

LIFE LESSONS – written 2025

CtO Rev. Dr. JERRY SCHMOYER

Christian Training Organization

Jerry@ChristianTrainingOrganization.org

ChristianTrainingOnline.org

(India, Africa & Spanish Outreach, Spiritual Warfare, Family Ministries, Counseling, World View)

Copyright © 2026

LESSONS FROM MY LIFE IN MINISTRY - 1

I'll soon be 80 years old. I gave my life to Jesus 70 years ago and have been serving God for almost 60 years. I no longer pastor a church; I retired 10 years ago when God showed me I needed to let a younger man with more energy shepherd His sheep. However, I am still very active in local ministry and in training pastors all over the world. Age has given me something younger pastors don't have – hindsight. God has used me to help others mature, but mainly He's used the ministry to mature me and make me more like Jesus. Here are some things I've learned.

God doesn't need me but I need Him. I started ministry excited about my gifts and training, looking forward to all I could contribute to the Kingdom. It didn't take too long for the reality to set in that God didn't need me but I really needed Him. Serving Him is a privilege and honor I'll always be thankful for, but there is nothing I can take credit for. It's all Him. He didn't put me in ministry because He needed me to teach His sheep, He did it because I needed the sheep to teach me. Ministry is His chosen tool to mold and make me more like Jesus. God used it to show me my need of Him. What about you? Why did God put you in ministry?

Success in ministry isn't measured by numbers. The world uses statistics about income and attendance to measure achievements and accomplishments. God doesn't. We know which New Testament churches were healthy and which were not, but we don't know anything about their relative size. A small church can be a healthy church and a large church can be unhealthy. That's what matters to God. Are you successful? How do you measure success?

It's all about the Word. The seminary I attended emphasized "Preach the Word" as of the upmost importance. Feeding the sheep is our primary responsibility. Studying God's Word is a top priority, so is spending the time it takes to prepare quality sermons which teach and apply God's truth. It can't be overemphasized how essential and key it is to learn the Bible and communicate it to others. Do you know the Bible better now than you did last year? Is communicating it to others the top priority of your ministry?

Family comes first. One of the biggest problems I see among church leaders is failing to make their wife and children their top priority. Many are so busy caring for people and growing their ministry, they neglect their families. It is easier to impress casual acquaintances than to do the hard work of meeting the needs of a wife and children, but God commands us to do so. Our wife is our first sheep, and no matter how amazing our ministry, we will not hear "Well done good and faithful servant" if we neglect our families. Would God say you put your family before your ministry? Would your wife?

Little things are really big things. As I look back, I see the major turning points in my life and ministry, both good and bad, hinged on a "little" decision or action. They didn't seem big at the time, but then you never know ahead of time. That's why it's so important to make sure every thought, every decision, every action is in confirmation to God's will. Mistakes can be forgiven, but they can't

be undone. There is no delete button in life. Don't think little things are little – they're not! What 'little' things do you have to be aware of in your life today?

Don't compare yourself to others. Just use the gifts God has given you. No two pastors are created and gifted alike. My gifts are teaching and counseling, but I have a very hard time sharing the gospel with people I don't know. I used to think I was a failure, that something was wrong with me. But God taught me to not compare myself with others. I am responsible to evangelize and to minister in all ways, but I must also know where my gifts lie and focus on developing and using them. Do you compare yourself with others? Do you feel defeated by the areas in ministry you struggle with? (TO BE CONTINUED) (February 1, 2026 Doylestown, PA)

LESSONS FROM MY LIFE IN MINISTRY - 2

God has taught me many things during my almost 60 years of ministry. I listed some of them in the last blog. Here are some more.

I'm the hose, not the water. Pastors get much praise from their people, and that isn't bad. But we must always keep in mind where the praise really belongs. We are the hose that the water flows through, God is the water. The hose is the conduit. Without the water it is empty and useless. We are the scalpel a skillful surgeon uses. It's an honor and privilege to be used by Him, but the scalpel doesn't get the credit for a job well done – that all belongs to the surgeon. It's very easy to steal God's glory and keep it for ourselves. Do you take credit for what God does through you?

Trials are opportunities to trust in God. I've counseled hundreds of people with problems and difficulties, and it always comes down to how they approach their circumstances. Do they blame God, or do they trust God even if they don't understand what He is doing? I don't minimize what people face but try to get them to see their situation as an opportunity to trust God. Try putting this spin on whatever you face, good and bad. What opportunities do you now have to trust God?

God sends unexpected blessings. Just when I need it, God sends someone to respond to my ministry or thank me for something I said or did years ago – something I often don't even remember. God sends encouragement when most needed. I imagine heaven will be full of similar reminders. Name some of your blessings and thank God for them. Who has helped you that you can encourage? Reach out to them today.

I have a front row seat to watch God change lives. God doesn't need me, but He allows me to watch what He does as He changes lives. As a pastor, I get a front row seat to see what He is doing in the lives of my people. What a joy and privilege it is to watch a person grow, mature and live in victory. It makes it all worthwhile! What are some of the greatest privileges you've had in your ministry?

Satan is real and alive today. I am the last person I can imagine being involved in spiritual warfare. I am quiet, reserved, nonaggressive and will do anything I can to avoid conflict. But God, in His infinite wisdom, chose to gift and use me in spiritual warfare. I always knew Satan and demons were real, but I never imagined the extent of their control over people and the world. Don't fear the supernatural, but don't underestimate it either! Are you aware of how Satan's demons try to defeat you so you can be alert and have victory?

I'm not exempt from the junk life throws at people. Many times I've found myself in circumstances where I had to "practice what I preach." I can tell others how to handle the bad stuff that comes round in life, but somehow I think I'm immune to it because I'm serving God. Nothing could be further from the truth. If Jesus wasn't exempt from the worst life has to offer, how can I think I am? How do you feel when God allows you to have a bad day no matter how much you pray?

Let your mind explain reality to your emotions. This is a truth I use often in counseling as well as preaching. Too often we let our feelings determine reality and direct our actions. Instead, we must use our rational thoughts to objectively make godly choices, not emotional reactions. Do you let your mind explain reality to your emotions, or do your feelings influence your judgment?

Which of these lessons has God taught you? Is He teaching you any of them now? Which area most helpful for you as you serve Him? (TO BE CONTINUED) (February 8, 2026 Doylestown, PA)

LESSONS FROM MY LIFE IN MINISTRY - 3

I have shared some of the most important lessons God has taught me in life and ministry. There are more listed below.

God's promises are always true. I've known them in my head from when I was a young Christian. I've memorized them, taught them and applied them to others. But as the years went by I found myself leaning on them more and more. They've never failed. God may not always answer the way I want, but He has always been there keeping His promises. Make sure you learn them and remember to apply them to whatever happens in life. What promises sustain you during life's difficulties?

All God expects is faithfulness. Don't worry about the results. God gives His "well done, good and faithful servant," to those who do their best no matter the results. If we do something He wants and do it for Him, we will be rewarded no matter how it turns out. A small church pastor is not less in God's eyes than a large church pastor. God doesn't look at the size of our ministry, He looks at the faithfulness in your heart. Does God see faithfulness in you, no matter how 'successful' you may or may not be?

Leaders are really servants. One of the many ways the Bible contradicts the values in our world today is its description of leadership by serving. That's true for husbands, parents, teachers, pastors and anyone in a position of ministering to others. It's not natural to serve, it's much more natural to want to be served. That's especially true of leaders. But we follow the example of Jesus who came to serve and not be served! Would God say you are a leader who serves others, or expects others to serve you?

Everyone needs a Luke, a Barnabas and a Timothy. Every Christian leader must be like Paul. He had Luke, a godly, mature believer to impart wisdom and give advice when needed. He had Barnabas, a peer who was going through the same things in ministry that Paul was. And he had Timothy, someone younger to mentor and train. Every one of us must have three men in our lives like these. Who is a mature believer who helps train and advise you? Who is a peer that you share the ups and downs of ministry with? Who are you mentoring and training in ministry?

Hearing, seeing, doing. Feeding the sheep is one of our very most important duties, but that doesn't mean just standing up and talking about a Bible topic on Sunday morning. It means studying and teaching the Bible word by word, applying it to lives. It means providing food that is appealing, healthy and well presented – like your wife feeds your food. Studies show people remember 10% of what they read, 20% of what they hear (your sermon), 30% of what they see and 50% of what they hear and see. When they are personally involved retention jumps to 90%. I have found the use of visuals, pictures, objects and videos really helps communication. I dress in costume and pretend to be a Bible person, use Christian "magic," give out notes to use while I talk and encourage discussion and feedback when possible. Are you creative in your communication, working hard to make your message well planned and well delivered?

Don't assume. Define terms. An important lesson I've learned is to not assume things. That is important when studying the Bible, reading what someone has written, talking about the faith, even

preaching. Don't assume you understand what a Bible passage says or what another person means without making certain you know for sure. Don't assume others understand what you are saying without making it clear. That is especially when talking to someone in a cult. Define your terms. Make sure you understand how others define their terms. Don't assume – you may be wrong. Are you careful to define what you mean when speaking?

Which of these lessons has God taught you? Is He teaching you any of them now? Which area most helpful for you as you serve Him? (TO BE CONTINUED) (March 9, 2025 Doylestown, PA)

LESSONS FROM MY LIFE IN MINISTRY – 4

This blog concludes my list of lessons God has taught me in life and ministry. My prayer is that they will help you as well.

God gives enough time for what He wants us to do. Jesus had 7 24-hour days in a week, the same as we have. Yet He was never rushed or in a hurry. He always had time for people, for interruptions and for time with God. Do you? God won't give you more to do than He gives you time to do it. If you are too busy then you are doing things He hasn't given you to do. What should you cut out of your life to have more time for your relationship with God and family?

Throw the best pass you can then let it go. A very important lesson I learned is that I am not responsible for how a person responds to my messages or counsel. I must do my best, but what they do with the truth I convey is between them and God. If I faithfully do my best, I cannot blame myself when they reject my words, nor can I take credit when they respond. I am like a quarterback who must throw the best pass he can, but after the football leaves his hand it is up to the receiver if he catches it or drops it. That is how I must view my teaching and preaching. If not I will be either proud or discouraged. Or I may be tempted to try to manipulate people to get my desired response. I cannot evaluate myself based on how others respond. Do you get discouraged when people reject your words? Do you take credit when someone responds positively to your ministry?

God gives enough money for what He wants us to have. Instead of trying to come up with enough money to support your chosen life style, adjust your life style to your income. Never go into debt! Don't spend money you don't have. Be content with what God provides. Are you in debt? Are you content with what you have or wanting more?

Be a quick forgiver. A key to a good marriage is forgiveness, even before the other person asks. As soon as we feel hurt from another person, especially a family member, we must forgive them no matter what. That's true with everyone. Is there anyone you haven't forgiven; anyone you don't feel comfortable around?

Planning for the future is a must. We had very little money at the start, but we still saved some. Now it is paying off. Good stewardship of finances, time and health are a must. Don't neglect your health. You have one body, make it last! Pace yourself so you can keep being fruitful in your old age. Life is a marathon, not a sprint. Save some money no matter how little you earn. Exercise. Get enough rest. Eat healthy food. Don't let yourself get overweight. We have to give account to God for how we use all He has given us: our gifts, our bodies and our time. Is God proud of you for the way you use your money, time, gifts and body?

Preach the Word and they'll come – NOT TRUE. I used to think as long as I prepared well and preached God's Word then people would come to be fed and to grow. That hasn't been true for me. We live in a world of evil, blinded by darkness. Most people aren't looking for light and truth – they are running from it. It's an uphill battle to reach people for Jesus, at least it's been for me. The gospel is not popular in the area where I live. True believers and churches are few and far between.

Yes, preach the Word, but don't think something is wrong with you if your church doesn't grow in leaps and bounds. Are you faithfully studying and sharing God's Word with others?

When Jesus is all you have, Jesus is all you need. Some of the most difficult times I faced in life have been in India, far from home and very, very sick. I relied on God's promise: when I am weak, then I am strong. I had no resources and nothing but Jesus to lean on but I found Him to be sufficient. I know you believe that in your mind, but have you discovered by personal experience that Jesus is all you need? (March 16, 2026 Doylestown, PA)

Which of these lessons has God taught you? Is He teaching you any of them now? Which area most helpful for you as you serve Him? Write your own list of what God has taught you. I'd LOVE to see it!!!

LIFE LESSONS - written 2016

LESSON 1: GOD DOESN'T NEED ME, I NEED HIM

LESSON 2: THE MORE I GROW THE FATHER AWAY I AM

LESSON 3: INTIMACY WITH GOD IS STILL MY #1 GOAL

LESSON 4: WE CAN'T EVALUATE OUR WORTH BY THE USE OF OUR SPIRITUAL GIFT

LESSON 5: HUMILITY NEVER COMES NATURALLY

LESSON 6: A GOOD WIFE IS WORTH FAR MORE THAN RUBIES

LESSON 7: MY FAMILY IS MY FIRST MINISTRY

LESSON 8: PACE YOURSELF, LIFE IS A MARATHON, NOT A SPRINT

LESSON 9: THE BIBLE GETS BETTER EVERY YEAR

LESSON 10: I COULDN'T MAKE IT WITHOUT OTHER CHRISTIANS

LESSON 11: INVEST IN YOUR HEALTH EVERY DAY

LESSON 12: I'M FINALLY LEARNING WHAT WORSHIP REALLY IS

LESSON 13: MONEY IS A GREAT SERVANT BUT A TERRIBLE MASTER

LESSON 14: SATAN IS REAL BUT GOD IS GREATER

LIFE LESSON 1: GOD DOESN'T NEED ME, I NEED HIM

As I approach retirement age and look back on a lifetime of ministry I realize there are some important principles I have learned. I'd like to share some of these with you. I'm sure God is teaching you these same truths, but perhaps explaining them from my perspective can benefit you.

As I've listed and outlined these lessons over the past several weeks one clearly stands out in first place: God doesn't need me but I need Him. While that may seem obvious, and while it's something we have always known in our heads, it seems to take awhile for us to really plunge the depths of this truth.

When I started in ministry I was very excited at the opportunity to use my gifts and talents for God. There was so much I wanted to accomplish. I was "expecting great things from God and doing great things for God." I knew I needed His help to carry out these desires but I had no doubt with God's assistance they would happen.

The older I get, though, the more clearly I see that I have nothing to offer. It's not a teamwork operation, it's all His grace and mercy. I feel like a little boy thinking he can hit a baseball a mile when it is really his father standing behind him, wrapping his arms around his son and holding the bat with him that is making contact with the ball. Without my heavenly Father's arms wrapped around me

I'd miss it by a mile every time. Every once in awhile, when I insist on doing things my way, God lets me see how unable I am to produce what I desire.

Truly it's not about me, it's all about Him! As I slowly but surely mature spiritually I find God keeps getting bigger and bigger. I, by comparison, keep getting smaller and smaller. And that's not a bad feeling! There's something freeing about "letting go and letting God." While I've chased quantity in ministry, God is more interested in quality. When I think I have nothing to offer but a bad example He does something to encourage me to keep on going.

There's a real peace that comes with letting God be God, with recognizing He doesn't need me to run His Kingdom down here, to humbly come to the conclusion that I can't do ANYthing without Him. When that becomes more than words but takes on reality in my life then I start listening to Him more. I spend less time asking Him to help me with what I am doing and more asking Him what He wants me to do. I see some of my biggest plans lying in ruins by the wayside, but I find He has used me to touch lives at times and in ways I didn't expect. I'm learning that people come before program. I'm here to serve my people, they aren't here to serve my program. I've got more peace and more patience because I know that if I am in His will then He will bring whatever results He wants whenever He wants them. God doesn't measure success by numbers (people, dollars, books published, etc.) but by faithfulness. So I spend more and more time making sure I am doing what He wants and less and less trying to get Him to prop up and bless my plans.

I'm sure you are already learning this and can add to what I've said. It's important to keep it foremost in your mind, though – God doesn't need any of us but each one of us totally needs Him!

Galatians 2:20 I have been crucified with Christ and I no longer live, but Christ lives in me. The life I live in the body, I live by faith in the Son of God, who loved me and gave himself for me.

Romans 12:1-2 Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God — this is your spiritual act of worship. Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is — his good, pleasing and perfect will.

If God withheld His grace and help from your ministry, what would it be like? What could you accomplish for Him on your own, without His help? How often do you try to do this?

How natural is it for you to give credit to God for EVERYthing that happens?

LIFE LESSON 2: THE MORE I GROW THE FURTHER AWAY I AM

In my first blog in this series I talked about the most important lesson I have learned in my life and ministry: God doesn't need me, I need Him. I want to follow that up with a principle that somewhat overlaps: the more I grow the further away I am from being what I want to be.

Recently I started learning Hindi to help my ministry time in India. I thought if I could learn the alphabet, some simple sentence structure and a bit of vocab I'd be fine. Not so! I've learned far more than that, but I seem to be further than ever from where I want to be. The more I learn the more I realize I don't know!

As I have grown spiritually over the years and my awareness of Who and What God really is has matured' Instead of feeling like I am closer to the goal of Christlikeness I feel like I am further and further away. I see more and more areas in my life that just don't measure up to His perfection. When I start getting victory in one area of weakness I then find five more places where work is needed! The more I grow the more I become conscious of the more I am aware of how far I still have

to grow! The greater God becomes in my mind and heart the larger the gap between Him and myself grows.

Its encouraging to me to know that Paul experienced this as well. At the start of his ministry he wrote that he was the least of all apostles. Later he said he was the least of all believers and at the end he recognized he was the least of all people. That's the way it works: the more we grow the more we know we need to grow. Its like opening a wardrobe door and finding a whole new 'Narnia' in your life that needs to come under the control of the Holy Spirit!

For example, I used to be quite good at giving advice on raising children. I had all the answers, just ask and I'd tell you what to do. Then I had children of my own. Soon I realized I don't know nearly as much as I thought I did. Growth and experience has helped me realize the same thing spiritually: I don't know all the answers, in fact I have fewer and fewer as time goes on. But I know God has them and am better able to trust Him through it all.

I look forward to the remaining years of my life, knowing God will continue to work in me. Despite all the work that needs to be done I can look back over the years and see where He has changed me. I know He will continue to do so. There will always be areas in my life that need work. Some need a lot of work while others have made progress over the years. It's like a sculptor carving a model. First he painfully removes large chunks of marble that aren't part of the final product, then he starts sanding and finally polishing. Next he moves to another part and starts with the hammer and chisel again. Can you see Him working that way in your life? Think about it and you'll see His work. He's the master sculptor and is committed to making you into the image of His Son. His work may be painful sometimes, but the product is always worth it!

Philippians 1:6 being confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus.

Rom 7:14-19 We know that the law is spiritual; but I am unspiritual, sold as a slave to sin. I do not understand what I do. For what I want to do I do not do, but what I hate I do. And if I do what I do not want to do, I agree that the law is good. As it is, it is no longer I myself who do it, but it is sin living in me. I know that nothing good lives in me, that is, in my sinful nature. For I have the desire to do what is good, but I cannot carry it out.

Where have you grown spiritually the most in the last year? Why?

Where is God working on you right now to stretch and mature you?

What can you do to help with the work He is doing in you?

LIFE LESSON 3: INTIMACY WITH GOD IS STILL MY NUMBER ONE GOAL

Intimacy doesn't come naturally or easily for me. It's easier to hide behind my work and stay busy. However there has always been a deep desire in my heart to know God deeper, to really connect with Him in the fullest way possible. Early on in my ministry I made 'intimacy' with God my number one goal. Paul's words to the Philippians (3:7-14) about wanting to "know" Jesus have taken root in my heart. I want to know Him, not just about Him!

As I look back on my life I can see God slowly but surely bringing that about in my life. He has used my wife and children to teach me about emotional intimacy. It takes time, both quality and quantity, to develop real intimacy. That is true of any relationship, including our relationship with God. There is a big price to pay for it: time, vulnerability and humility are just a few.

Putting up walls, playing it safe, keeping others and God at a safe distance – these are easy and come naturally to us. We learn how to pretend and fake for the sake of others. That's an occupational hazard for anyone in ministry.

Dallas Willard once said, "The greatest enemy of intimacy with God is service for God." It's so easy to get wrapped up in producing more and more. We start seeing others and even God in terms of how they can help us turn out more 'ministry'. Working with God and others to achieve a common goal is safe and predictable. Men especially, who are naturally production oriented and thrive on challenges and competition, can easily replace relationship to God with service for God.

I've found, though, that nothing substitutes for intimacy with God. The time spent in prayer and worship, when His Spirit ministers to me, can become times of sweet fellowship which I desire more than anything else. My time spent with Him can't just be about work-related issues (what to do when, how, etc.). It must be about relationship – my need for Him, my love for Him, my worship of Him, etc. It's the same in marriage. Relationships don't grow when communication is just about how to more efficiently function together towards a common goal. Relationships grow when we listen to our mates, speak from our hearts, share our love and appreciation of them and let them love us in return.

Intimacy doesn't just 'happen.' It takes work, it takes making it a priority, it takes putting it before programs and production. Without it life is empty. Without it we just go through the motions. Without it we eventually burn out or find ourselves pursuing some sinful substitute. For guys pornography often becomes a substitute for real intimacy. For girls it can be romance novels (even Christian ones), TV programs or movies.

There is no simple formula for intimacy. It has to be something you desire more than anything else or it won't happen. It takes time, vulnerability and humility. But it is definitely worth it. It's what heaven will be all about! It's a taste of heaven on earth now. Sure, we'll be serving God in heaven, but it will be based on true intimacy with Him. Why wait to then when we can start experiencing it now?

Philippians 3:10 I want to know Christ and the power of his resurrection and the fellowship of sharing in his sufferings, becoming like him in his death, 11 and so, somehow, to attain to the resurrection from the dead.

Deuteronomy 6:4-5 Hear, O Israel: The Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your strength.

On a scale of 1 to 10, where would you say you are in your intimacy with your mate?

On a scale of 1 to 10, where would you say you are in your intimacy with God?

Honestly ask yourself what keeps your intimacy with God from growing. What roadblocks are in the way? What can you do about them?

LIFE LESSON 4: WE CAN'T EVALUATE OUR WORTH BY THE USE OF OUR GIFTS

I've been sharing some of the lessons I've learned in a life of ministry: God doesn't need me but I need Him, the more I grow the further away I am and intimacy with God is still my number one goal. Another important truth I've learned is not to evaluate my worth or growth as a person just by my ability to use the gifts God has given me. My spiritual gifts are mainly teaching/preaching and counseling. As I've practiced them for four decades I can see that there has been growth and improvement in these areas. My wife says I'm at the top of my game now in ministry. I should be,

since I've spent thousands of hours over the years honing these skills. It's nice to look back and see the improvement made and efficiency attained in these areas.

I thank God for this, because it is His grace and His Spirit that has brought these about. However I've no illusion that I could have done this on my own. I know what these 'skills' would look like should He withdraw His Spirit and His help from me. On my own I would be a real failure in these areas. He gets the credit for them.

It's important for me to realize that truth because if I don't I start thinking that somehow I am pretty good as a person because of what I do. It's easy for us, especially for men, to evaluate ourselves by what we do instead of who we are. Who I am as a person, though, is entirely different than what I've learned to do in using the gifts God has given me. I am not defined by what I produce but by who I am inside, separate from how I perform my ministry duties. Does that make sense? Are you following me here? I hope so for I believe this is very important.

When God looks at me He isn't impressed by my last sermon or counseling session. He looks at my heart, at the real me. Judas was skilled in ministry, so much so that he was trusted with the money bag. No one suspected Judas when Jesus said someone would betray Him. Judas was probably one of the most talented and personable disciples. He could function very well. But none of that mattered, did it?

I enjoy teaching, preaching and counseling. I have a great desire to do these things and do them well. I feel great when that happens. However hardly a Sunday goes by when, standing at the door after the service listening to people complement the message, I don't remember Howard Hendrick's description of that event as the "glorification of the worm." It helps me remember where the credit really belongs. I don't want to take credit for what He does, that would be stealing His glory.

I don't want to use God's gifts to impress others, myself or God. I can enjoy what He has given me and does through me but I can't take credit for it myself and I can't evaluate myself as a human being just by how I can perform.

And neither can you. So if you are getting more effective and skillful in ministry – great! But don't take credit for it. Don't use that to evaluate your worth or your spiritual growth. Thank God for using you and doing those things through you, but don't take credit for them. They are what you do (by God's grace), now who you are!

1 Cor 15:10 But by the grace of God I am what I am, and his grace to me was not without effect. No, I worked harder than all of them — yet not I, but the grace of God that was with me.

Rom 15:17 Therefore I glory in Christ Jesus in my service to God.

How much emphasis do you put on the successful use of your spiritual gifts? Are you tempted to take pride in them?

If God removed His grace and power from your ministry and gifts, what would change?

How do you measure your spiritual growth? How does God measure it?

LIFE LESSON 5: HUMILITY NEVER COMES NATURALLY

As I think of the lessons I have learned in my life of ministry I must include my battle with pride. Pride can be a very subtle thing, but it is extremely dangerous! When I think I have it licked in one area of life it pops up in another. Not only that, but it's very hard for me to recognize it in my own life! I can pick it out in others quite easily but am almost totally blinded to it in my own life.

I'm told I need to feel good about myself, have confidence in what I believe and enjoy who I am and what I've accomplished. When doing that I have to be VERY careful I don't slip into pride. Yet if I go to the opposite extreme and put myself down all the time that is still pride. It's an over-emphasis of self, self-centeredness and self focus. There really isn't any difference between saying I'm better than others and saying I'm worse than others. The focus is still on me. As you can tell, I certainly don't have this lessons down pat yet!

In football a team will start setting up what they feel can be a scoring play long before running that particular play. They do little things that will influence the defense so that when they run the special play they have the maximum advantage to make it successful. I feel like Satan does the same thing to me. There is something said, then something else happens, and before I know it pride has scored on me again!

The best I can do is to keep asking God to show me pride and to keep me from it. It's too narrow a tightrope for me to walk it alone! I truly don't want to be acting in pride. But I also am often unaware of it in its early stages. Daily I must ask God to keep me from it, to show it to me and to help me keep from it. I've learned to have a healthy respect for the damage it can do and the deceitful ways it can manifest itself. It's not a matter of 'if' it hits me but 'when' it hits, for it certainly will.

My wife has been my biggest help in pointing out pride to me before I recognize it. Wanting to always be right, reacting against constructive criticism, little critical things I say about others, attitudes to other ministries who compete with or do things differently than mine, these and others are subtle ways she can see pride before I see it. Admitting my failures without feeling like a failure is hard for me. Loving myself and letting others love me when I'm wrong isn't easy. Its all about pride.

Pride is at the root of all sin. Self-centeredness is the opposite of God-centeredness and other-centeredness. It's such a large part of our 'flesh' that we will have to deal with it as long as we live in these bodies. Thank God for His patience and mercy with us!

Prov 11:1 When pride comes, then comes disgrace, but with humility comes wisdom.

Dan 4:37 Those who walk in pride he is able to humble.

Prov 16:18 Pride goes before destruction, a haughty spirit before a fall.

Where or when is your biggest problem with pride? What can you do about it?

How do you respond to criticism? How critical are you of others who challenge you?

Ask your mate or best friend to honestly tell you where they see pride in your life. Ask them to tell you every time they see you reacting in pride.

Write down a detailed list of where pride manifests itself in your life. Pray about this every day for the next week.

LIFE LESSON 6: A GOOD WIFE IS WORTH MORE THAN RUBIES

God has blessed me with a wonderful wife or I wouldn't be where I am today. The longer I am married to her the more I appreciate the fine person she is and the more I thank God for such a special gift. Her behind-the-scenes work and faithfulness in my life and ministry is invaluable. Her faithful, deep prayer life accomplishes more for the Kingdom than my frantic business. She is my greatest prayer supporter.

Through her I have learned about God's unconditional love for me, because I've seen it demonstrated through her. I understand God can and will forgive for she has exemplified that time and time again. I can trust His faithfulness better because I see it lived out in her life.

Sometimes we think we could accomplish more in ministry if it weren't for the needs of our mates and families. We can resent the time they take. Perhaps I could have done more in quantity without my wife and family, but that wouldn't have lasted. The quality would have been far less, and even so I'm sure I would have burnt out or disqualified myself in some way without her.

Learning to meet her needs first doesn't take away from my ministry, it enriches it by maturing me. Whatever I put into her I get back many times over. Learning to put someone before myself hasn't been easy but has been essential in marriage and ministry.

The main lessons I've learned in life and the greatest spiritual and emotional growth I've experienced in life have come through my marriage. Things haven't always been easy or perfect, and they still aren't. God uses our imperfections and conflicts to teach me about humility, service, apologizing, forgiving and accepting forgiveness. These things can't be learned from a book, only from life.

Any time you take two people who are opposites and put them together there will be struggles. Male and female, introvert and extrovert, first born and baby of the family – we are as opposite as we can be. Then add a fully active sin nature in each of us and you have a sure formula for conflict. The major lessons of life, love and growth which I've learned have come through my marriage and family, not my ministry. By comparison ministry is easier. Others are easier to impress, they don't need as much from me and I can keep them at a safe distance. None of that is true of my wife.

I am amazed at how we continue to grow deeper and deeper in love daily, how we enjoy each other, how deeply we are bonded together and at the history and understanding we share. Our greatest pains are caused by each other, but so are our greatest joys. And the joys far outweigh the pain.

The older I get and the further I go in life and ministry the more I realize that a good wife IS worth far more than rubies. And so is a good husband for you women reading this!

Ecclesiastes 31:10-12 A wife of noble character who can find? She is worth far more than rubies. Her husband has full confidence in her and lacks nothing of value. She brings him good, not harm, all the days of her life.

Ecclesiastes 31:30-31 Charm is deceptive, and beauty is fleeting; but a woman who fears the Lord is to be praised. Give her the reward she has earned, and let her works bring her praise at the city gate.

1 Peter 3:7 Husbands, in the same way be considerate as you live with your wives, and treat them with respect as the weaker partner and as heirs with you of the gracious gift of life, so that nothing will hinder your prayers.

How much do you truly value your mate? How much do you resent the demands they put on you?

What do you truly sacrifice to meet your mate's needs? What more should you be doing?

When is the last time you told them how much they mean to you? Do so now (some time today).

Spend some time in prayer thanking God for them and praying for their needs.

LIFE LESSON 7: MY FAMILY IS MY FIRST MINISTRY

As I look back on my life I have a perspective that many of you who are younger don't have. My children are grown, most of them married and on their own. My impact on their life has largely been made. I thank God that He convicted me at the start of ministry of the importance of making my family my number one congregation. Others have come and gone but my family is still my family. There is no one I have had more influence on or ever will have more influence on than my children and my wife.

Jesus' top priority while on earth was His 'family' of disciples, not the crowds and not new programs and projects. He put them and their needs first, often withdrawing from the crowds or sending others away to spend time with the disciples. His pattern is ours to follow today. There is no one you will reproduce yourself in more completely than your children. And you WILL reproduce yourself in them, for good or for bad. You can't abdicate, you will totally influence their lives. The only question is what the influence will be, not if you will have influence. Children are like soft clay which you are forming and molding into whatever image you choose. Even if you are too busy to be with them much, that forms an image of rejection and unimportance in them. You are forming them and will form them more than anyone else.

It's it a shame that PK's and MK's often have a reputation for rebellion and disobedience. Whose fault is that? God Himself says that if we can't manage our families then we can't manage His church. Your children need you more than your church. It's too bad we get our ego so wrapped up in our ministry and our 'success' in the eyes of others that we miss what is most important. God gave us our children to disciple for Him. Nothing is more important! He will never lead us to neglect our children for the sake of other things. They are precious to Him and He entrusts them to us. He will never give us too much to do so that we don't have time for them. That comes from wrong priorities.

My children are grown and mostly gone, but one of my greatest joys in life is watching them serve the Lord and follow Him. "I have no greater joy than to hear that my children are walking in the truth." (3 John 4). Each one of them has chosen to stay faithful to God and serve Him wholeheartedly. I take great pleasure in that, although I don't take credit for it. That is between them and God and there are too many factors involved for me to think I did that. I can rest in the fact that, as far as I was able at the time, I did my best to love them and teach them about God. I certainly wasn't perfect, and I did have responsibilities that demanded time and attention, but I always knew they were my number one priority and I greatly enjoyed raising them for the Lord. God gets the credit for how they turned out, but I am thankful I don't have to live with too many regrets. As they say, no one on their death bed wishes they would have spent more time at work! Make sure this is right in your life now.

1 Tim 3:4-5 He must manage his own family well and see that his children obey him with proper respect. (If anyone does not know how to manage his own family, how can he take care of God's church?)

Titus 1:6 An elder must be blameless, the husband of but one wife, a man whose children believe and are not open to the charge of being wild and disobedient.

Proverbs 22:6 Train a child in the way he should go, and when he is old he will not turn from it.

I'm sure you would agree and say your family is your number 1 priority, but what if you had to prove it? What hard proof can you present that shows you put your children before your ministry?

If your children would be old enough to talk (and perhaps they are) would they say that they know they come before your ministry?

Pray for each one individually, bringing their needs, their weaknesses and their futures before the Lord in prayer.

LIFE LESSON 8: PACE YOURSELF, LIFE IS A MARATHON, NOT A SPRINT

I enjoy running and have been running regularly since my early teens. I don't go as fast as I did but I can still go as far, it just takes longer. I don't mind, though, for running is about getting there, not about getting there fast. I've learned the same thing is true in life as well. As I approach my retirement years and look back on my life of ministry I better appreciate that life is a marathon, not a sprint, so it's important to pace ones' self.

The statistic that only one in 10 of those who enter ministry when young will retire from ministry is staggering. Many factors contribute to this, but lack of setting a proper pace often contributes in a great way. The ministry is about quality, not quantity. I know that's hard to practice when starting out with everyone watching and evaluating you by what you produce. Just remember God uses an entirely different yard stick to measure you by than most of those in your church.

When the apostle John was asked how he justified a hobby of raising pigeons when there was so much that needed to be done for the kingdom, it is said that he got his bow and pointed out that, in order to be effective when needed, it couldn't be tightly strung at all times. A similar illustration goes back to whaling days. The harpooner whose job it was to spear the whale was not allowed to join in the rowing which got the boat in position. He has to be rested and prepared for the important work entrusted to him. Those of us in ministry, too, must pace ourselves so we are sharp and ready for key events in life.

That doesn't mean we are to be lazy or avoid hard work, but it does mean we are to pace ourselves so we can finish the marathon, not burn out before the end. We must be a good steward of the time, energy and opportunities God gives us. Even Jesus often said no to good things in order to be able to do the best. He paced Himself, despite only having a little over 3 years to accomplish all that needed doing. Those in ministry today are often admired for their business, as if that means they are important and productive in what will count in eternity.

Anyone can be too busy, and there will be times when it is unavoidable, but as a typical life style it is not what God wants. He gives us 24 hours in a day so we know He won't give us 25 hours worth of work to do. If we have more to do than time to do it we are doing things He hasn't given us. He wants us to include play, fun, relaxation and enjoyment as well. God has created a beautiful world full of colors, sounds, smells and tastes for us to enjoy. Are you doing so?

I'm nearing retirement age, but I don't ever want to stop ministering. Age and health may require I down shift into a slower gear, but then I hope to focus on what I can do best and enjoy doing most in ministry. I don't ever want to stop. Quality wise my most productive days are coming. I just need to pace myself properly.

The tortoise and the hare tale has always been one of my favorite stories and has shaped my life philosophy. There's a lot of wisdom in it – consistency in a pace we can maintain over the long haul is the only way to complete the course. Run with perseverance, not with speed!

Hebrews 12:1 Therefore, since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles, and let us run with perseverance the race marked out for us.

Luke 5:16 But Jesus often withdrew to lonely places and prayed.

Eccl 3:1-2 There is a time for everything, and a season for every activity under heaven: a time to be born and a time to die, a time to plant and a time to uproot, ...

If you keep going at the pace you are currently going at, will you last until retirement? What changes should you make?

How do you determine a proper balance between work and relaxation? Is your life balanced? What does your mate or best friend say?

LIFE LESSON 9: THE BIBLE GETS BETTER EVERY YEAR

In college and seminary I developed a great appreciation for the Bible as the living, inspired Word of God. I came away with an awesome respect for it. It is the main tool of my trade. My knowledge of it and skill in using it has grown as I have grown. As I look back on my lifetime of ministry I realize there has been a subtle change in my attitude to the Bible. I respect it more than ever, but I've also been developing a real love for it! I love it because it reveals God, and the more I know about Him the more I love Him.

No longer is it just a tool to help me accomplish my ministry, it has become my lifeline to God, my anchor and rock in life. I not only like and appreciate it, I find myself totally needing it. The better I know the facts of the Bible the more I realize there is a depth to it that can never be plunged in this life. I am learning it with more than my mind but also with my heart. It has become very precious and special to me.

My trip to India last fall was very difficult for me. I found myself turning to God's Word in a deeper way than I ever had before. God's comfort and promises were what got me through. God's Word was the only thing that kept me going. I learned a deeper appreciation for the physical book itself from the believers there who will never set their Bible on the floor nor put anything on top of it. I also discovered a deeper need in myself for its truths than ever before. I held my Bible when trying to get to sleep at night. I kept touching it all night long. That physical contact was vital to keeping my faith and focus on God alone. I started reading a chapter first thing every morning and last thing every night. I read it as a love letter from God to me, not looking for ideas for messages or things I can use in my teaching. That has been very refreshing and keeps my focus where it needs to be. It speaks words of life to my heart, soul and spirit. I'm learning to listen with my heart and soul, not just my mind.

My involvement in spiritual warfare ministry has taught me that it is only God's Word that carries authority, not mine or anyone else's. Satan and his demons must obey God's Word when we use it. There is real power in the Word of God when we believe and quote it. That's how Jesus overcame temptations in the wilderness and it's the sword of the Spirit which Paul talks about – our only offensive weapon.

The Bible comes more amazing to me as I go on in life. The more I know the less I find I really know! It's simple enough for a child to understand, but the greatest scholar can spend a lifetime in just one part of it and never get to the full depth of it. It speaks to our mind, emotions and spirit all at once.

The older I become and therefore the less of life I have left to live, the harder I cling to God's promises, not just about this life but also about the future. I'm not as interested in covering a lot of ground in my reading and study (quantity) but in going deeper in just a few verses (quality). Don't rush your reading, go slow, meditate, mull over a verse or phrase, ask God to speak to you through it and listen to what He says. Go deep, don't go fast.

We Baptists are labeled "people of the book." I like that. But I don't just want the book in my head, I want it in my heart.

2 Timothy 3:16 All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, NIV

Psalms 119:9-11 How can a young man keep his way pure? By living according to your word. 11 I have hidden your word in my heart that I might not sin against you.

Hebrews 4:12 For the word of God is living and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart.

Where are you in your growing love for the Bible? Is it just a tool of your trade, or the living Word of God which speaks truth to your heart?

How much time each day do you spend in devotional reading and study of the Word?

What is your favorite Bible passage or promise? Why?

LIFE LESSON 10: I COULDN'T MAKE IT WITHOUT OTHER CHIRSTIANS

When my wife and I travel outside our area it seems God always puts other Christians in our way. We look forward to our paths crossing with these friends whom we just haven't met yet! Recently we traveled to Puerto Rico and God sprinkled a steady stream of believers throughout our trip. When I go to India the help and support of believers there is essential. The further I am from home the more I appreciate fellowship with a brother or sister in Jesus.

Even when I'm not traveling, I'm still quite far from my real home in heaven. Here, too, fellowship with other believers is very important. Close contact with believers I have know a long time is a precious, valuable asset to my life's journey. The older I become the more I value Christian fellowship: with those I'm known a lifetime as well as with those I just meet in passing.

I'm been learning through the years how to let people get closer to me and how I can get to know them deeper as well. Instead of seeing them as assets (or stumbling blocks) to what I want to accomplish in ministry I am appreciating others more and more as fellow travelers who are making their way to the same eternal city I am. I enjoy their friendship, need their encouragement and learn from their example. A long, hard journey is always easier when in the company of faithful companions. That is why God gives us each other to help us through this life.

Have you noticed how an instant bond is formed when you find someone you just met is a Christian? It doesn't matter what culture or country they come from, what color they are or what language they speak. We share the same values and priorities. We have the same world view. Jesus in me connects with Jesus in them. We are children of the same Father – and that makes us brothers and sisters. We fight the same enemy. We'll spend eternity together, so why not start enjoying each other while here?

When I'm in a different culture, in the United States or another country, its obvious we do 'church' and ministry differently. But for all our differences we are really the same. We have the same enemy, the same struggles and the same source of victory.

Jesus Himself needed human fellowship. He would withdraw from the crowds and get away with just the disciples. He needed them. Unfortunately they weren't always there for Him, like in Gethsemane before His arrest. However if He needed others we certainly do as well. The more I progress in life and ministry the more I realize how much I need other believers and what a blessing it is that God puts them in my life.

Acts 2:42 They devoted themselves to the apostles' teaching and to the fellowship, to the breaking of bread and to prayer.

Hebrews 10:25 Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another — and all the more as you see the Day approaching.

Do you really appreciate other believers in your life, or do you just see them as tools to use in helping you accomplish your ministry goals?

How much time a week do you spend in Christian fellowship – fun and closeness with no agenda but to enjoy each other?

When do you most need the support and fellowship of other believers?

Think of those in your past whom God has used to really help you on your journey. Pray for them. Thank them (mail, email or in person) again today for the role they played in your life.

LIFE LESSON 11: INVEST IN YOUR HEALTH EVERY DAY

Healthy living has always been a top priority of mine so I must add it to my list of lessons I have learned in life. As a child I became convicted of the importance of proper diet, rest and exercise. God has blessed me with excellent health even though I am in my 60's. It's taken time and effort, but it has been worth it.

God has given me one life and one body in which to live that life. While I have no desire to stay on this earth longer than God wants, I can affect the quality of my time here. Being a good steward of what God has given me includes stewardship of my body. Eating healthy food is a must. Getting enough rest and sleep are also essential. Exercise is crucial, not optional.

I've made it a goal to exercise an hour a day 6 days a week. I've been doing that since high school. That adds up to well over a full year of my life spent in nothing but exercise. Is it good stewardship to spend so much time maintaining my body when there is so much ministry work to do in the world? I say definitely YES!

While time spent exercising adds up to well over a year, it also is only a year of my life. I gain far more than it has cost me. While running is my first love and my basic means of exercise, I also do a lot of biking as well as using the exercise equipment at our local YMCA. The time I spend at this, especially running and biking, gives my mind a time to relax and refresh. I can meditate, pray, listen to God, listen to uplifting music and messages, worship, memorize Scripture or do any number of good mental activities when I don't do when I am busy. It is my most creative time of the day and often my most mentally productive time as well.

Although exercise takes time I know I have gained more productive time than I have lost. I function more efficiently all day and sleep better at night when I exercise. I rarely get sick and have missed hardly any time due to illness my whole life. My quality of life is better even if I don't live any longer. I save money and time by not visiting doctors and being in the hospital. I set a better example for others. I enjoy life better. I even enjoy my times of exercise each day. The last several years my wife has been running or biking with me several times a week and these have become special times for us to share together as well. I travel to India yearly and am able to keep up a very active schedule in difficult living conditions while there. So I know the time I have invested in exercise have been well worth it in all ways.

While I confess to a love for chocolate, I have always tried to eat a healthy diet as well. That, too, takes time and discipline, but it is also worth it. My weight, health, heart and overall health is greatly affected by my diet. I feel better, function more fully and enjoy everything more because of it. The exercise in practicing self-control is good as well.

In addition, I have always tried to keep up on my rest. I need to average 8 hours of sleep a night to function at my best efficiency and so that has been a priority as well. Rest and relaxation as well as hobbies and times of fun and enjoyment are also important to balance work and stress in life.

I owe it to my family and church, my wife and children, myself and especially to God to be a good steward of all he has given me, including my health and body. So do you!

1 Kings 19:3-6 Elijah was afraid and ran for his life. ... Then he lay down under the tree and fell asleep. All at once an angel touched him and said, "Get up and eat." He looked around, and there by his head was a cake of bread baked over hot coals, and a jar of water. He ate and drank and then lay down again.

Ps 127:2 In vain you rise early and stay up late, toiling for food to eat — for he grants sleep to those he loves.

1 Cor 9:27 No, I beat my body and make it my slave so that after I have preached to others, I myself will not be disqualified for the prize.

What are some of the good things you do to stay healthy?

Is God convicting you about your stewardship of your body? Where is improvement needed: diet, rest or exercise (or more than one)?

Write down several steps you can take starting today to become a better steward of your health.

Pray and ask God to give you the self control needed to make these changes starting now.

LIFE LESSON 12: I'M FINALLY LEARNING WHAT WORSHIP REALLY IS

No one who knows me would say I am an emotional person. That's fine, I like the way I am. However when it comes to worship there have been many times through the years when I wished it were easier for me to display emotion. Yes, I know worship comes from deep within and doesn't have to manifest itself in emotion. I'm learning to worship in ways that are meaningful and real for me.

As I've grown in my knowledge and understanding of Who and What God is, so I have grown in my response to Him in worship. As I have become more and more aware of God's love for me as an individual (not just loving me on the group plan with everyone else) I find myself better able to reply to that love by loving Him back. That is the heart of real worship.

Worship is all about Him. It's not about me and how 'good' I feel – it's just about Him. In fact, the first two times "worship" is used in the Bible are when Abraham took Isaac up the mountain to sacrifice him (Genesis 22:5) and when Job heard the news that all of his children were killed (Job 1:20). Those certainly weren't emotionally high times for either of them! Still, they kept their eyes on Who and What God is, and that is what worship is all about. As I grow in my relationship with Him and know Him better, so my worship of Him also improves. I find myself better able to thank Him, praise Him and love Him.

Giving thanks to God is good, but that usually is based on my understanding of what God has done and my approval of it. What about when, like Job and Abraham, I don't understand or approve? That's when praise and worship take over, for that is affirming the goodness of God Himself despite the circumstances in our lives. That touches the heart of God – loving Him when we don't understand or like what is happening.

One avenue that really helps me worship God is music. I love Southern Gospel music and listen to it often. Although I have a terrible singing voice, when alone I sing along with the songs to which I am listening. The words form and express my thoughts and the music brings out an emotional response.

I've learned to not equate worship with a very moving service or song, though. Worship is much more than that and goes way beyond that. I've also learned to make sure worship is focused on Him, not on how great I am feeling. Too often we want to worship because it makes us feel good instead of because it makes God feel good! We use worship as a way to give ourselves a spiritual high. We feel our church services should provide that, or we'll go to a different church. That is far from what worship really is.

Worship takes time and it takes effort. I schedule time alone either jogging or at church. I often listen to my mp3 player. The music leads me to worship as I respond to the goodness and greatness of God. I don't put a time limit on this for it takes time to worship. Any relationship takes time to develop and it especially takes time for close, meaningful interactions to take place. They can't be rushed or they will be aborted. God isn't interested in being squeezed into our busy schedule. He wants (and deserves) the best of our time and energy. Do you give it to Him?

Psalms 100 Shout for joy to the Lord, all the earth. 2 Worship the Lord with gladness; come before him with joyful songs. 3 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. 4 Enter his gates with thanksgiving and his courts with praise; give thanks to him and praise his name. 5 For the Lord is good and his love endures forever; his faithfulness continues through all generations.

How do you define worship for yourself?

How much time each week do you spend in real worship?

When do you worship best?

Schedule an extended period of time this week when you can get away from distractions and focus only on Him.

Take time to sit where you are and worship Him now.

LIFE LESSON 13: MONEY IS A GREAT SERVANT BUT A TERRIBLE MASTER

As I come near the close this series of blogs on what I've learned in life I must mention money. It's a great servant but a terrible master. I learned good financial principles from my parent's example and that has helped me avoid a lot of financial problems. Money is great when it serves me, but if I start to serve it then it becomes a terrible master.

God has provided well for me financially. We don't have an extravagant lifestyle and many would say we don't earn a lot of money, but we've kept down our expenses and are quite content to live within our means. I thank God that misuse of money has not been one of my weaknesses. My wife and I both are frugal but still enjoy sharing generously. We find a balance that works for us between spending and saving. We have found some ways of using money that bring enjoyment to us and we thank God for this.

The danger with money is when it becomes a substitute for trust in God. Too many people evaluate themselves and their 'success' in life in terms of dollars and possessions. Money does not bring

security. In fact the more money God entrusts a person with the more they are accountable for their stewardship of this important resource.

We've established some principles concerning money which we have tried to pass on to our children. One is to not spend what you don't have. God gives us 24 hours of time in a day and that's all we have. It's a limited resource and we must learn to live within it, although we often try to stretch it to its limit. Unfortunately today we can spend money we don't have, and the temptation to do so can be great. But that will catch up with you and can cause many problems. Make sure you don't spend money you don't have.

A second principle we teach is that you can only spend your money once. While this might seem obvious, the truth behind it is that if you use it for the wrong thing then it won't be there for what God intended it to be used for. In this country, with very few exceptions, God gives us the amount of money He knows we will need to live on plus extra to use for His Kingdom. He knows what He wants us to use it for. That's why a budget can be a good way of discovering God's will for the use of your money and make sure you stay within your limits. I can spend money I have (principle 1) but I must also spend it for what God intended it to be spend for (principle 2). If not I won't have it for what I really need, nor will I properly use some of it for His Kingdom. That's why we always remember that we can only spend our money once so we need to make sure we use it wisely.

Philippians 4:11-13 I am not saying this because I am in need, for I have learned to be content whatever the circumstances. 12 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. 13 I can do everything through him who gives me strength.

1 Timothy 6:10 For the love of money is a root of all kinds of evil.

Hebrews 13:5 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."

Are you spending money you don't have? Why is that unwise to do?

Do you have a workable budget you stick to? If not, how can you be sure you are making the best use of the money God gives you?

If Jesus would sit down with you tonight and all your financial expenditures would be laid out before Him, what would He say? Would He make any suggestions? If so, what?

Pray and commit your finances to God. Ask Him to direct you in their correct use. Write down any changes you need to make and apply them immediately.

LIFE LESSON 14: SATAN IS REAL BUT GOD IS GREATER

When I started pastoring 40 years ago I never imagined I'd have a ministry in spiritual warfare. I didn't even know what spiritual warfare was until about 25 years ago. I knew some Christians who struggled with sin and didn't seem to have victory no matter how hard they tried or how much they trusted God. No amount of counseling helped. It seemed like something greater than themselves was controlling them. One of my own children was being influenced by something evil as well. God in his mercy brought some men into my life who taught me about spiritual warfare and deliverance from demonizing.

Paul says "we are not ignorant of Satan's devices" (2Corinthians 2:5-11) but I was very ignorant. Since that time I have been ministering to those in need of spiritual warfare counseling. I have read

many books and talked to lots of people. God has been teaching me and helping me learn how to help those who are attacked by Satan and his forces.

Being involved in this is very humbling but also very encouraging. Seeing God's power at work in such a real way is simply awesome. Having a front row seat as lives are changed and people who have been defeated begin to live in victory is wonderful to see. The internet opens up many doors to minister and daily I hear from people throughout the world. I counsel them through email and a web site. I thank God for the privilege! I have no idea why He chose me to be trained and gifted in this but I'm glad He did!

Satan really covers his trail in our 'sophisticated' culture where his workings are given psychological terms and explained away as chemical imbalances or some such thing. But in the New Testament when Jesus ran into people with the same symptoms He cast demons out of them and they were instantly healed. As our culture moves further and further from a Biblical foundation the powers of darkness are getting a stronger hold and becoming more bold in their actions. Still, most American Christians don't really take Satan and demons seriously until they run into their blatant work on a mission trip somewhere.

The greatest impact this has had on me personally is to deepen my faith in God and to better appreciate the power of the cross. All hail the power of Jesus' name!

2 Corinthians 2:11 in order that Satan might not outwit us. For we are not unaware of his schemes.

Ephesians 6:10-12 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.

How aware are YOU of the enemies schemes against you, your family and your ministry?

If Satan were to oppose you or your ministry, what kinds of things might he use to discourage and defeat you?

What can you do to have victory over this?

For more information on the subject of spiritual warfare contact me at jerry@schmoyer.net and I'll send you a free copy of my Spiritual Warfare Handbook.