### Message 1

#### THE MEANING AND IMPORTANCE OF FAITH

Many passages in the Scriptures deal with this important subject of faith. There is a whole chapter devoted to it – Hebrews 11 – which describes men and women of faith and their acts of faith.

When we think about the subject of faith, many questions may come to mind: Does having faith mean believing in the unseen? Does it mean believing without good reason and acting without understanding? Isn't living by faith difficult and confusing? Why do we have to live by faith to gain God's approval? Why can't we live our lives well without exercising faith?

In this message, we will seek to understand what faith is, why it is important, and why living by faith is meaningful. Here, I am using "faith" in the sense of healthy, biblical faith – faith that God approves of.

# Misconceptions about faith

Many regard faith as mysterious, difficult to understand, and hard to live out. There are many misconceptions. Let us consider some of these misconceptions.

Misconception #1 - How we feel indicates the quality of our faith

We often make the mistake of measuring our faith by how we feel. If we feel low, we think our faith is of a low quality and our life is in a poor state. If we feel high, we think our faith is of a high quality and our life is in a good state. This is clearly an inadequate way of understanding our lives and the meaning of faith. Our spiritual health and the quality of our faith are not measured by the state of our feelings.

Let us consider an event in the life of the Lord Jesus recorded in Matthew 26.

# Matthew 26:37-38

37 And He took with Him Peter and the two sons of Zebedee, and began to be grieved and distressed.

38 Then He said to them, "My soul is deeply grieved, to the point of death; remain here and keep watch with Me."

Here, we see the Lord Jesus being grieved and distressed. It may appear that He was having a crisis of faith. But when we look at the next verse, we will see that this was not the case.

### Matthew 26:39

And He went a little beyond them, and fell on His face and prayed, saying, "My Father, if it is possible, let this cup pass from Me; yet not as I will, but as You will."

Despite being deeply grieved and distressed, the Lord Jesus was faithful and obedient to God the Father. He did not shrink from the terrible, agonising death on the Cross, but went through it triumphantly.

Consider also the life of the apostle Paul. In his second letter to the Corinthians, he spoke much about the victorious Christian life. Some people have the idea that the victorious life is one that transcends the human experience, where we are not subject to human emotions, not taxed or in distress. But this is far from the truth. See how Paul describes in this letter his experience and that of his co-workers: "We were burdened excessively, beyond our strength, so that we despaired even of life" (2 Cor. 1:8). He also tells us about their being afflicted, perplexed, persecuted and struck down. Yet he also tells us how in the midst of the distresses, they were not crushed or despairing, not forsaken or destroyed (2 Cor. 4:8-9).

Clearly, in the case of the Lord Jesus and the apostle Paul, though they were grieved and distressed, their lives were not in a poor state. On the contrary, they were able to live a triumphant life of faith under the most difficult of circumstances.

So, let us not think that when we are feeling low, distressed, sad, or grieved over certain matters, it means our faith is of a poor quality. Conversely, let us not think that when we are feeling high, it means our faith is strong and healthy. We may be feeling high, but the feeling may be superficial, emotional or temporary.

In the parable of the sower (Luke 8:4-15), the Lord Jesus tells the story of seed that fell on different kinds of ground. He compares the seed that fell on rocky soil to those who receive the word of God with joy, but after some time, fall away. Some people feel much joy when they become Christians and they are under the impression that their faith is very strong. After a while, however, they find their walk with the Lord lacking in vitality and they become discouraged. They may then wonder: Why is this happening to me? Why does my faith fluctuate so badly? Why do I feel so high one moment and so low the next? Why is my faith so strong one moment and so weak the next? Why has my life become so miserable all of a sudden? The truth of the matter is that their faith in the Lord has not been strong from the beginning, even when they were feeling high. Emotions are not a good measure of the quality of a person's faith.

Misconception #2 – Believing and acting on something we do not understand is expression of faith

Another misconception is that we are exercising faith when we believe and act on something we do not understand. A person who cannot give a good or reasonable answer to the course of action he is taking may say, "I am doing this in faith." But

the fact that he thinks he is acting in faith does not mean that all will be well. The outcome can be tragic. Consider what happened to the Jewish exorcists in Acts 19:

#### Acts 19:13-16

13 But also some of the Jewish exorcists, who went from place to place, attempted to name over those who had the evil spirits the name of the Lord Jesus, saying, "I adjure you by Jesus whom Paul preaches."

14 Seven sons of one Sceva, a Jewish chief priest, were doing this.

15 And the evil spirit answered and said to them, "I recognize Jesus, and I know about Paul, but who are you?"

16 And the man, in whom was the evil spirit, leaped on them and subdued all of them and overpowered them, so that they fled out of that house naked and wounded.

These Jewish exorcists did not understand the workings in the spiritual realm. They thought they could exercise the same kind of power as Paul did just by using the name of Jesus over the evil spirits. But they met with a disgraceful and negative outcome. From this episode, we see that it does not mean when we do something we do not understand, we are doing it in faith.

Misconception #3 - Strong belief equals strong faith

Some people think that so long as they hope for something and believe very strongly in it, they are exercising faith. They misapply Hebrews 11:1: "Now faith is the assurance of things hoped for, the conviction of things not seen". They think that the more they believe in something, the stronger their faith is, and the more likely that thing will come to pass. For example, some students may strongly believe that they will pass their examinations and they think that the stronger their belief is, the more likely it will happen. But when they fail their examinations, they may become discouraged, thinking that God has not honoured their faith. Some, on the other hand, may think that they fail because they did not believe hard enough, and they conclude that their faith was weak.

Misconception #4 - Doing something dangerous and risky is manifestation of faith

Some people associate faith with doing dangerous and risky things. Thus, if you dare to row a small boat across a great ocean, or if you leave your comfortable home to serve God in a poorly-developed country, they will say you have great faith. But is this how God looks at our lives? Is this how He commends us? Does it mean that the more difficult or riskier the thing we do, the stronger our faith is? This way of thinking is clearly flawed. Quality of faith is not judged by how dangerous or risky the act is.

Misconception #5 - Sincerity is proof of faith

Even when we are sincere in the things we do, it does not guarantee that our actions would be acts of faith. We can be very sincere and yet totally wrong. We may sincerely believe that we should act in a certain way, but we may be mistaken or

deceived by the evil one. If we are mistaken or deceived, we would not be acting in true faith. Belief in wrong doctrines can lead us astray. We can be sincere, yet influenced by wrong teaching. Having full confidence in something or someone does not mean that all will turn out well.

A boy from a tribal village wounded his leg one day. His mother brought him to the witch doctor, whom she was confident could heal her son. The witch doctor brewed a concoction and placed it on the wound. A few days later, an infection developed and the wound was infested with maggots. To save his life, the boy's leg was amputated. His mother had trusted the witch doctor and had sincerely believed all would turn out well. But her strong belief could not ensure that all would indeed turn out well. Though the boy's life was spared, he lost his leg. Sincerity of belief is not proof of true faith.

### What is true faith?

Having seen the misconceptions of faith, let us consider what true faith is. It is very important that we are clear about this issue as true faith is essential for living a life pleasing to God.

Biblical faith has two essential elements. First, it is belief in the truth. What we believe in must be based on facts, on what is true. Truth includes total reality, and total reality includes both the seen and the unseen realms. Belief in the truth in itself is, however, not true faith. There must be the second element: the appropriate response to the truth. In other words, we must be living out the truth.

Such a life, that is, the life of true faith, would mean trusting God and obeying Him, believing in His word and living it out – for He is the God of truth and His word is truth. It would mean living according to what the Scriptures teaches and according to God's guidance. It is a life based on an accurate understanding of the Scriptures – who God is and what He has truly revealed. If we misapply the Scriptures or are deceived, we would not be exercising biblical faith.

The apostle Paul tells us this is the life of faith that God intends for all His children: "God has chosen you from the beginning for salvation through sanctification by the Spirit and faith in the truth" (2 Thess. 2:13). "Faith in the truth" in this context would mean the appropriate response of the heart to the accurate understanding of all that God has revealed in the Scriptures and to His will for our lives. This is the way for us to attain to all that God intends in His salvation plan for us in Christ.

We must check the various concepts of faith that come to our mind against this understanding of true faith: Are there these two elements of true faith – believing in the truth and living in accordance with the truth?

# True faith results in truly positive outcome

Hebrews 11 illustrates true faith in action. In the many examples of faith cited, we see three aspects of true faith: First, knowing the truth; second, living the truth; and third, the positive outcome. The first two aspects are expressions of faith. The third shows us that ultimately, those who exercised true faith were not disappointed, for God rewarded them (v. 6). God approved of their lives, and their expressions of faith had positive impact in God's kingdom. Let us look at the examples of Noah and Abraham.

# Example of Noah

### Hebrews 11:7

By faith Noah, being warned by God about things not yet seen, in reverence prepared an ark for the salvation of his household, by which he condemned the world, and became an heir of the righteousness which is according to faith.

Noah was warned by God about things not yet seen. Faith can involve things we have not yet seen or which we do not fully understand.

Noah heard God and he responded by preparing an ark. His obedient action led to the salvation of his household and the pronouncement of the Scriptures that he was an heir of the righteousness which is according to faith.

Noah was commended for his faith not merely because he acted on something difficult and which he did not fully understand. He was commended because he acted on God's instructions.

#### Example of Abraham

Now, let us consider the life of faith in Abraham.

## Hebrews 11:8

By faith Abraham, when he was called, obeyed by going out to a place which he was to receive for an inheritance; and he went out, not knowing where he was going.

Some people think that it is an act of faith to go forth when they do not know where they are going. But this in itself may not be a true act of faith. The crucial question is: Has God called? Abraham's going forth was an act of faith because he acted on God's call. Even if Abraham were prepared to take all kinds of risks, he would not have acted in true faith if God had not called him. Yes, Abraham did face many uncertainties – "he went out, not knowing where he was going". He could not fully comprehend what his action will lead to. Humanly speaking, there were risks involved. But one thing was clear to him: God had called. And Abraham trusted God and obeyed. That was a step of faith.

Besides trusting in God's call to go to a foreign land, Abraham also trusted in God's promise about his descendants (Rom. 4:16-21).

#### **Hebrews 11:12**

Therefore there was born even of one man, and him as good as dead at that, as many descendants as the stars of heaven in number, and innumerable as the sand which is by the seashore.

Even though Abraham was old and incapable of producing a son, "him as good as dead" as the Scriptures puts it, he trusted in God's promise of a son. Because of his faith in God, there was a positive outcome – Isaac was born, and through him, descendants as numerous as the stars of heaven. And so, Abraham is held up in the Scriptures as a shining example of a man of faith and he has a place of honour in God's kingdom.

As we can see from the examples of Noah and Abraham, faith is a response of our total being. It involves our mind in understanding, and our spirit in perceiving spiritual reality. It also involves our will in choosing. Unless we choose to respond appropriately to the truth we have come to understand, the response of faith is not yet complete.

#### Man of faith – one who loves truth and righteousness

Who then is the man of faith? As I see it, he is one who loves truth and righteousness, and who earnestly desires to grow in understanding in order to live according to the truth. To be a man of faith, you must love truth and righteousness. No matter how intelligent you are, or how quick you are to grasp issues, if you do not love truth and righteousness, you cannot be a man of faith. Even if you are able to understand many issues, your ability to gain insight into these things would be hindered, and you would not be able to properly express the life of faith.

Faith is a moral issue. It does not just descend on us as a gift. That is why God approves of those who exercise faith. God does not praise us because we are gifted – whether in preaching, in teaching, in counselling, or in other areas of life. God does not reward us for the fact that we have certain gifts because these are gifts He has given to us. When God praises us, when He approves of our lives, it is because of our good moral response. Though some people may not be able to understand very much with their mind, they can still become men of faith. God has His ways of helping us recognise the truth. The critical issue is whether there is hunger in our hearts to know the truth because we want to walk in truth and righteousness.

Acts of faith need not be spectacular or dangerous. A life of daily obedience to God, of trusting Him, of keeping His word; simple acts of love and kindness – these are expressions of a life of faith. At the heart of a life of faith is love for God, confidence in Him, and faithfulness to Him, the God of truth and righteousness.

# True faith builds upon knowledge and understanding

Biblical faith is never blind. It is not an abdication of the mind. It does not despise knowledge or understanding. Rather, true faith builds upon the foundation of knowledge and understanding. And just as a building rises above its foundation, a man of faith acts beyond what he can grasp and understand, but not in contradiction to it. So we can act with conviction on issues even when we do not fully understand them, so long as we know we are acting in accordance with God's will and instructions. This is because we know God is perfect and therefore absolutely reliable.

Abraham might not have fully understood the meaning and implications of God's call for him to go to another country, to take so risky and dangerous a step (humanly speaking), but it does not mean that when he went forth, he was acting in contradiction to the totality of what he was able to understand. He had already come to know God, and he knew God loved him, cared for him and was reliable. So when God called him, he could go forth in faith.

This point is important because communication between God and man is not perfect. There will be times when we are unclear whether a course of action is of God. What do we do then? At such times, we need to evaluate carefully by considering the relevant factors, especially if the issues are significant. If we think that the course of action may be contrary to scriptural principles, we should pause. We ought not proceed with a course of action that we recognise to be contrary to the fundamental principles we have already come to understand. But we need not act only when we are able to understand fully. In other words, faith is not blind. It builds upon understanding and knowledge and does not contradict them.

### Importance and meaningfulness of living by faith

Why is living by faith so important? Why can't we live a life that is pleasing to God without exercising faith? Why do we have to act beyond what we can fully understand? Why is the conviction of things not seen an essential part of a life of faith? I would like to suggest nine reasons for the importance and meaningfulness of living by faith:

### 1. The being of God

A fundamental reason for our need to exercise faith has to do with the being of God – who He is. Indeed, His attributes have vast implications on how we should live our lives and consequently, the need for faith. Let us consider just two attributes of God.

First, God is invisible. Not only is He invisible, we often do not feel His presence. To relate with such a God, we cannot live only on the basis of the realm of the seen, on what we can see or feel. Instead, we have to live based on what we have come to know and understand of God.

Second, God is infinite. He is infinite in His being and in His knowledge, wisdom and power. We, on the other hand, are finite and fallen creatures. There is a huge gap between God and us. It is not feasible for us to fully understand God and His ways. In the path of growth and development, God will seek to teach us and bring us more and more into maturity of understanding. Yet there will be paths He wants us to take, the whys or hows of which we may not fully understand. If we insist on living based on what we can fully comprehend, we will fail to live a life of obedience to God. Our lives will be so much poorer because we will then limit the way the almighty God works in and through us.

There are many examples in practical daily living which show that this manner of approach to life – acting on things we do not fully understand – is a reasonable one.

Consider a father-child relationship. When the child is young, he does not understand many things. When he falls ill, his father says, "Take this medicine, it is good for you." He does not like to take it because it is bitter. He does not understand that he needs the medicine. But because he trusts his father and believes that his father loves him and knows what he is doing, he takes the medicine and benefits from it.

The trials that we go through in life may be likened to the bitter medicine. As we go through them, trusting God, they will transform us and lead us into a deeper experience of God and His grace. They will also help us understand the spiritual realm better.

Consider another example from daily life. When we board an aeroplane, we may not fully understand how the aeroplane is able to carry us through the air and land safely in another airport. But through experience and having some understanding of pilots and aeroplanes, we have sufficient confidence that the aeroplane will bring us there.

Think also of the surgeries that people undergo. Although there are risks involved, these people are prepared to take the risks because they have sufficient confidence that the surgeries will do them good.

But, of course, like many other things in life that we put our trust in, aeroplanes may fail us and surgeries may go wrong. Yet we still put our trust in them. How much more then should we put our trust in God, who is perfect and never fails?

Living by faith can be difficult. Just think of Noah building the huge ark to house all species of animals. How difficult it must have been for him to believe that there would be a flood so severe that if he did not build the ark, he and his family and all the animals would perish. While building that ark, many people must have ridiculed and jeered at him, saying, "What a foolish man you are! What are you trying to do? On this dry piece of land, you are building such a huge ship!" It must have been very hard for him to explain to them what he was doing. Who would have believed him? But whatever people might have said or thought of him, he persevered in building

the ark day after day, month after month, believing in what God had warned, even though he might not have grasped its full import.

#### 2. How God has created man

God has created man with a constitution and capacity for a quality of life higher than just living according to our five senses. Our lives do not merely consist of the physical aspects – sight, taste, smell, touch, and hearing. There are higher aspects of man's life – the moral and spiritual aspects – and these are in the realm of the unseen. They concern the soul and the spirit of man. Related to these, and also in the realm of the unseen, are our character, our love, our principles, our moral values and so on. The highest and richest experiences of man are not in the visible, physical realm like eating and drinking. Instead, they centre on the quality of being and relationships – fellowship with God and fellowship among the brethren.

And so, to live life to its fullest as God intends, we need to live by faith, taking into account the invisible realm. If we merely live by the visible realm, it would not be feasible for us to enter into the wonderful moral and spiritual dimension of life God intends for us. To live a life without entering into these richer, spiritual aspects would be a tragedy.

#### 3. The fall of man and the way of salvation

A major reason for the fall of man is the lack of faith in God and in His love and goodness. Thus, in ordaining the way of personal salvation, God requires that we reaffirm our faith in Him and in His love and goodness.

We need faith to believe that Christ died on the Cross for our sins. We were not there at Calvary and we did not witness the Lord Jesus dying on the Cross. And we may not fully understand how or why God provides forgiveness of sins and reconciliation to Himself through the death of Christ. Yet, we need to respond positively to God, to trust Him and His word before we can be saved. This requires a measure of faith.

Faith is also required for spiritual growth. To grow spiritually, we need to trust God and obey His instructions in the Scriptures. If we do not trust and obey, we will not be able to grow. Although we may not fully understand many of God's instructions, once we are clear about the meaning of His instructions on how we should live, we ought to live accordingly.

### 4. Feelings and appearance may not correspond to reality

As fallen creatures, our emotions are unstable and they fluctuate. They do not always correspond to reality nor always incline us to do what we ought to. At times, the circumstances we go through may raise doubts in us and discourage us. At times we may feel as if everything is going wrong and God does not care. It is therefore important that we learn to live above the realm of the seen, beyond what we feel and see, and be able to know who God is and to trust in Him. Otherwise, we will be

unstable and our lives will veer away from the path of truth and righteousness. To be stable, we need to be grounded in God and in the Scriptures. We need to know that God is unchanging in His attributes. He is always great, always all-powerful, always present, wherever we may be. He is also always loving and good to us. Although circumstances may seem to indicate that God does not care, we know that He does care and He does love us. So our lives must ultimately be based on the truths and principles that we have come to understand. Living in this way requires faith.

## 5. Trust - vital ingredient in relationship

Trust is an important aspect of relationship. It enhances the beauty and quality of the relationship. For example, as we trust God – that He is a God of love, wisdom and faithfulness – it enhances the quality of our relationship with Him. We see this illustrated in the lives of those who love God.

Paul demonstrated a high degree of trust and confidence in God in an incident recorded in Acts 27. On that occasion, he was caught in a violent storm together with many others. For days, strong winds battered the ship they were in. They were in dire straits. Their lives hung precariously. The others on the ship had given up hope that they would survive the storm. They were so frightened and traumatised by the storm that they had gone a long time without food. But Paul exhorted them to face the situation with courage, telling them that an angel of God had appeared to him and assured him that God would preserve every life (vs. 22-24). He continued in verse 25: "Therefore, keep up your courage, men, for I believe God that it will turn out exactly as I have been told". Paul was in the same dangerous situation as the other men. Yet, unlike the others, Paul manifested unwavering faith in God – in the God who is loving, faithful and wise. What a heart-warming testimony! If God has promised that He will preserve us, we can trust Him that He will, even if the situation seems hopeless.

Even in our relationship with one another, confidence and trust are essential to deep friendship. Human beings appreciate being trusted. The problem is that we are not fully reliable, though we should try our best to be. But God is fully reliable and it would be good if we are able to grow in faith and be able to fully trust Him.

# 6. God works through faith

God has created us as moral beings and has given us a free will. As such, He will not compel us to love and obey Him, nor compel us to be channels of His blessings to others. We must be willing to live a holy and righteous life. We must be willing to love and serve Him. We must be willing for God to work in and through us. We express this willingness through faith in Him. And it is through our faith in Him that He works in us and through us. If we do not exercise faith in Him, if we are unwilling to do so, God cannot fully express His purposes in and through our lives. Faith is the medium through which God expresses His infinite love, power and wisdom through frail and finite creatures like us.

For there to be electricity in our homes, the cables must be connected to the power station. For there to be water flowing through the tap, the pipes must be connected to the reservoir. In the same way, for the power and wisdom and knowledge of God to be expressed through our lives, we must exercise faith in God. Faith is the link. Without it, God's greatness and goodness cannot be expressed through us.

## 7. The outworking of God's purposes requires faith

God has revealed in the Scriptures His purposes and how we can have a meaningful part in the outworking of His purposes. It requires faith for us to believe these things that God has revealed to us, such as how church life should function and how we should live. It requires faith for us to believe that God will be true to His promises and that as we abide by His word, the best possible result will occur, even though at times it does not appear to be so. However, we often think we know better and we substitute God's ways with our own ideas and methods. As a result, the work of God suffers. This is a significant problem in the Lord's work.

Faith enables us to understand and appreciate what took place in the past – God's dealing with the nation of Israel and what Christ has accomplished for us. Faith continues to be relevant in the present as it helps us understand how we should live as Christians and what we should concentrate upon. And finally, faith assures us of our future – the hope that is before us and our having a part in God's glorious kingdom in eternity.

#### 8. Faith is essential in spiritual warfare

The devil and the powers of darkness, who seek to oppose God and His purposes, are invisible. They are spiritual beings and the warfare they wage is in the spiritual realm. Without faith, it is impossible for us to fight our enemies and overcome them. In fact, we cannot even begin to fight. We will also be oblivious to the wiles and attacks of the evil one, who can then easily inflict serious damage on our lives. If we are living only according to the realm of the seen, it is impossible for us to engage in spiritual battles. Physical weapons are useless in spiritual warfare. The whole armour of God portrayed in Ephesians 6 is in the invisible realm. The belt of truth, the breastplate of righteousness, the shield of faith, the sword of the Spirit – they are all divinely powerful, but also all invisible. Thus, it requires faith for us to engage in spiritual warfare.

#### 9. Faith reminds us of what endures and what does not

The need to live by faith is a constant reminder to us that the realm of the seen is of the fallen world and is temporary, and that we should neither live for it nor by it. It is a constant reminder to us that the eternal and spiritual realm is unseen and that the more important aspects of life such as the kingdom of God are invisible. This is what Paul tells us in 2 Corinthians 4:17-18:

#### 2 Corinthians 4:17-18

17 For momentary, light affliction is producing for us an eternal weight of glory far beyond all comparison,

18 while we look not at the things which are seen, but at the things which are not seen; for the things which are seen are temporal, but the things which are not seen are eternal.

This perspective undergirds the lives and ministries of Paul and his co-workers. This perspective should also undergird our lives. The more we align our lives with the eternal and spiritual kingdom of God, the more fully we will identify with what truly matters, and the more we will appreciate the significance and meaningfulness of living by faith. In so doing, we will be able to live by faith more and more, growing from strength to strength and from faith to faith.

# **Concluding remarks**

It is important that we know what true faith is – the kind that God approves of. A belief based on falsehood is useless. We need to grow in understanding of the truth and have a deep desire to abide by it. Otherwise, the knowledge we gain will be useless to us and there will be no true faith. We need to recognise why faith is so important to our lives. We need to constantly live our lives taking into consideration the total reality in both the visible and the invisible realms. In fact, we need to recognise that the realm of the unseen is more important than the realm of the seen. God is invisible, and many important aspects of our lives on earth take place in the realm of the unseen and involve issues we may not fully comprehend.

Let us not, because of our lack of faith, hinder God from working in and through our lives. Let us nurture our love for the truth and deepen our commitment to live by it. Let us seek to grow in our knowledge of God and His ways so that we can respond well and live out the life of fullness God intends for us in Christ.

### **Questions for Reflection and Discussion**

- 1. What are some misconceptions about faith? Share examples based on your own experiences.
- 2. What is true faith? What are the two essential elements of true faith? Why are they essential?
- 3. Read Hebrews 11:7-12 and Romans 4:16-21. What aspects of Noah's and Abraham's faith are highlighted in these verses? How do their lives exemplify true faith?
- 4. Share your understanding of these statements:
  - a. "Faith is a moral issue".
  - b. "Acts of faith need not be spectacular or dangerous".

- c. "Biblical faith is never blind".
- 5. Why is it important and meaningful for us to live by faith?

# www.godandtruth.com

#### Copyright

The content of this message is protected by Copyright © 2010 Lim Kou. Permission is given to print and reproduce part (where the meaning intended is retained and the part is not quoted out of context) or all the content, for personal use or for distribution, on condition that there is proper acknowledgement, no changes are made and the content distributed free of charge. Please be prayerful and discreet in distributing or making the content available to others. This paragraph and that below should be included in any and all content reproduced for distribution.

#### **Scripture Quotations**

Scripture quotations unless otherwise stated, are taken from the NEW AMERICAN STANDARD Bible ®, Copyright © 1960, 1962, 1963, 1968, 1971, 1972, 1973, 1975, 1977, 1995 by The Lockman Foundation. Used by permission.