

K.P. YOHANNAN | RICHARD HOOKER | LENYA HEITZIG | BOBBY MARTINEZ

Connection

the magazine

**"I DID NOT WALK
IN INTEGRITY"**

p. 16

**TARNISHED
TREASURES**

p. 11

**STRANGERS
WITH CANDY**

p. 32

GOD

and Money

SKIP HEITZIG p. 6

ISSUE 7 | APRIL-JUNE 2010

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Skip's Note

Dear Friend,

Our world just moved through one of the worst economic recessions since the Great Depression. People lost their homes, their jobs, perhaps even their retirement. As I write, we are still feeling the effects of this recession. It's never a fun thing to go through difficulties—but be sure God is using them to stretch our trust in Him.

Many respond to an economic crisis by hiding away their money. They check their stocks, 401Ks, bank accounts, and investments several times a day—all the while keeping a firm eye on each and every penny. For these people, money rules their lives.

But the believer responds to an economic crisis by trusting God. We remember that He cares for His children. We rest in Jesus' promise: "For your Father knows the things you have need of before you ask Him" (Matthew 6:8). The true believer allows God—not finances—to rule their life.

Which one are you?

In this issue of *Connection—the magazine*, we'll tackle the difficult subject of money and the Christian life. Did you know that the New Testament spoke regularly on the topic of money? Jesus Himself discussed its proper role in our lives. Paul touched on it, too. Why? Because all people—including Christians—have a tendency to make money an idol. We all risk giving finances and possessions precedence over God.

My friend, K.P. Yohannan, founder of Gospel for Asia, writes on how Christians can maintain absolute honesty and integrity in finances

My lovely wife, Lenya, reminds believers how treasures we withhold become tarnished and corrupt—persuading us to unclutter our own lives.

In "Hot Spots", I'll address the infamous "Prosperity Gospel," and answer the often asked question regarding the supposed "biblical" teaching on acquiring wealth. Our "From the Blog" inquiry tackles another tough issue: is gambling a sin?

And one of our own Calvary pastors, Bobby Martinez, sits down to clarify the Christian's relationship to money versus their relationship with God.

As usual, you'll find great resources, articles, and relevant information to help you grow in your walk with Jesus Christ.

May God be with you as you learn to be a good steward of His abundant blessings.

In His strong love,

Pastor Skip



this issue

Money Matters

...Skip Heitzig



06



11

Tarnished Treasures

...Lenya Heitzig



16

Walk with Integrity

...K.P. Yohannan

10 **STAFF PICKS**

12 **From Lenya**

15 *the Gallery*

20 **STATION LISTINGS**

22 **UPreach**

30 **From the blqg**

28 **Off the Cuff**

32 **H T S P O T S**

34 **DEAD PASTORS' SOCIETY**

35 **the VAULT**

36 **TAKE & READ**

38 **Search the WORD**

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SKIP
HEITZIG





what would you do for ten million dollars?

Two researchers, James Patterson and Peter Kim, wondered the same thing. They discovered that two-thirds of Americans polled would agree to do one or more of the following for ten million bucks:

25% would abandon their family

25% would abandon their church

23% would become prostitutes for a week or more

16% would give up their American citizenship

16% would leave their spouse

10% would withhold testimony to let a murderer go free

7% would kill a stranger

3% would put up their children for adoption

Does money matter so much that you'd do almost anything to obtain it? Or do you have a balanced biblical view of your funds? The Bible talks a lot about earning, investments, and the rewards of hard, diligent work. But Scripture also speaks of the dangers of an unhealthy desire for money. Jesus spoke more about finances than anyone else in Scripture.

What's the Sin?

In and of itself, wealth is not evil. Paul said to Timothy, "The love of money is a root of all kinds of evil" (1 Timothy 6:10). Love for, preoccupation with, consumption of, or desire for money is at the root of all evil. You can be poor and love money.

Many people in the Bible were wealthy. Some were wealthy as a direct blessing of God—like Abraham. God blessed him with a large family, a standing army, over 300 servants, numerous herds, and pastureland. Job was also a wealthy landowner, though God took everything away for a time of testing. The Bible says God blessed Job more in the latter days than in the beginning. Joseph, a very godly man, was the second wealthiest guy on earth because he was second-in-command to the pharaoh of Egypt—who controlled the wealth of the world. Thus, the Bible is clear that being wealthy is not a sin. Loving wealth is the sin.

The second truth about money is this: God enables us to be productive. Moses said, "You shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day" (Deuteronomy 8:18). God empowers us to be productive, and we find in the Bible that a good work ethic is praised. People who work hard and are diligent will be rewarded. The proverb reminds us, "In all labor there is profit, but idle chatter leads only to poverty" (Proverbs 14:23).

Gerald May wrote about money: "I sat briefly with an old dollar bill in my hand, feeling its softness, wondering where it had been. What other hands had grasped it or given it? What human toil had earned it, spent it, earned it again? What small human needs had it fulfilled in its time? Was it once stolen, lost, found? Had anyone ever noticed it? For a moment, money seemed almost like breath, like the air that circulates among us all, continuously given and received, linking us in a deep, spiritual intimacy with God and one another. We are all familiar with how money can be an idol; how it so easily becomes a substitute for God, encouraging our attachment by promising security, happiness, and power... But could money really be an

icon... a vehicle for seeing and being seen by God?"

Satisfaction

Money is to many unbelievers what Christ is to the believer. People put their trust in money. They believe money is their refuge in times of trouble. But humans are creatures made for an eternity. We were made by our heavenly Manufacturer and we can only be satisfied by Him. Jesus was right when He said, "Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses" (Luke 12:15).

Prosperity will never satisfy us. First, wealth invites a crowd. You've probably noticed that when a person comes into money, people start showing up in his life. I spoke to a fireman who won seven million dollars in the Texas lottery and asked him, "What changed?" He said, "Everything. All of a sudden I had friends I never heard of before. Churches I had never been associated with were suddenly interested in me and my welfare." It turned out that there weren't just more friends and long lost relatives. Lots of other people came around: estate attorneys, tax attorneys, and

accountants. There were a lot of mouths to feed. New found money or overnight success is a lot like turning on the light—the bugs are attracted to it.

Wealth can also promote worry. Solomon wrote, "The sleep of a laboring man is sweet, whether he eats little or much; but the abundance of the rich will not permit him to sleep" (Ecclesiastes 5:12). The more you own, the more you have to manage, the

You
can
be
poor
and
love
money

more you have to pay taxes on, and the more you have to worry about.

Picture a guy who punches the time clock, goes home to a simple life, and eats simple meals. He kisses his wife, wrestles with his kids, sits down to watch the evening news, and a couple of hours later—he's out. There's not much anxiety connected with his life. But the rich are occupied with their pursuits and lawsuits, financial entanglements and future installments. Both day and night. At age 53, billionaire John D. Rockefeller was a sick man because he was so worried about his wealth. His meals weren't filet mignon; they were milk and crackers, because his stomach was so upset. Deciding to give many of his resources away was a turning point—he got better and lived to be 98 years of age.

Billionaire Ross Perot said, "Just remember if you get lucky, if you make a lot of money, if you get out and buy a lot of stuff, it's going to break. You've got the biggest, fanciest mansion in the world, it has air conditioning, and it's got a pool—just think of all the pumps that are going to go out. Or go down to the yacht basin, any place in the world. Nobody is smiling and I'll tell you why: something broke that morning. The generator's out or the microwave oven doesn't work. Things just don't mean happiness."

Out of the Box

Money is a good servant but a poor master. As believers, we need to have a light touch with it. Paul wrote to Timothy and said, "But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition" (1 Timothy 6:9). The more you have, the more you have to lose. And those who lose the most are the most miserable.

In 1929, the stock market crashed. Many business executives were so depressed by their losses they jumped out of office windows or committed suicide. Six armed gunmen rushed into a bank at gunpoint and took seven million dollars out of the bank. The gunmen also stole a box of jewelry valued at five hundred million dollars. When the owner of the jewelry heard

if we
take care
of what
matters to
God, He'll
take care
of what
matters
to us.
Including
money
matters.

what she lost, she came unglued and cried, "Everything I had was in there! My whole life was in that box!" That's sad. If your whole life is in a box, you really have lost it all.

You'll never see a hearse pulling a U-Haul. You can't take it with you. Once you die, it's over. Take a good look at a dollar bill. On the back you'll notice an eagle with wings on it. As you look at that eagle think of this proverb: "Do not overwork to be rich...For riches certainly make themselves wings; they fly away like an eagle toward heaven" (Proverbs 23:4-5). You've heard the saying, "Money talks"?

Mostly it screams "Good-bye!" to us as it flies away.

Your view of money depends upon which kingdom you're serving. Some are interested only in their own kingdom, growth, and earnings. These people live only for the here and now—the kingdom of this world. Jesus told us, "But seek first the kingdom of God and His righteousness, and all these things shall be added to you" (Matthew 6:33). In other words, if we take care of what matters to God, He'll take care of what matters to us. Including money matters.



Skip Heitzig is the author of the book *Godprint* and is the senior pastor of Calvary of Albuquerque.

- Money is the leading cause of disagreements in marriages
- We worry more about money than our marriages, our health
- 65% of Americans would live on a deserted island all by themselves for an entire year for \$1,000,000
- For \$10,000,000 most of us would abandon our family, our friends and our church
- 92% of us would rather be rich than find the love of our lives
- Almost 30% of us say we would need 3 million dollars to feel rich
- The average wedding in America costs a staggering \$20,000.00¹

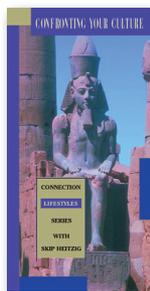
REAL

¹ nichegeek.com

- 93% of retirees carry some debt
- 30% of retirees describe their debts as a problem
- 27% of homeowner retirees haven't paid off their mortgages
- 24% of Medicare beneficiaries report financial problems from medical bills
- 14% of 64-year-olds face retirement with a negative net worth

STAFF PICKS

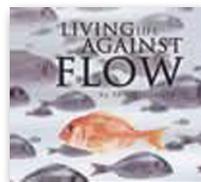
To help you learn the biblical teachings concerning money issues, The Connection staff chose some relevant teaching and audio for you to consider:



**CONFRONTING
YOUR CULTURE**
(LIFESTYLE BOOKLET)
SKIP HEITZIG



DYNAMIC DISCIPLESHIP
(BOOK)
SKIP HEITZIG



**LIVING LIFE
AGAINST THE FLOW**
(CD TEACHING SERIES)
SKIP HEITZIG



Wealth is not condemned in the Bible—if it is acquired honestly and distributed wisely. But well might any rich man weep and howl who comes by wealth dishonestly and spends it selfishly, knowing that he must come to account for the way he squandered what God has provided. First Timothy 6:9-10 says, “But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness and pierced themselves through with many sorrows.” The Bible tells us that the love of money causes greediness. It can harm our souls.

Martin Luther astutely observed, “There are three conversions necessary: the conversion of the heart, the mind, and the purse.” The Bible has a lot to say about what we should do, and not do, with what’s in our “purses”. One thing we should not do is to hoard treasures that will erode.

James wrote to believers, “Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days” (James 5:3). “Heaped up” means

to amass or reserve, lay up treasure, or keep in store. He is speaking of riches that have been put in storage and grown corrupt.

For years, Hettie Green was called America’s greatest miser. When she died in 1916, she left an estate valued at \$100 million dollars. But she was so miserly that she ate cold oatmeal in order to save the expense of heating water. When her son developed a severe leg injury, she took so long trying to find a free clinic to treat him that the doctors had to amputate his leg because the infection was so far advanced.

Let’s unclutter our lives. Possessions unused are wasted. If you have clothes in your closet that you haven’t worn in a few years, give them away. Clean out your garage and give an old bike to a neighborhood kid. Nothing material lasts forever. Grain will rot, gold will rust, and garments will become moth-eaten. Everything is slowly fading. God does not hold us chargeable because a certain sum of money, however large, passes through our hands. But He does hold us responsible for any amount that we withhold until it becomes tarnished and corrupt. **L**

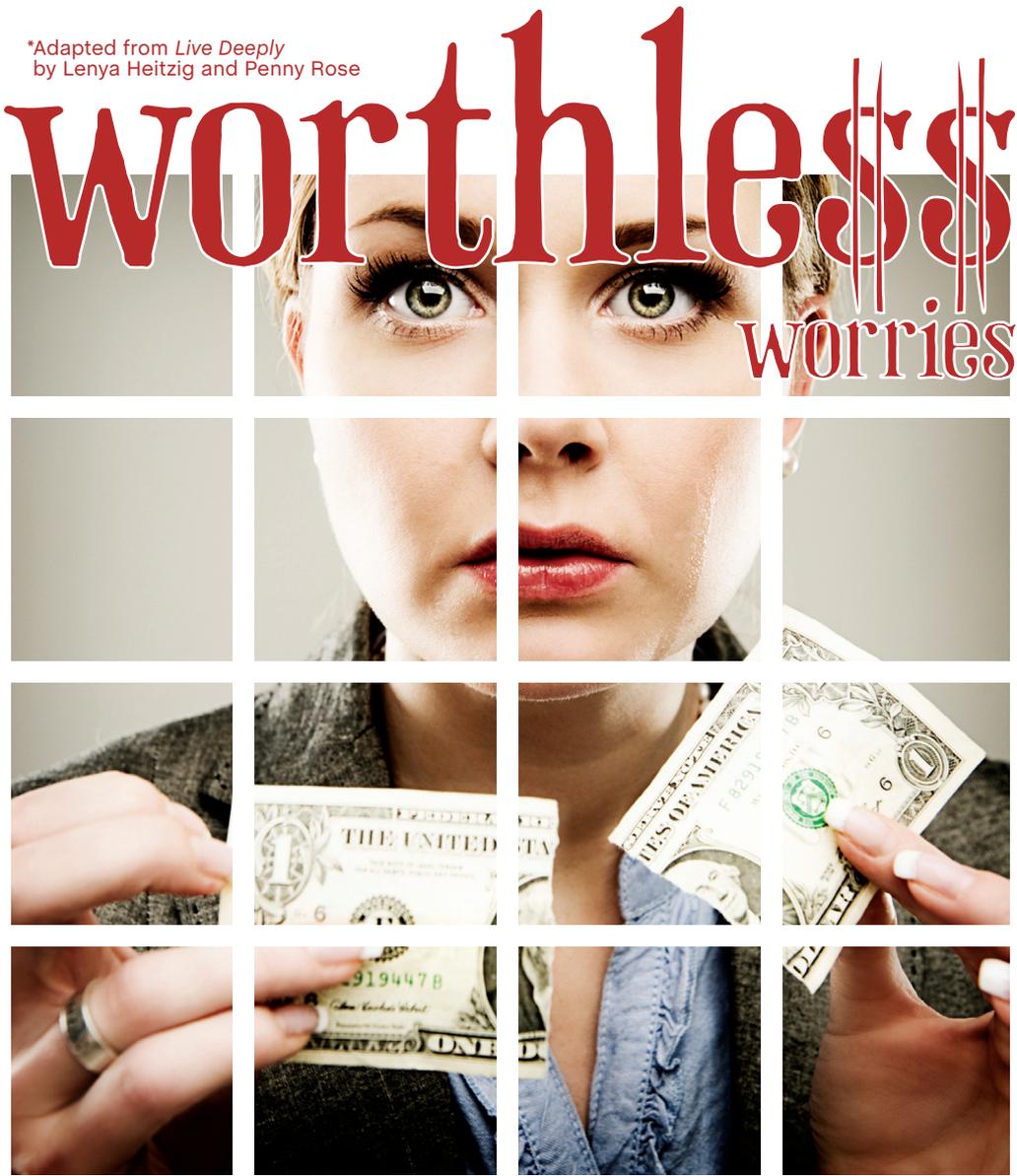
Lenya Heitzig is an award-winning author and sought-after speaker at conferences and retreats worldwide.

nothing material lasts forever.

*Adapted from *Live Deeply*
by Lenya Heitzig and Penny Rose

worthless

worries

A grid of 12 images arranged in a 4x3 grid. The top row shows a woman's eyes and face. The middle rows show her hands holding several US dollar bills. The bottom row shows her hands holding a ring and a small object. The overall theme is financial worry or stress.

In *The Skylark's Bargain*, G. H. Charnley tells the story of a young skylark that discovered a man who would give him worms in exchange for a feather. He made a deal—one feather for two worms. The next day the lark was flying high in the sky with his father. The older bird said, "You know, son, we skylarks should be the happiest of all birds. See our brave wings! They lift us high in the air, nearer and nearer to God." But the young bird did not hear, for all he saw was an old

man with worms. Down he flew, plucked two feathers from his wings, and had a feast. Day after day this went on. Autumn came and it was time to fly south. But the young skylark couldn't do it. He had exchanged the power of his young wings for worms. This month let's learn a lesson from the birds, who don't have worthless worries. Why should we settle for the worms of worry when we can soar in the sky with songs of praise?

Lift up...

Lord, forgive me for the sin of worry. I know nothing good comes from it. Please help me to spend my time in worship rather than worry. In Jesus' name, Amen.

Look at...

We discover two polar opposites concerning money—either amassing too much or anxiety about possessing too little. Money is not the issue; instead it is the human heart. Money, like a knife, is neutral. A blade can slay or perform surgery. Paul warned, “For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows” (1 Timothy 6:10, emphasis added). Those who lack money can be as guilty of greed as those who have millions. Let’s read Jesus’ instructions concerning anxiousness, something we *all need to learn from the Master’s lips*:

Then He said to His disciples, “*Therefore I say to you, do not worry about your life, what you will eat; nor about the body, what you will put on. Life is more than food, and the body is more than clothing. Consider the ravens, for they neither sow nor reap, which have neither storehouse nor barn; and God feeds them. Of how much more value are you than the birds? And which of you by worrying can add one cubit to his stature? If you then are not able to do the least, why are you anxious for the rest?*” (Luke 12:22–26).

1. What did He command the disciples about their lives?
2. What did He command about their bodies?

Learn about...

Worried

“Worry” means to strain, tear, or rip asunder. Believers are commanded not to mentally or emotionally strain over material necessities or rip themselves apart over their physical needs. The Bible promises, “God will meet all your needs according to his glorious riches in Christ Jesus” (Philippians 4:19 NIV).

3. What does it mean to say that “life is more than food”?

4. What creature did Jesus ask the disciples to consider and why? How did He compare us to these creatures?

Winged

Judaism considers ravens unclean. Ravens are scavengers that will eat almost anything, even dead animals. Their symbolism as bad omens may have begun when Noah sent one from the ark never to return, or it may be due to their deep caw. Yet, God “provides food for the raven, when its young ones cry” (Job 38:41).

5. Considering the definition of “cubit”, rephrase Jesus’ questions to explain why worry is useless.

Worthless

A cubit is the distance from the elbow to the fingertip—about eighteen inches long. In biblical times, the cubit was the standard unit of length and was the common designation of a person’s height, or stature. Jesus was simply reminding us not to let the things we have no control over, control us.

Live out...

We are commanded not to worry about our lives.

6. Put a ✓ in the box or boxes that describe the things make you anxious and cause you to be torn from God in your heart and mind.

- | | |
|--------------------------------------|---------------------------------|
| <input type="checkbox"/> Finances | <input type="checkbox"/> Safety |
| <input type="checkbox"/> Health | <input type="checkbox"/> Death |
| <input type="checkbox"/> Children | <input type="checkbox"/> War |
| <input type="checkbox"/> Marriage | |
| <input type="checkbox"/> Friendships | |
| <input type="checkbox"/> Other_____ | |

7. How much of your time is consumed by these worries? Why?

Weighty

“To be anxious” is to have a distracting care about things. Rather than lightening our lives, anxiety weighs us down. It distracts us from focusing on God and diminishes our capacity for abundant living. The author of Hebrews exhorts us to “fix our eyes on Jesus, the author and perfecter of our faith” (Hebrews 12:2 NIV).

8. Jesus commanded us not to worry about what we will eat or we will put on. When was the last time you did not have something to eat?

9. When was the last time you did not have anything to wear—literally?
10. Talk about how you have experienced God taking care of your needs and even some of your greeds.

What Ifs

We worry about “what ifs”. *What if there’s not enough to eat? What if I don’t have something to wear?* But that really means: *What if I’m not dressed in the latest style?* Perspective check: UNICEF reports that 30,000 children “die quietly [every day] in some of the poorest villages on earth, far removed from the scrutiny and the conscience of the world.”

A wealthy employer overheard one of his workers exclaim, “If I only had a hundred dollars, I would be perfectly content.” Knowing that his own money had not given him peace, he told her, “Since I would like to see someone who is perfectly contented, I’m going to grant your desire.” He gave her the money and left, but before he was out of earshot, he heard her remark almost bitterly, “Why didn’t I say two hundred dollars?”

One root cause of worry is discontentment with what God has provided. Add in a little bit of distrust that God might not provide in the future and you end up with disbelief in God’s goodness. That really *is* something to worry about!

King David wrote, “I have been young, and now am old; yet I have not seen the righteous forsaken, nor his descendants begging bread.” (Psalm 37:25). As God’s children, we can be content with our lot and trust in our heavenly Father to take care of our physical, spiritual, and emotional needs. Worrying is not only a waste of time; it is an insult to our loving Father. Heed Solomon’s counsel: “Trust in the Lord with all your heart, and lean not on your own understanding; in all your ways acknowledge Him, and He shall direct your paths” (Proverbs 3:5-6). Don’t let worthless worries strangle the life out of you.

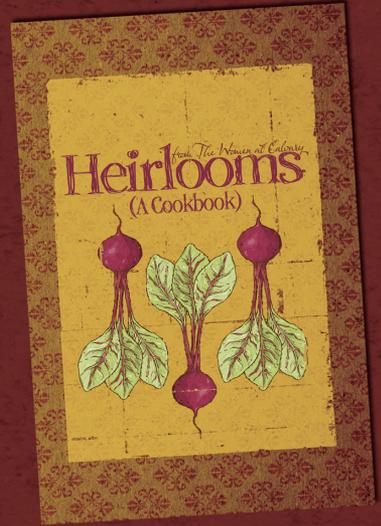
Listen to ...

Every increased possession loads us with a new weariness. — *John Ruskin*

Lenya Heitzig & Penny Rose are gifted writers and speakers. They have a passion for helping women deepen their understanding of the Bible and their relationship to Jesus Christ.



Our Kitchen to Yours



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the Gallery



Blink

I suppose I could
spend my whole
day looking at you

[though the river is
drying, and wars rumor,
with disease knocking
and pestilence abounding]

my little flower: orange-
red with yellow pistils
perched among purple lavender.

[I breathe and think of
lifting my eyes
to see this earth
passing]

But for a moment
there is nothing as
fair as God's fingerprint

pressed upon this

field of silence

asking me not to blink.

"See how the lilies of the field grow." Matthew 6:28



walk with integrity

K.P. Mohannan

In the American form of government,

the most powerful and influential group of people next to the president is the Senate. I once heard the story of one particular senator who was known for being an honest and God-fearing politician. Everywhere he went, people would ask him why he was so different from most politicians, why he would not compromise and why he gave such high priority to living by principle. To answer their questions, he told the following story.

One morning he and his father took their fishing poles and worms and started fishing on a lake. The guidelines that came with their license said that they could keep only the fish that were caught after noon (in the United States you must have a license to fish in the lakes).

For quite some time they patiently waited for a catch. Suddenly the boy felt a tug on his line. "Daddy, daddy," he cried out, "FISH!"

His father helped him pull the line in, revealing a large, beautiful fish flopping on the end of the line.

"I caught a big fish!" cried the boy excitedly. "We can cook it, Daddy, and Mommy will be very happy."

But his father said, "Son, it is not yet noon."

"What do you mean?"

"The law says that we can only keep the fish we catch starting at exactly twelve noon. My son, it is not yet twelve o'clock."

"But, Daddy, nobody is here. We are the only people on this whole lake. Nobody will know!"

But his father stood strong. "Son, it is still five minutes before twelve. It is not yet noon."

"Oh, Daddy, please!" the boy cried. "It's only five minutes."

"My son, it may be only five minutes away, but I'm sorry, we cannot keep the fish."

The father took the fish and threw it back into the lake.

This example of his father's commitment to integrity, no matter how great or small the matter, impacted the boy so significantly that it is what he attributed his success as a politician to. He says that to this day, he still hears the voice of his father reminding him of the importance of integrity, that regardless of who sees or knows, he will consistently choose to do the right thing, no matter what the cost.

Integrity makes us or breaks us. Defined, the word integrity means "wholeness, the quality or state of being of sound moral principle, uprightness, honesty and sincerity." Integrity is a consistency between private and public life, being what you claim to be and doing

Integrity is a
consistency between
private and public life

what you said you would do. You are on the inside what you are on the outside. Integrity refers to the consistency of character that matches words and actions, vision and choices, values and behaviors.

Even the secular business world knows the value of the man of integrity

Even the secular business world knows the value of the man of integrity. A prominent businessman once said, "If I had to name the one most important quality of a top manager, I would say it is personal integrity, trustworthiness and sincerity of promise. After that, uprightness in finances. Third, faithfulness in the discharge of duty. Fourth, loyalty in service. And fifth, honesty in speech." How much greater is integrity valued in the kingdom of God! "The man of integrity walks securely, but he who takes crooked paths will be found out" (Proverbs 10:9). And Psalm 51:6 echoes the importance God places on this character trait: "Behold, You desire truth in the inward parts."

These verses show that God desires His children to wear no masks and live with no pretenses. When we live a life of complete integrity, we follow God's path and walk under His blessings. "The integrity of the upright guides them, but the unfaithful are destroyed by their duplicity [or pretense]" (Proverbs 11:3).

I want to highlight one area of our lives and ministry that must be

marked by absolute integrity.

Handling money is often the primary area in which integrity is found lacking, and unfaithful stewardship is the number one destroyer of so many in ministry today.

In Matthew 6:24, Jesus said, "You cannot serve both God and money." Notice He did not say, "You cannot serve both God and the devil," or "You cannot serve both God and the world." He specifically contrasted the impossibility of serving both God and money at the same time. (In fact, Jesus talked more about money than about heaven and hell!)

It really is not money that is the problem, but the love of money. Paul told Timothy that "the love of money is a root of all kinds of evil" (1 Timothy 6:10). Notice it does not say "some evil," but "all kinds of evil."

How does integrity in finances translate into everyday life? As an example, imagine that headquarters sends you out on a ministry trip at the last minute. Because of the short notice, there are no more second-class seats available on the train, and so you must travel first-class. When you get to the station and go to the counter to buy your ticket, however, you find that there is now one second-class ticket available because of a late cancellation. You gladly take the second-class seat and board the train for your journey.

You know that everyone at headquarters knew there was no other option but for you to travel by first-class and that it would cost 1,000 rupees. But now, through this unexpected turn of events, you had to spend only 400 rupees. You have 600 rupees

left. Are you going to keep the balance or return the extra to the office?

Your answer is a measure of your financial integrity.

I write the following with remorse and shame. When I was around 18 years old, I would look at the stamp on the envelope of each letter I received to see if there was a cancellation seal on it. If there was no seal, I would wet the stamp with water, carefully pull it off and dry it flat in a book. Quietly I would say to myself, "Hallelujah, the Lord provided an extra stamp for me to use." I had it made, I thought, because the post office had not canceled the stamp! Later I would put glue on the stamp,

Jesus talked more about money
than about heaven and hell!

stick it onto another envelope and mail the letter. That way I did not have to pay the two rupees for the cost of a stamp.

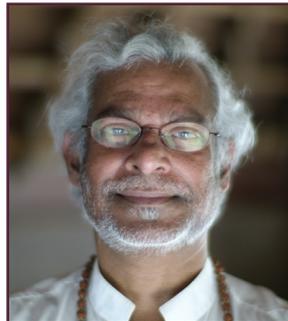
Then the Lord began to shed light on the issue. I felt His conviction that what I was doing was wrong. I did not argue because I realized I was a thief, taking from the post office what I had not paid for.

How did I respond to the conviction the Lord brought to my heart? I went to the post office and bought a bunch of stamps—many more than I had ever stolen by taking those uncanceled stamps from envelopes—and tore them all up and destroyed them. Why? To clear my conscience from the times I did not walk in integrity.

I want to ask you: Has there ever been a time in your ministry, perhaps through some transaction with a bank or a barber, that you have personally received even as little as one rupee? How about one kilo of tomatoes? One piece of clothing? One sari? One shirt? Has anyone ever given you anything as a commission or gift because you did business with him on behalf of the ministry or organization you represent? Did you take it? If you have, I can tell you what it means: You are not walking in integrity.

My brothers and sisters, you can fast all you want, pray all you want, praise the Lord all you want and pretend to be godly all you want, but unless you are conducting your ministry with absolute honesty and integrity in your finances, your family and ministry can never receive the spiritual blessings of God.

If you need to repent in this area, please do it now. Make this commitment: "Lord, from now on I want to be different. Teach me to walk in integrity in all things." Then make restitution and pay back the money you know was not yours to keep. **G**



K.P. Yohannan is the founder and president of *Gospel for Asia*. He has authored more than 200 books in Asia and in the West.

Excerpt taken from his book *Against the Wind*.

ARIZONA

Phoenix - CalvaryRadio.com

ARKANSAS

Batesville - KCCJ-LP 102.3 FM

CALIFORNIA

Adelanto - KPTG-LP 101.5 FM

Big Bear Lake - KWBB 105.5 FM

Chico - KQIP 107.1

Merced - KGDM 105.5 FM

Modesto - KEQP 106.9 FM

Murrieta - KRTM 88.9 FM

Oxnard - KOCC-LP 101.5 FM

San Luis Obispo - KLFF 890 AM

Santa Ana (Zionline) - zol.com

Sepulvada - KDOB 92.1 FM

Southern - KWVE 107.9 FM

Visalia - Crusaderadio.com

CSN

Calvary Satellite Network

FLORIDA

Fort Lauderdale - WREH 90.5 FM

GEORGIA

Helen - WTFH 89.9 FM

Lilburn - Translator 92.1 FM

Thomasville - WJGG 98.1 FM

Toccoa Falls - WRAF 90.9 FM

HAWAII

Hilo - KIHT 103.7 FM

Honolulu - KLHT

Lihu'e, Kaua'i - KHJC 88.9 FM

Lihu'e, Kaua'i - KHJC 88.9 FM

(live from Costa Mesa)

IDAHO

Pocatello - KRTK 1490 AM

INDIANA

Crawfordsville - WVRG-LP 93.9 FM

Valparaiso - WITW 93.5 FM (LP)

MASSACHUSETTS

Fitchburg - WFGL 960 AM

MICHIGAN

Bay City - WTRK 89.1 FM

MINNESOTA

Brainerd - 88.7 FM

Fergus Falls - 89.3 FM

Grand Rapids - 89.7 FM

MISSOURI

St. Joseph - KSRD 91.9 FM

St. Louis - KJSL 630 AM

Tarkio - KRSS 93.5 FM

DAY(S) **TIME(S)**
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DAY(S) **TIME(S)**
M-F 8:00 AM
& 7:00 PM

DAY(S) **TIME(S)**
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M-F 7:30 AM
& 11:30PM

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M-F 5:30 PM

M-F 9:00 AM

M-F 4:00 AM

& 8:30 AM

M-F (On Demand Audio)

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DAY(S) **TIME(S)**

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DAY(S) **TIME(S)**

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M-F 10:30AM

M-F 10:30AM

DAY(S) **TIME(S)**

M-F 10:30AM

M-F 7:00 AM

M-F 8:30 PM

NEBRASKA

Scottsbluff - KNIF 107.9 FM

NEW JERSEY

Medford Lakes - WVBV

- Hope-FM 90.5

NEW MEXICO

Albuquerque - KNKT 107.1 FM

Roswell - KWFL - 99.5 FM

Silver City - KKSC - 100.1 FM

NEW YORK

Albany/Troy - WPLG 93.9 FM

Auburn - WZXV 101.1 FM

Binghamton -

WIFF 90.1 FM / 104.9 FM

Corfu - WZXV 97.5

Dansville - WZXX 97.5

Elmira/Ridgeberry -

WREQ 96.9 FM

Geneva - 90.7 FM

Glens Falls - WLJH 90.9 FM

Grand Gorge - WGKR 105.3 FM

Hudson - WHVP 91.1 FM

Lake Katrine - WFGB 89.7 FM

Lancaster - WXZV 102.9 FM

New Hartford - MMV 1150 AM

Penn Yan - WZXV 102.5 FM

Rochester - WZXX 99.7 FM

Saratoga - WSSK 89.7 FM

NORTH CAROLINA

Black Mountain - WMIT 106.9 FM

Elizabeth City - WFMZ 104.9 FM

Franklin - Translator 100.9 FM

Washington - WTOW 1320 AM

Winston Salem - WBFJ 1550 AM

OHIO

Hamilton City - WZFR 99.7

Zanesville, OH - WTLL-LP 98.9

OREGON

Jacksonville - KAPL 1300 AM

PENNSYLVANIA

Center Valley - Translator 103.5 FM

Chambersburg - WZXQ 88.3 FM

Hawley - WBYH 89.1

Morgantown - WZZD 88.1 FM

Reading - WYTL 91.7 FM

Sellersville - WBYO 88.9 FM

Stroudsburg - WBYX 88.7 FM

SKY ANGEL RADIO

CSN International

- Satellite 9762, IPTV 230

DAY(S) **TIME(S)**
Every day 4:30 AM
& 8:30 PM

DAY(S) **TIME(S)**
M-F 5:30 AM

DAY(S) **TIME(S)**
M-F 4:00 AM
8:00 AM

10:00PM

Saturday 6:30 PM

M-F 4:00 PM

DAY(S) **TIME(S)**

M-F 10:00AM

M-F 3:00 PM

M-F 9:00 AM

M-F 3:00 PM

M-F 3:00 PM

M-F 9:00 AM

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DAY(S) **TIME(S)**

M-F 9:00 PM

M-F 10:30PM

Sat & Sun 1:30 AM

& 2:30 AM

M-F 1:05 PM

M-F 10:00AM

DAY(S) **TIME(S)**

M-F (check local listing)

M-F 3:00 AM

& 5:30 PM

DAY(S) **TIME(S)**

M-F 2:30 PM

DAY(S) **TIME(S)**

M-F 1:00 PM

DAY(S) **TIME(S)**
M-F 11:30AM

STATION LISTINGS

Voice of Jerusalem
- Satellite 9772, IPTV 238

SOUTH CAROLINA
Belton - WEPC 88.5 FM

TENNESSEE
Ashland City - WQSV AM 790
Knoxville - WIAM 101.1 FM

TEXAS
Decatur / Ft. Worth KDKR 91.3 FM
San Angelo - KAGA 104.3

VIRGINIA
Cedar Bluff - WYRV 770AM
Emporia - WJYA 89.3 FM
Fredericksburg - WJYJ 90.5 FM
Waynesboro - WPVA 90.1 FM

WYOMING
TIME(S)
Buffalo - KSLW 99.5 FM

INTERNATIONAL
AFRICA
Africa - TOP 104.9 FM
Jinga, Uganda
- KIIRA Radio 88.6 FM

BELIZE
Belmopan - 93.7 FM
San Ignacio - 91.9
San Pedro Town - 101.3 FM

CANADA - BRITISH COLUMBIA
Prince Rupert - CFIRM 100.7 FM
Prince Rupert - CFIRM 720 AM

CANADA - SASKATCHEWA
Caronport - CJOS 92.7

ECUADOR
CC

ENGLAND
Birmingham - RADIO CV 106.2FM

MICRONESIA
Pohnpei - 88.5 FM, SW 4755

NEW ZEALAND
Dannevirke - 106.7 FM (LP)

Glenfield - 106.7 FM (LP)

Lower Hutt - 106.8 FM (LP)

Mangawhai - 107 FM (LP)

Manurewa - 107.3 FM (LP)

Sat 9:00 PM

M-F 7:30 AM
& 7:30 PM

DAY(S) TIME(S)
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& 2:30 AM

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Sat 2:30 PM

M-F 11:00AM
5:30 PM & 11:00PM
Sat 2:30 PM

M-F 11:00AM
5:30 PM & 11:00PM
Sat 2:30 PM

M-F 11:00AM
5:30 PM & 11:00PM
Sat 2:30 PM

Nelson - 106.8 FM (LP)

Rotorua - 106.7 FM (LP)

Taupo - 107 FM (LP)

Te Awamutu - 106.8 FM (LP)

Wellington - 106.9 FM (LP)

SAINT MARTIN
Grand Case - RM 92.5 FM

SOUTH AFRICA
East London - BACOG (SW) 0

WORLDWIDE
His Channel Radio

M-F 11:00AM

5:30 PM & 11:00PM
Sat 2:30 PM

M-F 11:00AM
5:30 PM & 11:00 PM

Sat 2:30 PM
M-F 11:00AM

5:30 PM & 11:00 PM
Sat 2:30 PM

M-F 11:00AM
5:30 PM & 11:00 PM

Sat 2:30 PM
M-F 11:00AM

5:30 PM & 11:00PM
Sat 2:30 PM

DAY(S) TIME(S)
M-F TBA

DAY(S) TIME(S)
M-F TBA

DAY(S) TIME(S)
M-F 9:00 PM
(MST)



"We have been immeasurably blessed by the ministry of the Connection, and have really enjoyed the new little publication we've received—*Connection The Magazine*... We live in the midst of some pretty radical modern hippies and New Age thinkers; so Skip's messages are so refreshing and offer a "path clarifying" in a generation of "chart your own course."

Chris and Beth Rista
Colorado, USA

UP Reach

Taking You through
the Bible in a Year

APRIL-JUNE

- APRIL 1** **Read:** 1Samuel 18-19
Reflect: "Thus Saul saw and knew that the LORD was with David" (18:28)
- APRIL 2** **Read:** 1Samuel 20-22
Reflect: "And the LORD be with you as He has been with my father" (20:13)
- APRIL 3** **Read:** 1Samuel 23-25
Reflect: "Then David said to Abigail: 'Blessed is the LORD God of Israel who sent you this day to meet me!'" (25:32)
- APRIL 4** **Read:** 1Samuel 26-28
Reflect: "May the LORD repay every man for his righteousness and faithfulness" (26:23)
- APRIL 5** **Read:** 1Samuel 29-31
Reflect: "But David strengthened himself in the LORD his God" (30:6)
- APRIL 6** **Read:** 2Samuel 1-3
Reflect: "And now may the LORD show kindness and truth to you" (2:6)
- APRIL 7** **Read:** 2Samuel 4-7
Reflect: "Then Nathan said to the king, 'Go, do all that is in your heart, for the LORD is with you'" (7:3)
- APRIL 8** **Read:** 2Samuel 8-10
Reflect: "And the LORD preserved David wherever he went" (8:14)
- APRIL 9** **Read:** 2Samuel 11-13
Reflect: "The LORD also has put away your sin; you shall not die" (12:13)
- APRIL 10** **Read:** 2Samuel 14-17
Reflect: "Mercy and truth be with you" (15:20)
- APRIL 11** **Read:** 2Samuel 18-20
Reflect: "For the LORD has avenged you this day of all those who rose against you" (18:31)
- APRIL 12** **Read:** 2Samuel 21-24
Reflect: "The LORD is my rock and my fortress and my deliverer" (22:2)
- APRIL 13** **Read:** 1Kings 1-3
Reflect: "But upon David and his descendants, upon his house and his throne, there shall be peace forever from the LORD" (2:33)

- APRIL 14** **Read:** 1Kings 4-6
Reflect: "And he prepared the inner sanctuary inside the temple, to set the ark of the covenant of the LORD" (6:19)
- APRIL 15** **Read:** 1Kings 7-9
Reflect: "So the LORD has fulfilled His word which He spoke" (8:20)
- APRIL 16** **Read:** 1Kings 10-12
Reflect: "Therefore they obeyed the word of the LORD, and turned back, according to the word of the LORD" (12:24)
- APRIL 17** **Read:** 1Kings 13-15
Reflect: "Nevertheless Asa's heart was loyal to the LORD all his days" (15:14)
- APRIL 18** **Read:** 1Kings 16-19
Reflect: "They fell on their faces; and they said, 'The LORD, He is God! The LORD, He is God!'" (18:39)
- APRIL 19** **Read:** 1Kings 20-22
Reflect: "As the Lord lives, what ever the LORD says to me, that I will speak" (22:14)
- APRIL 20** **Read:** 2Kings 1-4
Reflect: "And this is a simple matter in the sight of the LORD" (3:18)
- APRIL 21** **Read:** 2Kings 5-7
Reflect: "And Elisha prayed, and said, 'LORD, I pray, open his eyes that he may see'" (6:17)
- APRIL 22** **Read:** 2Kings 8-11
Reflect: "Then he said, 'Come with me, and see my zeal for the LORD'" (10:16)
- APRIL 23** **Read:** 2Kings 12-14
Reflect: "So Jehoahaz pleaded with the LORD, and the Lord listened to him" (13:4)
- APRIL 24** **Read:** 2Kings 15-18
Reflect: "You shall not fear other gods, nor bow down to them nor serve them nor sacrifice to them" (17:35)
- APRIL 25** **Read:** 2Kings 19-21
Reflect: "So Isaiah the prophet cried out to the LORD, and He brought the shadow ten degrees backward" (20:11)
- APRIL 26** **Read:** 2Kings 22-25
Reflect: "He did not turn aside to the right hand or to the left" (22:2)
- APRIL 27** **Read:** 1Chronicles 1-4
Reflect: "So God granted him what he requested" (4:10)
- APRIL 28** **Read:** 1Chronicles 5-8
Reflect: "For many fell dead, because the war was God's" (5:22)
- APRIL 29** **Read:** 1Chronicles 9-11
Reflect: "So the LORD brought about a great victory" (11:14)
- APRIL 30** **Read:** 1Chronicles 12-14
Reflect: "The LORD said to him, 'Go up, for I will deliver them into your hand'" (14:10)
- MAY 1** **Read:** 1Chronicles 15-17
Reflect: "Seek the LORD and His strength; seek His face evermore!" (16:11)
- MAY 2** **Read:** 1Chronicles 18-20
Reflect: "And may the LORD do what is good in His sight" (19:13)
- MAY 3** **Read:** 1Chronicles 21-23
Reflect: "The LORD God of Israel has given rest to His people" (23:25)

MAY



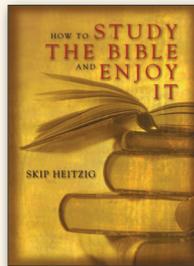
- MAY 4** **Read:** 1Chronicles 24-26
Reflect: "Some of the spoils won in battles they dedicated to maintain the house of the LORD" (26:27)
- MAY 5** **Read:** 1Chronicles 27-29
Reflect: "Be careful to seek out all the commandments of the LORD your God" (28:8)
- MAY 6** **Read:** 2Chronicles 1-4
Reflect: "And the LORD his God was with him and exalted him exceedingly" (1:1)
- MAY 7** **Read:** 2Chronicles 5-7
Reflect: "Let Your priests, O LORD God, be clothed with salvation, and let Your saints rejoice in goodness" (6:41)
- MAY 8** **Read:** 2Chronicles 8-11
Reflect: "Blessed be the LORD your God, who delighted in you" (9:8)
- MAY 9** **Read:** 2Chronicles 12-15
Reflect: "When he humbled himself, the wrath of the LORD turned from him" (12:12)
- MAY 10** **Read:** 2Chronicles 16-18
Reflect: "I saw all Israel scattered on the mountains, as sheep that have no shepherd" (18:16)
- MAY 11** **Read:** 2Chronicles 19-21
Reflect: "Behave courageously, and the LORD will be with the good" (19:11)
- MAY 12** **Read:** 2Chronicles 22-24
Reflect: "And they offered burnt offerings in the house of the LORD continually all the days of Jehoiada" (24:14)
- MAY 13** **Read:** 2Chronicles 25-27
Reflect: "So Jotham became mighty, because he prepared his ways before the LORD his God" (27:6)
- MAY 14** **Read:** 2Chronicles 28-30
Reflect: "So they sang praises with gladness, and they bowed their heads and worshiped" (29:30)
- MAY 15** **Read:** 2Chronicles 31-33
Reflect: "With him is an arm of flesh; but with us is the LORD our God, to help us and to fight our battles" (32:8)
- MAY 16** **Read:** 2Chronicles 34-36
Reflect: "May the LORD his God be with him, and let him go up!" (36:23)
- MAY 17** **Read:** Ezra 1-4
Reflect: "For He is good, for His mercy endures forever toward Israel" (3:11)
- MAY 18** **Read:** Ezra 5-7
Reflect: "We are the servants of the God of heaven and earth" (5:11)
- MAY 19** **Read:** Ezra 8-10
Reflect: "The hand of our God is upon all those for good who seek Him" (8:22)

Taking You through the Bible in a Year

- MAY 20** **Read:** Nehemiah 1-3
Reflect: "So I prayed to the God of heaven" (2:4)
- MAY 21** **Read:** Nehemiah 4-7
Reflect: "Our God will fight for us" (4:20)
- MAY 22** **Read:** Nehemiah 8-10
Reflect: "Blessed be Your glorious name, which is exalted above all blessing and praise!" (9:5)
- MAY 23** **Read:** Esther 1-3
Reflect: "And every day Mordecai paced in front of the court of the women's quarters, to learn of Esther's welfare" (2:11)
- MAY 24** **Read:** Esther 4-7
Reflect: "Yet who knows whether you have come to the kingdom for such a time as this?" (4:14)
- MAY 25** **Read:** Esther 8-10
Reflect: "And on the fourteenth of the month they rested and made it a day of feasting and gladness" (9:17)
- MAY 26** **Read:** Job 1-3
Reflect: "In all this Job did not sin nor charge God with wrong" (1:22)
- MAY 27** **Read:** Job 4-6
Reflect: "Behold, happy is the man whom God corrects" (5:17)
- MAY 28** **Read:** Job 7-9
Reflect: "For we were born yesterday, and know nothing, because our days on earth are a shadow" (8:9)
- MAY 29** **Read:** Job 10-12
Reflect: "With Him are wisdom and strength, He has counsel and understanding" (12:13)

- MAY 30** **Read:** Psalm 1-4
Reflect: "But know that the LORD has set apart for Himself him who is godly; the LORD will hear when I call to Him" (4:3)
- MAY 31** **Read:** Psalm 5-8
Reflect: "O LORD my God, in You I put my trust; save me from all those who persecute me" (7:1)

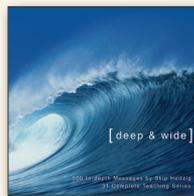
STUDY TOOLS



How to Study the Bible and Enjoy It

This book contains helpful information to instruct believers on how to have ongoing meaningful times of Bible study.

\$10⁹⁹



Deep and Wide

This CD package is an anthology of 500 complete weekend teachings by Skip Heitzig over a number of years. In MP3 format.

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\$70

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1 Chronicles 24-Psalm 8

25

JUNE



- JUNE 1** **Read: Psalm 9-12**
Reflect: "And those who know Your name will put their trust in You; for You, LORD, have not forsaken those who seek You" (9:10)
- JUNE 2** **Read: Psalm 13-16**
Reflect: "He who does these things shall never be moved" (15:5)
- JUNE 3** **Read: Psalm 17-19**
Reflect: "For You will light my lamp; the LORD my God will enlighten my darkness" (18:28)
- JUNE 4** **Read: Psalm 20-23**
Reflect: "Some trust in chariots, and some in horses; but we will remember the name of the LORD our God" (20:7)
- JUNE 5** **Read: Psalm 24-27**
Reflect: "The LORD is my light and my salvation; whom shall I fear?" (27:1)
- JUNE 6** **Read: Psalm 28-31**
Reflect: "Be of good courage, and He shall strengthen your heart, all you who hope in the LORD" (31:24)
- JUNE 7** **Read: Psalm 32-34**
Reflect: "For the word of the LORD is right, and all His work is done in truth" (33:4)

- JUNE 8** **Read: Psalm 35-37**
Reflect: "Therefore the children of men put their trust under the shadow of Your wings" (36:7)
- JUNE 9** **Read: Psalm 38-41**
Reflect: "And now, LORD, what do I wait for? My hope is in You" (39:7)
- JUNE 10** **Read: Psalm 42-45**
Reflect: "Hope in God; for I shall yet praise Him, the help of my countenance and my God" (43:5)
- JUNE 11** **Read: Psalm 46-49**
Reflect: "The Lord of hosts is with us; the God of Jacob is our refuge" (46:7)
- JUNE 12** **Read: Psalm 50-53**
Reflect: "Wash me thoroughly from my iniquity, and cleanse me from my sin" (51:2)
- JUNE 13** **Read: Psalm 54-57**
Reflect: "As for me, I will call upon my God, and the LORD shall save me" (55:16)
- JUNE 14** **Read: Psalm 58-61**
Reflect: "Through God we will do valiantly, for it is He who shall tread down our enemies" (60:12)
- JUNE 15** **Read: Psalm 62-65**
Reflect: "God has spoken once, twice I have heard this: that power belongs to God" (62:11)
- JUNE 16** **Read: Psalm 66-69**
Reflect: "God be merciful to us and bless us, and cause His face to shine upon us" (67:1)
- JUNE 17** **Read: Psalm 70-73**
Reflect: "His name shall endure forever; His name shall continue as long as the sun" (72:17)

Taking You through the Bible in a Year

JUNE 18 **Read: Psalm 74-77**
Reflect: "You are the God who does wonders; You have declared Your strength among the peoples" (77:14)

JUNE 19 **Read: Psalm 78-81**
Reflect: "So we, Your people and sheep of Your pasture, will give You thanks forever" (79:13)

JUNE 20 **Read: Psalm 82-85**
Reflect: "My soul longs, yes, even faints for the courts of the LORD" (84:2)

JUNE 21 **Read: Psalm 86-89**
Reflect: "Teach me Your way, O LORD; I will walk in Your truth" (86:11)

JUNE 22 **Read: Psalm 90-93**
Reflect: "I will say of the LORD, 'He is my refuge and my fortress; my God, in Him I will trust'" (91:2)

JUNE 23 **Read: Psalm 94-97**
Reflect: "Oh come, let us worship and bow down; let us kneel before the LORD our Maker" (95:6)

JUNE 24 **Read: Psalm 98-101**
Reflect: "For the LORD is good; His mercy is everlasting, and His truth endures to all generations" (100:5)

JUNE 25 **Read: Psalm 102-105**
Reflect: "Bless the LORD, O my soul; and all that is within me, bless His holy name!" (103:1)

JUNE 26 **Read: Psalm 106-109**
Reflect: "For He satisfies the longing soul, and fills the hungry soul with goodness" (107:9)

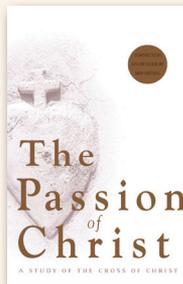
JUNE 27 **Read: Psalm 110-114**
Reflect: "Blessed is the man who fears the LORD, who delights greatly in His commandments" (112:1)

JUNE 28 **Read: Psalm 115-118**
Reflect: "I will praise You, for You have answered me, and have become my salvation" (118:21)

JUNE 29 **Read: Psalm 119**
Reflect: "Forever, O LORD, Your word is settled in heaven" (119:89)

JUNE 30 **Read: Psalm 120-125**
Reflect: "I will lift up my eyes to the hills—from whence comes my help? My help comes from the LORD, who made heaven and earth" (121:1-2)

STUDY GUIDES



The Passion of Christ

This study is an in-depth look at the final week of Jesus' earthly ministry. From His arrival in Jerusalem to His death and resurrection, Skip examines Jesus' motivation. As a man and a member of the Godhead, Jesus' ultimate desire was to do His Father's will.

\$3⁵⁰



Dynamic Discipleship

This study guide, a verse-by-verse study in the book of 1 Thessalonians, covers the practical steps of discipleship. In this study, learn to share your faith, help others grow spiritually, and what it means "to run the race" that is before you.

\$3⁵⁰

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OffScript Cuff

Skip Heitzig recently spoke with Financial Director Bobby Martinez.

"Financial discontentment is people with money they don't have, to impress

Skip: With so much financial discontentment going on in the world there seems to be a pull between what the culture's telling us to do with our money versus what God is telling us to do. What's the definition, or what is your understanding, of financial discontentment?

Bobby: There's such a huge chasm between the pull of the culture and the heart and mind of God. You wouldn't think there would be that pull between the world and biblical principles, being that we're believers. You'd think that we'd all be in sync. But one definition of financial discontentment is people buying things they don't need, with money they don't have, to impress people they don't even know. And others have said to impress people they don't even like. It's really sad to see that even the Christian world has fallen into this trap.

Skip: So as Christians, what is our relationship to money? What kind of attitude should we have towards finances?

Bobby: Our relationship with money has an incredible amount to do with our relationship to God. Ben Patterson said that, "There's no such thing as being right with God and being wrong with money". They go hand-in-hand. We find that money can become our chief rival god. Matthew 6:21 says, "For where your treasure is, there your heart will be also." I know guys that will go online four times a day and look at their investments and see how they're doing. It's obvious where their heart is. Matthew 6:24 tells us that you cannot serve both God and money. And our relationship to money and possessions is really at the heart of the macro-issues facing our world today. Money is a powerful thing, Skip. Money seduces us, drives us, and divides us. When you talk about dividing us, you've got the "haves" and the "have-nots". We're seeing this split grow wider and wider between the rich and the poor in our entire world today—not just in America.

Skip: What are some of the spiritual dangers of debt? What are some of

the things we, as believers, should be looking out for in relationship to the accumulation of debt?

Bobby: If you want to wrap it up in one word: greed! But here are three spiritual dangers of debt that I can come up with. Number one, it takes the future for granted. James 4:14 says, "You do not know what will happen tomorrow." But we presume—we assume—that we're going to have the money to pay these debts. Number two, it denies God the opportunity to show His love and provision and to teach us through denial. Luke 12:30-31 in the New Living Translation says, "For all these things the nations of the world seek after, and your Father knows that you need these things. But seek the kingdom of God, and all these things shall be added to you." That's a promise straight from God's Word. And the third spiritual danger of debt is it fosters envy and greed, even amongst believers. In the New Living Translation, Luke 12:15 says, "Beware! Guard against every kind of greed. Life is not measured by how much you own."



...e buying things they don't need, ...press people they don't even know."

Skip: With that in mind, what are three biblical principles we can build upon to help us steer clear from building up debt?

Bobby: Number one: beware of idols. As we've already said, money can become our chief rival god. Read Deuteronomy 5:7-9. We're to have no other gods. We're not to make idols in the form of anything. In Romans, we're warned that they exchanged "the truth of God for the lie, and worshiped and served the creature rather than the Creator". Number two: guard against greed. Life is not measured by how much we own. In Luke 11:3, Jesus taught us to pray, "Give us day by day our daily bread". In America, we are consumed with much more than just today. Number three: be content. We started out with the definition of financial discontentment. Paul was our great teacher on contentment and he said, "I have learned the secret of being content in any and every situation whether well-fed or hungry, whether living in plenty or in want" (see

Philippians 4:12). If we could follow those, I think that we would live with a deeper level of contentment in Christ. Our total identity should be in Christ alone.

Skip: What are some other truths that you would want a Christian individual to walk away with concerning God and money?

Bobby: I can list three core truths. They're basic; they're really foundational to our understanding of the power of money. But if I were to summarize three "take-away" points? One, God created everything. Two, God owns everything. Psalm 24:1 says, "The earth is the Lord's... the world and those who dwell therein." But we don't live this way. We don't live like He owns it all—we live like we own it. Finally, we are trustees and not owners. First Corinthians 4:2 says, "Moreover it is required in stewards that one be found faithful." Stewards are like trustees. For example if I say, "Skip, you're in my will. When I pass away, you're my trustee." As a trustee, you don't own what I left;

I've left you directives and I've let you know what my wishes are. And your job—your responsibility—is simply to carry my wishes out. Just because we have the titles to cars and boats doesn't mean we own them. We're trustees of them. And the day that God pulls up next to us by His Holy Spirit, places His hand on us and says, "I'd like you to park that car. I know someone that needs it more than you do,"—that's when the real test comes. Do you believe in ownership or in being the trustee? We need to be good and faithful stewards.



Bobby Martinez is a pastor and also the Director of Finances at Calvary of Albuquerque and has more than twenty years experience in the financial arena.

From the **bl****g**

with Pastor Skip Heitzig

QUESTION:

Is gambling a sin? I've heard some people suggest that going to a casino or playing the lottery is wrong. How is a Christian to approach gambling—in any form?

ANSWER:

Thanks for the question. Here in New Mexico, as in many other states, gambling is an everyday reality. Some people play “for fun”, while others are quite serious about their wages. And many more people are addicted.

Honestly, it's difficult not to be confronted with gambling: television game shows glamorize winning, large gambling pay-offs make headline news, and celebrities emerge from reality dramas centered on making a bet. Gambling is everywhere.

Put simply, gambling is not God's best for His people and can lead to sin—especially when it becomes an idol. From a biblical standpoint, Paul said, “all things are lawful for me, but not all things edify” (1 Corinthians 10:23). Does that mean those who gamble will go to hell? No. One is banished to hell because he or she did not receive God's free gift of salvation provided through the death and resurrection of Jesus Christ.

**PUT SIMPLY,
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AND CAN
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TO SIN**

But just because something may be lawful (meaning “permissible”), does not mean that it is profitable. The word profitable means “gain,” “advantageous returns,” and/or “results”. As Christians, we are called to be holy and seek God's returns and results in our life. However, placing our trust and attention on gambling is both unwise and unprofitable from both a spiritual and financial standpoint.

Think of this: let's say my New Year's resolution is to get in shape and complete a triathlon. I go to my doctor and he tells me that I need to begin a slow workout schedule, taking small steps to gain long-term results. I hear him,





but decide that I want to get fit quickly. So I decide to try to swim from Los Angeles to Avalon. *This is a long swim, I think. But I'll get in shape a lot more quickly.*

Now is it lawful (or permissible) for me to make this swim?

Yes. But is it profitable? No. I may die along the way from exhaustion or drowning. And a “quick” fix is not the way to get in shape. Fitness takes time, hard work, faithfulness, and consistency.

**GOD WANT
US TO BE
SPIRITUALLY
PROFITABLE IN
OUR LIVES—
AND NOT
NECESSARILY
FINANCIALLY
PROFITABLE.**

Gambling is like that: most people want a quick fix. They want to get rich fast. But God want us to be spiritually profitable in our lives—and not necessarily financial profitable. Investing money in something with little return (where most people lose) is of little profit to me.

God wants us to put our money into something that has great gain. Instead of feeding a machine with your coins or throwing away your dollars on a table, think of the good you might accomplish. Give to the poor, sponsor a missionary, and help those in need. That's where great spiritual gain is found.

The Bible calls us to be good stewards with our money and to recognize that all we have is ultimately a gift from God. Let's choose wisdom over folly and sure spiritual gain over misleading, financial temptations.

Thank you for the question!

To read more of Pastor Skip's personal blog, visit his website:

skipheitzig.com

A.W. Tozer once wrote:

"It is scarcely possible in most places to get anyone to attend a meeting where the only attraction is God. One can only conclude that God's professed children are bored with Him for they must be wooed to meetings with a stick of striped candy in the form of religious movies, games, and refreshments."

Sad—but stingingly true.

Why would any Christian turn away from sound, healthy, and safe biblical teaching?

stranger with candy

Let's look at Scripture: "The time will come when they will not endure sound doctrine but according to their own desires" (2 Timothy 4:3). Own desires. So people, including believers in the church, are going to look for someone to tell them what they want to hear: in accordance with their own desires.

And in many churches around the world, the desire for money and personal power is the rule of faith. Jesus Christ comes in a distant second place.

The self-styled "prosperity gospel" is everywhere: on television, on the radio, on the Internet, and in bookstores. Men and women who claim to teach the Christian faith aren't—they're teaching worldly pursuits. They champion a Christ who wants us to be rich, healthy, beautiful, and famous.

Even the hardly conservative CNN noticed the difference between the historic Christian faith and the teaching of the prosperity doctrine. In an article entitled "Was Jesus Wealthy?" writer John Blake stated:

"Each Christmas, Christians tell stories about the poor baby Jesus born in a lowly manger because there was no room in the inn. But the Rev. Anderson... preaches a version of the Christmas story that says baby Jesus wasn't so poor after all. Anderson says Jesus couldn't have been poor because he received lucrative gifts—gold, frankincense, and myrrh—at birth. Jesus had to be wealthy because the Roman soldiers who crucified Him gambled for His expensive undergarments. Even Jesus' parents, Mary and Joseph, lived and traveled in style, he says. 'Mary and Joseph took a Cadillac to get to Bethlehem because the finest transportation of their day was a donkey,' says Anderson. 'Poor people ate their donkey. Only the wealthy used it as transportation.' The prosperity gospel has

attracted plenty of critics. But popular televangelists... [have] built megachurches and a global audience by equating piety with prosperity."

When we read something like this—the twisting of Scripture to meet an unbiblical end—we should recoil. And it's sad to admit that a secular news service has the biblical concept more intact than many so-called ministers.

Here's a quote from an article I read linked on the Gospel for Asia website:

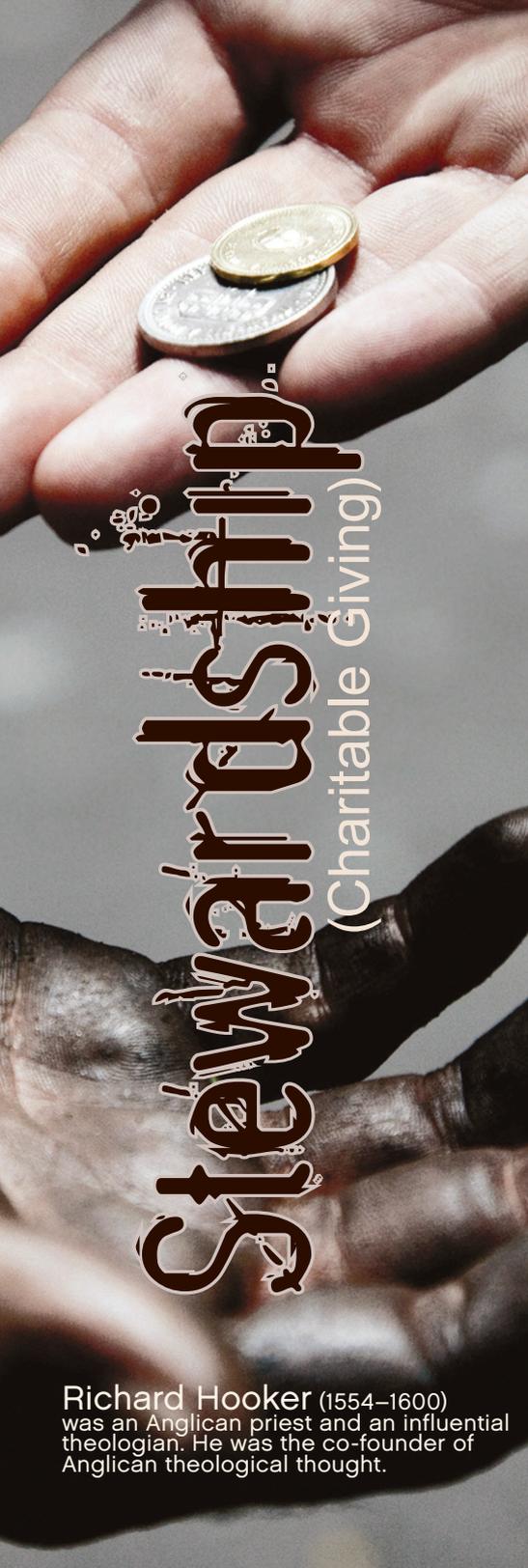
"In the prosperity gospel, also known as the "Word of Faith," the believer is told to use God, whereas the truth of biblical Christianity is just the opposite—God uses the believer. Word of Faith or prosperity theology sees the Holy Spirit as a power to be put to use for whatever the believer wills. The Bible teaches that the Holy Spirit is a Person who enables the believer to do God's will.

"Paul warned Timothy about such men in 1 Timothy 6:5, 9-11. These men of "corrupt mind" supposed godliness was a means of gain and their desire for riches was a trap that brought them "into ruin and destruction" (v. 9). The pursuit of wealth is a dangerous path for Christians and one that God warns about: "For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many grief" (v. 10). If riches were a reasonable goal for the godly, Jesus would have pursued it. But He did not, preferring instead to have no place to lay His head (Matthew 8:20) and teaching His disciples to do the same. It should also be remembered that

the only disciple concerned with wealth was Judas."

Sobering. But there are piles of pastors out there teaching this very thing. I believe Tozer was right: "God's children are bored with Him". But they're looking for far more than a stick of striped candy. They want crisp, cold cash. 

You can read the full Gospel of Asia article by going to: gotquestions.org/prosperity-gospel.html

A close-up photograph of a hand holding several coins. The hand is positioned at the top left, with fingers slightly curled. The coins are stacked on the palm. The background is a soft, out-of-focus light color.

Stewardship

(Charitable Giving)

Although nature requires that God be honored with our wealth, we, for the most part, honor wealth as though it were God.

If we give some small portion of our wealth to charitable purposes, we think the whole duty we owe to God is fully satisfied.

We may boldly set it down as a principle clear in nature, as an axiom not to be called into question, as an obvious and infallible truth, that we are eternally bound to honor God with our substance as a token of our thankful acknowledgement of all that we have received from Him. To honor Him with our worldly goods, not only by spending them in a lawful manner and using them without offence, but also by setting aside a reasonable portion to offer up to God as a sign that we gladly confess His sole and sovereign dominion over all, is a duty that all people are obligated to perform.

Giving is also a part of the very worship that is required by the law of God and to which all people are no less strictly bound than to any other natural duty.

Generous and liberal contributions are required of those who prosper, partly as a sign of their own joy at God's goodness to them and partly as a means to help the poor and needy.

Whatever in nature excels in pre-eminence and honor is of greatest value and benefit to other things. This fact should be an inducement to God's children to delight in imparting to others the good that has been bestowed upon them in proportion to what they have received. The good things in life are known to be communicable by those who possess them; they are known to be derived from others and to be transferable to those in need of them.

Richard Hooker (1554–1600) was an Anglican priest and an influential theologian. He was the co-founder of Anglican theological thought.

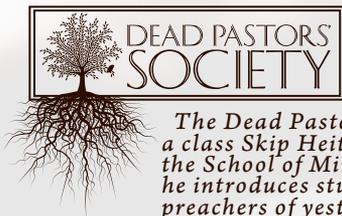
Since the greatest among those whom we honor are those to whom we bring the most valuable and carefully chosen presents, it follows that if we dare not disgrace our worldly superiors by offering the sort of refuse that we bring to God Himself, we are showing clearly that our acknowledgement of God's greatness is only a pretence. In our hearts we love and fear God less than we dread the great men among us.

Our hearts cling to earthly things, admire them for the power they produce in this world, and usually credit their possession either to nature or to chance and fortune. We think little about the grace and providence from which they actually came. Unless by some kind of regular tribute we acknowledge God's dominion, it may not be doubted that in a short time we will learn to forget whose tenants we are and suppose that the world is our own absolute, free, and independent inheritance.

We know that God Himself has no need of worldly goods. He takes them because it is good for us that He do so.

Whether we give to God that which He has commanded of us, or that which a vote of the Church thinks we should allot from our resources, or what our own private devotions lead us to give, we should remember that our gift is not only a testimony of our affection for God but also a means to maintain our religion, which cannot endure without the help of such temporal support.

Even as the life of the clergyman is spent in God's service, so he is sustained by revenue that is given to God. It is therefore proper to call payments to the minister a token of the oblation we offer to God. **D**



The Dead Pastors' Society is a class Skip Heitzig teaches at the School of Ministry in which he introduces students to the preachers of yesteryear.

the VAULT

"When I have money, I get rid of it quickly, lest it find a way into my heart."

— John Wesley

"He is rich or poor according to what he is, not according to what he has."

— Henry Ward Beecher

"If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life."

— Billy Graham

"One of the great dangers of having a lot of money is that you can be quite satisfied with the kinds of happiness money can give and never realize your need for God."

— C.S Lewis

"There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land."

— Deuteronomy 15:11

TAKE & READ

Pastor Skip's forthcoming book is entitled, *The Daily God Book: Through the Bible*. It is a yearly devotional. Enclosed are two devotionals to give you a 'sneak peek' on a journey through the Bible.

January 5 Read Genesis 11:1-9

a tale of two Cities

They began saying to each other, "Let's make bricks and harden them with fire." (In this region bricks were used instead of stone, and tar was used for mortar.) Then they said, "Come, let's build a great city for ourselves with a tower that reaches into the sky. This will make us famous and keep us from being scattered all over the world."

Genesis 11:3-4

Much of the Bible could be seen as a "tale of two cities," a contrast between the city of man and the city of God. The most frequently mentioned city in Scripture is Jerusalem, listed 821 times. It's called the "city of the great King" (Psalm 48:2) and the place God chose to be the place of his name (see 1 Kings 11:36). But the second most frequently mentioned city is Babylon. In its beginning stages it was simple Babel (see Genesis 11), and but its prophetic name will be "Babylon the Great" (Revelation 17:5). These two cities represent the contrast between God's redemptive agenda over against and humanity's rebellious agenda.

The ancient tower of Babel was a huge structure known as a ziggurat, a seven-level astrological temple probably used to worship the zodiac. It became a rallying point to keep people from being scattered scattering abroad. They were refusing to "fill the earth and govern it" as God had commanded in Genesis 1:28. Thus this tower symbolized the second great rebellion of humanity; it pictures the human race worshipping its own prowess and determination to control its own destiny.

The term Babel comes from the Hebrew word balal, which means to confuse or mix up. That's what happens whenever people rebel against God's plan for their lives. Whenever you say no to God, it's like you're essentially planting a rebel flag in the ground of your heart. Your heavenly Father knows best, and he knows the only way for you to live a clear, unconfused life is to obey him.

Where is your city? Are you sure you're wanting God's Kingdom to come and his will to be done? Are you building God's Kingdom by filling the earth with his message of love? Or are you building your own kingdom? Remember, the next time your life seems feel confused or mixed up, stop and consider, Which city am I really at home in?

The Daily God Book



THROUGH THE BIBLE



TYNDALE

what about My needs?

The descendants of Joseph came to Joshua and asked, “Why have you given us only one portion of land as our homeland when the Lord has blessed us with so many people?”

Joshua 17:14

There is an old Jewish Proverb that reads, “There is no room for God in the man who is full of himself.” Self-betterment, self-exaltation, and self-preservation rank pretty high when it comes to what motivates most people. Once the people of God started to settle in their new land, they quickly turned inward toward themselves. Joseph’s two tribal shares were assigned to lay in the descendants of Ephraim and Manasseh. They were given areas of in central Canaan, rich land, suitable for their needs.

But tribal representatives from these two groups came and complained to Joshua that they weren’t given enough. They felt that their sheer numbers justified their request need for more land. Perhaps they felt that since their forefather, Joseph, was once the prime minister of Egyptian Prime Minister who saved the Hebrew bloodline from famine, that they now deserved payback. They also complained that the Canaanite inhabitants were too strong for them to drive out.

Joshua assured them that they could expel these enemies: It had been God’s promise all along: “Since you are so large and strong, you will be given more than one portion. The forests of the hill country will be yours as well. Clear as much of the land as you wish, and take possession of its farthest corners. And you will drive out the Canaanites from the valleys, too, even though they are strong and have iron chariots” (Joshua 17:17-18). When you go out to fight your enemies and you face horses and chariots and an army greater than your own, do not be afraid. The Lord your God, who brought you safely out of Egypt, is with you!” (Deuteronomy 20:1). Furthermore, Joshua challenged them, “If you’re so great, then conquer the land you have and afterwards, you can occupy more.”

The principle is clear: Whenever we long for recognition for our service to God or we seek a greater opportunity, we must first use what we have, and then perhaps God will add more. Are you operating your spiritual engine on all cylinders? Have you really put everything you can into serving God right where you are? If so, you can relax; greater possibilities are coming your way. As Jesus put it, “To those who use well what they are given, even more will be given, and they will have an abundance. But from those who are unfaithful do nothing, even what little they have will be taken away” (Matthew 25:29). In other words, Use use it or lose it! &

The Daily God Book: Through the Bible- Available April 2010

SKIP HEITZIG is the is the author of over twenty books, and can be heard nationally on *The Connection* radio broadcast.

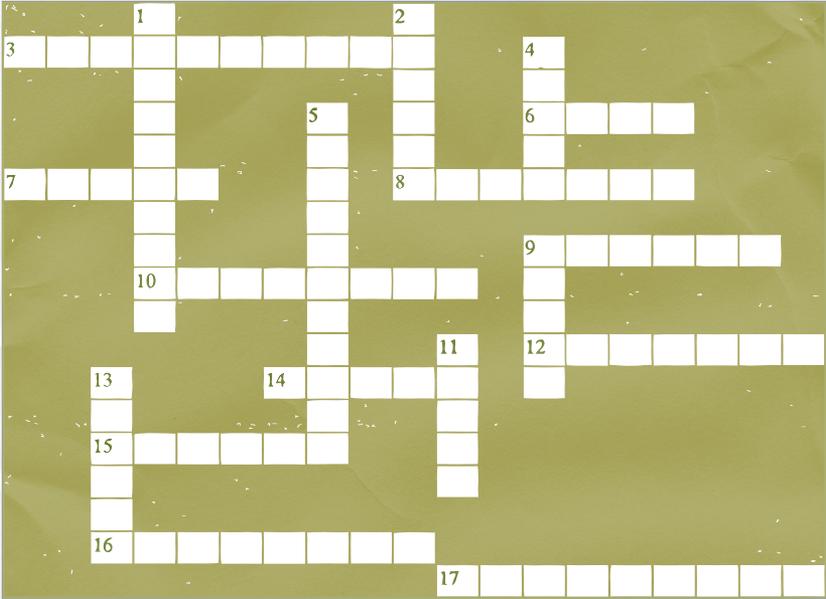
If you have **not** already accepted Jesus Christ as your Lord and personal Savior— do it now. Please don’t wait. With a sincere and repentant heart, simply pray:

“Father, I know I am a sinner. I repent of my sin, and turn away from it. I turn to Jesus. I believe that Jesus died on the cross and rose again, saving all who believe in Him. Fill me with Your Spirit and come into my life. Transform me. Make me into a new creation. I pray this in Jesus’ name, Amen.”

If you prayed this prayer, please contact
Calvary of
Albuquerque
505.344.0880

There are people waiting to hear from you!

Search the WORD



ACROSS

3. Stewardship is ____ giving
6. 93% of retirees carry some ____
7. "The love of ____ is a root of all kinds of evil" (1 Timothy 6:10)
8. God ____ has no need of worldly goods
9. "You have ____ up treasure in the last days (James 5:3)
10. "For where your ____ is, there your heart will be also" (Matthew 6:21)
12. "It is more blessed to give than to ____" (Acts 20:35)
14. "He who does these things shall never be ____" (Psalm 15:5)
15. "God will meet all your needs according to His glorious ____ in Christ Jesus" (Philippians 4:19 NIV)
16. "You do not know what will happen ____" (James 4:14)
17. Being of sound moral principle, uprightness, honesty, and sincerity

DOWN

1. The "____ gospel" is false
2. ____ invites a crowd
4. The only disciple concerned with wealth was ____
5. ____ unused are wasted
9. "Trust in the Lord with all your ____" (Proverbs 3:5)
11. "All things are lawful for me, but not all things edify" (1 Corinthians 10:23)
13. Money is to many unbelievers what ____ is to the believer

NEXT ISSUE

+ Special Edition:

What is
worship?

+ Guest Spot with:
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+ Bonus Article
Rock Bands
speak out
on worship

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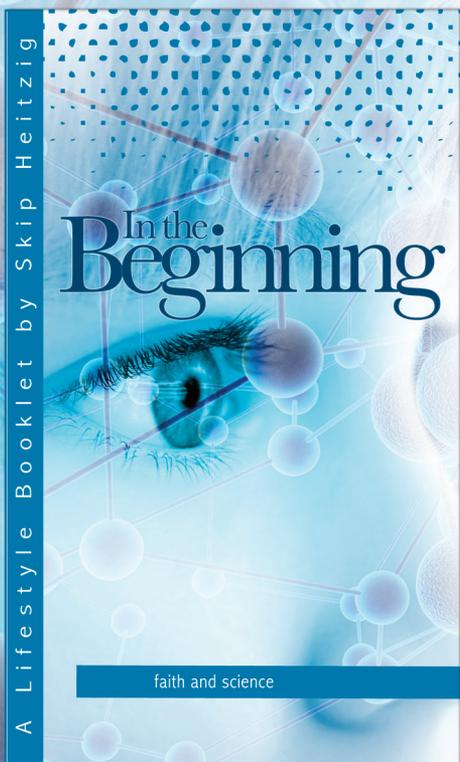
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In the Beginning... God?

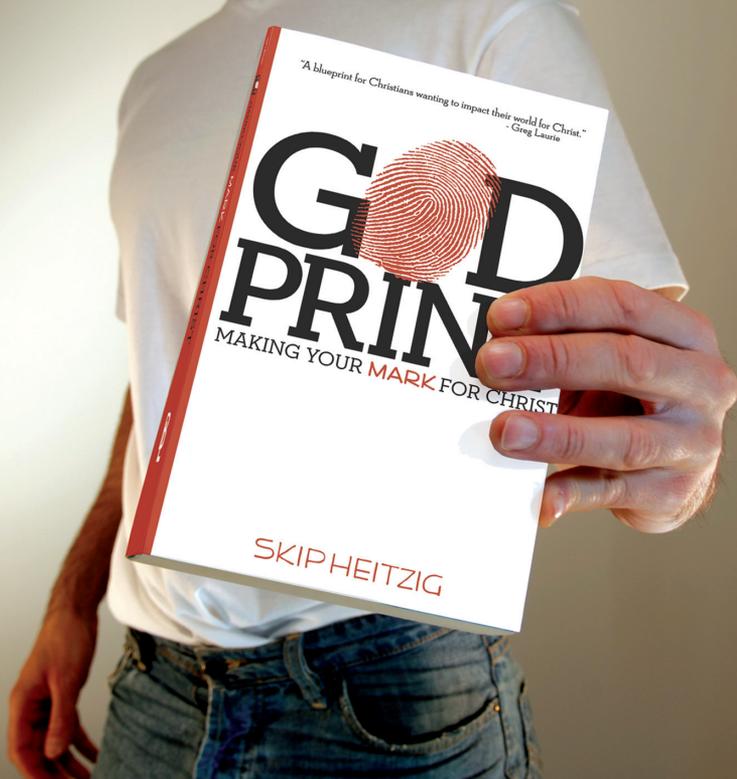


- Did chance occurrences result in such complexity of life?
- Is there a divine Creator behind His magnificent creation?
- Which is correct?

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In this new booklet, we'll take a brief look at the two worldviews shaping our world: science (evolution) and faith in the Word of God (creationism).

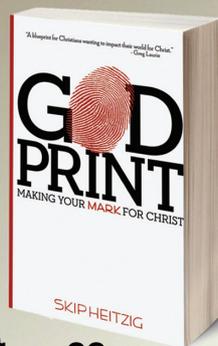
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Make Your MARK For Christ

Every Christian has the opportunity to leave a lasting, God-centered, positive impression upon the earth—a Godprint. God's fingerprints left a deep impression upon Abraham's life, and in turn, Abraham left a lasting impression upon his world.

Join Pastor Skip as he takes us on a journey through the life of Abraham, asking the question, "How are we to make our mark for Christ in the world in which we live?"



\$13⁹⁹

AVAILABLE NOW!

"Godprint is [Skip's] latest gift to those who are passionate to not only know God, but to have their lives used by Him."

- Bob Coy, Senior Pastor, Calvary Chapel Fort Lauderdale