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Financial Wisdom for Living Well

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## Trusting God to Work Things Together for Good

A malignant virus none of us had heard of a few months ago has left millions unemployed and many families deeply stressed. In such difficult circumstances, trusting in God's faithfulness can be a daily battle. In past difficult times, many readers have been encouraged by a story I first recounted in *The SMI Handbook*. We're republishing that testimony of the Lord's faithfulness below. As you read, be encouraged that our God is "invariably loving, inevitably faithful, and absolutely worthy of all your confidence." – AP.

by Austin Pryor

I have concluded that I have very little ability to discern what is valuable in life and what isn't.

I don't always see clearly which experiences are blessings and which ones do me harm. In fact, it's probably safe to say that I really don't even know – with complete certainty – what I truly want. That being the case, one of the most exciting steps I can take is to pray and ask God for things. I neither know which requests he'll grant, nor have the slightest insight into how he'll work through circumstances in granting those requests he does. But, in my experience, it's often been in the most improbable and unexpected ways. At least, that was the case when God took me through a financial wilderness—a trip that began in 1985 and was to last for seven years.

The story begins back in 1979 when a friend and I launched an investment advisory business. After more than five years of hard work, we had built our business from scratch to what could fairly be called a "successful" level. Our investment performance results had frequently placed in the top 5% among advisers nationwide. Money goes where it's treated best, and we had attracted enough clients to the point that we were both

taking home six-figure incomes. Plus, I still had time for my ministry interests. All in all, things were working out pretty well. Then, I entered a period where I seemed to have the reverse Midas touch. In about a three-year span, my financial roof fell in thanks to a variety of unrelated events: a home that took three years to sell, unprecedented losses in my personal futures trading account, and a costly business venture in South Carolina, to name a few.

The summer of 1987 was the worst period of my business life. In April, with the Dow around 2300, we had sold all stock funds and placed our clients 100% into money market funds. We did this because we felt the market had risen too far, too fast. The environment had become one of high risk. As the Dow continued to make new highs over the summer months (and everybody "knew" it was going to 3000), we began losing clients to other firms who had no such reservations about risk. Our warnings to our departing clients fell on deaf ears. I'm sure many felt we were out of touch with the realities of the market.

In truth, they and their new money managers were the ones out of touch, as the October crash *(continued on page 67)*

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"FOR GOD HAS NOT GIVEN US THE SPIRIT OF FEAR BUT OF POWER, AND OF LOVE, AND OF A SOUND MIND."

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violently demonstrated. The Dow Jones dropped more than -22% in a single day, and it did not recover to its former level for two years. The crash vindicated our caution, but it was too late to stabilize our client base. The defections dealt a major blow to our company and required my partner and me to take drastic salary cuts and make other expense-related adjustments.

So there I was, facing substantial business and personal financial pressures that I would never have dreamed of a few years earlier. And I was asking, "Lord, why is this happening to me? I travel and speak in Your name. I work for Your kingdom and give diligently to Your causes. How come You're treating me like this? Please let me know that You're still here with me."

### A word from the Lord

You know what the Lord said to me? Nothing.

I've never heard from the Lord *directly* in all my life. I know some people who have, but I never have. However, the Lord does speak to me by giving me ideas and impressions as I read and meditate in his Word. A passage that was very encouraging to me during this time was Jeremiah 29:10-14. God was revealing to the Israelites why they were having the excruciating experience of being taken as slaves into the Babylonian captivity.

<sup>10</sup>This is what the LORD says: "When seventy years are completed for Babylon, I will come to you and fulfill my gracious promise to bring you back to this place. <sup>11</sup>For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future. <sup>12</sup>Then you will call upon me and come and pray to me, and I will listen to you. <sup>13</sup>You will seek me and find me when you seek me with all your heart. <sup>14</sup>I will be found by you," declares the LORD, "and will bring you back from captivity."

Here are the encouraging truths I found in these verses:

- Trials eventually come to an end, and God can be absolutely counted upon to fulfill his promises (verse 10).
- God is still thinking about us, even when we're feeling lonely in our trials (verse 11). He is listening to our heartfelt prayers (verse 12).
- The only thoughts that God has toward us are thoughts of peace that include a future that is hopeful and good (verse 11).
- God allows our trials to come because they are necessary to accomplish his purpose in our lives (verse 11).
- God's purpose is that we would seek him (verse 13).
- God allows himself to be found when we search for him with all our heart. He purposes to ultimately bring about our restoration (verses 13-14).

In this passage, the Israelites have been removed from their land and torn from their possessions, yet God does not tell them to seek the restoration of their land. He does not tell them to seek their possessions. He does not tell them to seek their freedom. He tells them to seek but one thing—*Himself*. And one way that God has of causing us to seek him wholeheartedly is

by allowing us to lose those other things that we highly prize.

So I knew I needed to seek God, be patient, and wait. I *wanted* to please God; I *wanted* to trust God. But the circumstances around me were so utterly discouraging. It's not always easy to expect the best and believe that everything will work out for our good. To the Israelites in exile, seventy years must have seemed like an eternity, and three years can seem like seventy when you're badly hurting.

I concentrated my reading and devotional times in books that gave me hope, and I repeatedly read Job and the Psalms. In addition to Scripture, I read *The God of All Comfort* by Hannah Whitall Smith. I read Amy Carmichael. I read *Disappointment with God* by Philip Yancey. I read *Desiring God* by John Piper. They were all tremendously encouraging, and I commend them to anyone going through difficult circumstances.

During this time, I discovered what it means to give to God out of my poverty rather than out of my surplus. In the 1970s, Susie and I had volunteered two years of our lives to a form of missionary service. But the gift of those two years in the 1970s paled in comparison to the effort of even one week of walking with God during the tough times in the 1980s and saying to him, "I still love You. I still trust You. I am not complaining. I am doing the very best I can to believe You are working everything out together for my good." The two years were given when I was on top and life was good; each week was given when I was on the bottom and circumstances were bleak. In a fashion similar to the widow and her mite, I believe a single week of "hoping against hope" can be more pleasing and glorifying to God than a two-year missionary journey.

### The wonderful promises of God

Perhaps you have had occasion to survey the landscape of your life and found very little evidence that God has "plans to prosper you and not to harm you, plans to give you a hope and a future." May I encourage you to immerse your mind daily in words that will help you to know God more intimately and that will remind you that your God is always present, invariably loving, inevitably faithful, and absolutely worthy of all your confidence.

Consider the promises of God found later in Jeremiah: God is revealing in greater detail what it will be like when the trial his people are going through in Babylon has served its purpose. God declares in Jeremiah 32:

"They will be my people, and I will be their God. I will give them singleness of heart and action, so that they will always fear me for their own good and the good of their children after them. I will make an everlasting covenant with them: I will never stop doing good to them, and I will inspire them to fear me, so that they will never turn away from me. I will rejoice in doing them good and will assuredly plant them in this land with all my heart and soul" (Jeremiah 32:38-41).

Those are tremendous promises. In sharing his father's heart, God promises he will "never stop doing good" to his chosen ones. In *The Pleasures of God*, John Piper looks at the passage this way:

He will keep on doing good. He doesn't do good to his children sometimes and bad to them other times. He keeps on doing good and he never will stop doing good for ten thousand ages of ages. When things are going "bad" that does not mean God has stopped doing good. It means he is shifting things around to get them in place for more good, if you will go on loving him. He works all things together for good "for those who love him" (Romans 8:28). "No good thing does he withhold from those who walk uprightly" (Psalm 84:11)....

But the promise is greater yet. Not only does God promise not to turn away from doing good to us, he says, "I will rejoice in doing them good" (Jeremiah 32:41). "The LORD will again take delight in prospering you" (Deuteronomy 30:9). He does not bless us begrudgingly. There is a kind of eagerness about the beneficence of God. God is not waiting for us, he is pursuing us. That, in fact, is the literal translation of Psalm 23:6, "Surely goodness and mercy shall pursue me all the days of my life." God loves to show mercy. He is not hesitant or indecisive or tentative in his desires to do good to his people....

But still the promise is greater. Finally, God promises that this rejoicing over the good of his people will be with all his heart and with all his soul.... When God does good to his people it is not so much like a reluctant judge showing kindness to a criminal whom he finds despicable; it is like a bridegroom showing affection to his bride. And add to this, that with God the honeymoon never ends. He is infinite in power and wisdom and creativity and love. And so he has no trouble sustaining a honeymoon level of intensity; he can foresee all the future quirks of our personality and has decided he will keep what's good for us and change what isn't; he will always be as handsome as he ever was, and will see to it that we get more and more beautiful forever....

There is a condition we must meet in order to know him as our God and be a part of the wonderful covenant in which he never turns away from doing us good but rejoices over us with all his heart and all his soul. That condition is to put our hope in him as the all-satisfying Refuge and Treasure. God takes pleasure in this response with all his heart, because it magnifies the glory of his grace and satisfies the longing of our soul.

As I began to gain an insight into this, I found myself uplifted. Trials are all the more difficult if they seem to be needless or a waste. Once you begin to see that they are purposeful, it's a great thing because then you know that (1) they will come to an end when the purpose is accomplished, (2) you will somehow, in some way, have gained something of great value, and (3) you will have glorified God by trusting him and giving him time to work.

#### My prayer . . .

As I sought the Lord during those days, I opened my heart to whatever he had purposed for me. I had previously assumed I would continue in the investment advisory profession for the remainder of my career; now I wasn't so sure.

Perhaps the Lord was using these difficult circumstances to change the direction of my working life. As long as I was financially comfortable and had a large client base, why would I consider anything else?

So, just in case this was part of the agenda, I surrendered to the Lord all aspects of my professional life. If he wanted to rebuild my company, that would be fine. If he wanted me to take a job working for someone else, that would be fine. If he wanted me to leave the business world and go back into full-time ministry work, that would be fine. I was finally in the best place for a child of God to be: "Whatever You want, Lord, before You even reveal it, the answer is yes." I added a brief P.S. "But what I'm really hoping for is work that's mentally challenging, emotionally satisfying, and that somehow involves a ministry to people."

#### . . . and God's surprising answer

The answer came unexpectedly (and unrecognized by me at the time) in October of 1989. I was having lunch with my longtime friend Larry Burkett and his ministry associate Steve Humphrey.<sup>1</sup> As we discussed the financial challenges facing the average Christian family, Larry felt what was lacking was a certain kind of monthly investment newsletter with a truly Christian perspective. He said there was a great need for a reliable source of information, written with easy-to-understand, "user-friendly" wording, which would guide readers through the investment process step-by-step with instruction and counsel from a biblical perspective. It would help Christians make the varied and often complex investment decisions they face, as well as continually attempt to help its readers "renew their minds" with God's principles.

My initial response was, "You're right. Sounds great—too bad nobody's doing anything like that." It didn't occur to me that I should undertake the task—after all, I was an investment manager, not a writer or publisher. But as the weeks passed, the Lord kept bringing me back to Larry's comments. The number of investment services and products being offered today is mind-numbing in their variety. It's easy to feel overwhelmed. So I began to pray. Though I agreed Larry had put his finger on a real need, I wondered whether I should be the one to attempt to meet it.

I began to pray for wisdom: "Lord, do You want *me* to try to do this? Well, it would certainly be mentally challenging—I don't have much experience as a writer and none as a publisher. If I could succeed in encouraging my readers, it would be emotionally satisfying because I know from my own experience how important encouragement is in sustaining our hope during the tough times. And to the extent Christians get their finances and investments straightened out and give more to Your work, it would certainly have a ministry component. But Lord, I don't have the experience or the start-up money or the wisdom to pull this off—I'd have to depend totally on You." Hmmm....

After many other closed doors and much prayer, Susie and I felt the Lord was indeed orchestrating events so that we would begin moving in that direction. At a time when I was wondering if I should go into publishing, it "just happened" that two of our best friends had built a successful publishing

business centered on a lineup of monthly computer software journals. Their company was the national leader in its field. Their counsel and prayers were invaluable. The first *Sound Mind Investing* newsletter was issued in July 1990.

Almost 30 years have now come and gone since the day I bravely had 500 copies of the first issue printed. The start-up phase was physically demanding, financially unprofitable, but spiritually fulfilling. The way in which events have unfolded have reminded Susie and me that our God “is able to [carry out his purpose and] do superabundantly, far over and above all that we [dare] ask or think [infinitely beyond our highest prayers, desires, thoughts, hopes or dreams]. To Him be glory in the church and in Christ Jesus throughout all generations forever and ever” (Ephesians 3:20-21, Amplified Bible).

God is a loving Father to his children. If you’re facing challenges, financial or otherwise, he can help you just as he helped me. Trust him.

#### “Father, could you possibly . . . “

The story is told of the young Christian student who was distraught because of an argument he had with his girlfriend. He made an appointment to see the youth minister of his church for advice. When he arrived, his wise friend began their meeting with this prayer:

“Dear God of creation, who created the universe from nothing, scattered billions of stars at a mere word, engineered every favorable condition necessary to support life on this blue planet, populated the oceans and the lands with creatures of unimaginable variety and complexity and made man their master...

“God of Moses, who turned the mighty Nile into a river of blood, sent hordes of frogs, swarms of lice and flies, a plague of disease and boils, devastating hail, locusts that covered the sky, and the death of Egypt’s firstborn in order to answer the prayers of his people for freedom...

“God of the disciples, who on Pentecost received Your power, spoke in other languages so 3,000 were baptized on one day, and then turned the world upside down for Christ...

“Father of Jesus, who made the blind see, the lame walk, lepers whole and the dead to rise, and gave his life to rescue those who were hopelessly dead in sin and made them alive to righteousness and eternal life...

“God of creation, God of history, God of the Bible, God Almighty, could You possibly be of some help with this young man’s girlfriend? Amen.”

When I heard this story, I couldn’t help but smile. How like that young student I can be. Stopping for a moment to reflect on God’s sovereign power—and his promise to use it always for my good if I’ll put my trust in him—puts my daily concerns into a whole new perspective.

In truth, my problems are so small, so transitory. And God is so big, bigger than I can possibly imagine. Surely, I trust him for too little. Perhaps you do, too. If the youth minister had been praying for your concerns, how would he have closed his prayer?

• “...could You possibly show this couple how to get out of debt and save for the future as Your word commends?”

• “...could You possibly lead this man to a job that would be a better fit for the way You’ve made him and for the financial and family needs that he has?”

• “...could You possibly help this widow to make wise investing decisions as she seeks to be a good steward of Your wealth?”

• “...could You possibly show this family how they can give even more to take the saving message of Christ to those who have never heard?”

Could he *possibly*? We know the answer is, “Of course!” He is the One about whom Jesus said “with God all things are possible” (Matthew 19:26). Our part is to trust him. We have it on the highest authority that “Everything is possible for him who believes” (Mark 9:23). There is one exception, however, one thing that God has declared is impossible for us: “And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him” (Hebrews 11:6).

So let us seek him, trusting him to deliver us through the difficulties of life, remembering that we pray to a God who is too strong to ever lose control of any situation, too wise to ever make a mistake, and too loving to ever abandon us. Just the kind of God we need.

#### God knows what we need most

As I indicated at the beginning of this article, it’s a tricky matter to accurately discern which experiences in life will ultimately work for our good. The reason for this is not that bad things are necessarily good things in disguise, but rather our God is so great that he can take the bad things and transform them into good things. He does this because he purposes to use everything in life that we might “be conformed to the likeness of his Son.”

We’re all looking for peace in an uncertain world. We don’t know what the future holds, but we know who holds the future. Our trust in him is never misplaced.

Paul wrote: “For to me, to live is Christ, and to die is gain.” Paul could say that because dying brought him even more of what he was living for. But today, if for us “to live is business success,” then to die is loss. If for us “to live is financial riches,” then to die is loss. If for us “to live is the praise of men,” then to die is loss. Because dying takes all of those things away. On the day that we die, what wealth we may have will be of zero value to us, of no help or comfort whatsoever. But knowing him will mean everything. And that’s why he is our peace.

If you’ll aim your life in the direction of God’s glory, you’ll enjoy his blessings. They may or may not be material blessings. But in whatever form God sends them, you can be sure they will satisfy your deepest longings. “Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ” (Ephesians 1:3). ♦

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