

For The Whole Family of God

Helping the Heart of Charity Grow

What Is Charity?

Most of us have heard “charity begins at home” and most would agree that parents should teach charity at home so their children can teach charity to their children - to help the world become more charitable. However, helping charity grow requires learning more about the heart of charity.

Definitions of the word charity include having good will, leniency in judging others, and Christian love. It is interesting to think that even today Christian love is listed as a definition of charity. Christians have long known that the heart of charity is God’s love in Christ. It is good that others realize how those who love Christ possess the kind of love charity requires. This also means Christians are some of the best equipped to be about the work of helping the heart of charity grow. And this is one more reason our increasingly uncharitable world needs Christ.

An Attitude of the Heart

Christian charity is more than an act of leniency or good will because it has the heart of Christ. It is a way of life, a way of love. It is an attitude of the heart that lives in the Christian soul. Christian charity actually does not begin at home. It begins with God’s love in hearts and it grows in and through God’s love and, therefore, only exists in the Christian life and soul. Only Christians can possess the heart of charity.

Give With No Return

People say they require nothing in return for their charity but deep in their hearts expect some kind of return. It may not be money they seek but, rather, loyalty or service, friendship or prestige. True Christian charity will expect nothing in return. The Christian heart will not even have the ability to think of much less expect anything in return.

The heart of charity also:

- understands that when Jesus says, “The poor will always be with us,” He is talking about both the people “with us” every day who cannot afford food or clothes and also those who are poor because they do not know Him.
- believes that if it has two items, it has stolen one from a person who is without that item.
- is humble and thankful for each opportunity to help and serve the Lord by being charitable
- will never pass by on the other side but will help a person in need at any cost.
- brings people to faith by showing and sharing God’s love.

The Christian heart grows charity as those to whom they give charity in Jesus’ name seek to know Him. Christian charity includes good will and leniency but it does not stop with these. It requires much more and it gives much more from the heart. It also reaps much more: faith, forgiveness, and salvation!

Christians whom the heart of charity know, are the very best ones to help it grow.

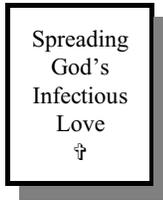
Christians!

We are the only ones who can help the heart of charity grow.

For more UIM Resources that help God’s love (the heart of Christian charity) grow, visit our website at: familycrossfires.org

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For The Whole Family of God

God's Love and Ours for Alzheimer's Disease

Understand God

You would not be the first person to ask, "How can God love the world and still allow Alzheimer's disease? It is easy to forget what sin causes in a sinful world. God allows sin *only* so people will come to Him for the help and healing *only* He can give. God hates sin. Sin required the life of His beloved Son, and He hurts with us as Alzheimer takes over the lives of the people He loves - *us*.

That is why God out of love established His church on earth and fills it with people dedicated to loving and caring for one another. The mission of UIM is about offering care that helps to lead people to Christ for faith that saves in heaven and helps us through struggles on earth. This insert helps to equip congregations to reach out in and through God's love to those suffering from and giving care for Alzheimer's Disease.

Pray

Never undertake the care required for this disease without prayer. Ask for a full measure of God's love to fill you with the strength of faith needed to love and care for both the people who have Alzheimer's and also for those who care for them.

Understand Alzheimer's

Alzheimer's patients can display bizarre symptoms. Families may fear no one will believe them if they try to share their situation.

- Be alert to the anguish patients and caregivers can feel over what to do and how to cope with Alzheimer's.
- Become informed. Read this insert and share it. Contact your Office on Aging and search the web for more information.
- Constantly ask those involved about what help is needed. Alzheimer's is a progressive disease that requires many different kinds of help as it progresses.

Understand the Pain

Both patient and family experience the pain of this disease. The patient may be of sound mind one minute and then lapse into a state of confusion the next. Patients do not have control over or understanding of what is slowly happening to them. The resulting confusion and fear increases stress and anxiety for patient and family alike.

If Alzheimer patients are cared for in the home, their unpredictable behavior can bring the most patient and loving person to the brink of insanity. Even when cared for in a healthcare facility, visits can bring family members to tears over the deteriorating condition of their loved one.

Alzheimer's patients can wander off and get lost. They can become uncontrollable, even violent. Families may find it difficult to admit that they need help or that they can no longer care for their loved ones.

What Congregations Can Do:

- Enlist the help of your members/groups/organizations willing to
 - visit patients and caregivers.
 - stay with patients.
 - give caregivers support and rest.

Alzheimer's patients may

- cause harm to themselves and others.
- need constant supervision.
- repeat the same sentence all day and throughout the night. This repetition can cause their caregivers serious mental anguish and exhaustion.

Alzheimer's Caregivers

- need time away so they can regain their composure and strength.
- can speak sharply to their patient and to you. This means it is time to get them the help and rest they need.

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Spreading
God's
Infectious
Love
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For The Whole *Family of God*

A Savings Plan that Makes Us Rich, Indeed

A Financial Savings Plan

Failure to save is a growing problem today and, for some, overspending has grown completely out of their control. Financial advisors are shouting, "Save" while people scream, "Save what?" As it turns out, the amount we save does not matter or at least the amount is not the point. This is good news for those who have little if any to save.

Studies show us that people who save a dollar, a quarter, or even a penny gain confidence in themselves and their ability to control their finances. When what they save is not touched and added to, their confidence increases and so does their chance for saving more. This savings plan is good. However, this insert is about a savings plan that is free and never stops growing.

A Christian Saving Plan

A Christian saving plan is different from any other on earth. We do not open this plan. God has opened it for us through His love. This plan does not store up or save treasures on earth that do not last. It stores up treasures in heaven, that nothing or no one can destroy. (Matthew 6:19).

In a Christian savings plan, treasures are stored up in heaven for believers by God's grace or the undeserved love God gives to believers through His Word and Sacraments and as they pray. God's grace and many other spiritual blessings have been made possible for us through Christ's death and resurrection. The remarkable thing about God's grace through Christ is that it also extends to unbelievers as God supplies for the earthly needs of believers and unbelievers alike.

Called to Give and Save What We Receive

God may or may not give us earthly wealth, but He always gives us spiritual wealth. He also calls upon us to be good stewards of all that He gives us and the love that He also gives us helps us to do so.

- Out of love for God, we do not want to use all that He gives frivolously. We want to use it for His good and to care for and be of service to all people.
- When we give our time, talents, or money out of love for God we become rich both in God's sight and deep in our souls.
- Likewise, when we refrain from overspending out of love for God, we grow rich in self-control, not because we are in control, but because *God is in control* of our lives and souls.
- Wisely saving God's earthly blessings can also provide for future needs. God led Joseph to store food for seven good years that saved earthly lives during seven years of famine.

This same God who stores up treasures for us in heaven out of His great love is able and will most surely help us through life on earth.

We Will Be Rich, Indeed

As all of the treasures of heaven are stored up for us on earth in and through God's love, we may or may not be rich in money or possessions. It won't matter. All of the riches in the world are meaningless compared to the immeasurable riches of God's love and grace in Christ - riches that never end and cannot be destroyed. And all believers possess these riches worth more than all of the wealth on earth combined now. All believers are rich, indeed, and forever!

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For The Whole *Family of God*

Wishing You Comfort and Joy

Christian Christmas Music

I find comfort and joy in Christian Christmas music. In fact, it can be heard at my house all year long. Christian music also uplifts me, but it doesn't touch me as deeply as Christian "Christmas" music. That's why I suggest it to those who need comfort and joy all year long and most especially at Christmas.

Christmas music, gifts, and celebrations can fill people with joy but not the joy of the Lord or great joy. The truth is, the Christmas season produces depression in some people for many reasons. Some people have experienced a sad event that comes back to haunt them at Christmas. Others become depressed by the season when it is cold and offers less sunlight. Still others are overstressed by the busyness and/or spending of Christmas preparations.

All Year Long

Certainly the depression produced by the season needs the joy of the Lord. But so do many people who simply do not have it. If people can be lifted up, they should be. If you don't believe Christian Christmas music can lift you up, try it. What could it hurt, and I know it will help. I am not talking about a jumping up and down kind of joy. The joy of the Lord is a feeling of gentle peace of the soul no matter what kind of chaos or pain is going on in life. Although I prefer Christian Christmas music, any Christian music is wonderfully uplifting all year long. Play some and take note of how it sets the tone for all that goes on when people aren't particularly listening to it but they are hearing it. God's love is just there permeating hearts and lives and soothing sin-sick souls. People who usually don't, get along.

In Sickness

Once you feel the effect of Christian music in your life when it is going good, consider what it can do for people in times of sickness and distress. Christian music gives strength to cope and to heal in ways you may not have thought possible until it happens for you. I didn't understand its effects until I tried it. That's why I'm inviting you to try it and to help others try it too.

Christmas offers a wonderful opportunity to give the gift of Christian music. People who enjoy it love it. But, don't hesitate to share it with those who have turned from God in their illness and distress. Share how much it helps you. Then, pray for them to play it and for God's love to enter their souls through the music to lift them up in body and soul. One person tuned a troubled friend's radio to a Christian station during every visit. In time, that station remained on and it became solid support for that friend. Never underestimate the power of Christian music - or more correctly, the power of God.

At Christmas

The celebration of Christmas offers an excellent opportunity to bring Christ to the world through Christian Christmas or any Christian music. Give it as a gift, but most importantly, give it with a prayer asking God to be with and bless those who receive it. Miracles happen every day as faithful Christians pray and as Christian music is played.

May Your Life Be Filled With
God's Comfort, Joy,
Love, Music, and Miracles
This Christmas and Always!

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fill you with the joy of the
Lord, visit our website at:
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Spreading
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For The Whole Family of God

Selfless Esteem: God's Love in Us

Love One Another

The Bible tells us to love one another because God first loved us (1 John 4:19). It tells us God loves us so much that He gave His one and only Son, that whoever believes in Him shall not perish but have eternal life (John 3:16). From God's great love for us comes our *selfless esteem*, the ability to look at ourselves as God's own dear children and understand our great value and worth to Him in and through Christ.

God's love is so great and powerful that it compels us to love Him, not by our power, but through the power of His Spirit. He fills us with His love even though we do not deserve it and because He does, we are able to love Him more deeply and dearly. And it is *only* as we love Him through His power and not our own, that we are able to love ourselves *selflessly*.

Love Ourselves?

Wait one minute. God commands us to love Him and others (Matthew 22:37-39). But should we love ourselves? Isn't that selfish? Isn't that a sin? Not if our love is *selfless*. And not when we hold the self in us, created and redeemed by God through Christ, in the highest esteem.

God is love and Jesus is God. Jesus always placed the needs of others above His own. He was humble. He came to serve and *selflessly* give His life out of love to save us. His *selfless* love gives Him great worth in God's sight and fills our hearts with love for Him. With His love living in our hearts, the love that compelled Jesus to *selflessly* die for our sins, we cannot do anything less than love ourselves - the people He loved first. We love God, others, and yes ourselves because He first loved us.

Self Esteem Differs from *Selfless Esteem*

Christ's *selfless* love for us makes us feel loved and valuable and strong. *Selfless love or esteem* has nothing to do with the self esteem the world tells us we need to succeed. While self esteem can positively effect people's lives, *selfless esteem* deeply touches people's souls.

Self esteem teaches us to think highly of ourselves - to place ourselves first so that we gain the value and power that leads to success in life. *Selfless esteem* is love that places God first and loves others and self because God loves us. It gives God power and control over all that we do and even what we think. It is love that empowers us to succeed in faith no matter what happens in our lives.

Self esteem is achieved through human works. We can read books, take classes, and teach our brains to think highly of ourselves. *Selfless esteem* comes to us as God works in us through His Word, Sacraments, and as we pray. Through this "working," God's Holy Spirit strengthens our faith to love ourselves as God loves us - *selflessly*.

Selfless Esteem Succeeds

While self esteem helps us feel good about ourselves, *selfless esteem* invites the love of the One who is good - Christ - to come and live in us. His love gives us faith that will not waver or be crushed even if the world crumbles around us. By faith, we succeed in God's sight and deep in our souls. God may even give us earthly success like He gave Joseph (Genesis 39:2). He will definitely establish the plans of all who commit their way to Him (Proverbs 16:3). In short, He will make all our plans succeed as we seek to love God, others, and yes also ourselves *selflessly - through His power, not our own*.

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For The Whole *Family of God*

God's Loving Discipline Works!

Tough or Tender?

"Tough Love" has been around for a long time. Still, many parents have trouble conceiving of love that is tough. Love is supposed to be tender. And problems can arise when parents are too tough or not tender enough. That is why this insert helps parents to be tough in and through God's love that is tender.

One of the best ways to administer discipline that works is to develop a good parent child relationship by spending time together. It can help you determine the best discipline for each child. Never use discipline that degrades a child even when it may appear to work on the outside when the behavior in question improves for a time. God's discipline, on the other hand, corrects lovingly on the inside where it becomes a set pattern for faith and life.

Loving Discipline

Of course, even parents who have good relationships with their children can make mistakes. The odds of parents correctly administering exactly the right kind of discipline for every child every time are slim to not at all. That is why all parents need the wisdom God gives in His Word that always teaches us His love and gives us His forgiveness for the mistakes in discipline we make. God also will turn the mistakes we make into good as we love and trust in Him. (Romans 8:28).

To be tough and tender at the right times, come near to God and He will come near to you (James 4:8). Submit to God and He will fill you with the wisdom and love needed to discipline the children He has given you in tough and tender ways that work!

God's Guidance

All children benefit most from discipline administered in and through the love of God that they see in their parents. As your children see you reading God's Word and praying for God's guidance, as you speak to them about God and His love and show them your love, your discipline will also show God's love and yours to your children. They still may not like it, but they will respect it, and that is what makes discipline work.

Tough Love

Tough love is not about being harsh. It is about being consistent and allowing for the consequences of behavior to hurt more than any punishment. For one child always having to pay for damage caused by bad behavior worked very well. Another child without access to money, always having to give up something they loved to do worked. But tough and loving discipline that also works well is when parents give up what they want to do to enforce discipline. There is something about seeing their parent's sacrifice to enforce discipline that makes it stick. I am sure it has everything to do with God's love in us.

What God's Love Has Done

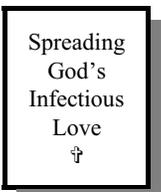
The perfect combination of tender and tough love on earth comes from God. Certainly, unbelieving parents are tender and tough and their discipline works and changes lives. But, their children will never feel it in their souls. That is why these parents need to hear from parents whose lives and souls have been blessed right along with the lives and souls of their children by God's tender and tough love.

It's time to tell the world
what God's love has
done for YOU!

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inspire God's love in us,
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For The Whole Family of God

God's Love Heals Abuse

Abuse is Growing

Experts have found that many people abuse because they were abused. Emotional illness and trauma also cause abuse. Still, a growing number of people today who ordinarily would not hurt anyone have begun to abuse others because they can't handle stress.

We Can Stop Abuse

We, of course, have a Christian responsibility to stop abuse no matter what causes it. If abuse is caused by stress, then providing resources that help to reduce stress is one wonderful way congregations can help to prevent and stop abuse. God's Word is also one powerful stress reducer. But, did you know singing hymns and lifting each other up in prayer are stress relievers that congregations have been created by God to do and can do very well?

Detect Abuse

On a practical side, no matter what kind of abuse it is, detection is the first step to stopping it. Learn the signs. Invite those who know the signs to come and share them with your congregation. Provide books to educate your members about abuse of every kind. The more people who know the signs and types, the more abuse can be detected, stopped, and healed.

Understand the Hurt

Emotionally, the pain of abuse can destroy lives on earth and eternally. Victims can hate God because they think He was not there to protect them from abuse. It is as they see God with us in our troubles that they come to realize troubles happen and God helps us through them. And because we usually do not know who they are, any time we share the help God gives us, we may be helping an abused person go to Him for help and healing.

Be Approachable and Trustworthy

We do not need to go on a crusade to help heal abuse. Our attitude, if it is tender - our love, if it is genuine - our understanding and patience, *especially when these come from God's love in us*, can help comfort those who have been abused and lead them to the One who heals - Christ.

Today, many people abuse and are abused. Their ability to confess they have abused or to share that they are being abused depends upon our being people they can approach and trust. We also need to know how to help them.

Know What to Say

It is hard to tell others you are being abused. Some victims mistakenly believe that they caused their abuse. They need strong assurance that only the abuser is responsible for and the cause of their abuse.

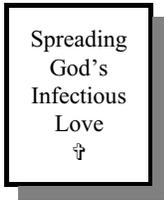
Others have been told their loved ones will be hurt if they report their abuse. Take steps to assure their safety. Explain that their reporting abuse so it can be stopped will assure their own safety and the safety of their loved ones.

Know The Facts to help the Abused and the Abuser:

- Abuse is a crime and must be reported. This is the law. Obey it. Reporting gets the abused and abusers the help they need.
- Victims need to be protected. Offenders need to be punished. At the same time, God's love needs to be in us and shared through us with the abused and abuser to help both heal.
- The more we make ourselves approachable through God's love in us, the sooner painful secrets will be shared and healing can begin.

For more help and healing through God's love, visit our website at: familycrossfires.org

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For The Whole *Family of God*

God's Love Is More Than Tolerance

Tolerance of Sin Strengthens Sin

Love Sinners, Hate Sin

Why in a world that politically promotes tolerance do we see intolerance and hate crimes running rampant? The simple answer is sin, and the complex answer is sin.

To be able to love as God commands, we must be able to separate the person, who is a child of God and loved by God, from the sin that God hates. God loves the person and hates the sin and so must we.

The dictionary defines tolerance as an act of enduring. The world promotes it as an act of acceptance. When the world tells us to tolerate people, it often means that they expect us to accept the sin they do. This strengthens sin in the world and promotes hateful and hurtful intolerance of people.

Right and Wrong

God commands us to love all people but to hate sin and that includes the sin of our not being tolerant of and hating people. In fact, God commands us to do more than tolerate people. We must love them even if they are our enemies and even if they hate us or hurt us.

The line between right and wrong has become very grey. In the growing confusion over what is right or wrong, it has become critical to hate sin and love the sinner because if we tolerate the sin because we love the sinner, we erase the line between right and wrong for generations. If we truly want the world to love all people then we must love all people no matter how offensive his or her sin may be to us and others.. But this love requires hating the sin that keeps us from loving all people - God's plan from the beginning.

Sin hurts. It causes pain and misery. Acceptance of sin in the guise of tolerance or love confuses people about what is right and wrong and helps the sin that hates people grow. It is out of love, not hate, that we must condemn sin - stop sin. Of course, we must always do so in love. Condemnation does not change hearts, but words spoken out of love for God can turn sinners to Him.

God's Love Builds Love

God's Word not only commands us to love sinners, it shows us that we are sinners, and like Paul, we are the worst sinners. We know what is wrong, yet we continue to do it (Romans 7:15). This knowledge of our own sin places us on level ground with all sinners and helps us to love them because God loves us.

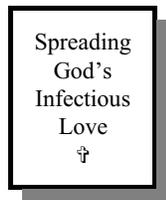
God's love in us and spread through us can wipe out intolerance and hatred. More importantly, as God's love leads people to Christ, it can wipe out the sin that will destroy us and the world if it is allowed to continue in the name of tolerance.

One of the best ways to rid the world of intolerance and sin is through spreading God's love. Please join us in this effort by sharing this insert with others and the critical need to hate sin to stop sin dead in it's tracks and grow love for all people that is so strong it will turn them away from sin and to God.

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For The Whole *Family of God*

Infectious Love

What Kind of Love is This?

We have dedicated one entire year binding generations together in and through God's love. This article seeks to help us see that God's love is not just any kind of love. It is the kind of love that not only forgives our sins, it forgets our sins and does not even see them anymore. This doesn't mean God is forgetful or blind. It means He is *loving*.

You may or may not know that while Jesus spent a lot of time with all kinds of sinners, He never saw a sinner. He only saw children of God so deeply loved by God that He gave up His Son to save them. This is the kind of love God has for us. This is the kind of love from God UIM seeks to build in us and all people from generation to generation.

Become Infected

God's love is different than any other kind of love and it is infectious, contagious even. As we come closer to the end of this UIM year, I pray that each one of us have been infected with God's love and that it will fill our hearts and souls and pour out to others all around us.

Look for the poor: reach out to those who need food and clothing, recognize those who need Christ. Not only will the poor always be with us (Matthew 26:11) but they are living right next to us every day. Look around with your heart to see them. Do not neglect them in your busy-ness. It is God's greatest desire that you will first love Him and secondly love those He sends you every day to love (Matthew 22: 37-39), those you know and those you have yet to meet.

Become Contagious

And, please do not keep God's love to yourself. Infect others! Let His love spread in you and through you until every person you come in contact with is infected. Seek out those who know the Lord and those who have forgotten Him. Seek out those who love Him and those who hate Him. Let His love flow from you in whatever the situation God places you to whomever God leads you to.

What a year of learning about and living in God's love it has been. *See what kind of love the Father has given to us, that we should be called children of God; and so we are.* 1 John 3:1 It is unending and all-powerful. It has been with generations of Christians from the beginning and will be with all believers forever. It came to be with us while we were still sinners (Romans 5:8). Nothing can separate us from God's love. (Romans 8:38-39). We have become infected so that we can be contagious. We cannot stop the good work God has begun in us and He will bring His love to completion in and through us (Philippians 1:6).

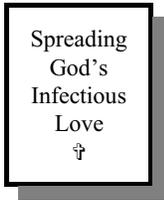
Because God Is Love

What we have learned about God's love will serve us well. In our lives, we will be many different things. God's love will never be different. He will always love us with the same everlasting love because loving us is not just something God does, it is essential to His being. It is a part of His character. If all of our life falls down around us, we can count on God loving us' because *God is love*. Now that's something people need to hear.

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For The Whole *Family of God*

Sabbath Rest

Remember the Sabbath

It's hard to do things right without rest. Experts say that we can work harder, accomplish more, and be more successful when we are rested. Rest is essential for good health, and God showed us it is important by resting on the seventh day of creation.

God also commands us to rest on the Sabbath Day because He loves us. He knows that as we rest our bodies from labor and renew our souls through worship, praise, and the study of God's Word we will be better at everything we do. He wants what is best for us and rest is best for both our bodies and our souls.

We might be tempted to think that getting out of bed to attend worship keeps us from bodily rest. The amazing thing about Sabbath rest is that it helps our lives fall into perfect, productive, and peaceful order, which is very restful.

Physical Rest

Coaches report rested players perform better. The fifteen minute work break began when it was discovered that employees were actually more productive when they received this break. We know our bodies need physical rest. So, rest your bodies. Just don't forget to rest your souls.

Spiritual Rest

Without prayer and daily Bible reading, my life becomes disorganized and frustrating. I can even become depressed. It amazes me how even one minute with the Lord can change my thoughts and heart for the day. If you don't believe me, try it. Observe Sabbath rest on any day through prayer and the study of God's Word. You will find rest for your body and your soul that cannot come from anyone but God.

A Surprise Awaits!

It is always surprising to learn that God's love sent Jesus to save us in heaven and give us rest on earth (Matthew 11:28). Jesus will give us rest when we come to Him. The problem is we fail to come to Him. But, as we read His Word, worship, and pray, God gives us strength of faith to go to Jesus and receive His rest.

When Jesus gives us rest

- our lives may be filled with chaos, but our souls are filled with peace only He can give.
- our worries become no longer worrisome.
- we may have frustrations, but we don't feel frustrated.
- we don't have more time for God's Word, but we read God's Word more times.
- we have more work, but we spend less time getting it done.
- our out of control lives are in God's control.

When God's Sabbath rest is observed in our lives, His peace will always live in our souls.

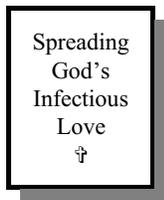
We Have Rest, Indeed!

God knows how busy our lives have become. He understands the magnitude of our responsibilities and all of the pressures and the stress. He desires to give us rest and does, indeed, give us rest every time we remember the Sabbath day and keep it holy.

*Come to God in prayer,
worship, and His Word.
He will give you
Sabbath rest.*

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For The Whole *Family of God*

Fun Family Devotions

Bring God's Love Into Family Devotions

There is no better way to instill God's love in your family than through family devotions. It's true that family devotions should be reverent. This does not mean they must be boring. In fact, making them fun makes them appealing. Families listen and are blessed. Here's how!

Involve Everyone

Give every member an opportunity to read. Read a few words and ask small children to repeat what you read. Help those just learning to read to read small parts. Involvement helps ward off the boredom of just listening. It can aid in listening if children have to listen for some cue to read, like when you say their name. By involving every member you make devotions specifically for every member of your family.

Encourage Questions

Read one line and ask everyone a question about that line. For example: If you read: Jesus went to Gethsemane. Ask: Where did Jesus go?

Questions about Bible times are on the minds of all ages: What did people eat? Was Baby Jesus quiet or did He cry? Even look up answers about Bible history on the web together after devotions.

If you can't answer a question about the Bible, simply say, "I don't know the answer." Promise to do some research. Read the Bible. Ask a pastor or a person familiar with God's Word to help you find the answer. Ask all you family members to help you find the answer. Bring the answer back to your next family devotions.

Encourage Discussions

Discussions about faith, what we believe, how we trust in God, etc. are wonderful to include in family devotions. Discuss God's love for us and also share how much you love God and how much you know God loves you to help other family members love Him too.

Include Action and Noise!

My husband adds wild and crazy sound effects and actions to family devotions. We never just read about the stormy sea, we experience it - water sprinkles, tables pound, lights flicker, and winds blow with an electric fan! (*Make sure you aren't using paper plates.*)

Don't Be Afraid.

If we don't know God's Word, it can be scary to teach it to our children. The remarkable part of family devotions is that adults learn right along with children. With every devotion, God helps parents to learn with and teach their children more about Him and His love. And, parents, remember that God is sitting right next to you helping you know what to say (Luke 12:12).

Your Attitude Counts

As you show that you enjoy family devotions and share how much they help you, you will lay a foundation for enjoyable devotions in your family that can be passed on to future generations.

BE CREATIVE!

HAVE FUN!

DON'T BE AFRAID!

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Spreading
God's
Infectious
Love
†

For The Whole *Family of God*

If I Have Not Love.... I Have Nothing

The Real Cost of Money

When our children were in college it didn't appear that my writing would guarantee us enough income. So, I went out to get a nine to five job. It offered an income we thought would be of great help. Much to our surprise, it left us worse off financially than we had ever been in twenty-three years of marriage.

It wasn't the money that was causing our problems. It was our attitude towards the money. The more money we had, the more we spent. We never gained any financial advantage from my working. On top of that came the realization that writing was a ministry to which I am called. With my family's support, I quit my "real" job and returned to by calling. That's when some major problems arose. Bills had piled up - *really high!*

Simple Is Better

Previously, we had lived comfortably on my husband's salary. Everything I earned writing had always gone back into ministry. My "real" job gave us luxuries, things we enjoyed but didn't need.

It wasn't just me. Our whole family joined in on the quest for material possessions. At first, it felt good to have things we never could afford. Then, we discovered that good feeling didn't last and money even made us feel unhappy. One daughter said, "Life was less complicated when we didn't have money."

With God's help, we returned to spending what God gave more wisely and receiving from God things that will last - *now and for eternity*: faith, hope, joy, peace, and love.

If We Have Love...

Everyone, whether they have money or not, can fall victim to materialism. That's why the Bible warns us about not laying up treasures on earth (Matthew 6:19) that cannot last. Riches can also lead away from Christ or what Christ would have us do with them.

The rich young man in Mark 10 asked what he had to do to be saved. Jesus said, "Go sell all that you have and give to the poor." He couldn't do it because he had great wealth. Tragically, he loved money more than his eternal life. Scriptures tell us that it is easier for a camel to go through the eye of a needle than for a rich man to enter heaven (Matthew 19:24). Easier, not impossible. With God all things are possible (Matthew 19:26).

God, out of His great love, helped our family return to proper spending habits. I pray that we will always be "frugal for Christ," and bask in the riches of His love until He comes again. I pray the same for each one of you. For, if we have everything in the world, but do not have God's love, we have nothing. (1 Corinthians 13:1-3).

Ward Off Materialism

Spending time working to purchase or pay off material possessions leaves us precious little time to enjoy them. More importantly, it leaves us less time to devote to God and to each other. So, seek God and His love first and He will supply all of your needs. (Philippians 4:19). *I wrote this insert over twenty years ago and I find it holds more truth in my life today, as I pray it will in yours.*

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