



“...a God-shaped life
is a flourishing tree.”
Proverbs 11:28b

Inspirational Daily Devotional

Thank you to the several writers who said “yes” to the invitation to write a devotional for American Reformed Church families as we journey together in *The Campaign to Flourish*.

Included in this booklet are 35 daily devotionals dated from Monday, October 16 to Sunday, November 19. Each week has a different theme with messages to ponder.

Week One: “Seek in Prayer God’s Will for Your Giving”

Week Two: “Placing God First in Your Budgeting and Spending”

Week Three: “Have Faith and Assume Sufficiency Not Scarcity”

Week Four: “Decide to Give Sacrificially”

Week Five: “Continue Growing in Christ”

Monday, October 16

John 15:7

“If you remain in me and my words remain in you, ask whatever you wish, and it will be given to you.”

This is a wonderful promise by Christ to his followers. He wants to reveal his will to us through his Word and his Spirit. As we remain closely connected to Christ, God shows us how to pray, and what to pray for. Then we can pray based on his agenda. And when we pray according to his will, we can have confidence that God will answer our prayers. Prayer is God’s way of involving us in the process of doing his work on earth.

Therefore, there is no way to bear fruit without a Biblical prayer life. Just like any relationship in our lives, communication is essential. Our prayer life is a time of seeking God’s heart, and in faith praying prayers that he wants to answer because they reflect his desires and will. If we remain in Christ, and his words remain in us, we will receive whatever we ask for in prayer. Why? Because it is for God’s glory that we bear fruit (John 15:8). This is to my Father’s glory, that you bear much fruit, showing yourselves to be my disciples.

Prayer:

Our Father in heaven, hallowed be your name. Your kingdom come, your will be done, on earth as in heaven. Give us today our daily bread. Forgive us our sins as we forgive those who sin against us. Save us from the time of trial, and deliver us from evil. For the kingdom, the power, and the glory are yours, now and forever. Amen.

by Arlene Punt

Tuesday, October 17

Luke 11: 9

So, I say to you: Ask and it will be given to you; seek and you will find; knock and the door will be opened to you.

“Prayer is more than a habit, prayer is a need.” This quote from an interview with my parents, Andrew and Charlotte Vermeer, is testimony to their faith and their daily walk with God. Growing up in a praying family is a priceless gift that I treasure and a rock to stand upon.

In Luke 11, it is clear that prayer is not a passive experience but requires action. God responds to our prayers, that is a promise. However, he commands us to ASK, SEEK and KNOCK.

When we are in need, he is waiting for us to ask, so he can give his blessings to us. When we are lost, we need to seek him and he will find us. When all the doors in our lives seem closed, he tells us to just knock, and he will open them for us.

In the early days of my personal prayer journey I remember many times that I asked fervently and frequently for God to hear my prayers and answer me. As I grew in my prayer life I recognized that fervent and frequent prayers were often empty prayers if they were not followed by faith.

We need to pray and trust. God gives us the assurance that if we pray he will hear and answer our prayers. As we begin this faith journey of a building project, we need to ask God to pour out his blessings so he can give us what we need, seek him so we can know his will and knock so he can open the doors of opportunities to welcome, worship, know, serve and share.

Prayer:

Dear Heavenly Father, we come to you asking that you work in our hearts and give us a spirit not of fear, but of faith and generosity as we consider this building project. We seek your will, Lord. We know that we can’t do this alone, but with you nothing is impossible. We knock on the doors of Heaven, knowing that you have a plan for us. Help us to listen to you and be ready to do your will. As we pray fervently and frequently, help us to pray faithfully, trusting you for your answers. Give us hearts of acceptance, grace, wisdom and love. In your Holy name we pray. Amen.

by Cindy Cleveringa

Wednesday, October 18

Scriptures Include: Psalm 40:5,
Isaiah 41:10, 2 Corinthians 4:16,17, John 3:16

“Father make us thankful for all thy blessings. Grant us thy presence from day to day and sustain us in all thy services. In the name of our blessed redeemer. “
Amen.

Is this a prayer that anyone else recognizes? I thought it was my mom’s prayer and she would often close our meal time with this prayer. So, when I was asked to pray at a family gathering which included mostly cousins, I chose to say this prayer and was surprised when some cousins began saying the prayer with me. “That was Grandma’s prayer,” they said. Since it was Grandma’s prayer and my cousin’s parents continued to pray this prayer in their families, my cousins knew this prayer just as I did. I love this prayer, even though the language is showing its age. (If my grandma was living she would be 127 years old!)

Father make us thankful for all thy blessings! That makes me pause and acknowledge that my blessings are abundant. Psalm 40:5 “Many, O Lord my God, are the wonders you have done. The things you planned for us no one can recount to you; were I to speak and tell of them they would be too many to declare.”

Grant us thy presence from day to day! I delight in this promise! Isaiah 41:10, “So do not fear for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you, I will uphold you with my righteous right hand.”

And sustain us in all thy services! I get tired and weary and am impatient and critical, but sometimes after sleep happens, I can try again. 2 Corinthians 4: 16,17 “Therefore we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day. For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all. So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporal, but what is unseen is eternal.”

In the name of our blessed redeemer. My grandma’s faith was strong. My mother’s faith was strong and I was blessed to be their daughter and granddaughter and to hear from a very early age John 3:16 “For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.”

Amen!

by Bonnie Kaericher

Thursday, October 19

Scripture: Matthew 7:7-12

“The greatest moments in a Christian’s life come through prayer.”

“Prayer is not a substitute for hard work—prayer is the work! God does things in and through our lives by prayer that He does in no other way. As we pray and as our attention is turned toward God, we become more receptive to aligning our lives with His will.

If you will commit yourself to spend sustained time in prayer asking for God’s kingdom on earth, God will work in your life just as He did in the lives of Jesus and his disciples.

(from Experiencing God Day by Day, by Henry T. Blackaby, Richard Blackaby)

“Let the peace of this place surround you as you sit or kneel quietly. Let the hurry and worry of your life fall away. You are God’s child. He loves you and cares for you and is here with you now and always. Speak to him thoughtfully, give yourself time for him to bring things to mind....”

(from A New Song, by Jan Karon)

Prayer:

“As we seek your face, may we know your heart, feel your presence, acceptance, as we seek your face. At your feet we fall, Sov’ reign Lord. We cry holy, holy, holy, at your feet we fall. As we seek your face, may we know your heart, feel your presence, acceptance, as we seek your face.”

(by Dave Bilbrough)

Friday, October 20

“Our Father in heaven hallowed be your name. Your Kingdom come,
your will be done.”

I once heard a powerful sermon about these words. The pastor, at the time known as one of America’s premier preachers, told the seminarians gathered for our retreat that if we really understood what we were praying many of us would probably stop saying these words. ‘The thing is,’ he said, “we’re asking God to make us part of his plans to challenge the powers and principalities that delimit our lives in a competitive, often dehumanizing society. We are telling God that we want his way to be our way; the same way that led people to crucify Jesus.”

“Do we really want that?” he said.

If our answer to this question is "yes" what it means is that we will focus less on our own needs than on the needs of our neighbors, committed to a way of living that focuses our attention outward rather than inward. There are many dimensions of this Kingdom centered life, but certainly one as we enter into this building campaign is to keep our focus on creating a space that is less intended for our own comfort than equipping us for service; a hospitable gathering place for the Body to be empowered for our ministry in God's world.

Prayer:

This should be our prayer. This **must be** our focus: We pray: "Your kingdom come, your will be done" through this project and all that happens in this place.

by John Hubers

Saturday, October 21

James 5:16

A Blueprint for Body Building

“Therefore confess your sins to one another, and pray for one another, so that you may be healed. The prayer of the righteous is powerful and effective.” James 5:16 (NRSV)

James suggests that our healing is bound to confessing our brokenness to one another, and coming together before our Lord for deliverance. It is not our self-righteousness that produces in prayers that are “powerful and effective” but this humble sharing of our needs.

Frankly, I have struggled with the idea of a building campaign of this size at ARC at this time. Such a difference of perspective is not a “sin” to confess, but how I hold or share that opinion may be. I wrestle between “going along” just to fit in, or stubbornly resisting, or just going away. Any of these stances could be something to honestly confess to one another so that I and we may be healed.

James encourages us to draw on the abundant resources of Christ’s reconciling love and the power of the Holy Spirit to be His body, amidst our differences, something quite unnatural and remarkable in this world. Can we be a group of differing people who humbly and honestly embrace one another simply yet profoundly because Christ has bound Himself to us?

“For we are God’s servants, working together; you are God’s field, God’s building. . . Each builder must choose with care how to build on it.” (I Corinthians 3:9 & 10b) Lord, build your body among us.

by Kevin McMahan

Sunday, October 22

John 15:7

“If you abide in me, and my words abide in you, ask whatever you wish, and it will be done for you.” -John 15:7

“Prayer does not change God, it changes me.” -- C.S. Lewis

I never wanted to live in Iowa, work in a church or go to grad school. And here I am – picking gravel out of my running shoes, ordering homemade slime supplies on Amazon and cramming Greek vocabulary into my head. What happened? Prayer. Prayer has rocked my life goals and forced me to re-evaluate my idea of “success.” When I pause to listen for God’s voice, I know I – and what I want – will be changed.

Jesus’ words in John are a reminder of the Holy Spirit’s power to transform us when we abide in Christ’s love. Abiding in Jesus means walking in step with the promised Spirit’s guidance through life (John 14:26). We are not alone on this journey.

But are we ready for this gift? The Holy Spirit does not just motivate us to accomplish our *own* dreams. The more we learn to abide in Christ, the more our desires begin to ultimately glorify our Creator first (15:8). What does this look like? Maybe desires to *impress* turn into desires to *serve*. Desires to be *safe* evolve into desires to be *faithful*. Desires to *ignore* change to desires to *learn*. As Jesus promises in John 15:7, God is faithful in answering the desires of abiding, transforming hearts.

Prayer:

Holy Spirit, transform my desires to match what you desire for our church. May your Kingdom come through me. Amen.

by Laura Jonker

Monday, October 23

Proverbs 3:9-10

During Old Testament times the Israelites were instructed to comply with the first fruits principle. This refers to the practice of giving to God’s use the first and best portion of the harvest. Many people give God their leftovers, if they can afford to donate anything they do so, but it’s not a priority. These people may be sincere and contribute willingly, but their attitude is backwards. It’s better to return to God the first part of our income. This demonstrates that God, not possessions, has the first place in our lives and that our resources truly belong to Him, we are only the managers of them. Giving to God first helps us to conquer greed, helps us to properly manage God’s resources, and opens us up to receive God’s special blessings.

This passage tells us that if we honor God by giving our first fruits of what we have been given, our barns will be full of grain and our wine vats will overflow with great wines. God also makes a similar promise to the widow from Zarephath in I Kings 18 from whom Elijah asked for a piece of bread. She only had ingredients left for one last meal for herself and her son. Elijah told her to not be afraid to use those last supplies because God would guarantee there would always be enough flour and oil to feed them until the famine was over.

Sometimes we put more faith in our abilities to solve problems and meet our financial commitments than in the power of God to provide what we need. We fail to claim the promises God has given us.

Prayer:

Dear Father, increase our faith so we trust your love, promises, and ability to provide for our needs. Amen.

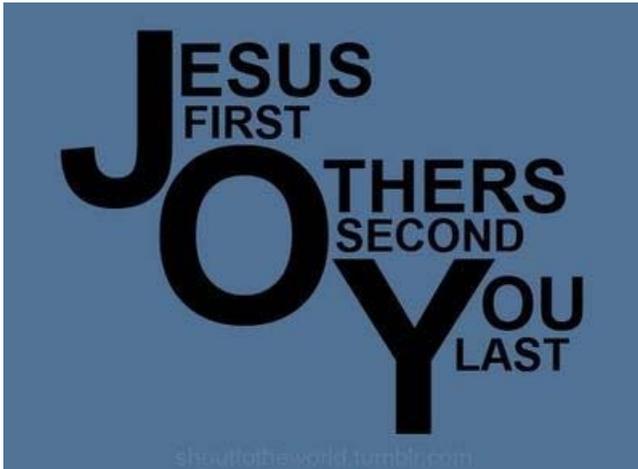
by Deb Anderson

Tuesday, October 24

Matthew 6:33

Putting God First

Either in Sunday school or in Bible school or in church or in my Christian day school (or maybe in all of these places), I was taught this saying:



Surely one Bible verse that this catchy saying arises from is Matthew 6:33: “But seek first his kingdom and his righteousness, and all these things will be given to you as well.” I see how this verse could lead to the “Jesus first” line.

What bothered me about this saying is that I was also taught that all of life is sacred—that if you are in Christ, His Lordship permeates every area of life. He is Lord of my work, my leisure, my relationships with family and friends, everything! So how can I separate out Jesus to put Him first?

When I read Matthew 6:33, I ask myself, “How can I practice the kingdom values of Jesus in my workplace? How can I bring heaven to my home? How can I live righteously with my neighbors (those whom I know and those I don’t)? And how can I steward my money to help God’s kingdom come?”

Being part of a church family keeps His kingdom in front of me and enlarges my vision of what that world looks like. Even the place we meet in can remind us of who we are and convey acceptance, grace, wisdom, and love. Putting God first means inviting God to be present in everything, including my giving.

by Kim Van Es

Wednesday, October 25

Matthew 5:12

“Rejoice and be glad, because you have a great reward waiting for you in heaven.”

In the Sermon on the Mount what Jesus promises is not a gimmick to give you goose bumps or a mental attitude that has to be pumped up at pep rallies. No, Matthew 5 describes God’s radical construction of the heart.

Observe the sequence. First, we recognize we are in need (we’re poor in spirit). Next, we repent of our self-sufficiency (we mourn). We quit calling the shots and surrender control to God (we’re meek). So grateful are we for his presence that we yearn more of Him (we hunger and thirst). As we grow closer to him, we become more like him. We forgive others (we’re merciful). We change our outlook (we’re pure in heart). We love others (we’re peacemakers). We endure injustice (we’re persecuted).

It is no casual shift of attitude. It is a demolition of the old structure and a creation of the new. The more radical the change, the greater the joy. And it is worth every effort, for this is the joy of God.

Prayer:

Heavenly Father, you know every decision we need to make and every challenge we face. Please forgive us for the times that we try to figure this life out on our own. We need you and we need the Holy Spirit to give us strength, wisdom and direction. Amen.

From [The Applause from Heaven](#) by Max Lucado

by Sandy & Al Nibbelink

Thursday, October 26

Luke 16:19-31

Jesus wasn't very big on storing up things. The story of the Rich Man and Lazarus (Luke 16:19-31) reminds us how easily we can forget that our blessings come from God's grace and are not something we have accomplished on our own. Jesus did not store up things while he was here; he shared them, gave them away, gave them to people in need, and used what he had to bless others. Jesus wants us to confront a couple of crucial questions: What is our treasure and where are we keeping it? Every earthly treasure we have is vulnerable to destruction. Every one of our treasures, except our relationship to God and his people, is temporary. So why do we spend so much time investing in things that will not satisfy or sustain? Jesus urges us to invest in what is lasting, eternal, and ultimately perfect. If we do, nothing can destroy and nothing can steal our blessed assurance that we will be victorious in Jesus.

Reference: heartlight.org

Prayer

O precious LORD, thank you for investing so heavily in me and in the world in which I live. There is no one who can love me like you do. Father, please help me focus my priorities and my thoughts on heavenly things as well as placing my treasures in heaven. In Jesus' holy name I pray. Amen.

by Raegen Blom

Friday, October 27 Scripture: 2 Corinthians 9:10-15, Colossians 3:17

Do It As To the Lord

My grandmother told me many stories about my grandfather whom I hardly remember. He had been a circuit riding preacher in the Ozark Mountains of Missouri. On Sundays he would ride a trail from one tiny town nestled in the hills to another hidden in a hollow to another tucked away beside a small stream. He would get to each town once a month.

Everyone came to church early to wait for Grandpa, and they begged him to stay and stay. They would bring fried chicken and freshly baked pies, and they'd sing and eat and listen to him preach well into the afternoon. They were poor folks, so they would pay him with whatever they had. One time grandfather came home dragging a load of freshly chopped firewood.

"That was pretty crummy pay for working all day!" I sniffed.

"Oh, no!" Grandma told me. "Those people worked hard just to keep body and soul together. They gave your grandfather everything they had, just as if they were giving to Jesus himself!

I wish I had gotten to know them. Those people in the hills and hollows of the Ozark Mountains were living out Paul's admonition in Colossians 3:16-17. They longed for God's word to dwell in them. They loved to hear teaching, and they praised God with psalms and hymns and spiritual songs. And they responded to the message, giving in the name of Jesus as if they were giving to Jesus himself.

(By Kay Marshall Strom, p.1344, Women's Devotional Bible, Zondervan Publishing House)

Prayer:

"Jesus, draw me close; closer Lord, to you. Let the world around me fade away. Jesus, draw me close; closer Lord, to you. For I desire to worship and obey. For I desire to worship and obey. (Rick Founds)

Saturday, October 28

II Corinthians 9:6-8

The point is this: He who sows sparingly shall also reap sparingly, and he who sows bountifully shall also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. And, God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work. II Corinthians 9:6-8

Perhaps like me, you have sometimes struggled with giving to Kingdom work by viewing it as a duty rather than as a celebration. At these times, I need to remember that God is concerned with me more than with my gift. It is His intention to bless me with the joy that I am His child and that He will supply my every need. I am thereby blessed to be able to present my gifts to Him with gratitude and joy.

Prayer

Father, you have given me the priceless gift of Jesus sacrificing his body and his blood for the forgiveness of my sins. In my acceptance of this gift, I am an heir to the Kingdom. Help me to be gracious and joyful in accepting this gift and gracious and joyful in giving back to you a portion of all that you have blessed me with. Amen.

by Barbara Turnwall

Sunday, October 29

Luke 18:22-24

Luke 18:22 speaks about selling everything so that we may have treasures in heaven. This verse produces a lot of questions. Do we really need to sell everything? Should we give in or to get a reward in return? Jesus goes on in verse 24 to speak about how hard it is for the rich to enter the kingdom of heaven. These verses, in part, seem to be about priorities and where we place our trust.

You may have heard of Israeli televangelist Benny Hinn and his "Miracle Crusades." Hinn is partly known for preaching what many call the "prosperity gospel," teaching that God wants all of us to prosper financially and we will if we believe enough in the right way. It seems as though Benny has taken his teachings to heart. Hinn is one of the 8 richest pastors in North America, with an estimated net worth of \$42 million.

You probably haven't heard of Costi Hinn. Costi Hinn is Benny Hinn's nephew. Costi recently wrote an article in Christianity Today about how God led him away from the rich, extravagant lifestyle he enjoyed with his uncle. In his article, Costi describes how loyalty was enforced in the Hinn family, how they lived in a mansion, drove luxury cars, and traveled the world. Costi traveled with Benny as a "catcher" (someone who catches people who are "slain in the spirit"). After college, Costi began to see that God had a different purpose for his life. God worked through Costi's wife to shake his long-held beliefs like a "wave of grace." Costi began to think differently about Christianity, and began to realize that God's purpose for him wasn't to make him, happy, healthy, and wealthy. Rather, God wanted Costi to live for God, regardless of what he could get in return. Costi joined a friend at a different church and began to preach differently than his uncle, emphasizing trust in God regardless of healing or prospering financially in return. Costi began to see God working through his ministry to transform lives. According to Costi, "A Christian's greatest ability is availability. When God's people are willing to take a step of faith and speak the truth in love, lives are transformed and God is glorified. You never know who he might save through your faithfulness."

Prayer:

God, when we seek wealth more than you, forgive us. When we seek security more than your call in our lives, lead us again to you. Make our hearts and lives available to step out in faith.

by Angela & Ryan Visser

Monday, October 30

Hebrews 11:1

“*The fundamental fact of existence is that this trust in God, this faith, is the firm foundation under everything that makes life worth living. It’s our handle on what we can’t see.*” Hebrews 11:1

They may have asked the wrong person to contribute to a devotional about “having faith.”

Among all the solid Jesus followers at American Reformed Church, I’m more like the Doubting Thomas. There are lots of things I don’t understand ... often question. And when praying, I tend to ask God if he’s even listening.

But what I do believe in, beyond a shadow of a doubt, are these three things: Purpose, People, and Plans. (Notice the use of alliteration, in keeping with the spirit of Pastor Mike’s sermons.)

I’m sure most of you have had personal experiences with each of these, including an “eerie” notion of “purpose.” (I can share several anecdotes, but I’m limited to 250 words.) When it comes to ARC’s ambitious building project, however, here’s what I believe...

I have faith in its *Purpose* – creating a welcoming space that exemplifies radical hospitality.

I have faith in the *People* of this congregation – a diverse bunch who break bread together graciously.

I have faith in the *Plans* set forth before us – prayerfully packaged as a gift to all of us, and the generations to follow.

I may be a Doubting Thomas, but I continue to reach for Jesus’ wounds – along with the other disciples at ARC who are his hands and feet.

Prayer:

Holy Spirit, *Enrich* our faith in your Purpose ... *Enlighten* us as your People in service ... and *Empower* us to fulfill this Plan. Amen.

by Lisa Burg

Tuesday, October 31

Isaiah 55, Verse: Isaiah 55:1-2

Sip and Savor

This scripture exhorts the thirsty to do three things; come, buy and eat. We don’t need any money to “buy,” so all we have to do is “come” and ask for the two things mentioned here-wine and milk. But why specifically wine and milk?

A glimmer began to grow into the light of understanding. Milk represents what we need for health, for life, for sustenance-the *needs* in life. On the other hand, wine is used in Scripture for celebrations, feasts joy and (so it seems to me) not for what we need to have but what we want to have-the *extra desires* in life.

As a mother, I was obligated to meet my daughter’s *needs*. But what a joy it was when I could delight her heart by giving her some of the fun stuff too- surprises, a few things I knew she wanted, extras-just for pure pleasure.

Our Father’s giving is like that-only much, much more! He is the perfect parent, and in this passage he declares that he wants to supply *both* our needs and our wants-what we need for health and what is for pure joy. God does indeed delight to delight each of us.

Oh, he isn’t going to give us what he knows will harm us-even if we ask for it. He won’t give us what would spoil us or indulge our flesh. But, as the God who knows all things, who does all things well, who is an all-loving Father, he longs for us to ask him for *everything*-for “daily bread” (Matthew 6:11) certainly and whatever will meet our needs. But he also asks that we ask for the extra serendipities that he takes great pleasure in giving us as well.

Now, I get excited about that!

By Carole Mayhall, The Women’s Devotional Bible, p.811, Zondervon Publishing House

Prayer:

(from Psalm 37) Lord, You have told us to delight ourselves in you and you will give us the desires of our heart. We are still before you Lord, and wait patiently for you. Amen.

Wednesday, November 1

The Westminster Catechism asks, "What is the chief end of man?"

The book of Job is a wonderfully concise examination of our "chief end" in life, that is, to foster our relationship to God.

As you remember, Job in his great pain calls out to God, Why do I exist? What is the point of my life? "Why then did you bring me out of the womb?" (Job 10:18) "My days come to an end without hope." (Job 7:6)

The answer to Job's question appears in Ecclesiastes 12:13-14. "The purpose of life is to fear God and keep his commandments, for this is the whole duty of man. For God will bring every deed into judgment, including every hidden thing, whether good or evil".

Christ elaborates on the theme in the Beatitudes. "Blessed are those who mourn, for they shall be comforted...Blessed are the merciful, for they shall obtain mercy...Blessed are the peacemakers, for they shall be called the sons of God." (Matt. 5:4, 7, 9) Thus, we are called to care for the widow and the orphaned, the sick and the lame. We are called to advocate peace and civility among our neighbors, and be agents for social justice and community togetherness..

As people made in the image of God we are to fulfill our days from our youth onward as agents of God in this world. We are expected to act in accordance with God's moral laws for all of humanity, to be faithful to God's commandments, and to maintain a clear vision of God's purpose in our lives.

Prayer:

Our prayer might be quite simply, Lord, help me to be your faithful and dutiful servant all the days of my life. Amen.

by Keith Allen

Thursday, November 2

Philippians 4:8-9 from *The Message*

"Summing it all up, friends, I'd say you'll do best by filling your minds and meditating on things true, noble, reputable, authentic, compelling, gracious – the best, not the worst; the beautiful, not the ugly; things to praise, not things to curse. Put into practice what you learned from me, what you heard and saw and realized. Do that, and God, who makes everything work together, will work you into his most excellent harmonies."

Paul says it so clearly. He understood the influence of one's thoughts on one's life. What a person allows to occupy his/her mind will sooner or later determine how one speaks and acts. Paul's plea to "filling your minds and meditating on things" is followed by his second plea, "put it into practice." These virtues will result in a life of moral and spiritual excellence. All throughout chapter 4, Paul's encouragement is to stay on track, don't worry or fret, instead pray. Even after thousands of years this message still rings true for our lives today in the 21st century. Our world has become fast-paced bombarding us with so many decisions to make and so many changes. It's often difficult to see "the whole picture." Change can bring anxiety and doubt. We need to recognize that God is with us in the midst of change.

Trust God to help us let go of these doubts. Think positive that God is trying to teach us to embrace improvements for ARC to bring safety, convenience, beauty, and most of all, to be welcoming to all who enter our doors. Pray that we will cope with change and allow God to guide us through it. HAVE FAITH to "go for it" and be amazed at what God is empowering us to do.

Prayer:

Dear God, thank you for *all* your blessings on American Reformed Church. Help us to be faithful followers to trust and to obey to do what you call us to do. Amen.

by Jan Wilbeck

Friday, November 3

Matthew 6:33 (NRSV)

"But strive first for the kingdom of God and his righteousness, and all these things will be given to you as well."

It was only mid-October when we got back from our family vacation but the house that night was frigid. We had been in Florida, with my wife's family, enjoying our last bit of time with my father-in-law before he died of cancer. It had been a year of stressful transitions and emotional instability. It was easy at times for our family to feel out of control and uncertain of what each day would bring. We'd just started a business, had a new child, and were watching a man we dearly loved slowly pass away. So when we got back to Iowa, and awoke to find our furnace shot and our savings short of a solution, it was all too easy to despair.

I put out a call on social media to see if any friends could lend us some space heaters while we tried to find a permanent solution. Instead, a friend discovered a new furnace in the basement of an old farmhouse he was tearing down and offered to install it in our home for free.

To him and the owner of the old farmhouse, it was nothing. For us, well, we felt like we'd been pulled up out of a really uncertain moment. It occurred to me, that this is life within the kingdom of God. When we are in need, we can have faith that the incarnation of God's love exists in God's community, that love bears the fruit of generosity. And as part of that community we are also called to give, having faith that whatever it is we need will be provided for.

In Matthew 6, Jesus reminds us to not worry or fear but to have faith and seek the things of the kingdom. Reflect on the times in your life where an outcome was uncertain, gave you fear, or created anxiety. In what ways did God reveal God's self to you and bring peace?

by Steve Mahr

Saturday, November 4

As I contemplate what I want to say in this short message, several headlines come to mind. "Rely on God's Strength for Contentment"; "The Pleasure of Giving"; "How Much is Enough"; "What is Your Goal".

Setting goals is not a new concept for any of us. Teachers write lesson plans. Everyday we have at least one thing we plan to "accomplish". We all set goals. We often ask God to help us when setting our goals but do we remember to rely on God when we become sidetracked with the worldly values? Everyone must choose between two values, God's values and worldly values. It is difficult to give up some things because of peer pressure. We all want to fit in but worldly values inevitably will alienate you from God. When we embrace God's wisdom it will lead us to benefits beyond our human mind and life; into eternity.

I love to give. I enjoy watching my grandchildren when I give something to them. I enjoy sharing my gifts that God has given me with others. It is with great joy that I do things that make me feel good. God is also very pleased when we give.

Have you ever looked at the load in front of you and thought it looked like a mountain? But with all your emotions of conquering the mountain, you pray and put forth some effort, before long you have reached the top. It is with God's help that every step of the mountain becomes a hill. As the old saying states "it is no hill for a climber." Don't let the hill be silenced by your emotions.

Prayer: Lord, free me from the selfish concept of "just a little more". Give me the good sense to enjoy what you have already given me. Help me to choose your values over the worldly values in my personal life. Amen.

by Sue Mulder

Sunday, November 5

Matt 14:22-33

I've heard many sermons preached using Matthew 14:22-33 which recounts the story of Jesus' surprising and frightening appearance on the surface of the sea as he walked toward the disciples nestled safely in their boat. Peter impulsively leaps out of the boat and onto the water intent on running to meet Jesus. Peter quickly notices the waves, sinks, and Jesus' outstretched hand rescues him.

I took away one lesson from most of these sermons – phrased a bit differently each time. Doubts will lead to sinking. Keep your eyes on Jesus (what exactly does that mean and how do I do that?) and you won't doubt and then sink. Doubting is bad. Don't do it. It's a sign of a flawed faith. Great. Now I felt guilty about doubting. The truth is, I'm not like Peter. I'm not likely to even think of getting out of the boat. I like security. I avoid risk at almost all costs. But, when I take that rare risk – get out of the boat so-to-speak – I doubt. I get that uncomfortable feeling in the pit of my stomach that suggests I'm outside of my comfort zone. I feel afraid. Given the take home message I got from these sermons I worried about these feelings. I wondered if I'm the only one who feels afraid or anxious. When I looked around me it seemed that everyone else looked so certain. Maybe I was the only one. What was wrong with me?

Then, as a college student, I read Frederick Buechner, a pastor, theologian, and prolific author. He described doubt as “the ants in the pants of faith” – something that “keeps faith alive and moving.” Doubt is a good thing? Discomfort? That feeling in the pit of my stomach that I avoid at almost all costs?

Buechner provides me with a fresh way to think about doubt or anything in my faith journey that makes me uncomfortable. I've come to embrace doubts and discomfort (or at least I try to) because I now see it as affirmation that I, like Peter, am stepping out of the boat. Maybe the point of the story is not to teach us that doubt or discomfort is a sign of flawed faith but a sign that we are doing something right. Maybe the point of the story is to encourage us to put ourselves in situations that make us uncomfortable – even a bit afraid or uncertain. Our *Campaign to Flourish* may be calling you to step out of your financial boats. If your pledge is well within your means, maybe it is time to step into uncomfortable. If you have not yet made a pledge, consider one that moves you out of the security of your boat. That butterfly in the pit of your stomach may just be the ants in the pants of your faith, there to let you know that your faith is alive and moving.

Creator God, Redeemer Christ, Sustaining Spirit, stir the ants in the pants of our faith and give us the courage to embrace a faith that is alive and moving – wherever it takes us. Amen.

by Sara Tolsma

Monday, November 6

Psalms 103:2-5

Psalms 103:2-5 Praise the Lord, O my soul; and forget not all his benefits – who forgives all your sins and heals all your diseases, who redeems your life from the pit and crowns you with love and compassion, who satisfies your desires with good things so that your youth is renewed like the eagle's.

The writer of Psalm 103 captures a beautiful picture of the goodness of our Heavenly Father. We breathe in these words with such gratitude for a God who loves us this much. He desires to give us gifts beyond our imagination. We have done nothing to deserve these blessings. He just wants us to receive them.

Traditional Jewish Psalms met up with the life of Jesus Christ in the early church. As New Testament believers sang these words in their worship and festivals, I like to think that they found themselves thinking about the life of Jesus. God had given His ultimate Gift. The Psalm would no longer just remind them of their long history with the God of Abraham, Isaac and Jacob. They had seen these words come alive in the person of Jesus who gave up his life to save mankind for eternity. Caring for the poor and the least, living humbly as a servant, all the things Jesus taught by example and word became important in the early church as they now tried to live as Jesus had instructed. So in Acts 2, we see them selling what they owned and giving it to their churches for whomever was in need.

Sacrificial giving is in response to the words in the Psalm. We give back because God gives to us. He blesses us with every spiritual blessing and lovingly supplies us with all we need and desire. Giving generously back to Him gives real glory to Him. It brings us a deeper relationship with our Father – a willing heart to be used by Him. Trusting Him to provide what we need frees us to be used in ways we never thought possible. We are – as the Psalm says – renewed.

Prayer

Lord Jesus, we admit that the words “sacrificial giving” give us discomfort. We pride ourselves in being self-sufficient. Yet, we know how silly that is in light of who you are. You gave us all we have. It all belongs to you. So help us to be more humble, more willing to trust only you and give up control to you O God. Work a mighty work in our hearts – change us to be more like Jesus. Renew us. In Jesus name, Amen.

by Wanda Korthals

Tuesday, November 7

2 Corinthians 9:7

2 Corinthians 9:7 Each one *must do* just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.

As I continue into my senior years in life, I'm hoping that materialism will become less important. I do realize that we need to be financially responsible and protective of a major illness, but I also hope to place more emphasis on trusting God in addressing these physical concerns along with re-examining my priorities associated with tempting but unnecessary purchases.

In addition, determining how much to contribute to the Church as opposed to private charitable organizations has often been a challenge, especially when I read and hear about all of the turmoil, hunger and poverty in the world.

I also realize that the church, including the physical structure, is the house of the Lord so I believe it is important to support a church building that reflects our love and respect for God. As individuals, we often desire improvements to our homes, etc. so hopefully we may feel the same about our church dwelling. It seems like the current proposal of the ARC consistory is most reasonable as it addresses the primary needed repairs/additions as opposed to the temptation of competing with other area churches for attractiveness and potential for member recruitment.

It is my hope that I will be willing to embrace the consistory proposal and also increase my contributions to ARC programs for missions and poverty stricken peoples of the world.

Prayer:

Lord, please grant me the wisdom to use the resources that you have given me to also reflect your love through financial sacrifices to the physical improvements of ARC.

by Ron Juffer

Wednesday, November 8

Mark 10:17-22

Give Me Jesus

And Jesus, looking at him, loved him and said to him, "You lack one thing; go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me." (v.22)

"You can't take it with you." This phrase has been said for generations, printed on signs, and used as the title of a feature film. While it is often said in jest or as a means of consolation when a treasured possession is lost or broken, how very true it is!

In Mark's Gospel, the rich young ruler is in despair over Jesus' instruction to go and sell all he has in preparation for true discipleship. He cannot part with his many possessions, cannot bear the thought of doing so, and therefore cannot fully follow. It is hard to imagine this man turning his back on Jesus in that moment. What's even more difficult is knowing that he didn't stay long enough to learn of the lasting wealth he had to gain. In Mark 10: 29-30, Jesus tells his hearers that those who give up all they have for him will receive a "hundredfold" in the life to come.

This passage reminds me to hold loosely to the things of this world and long solely for Jesus over all else. I am both blessed and convicted by the chorus of Jeremy Camp's "Give Me Jesus":

Give me Jesus

Give me Jesus

You can have all the world

Give me Jesus

Prayer:

Loving God, help me to worship you only.

by Joy Petroelje

From Words of Hope Daily Devotional, September 28, 2017

Thursday, November 9

2 Corinthians 9:7

Cheerful Only If Giving

Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver.

(2 Corinthians 9:7)

Many years ago, I made a career decision that led to a huge reduction in salary. The boss embarrassed me by saying publicly “how much Harold had sacrificed for God.” Nonsense! To NOT make that decision would have been a great sacrifice, since it would have kept me from the joy of finding a new way to partner with God toward the realization of God’s redemptive purposes.

So, maybe we have things all backwards when we think about “giving back to God” that which already belongs to God. It is NOT our giving that is a sacrifice. Rather, it is in NOT giving that we are sacrificing the opportunity to contribute to what God is doing in our world. We will experience “cheerfulness” ONLY if we give back to God a generous portion of what God has given to us.

by Harold Heie

Friday, November 10

Psalms 24

Living in the United States in a very consumeristic society we are constantly faced with money and possessions taking the central focus in our lives. As Christians, we struggle to know how to hold lightly to our possessions and put the Kingdom of God above everything else. God knew of our struggles with money and wanted to guide us into faithful living and generosity.

“Jesus talked more about money and possessions than any other topic except for the kingdom of God, the dominant theme of his life and ministry. He warned us in no uncertain terms of the destructive power of certain attitudes toward money but his teaching on this matter was not all negative. He made it clear that money can enhance our relationship with God and contribute to our wholeness of life.” (introduction to *Where Your Treasure is*)

One biblical concept that has helped me grapple with living a more generous life is that of stewardship. Stewardship is not in line with what American society teaches. We have been taught that “what is mine is mine” and “I have the right to use it as I please.” The biblical view challenges us to understand that the earth belongs to God, not us. We must let go of our highly individualistic values. We are stewards, caretakers, sharing with one another in the bounty God has provided.

Psalms 24 is an example of one of the many biblical passages that guide us on stewardship in God’s Kingdom. “The earth is the Lord’s and all that is in it, the world, and those who live in it; for he has founded it on the seas and established it on the rivers.”

The following words from the book, *Where Your Treasure Is*, have been helpful to me. “There are at least two very important results of this biblical attitude toward property ownership, money, and possessions. First, instead of our possessions separating us from God (the Bible warns against this repeatedly) it actually makes us more aware of God. If we remind ourselves that everything we have belongs to God, we will tend to praise him and be more aware of God’s presence everywhere throughout the created order. Second, we realize that everything belongs to God and not to us, we will be more responsible in our attitude toward others, especially those who are in need. There is a very strong biblical emphasis on caring for the poor, for example, partly because God wants the poor to share in the use and enjoyment of God’s property.” (29-30)

Christians are God’s stewards. All belongs to God. We are called to share and steward money and possessions for Kingdom purposes.

Where Your Treasure Is by Edward W. Bauman
Introduction & pp 29-30

by Kathy Gabel

Saturday, November 11

Poem by Lois Shank Hertzler

P104

Money and its allure
has marked the centuries
with a plethora of feelings
longing for it
we have lied
desiring it
we have cheated
for greed of it
we have killed
in the sharing of it
we find happiness
in the generous giving of it
we find satisfaction
in the tithing of it we find joy
in acknowledging the rightful ownership of it
we find God

From *Where Your Treasure Is* by Edward W. Baumer

Prayer:

God, we are forgetful people. Forgive us and continue to remind us daily that this is your world and your kingdom that we have the privilege of sharing in. Remind us that our money and possessions belong to you and to all your people. Help us to share the gifts you have provided with your church and those in need. Make us better stewards. Amen.

by Kathy Gabel

Sunday, November 12

1 Samuel 23, 24

Growing up in eastern Montana, I looked forward every year to going deer hunting with my father. If you were to ask me how to describe it, the smile on my face might seem at odds with my words. I remember bitter cold fall mornings, the frost beneath my feet, my breath hanging in the air. I remember walking up and down draws, looking for signs of the deer in the dirt and grass, carrying my rifle and usually an old Thermos filled with hot chocolate. I remember sitting for hours, waiting, breathing into my hands to keep them warm. I remember my dad doing his best to teach me patience and the ways of the woods. I have very few memories of actually making the shot. Honestly, I think quite a bit of my faith was formed in these quiet moments with my father as we put in the work and sacrifice necessary to fill the freezer for the winter.

God also has asked us to put in the work and sacrifice, although He has generously filled our reward far beyond physical limits. He asks in return that we share the load of our fellow man, that we look beyond ourselves to the happenings of our surroundings and act as He directs us to. It is the struggles and failures and burdens that we will remember more so than a finite moment in time when we met our goal. The joy of the journey is found in us pushing beyond our perceived limits.

I believe David also, when he looked back on his younger years, recalls the time when he was fleeing from Saul with a strange smile that belies the fear, weariness, and burden that he felt in the moment. He remembers being surrounded by like-minded men united by the hardship and experience of living both the ups and downs of life. As Stephen Mansfield writes in his book, *Mansfield's Book of Manly Men*, "God sets destinies in heaven, but those destinies have to be hammered out on earth one arduous minute at a time. We strain. We bleed. We grieve. We have to conquer each step. No one gets a pass. No one moves to the head of the line, even if he gets a statue. Everyone is flawed."

It is that journey of flawed people struggling together under a common purpose that exemplifies accomplishment.

Prayer:

Father God, you have called us to love our neighbor as ourselves. May we share the burden of the other as we work to glorify you in all we do. Amen.

by Benjamin Langton

Monday, November 13

Matthew 6:21 and Luke 21:1-4

Webster's Dictionary: “*treasure* (noun) (1) accumulated or stored wealth, esp. in the form of money, precious metals, jewels, etc. (2) any person or thing considered very valuable.”

Giving. That's a tough one for me, because it's easy to give when I feel I have an abundance of something, like freshly baked cookies, zucchini, time, knowledge in a certain area. But it's more difficult when I don't feel there is an abundance. Then I want to clutch what I have. Hoard it. I become stingy and end up giving grudgingly.

In Luke we read a very short passage where Christ draws the disciples' attention to those putting their gifts (it doesn't say money, simply gifts) into the temple treasury. I imagine most of them, like us, worked hard for those gifts. When Christ points out the difference between those giving out of their wealth and the widow, I don't think he's condemning the first but rather pointing out the widow's extravagant giving. Her treasure obviously was not her money, as she gave “all she had to live on.” Giving is not a competition; it's about our frame of mind, which says everything about where our heart is.

Whatever my treasure is says a lot about me and who I am. If it's so highly valued by me that I am unwilling to share it, that says even more about me. Am I willing to grow in my giving? I can only do that by practicing.

Prayer: Hymn (text by William W. How)

“We give Thee but Thine own, Whate'er the gift may be:
All that we have is Thine alone, a trust, O Lord, from Thee.
May we Thy bounties thus as stewards true receive,
And gladly as Thou blesses us, to Thee our first-fruits give.”
May our treasure be You, Lord. Amen.

by Lynne Hubers

Tuesday, November 14

Matthew 6:21

“For where your treasure is, there your heart will be also.” Matthew 6:21

In planning to give toward the renewed building at American Reformed Church, one way we view this is as a call to serve – a call to keep ARC vibrant and healthy for our children, grandchildren, friends, and our community – our treasures.

Our building is the hub for continued renewal, another of our treasures, where we meet to breathe in the Spirit, after giving of ourselves all week long. This time in the life of ARC is a moment - when we might care for the future of our young families, our young church leaders-to-be - or when we might let this moment pass by. But do not allow my, or others', comments press you to give.

This time is a prayerful, holy moment between each one of us and God, as God knows how much we might sacrifice in order to make a pledge. Giving should be an honor and a joy.

I have been reminded of our statement of faith: *I believe in God, the Father almighty, creator of heaven and earth. I believe in Jesus Christ, his only Son, our Lord...* Yet the final portion is what caught me: ... ***I believe in the Holy Spirit, the holy catholic Church, the communion of saints, the forgiveness of sins, the resurrection of the body, and the life everlasting. Amen.***

These words are an expression of what we live together at American, sharing in this beautiful, unfathomable, sacrificial, gift to us - and we have our place in this world.

What is our place? Our ARC 'Welcome Mat' image shows the beauty in all faces, delights in all family forms, cares in all manner of health or loss, hopes in all places along the road of discovery of God and faith. Perfect? No, but we feel God's heart telling us to greet the world with love.

Prayer

Dear God, you know our lives and our hearts. Inspire in us gratitude for this moment, to find Your blessing and to give out of that abundance, that we may long continue to open ourselves to others with Your welcome, Your embrace, and Your love. Amen.

by Victoria Karssen

Wednesday, November 15

James 2:14-18

Faith by itself, if it is not accompanied by action, is dead. (James 2:17 NIV)

While riding through a large city in a developing country, I saw a mother and three children standing knee-deep in a muddy, green river. “Those people are washing clothes,” our driver explained. That family washing clothes amid the polluted canal’s floating debris remains, for me, a poignant scene.

Certainly, such moments make me grateful for the conveniences I have, including a washing machine. However, if the memory of that moment only makes me grateful for my own blessings, that would not be enough.

Although I may not be able to lead a campaign for ending poverty or improving access to plumbing in another country, I can offer compassion and help to those around me. Maybe a grandmother’s lawn needs mowing, a neighbor feels desperate to find a job, or a student could use a math tutor. From picking up trash to giving away groceries, the needs are endless. As Jesus reminded his disciples, “The poor you will always have with you” (Mark 14:7). In this hurting world, we can reflect Jesus’ love by acting to meet one need at a time.

Paula M. Miller (California, USA)

Prayer:

Dear Lord, show us those who need compassionate words or actions. Give us the will and the strength to serve them. Amen.

River Laundry

From The Upper Room daily devotional, September 28, 2017

Thursday, November 16

Matthew 6:21

“For where your treasure is, there your heart will be also” Matthew 6:21 (NIV)

Where is your heart? It is where your treasure is. One New Testament commentary on this verse (Heinrich Meyer) suggests that one’s treasure “is the result of effort and the object of love,” and thus, one’s heart and one’s treasure “cannot be separated.” In other words, one’s heart is located where one’s efforts and passions are directed. In one of the classes I teach at Northwestern College, we recently reviewed the history of modern sport. Modern sport is often symbolized by the establishment of the modern Olympics in 1896. Pierre de Coubertin, a French Baron, devoted most of his time, energy, and financial resources to the founding and promotion of the modern Olympic Games. The Baron was strongly motivated to use sport as a way to promote international goodwill and peace, even in the midst of strong ridicule by his contemporaries. Obviously, the pursuit of Barron de Coubertin’s passion resulted in a huge global movement. It is very clear where Pierre de Coubertin’s treasure and heart lay. He believed the Olympic movement to be noble work and worthy of his complete energies and resources. I am uncertain if Baron de Coubertin’s commitment to the Olympic Movement was his way to lay up his “treasures in heaven,” but as I reflect on his story, especially in light of Matthew 6:21, I am inspired and challenged to consider where is my “object of love” and where are my efforts being directed? Am I indeed laying up treasures in heaven?

Prayer:

Lord God, remind us that You should be the “object of our love” and give us the courage to place our efforts in the work to which you have called us.

by Paul Bartlett

Friday, November 17

Haggai 1:7

Home Building

When my husband and I built our home, it took careful thought and lots of “perspiration” on Rick’s part to build the foundation correctly, allow for proper drainage, insulate well, build the framing straight and strong. All of that had to be done before I could come in with careful thought and lots of “inspiration” to make the myriad finishing and decorating decisions that made the house a “pleasurable” dwelling. During the entire process we had to prioritize constantly to make sure that our home would represent the best use of our resources.

In this passage, Haggai is calling the returned exiles to rebuild the “house of the Lord,” the temple, which lies in ruins while they are scrambling to build their own houses. “Give careful thought to your ways” (v. 7) Careful thought. God repeats the phrase three times in this book. Haggai calls them to put the Lord first so that he, in turn, can bless them with a harvest of fruitfulness.

As New Testament people, we no longer build a temple for the Lord. Christ dwells not in a temple of stone, but in the lives of his people—lives dedicated for his use. And we are to build a life that he “may take pleasure in it and be honored” (v. 8).

It takes careful thought to build a life foundation on God’s Word. It takes careful thought to frame a life with prayer. It takes constant prioritizing to “seek first his kingdom” (Matthew 6:33) when so many temptations and decisions confront us. But the rewards are worth all the work. Because when we provide the “perspiration” to build carefully, Jesus Christ provides the “inspiration.” He comes to dwell with us. He “decorates” our lives with joy. His spirit paints our rooms with the colors of peace, patience, goodness, gentleness and self-control. He makes us warm and hospitable “homes” rather than empty shells.

And when we build our lives for him, he promises that he will someday return the favor. While we are building “homes” for Jesus Christ, he is busy preparing a room for each of us in his Father’s house (John 14:2).

By Ruth De Jager p. 1036, Women’s Devotional Bible, Zondervan Publishing House

Saturday, November 18

II Corinthians 9:7

“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” II Corinthians 9:7

Growing up in a family of five kids, money usually was tight. Living paycheck to paycheck, my parents did a great job of showing us how to live within our means. Even though it wasn’t what was always popular, my parents always were able to provide for us. My father has been and still is a hard-working man, and I will forever be grateful for all he did to provide for our family.

Even though we clearly had an Orange City address, my mother’s roots lay in the small town of Carmel, IA, where we attended church. Since it was a 15-minute drive from the farm, there was a little time to accomplish whatever you can think of in a car. For my parents, this meant writing out the checks for offering. It wasn’t something that was barely discussed during the ride; my mother would pull out the checkbook, asking my dad if a certain amount was okay. The answer usually was “sure”, and without hesitation my mother would write out the check and stuff it back in her purse.

There never was any reluctance in giving on their part, even though we didn’t have much. For me, the lesson that grew was to give willingly and cheerfully. God always will provide for you where you need it most.

by Amber Altena

Sunday, November 19

Acts 20:35 (New Living Translation)

"And I have been a constant example of how you can help those in need by working hard. You should remember the words of the Lord Jesus: 'It is more blessed to give than to receive.' " Acts 20:35 New Living Translation

It's such fun being the recipient of a gift! As a kid, there was always such excitement in unwrapping presents and seeing what was inside!

As I've grown, I've been able to experience the excitement of being able to be the gift giver. There is much more joy involved in shopping for the gift, wrapping it with care and then watching the recipient open the gift!

Being able to give is a wonderful gift from God. After all, He has afforded us the time and resources to be able to give. He has given us a heart for giving to fulfill his purpose.

Prayer:

Lord, continue to form our hearts so we may continue to experience the joy and blessing in being able to give.

by Laura Genade



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