# Beacon Lights

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# The Antithesis: Its Spiritual Character

In previous articles on the antithesis we have looked at its meaning, its manifestation, its source, and its basis. In this article we will look at its spiritual character. We will do so in the light of 2 Corinthians 6:14–18, and especially verse 17, where the the word of sound doctrine exhorts us to "come out from among them, and be ye separate, saith the Lord, and touch not the unclean thing."

In verse 17 Paul quotes Isaiah 52:11: "Depart ye, depart ye, go ye out from thence, touch no unclean thing; go ye out of the midst of her; be ye clean, that bear the vessels of the LORD." The context in Isaiah is the contrast between the heathen nations, called unclean, and elect Israel, called to be a separate people, clean in the service of Jehovah. The call to Israel is to come out from among the wicked, and to be pilgrims and strangers in the earth.

The call to separation must not be understood in a local sense. Many have erroneously held to this idea, notably the monks in the Middle Ages. They thought that by retreating to a life of isolation and separation from the world in monasteries that they would be more holy and would be able to serve God with a higher level of devotion because they would not be distracted and corrupted by the wicked world. After the Reformation the Anabaptists, such as the Amish, thought along the same lines. Even today the Amish attempt to separate themselves as much as possible from the outside world. But it is impossible to achieve holiness through local separation. The reason is that we always have our sinful natures with us, and we carry them no matter where we go. If we attempt to escape sin by physical separation, then, as Paul says in 1 Corinthians 5:10, "must ye needs go out of the world."

Rather, the call to some out from among them refers to spiritual separation. We must be separate and different from the world because we are redeemed by Christ and therefore strangers in this world, whose essential spiritual character is as different from that of the world as white is different from black. Our coming out from the world is the result of being separated by God; because he calls and empowers us to separation, we come out.

The command not to touch the unclean thing defines further the idea of separation. Along with Paul's readers, we are all familiar with the laws of the Old Testament, which distinguished between clean and unclean things. Paul does not identify exactly what he has in mind here, but the idea is that we are not to touch anything unclean. This means that we are not to have contact with anything that is contrary to the principle of the thesis—anything that is opposed to our righteousness in Christ, anything that contradicts the truth of sound doctrine, anything that does not fit with being a pilgrim in the world, anything that is motivated and characterized by the antithesis, anything that is not of the light and therefore is darkness. With anything unclean we are not to have contact. The idea is not merely that we are not to embrace or have close contact with the unclean, but that we are not even to *touch* anything unclean.

We must be clear concerning the relationship between being separate and not touching anything unclean. First is separation, which speaks to what we *are*. In defining the antithesis we said that it concerns first and most importantly what we are to *be*, and secondarily what we are to *do*. What we are determines what we do in the sense that our actions arise out of the spiritual principle of separation.

Paul further explains the principle of spiritual separation when he writes in 2 Corinthians 6:14, "Be ye not unequally yoked together with unbelievers." The apostle again uses an analogy from the Old Testament to make his point. An unequal yoke refers to putting a clean and an unclean animal, such as an ox and an ass, together with the same yoke. Such a yoke of two completely different animals was an unequal yoke, and was strictly forbidden. This idea of inequality he applies to us spiritually, for he is speaking to believers. The word of doctrine describes a completely wrong and impossible situation. The believer, who stands for the thesis, cannot take upon himself the yoke of the unbeliever, who stands for the antithesis. The believer may not and cannot live and work together with the unbeliever. It is impossible for them to work as a team in harness, pulling as equals toward the same goal, because their goals are opposite. We are believers who have taken upon ourselves Christ's yoke. How then can we even conceive of being united with those who have taken on themselves the yoke of Satan?

Each of us, young people, must take this personally. As believers we have a spiritual value system governed by the teachings of Scripture. Unbelievers have a secular value system controlled by worldlimindedness. The two have nothing in common; they cannot be mixed and matched in an unequal yoke. Paul's point is that the antithesis must be *lived*. The antithesis governs (or ought to govern) every aspect of our lives: where we go to church, who our friends are, what we do and where we go in our free time, whom we date and marry, and every other aspect of our lives. There is no room for compromise. There can be no synthesis—the combining of thesis and antithesis; either we say yes to the word of doctrine and no to sin, or vice versa. When we apply this absolute spiritual distinction to our lives, there is no place for any little bit of unbelief, any repudiation or compromise of Christ's word, any little yoke that is not consistent with faith.

Why this admonition to be separated from the world?

The positive reason, according to verse 16, is that we are the temple of the living God. Once again Paul uses a figure taken from the Old Testament that is familiar to his readers. We know that the temple was the center of Israel's life, for in it God lived and dwelt with his people in covenant fellowship. The temple was God's presence with his people. What the Old Testament temple foreshadowed is fulfilled in us. God dwells in us by the Spirit of Christ, which is why Scripture calls the church the body, the temple, and the house of God. This means that God always lives with us and in us, so that we are one with him. This is the reason for our spiritual separation. We stand for the thesis; as God's people, saved by grace, we represent the cause of God's truth in the world. This means that we stand positively for spiritual separation and holiness unto the Lord, and that we serve him totally. Therefore we are separated from and unyoked from all else.

The separation implied in the antithesis must never be understood in a legalistic sense. Surely it is

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a matter of what we do or do not do. But in no way is it only a list of dos and don'ts, a sort of Protestant Reformed check list: I did this and this and this, and I refrained from doing that and that and that—you can make your own list. Legalism is an easy way to live the antithesis, which is why it is so appealing to us: All you have to do is follow the rules, and you are good with God, your parents, and the church. But one of the many problems with legalism is that it is impossible to make a rule to fit every situation and circumstance, so that the apparently easy-to-live antithesis quickly becomes a nightmare of an exponentially expanding list of rules and regulations.

Rather, we must see the antithesis as a life principle, a truth that governs first our being and then our actions in a very concrete way. If we are in doubt about the application of this truth, about living the antithesis and how to do it, then we must not ask, What's wrong with a specific teaching or activity? If you ask the wrong question, you will get the wrong answer. And this is certainly the wrong question, because it betrays a wrong spiritual attitude, a predisposition towards blurring the sharp lines of the antithesis. Instead, we must always ask, What's right with a specific teaching or activity? How am I fulfilling my calling to spiritual separation of life? then we must apply this test: If someone looked at my life, would the antithesis be visible? If not, then I walk in error. If it is, then I must continue to walk in faithfulness in all of my life.

The negative reason for being separated from the world is that synthesis between the church and the world is impossible. There is no common ground between the thesis and the antithesis. Paul drives home this point by means of five rhetorical questions, each of which looks at this truth from a different viewpoint.

First, what fellowship does righteousness have with unrighteousness? Righteousness means the power of Christ's justification as believers possess it by faith; we are righteous before God. Unrighteousness is literally lawlessness, which refers to opposition to and hatred of God's law, and thus is the opposite of righteousness. What partnership do the two have? None!

Second, what communion does light have with darkness? We all understand that light and darkness are opposites. The meaning here is that believers are light; the source of their light is God, *the* light; they are light in Christ, who is the light of the world. They are characterized by truth and ethical good. Unbelievers are darkness, the source of which is Satan. They are characterized by the lie, by death, by separation from the light in the spiritual sense. What communion can there be between those who are motivated by these two opposing principles? None!

Third, what concord does Christ have with Belial? This question focuses on the personal rulers of believers and unbelievers. Christ is the Son of God as the power of salvation, and the source of light and life. Belial is Satan. The name carries in it the idea of worthlessness, confusion, and destruction. Can we even comprehend the idea of Christ and Belial agreeing on anything? What concord do they have? None!

Fourth, what part does he who believes have with an infidel? Believers are those who have the certain knowledge and hearty confidence of faith, and who live out of the principle of faith in Christ. Infidels or unbelievers are those who reject Christ, his word, his light, and his righteousness, and live from the principle of denial of the truth and unbelief. What portion can the one possibly have with the other? None!

Fifth, what agreement does the temple of God have with idols? Believers are the temple of God. They have the true religion, covenant union with God, and true righteousness and holiness. Idols are false gods that stand over against and instead of the true God, whatever their form and manifestation. What agreement can there be between these opposites? None!

To those who live the antithesis God gives a promise (vv. 17b–18). This may seem to be impossible, because if we believe and live the antithesis, we can expect to face reproach, stigma, and persecution. We are called different, old fashioned and narrow minded. We are called "PR," and that is not meant as a compliment. Sometimes even our friends and associates do not stand strongly for the antithesis, and may even try to lead us away from it. All of this is often difficult to take. Is it really worth being so strict? When all of this happens, as it surely does and will (for persecution is the measure of faithfulness), then we must not be concerned about what people think of us or do to us, or be ashamed of who and what we are by God's grace. Rather, we must expect and accept disparagement for the sake of the truth, while defending and living it. Then the promise of God is that he will receive us. Everyone else may reject us, but he receives us, and that is most wonderful. What else could we want? That he receives us means that he will be our father, and we will be his sons and daughters. He is our father and we are his children now already, but Paul's perspective here is the future perfection of our heavenly reward. In the world we will have trouble, but our eternal reward awaits us. That reward is sure, for the Lord is the Almighty, who can and will certainly bring it to pass. Believing and hoping in this promise, we draw our strength from Christ, and in his power and by his grace we walk the sharp line of the antithesis.



## Editor's Note

Mark H. Hoeksema

Schuyler was born 65 years ago in January of 1947. He lived only six years, passing away in March of 1953, and leaving a brief record of his writings in *Beacon Lights*. Now the staff has decided to resurrect him, albeit in slightly altered form.

In recent months you may have noticed some "teasers" scattered throughout the magazine, designed to pique your interest. So who or what is Schuyler, and what is this all about?

The word is of Danish origin and means "scholar." The Dutch brought the term to America in the seventeenth century. Since then, with various spellings it has been used as a given name for both males and females. It is pronounced as *Skyler*.

In the context of *Beacon Lights*, Schuyler was the author of a rubric that appeared infrequently between 1947 and 1953. At that time the name was spelled *Schuiler*, although *Schuyler* is preferable. This rubric took the form of a question and answer column. Readers could write in with questions, and Schuiler answered them.

What made this rubric unusual was its anonymity. The identity of both questioners and Schuiler remained unknown. The reason for this was given in a very brief introduction appended to the first column. The background is lost to history, but the rationale was this:

> You ask me who I really am. I'd gladly tell you as far as I am concerned, however, the Staff of *Beacon Lights* thought it would be better if I'd use an anonymous name. I suppose they think this is better for me in case I'd say too much, and it is better for our potential questioners because they may feel a little more free to ask questions. Naturally I will keep your name confidential if you so desire and I will also treat your correspondence confidentially in as far as this is necessary (*Beacon Lights*, Vol. VII, Number 4, January 1947, p. 25).

We thought this reasoning had some merit, and we have decided to go in this direction. The procedure is simple. All submissions *must* include the identity and contact information of the questioner. Only the editor (editor@beaconlights.org) will know this information. If the question is deemed to have good merit (and we certainly hope this is true), it will be submitted to Schuyler for an answer. At this time there are no restrictions (other than common sense) on the type of questions that may be submitted, and we hope that no further rules will be necessary.

Curiously enough, a total of only eight columns were written by Schuiler between 1947 and 1953, six of them in 1947 and one each in 1952 and 1953. One column that will likely grab everyone's attention appears in the November 1947 issue and is entitled *Sex Information*. The reason for the infrequent appearance of the rubric is unknown, but I certainly hope we can do better.

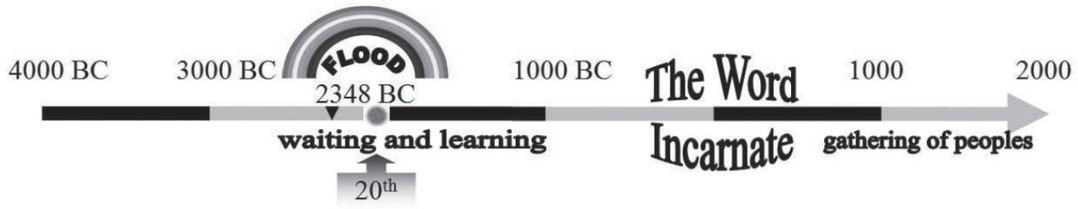
Despite extensive sleuthing, the identity of the original Schuiler remains unkown. Based on the content and quality of the writing, my guess is that the author was a minister. Based on the fact that the column abruptly ended in March of 1953 (the exact time of the great schism in the PRC) it is likely that this minister went with the wrong side and never again wrote for *Beacon Lights*. But all of this is speculation.

One thing that is not speculative, however, is that the identity of our Schuyler, like that of Schuiler, is confidential. We think we have a very good Schuyler, but the success of this concept is predicated in large measure on his anonymity, which we intend to preserve. Many of you will be curious as to his identity (and that's half the fun). You may even pester the staff for clues. But we're not talking. We have locked our lips and thrown away the key.

So let the questions begin.

John Huizenga

# The Twentieth Century of His-Story:
## Ham




The twentieth century of history (since the time of creation) brings us to the threshold of God's revelation to Abraham of more specific details of the promised savior. According to the timeline based upon the dates and lifetimes found in Scripture, Abraham was born at the beginning of the twenty-first century. In the next article, the Lord willing, we will focus on the descendants of Shem, and specifically on Abraham as the prophecy that Noah spoke concerning his son Shem begins to unfold. Before moving on to God's focus on one family in the line of Shem, we will take one more look at the broad picture in the history of the descendants of Ham. We discussed Japheth and his descendants in the last article and noticed the earthly prosperity and expansion of these people at the expense of the descendants of Ham.

From an outward perspective, it would look as though the power of sin in the world was quickly growing just like it had before the flood. This time the development of sin and worldly power revolved around the descendants of Ham. Ham had shown himself to be an ungodly man, and God records for us his descendants' earthly accomplishments. Nimrod, a descendant of Ham, was given special attention. As we noted in an earlier article, Nimrod arose as an early type of the antichrist who attempts to unite the world apart from God and his purposes in Christ. He was a world famous hunter, established cities, and began the God-defying work of building a tower. While the listing of Japheth's sons and grandsons is covered in only five verses (Gen. 10:1–5), double the space is given to the listing of Ham's sons and grandsons in verses 6–20. The achievements of other descendants of Ham include the building of cities and the acquisition of the fertile land of Canaan that God had chosen to be the stage for revealing the promised Messiah. By the time Joshua sent in the spies, they reported a well-developed land with a great abundance of fruit and people who were giants.

This great development and progress may seem strange to us in light of the fact that God had pronounced a curse upon Canaan, a son of Ham. At the heart of this curse was the pronouncement by God that the future for the descendants of Canaan would be the role of "servant of servants." We read of the wicked attitude of Ham and the curse pronounced upon Canaan in Genesis 9:24–27: "And Noah awoke from his wine, and knew what his younger son had done unto him. And he said, Cursed be Canaan; a servant of servants shall he be unto his brethren. And he said, Blessed be the LORD God of Shem; and Canaan shall be his servant. God shall enlarge Japheth, and he shall dwell in the tents of Shem; and Canaan shall be his servant." These words were not spoken by Noah in a fit of anger and embarrassment, but rather God used this occasion to reveal through Noah some more general characteristics of his plan of salvation.



In the previous article we considered some of the ideas of Dr. Custance, who follows the development of Ham's descendants as they venture out into the world after Babel. In his studies he suggests that the families of Ham possessed a genius of survival and inventiveness that enabled them to venture into, survive, and establish themselves in some of the harshest environments of the uncivilized world. They pressed southward into the jungles of Africa and northward into the arctic regions; they trekked through the mountains and along the coast of China, followed the receding glaciers across the land bridge (now the Bering Strait), and populated North and South America. As they went, they left ingenious tools for survival in these regions and developed edible, productive plants from wild vegetation. Dr. Custance devotes a lengthy section of volume 1 of the Doorway Papers quoting authorities on anthropology and describing the extraordinary ingenuity and technical solutions to the many problems of living in such regions as the arctic, the desert, high elevations, as well as the general wilderness of the Americas as they were found by these explorers. All this ingenuity, Custance argues, was used by God to serve his purpose as the gospel was brought by Europeans to the New World and the missionaries and settlers relied on the natives for their early survival. In this way they were servants to Japheth and Shem, and in doing so, served in the spreading of the gospel to the ends of the world.

Serving as pioneers may be a part of the fulfillment, but many questions remain. Along with the question concerning the apparent prosperity of future generations of Ham, including Canaan, we need to address some other questions concerning this revelation of God through Noah. We immediately wonder why God cursed Ham's son instead of cursing Ham himself. When and how is this curse fulfilled? How long does this curse last? Does it apply to all the descendants of Ham?

As we look for answers to these questions, we need to remember that God is revealing general characteristics of his plan of salvation and not simply a preview of earthly history. We already looked at the history of Japheth and noticed that his entering into the tents of Shem means that his future descendants would be gathered into the church. We understand from observing history, the world around us, and the word of God, that this does not mean that every descendant of Japheth became a believer. Many of them do not enter the tents of Shem. When we look ahead, we see that when the cup of iniquity for Canaan is full, God drives his descendants from their land and makes many of them to be servants of the lowest sort. But even with Canaan, we see that God also gathers some from the line of Canaan into the tents of Shem. In fact, God was pleased to weave Rahab, a descendant of Ham and Canaan into the genealogy of Christ (Matt. 1:5). God cursed Ham's son Canaan instead of Ham himself because Canaan had become a clear manifestation of wickedness as it develops in generations. We know that God is a just God and that he does not punish children for the sins of the parents. In the light of all Scripture, we can conclude that Ham's son Canaan clearly manifested the same rebellious spirit of his father, and that any and every curse of God upon sin is justified. Just as God is pleased to use covenant families and gather his people from covenant homes where they grow in the fear of the Lord, so God reprobates in the line of families who develop in sin. Even so, we know there are some children in covenant homes who show themselves to develop in sin; and there are some who are raised in dens of iniquity who are called by the power of God's grace into his marvelous light.

Our sinful human nature and pride are inclined to look in a passage like this and find some kind of merit and reward, and a basis for exalting ourselves on a pedestal. Somehow we imagine that belonging to a particular race that comes from Shem or Japheth brings superiority and advantages because God blessed them and not Ham. The child of God who really knows himself and his God comes to see that there is not a particle of merit in us before God, who is pleased to save his people by grace alone. God's purpose here is not to reveal a punishment and reward for bad and good deeds. God uses the occasion of Noah's sin of drunkenness and the behavior of his three sons in reaction to this sin to give a general outline of the plan that he has laid out for the fulfillment of the promise he had given of a Savior. That we do not have here a reaction of God to punish Ham's sin and reward Shem and Japheth is clear from the fact that God does not even direct the curse at Ham himself. Neither does he direct a blessing at Shem himself, but rather directs the glory and attention to Jehovah God, who has sovereignly chosen to work salvation through the line of Shem. God will raise up the promised Messiah from Shem,

but not all of Shem's descendants will share in that salvation. Japheth will be enlarged and will dwell in the tents of Shem, but not every person head for head. God cursed Canaan to be a servant of servants, but some of these servants became servants of God. God is pleased to work salvation in the line of families, and in contrast with that work, the development of sin and the related curse is also something that often develops along family lines. Noah's pronouncements of blessing and curse are not a reaction, but a declaration of God's sovereign work of salvation and reprobation.

When God reveals to his church from time to time the big picture of history and his work, as he does here, the church sees that God reveals these things for the comfort and instruction of his people as the church lives in a world where the ungodly seem ready to swallow her up. Later on when the church was taken into Babylon and tossed to and fro among the waves of the raging nations, God comforted his people with the vivid dreams of king Nebuchadnezzar and glorious visions of Daniel. Through these dreams and visions God made perfectly clear that all things were under his sovereign control. God used vivid imagery and visions again through John to comfort the church of the current age and assure us that the powers of Satan, no matter how powerful and influential they become in this world, are all under the sovereign control of God for the salvation of his people and his glory. Here also, as Noah watches the shockingly rapid development and growth of sin after the Flood, God assures the church that sin will serve his purposes and that the God of Shem, the God of the church, will indeed be blessed forever.

It may very well be that Ham's son Canaan laughed when he heard about his father's behavior and the curse Noah pronounced upon him. He had no use for the church or her God, and it may be that this pronouncement encouraged and motivated him and his descendants to prove God wrong. History makes it clear that God often allows sin to develop only to demonstrate more clearly the glorious power of God's justice and love for his church. God, as it were, has a set measure, a cup for each individual or nation. When that cup of iniquity is full, God demonstrates his justice and judgment in connection with the salvation of his church. The families of Canaan succeeded in developing the best land in the area for their own enjoyment, but the curse pronounced upon Canaan would be fulfilled as these mighty men were destroyed and driven from the land of Canaan to make room for the church of God. At the heart of God's curse was that Canaan would be a "servant of servants unto his brethren." Though mighty and skilled, all the enemies of the church, even Satan himself, are used by God to serve his purposes.

As with all the prophecies of Scripture that speak of the future work of God, this prophecy also has both a historical and a spiritual fulfillment. The future generations of Canaan historically became servants of servants to both Shem and Japheth. The spiritual reality that governs all of God's work in history is that wickedness and the wicked are cursed by God. The future generations of Japheth did grow and fill the earth and became the objects of mission work by the church. The spiritual reality that governs all of God's work in history is that a diverse church will be gathered from the multiplying of people in the world. Noah said of Shem, "Blessed be the LORD God of Shem," and the covenantal instruction endured in Shem's family until Christ himself was born of Mary. The spiritual reality is that wherever is found the true knowledge of God and people who confess Jehovah to be their God, God is glorified and blessed in them.

God's curse upon Canaan was that he would be a servant of servants. Being a servant of servants in itself is not a cursed life, because we are all servants. Christ became the servant of servants when he humbled himself even unto death to save each of his children, from the lowly slave to kings. By nature we all like Canaan wallow in servitude to Satan. The blessed servant is one who serves another in the body of Christ and also his God; but the cursed servant is one who hates God and yet serves the purposes of God. Canaan, his wickedness, and all the rebellion and wickedness of Satan and his demons all serve God's purpose for the church in Christ. For the ungodly apart from Christ, such service only adds to the misery and suffering found in a life of sin. For the godly, however, to be a servant is a great blessing.

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*John is a member of Hull Protestant Reformed Church in Hull, Iowa and the former editor of* Beacon Lights.





# Use It, or Lose It

*"Thy word have I hid in mine heart, that I might not sin against thee." Psalm 119:11*

The cliché that serves as the title for this article is quite familiar to all of us. Throughout the various aspects of life, we readily observe instances in which certain skills or knowledge gradually deteriorate over time if we do not use them. For example, as we prepare for a test, we learn all about the subject that will be covered on that test. However, several months later when we begin studying for the final exam in that same class, we can hardly remember the material covered at the beginning of the semester. Or take the example of an athlete. One may become very skilled in a certain sport, but an extended absence from playing that sport will cause that individual to lose some of the abilities he developed. The same concept holds true for playing a musical instrument. If a pianist stopped playing, he would eventually forget how to play pieces of music that he had previously learned. Certain abilities we gain and information we learn are lost over time if we fail to use them on a regular basis.

The truth of the cliché "use it or lose it" extends to our efforts to memorize scripture. A Bible class at school may require that you learn a new verse every week. So the night before the quiz, you learn to recite the verse assigned that week. The next day, you quickly review the passage before writing it out for your teacher, but could you recite that same verse at the end of the semester? How about even a month later? If you are like me, you will forget entirely that you even learned it in the first place.

Nevertheless, we are called to hide God's word in our hearts. So how can we circumvent our natural tendency to forget verses that we memorize? Use them! I write this article to present a very practical approach for memorizing scripture along with methods constantly to use those verses.

With the new year comes a new semester for those of us still attending school. If you attend a Christian grade school, high school, or university you likely have memory verses assigned to you each week. I challenge everyone who reads this to start a booklet or a stack of flashcards on which we write out every passage as it is assigned. Each week, when we are given a new verse, take the time to learn that verse, but also revisit all of the previous passages we have already learned. Thus, at the end of our second week of school, we should be able to recite the verse we learned that second week, as well as the verse from the previous week. At the end of the third week, we should be able to recite all three passages that we have learned. So when we study a new passage assigned on the fourth week of school, we should also review the previous three. By constantly reviewing every passage we learn, we will keep them fresh in our minds. Furthermore, the verses we begin with will slowly become so familiar that we can recite them without much effort.

For those of us who do not have scripture passages assigned at school because we work full time or attend a secular school, the challenge still applies. We simply have the liberty of choosing the verses we write down in our booklet or stack of note cards to memorize. Start with passages of Scripture that hold special significance in your life. Other practical ideas for passages to memorize include the texts from the sermons we hear on Sunday. After hearing an entire sermon on a particular text, we will be more acquainted with the meaning and the application of that passage. In addition, by memorizing the sermon text, we become more inclined to remember the sermon itself. Memorize verses from the book of Proverbs. Here lies a wealth of wisdom and knowledge that is highly practical for day-to-day life. Finally, we should always be on the lookout in our personal devotions for verses that strike us as particularly meaningful.

As we demonstrated, we must constantly use the verses we write down in order to commit them to memory. Therefore, I recommend we set aside time each week to study and recite all the verses

in our booklets. This would make a great activity for Sunday afternoons or evenings. However, don't hesitate to review multiple times each week. The more frequently we write out or rehearse them, the more engraved on our memories they will become.

Aside from actually sitting down and studying our booklets or note cards, there are many other opportunities to use the passages we learn. For starters, we can utilize the verses we learn in our prayers. Using Scripture to guide our prayers not only presents an avenue for us to employ the passages we have memorized, but also serves to make our prayers more Christ-like. The Lord's Prayer that we commonly recite before meals represents a concrete example of using scripture to guide our prayers. Other practical passages include Psalm 51 to facilitate our confession of sin, Romans 8:38–39 to express our confidence in God's love for us, or Psalm 8:1,3–4 to show our adoration to the creator of the heavens. Even single verses or phrases from scripture can assist us in finding the right words to express ourselves at the throne of grace. Try memorizing some passages specifically for incorporating them into your prayers.

Along with reciting the verses we memorize in our prayers, the other highly practical and beneficial reason we write God's word on our hearts is to keep us from sin. "Thy word have I hid in mine heart, that I might not sin against thee" (Ps. 119:11). In times of temptation, the word of God serves as "the sword of the Spirit" that enables us "to stand against the wiles of the devil" (Eph. 6:17, 11). The apostle Paul's words to the church at Ephesus describe the extremely powerful way in which the Holy Spirit will use our efforts to learn God's word to deliver us from evil. Therefore, we should strive to memorize passages that we can apply to specific temptations that we struggle with. When that temptation is set before us, the Spirit may use our knowledge of Scripture to prevent us from falling into that particular sin.

Hopefully, the practical applications presented above provide us with all the incentive we need to begin actively writing God's word on our hearts. However, I can imagine the task of learning a new passage each week, while not allowing ourselves to forget a single one, may seem quite daunting. To prevent ourselves from starting this process, but quickly petering out over time, I encourage us to have others become involved in our efforts to hide the scriptures in our hearts. Perhaps we could start up a booklet or stack of note cards with a close friend or sibling, especially if that person is a fellow classmate and has the same verses assigned each week. This would enable us to spend time quizzing each other each week. Young couples, whether you are dating, engaged, or newlyweds, find verses that apply to your relationship, such as 1 Corinthians 13:4–7, which presents the characteristics of love, and learn them together. In each of these cases, having someone to assist us will serve to keep us accountable.

So at the start of another year, when the world is busy making New Year's resolutions, acquire a stack of note cards or a small booklet and begin writing down verses with the resolve to memorize them. The more frequently we review these verses, the more engraved they will become in our hearts and minds. This will allow us to carry the word of God with us wherever we go, and prevent anyone from ever taking it away from us. So begin actively memorizing Scripture, and whenever possible find ways to use it!

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There be three things which are too wonderful for me,

Yea, four which I know not:

The way of an eagle in the air;

The way of a serpent upon a rock;

The way of a ship in the midst of the sea;

And the way of a man with a maid.

—Proverbs 30:18–19



Devotional

Chester Hunter

# Watching Daily At My Gates

**January 8** ***Read Psalm 1***

Do you count yourself as one of the blessed ones? If you answered yes to that question, then you have to answer yes to the next one as well. Do you delight in keeping Jehovah's law? Only the blessed are able to say yes to that question. They are the only ones who find keeping God's law every day and night a delight. They are the ones who are planted where their roots drink up water from the river of life. They have a way that has been ordained by him who knows all things with a knowledge that is active. Let us seek to walk in Jehovah's way and not stray in the way of sinners. Sing Psalter 2.

**January 9** ***Read Psalm 2***

From the doxology of yesterday's psalm, we now come to the heart of the gospel. Psalm 2 is one of the messianic psalms. These are psalms that show to us some aspect of Christ's work on this earth. Here we find that Christ has been made king. The Father has bestowed upon him a kingship that is greater than any other. How do we treat that king? Do we treat him with derision, as many do on this earth? Or do we obey the commands of verses 10-12? In obedience to those commands we find an assurance of the blessedness that belongs to the elect. Sing Psalter 4.

**January 10** ***Read Psalm 3***

The heading of the psalm informs us that it may have been written as David was fleeing from Absalom, his son. This is the lot in life for God's people. Even Christ had to flee from those who tried to end his life before it was ordained to be ended. After absorbing this part of the psalm, look at verse 3. It begins with the little word "but." In our Bibles that word often signals a change in thought. After David cries to God for help, he is able to lie down and sleep because he feels the assurance that belongs to God's people. Salvation was not of David; it is not of us; it only is through the work of Christ on the cross on our behalf. Sing Psalter 5.

**January 11** ***Read Psalm 4***

This psalm is a companion to Psalm 3. From the title we see that David wrote it to be performed as part of the worship of Jehovah. He wrote it as a prayer of thanksgiving for the deliverance God had afforded him. We too can use this psalm as part of our worship, both private and public. We too can say the last verse with confidence because Christ has gone the way of the cross for us. Let us remember to worship Jehovah, giving thanks for all that he has done for us. Let this be a daily worship throughout our lives. Sing Psalter 8.

**January 12** ***Read Psalm 5***

This psalm gives to us instruction in the area of devotions. It teaches us that a part of those devotions must be prayer. These prayers cannot be the hurried prayers we are wont to make out of custom and habit. These prayers must have their basis in God's word. We must first read and study the word of God, and then we will be able to lift our voices heavenward in any situation. We need to use the words of verse 8 in our daily prayers. Each day we must ask for guidance as we walk upon the path of life given to us by God. We can pray this way because God has said that he will bless the righteous. Let us spend a part of each day lifting our hearts and voices to our heavenly Father. Sing Psalter 11.

**January 13** ***Read Psalm 6***

Sometimes our heavenly Father must chastise us for walking on the wrong path. Just as an earthly father corrects his children for their good, so our spiritual Father brings us back to the proper path by a rebuke. This rebuke is sometimes gentle because that is all that is needed. Other times it may be sharp, as that is what we need. When we go to him in prayer because of such rebukes we can have the assurance that he will answer our prayers and turn us onto the right way. He will hear our prayers and give to us the grace that is needed in any situation of life. Sing Psalter 12.

**January 14** ***Read Psalm 7***

In this song of David, he is quick to give to God all credit for his deliverance from cruel and wicked men. Cush refers to some wicked man, either Saul or one of his henchmen. But David does not stop there. He also asks God to forgive him for sins that he might have committed against his neighbors or even his enemies. David mentions God as judge several times in this Psalm. What does the holy Judge say about us? What will be our sentence in the final judgement? By grace he will look at us through the blood of Christ and say,

"Well done, thou good and faithful servant, enter into the joy of thy Lord." With David let us revel in God's righteousness and sing praise to the holy one of Israel. Sing Psalter 13.

### January 15 *Read Psalm 8*

You can imagine David composing this Psalm to be played upon his harp (Gittith) as though he were back in the days he spent on the hills of Judah tending his sheep. When he looked at the stars, he was struck by the vast number of them and of their celestial beauty. And then he considered man, specifically himself. Do we say, "What is man that God takes notice of him?" Do we consider ourselves and our place in God's counsel? When we are done considering all this, are we puffed up with pride in ourselves, or do we say with David, "O Lord, our Lord, how excellent is thy name in all the earth." May this be our prayer today and every day. Sing Psalter 15.

### January 16 *Read Psalm 9*

David had many enemies both within Israel and outside of its borders. There were times that he tried to defeat those enemies in his own strength. When this was the case, God had to show him the right way. When David walked on that right way, he found peace, even when there was turmoil around him. In verse 16 he states that God will judge the heathen, and then with the last two words of the verse he tells us to pause and meditate upon that fact. We cannot and must not take matters into our own hands. To do this will lead to hopelessness. We must trust in Jehovah God who carries out all things for his glory and the good of those who love him. David learned this fact and so must we. Sing Psalter 17.

### January 17 *Read Psalm 10*

There are those who would place this Psalm with the previous one. From its subject matter there is certainly merit in that decision. It also has no title. But we must not dwell on such things. We must dwell on the words of the psalm as it stands. Once again the psalmist calls upon God for help in times of trouble. He asks God to deliver him from those who are so unscrupulous that they will stop at nothing to torment God's people. After running through a whole list of pleas to God, the writer states, "Jehovah is king forever." Do we make such a statement? Do we live lives that bear out the fact that we believe that statement? The sovereignty of God is much maligned in our day. We must desire God to be our king and we must bring to him the reverence that is due to such a king. Sing Psalter 18.

### January 18 *Read Psalm 11*

Do we trust in God throughout all of our life? Do we trust him to deliver us from all that seems to be against us and to supply us with all of our daily needs? This is the point of this short Psalm. We can trust that God will care for us because his eyes are upon us; he is ready to help us even as he has purposed in his counsel. He loves us with a love that cannot be matched on this earth. Let us trust in the one who will help us at all times. Sing Psalter 20.

### January 19 *Read Psalm 12*

Throughout Scripture the tongue is pictured as an organ that can bring forth much evil. We must think of our own lives; is this not the truth as well? We must guard our tongues, as we know the evil that can come from even our own mouths. David was familiar with those who did him despite with their lips. In opposition to such evil we have the pure word of God. That word will lead us in a good way. That word will preserve us from all evil and bring us to an everlasting place of safety. Sing Psalter 21.

### January 20 *Read Psalm 13*

Sometimes the child of God utters words that obviously come from the depth of his soul. "To be forgotten of God" are such words. If someone forgets us, we feel extreme hurt. To be forgotten by someone whom we thought loved us is unthinkable. This is David's feeling. But very quickly he realizes that God has not forgotten him. He receives an answer to his groans, and those groans are turned into songs of thanksgiving. By turning to God's word we receive the answers that we need. Let us read that word and then break forth into singing beautiful songs of thanksgiving. Sing Psalter 22.

### January 21 *Read Psalm 14*

Those who think there is no God are fools. That is not the summation of any man on this earth. That is the sentence of God himself. God sees all men's works and concludes that those who say that he does not exist are fools. Those who say such things ignore the plain evidence that there is a God who has created all things and who sees all that he has created. They ignore his word, and they ignore his creations. For God's people there is hope. There is a hope that comes from above. That hope is Christ's answer to the cry of verse 7. Are we looking for him? Hope in him will drive away the foolishness that is in our hearts. Sing Psalter 23.

### January 22 *Read Psalm 15*

Is the description found in verses 2–5 true of us? When we examine each characteristic of the one found acceptable in God's eyes, do we qualify? By nature, the answer is sadly, no. By nature we commit all of those sins daily. But by the natures imputed to us through the blood of Christ, we can approach God's holy hill. We will be taken into heaven and it will be said of us, "Well done, thou good and faithful servant." We need to strive to have clean hands and a pure heart. This is the sanctified walk of the child of God. By grace it is possible, and only by grace. Sing Psalter 24.

### January 23 *Read Psalm 16*

Both Peter and Paul appealed to this psalm to show that Jesus was indeed the Messiah foretold in the Old Testament. Some writers have called it a "golden" Psalm. That it is precious goes without saying. Look at verses 5 and 6 again. I know of aged saints who have quoted those words even as they saw death very near. They realized that death was not an enemy to be feared because they knew that the grave was not the end. Christ's resurrection is a pledge of our resurrection. This is a truth that the church has held on to for ages. Is it your confession? Sing Psalter 27.

### January 24 *Read Psalm 17*

The Psalm we have for today is a prayer. Not only the title informs us of that fact, but also the very words attest to it. The words of this prayer are words that we can use in our own daily prayers. Verse 8 is one that we can use. We wish to be kept as the apple of God's eyes; we need the refuge that can be found under his wings. While we may not have the physical enemies that David did, Satan is our very real enemy. He seeks to go out and destroy us, and, therefore we need to take the thoughts of this prayer upon our lips. We can pray this prayer in the confidence found in the last verse. Read that verse one more time before you pray. Sing Psalter 32.

### January 25 *Read Psalm 18*

This Psalm has been called a song of victory. It appears that it was written near the end of David's life as he looks back over what has come upon him. If this is true, it fits in quite well with the preceding two psalms. Through Christ every child of God can look back over his life and see the victory of faith wrought in him by God. As we read the many positive statements of God's care for his people, we can take them into our own hearts and they can sustain us through our way on this earth. Sing Psalter 35.

### January 26 *Read Psalm 19*

This beloved psalm has two parts that speak of the way in which we can know our God. First there is the creation. Do we let creation speak to us of the glory of God? Do we seek to find in it what God utters? Second, there is the testimony of Scripture to the child of God. We have been given a great gift in the written word of God. Let us treat it as the finest gold or the purest honey. Finally, in the last two verses we have words that we need to take on our lips daily. We must pray that we be kept from evil, and we must pray for pure speech and a pure heart throughout all of our lives. Sing Psalter 37.

### January 27 *Read Psalm 20*

Each of us has a day of trouble in our lives. Each of these days of trouble is marked by a need of help from God. Man in this world has many things in which he places his trust. We are no different. We would much rather trust in our own abilities than in someone else's. We think that the latest and neatest invention will help us live a more trouble-free life. When we think this, we need to turn to verse 7 and then to verse 9. We must trust in the name of our God, and we must call upon the king of kings for help in times of trouble. There is no other way of help for us. Sing Psalter 43.

### January 28 *Read Psalm 21*

While the previous psalm was a prayer for deliverance, this psalm is a prayer of thanksgiving for that deliverance. Do we pray prayers of thankfulness for what God has done for us spiritually? Many times we thank God for things, but we forget the most important part of our lives. We forget deliverance over sin and all the trouble that it causes in our lives. Sin and Satan are the enemies with which we must concern ourselves in this life. Victory over those troubles can only come from the King's help. Let us pray that God will be exalted, not by us, but in his strength, and let us give thanks for the power that saved us from our most severe enemies. Sing Psalter 45.

### January 29 *Read Psalm 22*

As we begin to read this psalm, we realize that it is messianic in nature. The first words are words that Christ spoke on the cross. David was a type of Christ; of that there is no doubt. These inspired words show to Israel of old and to the church of today the depths of suffering that Christ endured for his people. From the dark words of the first part of the psalm we go to the hope found in the latter part. Then we have the beautiful words of the covenant found in the very end of the psalm. There will be a seed who will serve God throughout the ages. Being part of that seed should give us the confidence to confess the name of Christ throughout our days. Sing Psalter 47.

### January 30 *Read Psalm 23*

From one type of Christ, the Holy Sprit leads us to another. David was a suffering type of Christ, but he was also a shepherd type. Throughout Scripture in both testaments, God's people are portrayed as sheep. Sheep need a shepherd. We have one, and therefore we have want of nothing in this life, but, as the end of this well-known psalm states, neither will we want in the life to come. God's people throughout history have taken the words of this psalm on their lips in difficult circumstances. What a blessing it is that we have such words! Sing Psalter 53.

**January 31** ***Read Psalm 24***

From the suffering Savior to the great shepherd, we come to the psalm that speaks of our ascended Messiah. Christ went through all the pains of this earth in order that he could sit at God's right hand and intercede for those whom he saved by his death on the cross. The typical pictures found in this psalm will become reality for God's people when Christ comes again as the king of his church and truly will reign as the king of glory. Sing Psalter 58.

**February 1** ***Read Psalm 25***

In form this psalm is an acrostic; that is each verse begins with a different letter of the Hebrew alphabet in alphabetic order. For us who memorize Scripture in English, this is neither helpful nor apparent. But the principal of memorization of God's word should be taken to heart. If the people of the Old Testament needed this help, don't we? Besides if we memorize this psalm we will commit to heart beautiful words about the blessed covenant of grace that God has established with his people. Do you know and love the secret found in verse 14? It is a secret established by God between himself and those whom he has elected from eternity. Sing Psalter 64.

**February 2** ***Read Psalm 26***

A part of our daily prayers should be a plea for God to judge us. On what basis do we wish such judgement? Do we plead on the basis of our works? We know this will do us no good, as even our best works are as filthy rags. Do we plead on the basis of another human, maybe our best friend? This too will not work, as they are sinners just as we are and cannot approach God's throne of justice on their merits. The only hope we have is the blood of Jesus Christ. David did not know of Christ as we do, but yet he knew that he must bless Jehovah in the company of all those with whom he came into contact. May this be our joy in this life. Sing Psalter 69.

**February 3** ***Read Psalm 27***

There are many reasons that we should read this psalm. One of the most important is found in verse 4. If we could only desire one thing, would it be to dwell in the house of the Lord? We might be inclined to think of that only as heaven, but when we examine not only this psalm but many other places in Scripture, we see that this desire guides our life. We spend our whole week looking to go back to God's house where we can experience the goodness that will be ours forever in heaven. Is that our desire? Do we wish to go to church that much? With that being our desire, little can cause us to fear. Sing Psalter 71.

**February 4** ***Read Psalm 28***

Can you find the two parts of this psalm? There is the part of petition, and there is the part of thanksgiving. David petitions almighty God to deliver him from his enemies. We know that David had many enemies. Satan gives us enemies as well. We need to pray for deliverance from all that opposes us in our seeking of God. Second, David knew and we must know that to give thanks to God for such deliverance is necessary. The writers of our beloved Heidelberg Catechism help us with this, as the third part is all about thankfulness and the way to give thanks. Let us constantly go to God in prayer asking for help and giving thanks for the help that we receive. Sing Psalter 75.

**February 5** ***Read Psalm 29***

Do you hear the voice of the Lord in the world around you? This voice can be heard in all aspects of creation. It is not hard to think of God's voice during a massive thunderstorm. But what about when you view a snowflake or some microscopic organism? Do you hear his voice then? What does that voice say to us? It should bring strength and peace to us, as we find in the last verse of the psalm. In that way of strength and peace we also find comfort. No matter what situation faces us, we can find comfort in the peace of the voice of Jehovah our covenant God. Sing Psalter 76.

**February 6** ***Read Psalm 30***

It appears that David wrote this when he finished building his own house. Would we break out in praise when we finish some earthly project? Should we break out in praise at such a time? God has given to us many songs with which to use to praise him. Are we found using them? In verse 9 the question is asked, "Shall the dust praise thee?" I take this to have two meanings. First, we who are living must praise God. It is not a choice to sing; we must sing! Second, when we die, we can have the assurance that our body and soul will be raised to sing praises with the entire heavenly choir. What a grand incentive for us to praise God today and every day. Sing Psalter 79.

**February 7** ***Read Psalm 31***

Many of the psalms of this section are written as David faces some trouble in his life. In all of them he realizes that his only hope is in God. We must work to realize that as well. The world would give to us many solutions for our troubles and problems. Some of them may seem quite helpful, but none is as helpful as the injunction to trust in Jehovah for help. His goodness is great, and it gives to us the courage to seek him in times of trouble. Read the psalm often for real help in time of trouble. Sing Psalter 80.





# Faithful Over a Few Things

Augustine of Hippo once wrote, "He who does little, but in a state to which God calls him, does more than he who labors much, but in a state which he has thoughtlessly chosen: a cripple limping in the right way is better than a racer out of it." Although all of us must carefully consider the field in which we labor or will labor, this is especially important for those in high school and college. Should I go to college? Should I find a job right out of high school? What college is the right choice? Four year degree or two? What field of study? And finally, what kind of work am I called to do? All of these can weigh heavily on young people as they consider which career to choose. In addition, as creatures who retain their fallen human nature, we are inclined to pursue the field of study that pleases us, altogether apart from any calling we may feel elsewhere. John Calvin points out in his *Institutes* (Book 3, Chapter 10, Section 6) that "the Lord enjoins every one of us, in all the actions of life, to have respect to our own calling. He knows the boiling restlessness of the human mind, the fickleness with which it is borne hither and thither, its eagerness to hold opposites at one time in its grasp, its ambition. Therefore, lest all things should be thrown into confusion by our folly and rashness, he has assigned distinct duties to each in the different modes of life. And that no one may presume to overstep his proper limits, he has distinguished the different modes of life by the name of callings. Every man's mode of life, therefore, is a kind of station assigned him by the Lord, that he may not be always driven about at random." In addition, laboring in a field to which we are called will give us consolation when the road becomes difficult. As Calvin points out in the same section, working in the vocation to which we are called will be of comfort to us, that "in all our cares, toils, annoyances, and other burdens, it will be no small alleviation to know that all these are under the superintendence of God. The magistrate will more willingly perform his office, and the father of a family confine himself to his proper sphere. Everyone in his particular mode of life will, without repining, suffer its inconveniences, cares, uneasiness, and anxiety, persuaded that God has laid on the burden. This, too, will afford admirable consolation, that in following your proper calling, no work will be so mean and sordid as not to have a splendour and value in the eye of God." Although there are a multitude of careers to choose from, the ultimate goal of each remains the same; using our gifts and talents to glorify God and to be of the most use to Jesus Christ and his church (1 Peter 4:10). God will also bless those who labor faithfully in their vocation. As the parable of the talents makes clear, when the servants increased the money given to them by trading (using their gifts and abilities in their calling in the kingdom), the Lord rendered his judgment: "Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy Lord" (Matthew 25:14–30). The fate of the wicked servant who considered his calling in the church to be insignificant and unimportant is frightening to consider: "And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth." It is my hope that this article may provide some guidance for those young people who are considering a career in financial services in light of their own unique gifts, talents, and most importantly, their calling.

A vocation as a financial advisor was far from my mind as I made my way through high school. The field was foreign to me, and my focus was elsewhere. Sure, I knew I would have to "get a job" someday, but that seemed to be a lifetime away. I planned on going to college, and after graduation was sure that I would be flooded with job offers. From there, I would pick the plum job and live happily ever after. That is how it works, isn't it? Now, 15 years removed from my high school graduation, I am in a challenging yet rewarding career as a financial advisor and find it hard to imagine doing anything else.

My interest in the investment world was first piqued when I received a call from a man in the

industry that I respect both personally and professionally who was looking for someone to assist him in servicing his client base. I had just graduated from college and started a job in a different field so I ended up declining the offer, but the seed was planted that maybe a career in financial services was in my future. Three years later doors were opened, and I was led to a career in the financial services industry.

The job descriptions of those working in financial services are myriad. Stock broker, financial advisor, investment advisor, financial planner, insurance salesman, financial consultant, registered representative and the list goes on and on. The experiences I will relate have to do with the specific field in which I work, and should not be taken as a blanket description of all careers in the industry. Although I did attend college and graduate with a four year degree, that is not necessarily a requirement to work in the field. I say necessarily, because although it may not be required by a prospective employer, it is certainly advantageous to have a degree. This career choice requires constant learning, and a college education provides an excellent foundation for this lifelong study. In order to work in the investment and insurance business, there are a number of licenses that must be obtained. The requirements vary depending on the types of products and services that an individual wants to offer. Some of these licenses include the Series 6 (mutual funds, unit investment trusts, annuities), the Series 7 (corporate securities (stocks), municipal securities, options) and the Series 63 (securities regulations). For those interested in insurance (life, disability, and health, to name a few) they must pass a Life, Accident, and Health (LAH) exam to be licensed. These licenses ensure that those entering the field have at least a basic knowledge of the insurance and securities markets and investing in general.

Once you have decided to embark on a career in financial services, what is required to gain a foothold? Unfortunately, there is no simple answer to that question. Two qualities that are essential are honesty and integrity. Other important traits would include an ability to create and develop relationships, an analytical mind, persistence, and a commitment to learning. To simply say you need commitment is to do an injustice to the diligent and hardworking Christian man who, after a number of years in the business realizes that he must make a career change in order to provide for his family, the church, and the schools, his good intentions and hard work notwithstanding. As difficult as it is to lay out the key criteria to work in the business, one aspect that I would say is quite important is that you should have what they call an entrepreneurial spirit. As a financial advisor, although you will have a company that may provide resources and some assistance, you will essentially be self-employed. You must have a passion and truly believe in the service and value you can bring clients. You will have to have a positive attitude and be able to overcome obstacles as they appear. You must love what you do and be committed to it, because the career can be extremely difficult. As an advisor, and really in every vocation in life, you will be confronted over and over again with difficulties. How you respond to them is key. When interviewing with different companies, if you were to ask them what is required, they would add that a successful advisor must be driven, obsessed with success, determined to let nothing stand in the way of riches. The reason is that they measure success much differently than a Christian man or woman. They measure success only in annual revenues and assets under management. Our measure of success is working diligently in whatever field you are called, growing in grace and serving God and one another in a sanctified life. As Proverbs 21:21 states, "He that followeth after righteousness and mercy findeth life, righteousness, and honor."

As a financial advisor you will be tasked with the responsibility of offering advice in the realm of insurance and investments. Although it sounds simple enough, the reality is that many of the retirement and investment planning instruments can be quite complex. Add to that fact the ever-changing political and economic landscape, both here and abroad, and it can become quite involved. Clients need assistance not only to understand the vehicles being used, but also how they can be used to help them achieve their own unique goals and objectives. Clients want to be good stewards of their resources. You will provide them with the advice and the tools to do just that. This advice will be needed not only by individuals, but also by business owners who need assistance with retirement plans for their employees, estate planning, and business succession planning. Conscientious business owners want to know the best ways to reward and retain their key employees and how they should go about planning for the sale of their business so that it can continue long after they are gone. As a financial advisor, working alongside their other trusted professionals, you can provide advice and tools that are invaluable for helping them achieve their objectives. There are many areas where an advisor can assist. After spending a number of years working in the field, you will find out where your strengths lie, and what is appealing to you. You can then focus your energies on that aspect of your business.

As with any career choice there are negative aspects to working in financial services. One negative aspect of the business is the difficulty in getting started. The dropout rate in the first couple of years stands at about 80%. That means that about 8 people out of 10 will not make it past the first couple of years. The reason is that although you may start working at a good firm, you are essentially still unemployed. Most advisors start out with only a few clients, if any, and have to build up that client base slowly, all the while earning next to nothing. Working with a more experienced advisor and assisting him in servicing his clients is a good way to get started in the business.

There are also dangers inherent in this field that you may not find in other vocational choices. The Bible has very pointed things to say about the love of money and the desire of some to lay up treasures on earth. Luke 12:16–21 tells the parable of the rich fool who desired to lay up for himself treasures, until God came calling and that night required the man's life. The warning of the last verse must ever be in mind, "So is he that layeth up treasure for himself, and is not rich towards God." Not all of your clients will share your conviction that the love of money is the root of all evil (1 Timothy 6:10). As in every aspect of life, we must be on guard against the assaults of the devil, but especially so regarding money. As Abraham Kuyper points out in his excellent devotional, *To Be Near Unto God*, "To ensnare such people, money and Satan join forces, and this gives rise to Mammon…Money is a power in your hand; but before you are aware it becomes a power over you, a power that dominates you and that, whether you will or no, draws you ever farther away from what is high and noble, and subjects you to the power of Mammon." As he points out later in the same devotional, only "if you are rich toward God, it will not harm you to be also rich in the world's goods."

The advice I would give to those considering this line of work is to have no misconceptions in entering the field. Apart from assisting and working with another advisor, the failure rate for the advisor looking to grow his own book of business is high. Although some firms do have a compensation program for those starting out, the pay is paltry, and entirely dependent on your bringing in clients and on assets under management. For those looking to make a quick and easy buck or who are interested solely in accumulating wealth, I would encourage you to put your job hunt on pause, and spend the next several weeks studying Proverbs 6:6–8, "Go to the ant thou sluggard; consider her ways, and be wise," and 1 Timothy 6:9, "But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition." Another piece of advice would be to meet with as many people as possible who work in the field to ask them about their experience and find out how they got their start. Any advisor who remembers his early years in the business remembers the kindnesses of those who helped him early on in his career and is glad to repay that kindness to others. Also, as I stated earlier, there are many different career paths to go down in the industry. Talking to multiple advisors (who all have varying experiences) will prove to be invaluable as you decide not only the job choice, but also what firm to work for. If you go into it with visions of grandeur and a false hope, disillusionment can set in rather quickly when on your first day, you are given a phone book, a cubicle and told to "Smile and dial!" And last, my advice would be to pray for guidance and wisdom as you seek to know the Lord's will for your life. Trying to discern what vocation to pursue can be stressful, and wanting to make the right decision can consume a young person; and it is exactly at times like these that we need to be reminded of the truth of Philippians 4:6–7, "Be careful (anxious) for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus."

As Christians we are called to be distinctive in our life and walk. This applies to our walk and confession in the work force. At the end of our life, God will not ask us if we were able to amass millions of dollars, or what car we drove, or how many square feet of house we lived in. The rich fool lived according to these standards and it cost him his soul. We

are called to work honestly, diligently, and "heartily, as to the Lord, and not unto men" (Colossians 3:23). Although every industry has individuals who are dishonest in their work, the investment field seems to attract those who wish to sin against the second table of the law by defrauding their neighbor. Seemingly every week there is an article in the newspaper about an advisor who has cheated his clients out of their money. For every Bernie Madoff ($20 billion) or Allen Stanford ($7 billion) there are the names that don't draw national attention. This business needs men who are committed to glorifying God by doing their job honorably, with integrity, and putting the interests of the clients first. The industry is full of "advisors" who do just the opposite. They do not take seriously their calling to be advocates for their clients. All of this to the hurt of the client, damage to the industry, and the ruin of themselves. I speak from experience. I spent a year and a half working with clients who had been defrauded and betrayed by a man I myself had trusted. It makes an impact sitting across the table from a retired couple who, with tears streaming down their face, talked about how they had just watched their life savings disappear, not by being greedy and looking for excessive gains, but by trusting a man not worthy of the same.[1] Having gone through such an experience reinforced for me my own calling and the calling of all faithful, Christian advisors to be a shining light in the (financial) world, and committed to obeying the command of the Lord, that in whatever vocation we labor, to do all to the glory of God (I Corinthians 10:31).

*Dewey is an Investment Advisor at Legacy Planning & Associates, Inc. He is a member of Grandville Protestant Reformed Church in Grandville, Michigan.*

1 Those who had been defrauded were later made whole by the employing firm.

**Gem of the Month** — Dan Ophoff

# Praise God

*Praise God for His grace.*
*Praise God for He is good.*
*Praise God for He is sure,*
*And His grace has always stood.*
*And His grace will always stand,*
*For we are always in His hand.*
*So pray to God for His grace,*
*Pray during trials,*
*But also,*
*Pray when it's going well.*
*And remember,*
*Praise God for His grace,*
*Praise God for He is good.*
*Praise God for He is sure,*
*And His grace has always stood.*

*Dan is a senior at Covenant Christian High School and a member of Southeast Protestant Reformed Church in Grandville, Michigan.*



**Consider the Creation** — Ryan Kregel

# God in His Mighty Power Created No Possibility for Evolutionism

## (3) The Athesistic Worldview

In the previous article of this series we defined evolutionism, but we can dig still deeper. In the next few articles we will look at two possible worldviews one can take when trying to explain origins. We also will address the middle ground in this war of the worldviews.

At the very heart of evolutionism is the atheistic worldview. Evolutionism is rooted in atheism, which is the denial of *the* God or any gods in any form or context. At the center of atheism is the idea that evidence for the existence of God is less compelling than the arguments against his existence. Atheists believe that all the suffering in life on this earth cannot possibly point to an omniscient and omnipotent God. The atheist in his foolishness says, "I cannot see God, therefore there is no God."

We respond to this foolishness by confessing with Paul in Romans 1:20–21; "For the invisible things of him from the creation of the world are clearly seen, being understood by the things that are made, even his eternal power and Godhead; so that they are without excuse: Because that, when they knew God, they glorified him not as God, neither were thankful; but became vain in their imaginations, and their foolish heart was darkened." We read in 2 Peter 3:5–7; "For this they willingly are ignorant of, that by the word of God the heavens were of old, and the earth standing out of the water and in the water: Whereby the world that then was, being overflowed with water, perished: But the heavens and the earth, which are now, by the same word are kept in store, reserved unto fire against the day of judgment and perdition of ungodly men." Willingly ignorant. Can you imagine being *willingly ignorant* of God's hand in creation? This is how many are, because God in his infinite wisdom ordained that it should be so. Romans 9:18 states; "Therefore hath he mercy on whom he will have mercy, and whom he will he hardeneth." This ought to make us all the more thankful that God has chosen us and works by his Spirit in us so that we might believe on him.

This willing ignorance is evident in atheist Richard Dawkins. As is clearly manifest in his style of writing, Dawkins takes pleasure in mocking those who still hold to a literal six day creation. His delight in this is blatant in his book, *The Greatest Show on Earth* (2009), from which we will quote later. In an earlier book, *The God Delusion*, he theorizes that creationists are deluded into thinking the universe was created:

> I shall define the God Hypothesis more defensibly: there exists a superhuman, supernatural intelligence who deliberately designed and created the universe and everything in it, including us. This book will advocate an alternative view: any creative intelligence, of sufficient complexity to design anything, comes into existence only as the end product of an extended process of gradual evolution. Creative intelligences, being evolved, necessarily arrive late in the universe, and therefore cannot be responsible for designing it. God, in the sense defined, is a delusion…a pernicious delusion.[1]

If you want to talk about *delusion* as this increasingly wicked world trends towards its end, read 2 Thessalonians 2. Paul, addressing the coming of the antichrist and the increasing wickedness of the world, describes God sending strong *delusion* to the wicked that they might believe the lie and be damned: "And for this cause God shall send them strong delusion,

1 Dawkins, Richard. *The God Delusion*. (Great Britain: Bantam Press, 2006), 52.

that they should believe a lie: That they all might be damned who believed not the truth, but had pleasure in unrighteousness (vv. 11–12)."

The pride of man is a recurring theme throughout this subject in general. Unbelieving man says, "*I* need to be able to think in *my* mind, using *my own* thought processes to explain philosophically whether or not God can exist." Throughout history unbelieving man has been trying to find a philosophical explanation for the existence of God. In all his pondering he just can't seem to "nail it down." Man will never *find* God philosophically. He cannot. God does not allow him. God is beyond all philosophical thought. God in his omnipotence and omnipresence simply *is*. This is reflected in his name, "I Am." God, speaking to Moses in Exodus 3:14, gave us his name. "And God said unto Moses, I AM THAT I AM: and he said, Thus shalt thou say unto the children of Israel, I AM hath sent me unto you." We do not need a philosophical explanation for God's creative and providential hand. You can argue with someone, trying to convince them that God is and that he created, until you are blue in the face; but they will not see it unless they have the eyes of faith given them by the Spirit.

Atheist Richard Dawkins refers to religion as parasitic genetic code in our DNA that has somewhat annoyingly hung on throughout the years. Dawkins, in many of his other writings attacks theism. He even calls theism a virus,[2] one that is giving "innocent" and "gullible" children, like his own, very bad ideas. Dawkins is a leading example of how hardened secular science is against even the idea of God.

> More than 40 percent of Americans deny that humans evolved from other animals, and think that we—and by implication all of life—were created by God within the last 10,000 years. The figure is not quite so high in Britain, but it is still worryingly large. And it should be as worrying to the churches as it is to scientists. This book is necessary. I shall be using the name "history-deniers" for those people who deny evolution: who believe the world's age is measured in thousands of years rather than thousands of millions of years, and who believe humans walked with dinosaurs…. I shall from time to time refer to the history-deniers as the "40-percenters."[3]

In the above quotation, not to mention the attempts to belittle those who confess creation with the titles of "history-deniers" and "40-percenters," Dawkins makes a blanket statement: "…and it should be as worrying to the churches as it is to scientists." This statement assumes that all churches should worry that the doctrine of creation is still very prevalent. This is downright absurd because while many churches unfortunately have apostatized in this important area of the Christian faith, the Christian faith is based on the fact that God in his infinite wisdom and power created all things out of nothing.

> The history-deniers themselves are among those that I am trying to reach in this book. But, perhaps more importantly, I aspire to arm those who are not history-deniers but know some—perhaps members of their own family or church—and find themselves inadequately prepared to argue the case.
>
> Evolution is a fact. Beyond reasonable doubt, beyond serious doubt, beyond sane, informed, intelligent doubt, beyond doubt evolution is a fact. The evidence for evolution is at least as strong as the evidence for the Holocaust, even allowing for eyewitnesses to the Holocaust. It is the plain truth that we are cousins of chimpanzees, somewhat more distant cousins of monkeys, more distant cousins still of aardvarks, and manatees, yet more distant cousins of bananas and turnips…. Evolution is a fact, and this book will demonstrate it. No reputable scientist disputes it, and no unbiased reader will close the book doubting it.[4]

To tell the truth, I did not even have to open the book to see the way evolutionists spin the debate. The unknown writer on the inside cover of *The Greatest Show on Earth* by Dawkins, told me how it is. "Evolution is accepted as scientific fact by all reputable scientists and theologians, yet millions of people continue to question its veracity." *All reputable scientists and theologians?* What the writer here is saying is that if you do not uphold evolution as scientific fact, you cannot possibly be reputable. Reading farther, we find this: "In American schools, and in schools around the world, insidious attempts are made to undermine the status of science in the classroom." Now he states that creationists are undermining the *status* of science in the classroom. Here again is an example of the proponents of evolutionism twisting words. He is implying that creationists throw science by the wayside. This is not true. Now more than ever, many creationists are showing how scientific evidence actually confirms Scripture.

Next time we will look at the Reformed worldview.

---

*Ryan is a member of Grandville Protestant Reformed Church in Grandville, Michigan and associate editor of* Beacon Lights.

2 Dawkins, Richard. *Viruses of the Mind*, 1991.

3 Dawkins, Richard. *The Greatest Show on Earth*, (New York: Free Press, 2009), 7.

4 Ibid. 8, 9.


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**BAPTISMS**

*"For the promise is unto you and to your children…." Acts 2:39*

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Brooke Renae, daughter of Mr. & Mrs. Doug Zwak—Grace, MI
Preston Jake, son of Mr. & Mrs. Jason Kregel—Grandville, MI
Austen William, son of Mr. & Mrs. Geoff Veldman—Grandville, MI
Amelia Jane, daughter of Mr. & Mrs. Brent Tanis—Hope, MI
Brodrick Henry, son of Mr. & Mrs. Rick DeVries—Hope, MI
Ella Mae and Caleb Jay, twins of Mr. & Mrs. Matt Boonstra—Hull, IA
Kennedy Sue, daughter of Mr. & Mrs. Erik Guichelaar—Loveland, CO
Liam Craig, son of Mr. & Mrs. Craig Poortinga—Loveland, CO
Kenzie Lou, daughter of Mr. & Mrs. Kyle VanBaren—Randolph, WI
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Kate Elise, daughter of Mr. & Mrs. Mark Van Voorthuysen—Redlands, CA
Blake Richard, son of Mr. & Mrs. Joel Noorman—Trinity, MI

**CONFESSIONS OF FAITH**

*"Fight the good fight of faith, lay hold on eternal life, whereunto thou art also called, and hast professed a good profession before many witnesses." I Timothy 6:13*

**Public confession of faith in our Lord Jesus Christ was made by:**

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Brittany Teunissen—Doon, IA
Ashtyn Kaptein—Georgetown, MI
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Luke VanEngen—Hull, IA
Zachary VanEngen—Hull, IA
Rebecca Wierenga—Immanuel, Lacombe, CAN
Kathleen Tolsma—Immanuel, Lacombe, CAN
Elliot Ensink—Trinity, MI

**MARRIAGES**

*"For this God is our God forever and ever: he will be our guide even unto death." Psalm 48:14*

**United in the bond of holy matrimony were:**

Mr. Nick Engelsma and Miss Leanne Miedema—Hope, MI

## Notice

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# Butterflies

A Spring Azure fluttered near Laura's head. She ducked. She watched as the little blue butterfly darted back and forth across the grass in the yard. Finally it landed on a budding tulip. The glowing springtime sun warmed the butterfly's wings. Laura tried to look at it closer, but it flew away.

Laura rode her bike across the yard, back and forth and back and forth. A light summer breeze tousled her hair. Then she stopped. She saw something moving on a bush. A Silver-spotted Skipper had landed to rest there. It was a dark brown butterfly with a bright white stripe across its wings. She saw some golden orange on the wings, too. She came near and almost touched it with her finger, but it flew away.

Maple leaves, beginning to turn orange and red and moistened by a warm autumn rain, glistened in the sun. Puddles had formed on the garden path in the yard. Laura took off her shoes and socks, and splashed in one of the tiny ponds. She felt the mud ooze between her toes. It tickled. She smiled. Then she saw something on the ground by the next puddle. A large yellow butterfly with black stripes was drinking from the wet earth. The Eastern Tiger Swallowtail stayed a long time. Laura watched it finally lift up to glide among the plants in the garden before climbing high into the sky and fly away.

Snow covered the yard. Laura picked up some of the icy white crystals in her red-mittened hand to see if the snow would pack. The snowflakes fell between her hands. It was too cold. She sighed. No making snowmen today. She looked at the brown, dead flowers poking through the snow on the side of the yard. No butterflies would be coming by those for a snack either. God must have a place for all the butterflies in winter, but where? They had all flown away. Just like each season. Just like time.

Laura laughed as she jumped with her boots on the last patches of snow in the yard. The snow was melting fast in the early April sun. Every jump left watery footprints in the soggy white stuff. Then Laura stopped and stared. A huge black butterfly rimmed with a yellow stripe and little blue dots floated by her. It was one of the biggest butterflies she had every seen. She only got a glimpse of the Mourning Cloak before it flew up to the tree tops and out of the yard. She supposed it had other yards to visit and other people to greet. But Laura kept staring at where the butterfly had gone. She smiled. The butterflies were back. God keeps them through the seasons. God keeps his children through all time.

"…he hath blessed thy children within thee…. He sendeth forth his commandment upon earth…. He giveth snow like wool: he scattereth the hoar-frost like ashes…. He sendeth out his word, and melteth them…. He showeth his word unto Jacob, his statutes and his judgments unto Israel. He hath not dealt so with any nation…" (Psalm 147:13–20).

# "LITTLE LIGHTS"

## … let it shine!

**Find all the words of the text quoted above in the puzzle below. Small words might have more than one possibility.**

| | | | | | | | | | | | | |
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| N | H | O | Y | L | I | K | E | R | T | N | I | I | N |
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| M | T | O | N | M | A | S | E | D | I | T | U | T | I |
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| G | B | L | E | S | S | E | D | M | L | H | T | G | I |
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*Connie is a member of Hope Protestant Reformed Church in Grand Rapids, Michigan.*

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