

Employing Hope

Rebuilding Life When You've Lost Your Job

Introduction

In the Midst of Confusion . . .

If you are reading this, probably you and/or a loved one is hurting financially and emotionally. In today's challenging economy, jobs are eliminated. Companies downsize or close down. New qualifications are demanded. Credit-card issuers play even firmer hardball. Personal debt load, mushrooming even before this latest financial crisis, is now unbearable for many people. Individuals and families bear heavy burdens.

When someone asks, "What do you do?" how do you respond?

Do you feel a bit hopeless and overwhelmed? Frustrated? Do you feel angry? Lost and confused? Rejected? Useless? And maybe even a bit depressed?

Whatever your economic situation may be, and how well you and your loved one(s) are (or are not) dealing with it, there is hope.

The following readings address aspects of unemployment and underemployment that are often overlooked—spirituality. Through the Bible's timeless wisdom—and the experiences and teachings of real people in the Bible who also faced joys and heartaches—you have an opportunity to think about key issues and receive practical encouragement.

Each reading includes an interaction with a biblical passage, questions for personal reflection, specific career and financial points to ponder, and then some practical tips to address your situation. We recommend engaging one reading a day, giving each set of issues time to really sink in. Keeping a journal as you go will help you clarify your thoughts, reactions, and the action steps you commit to along the way.

Are there "easy answers" to your current situation? Probably not. Decisions we make, or those that other

people make that affect us, have consequences. But no matter how you may be feeling and responding right now, you can rebuild life on a firm foundation—the love and truth of God.

Join with other people who are discovering, in the midst of very challenging situations, that God is not only alive and personal but that he loves you and desires to be in close relationship with you.

*For the LORD gives wisdom;
from his mouth come knowledge and understanding.*



*He holds success in store for the upright,
he is a shield to those whose walk is blameless,
for he guards the course of the just
and protects the way of his faithful ones....*

*Wisdom will save you from the ways of wicked men.
—from the book of Proverbs*

Some websites you may find helpful:

SimplyHired.com
Monster.com
Indeed.com
HotJobs.com
Dice.com
ChristianJobs.com
CareerBuilder.com
CareerInfoNet.org
Online.onetcenter.org

Also, check out the Department of Labor website for your state. For more biblical resources, go to BiblicaDirect.com or call 800-524-1588.



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Reading One: Feeling Overwhelmed?

Show me your ways, LORD, teach me your paths. —from Psalm 25

Sometimes life is just plain difficult, isn't it? And even though you try to keep focused on the right things, you still can feel overwhelmed.

Whatever you are feeling and thinking, give yourself permission to pause for a little while and reflect on your thoughts and emotions.

Your mind may be racing a hundred miles an hour trying to figure out solutions. Or you may be having a difficult time coping with even simple tasks and details.

Stress affects people in different ways.

Perhaps deep inside you feel afraid, frustrated, angry, sad, or lonely because of unemployment or underemployment. Questions keep coming up for which you have few (or no) satisfying answers. Maybe you are lonely, thinking that no one really cares about your pain. Well-meaning people sometimes offer "easy answers" that don't help much—and which end up causing hurt.

David, who started out as a young shepherd many years ago in Israel, experienced times of great stress. Sometimes other people treated him poorly; sometimes he made mistakes and experienced the consequences. There were definitely times when he felt overwhelmed.

David wrote the words below as his heart's cry to God. As you read the following words, notice which of David's words and phrases stand out to you.

*I trust in you;
do not let me be put to shame,
nor let my enemies triumph over me.
No one who hopes in you
will ever be put to shame,
but shame will come on those
who are treacherous without cause.*



*Show me your ways, LORD,
teach me your paths.
Guide me in your truth and teach me,
for you are God my Savior,
and my hope is in you all day long.
Remember, LORD, your great mercy and love,
for they are from of old.
Do not remember the sins of my youth
and my rebellious ways;
according to your love remember me,
for you, LORD, are good.*

*Good and upright is the LORD;
therefore he instructs sinners in his ways.
He guides the humble in what is right
and teaches them his way.
All the ways of the LORD are loving and faithful
toward those who keep the demands of his covenant.
For the sake of your name, LORD,
forgive my iniquity, though it is great.*

*Who, then, are those who fear the LORD?
He will instruct them in the ways they should choose.
They will spend their days in prosperity,
and their descendants will inherit the land.
The LORD confides in those who fear him;
he makes his covenant known to them.
My eyes are ever on the LORD,
for only he will release my feet from the snare.*

*Turn to me and be gracious to me,
for I am lonely and afflicted.
Relieve the troubles of my heart
and free me from my anguish.*

—from Psalm 25



A Time of Reflection

Do any of David's words here reflect what you are going through?

What are you *really* thinking and feeling about the following?

(Be honest! This is only for you!)

- Yourself
- God
- Other people—family, friends, former coworkers
- Challenges you face

How do God and others impact the challenges you are facing?

Within your circles of influence, which person(s) might be willing to listen to your story—to what you are experiencing right now—and share his/her story in return?

Which word(s) would you use to describe yourself right now? Why?



Points to Ponder

What would be your ideal job at this point in your life?

How does your current family situation affect your financial obligations and your schedule?

How does this, in turn, affect the kind of job you are looking for?



Good Things to Do

One opportunity that comes with the loss of a job is the chance to evaluate and recalibrate your life. There are short-term realities, but also long-term possibilities. The exercises below will help you to realize what some of those possibilities are:

- List your personal strengths and weaknesses.
- Consider your interests and dislikes.
- Revisit your dreams and bigger career goals.
- Work toward creating a map of where you would like your life to go.
- Write down your “personal purpose statement.”
- Attend a resume’ writing class at a local employment office.
- Ask a friend to review your resume’ with you, and then to pray with you.

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Reading Two: Facing Fear

Fear is a powerful emotion.

Sometimes fear is beneficial—causing us to react to dangerous situations and avoid injury.

Fear can also be crippling and destructive—when it festers inside us. Some common fears include: If I don't find a job soon . . . What will happen if I have to stay in this low-paying job? Will we lose our home? How will I pay for my child's education? What if my retirement investments never go back up? What will people think of me if I can't find a job? How long will my wife respect me if she has to be the main breadwinner? You can probably add more to this list.



Festering fear can create terrible byproducts, including:

- Anger that builds up and evidences itself in depression, criticism of self and/or other people, fits of rage . . .
- Withdrawal from other people or feelings of isolation which become self-fulfilling.
- Eroding self-esteem—sense of worthlessness.
- Desires to “escape” using illicit sex, drugs, pornography, alcohol, etc.
- Confusion and inability to take positive actions.
- Deceit—attempting to hide fears beneath a veneer of “everything being all right.”

- Thoughts of suicide—inability to cope.
- Avoiding opportunities.

People in the Bible often experienced fear. In fact, fear shows up again and again, through words and example.

Scenario #1: A Bad Storm

That day when evening came, he [Jesus] said to his disciples, “Let us go over to the other side.” Leaving the crowd behind, they took him along, just as he was, in the boat. There were also other boats with him. A furious squall came up, and the waves broke over the boat, so that it was nearly swamped. Jesus was in the stern, sleeping on a cushion. The disciples woke him and said to him, “Teacher, don’t you care if we drown?”

He got up, rebuked the wind and said to the waves, “Quiet! Be still!” Then the wind died down and it was completely calm.

—from the Gospel of Mark

Instead of keeping their fears to themselves, the disciples kicked into panic mode and told Jesus about them—and he solved the problem! (Why do we so often remain silent about our fears, when over and over again in the Bible God invites us to bring them before him?)

Scenario #2: Suffering at the Hands of Others

In Psalm 55 King David pours out his heart to God because he is afraid of his enemies. Perhaps you don't have enemies like he had, but chances are you can relate to his level of fear—and what he wished would happen:

*Listen to my prayer, O God,
do not ignore my plea;
hear me and answer me.*

*My thoughts trouble me and I am distraught
because of what my enemy is saying,*

*because of the threats of the wicked;
for they bring down suffering on me
and assail me in their anger.*

*My heart is in anguish within me;
the terrors of death have fallen on me.
Fear and trembling have beset me;
horror has overwhelmed me.
I said, "Oh, that I had the wings of a dove!
I would fly away and be at rest.
I would flee far away
and stay in the desert;
I would hurry to my place of shelter,
far from the tempest and storm."*

—from Psalm 55

Can you relate? Have you wished that the difficulties you are facing would just disappear? That your situation would immediately resolve itself? David felt this way, but he also trusted God enough to talk with him about his fears.

He ended up with a sense of trust that God knew and cared about his situation:

*As for me, I call to God,
and the LORD saves me.
Evening, morning and noon
I cry out in distress,
and he hears my voice.*



A Time of Reflection

Even though David's situation evidently lasted for a while, what did he keep doing? Why? What does this reveal about his view of God?

How might fear be revealing itself—in your thoughts and actions? In your view of yourself? In your relationships? In how you handle money-related issues?

In whom or what do you trust—really?

Why do we so often remain silent about our fears, when over and over again in the Bible God invites us to bring them before him? How might you benefit from asking God for wisdom as you seek suitable employment?



Points to Ponder

In what way(s) might fear be crippling your ability to find and accept suitable employment?

How have fears influenced your financial decisions in the past? What can you do to become more aware of your fears as you seek a new job?

How might your perspective on your finances change if you trusted God more and constantly shared your deepest fears with him?

Where might you find a person, or group of people, who face unemployment and underemployment issues, desire to know God and the Bible, and will discuss their real feelings—including fears?



Good Things to Do

When medical bills began arriving after his back surgery, Stephen pushed the envelopes to the side, afraid to open them. Then he recognized and faced his fears and began opening those envelopes first! Before long, his fears dissipated as he figured out the billing systems and arranged payment terms.

If any areas of your finances are creating fears, you might try the following suggestions:

1. Admit your fears—to yourself and God. Ask him to guide you, give you wisdom in facing your fears, and provide the peace only he can give as you explore solutions.
2. Discover more about what the Bible says about unhealthy fears—and how he will free you from them. A concordance or a “word-search” Bible software program can help you.
3. Make time soon to assess your financial situation—and any area(s) in which you are afraid. Pay close attention to unpaid bills (including credit card statements), other expenses, etc. Then set up Action Steps to deal with each problem area.
4. If you are not sure which steps to take or feel overwhelmed because you have “more problem than solution,” seek out a financial advisor, trusted friend, or family member who uses money wisely and is not judgmental to help you effectively face and deal with your financial issues.

Other resources might include the nearest nonprofit Consumer Credit Counseling Service, a government agency providing assistance to people facing your issues, a Christian accountant who keeps up on various issues, etc. (The idea here is that you are not alone; other people can provide help.)

Remember, even if you aren't sure that God loves you and cares about your situation, he does! Take steps in the right direction to understand and face your fears constructively.

Just as the flame from a candle will light up a completely dark room, the power of God will enable you to face and conquer fear. He awaits your prayers.

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Reading Three: Finding Hope Amidst Chaos

Be strong and take heart, all you who hope in the LORD. —from Psalm 31

Many people work “every angle” to try to find suitable jobs—or at least make enough money to pay most of the bills. They network. They rework resumes. They read self-help books, go to job fairs, talk with someone at the Department of Labor, spend hours on the Internet, and so on. While these are good things to do, when all this doesn't result in a job quickly, the activity itself can become chaotic.

And a lack of concrete results can lead to a loss of hope.

Years ago a guy named Bartimaeus demonstrated something that many people today ignore. His story is found in the New Testament, in the Gospel of Mark.

As Jesus and his disciples, together with a large crowd, were leaving the city, a blind man, Bartimaeus (that is, the Son of Timaeus), was sitting by the roadside begging.



Many people were walking with Jesus as he was leaving town. Traveling with a group often feels chaotic.

Bartimaeus had most likely been blind for a

long time, if not his entire life. He no doubt selected this particular spot and “worked” it well. Perhaps he even had to fight other people for the right to remain there.

When he heard that it was Jesus of Nazareth, he began to shout, “Jesus, Son of David, have mercy on me!”

Nothing shy about this guy, right? Having heard about Jesus’ mighty power and mercy, he wanted some of it! Because there were so many people, though, he would have had to shout to be heard.

Many rebuked him and told him to be quiet, but he shouted all the more, “Son of David, have mercy on me!”

Imagine the scene he would create today along a busy street. People giving him funny looks he couldn’t see. People yelling at him to shut up. Cars slowing down to see what all the commotion was about.

Jesus stopped and said, “Call him.”

Even though Jesus was among a noisy crowd, he heard Bartimaeus and stopped.

So they called to the blind man, “Cheer up! On your feet! He’s calling you.” Throwing his cloak aside, he jumped to his feet and came to Jesus.

Evidently this guy had a lot to be sad about. Most likely his clothes were in disarray. He could have been so depressed that he could hardly hold up his head. Was his begging little more than mumbles? We don’t know; but we do know that he jumped up and headed for Jesus’ voice. How many people did he run into on the way?

“What do you want me to do for you?” Jesus asked him.

A strange question, right? Obviously Bartimaeus couldn't see. But Jesus asked him this because he wanted him to express his deepest desires, his hopes, his longings.

The blind man said, “Rabbi, I want to see.”

That's a pretty honest and simple statement, right? And what happened next?

“Go,” said Jesus, “your faith has healed you.” Immediately he received his sight and followed Jesus along the road.



A Time of Reflection

What stood out to you as you read this story?

Why is having faith in Jesus, and letting him know what you need, still important today?

What keeps you, or people you know, from literally crying out to God? What if Bartimaeus had thought, “Jesus wouldn't care about my needs, so why should I bother to call out to him?”

What is keeping you from putting your “hope in the Lord”?



Points to Ponder

In which area(s) do you, like Bartimaeus, need specific help? Have you let that need be known to someone who can help? Why or why not?

In what ways does your culture encourage you to spend more than you earn? To borrow money for things you really do not need? What are the benefits of living on less than you earn?

To what extent has your upbringing shaped your view and use of money?



Good Things to Do

Often people can learn and do more than they ever thought possible to save money.

Examine closely where your money goes—and areas in which you could save money by doing things yourself. You won't be gifted in every area, but you'll get a great sense of satisfaction by trying.

What may be keeping you from tackling a new project at home? Completing routine tasks you used to hire people to do—changing oil in the car, replacing a furnace filter, replacing a washer in the sink...?

Sometimes you can save money by developing new skills or at least learning enough about what is involved in completing a task so you can shop for the best person (and price) to complete it. And who knows—you might get an idea for starting your own business.

Research which insurance companies have the best ratings—and then reviewing your insurance coverage to see if you can get the same or better coverage for less money. If you don't have internet access at home to do this, go to the local library.

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Reading Four: When God Whispers

The LORD is my shepherd, I lack nothing.

*He makes me lie down in green pastures,
he leads me beside quiet waters,
he refreshes my soul.*

—from Psalm 23

The Bible, which claims to be the truth-filled, revealed Word of God, contains a story in 1 Kings 18-19 about a prophet named Elijah. A warning: This story will seem unbelievable—unless you recognize, or are starting to recognize—who God is.

Here's the scenario. Idol-worshipping King Ahab of Israel, meets with Elijah, who serves God. Elijah challenges the king to call a meeting of all of his prophets from throughout Israel. (They were prophets, not aristocrats; they regularly ate meals with Ahab's wife, Queen Jezebel.)

450 prophets who worshipped the god Baal and 400 who worshipped the goddess Asherah show up on Mount Carmel. As do many ancient Israelites. (This is a big deal.)

Elijah—who believes he is the only remaining prophet of God—says to the people, *“How long will you waver between two opinions? If the LORD is God, follow him; but if Baal is God, follow him.”*

Translation? “Make up your mind.” (Today each of us has this same choice—to follow the God of the Bible or pursue other “gods”—fame, money, power, pleasures . . .)

The people said nothing. “Fence-sitting” reigned supreme.

So Elijah tells the Baal prophets to kill a bull and place it on an unlit altar, and said he would do the same. *“Then you call on the name of your god, and I will call on the name of the LORD. The god who answers by fire—he is God.”*

What happens next? All day long, the prophets of Baal shout for him to send fire, but nothing happens. And Elijah taunts them.

Then Elijah builds an altar, puts the bull on it, douses everything with lots of water, and prays, *“LORD, the God of Abraham, Isaac and Israel, let it be known today that you are God in Israel and that I am your servant and have done all these things at your command. Answer me, LORD, answer me, so these people will know that you, LORD, are God, and that you are turning their hearts back again.”*

Now let's fast-forward through the next scenes. Fire comes down and burns up the sacrifice and altar Elijah built, the Israelites acknowledge



God as their Lord and kill all the false prophets, and Elijah—with God's help—runs really fast ahead of Ahab's chariot. (Ahab is hurrying to tell his wife what happened.)

Understandably, angry Jezebel promises to kill Elijah within a day's time.

So Elijah prays a lot, right? Admits that he is physically exhausted and emotionally drained and trusts God for whatever happens next, right? Uses the experiences he has just had to praise his sovereign, all-powerful, personal God, right?

No.

Elijah was afraid and ran for his life. When he came to Beersheba in Judah, he left his servant there, while he himself went a day's journey into the wilderness. He came to a broom bush, sat down under it and prayed that he might die. "I have had enough, LORD," he said. "Take my life; I am no better than my ancestors."

So twice God sends an angel, who gives Elijah food and water.

Elijah then obeys God and travels forty days and forty nights (the Bible's way of saying "a long way of testing") to a cave at Mt. Horeb. And here's the rest of the story.

And the word of the LORD came to him: "What are you doing here, Elijah?"

He replied, "I have been very zealous for the LORD God Almighty. The Israelites have rejected your covenant, torn down your altars, and put your prophets to death with the sword. I am the only one left, and now they are trying to kill me too."

Is what he says true? Read earlier in 1 Samuel, and you'll discover it is partly true. Again God has shown up. Again the people have turned back to him. Again God has answered Elijah's prayer. But an exhausted and pressured Elijah cannot recognize reality any more.

Do you ever feel like Elijah? Perhaps you live in a perpetual state of exhaustion. Feeling drained by life. Unable to care deeply about other people because of your self-focus. Unable to remember what God has already done for you. Maybe feeling depressed or angry. Maybe numbing your pain by self-medicating. Maybe watching too much television.

Your windows to the world may be dusty—or even mud-caked. If so, remember this: people have felt like you feel for thousands of years.

The LORD said, "Go out and stand on the mountain in the presence of the LORD, for the LORD is about to pass by."

Then a great and powerful wind tore the mountains apart and shattered the rocks before the LORD, but the LORD was not in the wind. After the wind there was an earthquake, but the LORD was not in the earthquake. After the earthquake came a fire, but the LORD was not in the fire. And after the fire came a gentle whisper.

Don't miss the key words here: Gentle whisper.



A Time of Reflection

As you read this, what did you feel? Why?

When have you "reached the end of your rope" and wanted to let go? Do you rush around trying to handle all the details? Do you feel like the weight of responsibility is crushing you? Do you ever feel like giving up?

What evidence have you seen of God's provision in your life? Why does just eating the right food and getting enough sleep sometimes make a difference?

How honest are you with God these days? Here's an idea to try. Find a quiet, still place. Tell God what's really going on—the realities as you see and feel them. Ask him to help you. It may be the most important conversation you ever have. Listen for his gentle whisper as he passes by.



Points to Ponder

How much of your financial load are you trying to carry by yourself?

In what way(s) might a wise friend or skilled financial advisor be able to assist you?

Where might you find information that will help you become an even better steward of money?

What may be keeping you from sharing your real financial picture with other trusted friends and/or family members? What pitfalls exist when someone keeps “financial secrets”?



Good Things to Do—Using a Freezer Efficiently

- Buy frozen foods last, just before you leave the grocery store, and place them into a “freezer” bag or wrap them to keep them cold until you get home.
- Freeze items that you get on sale. As necessary, repackage products you buy in sizes that match your eating requirements. Be sure the foods are well sealed.
- Rely on dates and labels, and eat the “first in” items sooner.
- For longterm storage, keep the freezer about 0 degrees F, and open the door/lid as seldom as you can.
- Keep the freezer full, if possible, to reduce electricity cost. If funds don't permit this, freeze gallon milk jugs filled with water to add “cold bulk.” The more space is devoted to frozen goods, the less the freezer will have to run.
- If your freezer is not “frost free,” defrost it regularly so there's no more than half an inch of frost in it.

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Reading Five: Draw Near to God

We live in an age of instant everything: Fast food delivered to our doors. Or to our tables. Fast cars. Cell phones that instantly reveal who is calling, remind us of meetings, and enable people to reach us in the bathroom. Texting. Internet options that provide information instantly.



But some things don't happen that fast.

- A hardworking father or mother cannot find a job.
- A child's disease progresses despite "expert" treatments and prayers.
- Chronic pain and mounting medical bills strip away a young couple's hopes—and their home is in foreclosure.

Pain is a part of life, and often does not go away instantly.

David wrote many of the Psalms in the Bible. He suffered from what people did to him and from his own wrongdoing and he wrote about his pain:

*My guilt has overwhelmed me
like a burden too heavy to bear.
My wounds fester and are loathsome
because of my sinful folly.
I am bowed down and brought very low;
all day long I go about mourning.
My back is filled with searing pain;
there is no health in my body.
I am feeble and utterly crushed;
I groan in anguish of heart.*

*All my longings lie open before you, Lord;
my sighing is not hidden from you.
My heart pounds, my strength fails me;
even the light has gone from my eyes.
My friends and companions avoid me because of
my wounds;
my neighbors stay far away.
Those who seek my life set their traps,
those who would harm me talk of my ruin;
all day long they scheme and lie.*

*I am like the deaf, who cannot hear,
like the mute, who cannot speak;
I have become like one who does not hear,
whose mouth can offer no reply. . . .*

*For I am about to fall,
and my pain is ever with me.
I confess my iniquity;
I am troubled by my sin.
Many have become my enemies without cause;
those who hate me without reason are numerous.
Those who repay my good with evil
lodge accusations against me,
though I seek only to do what is good.*

*LORD, do not forsake me;
do not be far from me, my God.
Come quickly to help me,
my Lord and my Savior.*

—from Psalm 38

No doubt about it—David experienced lots of pain—and got really tired of it. (Notice how he didn't just yell at God and give up talking with him. Or bury his emotions inside.)

Can you relate?

- Maybe a difficult boss at your previous job drained you emotionally and physically—and you wonder how you will get out of bed tomorrow much less find another job.
- Maybe bitterness is taking over your heart and poisoning your relationships.
- Maybe you are healing physically—or test results show you are not healing at all.
- Maybe you sneak away to self-medicate...or watch wrong things on Internet sites.
- Maybe you have lost your sense of purpose—unsure how to generate income, questioning your skills and abilities and worth as a person.
- Maybe you just found out your son or daughter has a disease and may not live long.
- Maybe the “government fixes” don't apply to you.

God specializes in meeting people just like you wherever you are—and he knows about pain. One reason we know this is because he has experienced pain since humankind's earliest days. When wrongdoing entered God's perfect creation, everything changed. Except God.

The LORD saw how great the wickedness of the human race had become on the earth, and that every inclination of the thoughts of the human heart was only evil all the time. The LORD regretted that he had made human beings on the earth, and his heart was deeply troubled.

—from the book of Genesis

Jesus had compassion on hurting lepers, deaf people, and blind people. He felt the pain of sorrowful parents whose children were sick or had died. He cried when his own friend died. He experienced the pain of seeing his closest friends run away during his greatest hours of need.

And Jesus knew that sometimes healing is a process that takes time. Sometimes healing does not occur at all. Sometimes injustice seems to prevail.

Sometimes people lose jobs, houses, cars, loved ones, . . . hope, joy, peace, and compassion.

People just like you have wrestled with issues of painful suffering for a long time. And this will continue—for now. God has initiated his battle against the powers that disrupt our lives. He is fighting against evil. Read one of the gospels in the New Testament and you will see Jesus doing this. But the battle is not over. Until it is (and it will be one day), God's promise is to be with you. He will help you through your struggle now.

James, the brother of Jesus wrote this promise:

Come near to God and he will come near to you.

—from the book of James

He will answer when you call out, but the answer may not come immediately. God doesn't promise to instantly fix all of your problems. He values relationship with you far more than instant fixes.

He can speak to you through his Word, the Bible, but you may need to read more than a few verses. He will guide you to people who truly understand your pain because they live with it, too, but to find them you may have to be vulnerable.

One thing you can count on: God keeps his promises to those who reach out to him in need and those who have chosen to follow Jesus. One of those promises is awesome: this present evil age will end, God will renew his creation, and God will make his home with us here once again.

Then I saw “a new heaven and a new earth,” for the first heaven and the first earth had passed away, and there was no longer any sea. I saw the Holy City, the new Jerusalem, coming down out of heaven from God, prepared as a bride beautifully dressed for her husband. And I heard a loud voice from the throne saying, “Look! God's dwelling place is now among the people, and he will dwell with them. They will be his people, and God himself will be with them and be their God. ‘He will wipe every tear from their eyes. There will be no more death’ or mourning or crying or pain, for the old order of things has passed away.”

—from the book of Revelation



A Time of Reflection

Why does God desire an ongoing relationship with you?

How willing are you to draw near to God—and allow him to draw near to you?

When have you felt disappointed with God? Why?



Points to Ponder

When you have experienced pain, as a result of your actions or those of others, how have you responded?

How have your responses to pain influenced your financial decisions?

Has the wrongdoing of other people affected your job situation? Your finances?

Have you reflected on the truth that God will renew all things? Your life? This world?



Good Things to Do

If you knew that you would die two weeks from now, how would that influence your financial decisions? What if you knew that you would die five years from now?

Keeping your answers to these questions in mind, write down financial changes you would like to make in the future.

And start making them today.

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Reading Six: Courage

*Then they cried out to the LORD in their trouble,
and he brought them out of their distress.*

*He stilled the storm to a whisper;
the waves of the sea were hushed.*

*They were glad when it grew calm,
and he guided them to their desired haven.*

*Let them give thanks to the LORD for his unfailing love
and his wonderful deeds for humankind.*

—from Psalm 107

Courage has many sides.

It is standing up for someone who is being treated unjustly. It is continuing to send out resumes. It is getting on your knees and crying out to God about today's financial needs. It is maintaining faith in God no matter which storms you are living in—or being willing to reach out to God for the first time.

The Bible says a lot about courage. Story after story mentions it.

Joshua

After the death of Moses the servant of the LORD, the LORD said to Joshua son of Nun, Moses' aide: "Moses my servant is dead. Now then, you and all these people, get ready to cross the Jordan River into the land I am about to give to them—to the Israelites. I will give you every place where you set your foot, as I promised Moses. Your territory will extend from the desert to Lebanon, and from the great river, the Euphrates—all the Hittite country—to the Mediterranean Sea in the west. No one will be able to stand against you all the days of your life. As I was with Moses, so I will be with you; I will never leave you nor forsake you. Be strong and courageous, because you will lead these people to inherit the land I swore to their ancestors to give them.



"Be strong and very courageous. Be careful to obey all the law my servant Moses gave you; do not turn from it to the right or to the left, that you may be successful wherever you go. Keep this Book of the Law always on your lips; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful. Have I not commanded you? Be strong and courageous. Do not be afraid; do not be discouraged, for the LORD your God will be with you wherever you go."

—from the book of Joshua

Did you notice how many times God emphasized courage—and that it was based on his presence and his powerful work, not on Joshua's qualifications?

Mary

Imagine, if you can, how this young woman felt when an angel appeared to her.

God sent the angel Gabriel to Nazareth, a town in Galilee, to a virgin pledged to be married to a man named Joseph, a descendant of David. The virgin's name was Mary. The angel went to her and said, "Greetings, you who are highly favored! The Lord is with you."

Mary was greatly troubled at his words and wondered what kind of greeting this might be. But the angel said to her, "Do not be afraid, Mary, you have found favor with God. You will conceive and give birth to a son, and you are to call him Jesus. He will be great and will be called the Son of the Most High. The Lord God will give him the throne of his father David, and he will reign over the house of Jacob forever; his kingdom will never end."

"How will this be," Mary asked the angel, "since I am a virgin?"

The angel answered, "The Holy Spirit will come on you, and the power of the Most High will overshadow you. So the holy one to be born will be called the Son of God. Even Elizabeth your relative is going to have a child in her old age, and she who was said to be unable

to conceive is in her sixth month. For no word from God will ever fail."

"I am the Lord's servant," Mary answered. "May it be to me according to your word." Then the angel left her.

—from the gospel of Luke

Just think about how Mary's words demonstrated her belief that nothing is impossible with God: "I am the Lord's servant." What do you believe...

- When there are no "easy" answers to the complexities you face.
- When you are terrified and you feel trapped, angry and too tired to go on.
- When you do everything you can to survive financially, and it is not enough.
- When tears come, or there are no tears left.
- When people around you look to you for guidance and strength—and no magic genie promises to bail you out from all negative consequence.

God invites you to receive his healing presence and be courageous. You are not alone.



A Time of Reflection

If you courageously applied the words from the story of Mary, how might your life change?

Mary and her people had been waiting for God to fulfill this promise for a long, long time. And she lived to see this hope come true. Think about how waiting can be courageous.

Are you reaching out with courage to God? Why or why not?



Points to Ponder

In which financial area(s) do you especially need courage today? What step will be your first demonstration of courage today—a phone call, reworking your resume, researching companies in the local library...?

To whom can you admit what you are really feeling and thinking about your unemployment/underemployment situation? And receive positive counsel and support in return?



Good Things to Do

Some companies will recruit and train people to do commission sales. "We'll train you and give you some money during your training. And if you pass our criteria and pass the course, we will

give you an office and secretarial help.” What does the company want in return? Quite likely a specific number of documented sales contacts a day. And absolutely no working for anyone else.

This kind of company knows that the new employee is motivated to make money, because this is a “sink or swim” deal. Fear of sinking can be a powerful motivator.

The point here might be best expressed in what an elderly fisherman who had caught fish told his friend, who hadn’t: “The secret is keeping the hook in the water.”

Quite likely you already know this—and have been applying it. But it is worth repeating. Whether you can make fifteen, twenty-five, or forty significant employment-related contacts a day, get out and do your best. As a rule, the person who does much more than send out resumes by computer will land a fish sooner—or at least have many more “nibbles.”



Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Seven: Daily “Manna”

Words such as “economic crisis” show up in countless interviews and numerous articles. “Taxpayer money” is propping up all sorts of financial institutions and paying for all sorts of programs. Nobody knows what the results will be... and everyone's finances are being affected—including yours.

Perhaps you have done all you can do financially to save money—drive less, eat fewer “ready-to-eat” (more expensive) foods and eat out less often (maybe never). You don't use the credit cards anymore and are paying down the bills when you can. Maybe you are becoming an expert at discovering inexpensive ways to have fun....But you still don't have enough money for rent.

Whatever your situation, the Bible teaches



this core truth: Trust God, no matter what is unfolding. He will walk through it with you—no matter how hard things get.

That isn't easy. It strikes at the core of our

thinking. It won't make all your challenges disappear. But it will take some of the pressure off your shoulders. Most importantly, it will lead you into a deeper relationship with God—who loves you, is unfolding a plan for you, and desires your love.

The ancient Israelites had to learn to trust God, and it wasn't easy for them either.

In the book of Exodus we find them in the wilderness, wishing they were back in Egypt as slaves, eating all the food they wanted. They said to Moses, God's appointed leader, “*You have brought us out into this desert to starve this entire assembly to death*”.

Hearing this, God spoke to Moses, and this is what happened next:

That evening quail came and covered the camp, and in the morning there was a layer of dew around the camp. When the dew was gone, thin flakes like frost on the ground appeared on the desert floor. When the Israelites saw it, they said to each other, “What is it?” For they did not know what it was.

Moses said to them, “It is the bread the LORD has given you to eat. This is what the LORD has commanded: ‘Each one is to gather as much as they need.’ ”

The Israelites did as they were told; some gathered much, some little. And when they measured it... Each one had gathered just as much as they needed.

Then Moses said to them, “No one is to keep any of it until morning.”

However, some of them paid no attention to Moses; they kept part of it until morning, but it was full of maggots and began to smell. So Moses was angry with them.

What had the Israelites said—without using words—about the character of God? What did they reveal about themselves?

God seemed to have a built-in “greed-won’t-cut-it-here” factor going on. How might this apply to us? How much would you have gathered?

Each morning everyone gathered as much as they needed, and when the sun grew hot, it melted away. On the sixth day, they gathered twice as much—two omers for each person—and the leaders of the community came and reported this to Moses. He said to them, “This is what the LORD commanded: ‘Tomorrow is to be a day of rest, a holy sabbath to the LORD. So bake what you want to bake and boil what you want to boil. Save whatever is left and keep it until morning.’”

So they saved it until morning, as Moses commanded, and it did not stink or get maggots in it. “Eat it today,” Moses said, “because today is a sabbath to the LORD. You will not find any of it on the ground today. Six days you are to gather it, but on the seventh day, the Sabbath, there will not be any.”

The people of Israel called the bread manna. It was white like coriander seed and tasted like wafers made with honey.

Where do your blessings come from? It is easy to believe that we alone meet our needs. We get into routines of obtaining what we need and ignoring other important issues. This whole situation is about trusting God enough to obey him.

Consider this ancient Israelite proverb:

*Keep falsehood and lies far from me;
give me neither poverty nor riches,
but give me only my daily bread.*

Now let’s “fast forward” in time to what Jesus said in his most famous prayer:

*“Our Father in heaven,
hallowed be your name,
your kingdom come,
your will be done*

on earth as it is in heaven.

Give us today our daily bread. . . .”

—from the gospel of Matthew

Here’s that word daily again! Not enough for this week, month or year. Or retirement. Enough for today. Jesus went on to say:

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also....

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money.

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any one of you by worrying add a single hour to your life?

“And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

—from the gospel of Matthew

If this is too much to take in today, just remember it for the future. It may be just what you need someday.



A Time of Reflection

What symbolizes “manna” for you? Why? To what extent are you trusting God for your daily “manna”?

What’s the relationship between trusting God for provision and taking action to obtain what you need?

In what or who do people around you tend to trust?

How does a person learn to trust God in financial areas?

Which financial consequences may God help you through during these challenging times?



Points to Ponder

Think about why and how you purchase clothing: basic protection; status—symbol of identity; influencing people’s opinions of you

Are you an impulse shopper? Do you always shops at the same store(s)? Could you comparison shop by phone, email, or in person?

Review your clothing. How much of it do you actually wear? What clothing do you wish you had not bought? How much could you give away and not miss?



Good Things to Do

- Shop at second-hand stores for well-made clothing and accessories.
- Buy only clothing you need.
- Watch for sales, and be willing to wait for them.
- Buy clothing items that coordinate with existing favorites.
- Buy well-made, basic clothing that will stand the test of time.
- Select comfortable clothing you’ll gladly wear.
- Read clothing labels and learn about different fabrics.
- Shop at stores that have good refund/return policies.
- Take advantage of senior or military discounts.
- Watch impulse buying. Just because something is inexpensive doesn’t mean you really need it.

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Eight: Beyond the Urgent

I call on you, my God, for you will answer me;

turn your ear to me and hear my prayer.

—from Psalm 17

After learning that a famous teacher was coming to town to participate in meetings, a local woman named Teri volunteered to meet him. “Come stay with me and my brother and sister,” she said to him, after introductions at the airport. “We have a guest room, and we can loan you a car if you need it.”

Appreciative, the teacher agreed. “I’d be pleased to stay at your home,” he said. And after a twenty-minute commute, the three of them pulled up in front of Teri’s townhouse and walked up three flights of stairs.

Several hours later, Teri’s sister Karen was sitting in the living room asking the teacher questions. Teri, cooking and setting the table in the kitchen, occasionally glanced into the room.

Finally Teri walked up to the teacher. “My sister has left me to do all this work by myself. Don’t you care? Tell her to help me!”

The teacher turned and smiled. “Teri, you are worked up about a lot of things. But what is really important? Karen has chosen what is better. Don’t take it away from her.”

This basic story—but set in the first century, of course—is found in the gospel of Luke:

As Jesus and his disciples were on their way, he came to a village where a woman named Martha opened her home to him. She had a sister called Mary, who sat at the Lord’s feet listening to what he said. But Martha was distracted by all the preparations that had to be made. She came to him and asked, “Lord, don’t you care that my sister has left me to do the work by myself? Tell her to help me!”

“Martha, Martha,” the Lord answered, “you are worried and upset about many things, but few things are needed—or indeed only one. Mary has chosen what is better, and it will not be taken away from her.”

It’s the story of most of us—thousands of years later. It’s easy for us to focus on what is urgent, not what is truly important!

Can you relate?



What fills your day? Networking? Doing resumes? Trying to figure out why a computer did this instead of that? Worrying about bills and lack of income and other money-related details? Trying to get the best deals on food? Getting motivated to do more job searching? Wondering how to explain to a spouse or friend how long the money will last? Hoping that more positive things will happen tomorrow?

Perhaps you spend hours trying not to think. Wishing life could be simpler and not so hard. Maybe tuning out with television, eating,

movies, alcohol, too much exercise . . . or too much sleeping.

For everybody, this day will soon be gone, all twenty-four hours of it. And tomorrow will begin.

Jesus also experienced really busy days. When he began his work he traveled all over the countryside



on foot, teaching, healing, meeting people. Jesus was constantly moving and it was exhausting work. Yet we see that he made time to do what was crucial, not just what everyone else was expecting from him:

Very early in the morning, while it was still dark, Jesus got up, left the house and went off to a solitary place,

where he prayed. Simon and his companions went to look for him, and when they found him, they exclaimed: “Everyone is looking for you!”

—from the gospel of Mark

Jesus knew what was important. Jesus knew what he needed in order to live each day well.

Jesus went to the park downtown, and prayed.

- When you get tired, emotionally drained, and just can’t deal well with life anymore, where do you turn for strength?
- When you feel lonely and lack answers to life’s complex issues, where do you go? What do you do? To whom do you speak?
- Do you sometimes pray—even if you don’t “feel like it” and are not sure it will make any difference?

God is waiting to hear from you. Because you are that important to him!

*Hear my voice when I call, LORD;
be merciful to me and answer me.*

—from Psalm 27



A Time of Reflection

How did you answer the questions above?

Do you seek out a “solitary” place, with no television or other person or telephone, or try to avoid such a place? Why?

Why do you think Jesus—the Son of God!—needed to pray to his Father in heaven? What might this reveal about the importance of prayer?



Points to Ponder

- Which ones worked out well? Why?
- Which ones didn’t work out well? Why?
- What have you learned from past decisions that will help you to “go forward well”?

- Which person(s) and/or faith community might be willing to pray for you and encourage you—even if you are not sure yet that prayer really makes a difference?



Good Things to Do

Saving Money on Food Shopping:

- Keep a list of the food items you need—and rely on that list when you shop.
- Avoid buying pre-packaged snacks—they are expensive and seldom have much nutritional value.
- Keep in mind how you will use leftovers when you shop—like putting a ham bone in with split peas.
- Compare labels and prices carefully; some generic foods provide great value.
- Do not shop when you are hungry.
- Be willing to switch foods on your lists; if one meat is much cheaper than another, buy it instead.
- Compare the costs of fresh, frozen, and canned foods.
- Watch for seasonal specials, such as fruits and vegetables.
- Compare the prices of items you buy regularly in several different stores.
- Use coupons carefully.
- Purchase a membership at a warehouse club where you can buy items in bulk if you can make good use of them.

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Nine: Guard Your Thoughts

What do you think about during the day?

- An email response to your resume that said, "Thanks but no thanks"?
- The driver who cut you off?
- Your financial puzzle?
- The pain of a loved one?
- Someone's smile?

We are all thinking about something all of the time.

Our minds bring back pleasant memories. Recall facts. Store useful (and sometimes useless) details. And do so many other positive and helpful things.

But our minds also create pain and suffering. They focus on wrong things such as fear, greed, selfish power, envy, false escapes. . . .

Did you know that God knows all of your thoughts—as well as everything else about you? God is intimately involved in your life:



*You have searched me, LORD,
and you know me.
You know when I sit and when I rise;
you perceive my thoughts from afar.*

*You discern my going out and my lying down;
you are familiar with all my ways.
Before a word is on my tongue
you, LORD, know it completely.
You hem me in behind and before,
and you lay your hand upon me.
Such knowledge is too wonderful for me,
too lofty for me to attain.
Where can I go from your Spirit?
Where can I flee from your presence? . . .*

*For you created my inmost being;
you knit me together in my mother's womb.
I praise you because I am fearfully and wonderfully
made;
your works are wonderful,
I know that full well.
My frame was not hidden from you
when I was made in the secret place.
When I was woven together in the depths of the earth,
your eyes saw my unformed body.
All the days ordained for me
were written in your book
before one of them came to be.*

—from Psalm 139

Did you know that your mind is a spiritual battleground, and that what you put into it dramatically influences your life?

- Music you listen to.
- Movies you watch.
- Books, magazines, and internet articles you read.
- Mental images you play with.
- What you keep thinking about yourself.

How would your list of thoughts stack up at the end of the day? Positive thoughts: 1,350; Negative thoughts: 2? Or the other way around?

What if someone gave you a dollar for every positive and uplifting thought you think and took away a dollar for every negative thought? Would you end the day with money left over?

How much influence do your thoughts have on whether or not you focus on the good? On how you think about the stress in your life?

How are you thinking about the people around you—a family member, a waitress in a restaurant, a person applying for the same job that you really want?

Paul, a follower of Jesus, knew about the battle taking place in our minds. He urged the early followers of Jesus to actively direct their thoughts toward the positive:

Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your

requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.

Finally, brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things.

—from the letter to the Philippians

With God's help, you can take control of your thoughts!

Make the closing words of Psalm 139 your prayer today:

*Search me, God, and know my heart;
test me and know my anxious thoughts.
See if there is any offensive way in me,
and lead me in the way everlasting.*



A Time of Reflection

What kinds of things do you regularly put into your mind?

Do your friends consider you to be a “positive” person? Why or why not?

Which steps might you take to begin thinking about what is right, pure, true and praiseworthy?



Points to Ponder

If you asked your best friend to summarize what you say most often concerning your financial situation, which words would he/she choose? What do these words reveal about your thinking? About changes in thinking you might need to make?

To what extent have your beliefs about money shaped how you use it?

Which five positive words or phrases would you like to believe concerning your finances? Why? Where might you place those so that you see them every day?



Good Things to Do

Financial record keeping is incredibly important, not only for tax purposes but also to evaluate and improve your financial situation.

There are many options:

- Some people like to keep track of finances on a computer. If you do this, be sure to back up your files often and have great “spy-related” software. Thieves love to access these kinds of files. And if a hard drive crashes, a backup plan is essential.
- Keep important financial records that need to be stored for years in a safe place. If you are not sure what to keep, check with a small business or tax accountant.
- Consider using a simple “file box” system into which you can place receipts regularly. Topics might include: medical, auto, business, income, expenses, banking, insurance, investments, and miscellaneous. That way, receipts won’t be scattered around and possibly lost.
- Regularly shred all financial data you no longer need.
- Use your financial data regularly—to review expenses and income and to prompt you to make sure you are still getting the best deal related to your checking account or phone service, etc.

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Ten: Finding Contentment



Keep your lives free from the love of money and be content with what you have, because God has said,

*“Never will I leave you;
never will I forsake you.”*

So we say with confidence,

*“The Lord is my helper; I will not be afraid.
What can human beings do to me?”*

Remember your leaders, who spoke the word of God to you. Consider the outcome of their way of life and imitate their faith. Jesus Christ is the same yesterday and today and forever.

—from the book of Hebrews

What brings contentment? An even better job? Great family or friends? Having money in the bank or in investments? A feeling of accomplishment? Opportunities to travel? Owning a large house? Or having your name on a best-selling book?

Advertisers spend billions of dollars to get us to believe that our contentment is related to persons, places, and things. “If you own this, wear that, travel here, have this image, make this amount

of money, have these business contacts and that title . . .,” they promise, “you’ll ‘have it made’ (translation: be content).” But they fail to add this disclosure: “...until you realize that you also need (or want) this. And then pursue that with all the gusto you can muster—and it’ll only cost you a few more hours, and a little more money.”

In a way, finding contentment in modern culture can be a bit like trying to fill up a huge sinkhole in the street with a garden hose. If the hole does fill up—and it probably won’t—the price paid in time and money will be extremely high in comparison to the value received. And soon enough the sinkhole will empty itself again.

An ancient writer described how he felt pursuing contentment:

*There was a man all alone;
he had neither son nor brother.
There was no end to his toil,
yet his eyes were not content with his wealth.
“For whom am I toiling,” he asked,
“and why am I depriving myself of enjoyment?”
This too is meaningless—
a miserable business!*

—from the book of Ecclesiastes

Think how people feel after pursuing contentment through their own efforts and only receiving frustration, pain, and the unquenchable and haunting sense that what they have and who they are is not enough. Many years ago, a Middle Eastern tycoon wrote about this. See if parts of it seem familiar:

*I denied myself nothing my eyes desired;
I refused my heart no pleasure.
My heart took delight in all my labor,
and this was the reward for all my toil.*

*Yet when I surveyed all that my hands had done
and what I had toiled to achieve,
everything was meaningless, a chasing after the wind;
nothing was gained under the sun. . . .*

*So I hated life, because the work that is done under
the sun was grievous to me. All of it is meaningless, a
chasing after the wind. I hated all the things I had toiled
for under the sun, because I must leave them to the
one who comes after me. And who knows whether that
person will be wise or foolish? Yet they will have control
over all the toil into which I have poured my effort and
skill under the sun. This too is meaningless. So my heart
began to despair over all my toilsome labor under the
sun. For people may labor with wisdom, knowledge and
skill, and then they must leave all they own to others
who have not toiled for it. This too is meaningless and a
great misfortune. What do people get for all the toil and
anxious striving with which they labor under the sun? All
their days their work is grief and pain; even at night their
minds do not rest. This too is meaningless.*

—from the book of Ecclesiastes

Paul, an early Christian leader whose letters comprise much of the New Testament, also wrote about contentment:

*But godliness with contentment is great gain. For we
brought nothing into the world, and we can take nothing
out of it. But if we have food and clothing, we will be
content with that. Those who want to get rich fall into
temptation and a trap and into many foolish and harmful
desires that plunge people into ruin and destruction.
For the love of money is a root of all kinds of evil. Some
people, eager for money, have wandered from the faith
and pierced themselves with many griefs.*

*But you, man of God, flee from all this, and pursue
righteousness, godliness, faith, love, endurance and
gentleness.*

—from Paul's first letter to Timothy

And this:

*I know what it is to be in need, and I know what it is to
have plenty. I have learned the secret of being content
in any and every situation, whether well fed or hungry,
whether living in plenty or in want. I can do all this
through him who gives me strength.*

—from Paul's letter to the Philippians

The gift of true satisfying contentment can only come from God, the personal Creator who loves each of us and seeks to satisfy the desires of our hearts. The one who gives us strength.

This is a radical perspective in today's culture. And very freeing.

You don't have to have or do anything to find this kind of contentment. You need no fancy title, no specific amount of money, no prestige, no control over circumstances and people. In fact, finding true contentment is a paradox. To release control and admit that you can't find contentment through your own efforts is to leave room in which God can work—and give you contentment beyond what you can imagine.

He created you, loves you and desires to fill your heart with joy.



A Time of Reflection

On a scale of one (low) to ten (high), how content are you?

What truths have you learned about contentment—through your own experiences? Through other people you have known?

Do you agree that “true contentment” can only come from the infinite, personal God of the Bible? Why or why not?



Points to Ponder

How has contentment (or lack of it) influenced your financial decisions?

In what ways is a contented person “free” from financial anxieties?

If you find the best job in the world tomorrow, will that lead to true contentment?

What are you learning about money during this time in your life that relates to contentment?



Good Things to Do

If you haven't already done so, write out your financial goals and objectives—and the “ideal job(s)” you are searching for. Then review this reading and answer these questions:

- To what extent am I pursuing “cultural contentment”? The contentment God provides? What does my answer to this question reveal?
- How is my search for contentment influencing my financial decisions?

Then make a simple chart of which “persons, places, and things” have most influenced your financial decisions—and how contented you became as a result of pursuing them. Leave room to write down how each has influenced your commitment to: (1) save or spend money; (2) live on less or more than you earn; (3) reduce or increase time with people you love; (4) say “yes” or “no” to impulse buying; (5) be willing or unwilling to be content with what God provides; and (6) to be generous (or not) in sharing the material possessions you have.

Notice Any Trends?

Looking back over your life so far, which of the following has been true?

- ☐ I have strived to prove that I am successful.
- ☐ I have purchased things on credit that I didn't really need.
- ☐ I have sought to use possessions as a way to gain status.
- ☐ I have wanted to own the “latest” and “greatest” even when I already had products that worked well and met my needs.
- ☐ I have been heavily influenced by advertising and peer pressure in my buying habits.
- ☐ I have purchased many more possessions than I really needed.
- ☐ I have shared what I have, whether little or a lot.
- ☐ I have cared for what I own so that the items would last.
- ☐ I have based my self-worth according to my possessions, status, _____.
- ☐ I have [never] [seldom] [sometimes] [always] been content with my possessions.
- ☐ What would make me most contented is: _____
- ☐ I [value] [don't value] personal contentment highly because _____

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Eleven: Real Hope

*Hope deferred makes the heart sick,
but a longing fulfilled is a tree of life.*
—from the book of Proverbs

Your words reveal a great deal about you and your beliefs. Take the word hope, for example. Have you used hope in one or more of these ways?

- “I hope I will find a great job.”
- “I hope my money lasts until I get paid.”
- “I hope my girlfriend will go look at power tools with me for three hours.”
Or “I hope my boyfriend will go to the wedding shower with me.”
- “I hope the economy will improve.”
- “I hope that my mother-in-law stays for six months.”
- “I hope I can visit my family in Colorado.”
- “I hope the dentist gives me a discount on the bill.”

Usually hope is rooted in people (ourselves or others), places, things or circumstances.

How do you use the word hope?

How important is hope in your life?

Are you ready for a really personal question? On what is your hope built? Or at least the promise of hope?

- ✓ Your intelligence—or that of your spouse?
- ✓ Your good looks?
- ✓ The job title you used to have?
- ✓ The amount of money you have?
- ✓ What people think of you?
- ✓ The job-related networking you are doing?
- ✓ Your problem-solving abilities?
- ✓ _____?

Jesus once told a story about “a wise man who built his house on the rock” (from the gospel of Matthew). And even though Jesus didn’t use the word hope, see if you pick out how this story relates to it.

“Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears



these words of mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash.”

—From the Gospel of Matthew

Imagine applying for a permit to build a house on sand? You wouldn’t do it. But have you ever met people who build their hope on unstable foundations.

- ✓ They hope that life will be pain free.
- ✓ They hope that everyone will love them, just as they are.
- ✓ They hope that the right people will help them whenever they need it.
- ✓ They hope they will win the lottery.
- ✓ They hope the future will be better than the past—with no worries, no risks, no personal issues to deal with.
- ✓ They hope that they won't make any more mistakes—ever.

They hope that no children will have diseases. That cruelty will disappear. That everyone will live at peace in the world. That if they leave a wallet, purse, or cell phone on a park bench the next person who finds it will return it immediately.

Hope is not always based on reality.

But it can be!

Like a rock, there is a hope which can give you, and everyone else, a firm place to stand amidst the swirling vortex of life.

*For the word of the LORD is right and true;
he is faithful in all he does.
The LORD loves righteousness and justice;
the earth is full of his unfailing love. . . .*

*The LORD foils the plans of the nations;
he thwarts the purposes of the peoples.
But the plans of the LORD stand firm forever,
the purposes of his heart through all generations.*

*Blessed is the nation whose God is the LORD,
the people he chose for his inheritance.
From heaven the LORD looks down
and sees all humankind;
from his dwelling place he watches
all who live on earth—
he who forms the hearts of all,
who considers everything they do.*

*No king is saved by the size of his army;
no warrior escapes by his great strength.
A horse is a vain hope for deliverance;
despite all its great strength it cannot save.
But the eyes of the LORD are on those who fear him,
on those whose hope is in his unfailing love,
to deliver them from death*

*and keep them alive in famine.
We wait in hope for the LORD;
he is our help and our shield.
In him our hearts rejoice,
for we trust in his holy name.
May your unfailing love be with us, LORD,
even as we put our hope in you.*

—from Psalm 33

So the key to finding a firm place to stand in life is to find something bigger and more reliable than we are ourselves. This is exactly what we find in God. He sees us. He knows all our plans. He knows our dreams and our pain. He is the one person who is big enough to get us through this challenge.

Paul, a famous teacher, tells us more about this hope we can find in God. He wrote about hope in an almost contradictory way. Certainly the persecuted followers of Jesus who received this letter had to ponder the following sentences:

Therefore, since we have been justified through faith, we have peace with God through our LORD Jesus Christ, through whom we have gained access by faith into this grace in which we now stand. And we boast in the hope of the glory of God. Not only so, but we also glory in our sufferings, because we know that suffering produces perseverance; perseverance, character; and character, hope. And hope does not put us to shame, because God's love has been poured out into our hearts through the Holy Spirit, who has been given to us.

You see, at just the right time, when we were still powerless, Christ died for the ungodly. Very rarely will anyone die for a righteous person, though for a good person someone might possibly dare to die. But God demonstrates his own love for us in this: While we were still sinners, Christ died for us.

—from Paul's letter to the Romans

This hope is born out of suffering—not lack of suffering. It is built on what Jesus Christ already did—not what you can do to earn a standing with God. This hope is built on the intense, personal, sacrificial love of God for you—just as you are. This hope is born out of endurance in hardship, and then turning to the living, active, powerful encouragement found in God himself. It is based on what the Holy Spirit of God does within your heart—the core of your being—after you choose to follow Jesus.



A Time of Reflection

What is your hope based on?

Have you found something solid to build on?

What did Jesus Christ do for you? Have you reflected on what that could mean for your life?



Points to Ponder

In the specific area of finding employment, what are you hoping for? What is this based on?

When it comes to your finances, where does your hope lie?

How might your life be different if you trusted in God more and gave him the opportunity to deal with all aspects of your life?



Good Things to Do

Today the economy is facing great challenges. Huge deficits. Important social programs running out of money—or already bankrupt. Issues related to the value of currency, inflation, stock market, deflation, etc. As you already know, this has hurt many people. And, when people get desperate, it's easy for them to make bad decisions relating to their time and money.

Entire books have been written about scams and identity theft, so consider the following tips to be a reminder:

- Be leery of the “make-money-at-home” deals.
- Watch out for businesses that require you to pay money up front for supplies, etc.
- Before becoming involved with a company, check with the Better Business Bureau. If possible, also talk with some people who currently work for that company.
- Never give out financial information to someone you do not know—over the phone or via computer.
- Don't assume that you have too few assets for anyone to steal. Plenty of people have had boxes of personal checks stolen from their mailboxes.
- Shred any documents that have personal information on them besides names and addresses anyone could get from the telephone book or computer search.

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Twelve: Longings



Life is difficult.

Car crashes. Layoffs. Flu scares. Global economy scares. Violence in Africa, classrooms, and down the street. Misunderstandings. Fractured relationships. Skyrocketing healthcare costs.

Perhaps you know too much about what's happening! Perhaps you also wish life were easier and less painful.

Here's a sample list of longings. See how many points on the following list of longings apply to you.

- ✓ Deep inside, you long for life to be different—actually, much better!
- ✓ You don't want to hurt—physically, emotionally, relationally, spiritually.
- ✓ You long for people to appreciate your life experiences and offer you great options, including a great job.
- ✓ You long for all of your relationships to be peaceful—always.
- ✓ You long for more money to use for something other than basic bills—like a gift for a loved one, a short trip or special dinner, fishing license and gas to go fishing . . .

- ✓ You long for your spouse, child, or grandchild to experience joy and be spared from disease.
- ✓ You long for your deepest desire for intimacy to be fulfilled.
- ✓ You long to be loved unconditionally.
- ✓ You long for justice to triumph and evil to be squashed.

In short, you long for things to be different. The Bible has a name for these longings; it calls them “making all things new.”

The Bible also knows that this hoped-for future is not yet here. It paints a realistic picture of life on earth now:

*I pray to you, LORD,
in the time of your favor;
in your great love, O God,
answer me with your sure salvation.
Rescue me from the mire,
do not let me sink;
deliver me from those who hate me,
from the deep waters.
Do not let the floodwaters engulf me
or the depths swallow me up
or the pit close its mouth over me.*

*Answer me, LORD, out of the goodness of your
love;
in your great mercy turn to me.
Do not hide your face from your servant;
answer me quickly, for I am in trouble.
Come near and rescue me;
redeem me because of my foes.*

*You know how I am scorned, disgraced and
shamed;
all my enemies are before you.
Scorn has broken my heart*

*and has left me helpless;
I looked for sympathy, but there was none,
for comforters, but I found none.*

—from Psalm 69

The writers of the Bible knew all about the challenges and pain of real life. But they also knew where to look for help. They believed that God was not only aware of their troubles, they believed that God had already started working on making all things new. God was active in the world, not just watching from a distance. So they called out to him. They expected him to do something.

No formula can guarantee an easy, never stressful, always happy life. If one existed, it might end up being promoted in huge auditoriums, sold on eBay to the highest bidder, hoarded by a wealthy miser, or used during a television “reality” show in which contestants embroiled in difficult situations are evaluated by how quickly their lives turn wonderful.

But fortunately, God has spoken. He has said he not only hears our cries for help. He answers.

While hiking in a Colorado wilderness area, a man got lost. The snow was a foot deep. The forest timber was thick, with no visible landmarks. Another storm was brewing.

As his panic mounted, he tried to find a road but kept discovering his own footprints. Then he remembered this simple truth: “One who is lost and confused and trusts only in himself will likely wander far and achieve little success.”

So he did the only thing he could think of—shouted

for help. And somebody shouted back, and they were able to meet.

At one point, the lost guy had been fewer than twenty feet from the hidden road.

God loves shouts like these. As has been true through the centuries, they stand out when many other voices promote self-sufficiency. You can ask the powerful, loving, forgiving God who reveals his truth through the Bible for help. It may be the best calculated risk you ever take.

This is what the psalmist has to tell us about this amazing truth:

*I love the LORD, for he heard my voice;
he heard my cry for mercy.
Because he turned his ear to me,
I will call on him as long as I live.*

*The cords of death entangled me,
the anguish of the grave came over me;
I was overcome by distress and sorrow.
Then I called on the name of the LORD:
“LORD, save me!”*

*The LORD is gracious and righteous;
our God is full of compassion.
The LORD protects the unwary;
when I was brought low, he saved me.*

*Return to your rest, my soul,
for the LORD has been good to you.*

—from Psalm 116

You are not alone in seeking a bit of heaven on earth.



A Time of Reflection

What do you long for?

Do you still believe in the future?

Do you need to renew that hope?

How willing are you to “let go of the rope” and discover the God who answers genuine cries for help?



Points to Ponder

Do your family and friends know what you are longing for?

How might sharing these longings openly with those you trust help you clarify them?



Good Things to Do

Do an honest, in-depth inventory of yourself. In which area(s) do you have expertise or natural skills:

- Computer skills
- Other technical skills
- Administering details
- Relating to people
- Working with numbers
- Teaching others
- Working with youth
- Working with the elderly
- Buying/shopping skills
- Working with words—editing or writing
- Designing things
- Landscaping
- Sewing
- Carpentry
- Handling errands efficiently

Use this exercise to re-think your employment goals. Is there something you could do that you've never considered before? Is a whole new career direction possible? Try hard to go beyond the lines of thinking you typically fall into regarding your job options.

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Thirteen: Receiving Joy

Is it possible for a person who lives in a tent and can't find a job to be joyful? What about two parents who face foreclosure on their "dream home"? Or the person with a medical condition who faces huge bills? Or someone who sees life swirling out of control as retirement funds nosedive?



What challenging circumstances are you facing?

It's possible you may not be able to quickly change your unemployment or underemployment circumstances, although you can persevere and do everything in your power to improve them.

But you can change your responses to your circumstances and other people around you.

Are you open to a new way of living? Can you believe that perhaps God has an entirely new way of living ahead of you? Will you choose to grow through your difficult circumstances—or let them take you down?

When faced with difficulties, many people seek pity and almost seem to like being unhappy. They create "as soon as" mental concepts for themselves—and unfortunately those concepts seldom become reality.

- * "As soon as I find a great job, I'll be joyful."
- * "As soon as I have more money in the bank, I'll smile more."
- * "Just let me exercise my job skills, and I'll be energized."
- * "As soon as I can get back on my feet, I'll quit drinking."
- * "When I can quit this job and make more money doing something else, I'll . . ."

Have you known somebody like this?

Habakkuk, a prophet in ancient Israel, reached a startling conclusion:

*Though the fig tree does not bud
and there are no grapes on the vines,
though the olive crop fails
and the fields produce no food,
though there are no sheep in the pen
and no cattle in the stalls,
yet I will rejoice in the LORD,
I will be joyful in God my Savior.*

*The Sovereign LORD is my strength;
he makes my feet like the feet of a deer,
he enables me to tread on the heights.*

—from the prophet Habakkuk

Habakkuk obviously couldn't make the trees grow fruit and suddenly make herd animals appear. But he could "rejoice in the Lord."

Some have said that happiness is how we

feel when circumstances go well and that joy is an attitude and a way of relating to life no matter how good or bad things are.

Joy is deeper. It is based on a real, tangible hope for the future. It is found by knowing there is someone bigger than us, bigger than our problems.

Joy—rejoicing—is all about who you are and how you choose to experience the world around you . . . despite what others may say, despite your income, despite your circumstances.

James, the brother of Jesus, once wrote:

Consider it pure joy, my brothers and sisters, whenever you face trials of many kinds, because you know that the testing of your faith produces perseverance. Let perseverance finish its work so that you may be mature and complete, not lacking anything. If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you. But when you ask, you must believe and not doubt, because the one who doubts is like a wave of the sea, blown and

tossed by the wind.

—from the wisdom book of James

Where does this kind of joy come from? Ultimately from God and the truth he has revealed in the Bible. It comes when we acknowledge who God is, and the fact that we belong to him:

Shout for joy to the LORD, all the earth.

*Worship the LORD with gladness;
come before him with joyful songs.*

Know that the LORD is God.

*It is he who made us, and we are his;
we are his people, the sheep of his pasture.*

*Enter his gates with thanksgiving
and his courts with praise;*

give thanks to him and praise his name.

*For the LORD is good and his love endures forever;
his faithfulness continues through all generations.*

—Psalm 100

You are not alone in seeking a bit of heaven on earth.



A Time of Reflection

Would people describe you as a joy-filled person? Why or why not?

What happens when someone confuses happiness with joy?

Are you receiving the joy God freely gives to everyone who follows Jesus? Why or why not?

Why is joy not dependent on circumstances?



Points to Ponder

What dangers lie in store for a person who bases his/her primary identity on money and possessions?

Why do some financial advisors tell people to focus on the money they spend, not just on how much they earn?

Respond to this statement: “The way you view money has a profound impact on how you save and spend it.”



Good Things to Do

Did you know that your thoughts about money—including your experiences with it—greatly impact your ability to earn it and use it wisely? Work through the following checklist, using it as a starting point to evaluate what you really believe about money. Remember: this exercise is only for you, unless you choose to share what you discover!

As I was growing up, money (or lack of it):

- ☐ Created lots of tension in the family.
- ☐ Supported addiction.
- ☐ Caused me to be alone a lot because my parent(s) worked all the time.
- ☐ Was always lacking.
- ☐ Went through my fingers quickly.
- ☐ Led to conflict between me and my friends.
- ☐ Was never talked about.
- ☐ Was never explained to me.
- ☐ Ruled all important decisions.
- ☐ Created barriers between my family and other families.
- ☐ Was given to me by my relatives in place of their spending time with me.
- ☐ Was given to me based on what I did or did not do.
- ☐ Motivated me to steal things.
- ☐ Made me ashamed to bring my friends home after school.
- ☐ Made me feel inferior because I didn't have _____.

Now think about your current views of money. What relationships might exist between the checklist above and your financial situation today? How have you “carried forward” views of money from your childhood? How have these views shaped the jobs you have had? Your goals? Your views of other people? Your eagerness to learn more about money—or your fears to avoid making financial decisions? Etc.

What new, money-related ways of thinking might you need to explore?

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Fourteen: Genuine Love

The word 'love' may be the most abused word on the planet.

"I love the color of your shirt."

"I will love you more if you"

"I love it when a plan comes together."

People use love to describe movies, hobbies, even weather.

Why talk about love here?

During stressful and challenging times, it is easy to become selfish. It can be a challenge to think of others before yourself when you have so many needs.

As a result, the it's-all-about-me-syndrome can kick into high gear. And selfishness does great damage—sometimes very quickly, stifling our joy and either limiting or removing positive opportunities.

Genuine love—the ultimate antidote to selfishness—is powerful and stands out. It gives out rather than demanding to be given to.

Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It does not dishonor others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but rejoices with the truth. It always protects, always trusts, always hopes, always perseveres.

Love never fails. . . .

And now these three remain: faith, hope and love. But the greatest of these is love.

—from the letter of 1 Corinthians

Genuine love, as you experience it, comes from your heart and energizes all of life.

*Let love and faithfulness never leave you;
Bind them around your neck,
Write them on the tablet of your heart.
Then you will win favor and a good name
in the sight of God and humankind.*

—from Proverbs 3



A person who loves genuinely from the heart quite likely lives by sayings like these:

- * Focus on your own heart first.
- * Ask God to reveal his love to you; then practice loving people at home first.
- * Err on the side of generosity rather than criticism.
- * Slow down and pay attention to the signs of life and beauty around you—and the Creator who made them.
- * Remind yourself that, with God's help, you can stop focusing only on your life and pay real attention to the needs of others.
- * Delight in the blessings that other people receive without comparing them to your own.

- * Reflect on the love of God more than on your achievements, shortcomings, and failures.
- * Try each day, in even the smallest way, to let God's love flow through you.
- * Seek the Truth of God more than the truth claims of everybody else.
- * Thank God for his blessings rather than demanding from him or other people what you think you deserve.

Jesus himself went so far as to identify this kind of genuine love as the key distinguishing mark of his followers:

"A new command I give you: Love one another. As I have loved you, so you must love one another. By this everyone will know that you are my disciples, if you love one another."

—from the gospel of John

Genuine love is energizing. And it will come as you receive it as a gift and give it away freely.

Love is all about giving. It's about...

- ... how you respond to a spouse or roommate after a difficult day of job hunting.
- ... how you treat your server in a restaurant.
- ... viewing people for who they are—without trying to get something from them.
- ... giving whole parts of yourself away and not demanding anything in return.

The God of the Bible—the God of love—is the ultimate source of genuine love. The brief book of 1 John in the New Testament summarizes simply and profoundly where genuine love comes from. Read it and write down everything it says about love.

God is love. Whoever lives in love lives in God, and God in him. . . . We love because he first loved us.

—from the letter of 1 John

So simple. So profound.



A Time of Reflection

To what extent would you say you love genuinely, from the heart?

- * If you love genuinely, people will be more comfortable with you, including people who are hiring and are used to meeting “takers” instead of “givers.”
- * If you choose to genuinely love, you will carry yourself differently. And consequently you will stand out in today's marketplace. Even your eyes will reflect more enthusiasm. Authenticity is easily seen.
- * If a local company prefers to receive your resume by email, you will send it . . . and be energized to drop by and introduce yourself.
- * When a particular company interests you, you will research details about it and not miss an opportunity to use this new information in a telephone call, email, or personal meeting with the Human Resources person or “gate-keeping” administrative assistant to the HR person.



Points to Ponder

During your career so far, which of your job-related choices and activities have been guided by genuine love? Which have been guided by other things?

How have these choices influenced you? Your friends and/or family? Your view of yourself? Your view of God?

Why is it sometimes scary to examine real motives, not just the outward things that people see?



Good Things to Do

Consider how you can practically show unconditional love to others. Here are a few ideas to consider:

- Write a thank you note or email to someone who encouraged you.
- Take out the garbage or do another task around the house without being asked.
- Rake leaves or shovel snow for a neighbor.
- Offer to help a friend prepare their garden for the winter (or spring).
- Help an elderly neighbor carry their groceries.
- Offer to babysit for a friend so that they can go shopping child-free.
- Offer to help at church to prepare a mailing.
- Volunteer for a non-profit in your neighborhood.

Be creative in thinking of other ways you can serve those around you.

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Fifteen: Giving to Others

A generous person will prosper;

whoever refreshes others will be refreshed.

—from the book of Proverbs

This proverb expresses a simple truth. But it can be easy to miss the obvious. Sometimes we all need to be reminded of some basic wisdom about how the world works.

The following story from the life of Jesus shows us this truth in action:

One day Jesus was teaching, and Pharisees and teachers of the law were sitting there. They had come from every village of Galilee and from Judea and Jerusalem. And the power of the Lord was with Jesus to heal the sick. Some men came carrying a paralyzed man on a mat and tried to take him into the house to lay him before Jesus. When they could not find a way to do this because of the crowd, they went up on the roof and lowered him on his mat through the tiles into the middle of the crowd, right in front of Jesus.

When Jesus saw their faith, he said, "Friend, your sins are forgiven."

The Pharisees and the teachers of the law began thinking to themselves, "Who is this fellow who speaks blasphemy? Who can forgive sins but God alone?"

Jesus knew what they were thinking and asked, "Why are you thinking these things in your hearts? Which is easier: to say, 'Your sins are forgiven,' or to say, 'Get up and walk'? But I want you to know that the Son of Man has authority on earth to forgive sins." So he said to the paralyzed man, "I tell you, get up, take your mat and go home." Immediately he stood up in front of them, took what he had been lying on and went home praising God. Everyone was amazed and gave praise to God. They were filled with awe and said, "We have seen remarkable things today."

—from the gospel of Luke

Here is a quiz. No right or wrong answers to choose from. Nobody is keeping score.

Read each of the following, and mentally check off any theme that relates to the story you just read.

- Paralysis—illnesses found during Jesus time.
- Load-bearing roof characteristics in biblical times.
- Proper removal of clay tiles during biblical times.



- The power of faith.
- The power of criticism.
- The power of thought and its relationship to conscious and subconscious behavioral tendencies of religious leaders.
- Jesus' ability to cope with ever-changing circumstances.
- Jesus' power to forgive sins.
- The healing power of God.
- The power of praise.

How many did you pick?

Some men carried their paralyzed friend or

family member to Jesus. They showed up late for the crowded meeting. They tried unsuccessfully to get through the door, no doubt incurring nasty glances—or muttered curses. They carried the paralytic up to the roof. They removed roofing tiles. They lowered the paralytic in front of Jesus—the featured healer.

These guys demonstrated perseverance, understanding of crowd characteristics, unwillingness to allow famous people to deter them from goals and objectives, faith in Jesus' healing power . . . and even knowledge of roof demolition!

They also demonstrated sacrificial giving—of time, physical resources, and—quite likely—of reputation.

Think about one of those guys walking up to a market stand and hearing, “Hey, aren’t you one of those who interrupted our important time with Jesus by tearing apart the roof and filling the entire place with dirt and dust? So glad to see you again. How many grapes do you want?”

Bottom line: they saw their friend get healed.

Now transition to your life today. Your struggles. Your hopes and dreams. Your regrets. Your family members. Your community. Your fatigue. Your frustrations. Your blessings. Your experiences. Your emotions. Your friends.

How can you use who you are, and whatever you have, and who you would like to become—to give sacrificially to somebody else?

Sacrificial giving involves action and truth:

This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for one another. If any one of you has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in you? Dear children, let us not love with words or tongue but with actions and in truth.

—from the letter of 1 John

Sacrificial giving may require dealing with deep wounds and crossing boundaries of racial or ethnic prejudice. Jesus told the following story about what it means to be a real neighbor in a day when Samaritan and Jews had deep differences and distrust:

“A man was going down from Jerusalem to Jericho, when he fell into the hands of robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, brought him to an inn and took care of him. The next day he took out two denarii and gave them to the innkeeper. ‘Look after him,’ he said, ‘and when I return, I will reimburse you for any extra expense you may have.’

“Which of these three do you think was a neighbor to the man who fell into the hands of robbers?”

The expert in the law replied, “The one who had mercy on him.”

Jesus told him, “Go and do likewise.”

—from the gospel of Luke

Sacrificial giving may require you to schedule activities you have never done before:

- Prepare food at a food kitchen.
- Pass out blankets to homeless people.
- Help a neighbor whose car battery is dead.
- Go to the aid of a physically challenged person.
- Invite new neighbors to share the last of your food.
- Talk with a lonely person at a bus stop.
- Volunteer at a neighborhood health clinic.
- Listen to elderly people tell the same stories (over and over again) in a nursing home.
- Give someone who has even less than you have some money for the bus or food.
- Drive someone to a doctor’s appointment.
- Use your skills to help someone else find a job.

During difficult times, selfishness usually reigns . . . So tear off some tiles soon for somebody else’s benefit.

Sacrificial love demonstrated through heart and willing hands is an incredibly powerful force.



A Time of Reflection

Do you think of yourself as being a sacrificial giver? Why or why not?

If you are not already giving sacrificially, how might you start? When will you start?



Points to Ponder

Who has sacrificed to help you financially? What impact did this person have on you? Why?

How might you use your resources—including your skills—to help someone else who needs a job—or a better job?

In what way(s) might other people around you benefit from joining together to help one another? (Babysitting co-op? Ride sharing? Saving money discussions? A “skills” bank?)

What specific thing can you do soon to help someone else who is dealing with unemployment/underemployment issues?



Good Things to Do

Facing job-related financial issues is challenging. And millions of people are facing them . . . often alone.

Track down what group(s), if any, in your community meets to discuss these issues. Perhaps a local faith community meets monthly. Perhaps speakers talk on specific topics at the local library.

Maybe you can't locate any such groups. If so, what about starting one? Think about what you might contribute to a group—and all the encouragement and money-saving ideas you could receive in return.

Let joy, kindness, and compassion triumph—not selfishness, isolation, and loneliness.

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Sixteen: Money, Faith, and Fear

It's not surprising that the Bible—which records the rise and fall of historical civilizations, families, and individuals—mentions money often. Money issues are real life issues, and the Bible addresses real life. As with anything powerful—and money definitely fits that category—there are both dangers and opportunities here.



God knows you, and your circumstances. He knows if you have enough money right now or not. In the Bible God offers sound wisdom to you about money, and warns about its pitfalls.

Anyone can appreciate, and benefit from, these biblical sayings:

*Those who love money never have enough;
those who love wealth is never satisfied with
their income.
This too is meaningless.*

*As goods increase,
so do those who consume them.*

*And what benefit are they to the owners
except to feast his eyes on them?
The sleep of laborers is sweet,
whether they eat little or much,
but the abundance of the rich
permits them no sleep.*

—from the book of Ecclesiastes

*Dishonest money dwindles away,
but whoever gathers money little by little makes
it grow.*

*Whoever loves pleasure will become poor;
whoever loves wine and oil will never be rich.
—from the book of Proverbs*

The Bible addresses the importance of a good work ethic in earning money, talks about borrowing money, and cautions against trusting in money.

*He who gathers crops in summer is a prudent son,
but he who sleeps during harvest is a disgraceful son.*

*The rich rule over the poor,
and the borrower is slave to the lender.*

*Cast but a glance at riches, and they are gone,
for they will surely sprout wings
and fly off to the sky like an eagle.
—from the book of Proverbs*

*Do not trust in extortion
or put vain hope in stolen goods;
though your riches increase,
do not set your heart on them.
—from Psalm 62*

Again and again, God emphasizes his care for the poor and needy people—and challenges people to help them.

*Whoever oppresses the poor shows contempt for
their Maker,
but whoever is kind to the needy honors God.*

*Do not exploit the poor because they are poor
and do not crush the needy in court,
for the LORD will take up their case
and will exact life for life.*

*The righteous care about justice for the poor,
but the wicked have no such concern.*

—from the book of Proverbs

The early Christian leader Paul wrote about our need to keep a bigger perspective on money:

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

—from the letter of 1 Timothy

But the Bible has more than isolated pieces of wisdom regarding money. Jesus himself took up the subject, addressing the deeper topic of our minds and hearts. In the end, how we view money is about what we are afraid of, and where we've put our faith:

Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

Jesus replied, "Man, who appointed me a judge or an arbiter between you?" Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."

And he told them this parable: "The ground of a certain rich man yielded an abundant harvest. He thought to himself, 'What shall I do? I have no place to store my crops.'

"Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my

surplus grain. And I'll say to myself, 'You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.'"

"But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'

"This is how it will be with those who store up things for themselves but are not rich toward God."

Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to your life? Since you cannot do this very little thing, why do you worry about the rest?"

"Consider how the wild flowers grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you—you of little faith! And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well.

"Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.

—from the gospel of Luke

It is hard in times of financial challenge not to let fear take over. But the confidence we need can only be found in the one, true God. And our gratitude for what we do have—even in the face of shortfalls—will show we have placed our confidence in the right place.



A Time of Reflection

How have you viewed money?

Would you say you have ever set your heart on it?

In what specific way(s) has the love of money hurt you—or people you know?

Ask the Lord to heal you and others of that hurt, and to help you to view it as a tool to use to serve him and others. Ask him to help you to be grateful for what funds you do have, even when you think we need more. Ask him to help you to put your faith in him rather than your money.



Points to Ponder

What is the difference between having and using money, and loving money?

In what ways does this difference evidence itself in daily life?

Think about people you know who recognize money as a resource and use it to promote the kingdom of God. Also think about people who love money. Which of their personal characteristics do you most desire? Why?



Good Things to Do

Many people have a list of reasons for not caring for their possessions. They are too busy, or too stressed, or lack information, or are afraid to learn basic maintenance, or just don't realize the money they could save by learning some basics.

It is a fact that proper maintenance can reduce and even eliminate expenses in the following areas:

- * Your home (carpet, faucets, furnace, electrical equipment, etc.)
- * Car (regular oil changes, periodic inspections, seats and carpets, tires—kept to correct pressure, etc.)
- * Clothing (Stain control, using old clothing to do dirty tasks, replacing buttons, sewing up small tears, etc.)

Every item you use regularly and care for will perform more efficiently and quite likely last much longer, which keeps more money in your pocket!

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Seventeen: Accept the Challenge

Regardless of your employment status you have responsibilities and choices to make. You daily choose not only what to do, but what to think and how you will respond to the circumstances you find yourself in.

Do not merely listen to the word, and so deceive yourselves. Do what it says. Those who listen to the word but do not do what it says are like people who look at their faces in a mirror and, after looking at themselves, go away and immediately forget what they look like. But those who look intently into the perfect law that gives freedom and continue in it—not forgetting what they have heard but doing it—they will be blessed in what they do.

—from the book of James

With these words, James, the brother of Jesus, teaches us clearly that it is in doing the right thing, not just hearing or knowing it, that leads to God's blessing. But what is behind this? God desires your obedience because he knows you from the inside out—he is, after all, your Creator—and desires to be with you and partner with you in doing life.

God has given us his path to freedom and blessing.

It's evidence of personal discipline—perhaps a bit like the training an athlete does as he or she pursues a specific goal.

This is a steady perspective across the books of the Bible. Walking in God's way is the path to life. It's not so much that you earn a reward, it's that the path itself is simply the right way to go. This is true even when we are in tough situations, even in the face of challenges like unemployment. There is a unique kind of freedom to be found in consistently doing what you know to be right.

And Jesus taught consistently that “the perfect law that gives freedom” is actually the law of love. You will fulfill the law when you love God and love others.

But there's more. This is also the path to knowing God.

We know that we have come to know him if we keep his commands. Those who say, “I know him,” but do not do what he commands are liars, and the truth is not in them. But if anyone obeys his word, love for God is truly made complete in them. This is how we know we are in him: Whoever claims to live in him must live as Jesus did.

—from the letter of 1 John



How greatly do you desire this true freedom and blessing—the life that is truly life—that only God can provide?

The path to this life is built on “the word”—the Bible, God's word.

Here's an important assignment for you. As you read this passage from Psalm 119, what does it say will come from both knowing and doing God's law?

It won't take long to read. It holds the key to an amazing journey with God. Consider praying it as you read.

How can those who are young keep their way pure?

By living according to your word.

I seek you with all my heart;

do not let me stray from your commands.

I have hidden your word in my heart

that I might not sin against you.

Praise be to you, LORD;

teach me your decrees.

With my lips I recount

all the laws that come from your mouth.

I rejoice in following your statutes

as one rejoices in great riches.

I meditate on your precepts

and consider your ways.

I delight in your decrees;

I will not neglect your word....

I am laid low in the dust;

preserve my life according to your word.

I gave an account of my ways and you answered me;

teach me your decrees.

Cause me to understand the way of your precepts,

that I may meditate on your wonderful deeds.

My soul is weary with sorrow;

strengthen me according to your word.

Keep me from deceitful ways;

be gracious to me and teach me your law.

I have chosen the way of faithfulness;

I have set my heart on your laws.

I hold fast to your statutes, LORD;

do not let me be put to shame.

I run in the path of your commands,

for you have set my heart free.

*Teach me, LORD, the way of your decrees,
that I may follow it to the end.*

*Give me understanding, so that I may keep your law
and obey it with all my heart.*

*Direct me in the path of your commands,
for there I find delight.*

*Turn my heart toward your statutes
and not toward selfish gain.*

*Turn my eyes away from worthless things;
preserve my life according to your word.*

*Fulfill your promise to your servant,
so that you may be feared.*

*Take away the disgrace I dread,
for your laws are good.*

How I long for your precepts!

In your righteousness preserve my life.

*May your unfailing love come to me, LORD,
your salvation, according to your promise;
then I can answer anyone who taunts me,
for I trust in your word.*

*Never take your word of truth from my mouth,
for I have put my hope in your laws.*

*I will always obey your law,
for ever and ever.*

*I will walk about in freedom,
for I have sought out your precepts.*

*I will speak of your statutes before kings
and will not be put to shame,*

*for I delight in your commands
because I love them.*

*I reach out for your commands, which I love,
that I may meditate on your decrees.*

—from Psalm 119



A Time of Reflection

What is the “life that is truly life” like?

When you think about “obeying God,” what thought occurs to you first? Why?

What has influenced your willingness, or unwillingness, to obey God and be in relationship with him?



Points to Ponder

Is there possibly a relationship between “walking God’s way” in the world and your search for work?

How have your specific areas of need—emotional, physical, relational, spiritual, financial—influenced your financial decisions?



Good Things to Do

Even though you may be thinking about your money—or lack of it—quite often, you still may be postponing what you need to do: take a really honest look at yourself, your history of earning and spending money, your financial situation right now, where you’d like your finances to be, and how to get there in realistic steps.

The following exercises/questions can be helpful—if you honestly deal with them.

1. List the most important purchases you have made (up to ten), why you made them, and how things turned out.
 - Consider your motive(s) for each decision.
 - Consider the counsel you sought (or did not seek) concerning the details of each decision.
 - Consider what you learned as a result of these purchases.
2. Explore your motives a bit deeper. When you bought the above items, for example, what were you trying to prove (if anything)? And to whom were you trying to prove it?
3. List the best financial decision and the worst financial decision you have made. Why do you think they turned out the way they did?
4. In which area(s) of your finances are you actively managing the details? In which area(s) are you simply hoping things will improve and taking little or no positive actions? Why? (Lack of time? Fear? Shame? Insecurity? Simply too stressed out?)

(Hint: How might God help you to deal with these?)

5. Which person(s) could partner with you in not only discovering the financial steps you need to take now but to guide you in making regular, proactive, positive, informed financial decisions from now on—to correct problems, to harness resources, to reduce spending and increase income, etc.?
6. Put as much energy into seeking God and evaluating finances as you put into whatever activity you most enjoy doing right now. It’ll pay great dividends!

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Eighteen: Your Greatest Enemy

What would you do if:

- Someone is trying to break into your computer and steal your personal information?
- Several homes in your neighborhood have been burglarized recently?
- A stranger tried to kidnap your child's friend after school?
- Your car's tires have little tread, and the weather folks are predicting a month straight of ice, snow, cold?

Each of us has to counter real threats and issues in our life. (If you don't, please tell us your secret formula!) When these things happen, we know that we have to respond.



What if you were to discover an enemy who is worse than anyone you have previously encountered? An enemy who . . .

- knows your weaknesses and routines;
- wants to destroy people;
- is a chronic liar;
- is a skilled manipulator—of emotions, of thoughts, of passions;
- makes good seem bad and bad seem good;
- brings his influence almost everywhere;

- encourages people to worship false gods and place their trust in the wrong place;
- plots ways to make things even worse when difficult challenges arise.

He is an expert at destroying relationships between husbands and wives. At stealing hope and joy. At killing purpose and destiny. At destroying dreams and self-confidence. At bringing despair and hopelessness.

He works behind the scenes to promote false ways of seeing the world. To bring sickness and physical death. To destroy love and encourage lust. To promote materialism and pride.

His name is Satan, and he is very real—regardless of people's opinions and beliefs, or the jokes in popular culture. Earth is his spiritual battleground. Every person is involved in this battle, whether or not they realize it.

The less aware you are of him, the more damage he does.

The more aware you are of him, the harder he either battles you or tries to sidetrack you into fighting other battles rather than confronting him with Truth.

Perhaps you are wondering, What does this have to do with being unemployed or underemployed?

Everything.

Satan doesn't want you to know who and what you are really facing and the ways in which he can be defeated. This is why the early Christian leader Paul wrote to the followers of Jesus about this spiritual battle:

Finally, be strong in the Lord and in his mighty power. Put on the full armor of God, so that you can take your stand against the devil's schemes. For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms. Therefore put on the full armor of God, so that when the day of evil comes, you may be able to stand your ground, and after you have done everything, to stand. Stand firm then, with the belt of truth buckled around your waist, with the breastplate of righteousness in place, and with your feet fitted with the readiness that comes from the gospel of peace. In addition to all this, take up the shield of faith, with which you can extinguish all the flaming arrows of the evil one. Take the helmet of salvation and the sword of the Spirit, which is the word of God.

And pray in the Spirit on all occasions with all kinds of prayers and requests. With this in mind, be alert and always keep on praying for all the Lord's people.

—from Paul's letter to the Ephesians

In the same way, Peter, one of the first disciples of Jesus, told us to count on God's help in this struggle:

Humble yourselves, therefore, under God's mighty hand, that he may lift you up in due time. Cast all your anxiety on him because he cares for you.

Be alert and of sober mind. Your enemy the devil prowls around like a roaring lion looking for someone to devour. Resist him, standing firm in the faith, because you know that your fellow believers throughout the world are undergoing the same kind of sufferings.

And the God of all grace, who called you to his eternal glory in Christ, after you have suffered a little while, will himself restore you and make you strong, firm and steadfast.

—from the letter of 1 Peter

How do you deal with Satan? Take him seriously as an enemy, without over emphasizing his power or control.

Take God and his promises in Christ even more seriously. Jesus himself gives us the reassurance that he is watching out for us:

"Very truly I tell you, I am the gate for the sheep. All who have come before me are thieves and robbers, but the sheep have not listened to them. I am the gate; whoever enters through me will be saved. They will come in and go out, and find pasture. The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full.

"I am the good shepherd. The good shepherd lays down his life for the sheep. The hired hand is not the shepherd and does not own the sheep. So when he sees the wolf coming, he abandons the sheep and runs away. Then the wolf attacks the flock and scatters it. The man runs away because he is a hired hand and cares nothing for the sheep.

"I am the good shepherd; I know my sheep and my sheep know me— just as the Father knows me and I know the Father—and I lay down my life for the sheep."

—from the gospel of John



A Time of Reflection

Can you see ways Satan has battled you?

Why is God's power the key to winning spiritual battles?

What are practical ways of expressing confidence that God himself is on your side in the face of spiritual attacks?



Points to Ponder

If you don't believe in Satan, why might this topic be worth exploring? What may be at stake?

Does the concept of a real spiritual battle between good and evil make sense of the world we know? How?



Good Things to Do

When circumstances permit, purchase a fireproof safe or locked file, or rent a safe deposit box at a financial institution such as a bank or savings and loan. Why? If there is a fire, you don't want your important financial records lost. And burglars love to find important documents.

Also, consider photographing any valuables you do have, and keep these photos in a safe, secure place. They can be important proof of your possessions if something does happen to them.

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Nineteen: God Welcomes You

The history of the world is a history of religious seeking. The search for a true spirituality can be seen everywhere we look.

Visitors to Egypt can see painted stone carvings thousands of years old that depict various gods. Studies of cultures around the world—old and new—reveal a consistent religious element. The Bible itself records numerous struggles that ancient peoples had concerning which gods to worship. Even those who consider themselves non-religious still organize their lives and moral decisions around some bottom-line view of the world and how we are meant to live.

This spiritual dimension is core to who we are.

Most people today don't worship stone idols, but many other "gods" fall in and out of favor. Most of these are known as some kind of "ism."

- Materialism—"The person who dies with the most toys wins."
- Me-ism—"Life is all about me—my wants, my desires, my story, my pleasure."
- Modernism—"our science and technology rule the world and we can ultimately control everything by the power of our own rationality."
- Postmodernism—"Whatever spirituality I want to embrace or create is fine as long as it works for me."
- Humanism—"Let's place human beings at the center of the universe and let everything revolve around us."
- Pantheism—"God is the force I meet in nature when I ride my bike in the desert."
- Pluralism—"All religions and spiritual paths take you to the same place."



- (If you know another "ism" that fits well here, you can add it to the list.)

What's involved in "these 'isms'"? Making them the center of life. Creating a system based on any one of them according to which human beings can supposedly thrive.

In contrast, God knows that only he—not "isms"—can truly satisfy the longings of the human heart.

There is a revealing story in the Bible about God's response to those who have turned their backs on him. Jesus had been gathering people around him who were considered outcasts by most of society at that time; the parable Jesus tells when he was questioned about this shows us the extravagant welcome that God wants to show us.

God welcomes everyone who comes to him in faith—no matter their background, socioeconomic status, race,... regardless even of what mistakes they've made before. Here's how Luke relays the story:

Now the tax collectors and sinners were all gathering around to hear Jesus. But the Pharisees and the teachers of the law muttered, "This man welcomes sinners and eats with them..."

So Jesus said to them: "There was a man who had two sons. The younger one said to his father, 'Father, give me my share of the estate.' So he divided his property between them.

"Not long after that, the younger son got together all he had, set off for a distant country and there squandered his wealth in wild living. After he had spent everything, there was a severe famine in that whole country, and he began to be in need. So he went and hired himself out to a citizen of that country, who sent him to his fields to feed pigs. He longed to fill his stomach with the pods that the pigs were eating, but no one gave him anything.

"When he came to his senses, he said, 'How many of my father's hired servants have food to spare, and here I am starving to death! I will set out and go back to my father and say to him: Father, I have sinned against heaven and against you. I am no longer worthy to be called your son; make me like one of your hired servants.' So he got up and went to his father.

"But while he was still a long way off, his father saw him and was filled with compassion for him; he ran to his son, threw his arms around him and kissed him.

"The son said to him, 'Father, I have sinned against heaven and against you. I am no longer worthy to be called your son.'

"But the father said to his servants, 'Quick! Bring the best robe and put it on him. Put a ring on his finger and sandals on his feet. Bring the fattened calf and kill it. Let's have a feast and celebrate. For this son of mine was dead and is alive again; he was lost and is found.' So they began to celebrate.

"Meanwhile, the older son was in the field. When he came near the house, he heard music and dancing. So he called one of the servants and asked him what was going on. 'Your brother has come,' he replied, 'and your father has killed the fattened calf because he has him back safe and sound.'

"The older brother became angry and refused to go in. So his father went out and pleaded with him. But he answered his father, 'Look! All these years I've been slaving for you and never disobeyed your orders. Yet you never gave me even a young goat so I could celebrate with my friends. But when this son of yours who has squandered your property with prostitutes comes home, you kill the fattened calf for him!'

"My son,' the father said, 'you are always with me, and everything I have is yours. But we had to celebrate and be glad, because this brother of yours was dead and is alive again; he was lost and is found.'"

—from the gospel of Luke

Today, just like this father, God eagerly and lovingly waits for every person to come to him—for the first time or after a long absence.

God welcomes . . .

- the person who for years tried to keep God away;
- everyone who has been seeking, wondering, if there is a God who really does watch over their life;
- the one who is too weary to contact another human resources office or even dress up for a rare job interview;
- the person who shows up after working all sorts of deals and gaining (and perhaps losing) a lot of wealth;
- the man or woman who cannot find a job of any kind.

To all of us, God says, "I am with you; be at peace. Trust me. I will reveal myself to you, and you won't be alone any more. I will lead you along new paths and guide you into a new understanding of the abundant life I offer."

Welcome back to the world of hope.



A Time of Reflection

What has spirituality looked like in your life? Have you believed in one or more of the “isms” mentioned above?

Has your view of God included this picture of a welcoming God, a God longing to know you and celebrate with you? And have you accepted his offer?

When you think about God’s love for you, no matter which “gods” you have worshiped and what your job situation may be, which issue(s) might you talk with him about?



Points to Ponder

Quite often people try to cover up their weaknesses and demonstrate their strengths. When it comes to money, what have you been trying to prove, and to whom have you been trying to prove it?

If caring for your money is likened to caring for a garden, how well have you tended your financial garden? Controlled the weeds? Watered it with knowledge? Been aware of the pests nibbling away at leaves and roots? Been careless and picked the fruit too early or not at all? What kinds of changes might you want to make in your next financial garden?



Good Things to Do

A portion of what you earn is yours to keep. No matter what may have hindered you from saving and investing (large or small amounts), it’s time to start—or start over. Even if you are earning far less money than you ever imagined, set aside a small amount every week as soon as possible. And if you are not sure what to do as this money starts to grow, talk with a wise friend who can help you.

If you have retirement investments, avoid taking these funds out early. Otherwise, you will pay a steep price because of the early withdrawal and lose financial momentum because that money you withdraw will no longer be working for you “while you sleep.”

Employing Hope

Rebuilding Life When You've Lost Your Job

Reading Twenty: Finding New Life in God Through Jesus

Do you live to work, or work to live?

Perhaps you've heard someone ask this question before.

Work is clearly a part of life, an essential part. But it is not all of life.

God created us as significant, value-producing beings. People who can do important, beneficial things in the world. People who can provide for themselves and their families by their labor. In the end, this is what work is all about. But God intended for work to be part of a bigger life, a life lived together with God and others. A life that thrives because it is in tune with the way God created the world.

How do we find this kind of life? It comes from a simple yet life-changing step of faith. It comes from following Jesus and the path of life he invites us to walk with him.

Because of God's love for you—and all humanity—God sent his Son, Jesus Christ, to show us what kind of life God intended for us. Jesus confronted humanity's core problems—sin and death—by dying on a cross. This was a spiritual battle that Jesus fought. His death was a sacrifice for us. The results affected the entire world. When God raised Jesus from the dead, he reaffirmed his plan to restore the world, including humanity, to peace and wholeness. This is his gift of abundant life.

The resurrection of Jesus revealed him as the world's true king and lord. This is the good news that the early Christians proclaimed. They announced to people that their wrongdoing could be forgiven and they could start to live this new kind of life that Jesus revealed to the

world. (To learn more about this “life that is truly life,” read through one of the gospels of the New Testament. You can find an affordable copy at BiblicaDirect.com.)

The world's future lies in following the path of Jesus. It is in knowing this path that we find out who we really are. It is in following this path that we get in tune with life as God created it to be lived.

A Jewish leader named Nicodemus once asked Jesus how a person could be “born again”—that is, be remade as part of God's new creation. Jesus replied that it is done by God's Spirit working inside a person. The writer John then goes on to comment:

For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. For God did not



send his Son into the world to condemn the world, but to save the world through him. Whoever believes in him is not condemned, but whoever does not believe stands condemned already because they have not believed in the name of God's one and only Son. This is the verdict: Light has come into the world, but people loved darkness instead of light because their deeds were evil.

—from the gospel of John

Love was at the center of Jesus' message and his life. The result is light coming into the darkness of the world.

Paul, a disciple of Jesus, wrote about this world-transforming message in a letter to followers of Jesus living in ancient Rome, the capital city of the empire:

Who shall separate us from the love of Christ? Shall trouble or hardship or persecution or famine or nakedness or danger or sword? . . . No, in all these things we are more than conquerors through him who loved us. For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.

—from the letter to the Romans

Paul makes it clear here that no matter what the world throws at you, God can overcome it. God is bigger than the forces at work that seem to constantly undermine our lives.

This letter lays out a picture of things that is honest about what's broken in the world, but also it is also filled with hope about what God is doing to heal that brokenness. This is the hope that Jesus brings:

I consider that our present sufferings are not worth comparing with the glory that will be revealed in us. The creation waits in eager expectation for the children of God to be revealed. For the creation was subjected to frustration, not by its own choice, but by the will of the one who subjected it, in hope that the creation itself will be liberated from its bondage to decay and brought into the freedom and glory of the children of God.

We know that the whole creation has been groaning as in the pains of childbirth right up to the present time. Not only so, but we ourselves, who have the firstfruits of the Spirit, groan inwardly as we wait eagerly for our adoption, the redemption of our bodies. For in this hope we were saved. But hope that is seen is no hope at all. Who hopes for what they already have? But if we hope for what we do not yet have, we wait for it patiently.

—from the letter to the Romans

Of course, if you decide to follow Jesus on this path of life, all of your challenges will not immediately vanish. But Jesus promises to be with you always! God's Holy Spirit will help you in your weakness. His truth can come alive to you as you read the Bible and grow in relationship with him and with his other followers. God's intention is that Jesus-followers will together show the world what a new community based on love looks like.

The entire creation is going to be set free from its bondage to brokenness and pain. A new world is being born. Jesus himself has already overcome death and been raised to new life. You can share in this.

The story of redemption has been opened up for the world. It is the story the Bible tells. The question right here, right now, is what role you will play in this story. Will you follow Jesus on the path to new creation?



A Time of Reflection

How will you respond to what God, through Jesus, did for you?

As you read about God's unconditional love, how did you feel? Why?

What happens to our view of God when we judge him based on our situation—whether or not things are going well for us? By how someone treated us in the past?

Are there specific ways, even in your unemployment, that you can join up with what God is doing to bring healing to his world?

Think through the things you have learned while reading "Employing Hope." How have you learned to trust God more these past few days?



Points to Ponder

Reflect on which experiences have most shaped your view of, and response to, God.

Many people have never considered that the Bible's story is actually about renewing the world, rather than escaping it. Think about how God could bring healing and restoration to your life, including your view of work.

Review all of the “Employing Hope” readings and the notes you made. Which “Points to Ponder” are the most helpful to you?



Good Things to Do

Activities with friends and family members don't have to be expensive. In fact, some of the best ones cost little . . . or nothing. Finding work is obviously a core concern. But don't forget there are other things to do—things that make life full, things that get you in touch with other people and with God's good creation. Things to help you enjoy life during this season of waiting.

Here are a few ideas to add to your own:

- Go to a thrift store and buy some inexpensive videos. Have special “movie” nights, adding popcorn or other snacks to the mix.
- Take a bicycle ride. If you don't own a bike, you might find one at a thrift store or borrow one from a friend or neighbor.
- Have a picnic-hike in a park.
- Go “car camping” in a national forest area or state park. If you won't own one, borrow a tent.
- Volunteer to work at a soup kitchen, local school, hospital or at a community event.
- Hike along a scenic river.
- Buy a fishing license and bring home dinner!

We (at Biblica) pray that you find peace and joy as you trust the Lord during this time of uncertainty in your life. We would love to hear what readings and/or ideas in “Employing Hope” have helped you the most. Please write to us at: outreach@biblica.com.