

# REAL Truth. REAL Love. REAL Hope.

A quarterly newsletter from Pastor Jeff Schreve and *From His Heart Ministries*

Winter 2016

## How to keep money struggles from stealing your joy

By Jeff Schreve

When Debbie and I were first married, we both had jobs. Money wasn't plentiful, but it wasn't scarce either. We were able to live without too much financial pressure. We even bought a house within six months. Financially, our newly wedded life was comfortable.

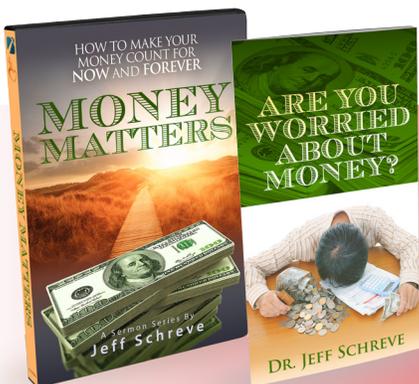
But then something happened. Debbie got pregnant! We were in full agreement that she would be a stay-at-home mom, and she resigned her teaching job at the end of the school year (Jill was born in June). That decision was good and right ... but it brought new financial stress and strain since Debbie's pay was roughly half our income.

So we began to think (and yes, worry) a lot about money. Would there be enough? Would I make enough? Would we be able to make ends meet?

Maybe you're reading these words today and you have similar questions. Perhaps you're worried about your finances. And this struggle might even be stealing your joy.

**Well, Jesus had much to say about worrying over money. In a nutshell, He is firmly against it! You see, at the core of worry is mistrust ... and a gross misunderstanding of the good heart of God.**

In Matthew chapter 6, Jesus is speaking to a crowd overlooking the Sea of Galilee. He is talking about this critical issue of  
*(continued on p 2)*

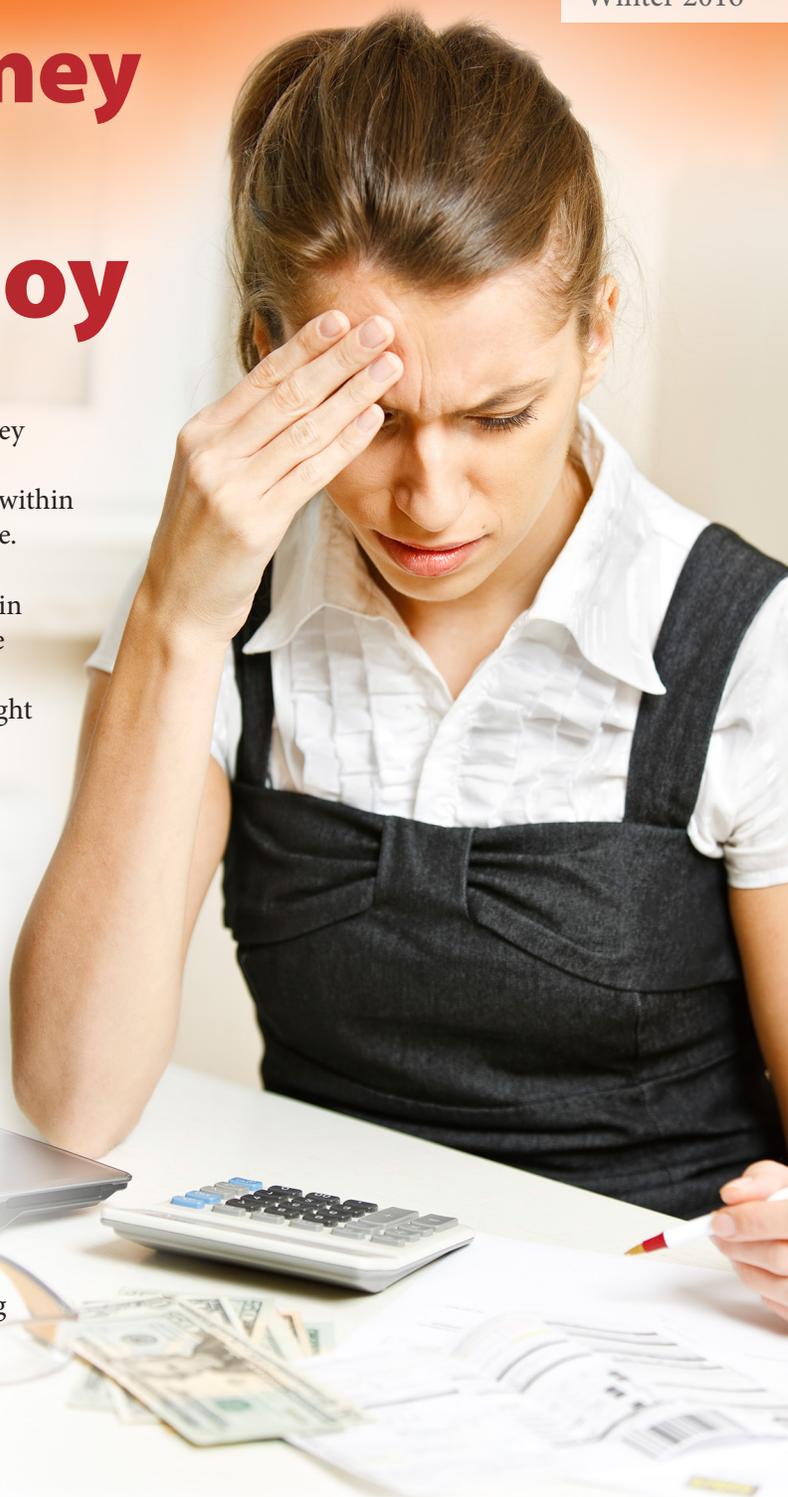


**Find freedom from financial worry!**

See page 3 for details ...

### INSIDE >

- Q&A with Jeff, p. 2
- From Debbie's Heart, p. 3
- Your Gifts at Work!, p. 4
- A Note from Jeff, p. 4



## How to keep money struggles from stealing your joy *(continued from p 1)*

worrying about money. He says in verse 26, quite possibly as a flock of birds flies by ...

*“Look at the birds of the air, that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they?”*

That last statement gets me every time: *“Are you not worth much more than they?”*

Now, this kind of argument has a special name. It's called an *a fortiori* argument, arguing from the lesser to the greater. It was an oratory tactic often used in legal and political debates in Jesus' day. An *a fortiori* argument presents a well-accepted truth of lesser importance in order to reveal a greater truth of extreme importance.

In this instance, it's clear that God takes care of the birds (which are of very little worth). So, it should be even more clear that He'll take care of you (who are of much greater worth).

You see, you matter to God—because you are His own child! He is a good Father who takes care of the birds ... and much more His beloved. So if you let money fill your heart with anxiety and steal away your joy, you're losing sight of the Almighty King who graciously and abundantly provides for His kids! Worrying about money basically says, “Lord, I don't think You're good,” or “Lord, I don't think You're able.” But God is both good and able!

**Worrying about money basically says, “Lord, I don't think You're good,” or “Lord, I don't think You're able.” But God is both good and able!**

Listen, it is possible to live worry-free, even in the face of financial stress and strain. It all comes down to trusting those two facts of Scripture: God is good, and God is able. He loves you enough to provide for you—and He is Lord over all, having the power to give you whatever you need. Believe the truth, and you'll keep money struggles from stealing your joy.

## Q&A WITH JEFF



**Q: Jeff, my wife and I are in over our heads in medical bills. What does “keeping our joy” look like for us?**

*A: Unexpected medical bills can certainly wreak havoc on the finances. The best of financial plans can be laid to waste when unwanted sickness and surgery come calling. These bills are not a product of reckless spending but unavoidable necessity.*

*The important thing to remember when facing overwhelming medical debt is this: God knows and cares. Keep honoring God first and foremost with your wealth, and He will honor you as you honor Him above all else (see 1 Samuel 2:30). Do what you can do, and refuse to worry about the rest. Work out a payment plan with your creditors and whittle down the debt a little each month until it is paid in full. God will bless your faithfulness, and He WILL see you through!*

**Q: Jeff, does God punish people for bad financial decisions?**

*A: Every decision has consequences. Good decisions yield good consequences ... and bad decisions yield bad consequences. It's not that God is “punishing” you for bad financial decisions. It's simply that you reap what you sow. A person who sows bad financial seed—makes unwise purchases he or she cannot afford—will reap a crop of undue financial pressure and stress.*

*But here is the good news: If you will get your life right with God and put your finances under His control (even to the point of selling those things you cannot afford), He will turn things around and put His hand of blessing upon your finances. Remember, little becomes much when you place it in the Master's hand.*

# FROM DEBBIE'S HEART: Staying strong through financial stress

By Debbie Schreve

Jeff and I had been married about 10 days. We arrived back home from our honeymoon and began settling into married life.

One evening, we sat down at the kitchen table and took all my credit cards and spread them out. He pulled out my VISA, that was in both our names, and an EXXON card. Then, he said, "Pick one more." I thought it was a strange game we were playing, but I did as he asked. I picked a Foley's card. (think Macy's)

He then took a pair of scissors and cut up all of the other credit cards I had in my wallet. I was gasping. What nerve! How could he do that? But it didn't take me long to realize what a smart thing that was to do. Under his leadership, we made a commitment to never allow ourselves to get into credit card debt.

Jeff's rule was simple: Other than a car or a house payment, if we didn't have the cash to pay for it at the end of the month, we didn't purchase it. And to this day, we've never

had more than one car payment at a time, and we have always lived within our means in purchasing a home.

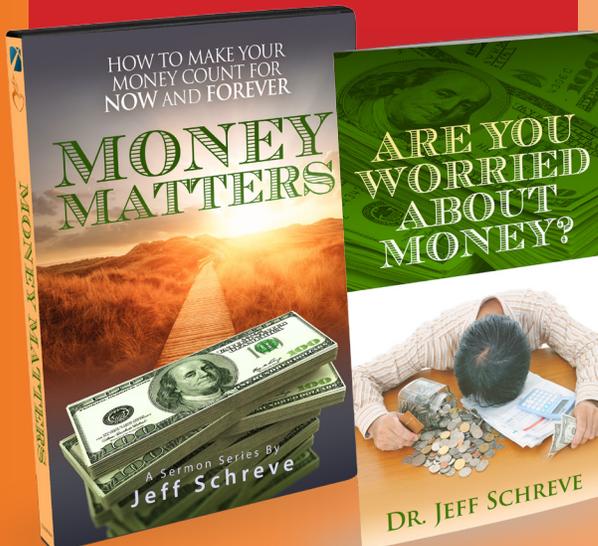
As I look back on those early days of our marriage, I'm so thankful this structure was set for us—because financial stresses can put a huge strain on any marriage. Jeff and I learned to communicate our expectations about spending, saving, and giving. We didn't always see eye to eye; but through prayer and discussion, we almost always reached a unified decision on financial issues.

Being together on these issues ... and me being willing to submit to Jeff's leadership in this area ... has had such great rewards. We've learned that material things are no substitute for the freedom of living debt-free!

Satan would love to use money to weaken your marriage and cause conflict with your spouse. But let me encourage you to never allow him to get a foot in the door. Commit your finances to the Lord and be obedient to Him in this area of money.



## Find freedom from financial worry!



Dear Friend,

Few things in life cause as much worry and anxiety as money. However, Jesus gives us a much better way of thinking about finances—a way that doesn't lead to worry, but to freedom, peace, and a deeper trust in God's provision.

My new booklet, *Are You Worried about Money?*, shows you what Jesus had to say about this important subject. In it, I give you practical, easy-to-follow steps that can put you on the path to freedom from financial worry.

*Are You Worried about Money?* is my gift to thank you for your donation this month to help speak the truth in love to more people through *From His Heart Ministries*. If you give \$30 or more, I'll also say thanks by sending you my 6-message series, *Money Matters: How to Make Your Money Count for Now and Forever*, on CD or MP3.

So be sure to request these resources on the enclosed reply card when you send your gift. And thank you for your support and desire to share real hope from the heart of God with more and more people!

# A NOTE FROM JEFF



Dear Friend,

Back in my seminary days, I had a professor who had the perfect definition for *worry*. He said it is “the tension or distress experienced over the anticipated loss, whether real or imagined, of some valued possession.”

As I think about his definition of *worry*, one key word jumps out at me: *anticipated*.

You see, worry isn't something you do over something that's already happened. I don't worry about being late to yesterday's meeting. I may worry about the upcoming consequences of being late to yesterday's meeting, but worry is always about the future—specifically, about the uncertainty of the future.

So when we worry about money, we are thinking in the future ... a future we really don't know and can't predict.

But there is One whom the Bible tells us declares “the end from the beginning” (Isaiah 46:10). He's the one who loves you enough to send His Son to die on the cross.

God holds your future in His hands. Yesterday, today, and tomorrow are all His. Not a single thing will happen to you that doesn't come across His desk first. And because He loves you through Jesus Christ, you can trust that He'll work everything out for your good (Romans 8:28).

So don't let the worries of tomorrow rob you of your joys today. Trust in the One who has already numbered your days (Psalm 139:16). Believe that His goodness and mercy will follow you all the days of your life (Psalm 23:6). Believe that He will care for you, just like He cares for the insignificant birds (Matthew 6:26). When you do, your worries about money will fade away!

I trust you've been encouraged about finding freedom from financial worry in this edition of our ministry newsletter.

I also pray you'll let me continue to help you live joyfully by requesting my new booklet, *Are You Worried about Money?*, on the enclosed reply card. Don't forget when you give \$30 or more, we'll also include my 6-message series, *Money Matters: How to Make Your Money Count for Now and Forever*. I believe these resources will be a blessing to you and yours.

Thanks again for your partnership as we speak the truth in love through *From His Heart Ministries*. God is changing lives through your prayers and gifts, and I'm grateful for your support and encouragement!

Love,



Thank you for helping to make the following testimonies possible through your support of *From His Heart*.

*“I listened to your message this morning and was lifted out of a deep pit. I have been in a situation that has been weighing heavy on me. Thank you for helping me and others!” — Stephanie*

*“I am pretty new to watching From His Heart on TV. But I must admit, it's definitely my favorite! You are strong and unbending when it comes to the truth—which I so crave. Thank you for preaching the uncompromised gospel.” — Jeannot*



**Find Encouragement  
in Our Online  
Community of Faith**

Visit [fromhisheart.org](http://fromhisheart.org) today and click on the Facebook and Twitter icons on the top half of the homepage—and be encouraged by the online community of faith you'll discover!