

EPILOGUE

THE COUNSEL I NEEDED BUT NEVER GOT

By Dan A. Bentley

If God determines our standard of living on earth, and promises to meet the needs of His “faithful servants”, how do I determine my needs? When Israel gathered manna day by day in the wilderness, they didn’t line up at the local soup kitchen. They gathered for themselves varying amounts. Everyone’s need was not the same. I think God still chooses differing needs for different individuals. It occurs to me that God in His wisdom chooses at various times to withhold needs from His children so that others in His family may participate in providing those needs. Paul spoke of this when he was describing the condition of the Jerusalem church to the Corinthians. God gives us the opportunity to participate in His work of providing the needs of some of His children. Do you think He depends on us to come through? No, He allows us to earn reward. Their need is for our benefit.

Maybe the following illustration will help you determine your own needs, and the needs of anyone you might counsel financially. Anyone can get off the track as God complicates his circumstances and chooses to entrust him with more responsibilities. It is certainly permissible and honorable to eliminate debt, but it is usually the case that the excess income used to get to that point will not cease to flow when the debt is over. Now comes another test that strains camels and stretches eyes of needles. I use the following illustration without recommending it for anyone’s own experiment. I must admit, however, that this is a loose testimony of what my wife and I actually did before we first realized our desire to eliminate our debt.

You attend graduate school where you master a trade which you also have student loans for. You borrow for operating expenses in the business. Then, you and your wife learn you will be blessed with a second child and you are convinced you need a bigger house. The old clunker finally gives out, and since the bankers seem eager to help you spend money you have yet to earn, you let them grant you another loan ... again!

What I just described is close to what really happened. Our debt did not seem to be unmanageable at the time. By the hard work of my wife and God's provision, we weren't having trouble making the payments, but through some biblical financial ministries, we both became convinced that continuing this path was not God's best for us.

Then we discovered the gap between need and want. I found that as I began to eliminate debt, in order to apply extra payments to the principal, expenses must decrease. It is good if income increases (there is a catch here: the taxes continue to rise when I am ridding myself of debt, and God expects me to honor that commitment). **He** provides the wisdom to see where to cut expenses and raise revenue. Willingness in the heart to apply God's best is met by God's provision, and He will get the credit for reducing and eliminating debt. He will also determine how quickly this happens. Disobedience will surely slow the process down.

If I continue this course of using all extra income beyond the essentials (food and covering) as a dedicated debt reducer for very long, I will identify God's exact provision that He calls my "need". That figure is my living expenses while I am straining to apply all excess to my creditors' accounts. I am dedicated to spending no more than absolutely necessary on "self". **Need is apparent right here.** I only want to spend what I must on myself and my family. I am not attempting to raise my standard of living; I am cutting it to the bone. Of course it will vary from one to another. I now understand that need is independent from income. I now know God's definition of my *needs*. It wasn't that painful. I admit God is generous in meeting my needs.

As the end of the debt comes into sight, as the last few checks are posted, what happened to me may happen to you. Getting out of debt was exciting. My wife and I were both committed to it. I assumed we were content because the reduction in standard of living would soon be over, and our ensuing standard of living would be even more wonderful. In reality, contentment resided in the fact that we were exactly where God wanted us financially. We were gathering more than we needed, then applying all the excess beyond our needs to the debt. Make sure you get that. **When you are only using what God wants you to use from His resources, financial peace will follow.**

The big question then hit me and I felt like a crash test dummy: “**Now what?** The financial gurus all failed me!” But it wasn’t their fault. My sight stopped at the wall where the debt ended, and I didn’t know how to see beyond that wall.

You could assume the role of financial counselor and see the vision beyond the wall for me. I want you to help me see the joy of shared manna. God provided me with more than enough to eliminate the debt, and still allowed my income to grow. Why did He do that? Did He want me to hoard it? Did He think I was not consuming enough? All my needs were already met and I was content.

You already know the counsel to give me. “Continue the lifestyle and ideal standard of living you already said you are happy with. Don’t slow down your momentum! Use balance in determining your stores for foreseeable needs, then press yourself as firmly as you did during debt reduction and **apply the same strategy used to eliminate debt toward storing treasure in heaven.**”

“God guided you and provided for you during debt elimination. He let you in on the secret of your real need. You understand your lifestyle and standard of living have little to do with your income, don’t you?”

“Go ahead and give like you paid the lenders. You won’t blow it if it is in God’s hand. Apply the balance to His kingdom and it will invisibly grow in your account, and it will be there long after the ‘elements have melted with fervent heat.’ Go back to the old days and thrill yourself to find a misplaced coin you want to deposit to the Kingdom. Let it thrill you like it did when you applied it to your debt.”

Those last statements, in your own words, could be your message to me. You are truly helping me only if I will follow through all the way to storing treasure in heaven and seeking a “Well done” from my LORD. Otherwise I will fail to be another camel through the eye of the needle. I will either never understand that I am to manage God’s assets for God, and thereby squander my opportunities to give the Master a good return, or I will get to the wall having mastered the debt, and proceed to become a rich young ruler. This era has too many of those already.

When you present this radical message to me, you might affect our relationship. I hope you do it anyway. If you love me with agape love as discussed earlier in this book, regardless of how I respond, you then will act in my best interest. You ought to think about how we will spend eternity, not how we will interact over the next twenty years, as I either work on manipulating God's standard of living for myself, or attempt to shield myself financially from every potential pitfall. Why would you only care if I respond positively to the Gospel when the great commission clearly instructs you to teach me everything Jesus commanded? I need to know I can follow the Master only when the funds in my possession are readily returning to Him. How could it not be so? Make me grapple with this life-altering question. Whose assets are we holding anyway?

Neither the church (for the most part) nor the world will commend you for encouraging me to take such a radical course of action. You will not be picked up by the syndicated radio networks and there won't be publishers clamoring for your next offering. Would you please consider talking to me anyway? I really am interested in laying up treasure in heaven, but no one ever told me this was a possibility. I thought my options consisted of tax-deferred retirement funds, a diversified portfolio of stocks and bonds, and perhaps a nominal increase in monthly giving commitments. After all, I am working very hard! Can I really depend on God to take care of me if I give too much? I guess that if He can't be depended on to do such a small thing, how can I depend on Him to save me from my sins, take me to heaven, and give me eternal life? I really am going to need some counsel to break this attachment to mammon. By the way, how are we going to tell my wife about this?