

# When the Financial Foundation Fails

Every builder knows the importance of a strong and sure foundation. The Master Builder in our lives of faith instructs in Isaiah 28:16: “Therefore thus saith the Lord God, Behold, I lay in Zion for a foundation a stone, a tried stone, a precious corner stone, a sure foundation.” We wish to feel safe and secure, on a strong foundation.

## **Money Is Necessary in Life**

As believers, we must live in this world. Modern societies require the use of money to expedite transactions and as a medium of exchange. One observer said: “Money isn’t as important as oxygen, but it’s right up there with it.” Many people say, “Money is the root of all evil,” but that is wrongly quoted. Scripture says, “The love of money is the root of all evil” (1 Tim. 6:10). Money itself is neutral, neither good nor evil. Paul’s advice warns against greed and envy.

Some people have a special talent for handling money. The Parable of the Talents (which is spiritual) also suggests that temporal talents and resources can be used to create more, if used wisely. One elder brother has often offered this simple but powerful advice: “Spend less than you earn. Save and invest wisely.”

## **Questions and Doubts Arise**

But what if, despite being good stewards of our resources, our financial foundation crumbles? In recent times, perhaps many have experienced the loss of jobs, homes, and retirement savings. New jobs may be very difficult to find. A medical catastrophe can quickly wipe out resources. Sometimes these events can lead to bankruptcy. Even the best plans can be swept away by forces beyond one’s control. It is also true that sometimes we suffer from poor choices, and even irresponsible choices. One feels hopeless and distressed.

When one’s financial foundation fails, it causes self-examination. Questions arise: Why me? What did I do wrong? What can I do next? What will my future bring? Feelings of shame and guilt can arise. The future may look bleak. It may be hard to swallow pride, to ask for help. We may see someone who is struggling with such huge debts that any contribution we could offer would be like one drop into an ocean. We wonder, how can we discuss such a personal and sensitive subject? Families and children suffer. Temptations arise. Doubts overwhelm.

One of Satan’s favorite tools is despair or discouragement. “Has God forsaken me?” one can wonder. Temptations come regarding being honest in our dealings, keeping our consciences clean. To obey and trust in God’s Word during difficult times tries our faith.

## **God’s Word Teaches and Comforts**

First, God’s Word teaches: “Beloved, think it not strange concerning the fiery trial which is to try you, as though some strange thing happened unto you” (1 Pet. 4:12). And further: “There hath no temptation [trial] taken you but such as is common to man: but God is faithful, who will not suffer you to be tempted above that you are able; but will with the temptation also make a way to escape, that ye may be able to bear it” (1 Cor. 10:13).

Trials are difficult if not impossible for us to understand, and even more so, to accept as a blessing. God’s Word clearly explains that it is part of life and God will not forget us. On the cross, God turned His gaze away from His Son Jesus for a moment to allow the full weight of sin to press upon Him. Jesus cried out in pain and anguish: “My God, my God, why hast thou forsaken me?” (Mark 15:34). God allowed this trial for one purpose: to save us from our sins. God also allows trials in our lives, to build our trust and faith in Him. We wish to believe as we pray, “Thy will be done.” “Trust in him at all

times; ye people, pour out your heart before him: God is a refuge for us” (Ps. 62:8).

James writes that we need to help those in need: “If a brother or sister be naked, and destitute of daily food, And one of you say unto them, Depart in peace, be ye warmed and filled; notwithstanding ye give them not those things which are needful to the body; what doth it profit?” (James 2:15,16). He also writes: “to him that knoweth to do good, and doeth it not, to him it is sin” (James 4:17).

### **Trust in God’s Care**

We can also remember this Old Testament prayer: “Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the Lord? or lest I be poor, and steal, and take the name of my God in vain” (Prov. 30:8). “Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof” (Matt. 6:34). “In God I will praise his word, in God I have put my trust; I will not fear what flesh can do unto me” (Ps. 56:4).

Many of our songs of Zion bring comfort and encouragement. For example, as Jesus teaches how the birds of nature are cared for by God, the songwriter tells of their joy and trust: “It sows not, it reaps not, it gathers no food for need of the days of tomorrow, but, always rejoicing in mind, sings anew, of forthcoming cares does not sorrow, and yet it from want never suffers” (SHZ 341:3).

Jim Moll

### **Discussion Questions:**

1. What special temptations can come with financial (or similar) difficulties?
2. Where can we turn for help?
3. How can we approach ones who are having difficulties?
4. What are some ways we can help?

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