“My soul shall be satisfied as with marrow and fatness; and my mouth shall praise thee with joyful lips: When I remember thee upon my bed, and meditate on thee in the night watches.”

Psalm 63:5-6
Table of Contents

EDITORIAL
3 Church Candy Challenge

FRUITFUL BRANCHES
4 Teaching Covenant Children to Pray

STORY TIME
7 Sam Learns a Lesson

GEM OF THE MONTH
9 Foolishness

CONSIDER THE CREATION
10 Winter Sleigh Ride

DEVOTIONAL
11 Watching Daily At My Gates

CHURCH FAMILY
15 Stewardship (3)

MEMOR OF REV. C. HANKO
18 Chapter 9: Rev. Hoeksema Is Deposed

FROM THE PASTOR’S STUDY
21 The Church, the Pillar and Ground of the Truth (2)

CHURCH NEWS
22 Church News

LITTLE LIGHTS
23 The Answer

Beacon Lights is published monthly by the Federation of Protestant Reformed Young People’s Societies. Subscription price is $10.00. Please send all correspondence, address changes, subscriptions, and article submissions to the business office.

EDITORIAL POLICY
The articles of Beacon Lights do not necessarily indicate the viewpoint of the Editorial Staff. Every author is solely responsible for the contents of his own article.

The Beacon Lights encourages its readers to contact the business office with any questions or comments. Letters may be edited for printing. We will not publish anonymous letters, but will withhold names upon request.

If any material of Beacon Lights is reprinted by another periodical, we will appreciate your giving the source and forwarding the printed periodical to the business office.

Published monthly by the Federation of Protestant Reformed Young People’s Societies
Church Candy Challenge

by John Huizenga

A visitor once paid our church a visit and had some questions after the service. “What is your view on Christian education? Why don’t you sing any hymns? Do you use any version of the Bible other than the KJV? What do you believe about regeneration?” And then, in a rather puzzled tone, “What is it that everyone eats right after the reading of Scripture?”

Has the ritual of eating church candy become such a prominent part of our worship that someone new to the PRC runs the risk of supposing that this is some new way of partaking in the Lord’s Supper? Perhaps that would be an exaggeration, but such a noticeable practice raises some important issues. Ministers have, on occasion, found it distracting enough to pause and wait a moment until everyone is finished lest the word of God be lost in the shuffle. If it is that distracting, then I think each one of us ought to examine our habits in church to find out if they in any way rob us of the word of God.

It is never easy to examine ourselves or be criticized by someone. Our first response is usually to become defensive and give excuses. “It’s just a piece of candy. I need it to help me stay awake and pay attention. Everyone else does it. I can listen while I get my candy.” But, if the possibility exists that the word of God finds richer soil that produces more fruit, isn’t it worth trying to cultivate such a soil? Here is the challenge: just leave the candy home for a month and give special attention to those opening words of the sermon. Ask yourself, “Is the candy really worth the risks? Is there a better way to stay awake and pay attention? Could I better spend the time it takes to prepare candy for church and instructing children in proper candy-eating etiquette, with positive instruction in preparation for worship? Why do I ‘need’ that candy, anyway?”

If you are willing to take the challenge, I am quite confident that you will become much more aware of the commotion that comes with eating a piece of candy. There are some who are quite conscious of minimizing distraction and avoid noisy wrappers and rummaging around. Others seem to be oblivious to any distraction they may be causing. How self-conscious one is probably has something to do with one’s personality, but I think it is also something that develops over time. Parents may introduce the idea to their children with strict instructions not to make any noise or crunch hard candy with their teeth; but as time goes on, it becomes such a routine that little thought is given to the potential for distraction until ministers need to wait and visitors raise their eyebrows.

We may argue that this little disturbance fits nicely between the reading of Scripture and the sermon, and actually helps us listen in one way or another. This may be true in some cases, but if we make the effort to examine ourselves and observe others, chances are good that we will confess that the reality is more like this: Once the “settle in” routine of a piece of candy, getting comfortable in the bench, and solving any communication issues with others in the candy handout is complete, it takes another minute or two to find out where the minister is at in his train of thought. If the flow of the sermon is not easily picked up, the pleasures of a piece of candy may actually lull the mind into daydreaming about other plans or problems. The transition between reading and sermon is a rather critical time. It is like the time a tour guide begins the tour. If you are looking somewhere else when the group leaves, it may be very difficult to find the group again and the whole trip is tainted.
As far as the power of candy to enhance concentration and alertness, I have found no sound scientific evidence. I did find a good deal of evidence that sugar produces the opposite effect. Really, now, why do I eat that piece of candy? People generally eat a piece of candy because it tastes good. It is something to enjoy. We are looking for a little bit of pleasure before the long haul of the sermon. Perhaps it is a reward for having “survived” thus far. It is something to look forward to after enduring another fifteen minutes of church. Now put yourself in the place of the minister. Is this how you would like your audience to feel if you were the one bringing the most wondrous news in the world to them? More importantly, is God pleased with this reason for eating candy?

The issues of this habit are not limited to the candy-eater himself. Kids, and probably some adults, who are restricted from having candy usually can be found staring with envy until the last sugary juice is swallowed. What is going on in their heads?—envy? coveting? anger?—probably not a careful consideration of the opening words of the sermon. Sometimes the process of distributing candy down a row of squirming children is more entertaining than a circus. The Bibles are hardly closed when every head turns toward the candy bag. The act begins with one who is unhappy with the next color in the life-saver roll. Next a piece falls and rolls up two benches. A cry of despair is followed by a clunk as the little one falls off the bench in the process of trying to look for it. Older siblings giggle. The parents frantically look back and forth trying to manage the affair with dirty looks. Those in the benches five rows behind are either more interested in the entertainment or are disgusted. Either way, these have also missed the critical opening sentences of the sermon and are destined to drift into daydreaming.

The word of God demands our full attention. If you are worn out and tired after a long hard week, try some coffee or a caffeine pill before going to church. The health risks are probably no different than a piece of candy, and they are scientifically proven to improve alertness and concentration. Don’t settle for the cheap reward of a sweet treat; the true reward for of a sermon well digested is peace in the soul and deeper knowledge of God.

Fruitful Branches

Imagine yourself as a five-year-old boy on your first day of kindergarten. Your mom drops you off at school. You find your desk in a classroom full of other boys and girls, your friends from church. Your teacher, Miss Waters, quiets the class and then says, “Shall we begin our day in prayer?” You look at her and think- she prays too? From as far back as you can remember your mom has prayed with you each night before you go to sleep. Her soft, gentle voice showing you what to pray for and teaching you the words: “Now I lay me down to sleep. I pray the Lord my soul to keep. If should die before I wake, I pray the Lord my soul to take.” Your father prays before and after every meal. His voice is deep and strong. Sometimes the words he says you don’t understand, but then he explains them to you. At church your pastor prays for a long time using even big-
The only way that we can teach our children to pray is by ourselves knowing how to pray.

The foundation of prayer is started in our homes and then confirmed and strengthened through our schools and church. Prayer is direct communication with God. It is necessary for Christians because, in the words of the Heidelberg catechism question and answer 116, “Prayer is the chief part of thankfulness which God requires of us.” We are thankful because we are saved! (Eph. 2:8). We have hope, the only hope possible in this life, the hope of an eternal rest. The only way that we can teach our children to pray is by ourselves knowing how to pray. Then, through the example of prayer in the home, school, and church, we will teach our covenantal children, our heritage, how to pray. They will learn through our prayers by seeing when we pray, hearing how we pray, hearing what we pray, and seeing why we pray. These are the points we are teaching our children through their hearing of our prayers.

Children must see when we pray. ‘When’ refers first to the time at which you pray and second to the situations that bring you to prayer. The ‘when’ of prayer is seen and taught to the child mostly through the role of the parents. At what times during our day do we pray? For most of us, the answer to that question is before and after each meal, when we wake up in the morning, and when we go to bed at night. Are we teaching our children in our homes to pray at these times and explaining why we do this? Many parents of the Protestant Reformed denomination require their children to recite a short prayer after their father or mother prays at the beginning and end of each meal. The prayer is often (as little children), “Lord bless this food and drink, for Jesus’ sake, Amen.” Looking back after having prayed this prayer as a child, I have questioned the rationality behind this requirement of my parents. Rarely did I take this prayer seriously or think hard about what I was saying. It was often a game to see who could say it the fastest without getting yelled at. Now as I look back I see that my parents were teaching me a very basic concept that would always stay with me. They were showing me as a child the source of our food, teaching me at a young age that all came from God. They were also teaching me a good time to pray to God during my day—when pausing from our work to eat. They were saying, wherever you are, take a minute, or even a few sentences to thank God for the food you’re going to be eating, to commune with him and ask his blessing. We notice that even Jesus, before he feed the five thousand, took time and gave thanks to his heavenly Father (John 6:12).

Another time that we regularly pray is in the evening before we sleep and the morning when we awake. “My mouth shall praise thee with joyful lips: when I remember thee upon my bed, and meditate upon thee in the night watches” (Psalm 63). From as far back as we can remember, our parents prayed with us before we went to sleep. They taught us verses such as “Now I lay me down to sleep. I pray the Lord my soul to keep. If is should die before I wake. I pray the Lord my soul to take.” Through this they taught us that before we face anything, the day or the night, we must come before him who created the day and night and everything in them. “Evening, and morning, and at noon, will I pray, and cry aloud: and he shall hear my voice” (Psalm 55:17). Are we teaching our children this by the regular times in which we call upon God?

The “when” of prayer also includes the situation in which we are placed by the providence of God. Do our children see us coming before God regularly not only when we are in trouble and suffering extreme hurt but also when life runs smoothly? Can they say, yes Mom and Dad come to God when they are weary with the burdens of life, but at every time they come with thankfulness, always thanking God for his blessings, even when my grandma has died or my aunt’s new baby is born with mental handicaps. Are we consistent in our prayers before them even when life is going smoothly? The reasons we come to God and what we pray for impacts how we teach our children to pray.
Our covenantal children must see how we pray. What does our posture and attitude reflect? The way and manner in which we come before God and talk to him greatly impacts the way our covenantal children view prayer. One place we see this is in church and its role of the church in teaching our children to pray. In church, do our children see us and the other members of the congregation slowly slouching into their seats as the pastor begins the congregational prayer (or better known to our children as “long prayer”)? Do they see us trying to catch that extra ten to fifteen minutes of sleep we missed that morning, down in our seats, our heads in our hands, suddenly jerking up when our head falls too far? Or do they see us joyfully longing for that time where together as a congregation we are united in prayer, in direct communication with God! Psalm 100:4 clearly reflects this desire of the Christian’s heart. “Enter into his gates with thanksgiving, and into his courts with praise: be thankful unto him and bless his name.” This refers especially to the young people of our congregations, the ones the children watch with wide eyes and open hearts. Our posture and attitude during prayer as well as the whole service is what the covenantal children of the congregation are looking to...

Our attitude in prayer reveals our attitude toward God whether it is flippant or intimate. Prayer shows the sincerity of our relationship with him in our lives (Daniel 6:12). Then too, the words we use will not be terms that we might refer to our friends as: “You up there,” “just bless us man,” or “Lord I just wanna,” etc. We will come before God with words of wisdom and understanding and through this teach our children the respect and reverence God deserves.

Understanding our attitude in prayer and how it teaches our child, we can then ask, “What do we teach our children to pray?” We must teach them the content of prayer. They hear us pray. What do our prayers say? Most of them start with thanking and praising God. This is what prayer is, as we have seen from the catechism. It is the chief part of thankfulness to God—our thankfulness for our salvation. This is why it is so beautiful that we are teaching our covenantal children to pray, for the promise is “unto you and to your children, and to all that are afar off, even as many as the Lord our God shall call” (Acts 2:39). The most important aspect of prayer is our thankfulness, because without him we are nothing. Second, we teach our children to ask forgiveness of their sins. We teach them to confess their sins to God and repent of them (Heidelberg Cat. LD 21 Q and A 56). Thirdly, we teach them to pray for deliverance from their sins, their flesh, the devil, and the world (Heidelberg Cat. LD 52). As parents, we see children and their sins. At a young age they sin mostly by disobedience. And so we pray with them particularly for that sin. We make our prayers understandable and applicable to them. Then fourth, we teach them to bring their petitions before the Lord. For so many of us, this is first. We always get to the petitions in our prayers, but rarely to the other three. We must teach our children that only in the way of thankfulness and assurance of our forgiveness can we bring our personal needs before God. We show them they can bring their struggles, what is on their mind and heart before God whenever they want. They can pray for their...
friends and family. We teach them what they should pray for and what they should not—such as a sick cat or dying fish. Through our prayers they must see that we bring before God the church, the pastors, elders, our church family, the sick and widows, other peoples public needs or, as teachers, the needs of our classmates and their families. We teach them how to pray through our prayers and what we pray.

Our covenantal children must see why we pray. What do you say when your daughter asks you, “Why are you praying, Mom?” What is the basic, clear answer? Because Christ has died on the cross for my sins, and yours. We have hope then, the hope of eternal life, that blessed assurance that as covenantal children of God we have a heavenly home awaiting us.

All these points, the when, how, what, and why of prayer, are not things we sit down and tell our children in one setting. As the physical growth of our children is gradual, so also is their spiritual growth. It requires daily care and constant feeding. The need for instruction in prayer never ends. We are teaching prayer to our children even as they become young adults. In every moment of our lives we are, through our personal walk with God and our own prayer life, instructing others in prayer. This is how children will learn to pray.

At a recent retreat, Rev. Cammenga shared this story with us. I would like to conclude with it. He told the story of visiting an elderly lady in his congregation in Loveland, Colorado. She was near death. He had visited with her, read the word, prayed with her and was preparing to leave. As he was walking out of the door, she called behind him and said, Reverend, you want to know what I pray now before I go to bed at night? “Now I lay me down to sleep, I pray the Lord my soul to keep. If I should die before I wake, I pray the Lord my soul to take.” In her dying days she had returned to the prayer her mother had taught and prayed with her as a little girl, the first prayer she had learned as a child. The prayers we were taught as covenant children by our parents from our earliest years are a great power of God to teach us how to pray. They who learn to pray from childhood will, with God’s blessing, live a life of prayer.

Keri is a member of Bethel Protestant Reformed Church in Roselle, Illinois. She wrote this essay for the Protestant Reformed Young People’s Scholarship.

---

**Story Time**

**Sam Learns a Lesson**

by Stephanie Van Engen

Sam jumped out of bed Saturday morning with big plans running through his head. Today he was going to work on his fort in the backyard! Dad had given him some pieces of scrap wood to use, and Sam was determined to have the best fort ever built. He hurriedly dressed in some clothes he found lying on his floor, dashed down the stairs, jumped over the last two and landed with a nice thud.

Mom was already busy in the kitchen. “Bye, Mom,” Sam said. “I’m going to work on the fort.”

“Well, you can play for awhile, but don’t forget Saturdays are work days. You will need to help inside in a little while,” Mom reminded him.

“OK,” answered Sam and he flew out the door before Mom could change her mind.

“I hate work days,” Sammy muttered as he made his way to the corner of the backyard where his fort was. “I hate housework! Yuck!” Sam continued. “I want to do REAL WORK. I want to use tools to build things, use the snow blower, or use the chain saw to trim trees. Cleaning my room is booooooring, and so is taking out the garbage and mopping floors. I hate Saturday work!”

By now Sam had worked himself into quite a bad mood. He got busy hammering with some old nails Dad had given him, and after awhile he began to feel cheerful again…until his loud little brother called him inside.

Robby, Sam’s little brother yelled loudly out the back door, “SAAAAAMM, MOM SAAAYS YOU HAVE TO COME IN AND WORK NOWWW!”
“Arggg,” Sam Growled to himself. “Maybe if I just ignore him he will go away.”

Robby continued, “SAAAAMM, MOM, SAYS YOU HAVE TO COME INNNN RIGHT NOWWWW AND IF YOU DON’T SHE’S GONNA SPANK YOU AND GIVE YOU ALL SORTS OF WORK IF YOU DON’T COME IN RIGHT NOWWWWWW.

SAAAAMM, MOM SAAAAYS—”

“Alright, ALRIGHT! I heard you the first time,” Sam yelled back impatiently. He walked slowly up to the back door. “Why do you have to yell so LOUD anyway? You’re always so LOUD!” Sam said rudely.

“Nu Uh, Sam, you’re just in a bad mood ‘cause you have to work,” Robby answered.

“OK boys,” Mom said as they pushed and shoved each other into the kitchen. “No more fighting. Now, I made out the work list. It’s on the table. If we get the house clean then maybe we can have company over after church tomorrow night.”

“OK,” both boys answered. Sam went over to look at the list on the table. His eyes about popped out of his head when he saw his list. It read:

Sam—

Pick up room
Vacuum bedroom and hallway
Dust bedroom
Take out garbage
Help Mom clean the bathroom

“This is going to take forever!” Sam complained.

“Oh, come on,” Mom said. “It won’t take that long if you just get to it. If you would keep your room clean to begin with it wouldn’t be so hard to pick up.” Mom reprimanded. “Let’s see if we can get this done in record time. If we hurry and do a good job maybe there will still be time to take one last bike ride before the weather gets too cold.”

Sam walked slowly up the stairs. Just then he heard crying and laughing. “Well, the twins must be up.” Sam thought. The twins were eighteen months old and had become quite the terrors. If he didn’t keep all of his prized possessions away from them it wouldn’t be long before the twins totally destroyed them. He had to admit the twins were pretty cute sometimes, but it was frustrating when they wrecked his stuff.

“Sam,” Mom called up the stairs. “Can you get Johnny and Jenny out of their cribs for me, please? I have to make a quick phone call and then I will be right up.”

“Sure!” Sam called back eagerly, looking to do anything to get out of his Saturday chores.

He lifted his sister and brother out of their cribs and turned around. Now where did Jenny go? “Uh oh, she better not go in my—” Sam began to think. Suddenly there was a big crash.

“Jenny!” Sam yelled. “No! No! Bad girl! You can’t play with that!” Jenny had knocked over his box of legos in his bedroom. “Now I have even more to pick up! Bad girl.”

Jenny started crying and Mom walked into the room. “Uh oh Jenny, were you a naughty baby? You may not play with Sam’s things.” She turned to Sam. “I’m sorry Sam. That’s just part of living in a family. It won’t take that long to pick up.” Jenny cried harder. “I had better feed these two before it gets any later.” Mom left the room holding a crying Jenny.

Sam threw himself on his bed and grumbled, “I wish I could think of an invention that did all of my work for me.” He heard the vacuum cleaner going in Robbie’s room. He was already vacuuming. “Maybe I could pay Robbie to clean my room for me,” Sam muttered. Just then Dad stuck his head in Robbie’s room. He was home from the office early. “I don’t think you are supposed to be taking a nap,” Sam’s dad said sternly. “It looks like you have quite a bit of work to do. The best thing to do is to just do it!” Sam rolled his eyes. “So, get off your bed and start working, son. Next time I see this room it better be clean. Get busy!”

Sam slowly started picking up all of the Legos that had spilled everywhere and he made a dirty clothes pile with all of the clothes on his floor. He worked for a little while longer until he came across his army men, and after ignoring the little voice in his head that told him to obey his parents and keep working, Sam spent the rest of the morning setting up war instead of working. When Mom called that it was time for lunch, his room was still a mess.

“I was hoping we could go for one last bike ride before it got too cold,” Mom said as they sat around the table eating.

“Well, let’s go when we are finished with our meal.” Dad answered.

“I told the boys that we would go when the chores were done,” Mom answered.

“I’M DONE! I’M DONE!” Robbie yelled across the table.

“OK, Robbie, that’s very good, but remember…not so loud.” Dad said patiently. Dad turned to Sam and
asked, “How about you Sam? You should have had plenty of time to finish the work that Mom gave you to do.”

“Well, I’m almost done,” Sam lied. Truthfully he had only just begun and then quit.

“Almost is not good enough son,” Dad said firmly. “You will just have to stay home and finish.”

“Aww please…” Sam started to argue.

“No, Sam,” Dad answered. “You need to learn to obey your parents and also to be responsible about working. Staying home from the bike ride will hopefully teach you to do those things. Our job as godly parents is to teach you how to grow up to be obedient to what God teaches us in the Bible. The Bible says we must obey our parents and also that it is wrong when a man does not work. If we obey His Word then we show that we are walking in the light. When we do not obey we show ourselves to be walking in darkness. If the Spirit is in us we will be repentant and want to do what is right. Now go upstairs, think about what I have said, and finish your chores!”

Sam left the table with tears in his eyes. Dad was right. He had been disobedient and lazy. He felt miserable that his parents were disappointed with him. He watched out the window as his family rode away on their bikes. He could almost hear the twins giggling as they rode in the bike trailer. He could hear Robby who was SINGING at the top of his lungs. Sam felt miserable being separated from his family. He knew that it was his own fault, too.

He also felt separated from God. He prayed that God would forgive him for being disobedient and lazy and also for lying. He also prayed that God would give him a cheerful heart to do what he was supposed to do.

Sam got busy cleaning his room and worked on the things on the list. This time he really was almost done when everyone got home. He ran outside to meet his family. “I’m almost finished with everything!” He yelled.

“Great!” said his parents.

“I’m sorry for the way I acted,” Sam said with true repentance.

“You are forgiven,” his parents answered lovingly.

“Mom, when I’m done with my chores may I please work on the fort?” Sam asked politely.

“Yes, that would be just fine,” Mom answered with a smile.

A deep feeling of joy welled up within Sam’s heart. Sam smiled back and gave both of his parents a big hug.

The preaching of the cross of Christ
Is foolishness to those
Whom God ordained to perish,
But unto those He chose
It is the pow’r of God the Lord!
He turns to foolishness
The wisdom of this world;
But godliness He’ll bless.

Because the “foolishness” of God
Is wiser far than men;
And had He any weakness
’Twould be stronger far than men.
For God has chosen foolish things
The wicked to confound;
And things the world considers weak
Will to His praise abound.

Reaction to the gospel preached
Has always been two-fold:
The carnal man uncovers dross,
The righteous man, pure gold.
Man never merits glory—
Of grace is his reward;
And whosoever glories
Must glory in the Lord.

Thelma Westra

Stephanie is a member of Hull Protestant Reformed Church in Hull, Iowa. This story is a Beacon Lights Writing Contest winner.
How many of you have ever been on a real horse-drawn sleigh ride? For my family it is one of our favorite outdoor activities when there is snow on the ground.

I am afraid that all too often in today’s world we have lost the opportunity and appreciation of a quiet time in the woods with God’s creatures, observing His handiwork and wonders. If we get into the woods at all in the winter it is likely at breakneck speed on a noisy snowmobile so that we miss most of what is there to see.

I’ll never get sick of a sleigh ride. The only noise is the jingle of the harness or brass bells on the horses along with the steady drumming of their hooves in the snow with an occasional snort as they are working. For me it is best when the ground has been frozen solid and then twelve to fourteen inches of fresh snow falls on top of it. The snow flies and sparkles as the horses charge through it.

It is sort of like riding through a postcard with the snow on the trees. Animals leave tracks in the snow. The occasional partridge explodes out of the pines making us jump more than the horses. Often a flock of ducks will take off from the open water of the creek near our house. The children ride on toboggans behind the sleigh while the adults stay warm under blankets as they sit on hay bales.

Usually I hear expressions of amazement from the uninitiated. At times I would even describe the reaction as one of reverence. Often the older family members will sit next to me on the front. Immediately long forgotten stories start to flow about childhood horses and farming experiences.

Afterward, we often sit around a big campfire warming up. We roast marshmallows and drink hot cider or hot chocolate. We are both building and recalling memories of family, faith and friends. Meanwhile the horses get brushed down and fed as they cool down from all the exertion.

God made us from the very earth we walk on. Because He has made us earthy I believe we need to stay connected to the creation for our own mental, emotional, and, yes, even spiritual wellbeing. When is the last time you paused to feel the snowflakes on your face? When have you listened to the crunch of the snow as you are walking in the sub-zero cold? When is the last time you breathed a prayer of wonder and thanksgiving to your heavenly Father for all the wonders of the creation around you? May His name be praised.

Sleigh Ride

Flying snow from pounding hooves,
Gliding, the sleigh onward moves.
The trees with white wondrous seem,
The horses snort and blow out steam.

Our hearts are glad with family and friends,
Thinking of the covenant blessings God sends.
We feel His breath in the wintry chill,
We’re filled with wonder at the charging thrill.

Our hearts are warm as we think on His care,
The Father feeding His creatures out there.
If the earth winter’s wonder can possess,
How much more His people will He bless.

Deane is a member of First Protestant Reformed Church in Holland, Michigan.
Please note that these devotionals are designed to increase your familiarity with our Psalter. Your devotions will be greatly enhanced if you read the text and sing or read the corresponding Psalter number. I hope they can also be used in our schools with the children.

February 1 Read Psalm 5:7

Verse 7 completes the first part of this psalm which establishes the grounds for the approach of the mere man David to the sovereign and holy God. The title of Psalter #10 describes this verse well. Our knowledge of who God is compels every child of God to be mindful of redemption in Christ before speaking with our God. When we see ourselves cleansed from sin, when we consider the great mercy of God, then we come to God as a child who walks freely into the house of his father. There, in the house of God, in the consciousness of His love and fellowship, we humbly express our gratitude in thankful obedience and songs of praise. Sing Psalter #10:1.

February 2 Read Psalm 5:8

“Lead me in thy righteousness,…make thy way before me plain,” David prays and we sing in Psalters 9 and 10. This verse is summarized in the title of Psalter #9. It is dark, the eyes of the wicked, sin, and death glow all around him. David is afraid, but he knows God has established a path for him. David has come to the house of his heavenly Father to ask for help. The way of God for His children is the way of blessedness, the way of knowing God’s love and righteousness through the trials of life, the way that leads to heaven. Does sin stare back at you no matter which way you look? Do you need a guiding hand and light to shine on the path? Come to God in prayer. Meditate upon His word. Sing Psalter #9:3.

February 3 Read Psalm 5:9

Wicked to the core are those outside of Christ. You will not find a more graphic description of the wicked. These are first of all the words of Christ because He alone was without sin and surrounded by sinners. Paul quotes this verse when he describes the depraved nature of every man. “Their throat is an open sepulchre,…the poison of asps under their lips…mouth is full of cursing and bitterness…feet swift to shed blood…the way of peace have they not known…no fear of God before their eyes” (Romans 3:13-18). But the elect are “justified freely by his grace through the redemption that is in Christ Jesus” (verse 24). Let us praise God for so great a salvation. Sing Psalter #10:2.

February 4 Read Psalm 5:10

Is it right for us to pray for the destruction of our enemies? Does not Christ exhort us to love our enemies and forgive them? Yes, we must forgive our enemies, but we can not forgive God’s enemies. We know our God to be the just judge of all the earth who will not let sin go unpunished. God must destroy “for against Thee and Thy law they have set themselves to fight.” Christ had to die because He took upon Himself the iniquity of His people. Open your Psalter and notice that the words of Psalter numbers 9-11 can all be sung with any of the three tunes. Try singing the second half of Psalter #10:1 with either 9 or 11.

February 5 Read Psalm 5:11

From death we turn again to life. The Psalms are full of the antithesis. From the putrid belching of throat sepulchres we turn to the refreshing sounds of the joyful shout and rejoicing. We enter again into the house and fellowship of our God and shut the door on the hellish snarling beasts without. God is our shelter and defense. In Him we put our trust. Whence springs this life out of death? Only in Christ who has crushed the head of the serpent and destroyed the power of death. Pray that God will strengthen your faith and put your trust in Him. There you will find peace and security. Sing Psalter #11:3.

February 6 Read Psalm 5:11

The last two and first three verses of this psalm are put together in Psalter #11 leaving out all the verses that speak of the wicked. Something very important is missing if we sing this number by itself because we need to know how great our sins and miseries are before we can find joy in salvation. One way to sing this whole psalm with some variety in tune is to begin with 11:1 and 2, then sing 9:2 and 3, 10:2, and finish with the beautiful words of 11:4. God’s grace and favor is a shield that completely surrounds us. No matter what accusations the enemy might fling at us, we can turn to God’s grace for an answer. When the enemy casts our own sins before us as proof that we also are forsaken of God, we find shelter in God’s grace and favor. That is the only explanation of our salvation.
February 7 Read Psalm 6:1

Does your spiritual life feel at times like a roller coaster? From the delightful fellowship within God’s house David now wallows in tears under the chastening hand of God. David reminds us of a small child who one minute plays happily, but the next, having strayed into mischief, cries out under the angry face and hard hand of his father. David has fallen into great sin, and now guilt wells up within as he hears the word of God by Nathan the prophet. David sees God’s face red with anger and can not stand it. David knows he deserves the wrath of God, but he wants the assurance that he is being chastened, not in anger, but in covenant love. Like Jeremiah, David wants to be corrected, but not in anger (Jer. 10:24). He wants some sign of God’s love, so he prays for healing. Sing Psalter 12:1.

February 8 Read Psalm 6:2

Sometimes guilt and shame so overwhelms us that we become physically ill. We may go through long periods of depression in which shame and sorrow press down until we can stand it no longer. The original may be read “I am one who droops.” His beauty and glory have faded like a withered flower. He is limp. Even his bones, the strength of his body, are vexed (shaken). Our psalter reads “chastened sore I waste away.” Like a child having been chastened, he crumples to the ground, deflated, and sobbing. He is a physical wreak. May we also have the grace to humble ourselves before the rebuke of God, be it through the words of a brother or sister in the church, the preaching, or personal mediation upon the word of God. Sing Psalter 12:1.

February 9 Read Psalm 6:3

Words can hardly express the feelings of despair which fill the child of God who knows his guilt before God. “Sore vexed” means “violently shaken.” Jesus used the same expression in Matt. 26:38 when he said in the garden “my soul is exceeding sorrowful.” Our bodies may wilt under the afflictions of this earth, but when God’s love is hidden, then there is no more hope and our soul withers as well. David can sink no further, and so asks “O Jehovah, how long?” How long will it be before I see your face of love? Jesus cried out on the cross “my God, my God, why hast thou forsaken me? These are the words of one cut off from covenant fellowship. Let us thank and praise God for sending His Son to take that guilt away. Sing psalter #12:1.

February 10 Read Psalm 6:4, 5

Feeling as though God had forsaken him and left, David prays for His return. Nothing will revive his soul except the return of God, his Lord and Friend, to his side. Why should God return? Why come back to one who has despised you and trampled your name in the dirt? There is no reason apart from the mercy and love revealed in Christ. Mercy is to lift one who is low to a higher place. It is “loving-kindness” (Psalter). God is one who exalts the lowly. God has determined to reveal his attribute of mercy to the elect in Christ. In mercy, God has chosen his people from all eternity. God has so determined human life and the fall into sin that He demonstrates His mercy through our experiences of sin and guilt. David knows His covenant God and clings now to His mercy. He also expresses his desire to give thanks and praise once again to his God, something he is unable to do apart from God’s presence. Sing Psalter 12:2.

February 11 Read Psalm 6:6-7

Tears, tears, and more tears. Tears enough to make a bed swim and soak a couch. Tears that cause the eyes to swell, grow tired, and dim. The Lord who numbers the hairs of our head, also measures our tears in a bottle (Psalm 56:8). Not only does the child of God sorrow over sin, but in this weakened state, the wicked also mock and taunt “where now is the God in whom you trust? You are no better than the rest of us, God has forsaken you.” If it is not the wicked who salt our wounds of guilt, it is our own sinful nature that casts a shadow of doubt over our soul. They tempt us also to forsake God and find pleasure in sin. Weak and helpless in ourselves, we find our only strength in God. Sing Psalter 12:3.

February 12 Read Psalm 6:8-10

Before his prayer is finished, God puts in David’s heart the assurance that the prayer is heard. It is one thing to confess our guilt and feeling of being forsaken, but it is quite another for the wicked to say that God has forsaken you. Though you may feel that God has forsaken you, God is really right there with you. Perhaps it takes the lies of the wicked to remind you of God’s true promises and cleansing in Christ. Three times David says “Jehovah has heard my prayer.” “God exposes their lies, and their accusations of guilt fall upon their own head. Sing Psalter 12:4.

February 13 Read Psalm 7

Have you suffered under slander? Someone whispers that you have done some shameful deed and soon your name wallows in the gutter. Slander is like poison, a deadly tool of the wicked. It makes even friends suspicious. In holy anger you can come only to God who knows the heart. This psalm is the response of David to the slander of Cush the Benjamite who stirred up Israel against David by saying that David was rebelling against Saul even though Saul had been good to David. The varied, jumpy style of this psalm in the original reflects the agitation of David. “Painful unrest, defiant self-confidence, triumphant ecstasy, calm trust, prophetic certainty - all these states of mind find expression in the irregular arrangement of the strophes of this Davidec dithyramb” (Keil & Delitzch 139). If anything, we should sing Psalter #13 with a fast tempo to convey the right mood.

February 14 Read Psalm 7:1-2

You know it is out there, but you can’t see it. Now and then you catch a glimpse of a shadow. You hear a noise, turn, and see nothing. You run, but footsteps follow even more closely. Any moment now, the enemy will make its final attack. With a paralyzing roar, it will leap and tear your soul to pieces.
Such is the tension which builds within one who is the object of slander. Groups of friends hush when you draw near and then talk about the weather. You turn around and people look the other way. Some cast a sly glance at you as you enter. With no one to trust, your soul is about to burst. To whom will you turn? Turn to Jehovah in prayer. Sing Psalter #13:1 “Jehovah my God, on Thy help I depend.” Pray also that you may never be one to slander your brother or sister in the Lord.

February 15 Read Psalm 7:3-5

An oath is a serious matter. The “selah” directs us to pause and consider this matter. The musical tone changes to accent this courageous confession. God is called upon to search whether or not your heart is true in all that you say. David cried out to Saul after he had left the cave and said to him “I have not sinned against thee; yet thou hast brought me to take it. The LORD judge between me and thee, and the LORD avenge me of thee.” And Saul replied “Thou art more righteous than I: for thou hast rewarded me good, whereas I have rewarded thee evil” (1 Samuel 24:12, 17). Let us also take care that our actions are right and true before the eyes of God. Let us take care to live all of our life in Christ. Sing Psalter #13:2.

February 16 Read Psalm 7:6-7

Are we not roused up in anger when we hear about heartless hijackers shooting people pointblank, mothers who kill their unborn children, or kidnappers who snatch children from their homes? Do not we demand that such be punished? How much more is God angered when His creatures rebel against Him, hate one another, and persecute those whom He has redeemed and made His own children? Our God does not shrug His shoulders at injustice. He does not ignore the hatred and pride of man. He is angry with the wicked. He does not wring His hands in frustration, but He justly punishes the sinner with hell. There are few today who are willing to sing praises to this God of justice. Sing His praises in Psalter #13:3.

February 17 Read Psalter #13:4, Psalm 7:8

Who but Christ could ever say “judge me, O Jehovah, according to my righteousness, and according to mine integrity that is in me.” Yes, and that righteousness of Christ the Head is imputed to the church, His body. David speaks here as a type of Christ, and also as a saint who knows by faith that God’s own work of righteousness dwells within him. “As if a burning and shining candle should say, Judge me according to the flame which is upon me, that is, not that wherewith I am myself, but that whereby I shine enkindled of thee” (Augustine). Does your light also shine in the world? Let us also come boldly to the throne of grace and sing the words of this verse in Psalter #13:4.

February 18 Read Psalm 7:9, 10

“Establish the righteous” we sing. Build them up, make them strong and enduring. Build them up upon the solid rock of Christ like the wise man built his house which stood firm in the storm. The foolish man built his house of pride, haughty rebellion against God, persecution of the righteous, and wickedness upon the sands of disobedience. May that house come to ruin after it is built up as a lofty tower. Then at last we will be free from the fearful stalking and violent attacks of Satan. God will do this because he looks into the heart, and even to the reins (the seat of the emotions) of His people in Christ, and finds them to be pure. May you also find this confidence that your sins are cleansed. Put your trust in God, our shield and defense. Sing Psalter #13:5.

February 19 Read Psalm 7:11-16

Do we not find perfect justice in the story of wicked Haman’s death by the gallows which he made out of envy for righteous Mordecai? Such is the justice which David seeks for the wicked who persecute him. The wicked one who is pregnant with iniquity devotes all his energy to bring forth lies for the destruction of the truth. He digs a pit and carefully disguises it as innocence and truth so that the righteous may fall into it and be destroyed. But God who is sovereign over all things, even the wicked deeds of men, is angry with the wicked every day and will cause them to fall into their own pits of destruction. The cup of iniquity is not yet full, but God has sharpened His sword of judgment, and has bent His bow with the arrow ready. Except one repent, he will surely perish in the judgment. Stand in awe before our holy God and sing Psalter #13:5.

February 20 Read Psalm 7:17

The hard, bloody language of our righteous God is cause for singing in the heart of him who knows what sin is all about. We sing to our God who has revealed Himself as the almighty Judge, the gracious Deliverer, whose name is Jehovah, the covenant God who changes not and is forever. How could we know these depths of our God except in the way of sin and suffering in this life. Comforted that we belong to our faithful Savior Jesus Christ, we can live and die happily knowing how great our sins and miseries are, how we are delivered, and how to express our gratitude. Express your gratitude now and the rest of the day by singing Psalter #13:7.

February 21 Read Psalm 8

Are you weary of all the struggles with your sin and wicked men? God has provided an oasis which every child of God can visit and refresh himself, and forget for a while the troubles of this life. Step outside some cloudless night, or drive out into the country away from the city lights and look up at the moon and stars. Your jumbled thoughts will be drawn back into perspective. When David found this oasis, he was filled with delight and sang a joyful song to Jehovah. The heading of this Psalm recommends that this Psalm be accompanied by the Gittith, an instrument that gives forth a joyous sound. Our Psalter has two numbers for this Psalm entitled “The Name of the Lord,” and “God’s Glory in His Works.” These titles are fitting because this Psalm begins and ends exclaiming the excellency of God’s name, and that name is His glory revealed in His works. Sing Psalter #15:1.
February 22 Read Psalm 8:1
When we look at the stars at night, we see the glory of God. The glory of God is His beauty, honor, and majesty. We can also read the text “who hast covered the heavens with thy glory!” A poster has recently gone into print showing a nebula (beautiful cluster of stars and glowing gas) viewed through a powerful telescope. It is truly a majestic and glorious picture. This nebula looks like fingers of a hand and the poster is entitled “The Hand of God.” Man can find no other words to describe the beauty of the stars than words which point them to the very name of God. The name of God is His Being as He is revealed to us. God created those stars with His Word. He is infinite in power and wisdom and beauty. This is Jehovah, our covenant God, and Lord. With the whole church of God sing Psalter #14:1.

February 23 Read Psalm 8:2
The words of little children have power to silence the ungodly scientists who devote their lives to a study of the stars in the heavens but with high sounding learned words vehemently deny and fight against the truth of God’s glorious name. God is pleased to create victorious power for Himself out of the mouths of children that confess His name. God hath chosen that which is foolish and weak in the eyes of the world to put to shame the wise and that which is strong. While the scientist next door pours over data late into the night using million dollar equipment and supercomputers, may the light sweet voice of our children singing this Psalm as they look out their bedroom window at the stars drift into his ears and reveal the answer. With childlike faith sing Psalter #14:2.

February 24 Read Psalm 8:3-4
As we look at the stars and begin to consider their great number, distance, and magnitude, then we begin to feel how small we are. All the thoughts of pride which had lifted you up throughout the day and roused up feelings of anger when others looked down upon you begin to bring shame to your soul. I am nothing! I am but a speck of dust in this big universe! And, even more astounding, the glorious God Whose name I see exalted high above all creation, is always thinking about me with fatherly love and remembering me! God’s love for me and my salvation is really the only thing that is important. All the petty little worries and squabbles melt away in this wonderful oasis. Sing Psalter #15:2 & 14:3, 4.

February 25 Read Psalm 8:5
Yes, God is mindful of His people. He never forsook them throughout the Old Testament and in the time appointed, sent His Son to visit and redeem us for heavenly glory. Though very small and frail in the vast creation, God created man in His image so that he could enter into covenant fellowship with Him. Our Psalter interprets the words “lower than the angels” in terms of God giving His wisdom to man and power that is nearly divine. God has crowned man as king with glory and honor. David is thinking of the position that Adam was given in Paradise in light of God’s promise that man will be exalted to an even more glorious state in the coming Redeemer (cf. Hebrews 2:6-8). “Man” in this text refers to the church which is composed of men and women from every tribe, tongue, and nation. That is why the Psalm begins with “O LORD our Lord.” This is the song of the church. Let us sing Psalter #14:5.

February 26 Read Psalm 8:6-8
Not only does man have an exalted position in relation to God, man is also given dominion over all creation. When God created the world, He made all things ready for man before creating man and placing him in the creation. The vast expanse of the stars in heaven was made for man. Man is so small and insignificant, yet at the same time he is created to enter into fellowship with God. This incomprehensible wonder only points us to our God and the glory of His name. The magnitude of the universe which was created for man is a picture of the overflowing abundance of grace which God has for His people. Humble yourself before God and with a thankful heart sing Psalter #14:6.

February 27 Read 1 Cor. 15:25-27, cf. Eph. 1:22
We do not always feel like kings of creation. Man does not have dominion, glory, and honor of himself. We are nothing in ourselves. Our honor, glory, and dominion comes only in connection with God being mindful of us and visiting us. David sang Psalm 8 in the hope of God’s promise. We sing it knowing that God has fulfilled His promise in Christ. Christ, who has destroyed death does have glory, honor, and dominion over all things. We have a beginning of this glory and dominion on this earth when we fight against sin and by God’s grace draw closer to Him. When the church is taken to heaven, then we will have this glory and dominion in full. Do you long for that day? Sing Psalter #15:3.

February 28 Read Psalm 8:9
The Psalm ends with the same words found in verse one “O Jehovah our Lord, how excellent is thy name in all the earth.” John Calvin writes in his commentary “The sum is this: God, in creating man, gave a demonstration of his infinite grace and more than fatherly love towards him.” When God reveals His grace and love in Christ to His elect children, we can do nothing but praise Him. Our praise for God must arise out of a correct understanding of His grace and love. There is nothing worthy of praise in a grace that is powerless to save or a love that is powerless to draw the children of God irresistibly. Thank God that He has given unto us faithful preachers who preach the truth of sovereign grace. Sing Psalter #14:7.
According to a study released by Public Agenda, 46% of all Americans have less than $10,000 saved for retirement. According to the U.S. Department of Health & Human Services, 96% of all Americans will retire financially dependent on the government, family, or charity. A 1992 Federal Reserve study showed that 43% of U.S. families spent more than they earned.

We stated earlier that spending money was a problem. Saving money is also a problem. These two ideas are closely tied together. If you don’t quit spending money, you can’t save money.

As stewards what is our responsibility in saving money? How much should we save? Where should we save our money? Why should we save? A lot of questions surround this topic. Thank God that he has given us his Word to answer these questions.

Should a steward save money? Yes. We turn again to Joseph. When he was Pharaoh’s steward he saved for seven years. He knew that a famine was coming. This shows us an important principle: save for emergencies. Emergencies happen all the time. How are you going to pay for a new furnace? A new transmission for the car? An accident that causes medical bills? We never plan on these events, but common sense tells us that they will happen. When will an emergency happen? Probably when you least want or expect it. When we have some money saved and set aside, emergencies aren’t so bad. Let’s say the car breaks down, and it is going to cost $500 to get fixed. There are two problems in fixing the car: the first is the inconvenience of a car that doesn’t run, and the second is paying the mechanic. It is much less stressful to have saved a little out of every paycheck than to have the stress of two problems at once.

There is a different kind of saving promoted in the Bible other than for emergencies. That is to save in anticipation of a need in the future. When David was preparing for the building of the temple, he saved. He collected every type of material needed for it.

Some of the things that we might save for are a house, car, furniture, or retirement and inheritance. Long-term planning is needed. We need to think about the future and plan ahead.

In Bible times the people lived in an agricultural society. Much of their money was in the form of grain. When they saved “money” they placed it in storehouses. In what type of “storehouse” should a steward place his money? Should he buy CDs? Or place it in the bank? Should he invest in the stock market? Or real estate? Or should he just place it under his mattress?

There are two ideas given to us in the Bible. The first is that we should do something. We can’t just bury it. Jesus made this clear in the parable of the talents. The man who was given one talent was told that he should have at least put his to the exchangers for usury (Matt. 25:27). This rules out the idea of placing our savings under the mattress.

The second principle the Bible shows us about where to save for future purchases is diversification. Diversification is a big word that tells us that we should not put all of our money in one spot. Solomon says in Ecclesiastes 11:2, “Give a portion to seven, and also to eight; for thou knowest not what evil shall be upon the earth.” To put all your eggs in one basket is not a wise idea. It should be spread around because disasters may hit.

There is a danger associated with saving money. Some people hoard money. Hoarding money is a bad idea. When hoarding money the focus of a person’s life is on material possessions. Money becomes an idol for them. They look at money as a scorecard: the more they get, the better the score. They use it for bragging rights.
They use it to buy pleasure. They use it for their own consumption rather than for the kingdom. What does Jesus say? “But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal” (Matthew 6:20). At some point saving money will do us no good at all.

This idea is illustrated in the parable of the rich fool found in Luke 12. He had a very good crop. He was going to store it away and have many good years of ease and luxury. Of course it did not work because his life was required of him.

When we die we can’t take any money with us. Money doesn’t do us any good after we die. (I never saw a U-haul following a hearse). Money is just a tool. We need it, but we need it in context of the greater reality that we are not of this earth. We are here for a while, and then we go home. We use money to meet our needs and the needs of the kingdom here, then we go home.

One of the main reasons people save money today is for retirement. What is biblical retirement? Can a steward just sit back and relax? No. Why? A steward is a manager. If you are only relaxing, taking it easy, you are, by definition, not managing.

When we think about biblical retirement, we must think work. The Bible sets the calling before us to work. We have work to do. We need to be busy in that work. We may not quit but must persevere. We must continue to teach and train. There are many opportunities to serve in the kingdom; we need only ask: what can I do?

When we think biblical retirement we must keep in mind the type of work to be done. It should be obvious that the work of the parent with small children will be significantly different than the work of the great-grandparent. We are called to work as we are able. As we grow older it is OK to slow the pace.

Maybe there are some stewards who are reading this and thinking, “Retirement? I do a budget, I make good money, I even send my kids to a Christian school! I don’t have enough money left over to save!”

This is a legitimate concern. Two things should be pointed out to those who have this concern. First, the good manager also realizes that there are events that are outside our control, and no matter how much we save we will not be able to cover those events. That is where we have peace in trusting God. We can be thankful that no matter what happens we confess that God is sovereign. He is in control of all things. If it is his will that our lives mirror Job, then we must have the confession of Job also. Job 1:21 says, “The LORD gave, and the LORD hath taken away; blessed be the name of the LORD.”

The second thing is that the Bible addresses this concern in Proverbs 30:7-9. Agur desires neither poverty nor riches. Both extremes lead to danger. If you have just enough to meet your obligations, be thankful. God has provided. He provides for the birds of the air. He provides for the grass in the field. He will provide for you.

There are, in general, two problems that stand in the way of saving money. The first is lack of work. The second is overspending.

Lack of work can happen due to many reasons. In any case the Lord calls us to provide for our family (1 Tim. 5:8). If there is some reason that we have fallen on hard times we can be thankful that God has given us his Word to give us direction. It says that first we are to first go to our family for our needs. If our family can’t help, then we should go to the deacons of the church; it is their responsibility before God to help. If there is a reason why you can’t get a job, they will be able to help with that too. It is not their obligation to give you employment, or to give you contacts of people to talk to, but they can take a fresh look at your situation, and with compassion, give some insight and wisdom on some ideas that you can take up to help yourself.

The second reason we can’t save money is due to overspending. There is a symptom of overspending: debt. Debt occurs any time that you owe. If you are making payments you are in debt. Credit cards, student loans, car loans, and mortgages are all forms of debt. Many people today think that these are not debt because they can make the payments. Payments are part of a contract to repay debt. What happens if payments stop? Harassing phone calls, lawsuits, garnished wages, repossessed cars, and foreclosures will happen.

Debt, like money, is amoral. The Bible does not prohibit debt. The Bible does not say that having debt is a sin. The Bible does not say that if you are in debt you are sinning. However, the Bible does have many things to say about debt. In fact, there is not one positive reference about debt in the Bible. The Bible says:

—It is not wise to be in debt (Matt. 18:23-35).
—we should not be surety for another (cosign for another) (Prov. 6:1-5).
—we should get out of debt (Rom. 13:8).
—we have the obligation to repay our debts (Matt. 18:23-35).
Another thing the Bible says about debt is that it changes relationships. Consider Proverbs 22:7: “The rich ruleth over the poor, and the borrower is servant to the lender.” God says, through Solomon, that those who are in debt are servants. As soon as someone goes into debt to another, the relationship between the two is immediately defined. There is one master. There is one servant. Why would anyone willingly subject themselves to servanthood?

Debt (borrowing) is associated with not obeying God’s commandments. We read in Deuteronomy 28:15, 43-44, “If thou wilt not hearken unto the voice of the LORD thy God, to observe to do all his commandments... The stranger that is within thee shall get up above thee very high; and thou shalt come down very low. He shall lend to thee, and thou shalt not lend to him: he shall be the head, and thou shalt be the tail.” To be in debt is the result of not following God’s commandments.

Debt, although not a sin, is a problem. In the church we are not immune to this problem. When we go into debt we feel the pain of it. This pain includes uneasiness and anxiety over bill paying.

As stewards what can we do to cure the problem of debt? Ask the question this way: what can we do to cure the problem of overspending? Or this way: how is a Christian steward supposed to save money?

We need to realize that there is a symptom and a root problem. Think about it this way. If you have cancer and take some aspirin you may feel better. The aspirin makes the pain go away, but it does not make the cancer go away. Using this analogy, debt is the symptom of a deeper problem: overspending. We can take care of the symptom and pay off all of our debt (cars, loans, mortgages), but if we do not cut out the root of the problem (overspending) the symptom (debt) will grow back.

We have mental perceptions of borrowing. These perceptions come from the world. Our thought process has been influenced by the world. Our senses have been appealed to by marketing. We see, then buy. If we can’t afford something we justify the “need,” take a loan, then buy.

An example of our perception being altered is through professors in the universities. They teach us to borrow, take that money, and invest it.

Another example of our perception being altered is through peer pressure. Everyone around us has the best stuff, like a house, car, or clothes. So we want to fit in. We want to be liked. What do we do? We go buy the newest designer clothes, or the fancy sports car, or the brand new house.

Again, how do we cure the problem of debt? How do we cure the problem of overspending and start saving? We need to take our mental perceptions and turn them on their head. We need to say no to the world’s way of handling money. We need to handle money God’s way.

We need to say “NO.” It’s just that easy. But it’s that hard! It takes discipline to say “NO.” It takes self-control to say “NO.”

To say “NO” to debt, to say “NO” to stuff, takes nothing less than God’s grace. The first thing that we need to do is acknowledge that our way of handling money isn’t working. Start by saying, “Yes, God, you are right on this whole money thing. The way I’ve been using money is wrong. LORD, help me to be a better steward.”

We need to pray. We need to bring our problems to God in prayer. We need to seek out his help. We need to study his Word. We need to start today by making three commitments.

The first commitment was stated earlier: budget. Review your finances. Start writing things down and prioritize them in order of importance. Do a budget.

Second, make a commitment to educate yourself. Go to your Christian book store and buy something to read. Take a class. There is a ton of excellent material out there on how to handle money God’s way. Go dig some up and educate yourself.

Third, make a commitment to never, ever, ever, ever borrow any money for anything ever, ever, ever again. The borrower is a slave. Instead of strapping yourself with debt and payments, be free from slavery. Debt is the broad, easy to follow, well-traveled road. Do not take it. Do not borrow.

Saving money is a good thing. When we save we are managing God’s way. There should normally be a little left over. This little should have a defined use. Whether it is for an emergency, a house, some type of biblical retirement, or an inheritance, all of these types of saving can be done out of love. Love for the neighbor and the fellow saint can be shown through biblical saving of money.

Bibliography


Editor’s note: Rev. Hanko here relates to us the months-long process that ended in the deposition of Rev. Hoeksema. It is an eye-witness account, and a moving one, though not without its humor.

The 1924 Synod’s decisions did not settle the problems in Eastern Ave. church. Now that synod had spoken, the consistory demanded of Rev. Vander Mey that he confess his sin of distributing copies of his protest throughout the churches, and of the three protestants that they retract their accusation of public sin. Since all parties involved not only refused, but showed a hostile attitude, this matter was brought by the consistory to Classis Grand Rapids East on August 20, 1924. The consistory requested that the classis rescind its former decisions according to which the consistory had been advised to lift the censure of the protestants.

Classis East did not advise lifting the censure from Rev. Vander Mey, but they did advise that the censure of the protestants should be lifted as soon as possible, on the ground that synod had sustained the accusation of these protestants against their pastor.

Classis did exactly what the synod refused to do. By their decision they actually accused Rev. Hoeksema of public sin by his denial of common grace. This was the first step toward his deposition and the expulsion of the congregation from the denomination!

The consistory felt compelled to call a congregational meeting on September 2, in which the decision of the classis was explained and opportunity was given to all confessing members to sign a protest against this action of the classis. Ninety-two members formulated a protest against this congregational meeting, accusing the consistory of mutiny and rebellion, as well as allowing women to vote at a congregational meeting (though in reality there was no vote taken).

The classis met, recessed, and met again repeatedly. (It should be understood that Rev. Hoeksema and his consistory resided in Classis Grand Rapids East while Rev. Danhof and Rev. George Ophoff, who joined them in their stand, resided in Classis Grand Rapids West.) Their meetings might be compared to a sort of correspondence course between the Eastern Avenue consistory and the classis. Classis met, heard the answer of the consistory, placed it in the hands of a committee from the theological school, recessed only to meet again when this committee was ready to report.

One cannot help but ask why these ecclesiastical assemblies dealt with Rev. Hoeksema and his
consistory in such a strange, improper and illegal manner. Why? It is obvious that they wanted to avoid with all their power a direct confrontation with Rev. Hoeksema. The reason is evident. Rev. Hoeksema stood intellectually head and shoulders above all the leaders of that day. They all knew that if he were given the opportunity of a public discussion or debate, his strong oratorical ability, but still more his intellectual acumen would convince many listeners. It would even expose these leaders in their foolishness and their error. This they avoided with might and main, and therefore consistently refused to allow him to speak in his own defense.

Although this was not demanded of the other ministers and consistories, Classis Grand Rapids East demanded of Rev. Hoeksema and his consistory that they sign the Three Points of Common Grace adopted by synod.

These were crucial times. Many visitors attended every session of classis. Women took their crocheting, sewing or knitting along and stayed all day. At five o’clock they went home to make supper, so that their husbands could attend the evening sessions.

In the meantime, in an attempt to prevent Rev. Hoeksema and Rev. Danhof from defending their position, Rev. Hoeksema was forced to resign as editor of the rubric “Our Doctrine” in *The Banner*. And thus, a Free Reformed Publishing Association was organized, so that these men could freely write their views and opinions in *The Standard Bearer*, which became the voice of our denomination.

Every Sunday, especially in the evening, the Eastern Avenue Church was filled beyond capacity. Visitors came from various churches to hear our pastor. Not only were seats placed in the aisles and in front of the platform, but some sat on the platform and on the steps leading up to the platform. Those who could not be seated stood in the hallways so that repeatedly the fire chief came to clear the hallways.

One professor at Calvin came to hear Hoeksema preach. In his sermon, Hoeksema took a dig at Socrates and other philosophers. The next day this professor came to class and said, “Our beloved Socrates was dragged through the mud again last night.” By that time, in the eyes of the professor, Socrates, by God’s common grace, without a speck of special grace, had come right up to the portals of heaven.

Even the children marching to Franklin Park for a Sunday School picnic, walked along Eastern Avenue and Franklin Street shouting, “1, 2, 3, 4, who are we for? Hoeksema!”

The controversy created a stir far beyond the local congregation. For one thing, common grace was discussed in the homes at mealtime even when visitors were present, on the street corners and in the grocery store. Whenever you saw a group of people together in earnest discussion you could be sure that they were discussing the topic of the day. Those in favor of common grace would ask, “If an unbeliever pulls another man out of the ditch is he doing good?” We’d say, “No.” They’d say, “Is he doing any good if he leaves him in the ditch?” And we’d answer, “No, he isn’t doing any good then either.”

Even in Calvin College and Seminary, which I was attending at the time, there was a lot of tension. The professors did not fail to make cutting remarks about the Revs. Hoeksema and Ophoff. Among the students there was constant debate. Prof. Volbeda’s son was always ready to agree with me, while Prof. Berkhof’s son took up the defense of the classis. When the ministers were deposed, we who continued with them were virtually ignored.

So when the time neared that Hoeksema was going to be suspended, Prof. Clarence Bouma, a cousin of my mother’s, came over when my mother was alone and told her that I should not be allowed to stay with Hoeksema. He said that I was needed in the CRC and Hoeksema would never amount to anything anyway. When I came home she was crying because she felt bad about that. I told her that I had decided to go with Hoeksema. Earlier this had been in some doubt. But after I met privately with Rev. Hoeksema, my mind was made up.

The *Grand Rapids Press* carried information regarding Classes Grand Rapids East and West on the front page of the evening paper whenever possible. One evening a headline on the front page read: “Rev. Ophoff Chooses Death.” He had said at a meeting of Classis West that he would prefer to face a cannon rather than sign the Three Points.

It so happened that I made confession of faith on a Thursday evening in December, the day before Rev. Hoeksema was suspended from office and his consistory deposed. The next morning I was at school for an early class. Immediately I was informed by one of the students who was in the know, that “Today your minister will be suspended from his office,” followed by the question, “What are you going to do?” I an-
swered that when he was put out I was put out also. I was told by him and a few others, “Then we shake hands now for the last time.”

As was expected, on December 12, 1924 Rev. Herman Hoeksema was suspended from the office of the ministry of the Word and sacraments and his consistory was deposed. Needless to say, in January he was deposed, and shortly after Rev. Danhof and Rev. Ophoff were suspended and along with them their consistories were deposed.

Even that action was contrary to the Church Order. It has always been maintained that according to the Scriptures and sound reformed principles, Christ rules his church. Christ opens and closes the gates of the kingdom of heaven. He calls the minister of the Word, the elders and the deacons to their respective offices. Christ does so through the consistory, which is the ruling body in the church, representing Christ. A classis or a synod is not a higher authority. They are not governing, but advisory bodies. No classis or synod has the right to exercise discipline over members of the congregations, nor the right to discipline office bearers. They can only advise, and if that advice is not adopted they can declare that congregation outside of the denomination. That is the extent of their right. Classis Grand Rapids East and West went far beyond that.

The next Sunday the congregation of Eastern Avenue met with mixed feelings. There were tears, but there was also joy. Tears? Yes, ninety-two members with their families were no longer with us. Some had refrained from coming for some time, but now these recalcitrants went their sinful way, meeting separately in the Sherman Street Church. But there was more, for we were illegally, even cruelly cast out of the denomination in which many of us had been baptized and reared. There was no doubt in our minds but that when they cast out our pastor and consistory, we also were cast out.

Our pastor, consistory and we have often been accused of having withdrawn from the CRC. That is not true. Our minister and our consistory were deposed because of their convictions. As a result, we also were placed outside of the denomination because of our convictions.

More than that, in some instances husband and wife stood diametrically opposed to each other, families were permanently broken up, friendships were ended. A split in the church is a very painful experience. My three half sisters and my full sister Sena with their families all remained in the CRC and became bitterly opposed to us. On birthdays we still came together but as soon as any reference was made to church or doctrine the older ones became angry and threatened to go home.

Many of us could not refrain from singing:

 Friend and lover are departed,
 Dark and lonely is my way;
 Lord, be Thou my friend and helper,
 Still to Thee, O Lord, I pray (Psalter 240:5).

Yet there was joy. And the joy far outweighed the grief. It was indeed a relief that peace was once more restored in the congregation. The offense of the presence of the protestants was removed. We could worship once more in complete harmony and unity. The struggle that had been foremost in our prayers and had caused many sleepless nights was over. We realized that the Lord had done great things for us.

For our God had brought about a reformation! Well might be added, a very necessary reformation. On that first Sunday our pastor chose as text for his sermon, John 6:67, “Then said Jesus unto the twelve, Will ye also go away?” We were forcefully reminded that we should not come along because of sympathy or sentiment or for any ulterior reason. We should not remain with the congregation because of the cruel injustice that had been performed. Before the face of God we should take our stand out of conviction, deep conviction of the truth, and love for the sovereignty of our God.

At the close of the service the rafters fairly rang with the joyful praise to God in the strain of the psalmist,

 Thou art, O God, our boast, the glory of our power:
 Thy sovereign grace is e’er our fortress and our tower:
 We lift our head aloft, for God, our shield is o’er us,
 Through him, through him alone, whose presence goes before us.
 We’ll wear the victor’s crown, no more by foes assaulted,
 We’ll triumph through our King, by Israel’s God exalted (Psalter 422:6).

Karen is a member of Protestant Reformed Church in South Holland, Illinois, and a granddaughter of Rev. C. Hanko.
The church’s calling in the world is to uphold the whole truth of God set forth in the 66 books of sacred Scripture, including not only the attributes of God, the wickedness of man, the irresistible grace of the Holy Spirit, the Lord’s covenant with believers and their seed, etc., but also the Christian’s duty “to do justly, and to love mercy, and to walk humbly with” his God (Mic. 6:8). From I Timothy we learn that the church must testify publicly of the purpose of the law (ch. 1), the role of men and women in the church (ch. 2), the qualifications for special office bearers (ch. 3), the “latter times” (ch. 4), care for widows (ch. 5) and work and covetousness (ch. 6). Moreover, after declaring that the church is “the pillar and ground of the truth” (3:15), the next verse explains the very heart and core of that truth: “the mystery of godliness” formerly hidden but now revealed in the incarnation, life, death, resurrection and ascension of Christ. “And without controversy [i.e. confessedly] great is the mystery of godliness: God was manifest in the flesh, justified in the Spirit, seen of angels, preached unto the Gentiles, believed on in the world, received up into glory” (3:16). Clearly, declaring God’s truth to the nations centres on proclaiming Him who is “the way, the truth, and the life” (John 14:6).

The church holds up the truth in the world, in part, by preserving and translating the sacred Scriptures. The OT church was the custodian of the truth, for unto the Jews “were committed the oracles of God” (Rom. 3:2). Before the age of printing, members of the NT church engaged in painstaking copying of God’s Word. The NT church, especially in its early and modern eras, has laboured in Bible translation. Think of Jerome and his Latin Vulgate, Luther in the Wartburg toiling on the German Bible, our own William Tyndale and the men who produced the Authorized Version. Of the 6528 or so languages in the world, some two thirds of them still do not have any of the Bible in written form. Though only about 6% of the world’s population speaks these languages, important work in the kingdom of heaven remains to be done in this area.

The church also holds up the truth in the world by interpreting God’s Word, for the Holy Spirit does His work of interpreting His Word in the true church. Church members and office bearers search the Bible daily, comparing Scripture with Scripture. The body labours to understand and expound God’s Word. Thus we have biblical commentaries; Christian books and pamphlets; and Reformed catechisms and confessions.

The church especially holds up the truth in the world by preaching God’s Word, the chief means of grace. The OT prophets preached, Christ preached, the apostles preached, and the church is called to preach. A church must be able to say with Paul that she has “fully preached the gospel of Christ” (Rom. 15:19).

Rev. Stewart is a missionary of the Protestant Reformed Churches to the Covenant Protestant Reformed Fellowship of Northern Ireland. This series is being reprinted with permission from the Covenant Protestant Reformed Fellowship website, http://www.cprf.co.uk/Volume X, Issues 5.
BAPTISMS
“For the promise is unto you and your children, and to all that are afar off, even as many as the Lord our God shall call.” Acts 2:39
The sacrament of Holy Baptism was administered to:
Zoe, Amy and Lea, children of Mrs. Karen Campbell—Ballymena, Northern Ireland/Hudsonville, MI
Grant Michael, son of Mr. & Mrs. Bruce Koole—Faith, MI
Kelly Ann, daughter of Mr. & Mrs. Brian Koole—Faith, MI
Carter Michael, son of Mr. & Mrs. Jason Scholten—Faith, MI
Nicholas Steven, son of Mr. & Mrs. Brad Baker—First, MI
Austin Jay, son of Mr. & Mrs. Jason Bertsch—Grace, MI
Elsie Rachelle, daughter of Mr. & Mrs. Jordan VanderKolk—Grandville, MI
Ethan Lee, son of Mr. & Mrs. Dewey Engelsma—Grandville, MI
Makiah Jo, daughter of Mr. & Mrs. Mike DeJager—Hull, IA
Natalie Kae, daughter of Mr. & Mrs. John Bishop—Kalamazoo, MI
Evan James, son of Mr. & Mrs. Paul DeJong—Peace, IL
Alyce Kaye, daughter of Rev. & Mrs. Allen Brummel—South Holland, IL
Bekah Jean, daughter of Mr. & Mrs. David VanderMeulen—South Holland, IL
Claire Jeanine, daughter of Mr. & Mrs. Joe Mancusi—South Holland, IL

CONFESSIONS OF FAITH
“Train up a child in the way he should go: and when he is old, he will not depart from it.”
Proverbs 22:6
Public confession of faith in our Lord Jesus Christ was made by:
Maria Cleveland—Hope, MI
Justin Miersma—Hope, MI
Peter Koole—Hope, MI
Chad VanBaren—Hope, MI
Matthew Kamps—Hope, MI
Emily Hoekstra—Hudsonville, MI
Cathy Lightner—Hudsonville, MI

MARRIAGES
“For this God is our God for ever and ever: he will be our guide even unto death.” Psalm 48:14
United in the bond of Holy Matrimony were:
Mr. Bill Leep and Miss Joanna Rutgers—Grace, MI
Mr. Matthew Overway and Miss Christina Meyer—Hope, MI
Mr. Mitchell Schimmel and Miss Melissa Engelsma—Hope, MI
Mr. Eric Westra and Miss Leanne Kooienga—Hull, IA
Mr. Michael Cleveland and Miss Gina Bruinsma—Redlands, CA
The Answer

Advanced Biology 201. When and how did the world with all its life forms begin? The question had come up before. Kevin hadn’t been ready in the past, but he was ready now. He raised his hand. He knew the answer.

“God created the world in six days out of nothing. Evolution says it took millions of years to make creatures out of other creatures, but that’s not what the Bible says: ‘Through faith we understand that the worlds were framed by the word of God, so that things which are seen were not made of things which do appear.’”

All eyes in the classroom were on Kevin. Most were wide with surprise; some were narrow with anger. No one nodded. No one appeared to agree with him. He stood completely alone.

“Thank you, Kevin,” the professor said, “but Scripture proves nothing. That is your interpretation and your opinion. Others believe it happened otherwise. Scientific fact cannot be denied.”

Sweat formed in the palms of Kevin’s hands. His knees began to tremble. The professor looked around the classroom to see if anyone else would contribute to the discussion, but no one seemed to have anything to say at that moment. Kevin took the opportunity. He forced his hand up one more time.

“Kevin?”

“True faith is certain knowledge and confidence. That means I know this is true. Scientific theories come and go, but the Word of God is forever sure.”

The professor smiled and drummed his fingers on his desk. “Indeed, what confidence you have! But where is the scientific evidence for what you believe? This kind of faith cannot be proven.”

“The fossil record is very clear,” another student added.

“We can’t lift up our ideas over other peoples’. Everyone has their opinion,” added another.

The discussion continued. Kevin remained alone, but he was thankful that the truth of God’s Word had finally been set forth. He knew he had been given the wisdom and courage to answer. Truly, he knew that faith is a gift of God. ❖

Where in Scripture do we find the verse that Kevin quoted in the story? Starting with the letter by the arrow, count every third letter or number and write each one down in the circles provided. Unscramble them to find the passage.

OOOOOOOOOO

_ _ _ _ _ _ _ _ _:_

Connie is the mother of 5 children and a member of Hope Protestant Reformed Church in Grand Rapids, Michigan.
Why a rooster? Meet the chap who will rouse you in time for breakfast.
We’ll see you at the 2006 Protestant Reformed Young Peoples’ Convention!
“Running the Race”
July 24-27
Sioux Center, Iowa
www.prypconvention.com