource, and a way to take notes. We will be studying the Bible, using the *New Living Translation*. While it is not required, it might be helpful for you to purchase this translation. We suggest the *NLT Illustrated Study Bible*.
- ✓ Before each session, please read carefully the material you have received. We believe that *Truth Discovered Is Truth Retained!* Please come to the sessions prepared.
- ✓ We offer this *Journey* with appreciation to those whose questions, together with our own, have challenged us to dig deep into God's Word for answers. It is because of their curiosity that this discipleship ministry has been developed. As you study, we realize that you also may have questions of your own. Please feel free to ask your questions during our discussion time, or contact your facilitator throughout the week. We are always happy to talk with you about your *Journey*.
- ✓ After the session, please complete the Discussion Questions and Abiding Principles on our website. Submit these for extra credit!
- ✓ If you are enjoying *A Journey of Faith*, please refer a friend to Journey with us. Visit www.onlyJesus4me.com to discover how to become a Licensed Facilitator and offer this life-changing resource to others. It is easy and rewarding!
- ✓ Before our study each week, we will say this prayer together:
“Dear heavenly Father, I ask that you open my heart to receive the Scripture for today's lesson. I also ask for the Holy Spirit to give me courage to take the steps of a true disciple in following Jesus, as truth is revealed to me through this *Journey of Faith*. Thank you for your grace at work in my life to draw me closer to your awesome love. I pray in Jesus' holy name, Amen.”

THEME VERSES

2 Peter 1:3a, 5a

³By his *Divine Power*,
God has given us
Everything we need
for living a *Godly Life*.

⁵In view of all this, make
every effort to *Respond*
to God's *Promises*.
Supplement [or add to]
Your Faith.

A person is writing in a notebook with a red pen. In the background, there is a laptop and a tablet. The scene is brightly lit, possibly in a cafe or office setting.

ABIDING PRINCIPLES

1 TIMOTHY 6:10

For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

PROVERBS 12:24

Work hard and become a leader; be lazy and become a slave.

2 CORINTHIANS 9:7

You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully."

INTRODUCTION TO SESSION SEVEN

Probably some of the most foolish mistakes we make in life have to do with our personal finances—how we earn money, how we spend money, and how we invest money. Sometimes we don't show a whole lot of intelligence. That reminds me of a joke:

Two fellows were digging a very deep trench on a hot summer day—wiping sweat and covered in mud from head to toe. About that time, the boss drove up in his white, air-conditioned pickup truck. He got out, dressed in a nice clean uniform, walked over to the edge of the trench and looked down on the men hard at work below. He hollered down to them, “You fellows look like you’re doing a great job. If you need anything, I will be over there in the shade of that tree, over yonder.”

After he left, one fellow said to the other, “Why are we down in this hole digging a trench, all muddy and sweaty, when our boss is driving around in an air-conditioned pickup truck most of the day, wearing that starched uniform? And besides, I understand he makes a whole lot more money than we do. I don't think that's fair!”

“Well, I don't know,” responded the other. “But, I agree, it ain't fair. I think I'll just climb up out this here hole and I'll go over there and ask him.”

So he went over and asked the boss, “Why are we a digging in the hot sun and you're over here a standing in the shade?”

“Intelligence,” the boss said.

“What do you mean, ‘Intelligence’?”

The boss replied, “Well, I'll show you. I'll put my hand on this tree and I want you to hit it with your fist just as hard as you can.”

“Oh, I might hurt you, boss.”

“No, go ahead, I'm in charge around here.”

So, the worker said, “If you say so,” and took a mighty swing,

trying to hit the boss' hand just as hard as he could. In just the nick of time, the boss removed his hand and the worker hit the tree, smashing his hand. As he whelped in pain, the boss said, "See there, that's 'Intelligence'!"

The worker shook off the pain and went back over to the trench, climbing back down to where his buddy waited.

"So, what did the boss say?"

"He said we are down here a workin' hard, and he is up there in the shade because of 'Intelligence.'"

"So, what's this 'Intelligence,' asked his buddy.

The worker put his hand over his face and said, "Take your shovel, rare back, and hit my hand as hard as you can."¹

You might be surprised to learn that the Bible has a whole lot to say about your personal finances. Jesus often spoke on the subject, and the Bible is filled with practical wisdom for financial blessings—and it isn't all about giving! God wants your finances to be blessed, so that you can bless God's work and others.

Have I always been perfectly intelligent with my money? Certainly not... and I still make mistakes. It is a constant process of learning and growing in this critical area of our lives that reveals so much of our internal character.

So, could I challenge you to try to lay aside your opinions about money, and take time to really examine what the Bible has to say? This session could be life-changing, bringing freedom in your life from the stress of financial insecurity and also from the entrapment of an egocentric philosophy of financial appropriation.

TEXT: 1 TIMOTHY 6:6-12, 17-19

⁶ Yet true godliness with contentment is itself great wealth.

⁷ After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it.

⁸ So if we have enough food and clothing, let us be content.

⁹ But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction.

¹⁰ For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

¹¹ But you, Timothy, are a man of God; so run from all these evil things. Pursue righteousness, and a godly life, along with faith, love, perseverance, and gentleness.

¹² Fight the good fight for the true faith. Hold tightly to the eternal life to which God has called you, which you have declared so well before many witnesses.



¹⁷ Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment.

¹⁸ Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others.

¹⁹ By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.



SESSION 7: FINANCIAL WISDOM

Jesus taught a totally different perspective from the world's viewpoint of financial management: “Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be” (Matthew 6:19-21).

Jesus emphasized that God views our finances, a vital part of our treasure or total resources, as an inanimate tool. Money is a necessary measure of exchange, but it is also a tool that enables us to accomplish God’s program for our lives. Further, Jesus taught that we can discern our measure of commitment to the cause of Christ by our depth of investment in God’s work. This investment is to be proportionate to the resources that have been entrusted to our care.

This session will explain and present specific principles of biblical financial management, in accordance with Jesus’ teachings, and those discussed in our text from Paul’s letter to Timothy.

I. Finances should be obtained through work that is pleasing to God.

A. Work should be approached with a sense of thankfulness to God.

1. It is God who gives us the ability to work and the opportunities to do so.

Deuteronomy 8:17-18a – ¹⁷You [should] never say to yourself, ‘I have achieved this wealth with my own strength and energy.’

^{18a}Remember the LORD your God. He is the one who gives you power to be successful...

2. Through these opportunities, we are enabled by God to meet our financial obligations and goals.

1 Timothy 5:8 – But those who won’t care for their relatives, especially those in their own household, have denied the true faith. Such people are worse than unbelievers.

B. Work should be carried out with respect for the company and those in management.

1. We should be cooperative with the policies and procedures in the workplace.

Ephesians 6:5-6 – ⁵Slaves, obey your earthly masters with deep respect and fear. Serve them sincerely as you would serve Christ.

⁶Try to please them all the time, not just when they are watching you. As slaves of Christ, do the will of God with all your heart.

2. We should work as if we are working for Jesus.

Ephesians 6:7 – Work with enthusiasm, as though you were working for the Lord rather than for people.

3. We should respect the position of authority, even when we do not feel we can respect the person in that position.

1 Peter 2:18 – You who are slaves must accept the authority of your masters with all respect. Do what they tell you—not only if they are kind and reasonable, but even if they are cruel.

- a. In ancient days, slaves could not change jobs.

- b. Thankfully, we have the option of finding a new employer;

even so, as long as we are employed by a company, we should respect the chain of command.

C. We should work with resourcefulness.

1. We should give each job 100%.

Ecclesiastes 9:10a – Whatever you do, do well.

2. All work is for the glory of God.

1 Corinthians 10:31 – So whether you eat or drink, or whatever you do, do it all for the glory of God.

D. We need to pay attention to the sacred rules and rhythms of life.

1. Even God took a day off and rested, as an example to us. We need to plan a day off each week to rest and worship.

2. Proper rest and time with family are important to avoid burn-out and overwork.

3. It is better to have less and lead a balanced life than to live above your means at the expense of overwork and excessive time away from God and family.

*Less is **More** when you
live a **Balanced Life**.*

II. Jesus taught us the proper attitude toward our finances.

A. Quality of life is not determined by the amount of stuff that we can accumulate.

Luke 12:15 – Then [Jesus] said, “Beware! Guard against every kind of greed. Life is not measured by how much you own.”

1. The worlds’ riches are fleeting—they do not satisfy.

2. We need to work on being satisfied with the blessings God has given us.
- B. It is more important to build the kingdom of God than to seek after the riches of this world.
- Matthew 6:33 – “Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.”
1. Money is an abusive master. When you are more interested in making money than making a living, you will find many problems in your life:
 - a. It may lead to division and strife.
 - b. It may bring spiritual poverty to your soul.
Luke 12:21 – [Jesus speaking] “Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.”
 - c. It may cause anxiety and fear.
Ecclesiastes 5:12 – People who work hard sleep well, whether they eat little or much. But the rich seldom get a good night’s sleep.
 - d. It may lead to severe loneliness and great disappointment at the end of life.
Ecclesiastes 5:16 – And this, too, is a very serious problem. People leave this world no better off than when they came. All their hard work is for nothing—like working for the wind.
 2. We have been called to a greater purpose than pursuing riches.
 - a. We have been called to serve God.
 - b. We have been called to live a testimony of faithfulness to Christ Jesus.
 - c. We have been called to further the kingdom of Christ on earth.
- C. God is the owner; we are the managers.
1. God gives the abilities and opportunities to work; therefore, whatever we have has been given to us by God.

2. Possessions and wealth should not make us proud, nor self-assured. Our confidence should always be in God.
3. Even so, God delights in our enjoying the blessings that he has given us.
Ecclesiastes 5:19 – And it is a good thing to receive wealth from God and the good health to enjoy it. To enjoy your work and accept your lot in life—this is indeed a gift from God.
4. God gives to us so that we might be a channel of blessing to others.
1 Timothy 6:18 – Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others.

III. Wisdom from God's Word about personal financial management.

- A. How we manage our money is a reflection of our relationship with God.
 1. We need to understand the responsibility of indebtedness.
Proverbs 22:7 – Just as the rich rule the poor, so the borrower is servant to the lender.
 2. We have a spiritual obligation to pay our debts.
Romans 13:8, 10 – ⁸Owe nothing to anyone—except for your obligation to love one another. If you love your neighbor, you will fulfill the requirements of God's law. . . . ¹⁰Love does no wrong to others, so love fulfills the requirements of God's law.
 - a. Our word is to be our bond.
 - b. We are to pay our debts on time, every time, when we are able to do so.
 - c. When financial reversal comes, we are to treat our creditors the way that we would want to be treated.
Luke 6:31 – “Do to others as you would like them to do to you.”
 3. We should be careful about incurring indebtedness.
 - a. Live on less than you earn by budgeting wisely and tracking expenses.

- b. Plan and save money for life's emergencies.
 - c. Avoid borrowing money for items that depreciate faster than you can pay for them.
 - d. Overcome emotional buying. Don't make important financial decisions without taking time to pray and think them over.
4. As God's children, we should always protect the reputation of God's name.
- B. We should invest our money in eternal pursuits.
- Luke 16:9 – “Here's the lesson: Use your worldly resources to benefit others and make friends. Then, when your earthly possessions are gone, they will welcome you to an eternal home.”
1. We are to finance the work of God at the local church through regular *and* systematic giving.
 - a. The local church is funded by the people who attend.
 - b. Each of us is to participate in giving.

1 Corinthians 16:2a – On the first day of each week, you should each put aside a portion of the money you have earned.
 - c. God expects each of us to invest at least ten percent (10%) of our weekly income in God's work through the general fund of our local church.
 - 1) Jesus emphasized tithing in his teachings (see Matt. 23:23).
 - 2) In the early church, believers gave 100% to the Lord, through their local church (Acts 2:44-45).
 - 3) The New Testament instructs believers to give at least 10%, or “a portion of the money [we] have earned” (1 Cor. 16:2) in the collection on Sundays.
 - 4) We should be willing to give *even above* 10%, as we are able to do so. Consider carefully the teaching of 2 Cor. 9:6-10.

- 5) God is more interested in what the percentage of our gift expresses about our heart and our love for Jesus, than the actual amount of the gift itself (read Mark 12:41-44).
2. Once we have determined the percentage of our giving, we should give this money to God through our local church on a consistent basis.
 - a. Our tithes fund the budget our church agrees on each and every year.
 - b. The expenses are consistent, so the giving needs to be just as consistent.
 - c. When church is closed for weather concerns, we should save our tithes and give when church re-opens.
3. Our motivation for giving is two-fold:
 - a. We are giving to be obedient to God's commands.
 - b. We are also giving as an act of devotion and worship to God.

2 Corinthians 9:7b – God loves a person who gives cheerfully.
4. After giving faithfully to our local church budget, we may want to give elsewhere and above this, as the Holy Spirit leads us.

Romans 15:27 – They were glad to do this [take up a benevolence offering] because they feel they owe a real debt to them. Since the Gentiles received the spiritual blessings of the Good News from the believers in Jerusalem, they feel the least they can do in return is to help them financially.
5. If we are generous with God, God will be generous with us. We can never out-give the Lord.

Luke 6:38 – “Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back.”

Be *Generous* with God;
He will be *Generous* with you.

IN CONCLUSION

It is wise to carefully evaluate your financial situation in light of the biblical wisdom that we have studied. Ask yourself several questions:

1. **Am I earning money in a way that honors God? Are there any changes I need to make in my work?**
2. **Am I spending money wisely and in keeping with a wise financial plan or budget?**
3. **Am I doing what pleases God with the possessions and income that God has entrusted to me?**
4. **Am I giving a fair and honest tithe to the Lord's work?**

If you are willing to give God first place in your finances, God has promised to bless you both financially and spiritually.

Many folks feel strapped and pressured financially, and therefore don't feel they can afford to give God first place in their finances. A wise financial counselor once told me that most people don't have a cash flow problem; they have a spending problem. It is easy to spend more than you make, especially if you are not on a consistent budget.

Perhaps the best financial advice I ever received was to **use an envelope system, or cash system**, for the expenses that easily get out of hand. It is really simple, and it really works. Sit down with a piece of paper and divide it into three columns. **See the example at the end of this conclusion.** In the first column, list all of your "take-home" net income. In the next column, list all of your monthly fixed (predictable) expenses and total them at the bottom of the column. Then decide a reasonable monthly budget amount for each of the categories that fluctuate, such as groceries, miscellaneous supplies, out-to-eat, entertainment, and clothing. Write down these categories and their amounts in the last column and total them. You should have three working totals: one for net income, one for fixed expenses, and one for fluctuating expenses.

Now, go back and add in a tithe to the Lord (10% of your net income) at the top of your fixed expenses column. If you don't feel you can start with

a full 10%, start with a lower percentage with a promise to God that you will re-evaluate and increase your percentage every three months until you are faithfully giving God a full and honest tithe. Also, add in a targeted savings goal. Start somewhere—even if you only plan to save \$25 per month, at least it is a start. Get a new total.

Now, add together the fixed expenses and the fluctuating expenses. Is this total less than the net income? If not, make adjustments to the fluctuating expenses until your budget is balanced. Ask yourself what needs to be changed in order to get the budget in balance. Can we earn more income? Can we cut an expense somewhere? If you need more income, perhaps consult your tax preparer or human resources department at work. You may be able to adjust your W-4 in order to take home more money, instead of counting on a huge tax return every spring. It's just an idea to help your monthly cash flow, but make sure you don't get into a situation of owing the IRS at tax time.

Now, for the most important part of the budget... Look at the areas of fluctuating expenses that you have budgeted. Stop using your credit card or debit card for these types of expenses—even if you pay them in full each month. Each category needs a labeled envelope of its own. Each month (or each paycheck, whatever works for you), withdraw CASH from the bank and put the budgeted amount into each envelope. Keep the envelopes in a safe place and only take out money when you are planning to spend. **When the cash runs out, quit spending until the next paycheck or monthly draw.**

The money left in your bank will be drawn upon by check or other means to pay your fixed expenses, including your savings that you should transfer to a savings account, and also the tithe that you will give to the Lord.

With the cash system, you may find that you have money left at the end of the month in some of the categories—that is, if you are a careful shopper. As that money accumulates, you can decide as a family how to use it. Maybe Christmas gifts, vacation, or items for the house.

Sample Monthly Budget

INCOME	FIXED EXPENSES	FLUCTUATING EXPENSES
Her Net: 2,500	Tithe: 500	Miscellaneous: 400
His Net: 2,500	Savings: 200	Groceries: 600
	House: 1,500	Out to Eat: 200
	Utilities: 400	Entertainment: 100
	Insurance: 400	Clothes: 100
	Gas: 200	
	Debt Payments: 400	
TOTAL: \$5,000	TOTAL: \$3,600	TOTAL: \$1,400

In this sample budget, the take-home or net pay is \$5,000 per month. Of this money, you would leave \$3,600 in the bank to cover the fixed expenses by check or draft. \$1,400 per month cash would be taken out on a weekly, bi-weekly, or whatever schedule works for you. This cash would be organized into five different envelopes for the purpose of the fluctuating expenses. Cash can be moved from one envelope to another (borrowing from Peter to pay Paul), but when the cash is gone, spending is halted until the next scheduled cash draw. In this system, credit cards are used only for planned purchases and paid off from the appropriate budget item on a monthly basis.

Proverbs 3:9-10 – ⁹Honor the LORD with your wealth and with the best part of everything you produce. ¹⁰Then he will fill your barns with grain, and your vats will overflow with good wine.

ENDNOTES

¹ “What is Intelligence?” Aha! Jokes, accessed November 21, 2019, <http://www.ahajokes.com/dum08.html>



DISCUSSION QUESTIONS

Have you read and studied this entire session? Yes No

Please answer the Discussion Questions below in complete sentences, using our website. When you submit your answers to OJM, you will get a copy of Larry's and Diane's answers in return via email! (You may wish to keep a copy of your answers to compare yours with theirs as you continue discovering truth.) If you are not sure how to answer each question, go ahead and "take a stab at it." Once you start writing, you may surprise yourself! There are no "right" or "wrong" answers. We want to hear your thoughts!

1. Jesus taught to "Store your treasures in heaven." Discuss and explain what this means to you.
2. Discuss how you could re-organize your life to pay attention to the "sacred rules and rhythms of life." If you feel you are already doing so, please explain how.
3. What is it that causes you to get up in the morning and go to work? Discuss your "calling" and how you are responding to that call from God.
4. What does it mean to live on less than you earn? Discuss your strategy for personal financial management.
5. Do you agree that the Bible teaches that every Christian ought to be a regular and consistent tither to their local church? Please explain why or why not, supporting your answer from God's Word.

IN ADDITION...

Remember to write out the Abiding Principles on the website. If you complete these simple assignments, you will earn an upgraded certificate!

ACKNOWLEDGMENTS

All the glory and praise goes to God for all of the many blessings we have in Christ Jesus our Lord. I truly am grateful to God for the wonderful people God has put in my life since I was but a small child. I chose the theme verses for Only Jesus 4 Me (OJM) from [Psalm 71:17-18](#), for truly as the Psalmist said: “[God has] taught me from my earliest childhood.” I am indebted to many voices and guides who have spoken into my faith *Journey* to bring me to this new opportunity to teach others *A Journey of Faith*.

My *Journey of Faith* started many years ago, when in God’s grace and providence, God allowed me to be born into a Christian home. When I was but three years of age, God led my parents, Larry and Linda, into full-time missions work. My early life was enriched by their experiences of faith and service to Christ. I owe them my lasting gratitude for the many ways they gave me a wonderful start in life.

Further, I am very grateful for the church families that have allowed me to serve Jesus in their midst since 1992. So much of what I have learned has been in the pursuit of their needs. Also, searching questions that have come to the surface in both my life and theirs, have called forth a diligent study on my part. I love each and every person with whom I have had the opportunity to minister throughout the years, and I appreciate all that they have taught me. Space would not allow me to thank each person by name, but to those who were part of these church families, know that I am eternally grateful that our journeys have intersected. I feel that we have blessed each other forward in our mutual faith, and I am thankful for what you have brought into my life.

I am grateful for a host of professors, pastors, teachers, and counselors who have spoken into my faith journey. I studied officially in many classrooms, but unofficially, I have sat at the feet of so many wonderful Christians—some whom I have pastored and others whom I have led as part of my church staff. Those very ones whom I was called to lead have led me in many ways. I can’t thank these mentors enough. I only wish that space would allow me to mention each one by name.

I also want to offer my appreciation to my first wife, Holly, and my children, Nathaniel and Jessica, for allowing me the time to pursue ministry, writing,

education, and the lofty dreams that I felt God placed within my heart. While I felt my motives were pure and my intentions were the best, I haven't always known how to balance my time and priorities well. I am sure that in my early zeal for God, I often got caught up in lofty goals that were more than what God had called me to pursue. In those times, my family suffered a great deal for my lack of attentiveness to them, and I regret that. I also made my share of mistakes and needed forgiveness. For those sacrifices they made to invest in who I have become, I offer my sincere thanks and humble gratitude. If I could go back, I would do things very differently. My children are grown now, and I love them very much.

God in his mercy and grace has allowed me to remarry a wonderful partner, Diane. I am very grateful for her support and the expertise that she has brought into my life. She is a dedicated follower of Jesus Christ, a grammarian, and an excellent musician. Her humble ways of living out her faith in Jesus Christ are constant lessons to me. She has a gentle spirit and has modeled to me the Christ-life, to which I aspire. I can't say "thank you" enough to her. She has a courage about her that is remarkable, and even though God has entrusted to her a battle with Stage IV cancer, she fights on with great courage. My thanks for her careful review of all of our written materials and the excellent edits. She might just make a grammarian out of me yet. I doubt it, but it is worth her continued try! Also, a special thank you is in order for Diane's parents, Don and Doris Johns. They are special folks, and they sure reared a fine daughter!

I must give a special thanks to my church family at Bethel. They are simply the BEST. I would never be able to express to them how much I love them and the church that we all call "home." It is such a privilege to be their pastor and to help carry on the work of Jesus. I appreciate Bethel's support and belief in the project of OJM. Their partnership is such a blessing to us. I want to give my appreciation to the chairperson of our Church Board, Robert Phillips, and his wife Lena, and also the chairperson of our Deacons, Ron Wampler, and his wife Carolyn. All of the leaders at Bethel are dear friends and encouragers in the work of Christ—I wish I had the space to list all of their names. I also want to thank our District Executive Minister, Bro. John Jantzi, for his review of some of our lessons and his excellent input and ideas. Also, my thanks go to him for believing in me and being the conduit that God used to bring Bethel and us together. He is a blessing and such an encouragement as we endeavor

to serve Christ together. I also want to give a shout out to the Discipleship Ministries Team with whom I have the privilege of serving: David Chappell, Jan Orndorff, and Debby Rimel are wonderful friends and encouragers. My “thank you” to the team! They have made me a better disciple of Jesus, and I appreciate their steady encouragement to look to Jesus and keep the attention on HIM!

Only Jesus 4 Me (OJM) was born out of a calling that I felt through fervent prayer on my knees. I shared the vision first with Diane, and she was right there to support me. We both prayed for God’s direction in putting the right people into our path to help launch this ministry. In the early days, God led us to a local businessman, C.L. Russell of C.L. Russell Photography in Broadway, Virginia. He is the creative genius behind the videography and photography! He and his wife, LaShonda, have become good friends, and we are very grateful for the ways they have supported OJM. In those early days, God also led us to Josh Hallahan of Christian Internet Design in Missoula, Montana. He and his team have brilliantly developed the website and have constantly been a source of encouragement in the Lord. They have found the tools to make the vision a reality! We are very grateful to them.

As we began to delve into the work of creating OJM, we realized very quickly that we needed some expertise in graphics design, technical issues, and developing the ministry materials, such as the book that you are reading. After much prayer, the Lord reminded me of a good friend who had assisted us on many previous projects, Tillman Ross of Graphic Imaging in Concord, North Carolina. We asked Tillman to consult with us as our Impressions Manager, and he graciously accepted. He is gifted at bringing colors, web pages, pictures and concepts into a unified whole. His creations speak of excellence, and we feel they are a wonderful reflection on OJM’s passion for Jesus. A “thank you” to Tillman for his steady and creative guidance, as well as being a friend in the Gospel ministry since 2003.

On the business side, we have been working with our CPA and friend, Ed Neese, from Greensboro, North Carolina. I pastored there in the late 1990’s and asked Ed to do my personal taxes. Since that time, Ed has done my yearly return and has counseled me on many financial matters. He loves the Lord Jesus, and he has been a true business friend. I am deeply grateful for his

guidance in financial matters concerning OJM, and ministry in general, but even more so for his consistent friendship and encouragement to both me and Diane. God has also brought into our lives a good friend and attorney, Dan Neher from Harrisonburg, Virginia. He is a solid brother in Christ and has been a source of encouragement and assistance in advising us on legal matters concerning OJM. We are grateful to Dan for his expertise.

Musically, God has put in our path a new friend from Nashville, Tennessee, Peter Young. Peter is an accomplished drummer, arranger, and producer. He has given “wings” to the theme song God allowed me to compose, “Only Jesus 4 Me,” and brought together incredible talent in Nashville to produce the song at the legendary Studio 19. He has been awesome to work with. Our thanks to Peter, and a thank you to the recording studio and all of the musicians who played on the project: Kyle Hershman, Studio Engineer; Chris Nole, Keyboards; Ron de la Vega, Bass; Peter Young, drums; Tony Paoletta, pedal steel; Joe Spivey, Acoustic Guitar, Fiddle and Mandolin, and Chas Williams, Lead Guitar. Mike Lusk is the awesome singing talent on the theme song, and he sounded just great. We appreciate Mike and all the musicians for their contributions!

There are so many others God has used in my life—many friends, family members, neighbors, and colleagues who have prayed for me—and I am truly grateful for each and every one. If I have failed to mention you by name, please understand that it was not on purpose. Yet above and beyond all others, I am humbled by the friendship of Jesus. I am so grateful that Jesus would entrust to me his vision for *Only Jesus 4 Me* and *A Journey of Faith*. I realized long ago that inspiration and creativity do not come from a human being; rather, all that is good comes from the Holy Spirit working through a yielded person to accomplish the purpose of glorifying the Lord Jesus Christ. When I am at my best, I feel the presence and power of the Holy Spirit, and I give all the glory to Jesus. “In him, I live and move and have my being” (Acts 17:28). I know all the glory goes to God and I am eternally grateful for any small part that I have in Jesus’ kingdom. If this ministry touches your heart and is a help to you, please join with us in giving God the glory. God alone is worthy! Praise be to Jesus! Thank you, Jesus. Only Jesus 4 Me! Amen!



PHOTO ACKNOWLEDGMENTS

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Photo 1: “Brainstorming Over Paper,” Grenoble, France, January 30, 2016, by Helloquence on Unsplash.

Photo 2: “Girl Holding American Dollar Bills,” Milan, Italy, March 27, 2019, by Alexander Mills on Unsplash.



ABOUT THE AUTHOR



Larry was born in Atlanta, Georgia, and reared on the missionary field. He is the second of six children. His folks served the Spanish-speaking world until Larry was a teenager, and then they traveled as a family in full-time evangelistic work in the United States. He recalls being in forty-three states and three other countries before going to college. During these formative years, Larry gave his heart and life to Christ and felt a calling to serve the Lord in local church work.

Larry was ordained to the full-time Gospel ministry in 1992, serving as a music and youth minister until 1995. Since that time, he has had the privilege of lifting up Christ as a pastor in the Baptist Church, the United Methodist Church, and the Church of the Brethren (COB). He is currently serving as the pastor of Bethel-Mayland COB in Broadway, Virginia, and the interim pastor of Pine Grove COB in Harrisonburg, Virginia. He also serves with the Shenandoah District COB as a member of the Discipleship Ministry Team.

Larry has earned three seminary degrees: a Master of Theology (Th.M.) and a Doctorate of Theology (Th.D.) from Covington Theological Seminary, Fort Oglethorpe, Georgia; and a Master of Divinity (M.Div.) from Eastern Mennonite Seminary, Harrisonburg, Virginia.

Larry is the father to two grown children, Nathaniel and Jessica, and a grandfather to Kirsten. Larry and his wife Diane reside in New Market, Virginia. When not busy in the ministry, Larry enjoys music, the outdoors, golf, tennis, riding motorcycles, and reading—especially biographies. Diane shares many of the same interests and is also a wonderful pianist. They both enjoy ministering, spending time together, traveling, and meeting other believers.



ABOUT THE CONTRIBUTING EDITOR



Diane was born near Tacoma, Washington, and grew up as the baby sister of two brothers. At seven years of age, her family moved across the country back to her mother's home in the mountains of Pennsylvania. They took up residence in an old farmhouse on the edge of the family farm and got very involved in their local church and Christian school. Diane's dad served as an assistant to the pastor, and her mother taught high school maths and sciences in the Christian school.

After graduation from high school, Diane went to Pensacola Christian College (PCC) and earned her bachelor's degree in Music Ministry in 1999, traveling with the PCC Ensemble for two years and helping to promote the college. She was offered an opportunity to continue her studies as a Graduate Assistant and earned a seminary degree in Church Music (M.C.M.) through Pensacola Theological Seminary in 2001.

Diane has had a diverse opportunity to experience Christ and how various traditions practice their faith. She grew up in a Community church, belonged to a non-denominational church, served on staff at a Baptist church, attended a Full Gospel church, and has belonged to the United Methodist Church. She is now a member of the Church of the Brethren, where she serves with her husband, Larry. Diane has also served the local church as a choir member and director, pianist, Sunday school teacher, secretary, and financial secretary. She is very involved in supporting Larry's ministry as a pastor's wife.

She offers her input in the discussion questions throughout this book as a person who has experienced the *Journey* many times. She hopes that her input will help to broaden the discussions and further the conversations around these important topics.



A JOURNEY OF FAITH INCLUDES

- Session 1 | God's Wonderful Assurance of Salvation
- Session 2 | What Does Baptism Mean?
- Session 3 | The Meeting House of God
- Session 4 | Is the Bible Relevant for Today?
- Session 5 | A Guide to Prayer and Fasting
- Session 6 | God's Will: Revealed & Concealed
- Session 7 | Financial Wisdom
- Session 8 | The Worldwide Ministry of the Holy Spirit
- Session 9 | Anointed by the Holy Spirit
- Session 10 | Why Do Bad Things Happen to God's Children?



Don't Miss A Session!