

My heart is full of joy because of the excitement about what God is doing in these last days, especially in the lives of His people. I wake up every day looking forward to experiencing another day of His goodness!

Lately, I have been thinking about the body of Christ and how there are so many believers who are not excited about life. Problems have them so stressed and weighed down they feel like giving up. It hurts my heart.

Even though we experience troubling circumstances at times, we have a choice. We can give up, cave-in, and quit in the midst of adversity, or we can do whatever it takes to change our circumstances. A strong man or woman of faith does not quit without a fight. He or she knows God is on their side, ready to back them

up! That is the confidence Taffi and I have in God and His Word. However, all of the faith and confidence in the world will do us no good if we make unwise decisions. Bad decisions will short-circuit your faith in a heartbeat. Bottom line, bad decisions will get you in trouble; they will block God's blessing from putting you in a position to get positive results.

I will never forget when I first started out as a pastor and worked as a therapist at the same time. I made one of the dumbest decisions a person could have made in my circumstances back then. I bought a brand-new car shortly after getting married to Taffi. We were living in an apartment and the monthly car payment was \$586.26! What was wrong with my buying a new car? It was a bad decision at the time because of our financial situation.

One month, our finances were very low or "tight," as some would say, and the car payment was due. What did I do? Rather than honor God by tithing giving Him ten percent of my earnings—I used the money to make the car payment. Foolish decision! I woke up the next morning only to find that someone had thrown a brick through the window of my shiny, brand-new car! I instantly knew why and asked God to forgive me for not honoring Him with my tithe. I discovered that it is still to my benefit to tithe. I'm not cursed if I don't, but I'm blessed if I do.

Don't get me wrong. I do not believe that God was punishing me; He is not a destroyer. Instead, I made a bad decision concerning my finances and it cost me. In the Bible, God says when you tithe, "I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground..." (Malachi 3:11). Well, the devourer, the devil, jumped at the chance to destroy the very thing I used to dishonor God. I had put the car before obeying the Lord...bad choice.

The point I want to make is: you cannot be so focused on spiritual things that you neglect the practical side of decision-making. For reading example, the Bible, praying, and going to church are good decisions, but failing effectively manage your finances, health, relationships, and so on will only lead to problems. I know people who tithe, volunteer at church, and do all kinds of wonderful things for the Lord and their community, yet they are struggling because of poor decision-making. It's all about doing a good job of managing your life on a daily basis.

Educate yourself in the practical areas of life where you may be weak. That's wisdom. James 1:5 instructs us to ask God for wisdom and He'll give it without hesitation. I like Taffi's definition of wisdom: "It's knowing what to do when you don't know what to do." So, if you're stuck in a situation and don't

know what to do, don't be pressured into making a decision that could hurt you later. Instead, take the time to read the Word of God specifically concerning your situation. It contains all the answers you need to live a successful life. Fill your heart with the Word and pray for God's direction. I do it all the time and I live stress-free!

I pray what I have shared has ministered to you. This month, as you give your precious financial love gift in support of this ministry, sow it toward receiving the wisdom of God. Sow toward a powerful change in your lite. For your gift of £35/€40 or more, I will send you the teaching series titled, The Benefits of a Relationship with God Combo, which includes The Power from Knowing God, The Power of Speaking God's Word tive-message series and the Ten Reasons Why Jesus Was Born limited edition gift frame. These resources will help you to experience God's empowerment to succeed in every area of vour life.

Know that Taffi and I are diligently praying for you and your loved ones every day. We appreciate you. Remain true to the Word, and live a life

that is pleasing to God! Remember that Jesus is Lord, and "...In all your getting, get understanding" (Proverbs 4:7, NKJV).

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