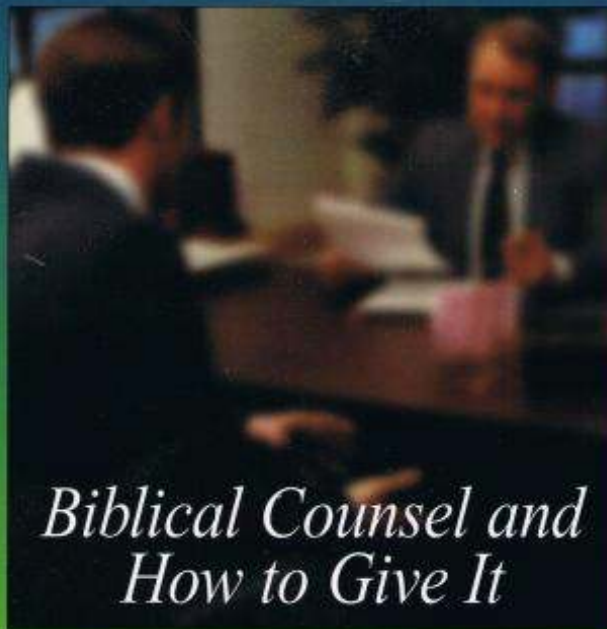


# PRACTICAL COUNSELING PRINCIPLES FOR CHRISTIANS



*Biblical Counsel and  
How to Give It*

BY DR. JEFF OWENS

**SLBC**  
Christian Counseling One  
**LESSON THREE**

# COUNSELING TOPICS



*“It would be labor in vain to endeavor  
to cleanse the stream of a polluted fountain.  
Prune the crab tree if you please,  
it still will not bring forth apples.”*

–C. H. Spurgeon  
[Concerning the counseling of the unsaved]

## XXIII

# COUNSELING ON Salvation

**T**HE BIBLE SAYS in Proverbs 11:30, “*The fruit of the righteous is a tree of life; and he that winneth souls is wise.*” (Proverbs 11:30) Every counselor will want to help people solve as many problems in their lives as is possible. The Holy Spirit of God will guide an individual through his problems to the solutions. When an individual is seeking counsel from the man of God, the Holy Spirit will also guide the man of God to help that individual to find a solution.

At salvation, every person receives the Holy Spirit. According to the Bible, the Holy Spirit is sealed in that person. If a person is not saved, the Holy Spirit cannot be a part of solving someone’s spiritual problems.

I trust the following thoughts will be of help concerning counseling a person about his salvation:

**1. The counselor should never be afraid to ask the person with whom he is counseling whether or not he is saved.** A saved person will not be ashamed to testify of his salvation. I believe that far too often we assume a person is saved. If we don’t inquire, more than likely, a person won’t volunteer the information.

**2. When the counselor discovers that the person with whom he is counseling is unsaved, his salvation should become the immediate**

**concern.** Since the Bible is a spiritual Book, a person will only have a true understanding of the Bible if he is saved. What would be the purpose in resolving someone's conflicts in this life if he will spend the next life in Hell? The first step toward success in problem-solving is for the person being counseled to know Jesus Christ as his Saviour.

**3. The wise counselor will explain the plan of salvation to the person seeking counsel.** The counselor must explain to the lost person that his good works cannot save him. He should open the Bible and point out the following verses: "*For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast.*" (Ephesians 2:8, 9) "*Not by works of righteousness which we have done, but according to his mercy he saved us...*" (Titus 3:5)

The wise counselor will explain to the person seeking counsel that, according to the Bible, every man is a sinner. "*As it is written, There is none righteous, no, not one.*" (Romans 3:10) "*For all have sinned, and come short of the glory of God.*" (Romans 3:23)

The counselor will explain to the person seeking counsel that, according to the Bible, there is a price that man must pay for being a sinner. "*And as it is appointed unto men once to die, but after this the judgment.*" (Hebrews 9:27) The Bible says, "*...and so death passed upon all men, for that all have sinned.*" (Romans 5:12b) "*For the wages of sin is death.*" (Romans 6:23a) The Bible also says in Revelation 21:8, "*...and all liars, shall have their part in the lake which burneth with fire and brimstone...*"

The counselor will explain to the person seeking counsel how much God loves us—so much that He sent His Son, Jesus Christ, to pay the price of sin for all men. "*For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life.*" (John 3:16) "*But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us.*" (Romans 5:8) "*For the wages of sin is death; but the gift of God is eternal life through Jesus Christ our Lord.*" (Romans 6:23)

The counselor will explain to the person seeking counsel that in order to be saved, he must receive Jesus Christ as his Saviour and believe that His death, burial, and resurrection was payment to God for his sin. "*That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved.*" (Romans 10:9) "*And they said, Believe on the Lord Jesus Christ, and thou shalt be saved...*" (Acts 16:31)

The counselor needs to explain to the person seeking counsel that

Jesus Christ paid the sin debt for him. *“Fear God, . . . for this is the whole duty of man.”* (Ecclesiastes 12:13b) As a counselor, a person has a responsibility to explain what terrible ingratitude a person is showing in not accepting Christ’s payment for his sins. To think that God’s only Son would die for a person so that he can go to Heaven someday, and then that person could choose to be of such low character that he wouldn’t accept Christ as his Saviour and, as a result, would spend eternity in Hell! This makes absolutely no sense!

The counselor should lead the person seeking counsel to accept Jesus Christ as his Saviour. He could merely say, *“Won’t you bow your head right now and receive Jesus Christ as your Saviour? With a sincere heart, please pray this simple prayer or one of your own: Dear Jesus, I know that I am a sinner and that I deserve to go to Hell. Please forgive me and come into my heart. I do now trust You to save me and to take me to Heaven when I die. I’m trusting You, and only You, as my Saviour. Thank You for saving me.”*

The counselor should further explain to the person seeking counsel that he is now saved if he trusted Christ as his Saviour. He should explain that God cannot lie, as He said in Hebrews 6:18, *“ . . . it was impossible for God to lie . . . ”* If God says that He will save a lost person, He is honor-bound to keep His word.

The counselor should explain in great detail to the person seeking counsel that now that he is saved, he will stay saved. *“And I give unto them eternal life; and they shall never perish, neither shall any man pluck them out of my hand.”* (John 10:28) Since our God is a God of His Word, He always finishes what He starts!

The counselor should recommend to the person seeking counsel that baptism should follow his salvation. *“Then they that gladly received his word were baptized: and the same day there were added unto them about three thousand souls.”* (Acts 2:41) A counselor needs to help a newly saved person to take the first step of the Christian life: baptism. This is a necessary foundational step for success in the Christian life. A counselor should help a new Christian build a strong foundation. By so doing, he may then help him with the victorious Christian life that can follow salvation and baptism.

After the counselor has won someone to Christ, he can begin counseling him on other matters and with more confidence than ever. Now that the person who sought counsel is saved, the Holy Spirit will help lead and guide that new Christian, too.

## XXIV

# COUNSELING

## AND

# Helping Those Who Are Bitter

**T**HE BIBLE SAYS in Ephesians 4:31, “*Let all bitterness, and wrath, and anger, and clamour, and evil speaking, be put away from you, with all malice.*” (Ephesians 4:31) Bitterness is a choice we make. No one can force another person to be bitter. I have found that the bitter person thinks that he can be bitter in only one area of life, but that bitterness will pervade every area of his life. Bitterness cannot be contained because it is a flaw in a person’s attitude, character, and spiritual life.

I liken a bitter person to a mason. A bitter person emotionally builds a wall of bricks between himself and the person with whom he is bitter. Slowly, but surely, he constructs an unbreakable wall by mortaring brick after brick of bitterness into that wall as a shield for protection emotionally. The only problem with building a wall is that that wall will conceal and separate the bitter person from everyone, and sometimes even God. The preacher says, “God loves you,” and the embittered person says, “I don’t see how or why God could love me.” Why? He is unable to receive and appropriate the love of God because his wall of protection has also kept him from accepting and expressing love.

A bitter person would often like to tell someone that he loves him,

but he holds those feelings inside. When someone says to the bitter person, “I love you,” the bitter person doesn’t believe it. He does not have the love of God flowing back and forth between him and other people or between him and God. Bitterness poisons his system; he is building a wall that is shielding him, rather than protecting him—all because of one person with whom he is bitter. He truly believed that wall he constructed was only going to affect that one person at whom he targeted his bitterness.

In my counseling, I find people often use one of the following ten excuses or slight variations of these excuses to permit the sin of bitterness in their lives.

**1. Bitterness results when a child does not feel his parents have spent enough time with him.** Sometimes this excuse happens to be true. However, allowing a wall of bitterness to be built is ridiculous and ludicrous in its approach. If a child or teen doesn’t have enough time with his parents, why build a wall that depletes them of even more time?

I find there are many reasons why parents do not spend enough time with their children and teenagers. More often than not, they are so success- and money-oriented, the children are forgotten. A tired father comes home from work, reads his paper, goes to sleep in his favorite chair, wakes up long enough to eat his evening meal, and then goes to bed. His bitter son says, “I never got to play catch with my dad; he was too busy.”

I believe it is wrong for parents not to find a way to spend time with their children and teenagers, but it is also wrong to be bitter. Bitter people not only hurt themselves, they also hurt the people they are supposed to love. This bitterness of youth often carries on through adult life, asserting itself time and again in relationships.

**2. Bitterness results when a brother or sister is seemingly favored over another sibling.** I often counsel young people who feel as though an older brother or sister is shown favoritism. Perhaps an older brother received a car or an older sister’s way was paid through college, and the younger child didn’t receive such an amenity. Possibly legitimate extenuating circumstances caused this seemingly unfair situation. Sometimes young people fail to see their parents can no longer afford to pay for another child’s college education. The economy may be bad, or perhaps Dad’s health is poor. The mature young person who is bitter over such a situation will consider his parents’ feelings and their inability to prevent what has become an unpremeditated display of favoritism.

Showing favoritism is wrong. Parents need to learn that they are

hurting their children when they show favoritism. Perhaps one boy is athletic and another is not. Since Dad always wanted a star football player in the family, he shows favoritism toward his athletic son. It is wrong! Young people become bitter because of this type of situation. May I say again, it is a sin for a parent to show favoritism, but it is just as much a sin for a child, teenager, or young adult to be bitter.

**3. Bitterness results when a leader disappoints us.** Of course, it is normal to expect the best from our leaders. However, when we don't receive the best from them (especially when they expect the best from us), we can become bitter if we are not careful. A youth director who commits adultery could virtually depress, disappoint, discourage, and definitely cause his young people to become bitter. The teens never want to trust another youth director again. Perhaps a pastor resigns under adverse circumstances and moves on to another pastorate. Maybe one's mom and dad filed for a divorce, and that has caused bitterness. One says, "It is wrong for them to get a divorce." Spiritual leaders will disappoint us, yet we cannot allow ourselves to become bitter because bitterness is also wrong. If we follow the admonition of Philippians 3:3 which says, "...*have no confidence in the flesh,*" we will not become bitter when a leader happens to disappoint us.

**4. Bitterness results because of the absence of a leader's approval.** People often become bitter when they don't receive enough approval from their leaders. So many people are starved for praise, mostly because people tend to gravitate toward the negative. How quick most of us are to notice the negative things about a person, and how slow we are to recognize their positives. For example, a husband opens his drawer to find the matched socks he needs—laundered and ready to wear 364 days out of 365. However, if his wife happens to miss that one day, he yells, "Why don't you ever do the laundry?" Why can't he see that she had 364 pairs of socks ready for 364 consecutive days?

A young person can bring his report card home from school with one B and five or six A's, and what do the parents always seem to mention? You know—the B. A church bus captain who normally does well every week lets the attendance of his route severely drop one week. Tell me what the bus director notices.

Every person needs the four A's: acceptance, affection, **approval**, and attention. When we do not receive praise from our leaders, we can easily become bitter. Some of us get to the point where we think, "Am I ever going to do anything right? I am tired of hearing negative, negative, and



more negative.” Before long, a wall of bitterness is erected. Yes, I believe it is wrong when leaders do not take the time to praise, but I also believe it is wrong to be bitter.

**5. Bitterness results because of physical abuse.** People who grow up with the fear of physical abuse often build a wall of protection that masks bitterness. No child should have to live with the fear of physical abuse because the Bible teaches the proper way to discipline children. Some parents have never learned the correct method of discipline and instead punish in anger—slapping faces, kicking, and hitting with any object available. How wrong and sinful! Parents need to learn how to discipline their children without a show of physical anger.

Some wives have been physically abused, and, as a result, they become embittered. I believe it is very wrong for anyone to be physically abused; however, I also believe it is wrong to be bitter.

**6. Bitterness results because of emotional abuse.** This kind of abuse often begins in childhood and is perpetuated in the life of the abused one. Many times parents do not know how to communicate well with their children, and, without thinking, they call their children names such as, “stupid,” “ignoramus,” “fool,” “lazy bum,” etc. The statement, “Children live what they learn” is true. I have seen too many cases not to believe the validity of that statement.

Some leaders abuse their followers by not praising them or by using abusive names or by name-calling. All these methods are abusive and petty.

Many spouses suffer from emotional or verbal abuse. Those who bear this kind of abuse eventually fall prey to the words with such thoughts as, “I have been called ‘stupid,’ ‘ignorant,’ and ‘lazy’ so long, whether or not I am guilty. Even though I don’t think it’s true, I give up because I can’t win. I may as well become what they believe I am.” When we say, “That is the wrong attitude for him to take,” we are right. Taking a defeatist outlook is the wrong attitude to take, but many people do so out of desperation. A young man who is called “lazy” long enough, no matter how hard he tries, may just give up and say, “What’s the use? Even when I am not lazy, I am told I am lazy. I might as well go ahead and live up to the name. Why pay the price for receiving nothing but abuse?”

Yes, I believe emotional abuse is wrong, but it is also wrong to be bitter.

**7. Bitterness results because of sexual abuse.** In our generation of the ’80’s and ’90’s, it surely seems the sin of incest—mothers and fathers

sexually abusing their children—is rapidly on the increase. I cannot find enough words to describe how wicked, vile, rotten, and wrong sexual abuse is. Many young people are very bitter because they have been sexually exploited, many times by a trusted family member or friend. How wrong and sinful it is to touch any child in a sexual way. But, it is also sinful to be bitter about being sexually abused because bitterness destroys the life of the bitter one.

**8. Bitterness results because of not receiving something we wanted.** Many become bitter simply because of covetousness. Perhaps we wanted a car, and we didn't get it. Perhaps we wanted to make a certain intramural sports team, and we were chosen by another team. Maybe we wanted to be elected to some prestigious office or position in life, and we didn't receive the nomination. So, we become bitter as we decide we were shortchanged.

I have been privileged to coach soccer for nine years. A young man tried out for my soccer team; however, he didn't have the makings for the team, so he was cut from the team. That young man walked away from me the day he was cut and has not talked to me since. Every time I see him, I greet him and receive no reply. I have gone to my office and cried and prayed for this young man. He has been bitter toward me since the tryouts. It is too bad. Because he didn't get something he wanted, he became bitter toward me.

**9. Bitterness results because of jealousy.** When someone is jealous, more than likely it is because of another's excellence or his abilities, talents, or achievements in a given area, such as sports or academics. We may think he received a "break" that we didn't get. Perhaps he did receive a break, but we still don't have the right to be bitter.

**10. Bitterness results because of rejection by peers.** I personally believe that peer pressure and rejection is the cause of America's gang problems. One group of young people rejects another group, and because of that rejection, they fight one another. These angry, young people build walls of bitterness, and the poison of bitterness flows through their veins as they vent their anger with their parents and peers. Ultimately, they are angry at God. The wall of bitterness doesn't just separate the embittered one and his victim; it affects his whole life and all relationships. A bitter heart produces a bitter life. Bitterness causes a person to hurt himself and to hurt others. Sometimes, in order to prove a point, a bitter person will deliberately go against what he knows is right.

Bitterness causes great pain and confusion, but I am happy to say that God has provided a solution. Every counselor must help those who are bitter through the following four steps.

## THE SOLUTION FOR BITTERNESS

**1. The bitter person must admit that bitterness is sin.** How can a counselor help another get over bitterness? First, he must get the person to admit that bitterness is sin, as did King David in Psalm 51:3, which says, “*For I acknowledge my transgressions: and my sin is ever before me.*” A counselor can take him to the Scriptures, where the Bible teaches it is sin.

In Romans 3:10-18, the Bible tells just how sinful bitterness can be as God lists it with murder and the shedding of innocent blood. Ephesians 4:31 says, “*Let all bitterness, and wrath, and anger, and clamour, and evil speaking, be put away from you, with all malice.*” Some want to call their bitterness “holding a grudge.” Believe me, bitterness is a lot more than holding a grudge—it is sin.

The bitter person must be willing to admit to himself and to God that he is bitter. Often we try to justify our bitterness on the basis of what caused it. That is why I listed the ten excuses people have given me. Someone says, “But I was abused!” Yes, I acknowledge that a person has been abused; however, whether or not a person has been abused does not remove the fact that bitterness is still sin.

“But I was cheated!” Well, I acknowledge that a person can be cheated; however, whether or not a person has been cheated does not change the fact that bitterness is still sin.

“But my dad never spent time with me!” Okay! I acknowledge that a person’s dad may have ignored him, but that is the sin of the father. One cannot allow his father’s sin to cause him to commit the sin of bitterness.

Too often we try to justify our sin on the basis of what or who caused our bitterness. We need to stop and realize, “If I am bitter, it is **not** a grudge; it’s **not** justified anger; my bitterness is sin.”

**2. The bitter person needs to confess his sin of bitterness.** Psalm 32:5 says, “*I acknowledged my sin unto thee, and mine iniquity have I not hid. I said, I will confess my transgressions unto the LORD; and thou forgavest the iniquity of my sin. Selah.*” This point does not mean merely saying, “I know it is there.” The embittered one must ask for forgiveness and confess his

wrong. I have known people who say, "Fine, my bitterness is sin, but I plan to continue being bitter." There are also people who will argue about whether or not bitterness is sin.

If a counselor can get the person seeking counsel to admit that being bitter is sin, some will still cross their arms defiantly and say, "You are right; it is sin. So what?" A counselor must then get them to that second step of being willing to confess this sin to God. *"If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness. If we say that we have not sinned, we make him a liar, and his word is not in us."* (1 John 1:9, 10) We are to confess our sins.

In James 5:16, the Bible says, *"Confess your faults one to another, and pray one for another, that ye may be healed. The effectual fervent prayer of a righteous man availeth much."* The Bible teaches that not only should man confess to God, but man should confess to man. Let me explain lest I sound a bit like a Catholic. There are people who would not dare to think that anyone should ever confess a sin to another person. We cannot have good relationships unless we are willing to confess our wrongdoing in a relationship. I believe we cannot possibly have good marriages unless spouses are willing to confess their sins to one another. A parent will not have a good relationship with his child unless that parent is willing to say, "I was wrong." A child will not have a good relationship with a parent unless that child is willing to say at times, "I was wrong." A husband will not have a good relationship with a wife unless he is willing to say, "I was wrong." A wife will not have a good relationship with her husband unless she is willing to say, "I was wrong."

We may not like it, but that is just the way life is! A boss will not have a good relationship with his employees unless he is willing, at times, to say, "I was wrong." After all, there are no perfect bosses. A good employee will not have a good relationship with his fellow employees and employer unless there are times he is willing to say, "I was wrong." A teacher and a student need to be willing to say, "I was wrong."

If a counselor can get a bitter person not only to acknowledge that bitterness is sin, but also be willing to confess that sin, he will be making a lot of progress in the bitter person's life. To whom should he then acknowledge his bitterness? First of all, he needs to confess to God, "God, my bitterness is wrong; it is sin."

Secondly, he needs to be willing to confess his bitterness to the person with whom he is bitter—**only** if the person knows he is bitter. Trust me, it

is not a good idea to confess to someone who has no idea about the bitterness. If the person at whom we are bitter KNOWS that we are bitter, it would be a good idea for us to make amends. "I have been bitter at you, and it is wrong. I learned that it is sin, and I should not be bitter with you. Would you please forgive me?"

A wrong approach can be taken in seeking forgiveness. Certainly, we wouldn't want to use the approach of, "I just came to tell you, Jerk, that I have been bitter at you. I happen to think you are still a jerk, but I learned it's wrong for me to be bitter toward you, Jerk." Most definitely, some people will want to seek forgiveness in this way. We should never go to the person with whom we are bitter and tell the person why we are bitter. No, we are not trying to deal with all the *why's*. We are trying to deal with "me" and "my sin" of bitterness. Confession is good if it is approached in the right way. The people with whom one counsels need to be taught how to admit and confess bitterness.

**3. The bitter person must realize the importance of dying to self.** Ephesians 4:31 says, "*Let all bitterness, and wrath, and anger, and clamour, and evil speaking, be put away from you, with all malice.*" This verse is speaking of putting away bitterness—burying it, separating from it. I have learned that one good way to be separated from something is to die to it, as stated in Galatians 2:20, which says, "*I am crucified with Christ: nevertheless I live; yet not I, but Christ liveth in me: and the life which I now live in the flesh I live by the faith of the Son of God, who loved me, and gave himself for me.*" The Bible is teaching the importance of dying to self. In the same respect, one must admit that he is bitter, confess that he is bitter, and then learn to die to his own feelings.

We must come to the point in our lives where we are "dead" and Christ is living through us. Galatians 2:20 teaches that I am to crucify myself and let Christ live through me. Without hesitation, I can promise that Christ was never bitter, and He had every right to be bitter. I can assure you that He was abused and maligned. He was sexually abused—stripped naked in front of everybody while He was on the cross. He was physically abused. Isaiah 52:14 says, "*As many were astonished at thee; his visage was so marred more than any man, and his form more than the sons of men.*" In other words, Christ was beaten so badly that it was difficult to tell He was a man. Was He bitter? No. He said, "*My God, my God, why hast thou forsaken me?*" (Mark 15:34b) Was He rejected by His peers? Absolutely. He came from a perfect Heaven to a sin-cursed world, but He

wasn't bitter.

We are to be crucified with Christ. A bitter person must come to the point where he is dead to what people say and think. Bitter people must die to the feelings and emotions which cause bitterness. If someone walks up to the casket of a dead person and slaps his face, I assure you that corpse is not going to do anything! Suppose someone walks up to the casket of a dead person and screams, "You are a jerk!" What will happen? Absolutely nothing! We could scorn and hate that person with absolutely no results. We should be like that dead person. Too many of us are alive today. When people make offensive comments, we are too easily offended. Our problem is that we have not been crucified with Christ; we aren't letting Him live through us. Since He had every right to get bitter and did not, we need not get bitter.

**4. Once the bitter person conquers bitterness, he must stay dead.** Galatians 5:16 says, "*This I say then, Walk in the Spirit, and ye shall not fulfil the lust of the flesh.*" The flesh causes us to hate people; the Spirit causes us to love people. The flesh causes us to love sin; the Spirit causes us to hate sin. If we walk in the Spirit, we will not fulfill the lust of the flesh. What are the lusts of the flesh? Two of them are hating people and loving sin. What are we doing if we are walking in the Spirit? We are not walking in the flesh; we are keeping the flesh dead.

A missionary once said to an old Indian, "How are you doing, now that you are saved?"

The old Indian answered, "Constant battle."

"What do you mean—constant battle?"

The old Indian replied, "There is a white dog and a black dog in me. White dog is the new me. Black dog is old me. They fight all the time."

The missionary asked, "What dog wins?"

"Whoever me feed most."

This old illustration is true. If we are going to stay dead, we must starve the black dog (the old man) and feed the white dog (the Spirit) so we won't become bitter. We must walk in the Spirit to stay dead. We must read the Bible to be reminded that we are dead and Christ lives through us. Reading the Bible helps us to become more like Him. We must pray daily and often and go soul winning. I find it rare to find bitter soul winners because the Holy Spirit is given for soul winning.

Galatians 5:22-24 says, "*But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, Meekness, temperance: against such*

*there is no law. And they that are Christ's have crucified the flesh with the affections and lusts.*" In these verses, we find a prescription to help us walk in the Spirit. We must keep the fruit of the Spirit alive in our lives. Someone who is not interested in others and seeking to help others is a person on the road to bitterness. When we become stingy, self-centered, and disinterested in another's joy, we are opening ourselves to becoming bitter.

### GENERAL OBSERVATIONS ABOUT DEALING WITH AN EMBITTERED PERSON

The following are some general observations to consider when working with a person struggling with being bitter.

- **We need to learn to hate the sin rather than the sinner.** We are immature because we hate people for their sin instead of hating the sin. The reason why a person becomes bitter is because he despises the **person** for his sin rather than hating the person's **sin**. If we are mature Christians, we will hate sin and love the sinner. If an employer abuses his employee, we should get angry at the sin of abuse, not the employer. If a wife sins against her husband, no one should be angry at her; we should be angry at the sin she committed. Being angry with the sinner, not the sin, causes bitterness. In other words, bitterness results from an immature approach to sin and the sinner. If we are bitter at someone right now, we are showing our immaturity.

If a person is bitter with God, more than likely it is because of an unwanted circumstance in life. However, if that circumstance in life is a tough one, we must still accept it and know God allowed it in His great love. We must never be bitter at God. *"But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us. Much more then, being now justified by his blood, we shall be saved from wrath through him. For if, when we were enemies, we were reconciled to God by the death of his Son, much more, being reconciled, we shall be saved by his life."* (Romans 5:8–11) It's a good thing God doesn't get bitter with us. God hates our sin and loves us. According to these verses, a death brings reconciliation in relationships. The death of Jesus Christ brought the reconciliation between the sinner and God; because Jesus died, His death reconciled us to our God.

If we would "die," there could be reconciliation between us and the

person with whom we are bitter. Every spouse needs to die in marriage and forget his feelings—the marriage will be stronger. Sometimes, people need to learn to die to what their parents do. Why do we need to die? Because “dead” people do not allow themselves to become bitter. Hating the sin that hurts us and loving the person who sins is pretty tough to do, but that kind of love is what I call “big league Christianity.” Hating the sin and loving the sinner is possible, and we can do it!

According to the Bible in Proverbs 6:16, we should learn to hate. “*These six things doth the LORD hate...*” If I need to learn to hate, what am I to learn to hate? According to the Bible, I must hate sin, not people. I must hate the terrible sin of sexual abuse and learn to love the abuser. I must hate the sin of emotional abuse and love the abuser. I must hate the sin of physical abuse and love the one who would hurt another physically. I believe no one really loves deeply who does not hate deeply, but we must learn what to hate and what to love. People are bitter because they hate the wrong things and love the wrong things.

In Luke 23:27-34, the Bible gives a vivid account of Jesus being abused. He was beaten with the cat-o’-nine-tails; His beard was plucked; His side was pierced with a spear; a crown of thorns was forced on His head; He was stripped naked; He was mocked; He was spit upon; He was nailed to a cross; lies were told about Him; and He and those He loved were publicly humiliated. How did Jesus react to all these indignities? In Luke 23:34, He said, “...*Father, forgive them; for they know not what they do...*” Did He hate those who beat Him? No. Did He hate those who disrobed Him in front of His peers? No. Did He hate those who mocked and ridiculed Him? No. He did not hate any man; He forgave them all. However, I can promise that our almighty, holy God hated sin to the depth of its origin.

- **A bitter person may become like the person with whom he is bitter.** Every person needs to be taught that if he does not learn to hate the sin and love the sinner, before long he will be a carbon copy of the person with whom he is bitter. How often have we heard it said that the person who is most apt to abuse his child is someone who was once abused as a child! Why does that situation happen? Quite simply—the abused child has never accepted his abuse to the point where he hates the abuse rather than the one who abused him. He has grown up with this terrible hatred and bitterness within. He hasn’t learned to tear down the wall he has built, nor free his mind of the poison of bitterness. Consequently, when a child



who has never gotten over his abuse and hates the abuser, grows up with a wall of bitterness and is full of poison, then becomes a parent, far too often he becomes an abuser. When his child sins, he takes out that bitterness on the child.

The cycle of bitterness and abuse continues and reproduces bitterness. The abusive person never learned to separate sin and the sinner and to hate sin and love the sinner. What a sad commentary to become like the person with whom we are bitter. Therefore, the counselor must get the person with whom he is counseling to admit and confess that bitterness is a sin. Then he must get the embittered person to die to self.

- **When a counselor deals with someone who is bitter, he must work to restore that life.** Once I met a teenage girl sitting alone on the steps of a school building. When I started to walk by, she quickly moved as far away from me as she could and would not even look at me. (I didn't even know for sure who she was.) As I walked by, I merely said, "How are you doing today?"

The next Saturday, I met the same girl at the same place. The same thing happened. So, I walked over to her, sat down beside her, and she nearly climbed the wall. I greeted her again, and after a second I rose and walked on.

My wife won this young lady to Christ. She realized she needed counseling, so I started counseling some with her. I learned that since she was eight or nine years old, her father had been raping her on a daily basis. At the age of 16, she was petrified of men. As a matter of fact, she intensely hated all men and was extremely bitter.

I knew I had to take her through the steps I have outlined in this chapter to help her accept the past. First, I had to get her to admit that her bitterness was wrong. In the course of a year, I earned her trust enough to help her with her bitterness and hatred.

One day I said, "I want to help you, but you must admit that your anger, hatred, and violence is a sin called bitterness. You are sinning against God."

Can you guess what her immediate response was? In so many words she fumed, "Okay, fine! It is sin, but I plan to stay this way!" (She was very submissive to her father, not because she liked what was happening to her, but she knew she would be beaten if she didn't submit.) Finally, she confessed to God that she was sinning against God.

My next step was to get her to die to self. Believe me, this step was

difficult for her to take. I said, "You need to die to your feelings about your molestation. I have never hurt you, and you don't even like me. You are ruining all your relationships in life. You will never get married or have children. You are ruining any future for yourself."

"I don't want a husband! I don't want anything to do with a man!" she cried.

"Do you realize that you are becoming like your dad?" She began to weep. "You are going to abuse your kids someday."

She sobbed, "Oh, God, no, no, no, no!!" Then she just uncontrollably lost her self-composure. "Oh, God, I think I am going to throw up! Brother Owens, I am sick! No, God! No!"

I said, "Yes, you are becoming like him. If you will not learn to hate sin and love him in spite of his sin, you are on your way to becoming like him. You will abuse your children one day."

She said, "I don't want that."

She began to go soul winning. When she finally got her eyes off of herself, she started realizing that there were people in life she could help. She started helping other people to be overcomers. I watched her help others find joy, and she started loving other people. With the blooming of that love for people, she began hating sin. I watched her get married and have some children. For years now, I have had the privilege of having both her and her husband in my adult Sunday school class every Sunday morning.

Restoring this young lady's life was a long, drawn-out procedure. I might also say, it was a very rewarding counseling situation.

## XXV

# COUNSELING ON Forgiveness

**T**HE FOLLOWING LESSON on forgiveness must be learned if we counselors are going to help people with our counsel. Luke 23:32-34 says, *“And there were also two other, malefactors, led with him to be put to death. And when they were come to the place, which is called Calvary, there they crucified him, and the malefactors, one on the right hand, and the other on the left. Then said Jesus, Father, forgive them; for they know not what they do. And they parted his raiment, and cast lots.”*

In this account, Jesus had been falsely accused, taken captive, blindfolded, teased, beaten, and His beard plucked. A crown of thorns was forced onto His head as He was cursed, and people spit on him. After His torture, He carried His cross to lonely Golgotha. The soldiers placed his body on the cross and drove nails in His hands and feet. He was given vinegar to drink, and then He was stripped naked before all. A spear was thrust into His side. With all of this cruelty in mind, I wonder what He might say or do—after all, He is God.

Will He rain fire from the sky to burn their flesh as He did in Sodom and Gomorrah? Genesis 19:24 says, *“Then the LORD rained upon Sodom and upon Gomorrah brimstone and fire from the LORD out of heaven.”*

Will He cause an earthquake to open the gates of the ground so those

who were crucifying Him could plunge to their deaths like human scraps being sucked into a garbage disposal? The rebellious Korah found how powerful God was in Numbers 16:31 and 32, which says, “*And it came to pass, as he had made an end of speaking all these words, that the ground clave asunder that was under them: And the earth opened her mouth, and swallowed them up, and their houses, and all the men that appertained unto Korah, and all their goods.*”

Will He cause them to have heart attacks resulting in autopsy reports that show their hearts had actually turned into stone? In I Samuel 25:37, Nabal the drunkard discovered the results of lifting his hand against God’s anointed. “*But it came to pass in the morning, when the wine was gone out of Nabal, and his wife had told him these things, that his heart died within him, and he became as a stone.*”

Will He cause wild beasts to tear them into pieces? Two she bears were summoned by God’s man to rip to shreds some young people who mocked him. “*And he turned back, and looked on them, and cursed them in the name of the LORD. And there came forth two she bears out of the wood, and tare forty and two children of them.*” (II Kings 2:24)

Will He call on ten thousand angels? They were available, according to Revelation 5:11, which says, “*...and the number of them was ten thousand times ten thousand....*”

Will He cause water to flow from hidden springs and rise to heights from which they cannot escape drowning? Will it be like the Egyptians who drowned in the Red Sea as they relentlessly pursued Moses as told in Exodus 14:28?

Will Jesus ask God to kill them? According to Genesis 1:27, He has power over life and death. No, not for one of these punishments will Jesus pray! Without malice, He gasps out words that change the whole course of humanity: “*...Father, forgive them; for they know not what they do....*” (Luke 23:34) Jesus is our ultimate example of Someone Who has truly forgiven.

Every person should have a special cemetery lot in which to bury the faults of friends, foe, and family—not to bury **them** because of their faults, but to bury their faults. The best way for a person to sleep at night is to forgive—whether wrong or right. He who forgives ends the quarrel. He who forgives is the victor. He who forgives is the strong one. We should all be willing to forgive. If Christ could and did forgive us, we can and should forgive others. The following eight points will help us as counselors teach someone with whom we are counseling how and why to forgive.

1. **The counselor must teach that forgiveness is by faith.** We find this truth illustrated in Luke 17:1-5, which says, “*Then said he unto the disciples, It is impossible but that offences will come: but woe unto him, through whom they come! It were better for him that a millstone were hanged about his neck, and he cast into the sea, than that he should offend one of these little ones. Take heed to yourselves: If thy brother trespass against thee, rebuke him; and if he repent, forgive him. And if he trespass against thee seven times in a day, and seven times in a day turn again to thee, saying, I repent; thou shalt forgive him. And the apostles said unto the Lord, Increase our faith.*” Offenses and hurts will come. There is no way around it. We, by faith in the Word of God, need to practice forgiveness. When Jesus mentions forgiveness in these verses, the Apostles said, “*Increase our faith.*”

2. **The counselor must explain what forgiveness is.** In the Old Testament Law, forgiveness is explained in Leviticus 16:5-10, which says, “*And he shall take of the congregation of the children of Israel two kids of the goats for a sin-offering, and one ram for a burnt-offering. And Aaron shall offer his bullock of the sin-offering, which is for himself, and make an atonement for himself, and for his house. And he shall take the two goats, and present them before the LORD at the door of the tabernacle of the congregation. And Aaron shall cast lots upon the two goats; one lot for the LORD, and the other lot for the scapegoat. And Aaron shall bring the goat upon which the LORD’S lot fell, and offer him for a sin-offering. But the goat, on which the lot fell to be the scapegoat, shall be presented alive before the LORD, to make an atonement with him, and to let him go for a scapegoat into the wilderness.*”

These verses explain the Old Testament story of the scapegoat. During the month of October on the tenth day, two goats were taken by the high priest. One was killed, and his blood was sprinkled on the living goat (the scapegoat). The peoples’ sins were confessed over this scapegoat, which was then led away into the wilderness—never to return.

The goat which died pointed to Jesus shedding His blood for us. The living goat points to Jesus carrying our sins away—never to return. The scapegoat is a symbol in the Bible of forgiveness and can be translated *send away*. Forgiveness means to send away the sin, to send away the hurt feelings, to send away the broken fellowship, or to send away the offense. Forgiveness is even more than *sending away*. It means *to send away completely* or *to cancel, to reverse the act, to completely cancel*. “Gone, gone, gone, gone, yes, **your sin against me is gone!**”

3. **The counselor must explain why we should forgive.** We

should forgive because we are forgiven, according to Matthew 18:23-35. *“Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants. And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all. Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt. But the same servant went out, and found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took him by the throat, saying, Pay me that thou owest. And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all. And he would not: but went and cast him into prison, till he should pay the debt. So when his fellowservants saw what was done, they were very sorry, and came and told unto their lord all that was done. Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me: Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee? And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him. So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses.”*

A servant owed his king 10,000 talents. Since one talent of gold was equal to \$30,000, owing 10,000 talents of gold meant the servant owed \$300,000,000! When his king demanded payment and threatened imprisonment for the debtor and the debtor’s family, the servant contritely begged for forgiveness of the debt. I have no idea why the king forgave him his debt, but he did, which meant he completely canceled the debt!

The servant, who had just been forgiven of his 10,000-talent debt, went to a man who owed him 100 pence. One pence equaled 17 cents, so the 100 pence debt equaled about \$17. That man who owed \$17 also begged for forgiveness. However, the recently forgiven man would not forgive, or completely cancel, the paltry \$17 debt.

We could easily say, “How ridiculous and unreasonable! How terrible is the unforgiving man! I say we are just as unreasonable! If an almighty, holy, perfect, sinless, and blameless God can forgive our 300,000,000 sins, it would only be reasonable that one sinner could forgive another. A person’s sin against us is only a drop of water in the bucket compared to the truckloads of sin for which God has forgiven us. Clay has no right to hate

clay. It is greater to forgive than to be forgiven. It is not Christ-like to be forgiven. Jesus never sinned, so He didn't need to be forgiven; many sinned against Him, and still He forgave. We should forgive because we have been forgiven.

**4. The counselor should explain how often we should forgive.**

To me, the answer is simple: we should forgive every time. *"Then came Peter to him, and said, Lord, how oft shall my brother sin against me, and I forgive him? till seven times? Jesus saith unto him, I say not unto thee, Until seven times: but, Until seventy times seven."* (Matthew 18:21, 22)

*"Then said he unto the disciples, It is impossible but that offences will come: but woe unto him, through whom they come! It were better for him that a millstone were hanged about his neck, and he cast into the sea, than that he should offend one of these little ones. Take heed to yourselves: If thy brother trespass against thee, rebuke him; and if he repent, forgive him. And if he trespass against thee seven times in a day, and seven times in a day turn again to thee, saying, I repent; thou shalt forgive him. And the apostles said unto the Lord, Increase our faith."* (Luke 17:1-5)

In Matthew 18:21 and 22, I am sure Peter thought he was going to an extreme, just by forgiving another seven times. I imagine that Peter believed he was quite the good Christian. But Jesus said not seven times should we forgive, but seventy times seven. In other words, we should forgive 490 times for each individual's offense! Forgiveness means to continue to completely cancel. When we were saved, God forgave our past, present, and future sins. Forgiveness is part of the character of God. Our level of forgiveness reveals our character. By faith, we obey the Word of God and forgive. *"...Lord, Increase our faith."* (Luke 17:5) No marriage can last without forgiveness. Spouses must learn to completely cancel past, present, and future sins.

**5. The counselor should explain what we are to forgive.** We are to forgive ALL!! God said to forgive seventy times seven; therefore, we are to forgive all. Let me reiterate the word *all*.

**A. We must forgive all financial debts.** Churches and families are often destroyed over money and a lack of forgiveness. We should never let money come between us and another person. I find that many people know and understand the first part of I Timothy 6:10, which says, *"For the love of money is the root of all evil."* However, people seldom study the last part of the verse which says, *"...which while some coveted after, they have erred from the faith, and pierced*

*themselves through with many sorrows.*” What a sad commentary on a money-hungry person: He has pierced himself through with many sorrows. When we have Christ, we are rich and have enough.

**B. We must forgive people who trespass against us.** Generally, a person who has trespassed in his relationship with us has hurt our feelings. We must not let those hurt feelings keep us from forgiving.

**C. We must forgive the one who sins against us.** Perhaps someone has gossiped about us. I have a pat answer for gossip: “Anything you can say about me is better than the truth.” Perhaps someone has been stealing from us or has personally hurt us. Maybe someone has even tried to kill us. We might think to ourselves, “No one knows how much that person has hurt me.” We must remember that we have no idea how much we hurt God, but He forgave (completely canceled) our sins.

**6. The counselor should teach those with whom he counsels who should initiate forgiveness and why.** The more spiritual person is the one who should initiate forgiveness, according to Matthew 5:23 and 24: “*Therefore if thou bring thy gift to the altar, and there rememberest that thy brother hath ought against thee; Leave there thy gift before the altar, and go thy way; first be reconciled to thy brother, and then come and offer thy gift.*”

Notice the words in verse 23: “*...and there rememberest that thy brother hath ought against thee.*” The offended person (not the offender) is to make reconciliation. How wrong it is for the offended person to say, “I would forgive if he will just ask.” If a person has sinned against another, it proves he is weak. We need to use our spiritual strength to do right and forgive.

According to the Bible, the strong person is the one who always forgives. Our example is Jesus, Who is strength. A wise man will hurry to forgive because he does not want to waste God’s time. There is absolutely no sense in causing ourselves and others to have pain when the hurt can be completely canceled. Forgiveness is like the sweet scent that emanates from a flower as it is being trampled.

**7. The counselor should teach that Christians should forgive, using the example God has given us.** In Scotland, one of the most skilled Scottish physicians passed away. When his account books were opened and examined, the words, “Forgiven. Too poor to pay,” were written in red ink across several of his accounts. His wife tried to sue all of those people for that money. While looking at the ledger books, the judge asked, “Is this your husband’s handwriting in red ink?”



“Yes,” she replied.

“I’m sorry. No court in the land could collect on those accounts because your husband had forgiven them of the money. Those debts had been forgotten.”

When a person is saved, Jesus uses His red blood to write the word *forgiven* across that person’s account in His ledger book in Heaven. We must never forget F. M. Graham’s words in the old song, “The Old Account Was Settled.”

*There was a time on earth, when in the book of Heav’n  
An old account was standing for sins yet unforgiv’n;  
My name was at the top, and many things below,  
I went unto the keeper, and settled long ago.*

CHORUS:

*Long ago, long ago, yes, the old account was settled long ago;  
And the record’s clear today, for He washed my sins away,  
When the old account was settled long ago.*

When someone sins against us, we need to write the words *Completely Canceled* on that person’s account—just like Jesus did. Problems between people cannot be solved without forgiveness being practiced. No matter how many hours of counseling a person seeks because of hurt, without forgiveness healing cannot begin.

**8. The counselor should teach that we should confess to God and repent of a lack of forgiveness concerning concealed matters.** The wise counselor will teach the offended one to forgive—no matter what someone has done to him. If the offender is not aware of the offense, the offended one should not reveal his hurt. Rather, the offended should just forgive without making an issue with the offender.

If we are guilty of a lack of forgiveness, we must confess it to God. Then, we must forgive the offender in the privacy of our own heart. In this case, the privacy of our heart is where the hurt was concealed. Again, I maintain there is no sense in hurting the offender as a result of forgiving them for hurting us—especially if he has no idea he has hurt us!

Someone once wrote about another, “His heart was as great as the world, but there was no room in it to hold the memory of a wrong.” Could such wonderful words be said about us?

## XXVI

# COUNSELING AND The One Who Is Contemplating Suicide

**T**HOUGH SUICIDE IS an unpleasant subject to consider and an unpleasant subject to teach, it is a real problem today and should be dealt with tenderly and cautiously. A suicidal person must understand that God gave him life and that only God has the power to take it. Most who consider suicide must feel as overwhelmed as Job when he lost everything. The attitude that Job took when he faced the loss of all for which he cared is spotlighted in Job 1:21 which says, “ *And said, Naked came I out of my mother’s womb, and naked shall I return thither: the LORD gave, and the LORD hath taken away; blessed be the name of the LORD.*” No doubt Job suffered as great a loss and hurt as a person could. Perhaps Job realized it is a terrible sin to kill oneself. One who contemplates suicide has made himself a “god” in his own life and is ignoring God’s choice concerning when he should die.

The Bible lists the accounts of several men who committed suicide. I happen to believe very strongly that these people who committed suicide were wrong.

## SAMSON

Most know that Samson was chosen by God to be a great judge. However, Samson chose to disregard the will of God, and as a result of that willfulness, he lost the power of God on his life, suffered blindness, and worked like an animal, grinding corn in the Philistines' mill.

Judges 16:28–30 tells the ignominy of his end: *“And Samson called unto the LORD, and said, O Lord GOD, remember me, I pray thee, and strengthen me, I pray thee, only this once, O God, that I may be at once avenged of the Philistines for my two eyes. And Samson took hold of the two middle pillars upon which the house stood, and on which it was borne up, of the one with his right hand, and of the other with his left. And Samson said, Let me die with the Philistines. And he bowed himself with all his might; and the house fell upon the lords, and upon all the people that were therein. So the dead which he slew at his death were more than they which he slew in his life.”*

I believe Samson, in his own thinking, probably committed suicide as a service to God. I contend no one can do a real service to God by hurting himself. God created our bodies to become **living** sacrifices for His service, and it is not ours to destroy.

## SAUL

I Samuel 31:4 says, *“Then said Saul unto his armourbearer, Draw thy sword, and thrust me through therewith; lest these uncircumcised come and thrust me through, and abuse me. But his armourbearer would not; for he was sore afraid. Therefore Saul took a sword, and fell upon it.”* Though Saul states otherwise, I believe he committed suicide because of the embarrassment of his defeat. I Samuel 31:8 and 9 tells us that the Philistines did abuse the bodies of Saul and his sons. When our thinking is correct, we realize, even in the direst of circumstances, that with God we can always have victory. To commit suicide is never the answer.

## SAUL'S ARMORBEARER

*“And when his armourbearer saw that Saul was dead, he fell likewise upon his sword, and died with him.”* (I Samuel 31:5) This verse tells us that to prove his loyalty, Saul's armorbearer committed suicide. Our first loyalty is to be to God and His Word. The armorbearer should not have killed himself.

### AHITHOPHEL THE COUNSELOR

At one time, Ahithophel was David's trusted counselor; however, he changed sides and stood with Absalom in the rebellion against David. In II Samuel 17:14, the Bible says, "*And Absalom and all the men of Israel said, The counsel of Hushai the Archite is better than the counsel of Ahithophel. For the LORD had appointed to defeat the good counsel of Ahithophel, to the intent that the LORD might bring evil upon Absalom.*"

Though causes are multiple, I believe Ahithophel no longer wanted to live because of his personal disloyalty to David and the consequent rejection he felt. II Samuel 17:23 says, "*And when Ahithophel saw that his counsel was not followed, he saddled his ass, and arose, and gat him home to his house, to his city, and put his household in order, and hanged himself, and died, and was buried in the sepulchre of his father.*" Some people come to the point in life when they feel they have disappointed so many people that suicide is the only way out. However, I will always believe that relationships can be rebuilt and loyalty can be re-established.

### ZIMRI

According to the Word of God, Zimri, captain of one-half of the chariots of Elah (king of Israel), conspired against King Elah, murdered him, took his throne, and killed all his relatives. However, the people conspired against Zimri and chose their own king. I Kings 16:18 and 19 says, "*And it came to pass, when Zimri saw that the city was taken, that he went into the palace of the king's house, and burnt the king's house over him with fire, and died, For his sins which he sinned in doing evil in the sight of the LORD...*" When Zimri realized he had lost his leadership position, he killed himself.

I believe he was wrong in doing so because God is never finished using a man until he draws his last breath. No man has the right to choose for himself when God is finished using him.

### JUDAS

Matthew 27:5 gives one account of Judas' end: "*And he cast down the pieces of silver in the temple, and departed, and went and hanged himself.*" Perhaps the most well-known suicide in the Bible is the account of Judas, the traitor of Jesus. Perhaps he could not face his sin of betraying Jesus.

I believe one reason why he committed suicide is he was not saved. Lost people are many times more likely to commit suicide than saved

people. Saved people have been forgiven for their sins; lost people have no such forgiveness.

**Some people written about in the Bible could have attempted suicide but did not take the easy way out. Let's examine three such people.**

## JOB

*“And the LORD said unto Satan, Hast thou considered my servant Job, that there is none like him in the earth, a perfect and an upright man, one that feareth God, and escheweth evil? Then Satan answered the LORD, and said, Doth Job fear God for nought? Hast not thou made an hedge about him, and about his house, and about all that he hath on every side? thou hast blessed the work of his hands, and his substance is increased in the land. But put forth thine hand now, and touch all that he hath, and he will curse thee to thy face. And the LORD said unto Satan, Behold, all that he hath is in thy power; only upon himself put not forth thine hand. So Satan went forth from the presence of the LORD.”* (Job 1:8–12) When God gave Satan permission to afflict Job, he lost everything—seven sons, three daughters, 7,000 sheep, 3,000 camels, 500 yoke of oxen, 500 she asses, his servants, and even the loyalty of his wife. If anyone could think he had a reason to commit suicide, Job could have. *“In all this Job sinned not, nor charged God foolishly.”* (Job 1:22)

Job further endured boils, the rebuking of his wife, and the forsaking of his friends. Though his grief was very great, Job placed his trust in God. *“But he knoweth the way that I take: when he hath tried me, I shall come forth as gold.”* (Job 23:10)

## JESUS

In John 8:22 the Bible says, *“Then said the Jews, Will he kill himself? because he saith, Whither I go, ye cannot come.”* The Jews asked Jesus if He would kill Himself as a way out of his situation.

Jesus could not kill Himself by way of suicide or He would have sinned and disqualified Himself as the Saviour of all mankind. Jesus was asked by Satan to kill himself in Luke 4:9, *“And he brought him to Jerusalem, and set him on a pinnacle of the temple, and said unto him, If thou be the Son of God, cast thyself down from hence.”* Jesus knew that to do so would take away His perfect sacrifice for mankind.

### THE PHILIPPIAN JAILOR

In Acts 16:27 and 28, this guard in a prison had one thought only when he thought his prisoners had escaped—suicide. “*And the keeper of the prison awaking out of his sleep, and seeing the prison doors open, he drew out his sword, and would have killed himself, supposing that the prisoners had been fled. But Paul cried with a loud voice, saying, Do thyself no harm: for we are all here.*” However, the man of God stopped him from taking his own life.

### PRACTICAL POINTS CONCERNING SUICIDE COUNSELING

1. If a person comes to seek counsel and casually mentions suicide, he should be taken very seriously.

2. If a child or teenager admits to contemplating suicide, by all means the counselor should address the issue with the child’s or teenager’s parents. A counselor should never promise to keep another’s suicidal feelings secret. It would be best if the young person and the counselor would approach the parents together.

3. The person contemplating suicide needs to realize and know that he is loved. Asking a person with suicidal symptoms if he is contemplating killing himself will not give him the idea. Questioning the person can, in fact, prevent suicide. A suicidal person usually feels so alienated that the interest a counselor shows may very well change his focus.

4. The person seeking counsel needs to know and realize that God loves him.

5. The person seeking counsel needs to know that the Bible teaches against suicide.

6. The person seeking counsel needs to be given hope. The Bible is full of verses that prove life is to be lived such as Psalm 16:11 teaches.

7. The person seeking counsel obviously faces problems he believes are too big to be solved. Many

“There is no  
problem in life that  
is so big that God  
cannot solve it.”

*[A statement I often use with  
someone who has  
contemplated suicide]*

times, a suicidal person feels his problem is bigger than life itself. Therefore, the only solution he can see is the ending of his life, which thereby ends his problem. I often try explaining to the one contemplating suicide that he may leave some of his problems behind, but his loved ones must face and solve his problem, as well as new problems, such as dealing with grief and the guilt that suicide causes.

**8. I explain to a person who contemplates suicide that there is a chance he will not be successful in his attempt and may be in a vegetative state for the rest of his life because God does not want him dead at that time.** What a horrible existence! What a hurtful and guilt-laden situation! I have to admit this is somewhat a scare tactic, but it is truly a reality to be considered.

**9. The counselor should advise the suicidal person to stay on schedule.** I often instruct a person contemplating suicide that he should go to work on schedule and to be in the public eye as often as possible. This contact with people will somewhat hinder his suicidal tendencies. If he has no schedule, I try to help him prepare one. A suicidal person needs adequate sleep time and times of enjoyment.

**10. Counselors need to teach a suicidal person seeking counsel that God forgives him for his wrongdoing.** I John 1:9 says, "*If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness.*" A wise counselor will lead the one he is counseling to pray for God's forgiveness where needed.

**11. Teach him that the temptation to kill himself can be overcome** according to I Corinthians 10:13, which says, "*There hath no temptation taken you but such as is common to man: but God is faithful, who will not suffer you to be tempted above that ye are able; but will with the temptation also make a way to escape, that ye may be able to bear it.*"

**12. Teach him that if he is unsaved, he will go to Hell when he dies,** according to Revelation 21:8, which says, "*But the fearful, and unbelieving, and the abominable, and murderers, and whoremongers, and sorcerers, and idolaters, and all liars, shall have their part in the lake which burneth with fire and brimstone: which is the second death.*"

**13. A counselor needs to teach him that if he is saved and he kills himself that he will shortchange himself.** All the rewards that he could have earned, had he chosen to live out his life as God planned, will be forfeited. II Timothy 4:8 says, "*Henceforth there is laid up for me a crown of righteousness, which the Lord, the righteous judge, shall give me at that day:*"

*and not to me only, but unto all them also that love his appearing.*” Every saved person wants to have rewards in Heaven to place at Jesus’ feet someday.

**14. A counselor needs to teach the saved person who is contemplating suicide that if he kills himself, one person or many persons may go to Hell because of his selfishness.** Proverbs 11:30 says, *“The fruit of the righteous is a tree of life; and he that winneth souls is wise.”* Every person has someone in his life who needs to be saved, and it is the job of the person seeking counsel to get the Gospel to that lost person. When he takes his life, he may be sending someone to Hell.

**15. A counselor may need to meet with the suicidal person seeking counsel on a routine basis concerning his needs.**



## XXVII

# COUNSELING ON Finances

**T**HE BIBLE SAYS in Luke 16:13, “*No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.*”

This chapter includes both Biblical and extremely practical day-to-day guidelines concerning finances. Certainly, no one person will practice all of the principles taught, but every person should practice many of the guidelines to help both himself and others.

1. **A person earns his money by spending his life.** Simply put, time is life. We give our time in exchange for money. A paycheck is the end result of the loss of time. Always remember: time is life.

2. **The way a person spends his money is the way he is spending his life.** For a person to waste his money is to waste his life. For a person to be foolish with his money is to be foolish with his life. For a person to be stingy with money is to be stingy with his life. For a person to be wise with money is to be wise with his life.

3. **Stealing is somewhat akin to killing.** A person gave his life to earn money. He then gave his money to purchase an item. If that item is stolen, the thief has stolen its monetary value. At the same time, he has

stolen the amount of time or life it took the laborer to earn the money. The laborer must then again spend his life to regain the item. The thief has, in a sense, stolen life.

**4. Most of a person's financial problems are not money problems, but character problems.** A person needs to learn to obey God, as well as obey himself and his budget.

**5. The most important debt a person pays is his tithe.** *“Even from the days of your fathers ye are gone away from mine ordinances, and have not kept them. Return unto me, and I will return unto you, saith the LORD of host. But ye said, Wherein shall we return? Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts.”* (Malachi 3:7–11) At a later time in this chapter, I will discuss in detail many principles concerning tithing.

**6. Every person needs to learn proper priorities.** One's first priority is his tithe, which is taken from the gross salary, **not** the net salary or take-home salary. One's second priority is the payment of his debts. One's third priority is his necessities, and his fourth priority is luxuries.

**7. Every person needs to pay his bills on time or even pay them early.** A Christian should not take advantage of grace periods unless he has a legitimate emergency. Also, he needs to keep in mind that many grace periods have high late fees.

**8. In an emergency situation when a bill must be paid late, the person needs to contact his creditor.** Many creditors are understanding and will work with the person. Creditors always appreciate being contacted. One should seek the creditor in person. If this is not possible, then he should contact them by phone or letter. By no means should a person ignore his creditor. However, he should never let a late payment become a regular routine.

**9. I believe God teaches a percentage system for handling finances.** Whenever money is mentioned in the Bible, God always refers to the *tenth* or tithe. After the tithe, 90 percent remains to be distributed to our debts, necessities, and, lastly, luxuries.

**10. A budget is the best way to control a person's money flow.**

The following is an example of a workable budget. Of course, there will be some variance from home to home. A person should take his annual income and divide by 52 (the number of weeks in a year) in order to arrive at approximate amounts for the budget.

A.	Tithe . . . . .	10%
B.	Food . . . . .	15%
C.	Housing . . . . .	25%
D.	Utilities . . . . .	10%
E.	Insurance and savings . . . . .	5%
F.	Automobile . . . . .	15%
G.	Miscellaneous: wife, missions, others, taxes . .	20%

This breakdown totals . . . . . 100%

The **Miscellaneous** category could be reworked in the case of an emergency. I strongly suggest that if a wife is not working, the husband should provide her with some spending money of her own from this budget area. A suggested amount for the wife would be five percent. Money from this category might also be needed for Christian school costs. "Others" would be gifts given at church and at home. For instance, if a missionary guest came to speak and an offering was taken, money would be subtracted from this category, **in addition to** the tithe.

**11. A budget will do no good unless followed.** The budget should dictate the person's finances. The budget should be the boss. As the boss, the budget makes a person's financial decisions.

**12. A person must never allow his expenditures to exceed his revenue.** A person must always be aware of his revenue and control his expenditures so he won't spend more money than he has.

**13. If a person must borrow, he needs to be sure he has adequate collateral.** Collateral merely means owning something that is equal in value to the amount of money a person wants to borrow. Having collateral is the safest way to borrow money. Taking unsecured loans is risky at best and, I believe, very unwise. I believe if a person cannot produce adequate collateral, he has not earned the right to borrow. In today's society, no one seems to want to wait for anything. Most want it **NOW**, even if he cannot prove he has the character to deserve that want. The wise man will save for that which he wishes to purchase.

**14. Possessing wealth or money is not sinful.** I Timothy 6:10 says, "*For the love of money is the root of all evil. . .*" This verse does not say that

money is the root of all evil; the love of money is the root of all evil. One who has been financially blessed by God may sincerely want to carefully study the following.

**A. A rich person usually does not know who his friends are.** A rich person attracts people who want and care about money but not him. God is a Friend, whether or not a man is rich or poor. Therefore, we must trust Him always.

**B. Having money in the bank often means a person can lose his dependence on God.**

**C. A rich person can easily allow money to become his god.** Instead of the Bible making decisions, what money can do makes the decisions and determines the integrity of the rich.

**D. A rich person cannot take any of his money to Heaven with him.** Therefore, he should invest wisely in God's work to earn rewards.

**15. A person's expenses will expand to his income.** Of course, this fact does not have to be true, but, in most cases, it becomes true. The only way a person will ever have enough is to get enough character to control his outgo.

**16. Satisfaction cannot be found in money or things.** I have found that the more a person has, the more the person wants. Satisfaction is not found in possessions; satisfaction is found in what a person is. Are you saved? If so, thank God for His salvation which makes every person very rich. Thomas à Kempis said, "When you have Christ, you are rich and have enough."

**17. Parents should diligently teach their children about finances.** The following are seven principles I work at teaching my children:

**A. Wise parents should train a child to be successful in his personal finances, whether or not his parents are.** No doubt the very best way to train a child is by example. Quite possibly the mistakes of the parents will be the child's best teacher.

**B. Wise parents will not spoil their children.** Every child needs to learn to earn his keep. He needs to learn that hard work is the best way to pay bills.

**C. Wise parents will teach a child to tithe.** The best way is to start with the very first financial increase a child receives. If a child receives ten cents, he is to tithe one penny.

**D. Wise parents will teach a child to save.** The wise parents will

take the child to the bank and open a bank account in the child's name.

**E. *Wise parents will teach a child to be thrifty.*** The wise parents will teach their children what is and what is not a good bargain. They need to teach children at a young age to read labels.

**F. *Wise parents will teach a child not to waste.*** The age-old adage is still true: "Waste not, want not."

**G. *Wise parents will teach a child to be kind and generous.*** One of the first verses a child learns and often promptly forgets is "...*be ye kind...*" (Ephesians 4:32)

**18. *The misuse of credit cards causes many financial catastrophes.*** As of August 28, 1997, the United States' national debt is \$5,404,420,294,885.51. (That is five trillion, four hundred four billion, four hundred twenty million, two hundred ninety-four thousand, eight hundred eighty-five dollars and fifty-one cents.) This national debt is merely a reflection of people who live in a nation with terrible financial philosophies. Even if our nation is leaving behind a huge debt for our future generations, wise parents will strive to not leave bad debts behind for their children.

**A. *Credit cards are not the problem; the problem is the misuse of credit cards.*** The person owning the charge card is to control the card and not the card control him.

**B. *A person who currently has no credit card and has no reason to get one should not!*** Why start on the path of possible binge spending? Why have the temptation?

**C. *Allow me to share some good advice about credit cards.***

- 1) Pay the balance off every month.
- 2) Get a card with no annual fee.
- 3) Use cards with the lowest interest rate charged.
- 4) Never use the card for anything not included in the budget.
- 5) The first time a late payment is made, destroy the card before it destroys you.
- 6) Do not use one credit card to pay off another.
- 7) Be very cautious of getting a card with a low introductory rate.

**19. *The credit philosophy says, "Enjoy now; pay later."*** "Later" will come sooner than a person thinks. The Bible teaches to first earn the item, then enjoy it more later. Credit is often abused by impulsive and

indulgent spending.

**20. Borrowing money with interest is like renting money.** This philosophy is not necessarily wrong, but it is not always wise. The borrower and lender should keep their word on due dates, with all other agreements made in advance of the loan.

**21. When a person is deeply in debt, a way out can be found.** Let me define what I call “bad debt.” That which we cannot pay in full on time can be called a bad debt. Money which we foolishly spent and are not paying in full on time can be called a bad debt. The following principles may be a big help to the one who is in debt. When a person’s expenditures exceed his income, it is almost impossible to live by a budget. The following points may help to reduce the outgo enough to set up a budget and to live by that budget.

**A. *The goal of being debt-free is a good goal.*** A person must remember that he can never be totally debt-free. We will always owe God for His goodness to us.

**B. *To get out of bad debt, a person may need to sell some belongings.*** A garage sale is a good way to get some extra money to pay on debts.

**C. *When trying to get out of bad debt, the person should not spend any money unnecessarily.***

**D. *The person in debt should learn to practice self-service.*** For instance, he should learn to repair his own automobile. He should mow his own lawn. A person who is in debt should not pay anyone to do something he can do himself. If necessary, he can learn how to make a repair. The library is full of “how-to” and “do-it-yourself” books.

**E. *The person in debt may need to obtain an additional part-time job.*** He may need to work this job for a limited time only.

**F. *The person in debt should always go to work.*** He cannot let his bad debt depress him into missing work and multiplying his problem of debt.

**G. *A person should know his total indebtedness.*** His bills should be organized. Bank statements should not be ignored. He must know the dates payments are due.

**H. *The person in debt must eliminate his credit cards.***

**I. *The person in debt should never carry extra cash.***

**J. *The person in debt should never procrastinate about paying***

**bills.** The moment he has enough money to make a partial payment, he should immediately make a payment. Often the person waits to pay and is tempted to waste his money.

**K. No one should bounce or float checks.** Accounting fees for doing so will send the person already in debt deeper and deeper into debt. A person who cannot handle his checking account should cancel his account, get receipts, and pay by cash in person or money orders by mail.

**L. The person in debt should pray daily and ask for God's help and wisdom.** He should ask for forgiveness if he has sinned financially.

**22. Not all debt is the result of poor financial practices.** At times, unexpected medical catastrophes and other emergencies can and will arise. God is aware of these times. As a result of these times, we can learn to trust God more.

**23. A person needs to beg God for His help and guidance.** Matthew 6:33 teaches, "*But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.*"

**24. A person should praise God for His provision.** Luke 12:24 and 27 teaches, "*Consider the ravens: for they neither sow nor reap; which neither have storehouse nor barn; and God feedeth them: how much more are ye better than the fowls? Consider the lilies how they grow: they toil not, they spin not; and yet I say unto you, that Solomon in all his glory was not arrayed like one of these.*" These two verses teach that God cares for not-so-beautiful ravens as well as the lovely lilies. How much more does He care for us! Every Christian should take time each day and praise God for His goodness.

**25. The counselor may need to help the one in financial straits to organize his plan to fix the problem.** First, the counselor should ask the person seeking financial advice to bring all his bills to the appointment. At that appointment, the counselor should teach the person seeking help how to organize his bills according to due dates.

**A. The counselor should help him set up a budget by using his correct current income and current bills.**

**B. When setting up the budget, the counselor should figure it using only the husband's income.** To budget the wife's income is not necessarily a sin, but it is very unwise. Many variables can cause a wife to terminate her employment or lose her job variables, such as a pregnancy or children who are often sick, causing her to miss too

many days.

**C.** *The counselor may want to require the person seeking help to report to him on a weekly basis to make sure the budget is being followed.*

**D.** *Married people should be instructed not to cast blame but to pitch in and help solve the problem.* For instance, the husband may want to say, "If my wife hadn't used the charge card so freely," etc.

**E.** *In some rare instances, the counselor may find a person who has so little character that he cannot conform to these policies.* In that rare case, the counselor may want to assume control of the person's finances for a period of time. The person's paycheck would be directly deposited in his personal account. The counselor would then write out the checks for the bills to be paid; the person in debt would sign those checks. The counselor would then give a stipend to the person in debt. In this way, the counselor shows and helps the person in debt to eventually be debt-free. However, the wise counselor should be very cautious about agreeing to actually handle the money of another. [A cassette tape series on the topic of "Biblical Finances" is available from Owens Publications.]

## TITHING

As one counsels people about their finances, no doubt they will have questions concerning the matter of tithing. As I have counseled with baby Christians, I have been asked the following questions many times. The following information will strengthen the counselor's understanding about Biblical tithing.

**1. What is the tithe?** Malachi 3:10 says, "*Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.*" As I mentioned elsewhere, the word *tithe* means *tenth*. God gives us 100 percent of our increase, and we are to give back to Him only ten percent. This giving is done by faith and does not have to make sense to the Christian. God said, "*Bring ye all the tithes.*"

**2. Is the tithe an offering?** A person can give an offering only after he has given the commanded tithe. An offering is a gift a person chooses to give after he has tithed his ten percent.



**3. Does the tithe apply to us today or is it only for Old Testament saints?** Tithing is as much for us today as it was for the Old Testament people. Genesis 14:20 says, “*And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all.*” This is only one Scripture where God mentions the tithe in the Old Testament. Matthew 23:23 says, “*Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone.*” This is only one Scripture where Christ mentions the tithe in the New Testament. At no time in the Bible can we find a Scripture that instructs Christians to eliminate the tithe from their way of life.

**4. What is the purpose of the tithe?** “*Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year. And thou shalt eat before the LORD thy God, in the place which he shall choose to place his name there, the tithe of thy corn, of thy wine, and of thine oil, and the firstlings of thy herds and of thy flocks; that thou mayest learn to fear the LORD thy God always.*” (Deuteronomy 14:22, 23) God needs no purpose for what He asks us to do, but the aforementioned Scriptures explain a part of His purpose for the tithe. Allow me to share three reasons for tithing:

**A. Tithing helps a person to learn to fear the Lord.**

**B. Somehow God uses the tithe to instruct His people: “...that thou mayest learn....”**

**C. The tithe also helps support the church and its ministries.** The Christian must understand that the Christian needs to tithe more for himself than God needs him to tithe. After all, God is the undisputed Owner of everything!

**5. To whom should the tithe be given?** Malachi 3:10 says, “*Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.*” I believe the word “storehouse” indicates the local church. Our tithes belong in God’s house.

**6. When should a person tithe?** “*Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.*” (I Corinthians 16:2) A person should tithe on the first day of the week, which Biblically is Sunday. A person should tithe as soon after his payday as possible. The longer a person puts off paying his

tithe, the greater the opportunity for him to forget or to be disobedient concerning his tithe.

**7. Does the tithe apply to more than money?** Luke 11:42 says, “*But woe unto you, Pharisees! for ye tithe mint and rue and all manner of herbs, and pass over judgment and the love of God: these ought ye to have done, and not to leave the other undone.*” This Scripture is referring to a person who gave one-tenth of his herbs.

Proverbs 3:9 and 10 says, “*Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.*” God may choose to give a person a gift of 100 pounds of potatoes. According to this verse, that gift of potatoes represents an increase. Therefore, I believe a person should give away ten pounds of those potatoes as a tithe.

**8. Should a person tithe if he is in debt?** Matthew 6:33 says, “*But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.*” Yes, absolutely! A person cannot borrow his way out of debt, but perhaps his obedience to God concerning the tithe will help him get back on his feet financially. Robbing God of the tithe will not solve debt problems.

**9. Should a person tithe on the gross or the net of his income?** “*Honour the LORD with thy substance, and with the firstfruits of all thine increase.*” (Proverbs 3:9) When this verse uses the word “firstfruits,” it means the gross. God should receive His ten percent before the government receives their money.

**10. A person must be obedient to God’s command to tithe.** Malachi 3:11 teaches, “*And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts.*” God has blessings ready to give us, but through the weakness of our faith and our limited desires, we don’t have the room to receive His gifts. This verse is speaking of a plague of locusts and caterpillars eating all the fruits of the ground. Since God has all creatures at His call, He could easily have prevented the devastation. The winds also blew the blossoms, which become the fruit, from the vines. God expects His tithe. He may choose to withdraw His hand of blessing from some of our belongings if we choose not to tithe. He will extract His tithe as He did in Malachi—the people suffered famine because they did not tithe. A crop may not yield a good harvest because we rob God of the harvest. By no means should a person judge another by saying God is

allowing the devourer to destroy his increase. No person can possibly know such a fact! I recommend that each person examine his own life, realizing that the absence of the tithe or giving less than the tithe will cause loss.

**11. Does the tithe affect a person in any area other than finances?** Yes, it does. For a person to live on less than 100 percent of his income teaches character and self-restraint. Most tithers have or are developing character, which is the one thing money can't buy and the one thing a person cannot afford to be without.

I believe that anyone who reads this chapter on finances will know beyond a shadow of a doubt that I believe irrevocably in tithing. I also believe that people should have time to grow in grace. *“But grow in grace, and in the knowledge of our Lord and Saviour Jesus Christ...”* (II Peter 3:18) When a Christian has the privilege of getting someone saved and seeing them baptized and attending church on a regular basis, he should allow that new Christian some latitude. A baby Christian will not know to tithe immediately. I believe that a mature Christian should let a new Christian become aware of his duty to God in tithing and let him act upon his desire to do right. I have known of cases where a person realized he owed God a tithe for several years and eventually paid God that tithe. Christians need to let God do His corrective work in another person's life.

As I finish this important section about the tithe and what we owe God, I must reiterate that every Christian needs to handle his finances, especially his tithe, par excellence.

## PRACTICAL POINTS FROM GOD'S WORD FOR THE COUNSELOR TO TEACH ON HOW ONE CAN LOSE MONEY

God's Word is very open about what causes financial loss. A study of the following points will help the counselor personally, as well as better equip him to help others.

**1. The person who commits immorality with a woman will lose money.** *“For the lips of a strange woman drop as an honeycomb, and her mouth is smoother than oil: Remove thy way far from her, and come not nigh the door of her house: Lest strangers be filled with thy wealth; and thy labours be in the*

*house of a stranger.*" (Proverbs 5:3, 8, 10) These verses teach that one result of immorality is the loss of one's estate and even the provisions for that household.

**2. Spending too much time in bed will cause a person to lose money.** "*How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep: So shall thy poverty come as one that travelleth, and thy want as an armed man.*" (Proverbs 6:9–11) In these verses, the Bible gives fair warning of the fatal results of being lazy and slothful. The person who sleeps a little more wants still more and more sleep. He never has enough sleep, which leads to his eventual ruin—both financially and spiritually.

**3. A person who obtains his money by wicked means will suffer loss.** "*The LORD will not suffer the soul of the righteous to famish: but he casteth away the substance of the wicked.*" (Proverbs 10:3) The Bible promises that wealth gotten and used in the right manner will be profitable; however, God takes away and rejects the wealth that is unjustly obtained.

**4. The person who fails to work hard will lose money.** "*He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.*" (Proverbs 10:4) A man who is careless in his business or never works hard will forfeit his reputation and eventually pay an even greater price—poverty.

**5. A person who co-signs on a note for someone he does not know will lose money.** "*He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure.*" (Proverbs 11:15) This verse teaches that a person should not use what God has entrusted to him in any way he wants. He could be robbing his family of their livelihood. Even if he thinks he "knows" the situation inside out, the Bible promises he will "smart"—have mental pain and distress, perhaps even bankruptcy.

**6. The stingy person will lose money.** "*There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty.*" (Proverbs 11:24) God blesses the giving person. Often He blesses that giving person by seeing that he is given more because God knows he will continue to give, as Luke 6:38 says: "*Give, and it shall be given unto you. . . .*" On the other hand, a person can grow poor by hoarding all he has—perhaps he doesn't even pay his bills in an effort to keep all that he has. By so doing, he destroys his credit and his good name.

**7. A person who angers his family will lose money.** "*He that troubleth his own house shall inherit the wind: and the fool shall be servant to the*

*wise of heart.*" (Proverbs 11:29) All a person will receive for causing domestic problems with his family is emptiness. It is like trying to hold the wind, which, of course, is impossible. A person who will not care for his business or money is a fool and deserves to lose his reputation, as well as have to work for a living under someone who can wisely manage what God has entrusted to him.

**8. The person who gets his money by illicit means will lose it.** *"Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase."* (Proverbs 13:11) Wealth that is obtained by means other than work will not be enjoyed by future generations; however, wealth gotten by hard work and honesty will increase and become an inheritance.

**9. The person who cannot be quiet and spends too much time talking will lose money.** *"In all labour there is profit: but the talk of the lips tendeth only to penury."* (Proverbs 14:23) No matter what our hands find to do, we should do it with our might—not our mouth. Talking without working will make men poor. Just being able to work means profit. Being able to work means a person is alive and healthy, and this is a type of prosperity given to us by God. By the way, the average person's telephone bill is ridiculously large.

**10. The person who does not care for the poor and does not help to meet their needs will experience financial loss.** *"Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard."* (Proverbs 21:13) The uncharitable person will be reduced to a dire state of affairs, and his cry for help will be ignored.

**11. The person who overly enjoys the pleasures of life will lose money.** *"He that loveth pleasure shall be a poor man..."* (Proverbs 21:17) A person who is especially fond of pleasure and luxury will want these things to the point of having no discernment in his spending. Soon, poverty and bankruptcy will come into his life.

**12. The person who drinks intoxicating beverages will lose money.** *"He that...loveth wine...shall not be rich."* (Proverbs 21:17) Every day millions of dollars are spent and wasted on alcohol consumption, which eventually ruins a person's health and life. Paying for alcohol-related diseases can bankrupt a person.

**13. A person who takes from the poor will lose money.** *"He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want."* (Proverbs 22:16) Throughout the centuries, the rich have taken from the poor and withheld from the poor in order to have more

to impress and receive favors from other rich people. This type of person will surely lose his possessions.

**14. A person who is a glutton will eventually lose money.** *“For the drunkard and the glutton shall come to poverty: and drowsiness shall clothe a man with rags.”* (Proverbs 23:21) Gluttony is costly in many ways. First, overeating and gluttony eventually cause poor health, which means many doctor bills. Secondly, as a person gains weight, of necessity he has to buy clothing in larger sizes. Drunkenness causes stupor (drowsiness), which makes a person inattentive to his business and ultimately causes his downfall.

**15. The person who charges an unjust rate of interest on loans will lose money.** *“He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor.”* (Proverbs 28:8) All increase gotten by unjust means may increase, but it will not last long.

**16. Associating with people who are self-promoters or are vain will cause a person to lose money.** *“He that tilleth his land shall have plenty of bread: but he that followeth after vain persons shall have poverty enough.”* (Proverbs 28:19) A person who is diligent in his work will be content; however, the person who is not diligent, but chooses instead to be with those who are empty and unprofitable, will also become like those with whom he chooses to spend his time—empty, worthless, and unprofitable.

**17. Trying hastily to become rich will cause a person to lose money.** *“He that hasteth to be rich hath an evil eye, and considereth not that poverty shall come upon him.”* (Proverbs 28:22) This person is resolved to be rich—right or wrong; he begrudges spending any money for any needs. He does not realize that trusting in wealth is uncertain at best.

**18. A proud person or a “Mr. Know-It-All” will lose money.** *“The rich man is wise in his own conceit; but the poor that hath understanding searcheth him out.”* (Proverbs 28:11) Those who are rich often think they are very wise because they happen to know how to make a dollar. However, the poor person searches out the rich man and makes him seem not so great.

**19. A person who takes financial advantage of his parents will lose money.** *“Whoso robbeth his father or his mother, and saith, It is no transgression; the same is the companion of a destroyer.”* (Proverbs 28:24) Remember the prodigal son! The child who says, “It is all mine soon anyway,” or “My parents can spare it,” is wicked and no better than a thief.

**20. A person who lives a life of greed will lose money.** *“He that is greedy of gain troubleth his own house; but he that hateth gifts shall live.”*

(Proverbs 15:27) A covetous person is never happy with what he has; he is often greedy and will stop at nothing to have more. The person who hates gifts will do favors without charge and is not mercenary.

**21. The person who wastes his God-given increase will lose money.** *“The slothful man roasteth not that which he took in hunting: but the substance of a diligent man is precious.”* (Proverbs 12:27) The lazy man would far rather live off of others. If he happens to find the energy to go hunting and bags an animal, he would rather let it go to waste than expend the energy to cook it. However, the diligent man, or the hardworking man, would prefer to earn his own keep rather than take from another.

## PRACTICAL POINTS ON HOW TO SAVE MONEY

The following practical points were compiled by my wife Schery, who is a prudent person. By prudent, I mean that she is a careful manager and economizer of what God has entrusted to us. Schery is also discreet in her conduct. She utilizes these many ideas to help other ladies save money. She often counsels with wives who have conflict in their homes because of finances. I believe these ideas will help solve problems.

Proverbs 22:3 says, *“A prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished.”* A prudent man exercises sound judgment in practical matters. The simple ignore warnings and go deeper and deeper into trouble. Financial prudence is having the insight to detect good patterns of spending, as well as bad patterns of living that are contrary to the wise stewardship of the increase we enjoy from God. The prudent person will analyze the use of his money because his money has been earned with his life. *“The wisdom of the prudent is to understand his way: but the folly of fools is deceit.”* (Proverbs 14:8)

A prudent person will ask himself these two questions: (1) How and why have I spent my money? (2) What are my money-spending weaknesses? The prudent person will analyze his truthful answers and make adjustments as needed.

Proverbs 19:14 says, *“House and riches are the inheritance of fathers: and a prudent wife is from the LORD.”* I am thankful for a prudent wife.

### HOW TO SAVE MONEY WHILE GROCERY SHOPPING AND STILL EAT WELL

1. Have a budget for grocery shopping.
2. Make a list, take it to the store, and do not buy anything that is not on the list.
3. Use a calculator.
4. Don't buy brand names without having excellent savings coupons for the product.
5. Don't buy prepackaged foods and snacks.
6. Cut back to one large meal a day.
7. Use oatmeal in cooking each day as a filler.
8. Use breads, biscuits, or potatoes with each big meal.
9. Since we are what we eat, read labels for the ingredients. That bargain may not be such a good bargain.
10. Vitamins should be on every grocery list. Preventive supplements may be a real money-saver in the long run.
11. Buy whole milk and dilute it with water.
12. Use cloth napkins instead of paper napkins.
13. Buy the large single rolls of toilet tissue.
14. Eat beans and cornbread at least once a week as a part of a main meal.
15. Use noodles or rice as main entrées instead of meat.
16. Drink water with meals; avoid sweetened or soft drinks.
17. Fast during a meal.
18. Use a drink thermos in husband's or child's lunch boxes.
19. Use plastic sandwich boxes instead of plastic bags.
20. Use small butter tubs for snacks in a child's lunch for school.
21. Buy soup bones and ham hocks for flavoring soups and beans instead of expensive beef or ham.
22. Buy in bulk or in large quantities whenever possible.
23. Shop as much as possible at food warehouses.
24. Always pray before going shopping.
25. Always check the reduced and damaged item carts first.
26. If possible, have a garden.
27. Can or freeze foods purchased on sale.
28. Save the wings and drumsticks from chicken or turkey to use for soup at a later time.



29. Use all leftovers.
30. Try to have what I call “a free meal” at least once every other week or more often if possible. Use all leftovers to have a meal.
31. Don’t use muffin papers in baking. Go ahead and wash that pan!
32. Don’t eat out in restaurants.
33. Buy meats when on sale; never pay full price.
34. Bake and cook during the coolest hours of the day in the summer and the coldest part of the day in the winter.
35. Take the exact amount of cash needed to a store. Don’t use a checkbook or credit cards or you will always go over your grocery budget.
36. Use rebates.
37. Patronize day-old bread stores.
38. When eating out at a fast-food place, be sure to ask for ketchup, mustard, and anything else they are willing to throw in the bag.
39. Save mayonnaise jars for freezing or canning.
40. Find someone else who uses coupons and exchange coupons.
41. Use popcorn as a main snack food.
42. Use cloves instead of breath mints.
43. If you use a pocket-size breath freshener, such as Binaca, refill the small bottles with an inexpensive effective mouthwash.
44. Avoid using paper plates and cups.
45. Purchase bargain shampoos for the men and save the better shampoos for the ladies in the house.
46. Boil orange peels, cinnamon, and cloves as an air freshener in the home.
47. Buy complete pancake mixes.
48. Order water when eating out.
49. Never go grocery shopping when hungry. It stands to reason that everything will look so much better!
50. Save the heels and crusts of breads and place them in a bag in the freezer; when enough are saved, make bread pudding, croutons, or bread crumbs.
51. Make your own grease for frying by rendering meat fats, pouring them into a jar, and refrigerating them.
52. Learn to cook casseroles and one-dish meals.
53. Check into a food co-op for purchasing items you may already buy from any health food stores.

54. Take advantage of double coupons.
55. Make your own microwave fast foods, such as pancakes, French toast, waffles, or breakfast burritos. Freeze them and pop them into the toaster on rushed mornings.
56. Use the blender or food processor to make wholesome baby foods.
57. If possible, go to the store only twice each month instead of weekly.
58. Avoid convenience store stops.
59. Save margarine and butter wrappers in the freezer and use them to grease pans and cookie sheets.
60. Shop quickly; don't linger and browse the aisles.
61. Pack a lunch for work instead of using the vending machines on the job. Send plenty of homemade goodies and drinks so he won't be tempted to spend that extra dollar.
62. Compare different prices of different forms of the same foods, such as frozen, fresh, or canned.
63. Plan menus for the week with shopping ads in hand. Build meals around the sale meats and fruits.
64. Always use fresh fruit and U-pick stands when in season. Lower prices and better quality are their calling cards.
65. Don't buy instant rice. Boil a large amount and freeze it in serving sizes. Take it out from the freezer as needed and put into a strainer— instant rice!
66. Compare weights and contents carefully.
67. Use lots of chicken or turkey and ground meats.
68. Most supermarkets stock the higher-priced items at eye level. Learn to look around the shelves.
69. Wrap foods properly for freezing to avoid freezer burn.
70. Defrost your freezer when the frost is  $\frac{1}{4}$ -inch thick.
71. Add raisins to bran flakes for raisin bran. Add sugar to cornflakes for sugar-frosted flakes. Add honey to wheat puffs for Sugar Smacks®, and so forth.
72. Make pan coating out of  $\frac{1}{2}$  cup shortening plus  $\frac{1}{4}$  cup flour. Mix and spread on cake pans, etc. This mixture keeps in a covered jar on the shelf.
73. Store oats and flours in the freezer during the warm weather to keep out bugs.
74. Always use coupons when dining out.
75. Roll piecrust scraps into a ball and freeze. Grate over fruits and bake

for quick cobblers, or roll out pieces and sprinkle with cinnamon and sugar. Roll up, then slice into pinwheels. Bake and serve as little cookies. Don't waste!

76. Watch for coupons attached directly to the product at the store, and don't forget to peel them off at the check-out counter to be used on your immediate purchase.

### **HOW TO SAVE MONEY WHEN PURCHASING CLEANING SUPPLIES**

1. Use baking soda, ammonia, vinegar, and bleach as your main cleansers.
2. Ask for a large sack for your purchases, and use the bag as a trash bag at home.
3. Save money by using quality laundry aids because they are much more concentrated and effective. You will use less, so they will last longer. Your clothes will be cleaner and last longer. Always use less than the directions on the product specifies.
4. Shop at "dollar stores" for personal care products, such as toothpaste, deodorants, powders, lotions, and shampoos. All of these and more are cheaper in these stores.
5. Use rags instead of paper towels. Also, crumpled newspapers clean glass or windows very well.
6. Purchase a half gallon of concentrated spray starch and mix your own. Your savings will be about \$4.50 per half gallon.
7. Use baking soda for toothpaste.
8. Try the following at the Laundromat: Hand wash and line dry all you can. Take your own supplies because the soaps and fabric softeners at the Laundromat are expensive. Use double or triple load washers. Bring home the clothes wet and use the clothesline when weather permits. If you must dry clothing at the Laundromat, only damp-dry the clothes and hang them on hangers to finish. This will also cut ironing time in half.

### **HOW TO SAVE MONEY ON CLOTHING AND STILL LOOK GREAT**

1. Reuse dryer sheets.

2. Shop at second-hand stores where quality clothes can be purchased for rummage sale prices.
3. Use liquid fabric softener to prolong the life of clothing. It works like a conditioner to keep the cloth fibers more pliable. Also, less fading occurs. Laundry detergents can be very harsh on clothing, especially nicer garments.
4. Learn to sew. Don't buy new; fix up the old.
5. Re-sole good shoes for men. Recap and re-heel good ladies' shoes.
6. Never buy a pair of shoes for a particular dress that cannot be used with another garment.
7. Never buy fad or "in" clothing styles. Build the wardrobe around traditional suits and basic styles which can be used for years.
8. Never pay full price for a new garment. Wait—it will be on sale soon!
9. Make pocket handkerchiefs for the men in the household.
10. Buy the same brand and same color of hosiery. When you have a runner, cut the bad leg off the panty hose, save the good leg, and combine the two for a useable pair of hose. Buying larger sizes helps them not run as readily.
11. Trade clothing with an out-of-state friend who is your size and wears your style of clothing. You have a gold mine!
12. Watch the classified ads for suits and coats. A wealth and variety of all types of clothing and household items can be found at garage sales.
13. Use cloth diapers.
14. Cut down larger tube socks to make smaller ones to fit younger children.
15. Remove all buttons, zippers, and any reusable parts from clothing that is no longer useable before discarding.
16. Wet and freeze new nylons before wearing; they won't run as quickly.
17. Hang men's trousers by the cuffs, using pant hangers or clothespins. Use a press cloth when ironing.
18. Remove good shoestrings from worn-out shoes.
19. Don't purchase "dry-clean only" garments if they cannot be laundered at home.
20. Cut out the backs of your husband's worn-out white shirts and use this material for collars and cuffs for little girls' dresses.
21. For extra cash, put your nicer clothing on consignment with resale shops.
22. Add lace to plain socks for frilly church socks for about \$2.00.

23. Use shampoo on a washcloth to spot-clean men's ties between dry cleaning.
24. Don't buy articles of clothing just because of the word "sale."
25. Beware of garage sale junk.
26. Ladies, when purchasing a blouse or other single item, be sure you have something that matches it before buying. Spending \$1.00 on a blouse you enjoy looking at, but cannot wear, is wasted.
27. Don't shop when depressed or discouraged.
28. When hosiery is completely worn out, use it as garden stake ties, pillow fillers, or lint traps.

#### MISCELLANEOUS WAYS TO SAVE MONEY

1. Don't spend it.
2. Save on heating bills by heating only rooms that must be heated.
3. Always cover windows with plastic and fill cracks with old rags or newspapers during the winter.
4. In the summer when using the central air or air conditioning, cool only the rooms that are necessary.
5. Learn to repair things instead of paying for someone else's services.
6. Teach children not to be destructive.
7. Reuse butter tubs and other plastic containers before discarding them.
8. Turn off the lights in unoccupied rooms.
9. Use lower wattage lightbulbs.
10. Use one lightbulb in a multi-light fixture.
11. When replacing light fixtures, purchase those which use regular lightbulbs.
12. Keep the thermostat low during winter months; wear sweaters and slippers for warmth.
13. Drapery should be drawn to prevent drafts in the winter months and to keep out the hot sun in the summer months. During the winter, keep the drapes open during the bright sunny hours to utilize the warmth of the sun's rays.
14. Use the bartering system whenever possible. Trade your services for that of a friend's.
15. Cut up junk mail and use the blank pieces as note paper.
16. Save the waxed paper from cereal box linings to use for cake baking.

17. As much as possible, make purchases for seasonal items during off-season sales.
18. Use paper grocery bags or boxes instead of buying plastic bags.
19. Use your dryer vent to help heat your house in the winter months.
20. Purchase a gas clothes dryer instead of electric. Though purchasing an electric dryer is cheaper in the initial investment, it costs more to operate.
21. Use postcards instead of letters.
22. Turn off pilot lights on the furnace during the summer months.
23. Plant the seeds from summer flowers early in March or April. They will be ready to transplant outside when all the flowers arrive at the stores.
24. Purchase wallpaper from stores that feature discounted and discontinued paper. Save even more by cutting your own wallpaper borders.
25. Save all the small pieces of soap. When you have a handful, put them in a jar with just enough water to cover all the individual pieces. When the pieces are all dissolved, pour the solution into a soap bottle and use as liquid hand soap.
26. Reuse bows and wrapping paper.
27. Buy two-inch tape and cut it in half.
28. Remove all screws and reusable parts of broken appliances before discarding them.
29. Lay wet gloves, hats, etc. over the heat registers to dry instead of running the dryer.
30. Reuse birthday candles, hats, and other decorations. Make party favors instead of buying them.
31. After purchasing baby foods from the store, save the jars for giving jellies, candies, etc. as gifts.
32. Baby food jars are great to organize work areas. Nail the lids to a board and hang the board. Organize screws, nuts, bolts, etc. into individual jars and screw them on and off as needed.
33. Use one larger wattage lightbulb instead of several lower wattage lightbulbs.
34. Wrap water pipes with heat tape.
35. Insulate the house during the summer when it is cheaper to do so.
36. Don't purchase cable or satellite television. These are costly extras. Keep all utilities down to the basics.

37. Use sheets to make curtains.
38. Buy second-hand furnishings.
39. Don't use credit cards without having the cash to back them.
40. Save newspaper comics for children's gift wrap.
41. Create Valentine cards instead of buying them.
42. Learn to cut the family's hair.
43. Use generic medicines whenever possible.
44. Avoid doctor visits; keep them to emergencies.
45. If possible, ask for samples from the doctor in lieu of purchasing expensive prescriptions.
46. Don't go to the hospital emergency room unless the insurance covers it or it is really an emergency.
47. Learn creative gift-giving.
48. Plan all errands so as to save time and gas.
49. Turn mattresses and area rugs for longer wear.
50. Carpool whenever possible.
51. Use the public libraries for free activities and fun for children.
52. Be careful of using layaway plans because there is usually a fee for this service.
53. Save aluminum cans and foil to recycle them for extra cash.
54. Clean the car at home instead of using costly car washes.
55. Don't finance; wait until you can pay cash.
56. Order checks from "Checks in the Mail," which are half the price of the checks offered by banks.
57. Use AMVETS/Goodwill pick-up services for items you no longer need and receive a tax receipt for donations.
58. Always pick up any money you find. Pennies really do add up!
59. If you must have a credit card, use only "no annual fee" credit cards.
60. Watch telephone calling times to utilize the weekend and after-hours rates.
61. Save and bundle newspapers for resale at recycling places.
62. Freeze water in gallon jugs for ice coolers.
63. Always take sandwiches and drinks when traveling to avoid fast-food stops.
64. Use oatmeal as a facial scrub. Just wet and rub.
65. Take the courtesy soaps from motel rooms.
66. Never make an on-the-spot decision when purchasing appliances and cars, in particular. Sleep on it, pray over it, and then purchase.

67. Save the cotton strips from medicine bottles to use for polish removers and makeup removing.
68. Ask at church about repairmen and handymen. Often these men will be more truthful and will fix only what really needs fixing.
69. For deodorizing, place herbs or spices in the vacuum cleaner bag instead of using commercially prepared products.
70. Save all loose change in a jar; deposit in the bank regularly.
71. Buy a purse that will match many outfits, rather than having a purse for each outfit.
72. Use half of the seasonings in stuffing mixes. Use the remaining half of the seasonings with plain bread crumbs for another meal.
73. Use washcloths instead of Baby Wipes.
74. Use pictures of your children for Christmas gifts.
75. Make hair bows and barrettes for girls.
76. For Mother's Day or Father's Day, write a poem and frame it for your parents' gifts.
77. Use the library to check out books rather than buying them.
78. Because computer software is such an expensive investment, preview a friend's before purchasing. Once opened, disks cannot be returned.
79. Refill small lotion bottles instead of buying trial and purse sizes. Use free samples.
80. Go to a lumberyard and ask for free cedar pieces off ends of boards, etc. Cedar is a great moth repellent and closet deodorizer.
81. When dining out, have little children share food or request another plate to share the food.
82. Change air filters in furnaces often.
83. Purchase cheap hand soap; save nicer, more expensive, soaps for bathing.
84. Wash and reuse reclosable plastic bags.
85. Be cautious when you have plenty of extras. Often, if we know we have more, we will use more and waste. Keep extras out of sight and use the item as if it is the last one you have.
86. Avoid window-shopping.
87. Avoid visiting the homes of friends and family who are wealthier. You may leave feeling sorry for yourself.
88. To save water, have children bathe in a small amount of water instead of letting them take a shower.
89. Before purchasing a room dehumidifier, try the following solution:



Place charcoal briquets in aluminum pans and tuck them under chairs and other furniture to absorb excess moisture. Change the charcoal twice a month.

90. In order to save on heating bills, remember the following tips when choosing an apartment:
  - A. Request a second- or third-floor apartment because heat rises. Avoid ground level apartments or apartments on the very top level.
  - B. Heating and cooling expenses will be lower anytime you can rent an apartment with an apartment on each side.

## XXVIII

# COUNSELING

AND

## Helping a Person to Overcome Bad Habits

**T**HE BIBLE SAYS in John 8:32 and 36, “*And ye shall know the truth, and the truth shall make you free. If the Son therefore shall make you free, ye shall be free indeed.*” I once counseled with a 16-year-old young lady (whom I will call Sue) to help her overcome an alcohol problem. I can remember one time in particular when she unexpectedly showed up at my window in a drunken stupor. When I told her she had to stop drinking, she began to weep as she told me her story. When she was two years old, her mother often poured liquor into her bottle to get her drunk at parties so everyone could watch her drunken antics. She said to me, “You say it is easy to quit, but you have not had a liquor bottle placed against your lips since you were two years of age.” Her parents eventually left her with her grandparents, who basically reared her. When her grandmother died, only one person was left to love her—her grandfather. Then he unexpectedly passed away about a year later. Sue didn’t tell anyone he had died. She stayed by his bed and clung to his dead body for three days. When the paramedics were finally called, the odor in the house was atrocious. The paramedics had to tear her hands from his

body as she cried and screamed, “No, No! I have no one!”

Sue ran away, got “high” by breathing hairspray, cut both of her wrists, and jumped from a train bridge, trying to kill herself. When she was found, she was taken to a clinic in a juvenile ward. There the medical personnel sewed up both of her wrists. When they left the room, she took scissors and cut out the stitches. Sue said to me that night through the window, “You don’t understand.”

However, I am thrilled to give the end of her story. A day came when Sue overcame her habit of drinking and became a fine Christian young lady. I am here to say, “There is always hope!”

I have some relatives I love very much who smoked for 24 years. I honestly tried everything under the sun to help them stop. I sent for everything that the Cancer Society had available and mailed it to their address. I begged these loved ones to quit. While on a five-day motorcycle trip to Canada, they called and said, “As a gift to you for your birthday, we are going to stop smoking.” I am now very happy to say they did.

In order to stop smoking, they had to go through a process. As a matter of fact, it was the same process through which the Apostle Paul went from being a wicked person who slaughtered Christians to becoming the Christians’ respected leader. He became “*free indeed*.” When Paul (formerly called Saul) met Christ on the Damascus road, he came face-to-face with His God and himself. That confrontation caused Paul to become a productive Christian—probably the greatest in the New Testament.

I will use illustrations from the children of Israel’s flight from Egypt to explain the process of breaking a habit. The only right and permanent way to be “*free indeed*” is God’s way. Allow me to share six simple steps that God gives us for breaking a habit—getting out of bondage.

## STEP 1

### THE PERSON MUST ADMIT THAT HE HAS A BAD HABIT.

Many a person has a difficult time admitting he has a habit. For instance, an alcoholic’s worst problem is admitting he is an alcoholic. Once someone admits he has a problem, the solution is available to him; that is the beginning. We can liken having a bad habit to being in bondage. The children of Israel were in bondage in Egypt.

**STEP 2**  
**THE PERSON MUST USE**  
**AND PRACTICE THE LAW OF FREEDOM.**

The children of Israel were restrained by Pharaoh's armies in Egypt. We could say that they were being held by the law of Egypt. Moses had tried many appeals to Pharaoh to let the children of Israel leave Egypt. Even after many grievous plagues, Pharaoh hardened his heart to his peoples' pleas, as well as those of the children of Israel. Finally, Moses was given instructions that would ensure God's people leaving the land of bondage. God told Moses to instruct the children of Israel to take a male lamb without blemish and watch it carefully for four days. Then they were to kill the lamb after being sure it was without blemish and put its blood on the doorposts of the house. *"And they shall take of the blood, and strike it on the two side posts and on the upper door post of the houses, wherein they shall eat it. And they shall eat the flesh in that night, roast with fire, and unleavened bread; and with bitter herbs they shall eat it. . . . For I will pass through the land of Egypt this night, and will smite all the firstborn in the land of Egypt, both man and beast; and against all the gods of Egypt I will execute judgment: I am the LORD. And the blood shall be to you for a token upon the houses where ye are: and when I see the blood, I will pass over you, and the plague shall not be upon you to destroy you, when I smite the land of Egypt."* (Exodus 12:7–13) The result of this plague was horrendous. All the firstborn in the land of Egypt died—*"...from the firstborn of Pharaoh that sat on his throne unto the firstborn of the captive that was in the dungeon; and all the firstborn of cattle."* (Exodus 12:29) However, those who observed the commands of God were spared from the destroyer.

From this account, we see two distinct laws: (1) Egypt's law of bondage, and (2) God's law. God wanted His people to be free. Their freedom was finally attained at a great price. In Exodus 12:33 the Bible says, *"And the Egyptians were urgent upon the people, that they might **send them out** of the land in haste; for they said, We be all dead men."*

In order to break any habit, a person must first claim the law of freedom. The law of God in this account of Israel's bondage is the law of freedom, which was greater than the law of bondage. To break a habit, a person must find a law greater than the law of bondage because a habit keeps a person in bondage. If we read Romans 7:15–24, we will find a

question asked: "...who shall deliver me...?" Paul answers the question in Romans 7:25: "I thank God through Jesus Christ our Lord. So then with the mind I myself serve the law of God; but with the flesh the law of sin."

One of the best examples of breaking a bondage is the powerful thrusters of a rocket ship breaking the forces of gravity. In the same way, a person with a habit must claim the law of freedom. With whatever habit a person struggles, he must find a Scripture and allow that Scripture to become his law of freedom. Claiming a Scripture will help a person away from the law of bondage.

### STEP 3

#### THE PERSON MUST PRACTICE THE LAW OF TOTAL SEPARATION.

*"And Moses said unto the people, Fear ye not, stand still, and see the salvation of the LORD, which he will shew to you to day: for the Egyptians whom ye have seen to day, ye shall see them again no more for ever. The LORD shall fight for you, and ye shall hold your peace...And the waters returned, and covered the chariots, and the horsemen, and all the host of Pharaoh that came into the sea after them; there remained not so much as one of them."* (Exodus 14:13, 14, 28) The children of Israel had attained their freedom, and they were encamped by the Red Sea. The Bible says that God's people would no more see the Egyptians because they had been given their freedom.

This account teaches me that if I want to break a habit, I must separate myself from that habit completely, i.e., make it impossible to return to the habit. When the children of Israel had used the law of freedom to break free from the law of bondage, Moses led them across the Red Sea on dry ground. Then God told Moses, "...Stretch out thine hand over the sea, that the waters may come again...." (Exodus 14:26) The Israelites could not return to their former bondage.

### STEP 4

#### THE PERSON MUST PRACTICE THE LAW OF REPLACEMENT.

*"We remember the fish, which we did eat in Egypt freely; the cucumbers,*

*and the melons, and the leeks, and the onions, and the garlick: But now our soul is dried away: there is nothing at all, beside this manna, before our eyes. And the manna was as coriander seed, and the colour thereof as the colour of bdellium.*" (Numbers 11:5–7) After the children of Israel broke loose from bondage and crossed the Red Sea, thereby separating themselves from bondage, they began to wish for their former Egyptian diet.

The people had yet to practice the fourth step in breaking their bondage (a habit)—the law of replacement. God gave them a new diet of manna to replace the former food, which would only remind them of bondage. Someone who listens to bad music should not stop listening to music altogether. He needs to replace the bad music with good music. When my loved ones stopped smoking, they replaced the bad habit with chewing gum. We always need to replace the bad with good.

## STEP 5

### THE PERSON MUST PRACTICE THE LAW OF ASSOCIATION.

*"And let them make me a sanctuary; that I may dwell among them. According to all that I shew thee, after the pattern of the tabernacle, and the pattern of all the instruments thereof, even so shall ye make it."* (Exodus 25:8, 9) These verses refer to the children of Israel building a tabernacle in tribute to being set free from bondage. In this Biblical account, the law of association is spending time with those whom we want to be like. We must spend time with others who are not in bondage. We must be faithful to church and church activities. A person cannot spend time with those who drink and expect to stop the habit of drinking alcohol. In the same respect, someone who has a problem with smoking cannot be around smokers.

## STEP 6

### THE PERSON NEEDS TO GIVE GOD PRAISE FOR HIS DELIVERANCE.

The person needs to testify of his deliverance from bondage. I have found that the more people know a person is trying to gain victory over a habit, the less apt that person is to return to where he started. God's

children glorified God and testified of their deliverance, which helped them not to go back.

Let me share a couple of examples to illustrate the utilization of these six points.

**Bondage:** The habit of gossiping

Step 1 (Admit it.): "I admit that I gossip."

Step 2 (Law of Freedom): According to James 3:6, it is a sin to gossip. *"And the tongue is a fire, a world of iniquity: so is the tongue among our members, that it defileth the whole body, and setteth on fire the course of nature; and it is set on fire of hell."*

Step 3 (Law of Total Separation): "I must stop running with the critics and stop reading critical editorials, etc."

Step 4 (Law of Replacement): "I will start praising people. I will search for good things to say."

Step 5 (Law of Association): "I will associate with positive people. Maybe I should sit by someone in church who is known widely for vocally praising God."

Step 6 (Testify.): "I will testify of positive things publicly in church and to my peers, which speaks of my deliverance."

**Bondage:** The habit of overeating

Step 1 (Admit it.): "I admit that I eat more food than my body needs to be healthy."

Step 2 (Law of Freedom): According to Proverbs 23:21, gluttony is a sin. *"For the drunkard and the glutton shall come to poverty: and drowsiness shall clothe a man with rags."*

Step 3 (Law of Total Separation): "I must stop going to fast-food restaurants and ice-cream parlors."

Step 4 (Law of Replacement): "I will replace my ice-cream cone with fruit and salads, and I will drink lots of water."

Step 5 (Law of Association): "I must find others who have controlled appetites and spend my time with them. I will go to the gym instead of the bakery."

Step 6 (Testify.): "I will tell my close friends and loved ones of weight loss and victories won. I will give God the glory for my progress."

## XXIX

# COUNSELING ON Employment Opportunities and Job Changes

**C**OLOSIANS 3:23 SAYS, “*And whatsoever ye do, do it heartily, as to the Lord, and not unto men.*” If both the young and old are confident enough to seek counsel concerning their employment, they have given a counselor a wonderful opportunity. If they have expressed this confidence, they deserve a counselor’s best. The following 20 statements are a few guidelines and principles to consider.

1. **The counselor must never be quick to make an on-the-spot decision with someone concerning his employment.** Proverbs 18:13 says, “*He that answereth a matter before he heareth it, it is folly and shame unto him.*” Usually a decision made in haste in this area results in waste of opportunity.

2. **Cash and fringe benefits are not the only basis on which the counselor should make a decision on whether or not an employment opportunity should be accepted.** For instance, the counselor should help the person seeking advice to determine if his health can accommodate the job opportunity. For someone who has had a continual back problem to take a job digging ditches is probably not wise. Sometimes a man’s pride will not allow him to see the end result. He may be unsuccessful at a task due to his health.



3. **If counseling a married woman concerning a job opportunity, the counselor needs to explain to the woman that her husband needs to be in agreement with this job opportunity.** *“Wives, submit yourselves unto your own husbands, as unto the Lord. For the husband is the head of the wife.”* (Ephesians 5:22, 23a)

4. **When counseling a man concerning a job opportunity that will frequently take him away from home, rarely will I ever counsel a man to take the job.** A job requiring three-day business trips can be very hard on a family. Even more difficult is a truck-driving job which keeps a man away from his family for a week or even weeks at a time.

5. **The counselor should ask the person seeking counsel if he has researched the reputation of the prospective place of employment.** If he has not, ask him to do so before going further in counseling about the opportunity.

6. **The counselor should ask the person seeking counsel if he has talked with any current employees at the prospective job place concerning annual layoffs or eventual shutdowns.** If there have been sporadic layoffs in the last year or so, this probably would not be the best place of employment.

7. **The counselor should tell the person seeking counsel that if he accepts a job, it is always appropriate for him to give his current employer a two-week notice.** His future employer would also want and expect the same consideration.

8. **The prospective employee should consider whether or not there is a place for advancement.** If a man who is in the middle management area in one company takes a job all the way at the top of another company, he may find himself disenchanted because of no future enticement to succeed. The counselor should remind the person with whom he is counseling that succeeding is not as rewarding as the journey to success.

9. **The counselor should warn the person seeking counsel that to accept a new job and to increase himself is good, but to go to a new job to run from personal relationships at this current job is not wise.** If the person being counseled has personal relationship problems where he is presently employed, those problems need to be solved. It is sad, but true, that people are basically the same no matter where they work.

10. **It is the opinion of the author that a man who struggles both financially and with his degree of personal character would be better off**

**working for someone who uses a time clock.** I believe he should log in his hours and log out at quitting time at a set rate of pay. This type of situation will often help a man with a lack of character and an inability to handle his money.

I recommend that a man of this character level should probably not try to start a business and should probably avoid working on commission paying jobs. A man should be especially cautious about accepting commission-type jobs and employment without scheduled hours if he is going to school and has a large amount of responsibility.

**11. If a new job opportunity comes shortly after a couple's wedding date, he should be counseled to be careful about making a change at this time.** This advice is because of the change that the new husband has just experienced of taking on the responsibility of a new wife. In Deuteronomy 24:5, the Bible teaches that a man should not go to war in his first year of marriage so he can get to know his wife. *"When a man hath taken a new wife, he shall not go out to war, neither shall he be charged with any business: but he shall be free at home one year, and shall cheer up his wife which he hath taken."*

**12. It is dangerous to go into business with other Christians in the church.** Money often becomes an issue between friends. A couple of results that can come from money problems is split churches and destroyed friendships.

**13. An hourly wage should not always be the only deciding factor in accepting employment.** Many men would leave a job making \$15 an hour because a new job pays \$20 an hour; however, they fail to investigate and find that the old job making \$15 dollars an hour had a vast range of benefits that brought their annual package to \$50,000. The new job at \$20 dollars an hour has a package that adds up to an annual amount of only \$45,000. In actuality, the man lost \$5,000 a year to get a seeming increase of \$5 an hour.

**14. Travel time—the distance between home and work, as well as church and work—should be considered.**

**15. A man should always attempt to obtain a job where he does not have to work on Sunday mornings and evenings.** Also, he should attempt to get a job where he does not have to work on Wednesday nights so he can be faithful to church. Dr. Lee Roberson says, "Three to thrive—Sunday morning, Sunday night, and Wednesday night." Matthew 6:33 says, *"But seek ye first the kingdom of God, and his righteousness; and all*

*these things shall be added unto you.*" After all, it is God Who gives the job and the strength to work.

**16. Under no circumstances should a man ever accept a job that would cause him to be associated with the sale of alcohol, pornography, gambling, etc.** *"Abstain from all appearance of evil."* (I Thessalonians 5:22)

**17. A man should never associate himself with a company that has a bad name for taking advantage of the poor or the elderly or of being unfair in the charge of interest rates.** *"Blessed is he that considereth the poor: the LORD will deliver him in time of trouble."* (Psalm 41:1)

**18. If a man accepts a job with a sales corporation, he should make sure that he would own the product he is selling.** He should make sure that he would not be forced to lie to market the product. What is said about the product should be true, and the corporation should be honest. Proverbs 28:8 teaches, *"He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor."*

**19. The counselor should watch for a lazy attitude.** Many people who claim to be "waiting for a big opportunity" often are just lazy and hoping to get something for nothing. Proverbs 13:11 says, *"Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase."*

**20. The privilege to serve God in a full-time capacity should always be considered first when counseling about a person's future.** A man who has been called to preach will never truly be happy doing anything other than preaching.

XXX

**COUNSELING**  
**AND**  
Helping Others Learn  
How to Make Decisions

**W**HEN I CHOSE for the title of this chapter to use the words “make decisions,” I am sure many readers automatically thought of the decision-making process required for doing God’s will for their lives. However, one must not spend all of his time **seeking** God’s will; rather, he must spend all of his time *doing* God’s will. In other words, a Christian must wait on the unknown while fulfilling the known. He must keep doing those things that are always God’s will in order to find the variables.

More important than the *where* of God’s will is the *what* of God’s will. If every Christian would do the *what*, the *where* is easy. We are more apt to find the *where* if we are doing the *what*.

The Bible is not a Book of confusion and hidden meanings because God is not the Author of confusion. He wants every Christian to find His will in the pages of His Book. I Corinthians 14:33 says, “*For God is not the author of confusion, but of peace...*” If Christians are not busy doing the things that are always in God’s will, they are backslidden. Being backslidden will cause us to make the wrong decisions about the *where*. We are better

off being at the wrong place doing the right things than being at the right place doing nothing for Him.

The lessons I am about to present are practical points about making decisions. Every Christian needs to learn how to make wise decisions. A human counselor may not always be available, but God surely is. These points, in the form of questions, will help a person learn how to let God help him in his decision-making process.

**1. I must ask myself, “Does this activity honor God?”**

According to I Corinthians 10:31, we should want to glorify God in all that we do. “*Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God.*” What does God’s Word say about the area in which I am making a decision? What have I been taught from God’s Word? Could I stand in church and joyfully say, “Glory to God! I did thus-and-so!”? If I do what is being considered, would it make Jesus look good to others? Am I doing this for Him or for myself? Does this activity benefit Him? Each of these questions is very important to ask when making a personal decision, as well as when helping another make a decision.

**2. I must ask myself, “Could Christ be a partner in the activity my decision concerns?”** Matthew 28:20 says, “*...I am with you alway...*” In other words, God goes with the Christian along life’s journey. Would the people with whom I am doing this activity let Jesus be a part? I must search the Word of God to know whether or not Jesus would decide to participate. Therefore, I must read, study, and meditate in the Bible on a daily basis. Before making a decision to do anything, I must pray and invite Jesus along. Would Jesus enjoy participating, and would He be glad to associate with that activity?

**3. I must ask myself, “Would my activity grieve the Holy Spirit?”** Ephesians 4:30 teaches, “*And grieve not the holy Spirit of God, whereby ye are sealed unto the day of redemption.*” I must let God decide for me by means of the Holy Spirit, Who is sealed within me. The Holy Spirit and the Word of God always agree. One purpose for having Holy Spirit power is for soul winning. I must ask myself, “Could I win souls while doing this activity?” I find that many people are confused because they are not soul winners. Proverbs 11:30 says, “*The fruit of the righteous is a tree of life; and he that winneth souls is wise.*” One by-product of soul winning is wisdom to help make the appropriate decisions. Would my heart be tender toward God while I am participating in this activity? Could I talk about Jesus there? Would I want to invite the Holy Spirit to come along?

4. **I must ask myself, “Will my activity cause someone to stumble?”** Romans 14:13 says, *“Let us not therefore judge one another any more: but judge this rather, that no man put a stumblingblock or an occasion to fall in his brother’s way.”* Would my best Christian friend be hurt because of my decision? Will my decision hurt the lost ones I want to see saved? Would I want my children to be a part of my activity? What if someone is watching me closely, trying to decide whether or not I am a Christian? What will his conclusion be? Will I personally stumble because of my decision? What will my enemies make of my activity?

5. **I must ask myself, “Is the activity worldly?”** I John 2:15-17 teaches, *“Love not the world, neither the things that are in the world. If any man love the world, the love of the Father is not in him. For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world. And the world passeth away, and the lust thereof: but he that doeth the will of God abideth for ever.”* In this verse, the word *world* comes from the Greek word *cosmos*, which means *the world’s makeup*. Is this activity something I will leave behind when I leave this world? Is everyone doing it? If so, I should **watch out!** What is popular in this world is usually not popular with God. Is the activity “popular” on television? Does the activity appeal to my flesh rather than to my spiritual nature? I must ask myself these questions in order to help me make the right decisions about hairstyles, dress styles, music, and so forth.

6. **I must ask myself, “Does the activity have the appearance of evil?”** I Thessalonians 5:22 says, *“Abstain from all appearance of evil.”* I must not surround myself with evil temptations, nor should I ever appear to be in an evil situation. Most Christians are not strong enough to go to bad places and do good things. Most Christians are not even strong enough to do good things in good places. Concerning temptation, usually Christians have no intention of sinning, but they love the temptation. I must stay out of situations which have the appearance of evil.

7. **I must ask myself, “Is there too much doubt?”** Proverbs 11:14 says, *“Where no counsel is, the people fall: but in the multitude of counsellors there is safety.”* I must ask myself, “What would the best Christian in the world do in this situation?” When I am not strong enough to make a decision, I should seek help. However, I should seek my help from a strong Christian or from the Bible. When Christians go to their peers for counsel, they may agree and not give good advice. The same peer pressure that causes them to go to their peers for advice will cause their peers to give

advice that will make them happy with their peers instead of God. Therefore, I need to seek help from people who are stronger than I am.

As the author of confusion, the Devil wants to lure Christians away from the right kind of activities and the right kind of behavior. Therefore, every Christian must learn to make decisions properly with the help of the following: a strong Christian counselor; strong, convicting, separated preaching; soul winning; and daily prayer and Bible reading. God does not want Christians to live confused Christian lives; He wants to aid them in their decision making. He does not want to hide His will for their lives from them.

## XXXI

# COUNSELING THE Discouraged

**T**he Bible says in Isaiah 42:1–4, “Behold my servant, whom I uphold; mine elect, in whom my soul delighteth; I have put my spirit upon him: he shall bring forth judgment to the Gentiles. He shall not cry, nor lift up, nor cause his voice to be heard in the street. A bruised reed shall he not break, and the smoking flax shall he not quench: he shall bring forth judgment unto truth. He shall not fail nor be discouraged....” I believe these verses teach us that Jesus will not be discouraged. However, the word *discouraged* in Isaiah 42:4 is not defined the same way as we define the word in today’s vernacular. When Isaiah used the word *discouraged*, he meant *won’t be stopped or slowed down*. I do believe that discouragement often results in slowing down and even stopping the discouraged person. I wish I wouldn’t get discouraged, though I must admit that at times I do. As a helper of people, a counselor will counsel many who are discouraged. This chapter may better enable us to counsel them.

### REASONS WHY PEOPLE GET DISCOURAGED

1. Sometimes they get discouraged and, as a result, feel the opportunity for success is gone. Dr. Bob Jones, Sr., said, “The test of your



character is what it takes to stop you.” Often when someone makes a mistake, he feels he can never have another opportunity to do right. Watching someone else receive a coveted award or honor can cause discouragement. All ages experience discouragement.

**2. Some become discouraged because of selfishness and envy.** Some discouraged people are bitter over the success of another. They make statements with the prominent use of words such as “me,” “my,” “mine,” and “I.” They make such statements as “I didn’t make the cheerleading squad”; “I didn’t get to be on the basketball team”; “I didn’t get a raise at work”; “I didn’t get to be the class officer”; “I didn’t get to be the church bus captain.” Instead of being excited for the success of others, the selfish person becomes discouraged.

**3. Some get discouraged when success does not come immediately.** Watching others achieve when they themselves are struggling often causes discouragement. This discouragement is often the result of comparing oneself to others. *“For we dare not make ourselves of the number, or compare ourselves with some that commend themselves: but they measuring themselves by themselves, and comparing themselves among themselves, are not wise.”* (II Corinthians 10:12) Saying, “I’m not as good at cheerleading as she is,” or “I’m not as good a worker as he is,” or “I’m not as good in school as she is” are statements of comparison. The Bible says we are not wise when we compare.

**4. Some get discouraged when they do not have a purpose or a plan for their lives.** I often find the reason many people get discouraged and quit their Christian life is because they had no plans on how to stay successful in their Christian walk. They are discouraged because they want to amount to something but have no direction. When a person wonders why he is doing something, beware! Discouragement could be on its way. We become inactive Christians when we don’t have a purpose for what we do. Not having a plan to finish all of our work will also cause discouragement.

## HELPS FOR THE DISCOURAGED ONES

**1. A counselor can teach them that with God there is always opportunity for success.** *“Jesus said unto him, If thou canst believe, all things are possible to him that believeth.”* (Mark 9:23) A boy playing baseball was

asked by a male spectator how the game was going. The boy answered, "Great!"

"What's the score?"

"One hundred to zero; they are ahead," the boy cheerfully answered.

"Aren't you discouraged?"

"No way," the boy said, "we aren't discouraged. We haven't been up to bat yet!"

A counselor needs to teach the discouraged one that no matter what has happened in his life, God wants to use him. Obedience is the key to his success with God. If he obeys, God will bless him for his obedience. God has a great work for every person to do. No matter what has happened to a Christian, there is still opportunity for success. As long as a person is alive, God still has a purpose in his life.

2. **A counselor can tell them not to become selfish.** Romans 12:10 says, "*Be kindly affectioned one to another with brotherly love; in honour preferring one another.*" We must always keep our eyes on the needs of others. Instead of saying, "Look what I didn't get," we should happily say, "Amen. I'm so glad he received thus-and-so." Did you know that God is fair, just, and good? He would not give one of His children some good thing and not make it available to the rest of His children. God would not ask anyone to give up something that He cannot replace with something better. Perhaps the time is not right for us to have that good thing, or maybe He has something better in store. We should never worry about what we get; we should worry about what we can give. If someone received something we desperately wanted, we need to swallow our pride, selfishness, and hurt and congratulate that person.

3. **A counselor can tell them that nobody is an immediate success.** "*But speaking the truth in love, may grow up into him in all things, which is the head, even Christ.*" (Ephesians 4:15) God's plan is for His children to grow. We see this principle in all of nature. A dog is a puppy before becoming a dog; a man is a baby before becoming a man; a flower is a seed before becoming a flower; a cow is a calf before becoming a cow; a hen is a chick before becoming a hen. No person is born a success. We must learn and grow from where we are—not from where we want to be. The less time we spend discouraged, the faster we will grow and become a success. Instead of wasting time in discouragement, we need to use that time to grow. Some Christians are like the seed that says, "I want to be a tree now. If I can't be full-grown, I don't want to grow anymore." "*But grow in grace,*

*and in the knowledge of our Lord and Saviour Jesus Christ...*" (II Peter 3:18)

**4. A counselor needs to help the discouraged find a purpose and some organization in his life.** *"Let all things be done decently and in order."* (I Corinthians 14:40) If a person's purpose in life is to do his best at pleasing God and not man, he will not easily be discouraged. Men can and will discourage us when we fall or when we attempt something; however, God will always encourage us. A person's plan for life comes from the Bible; therefore, he needs to read it daily to see God's plan. If he attends church faithfully to hear a man of God preach, he will be helped with working his plan. Dr. Wendell Evans has taught for many years a simple three-point outline for success: (1) plan your work, (2) work your plan, and (3) don't get side-tracked. What a simple, but workable, way to keep any Christian from discouragement.

The wise counselor will help someone organize his life so it will be productive. The counselor needs to help the discouraged one to organize solutions for his problems. By doing so, he can organize discouragement right out of a person's life.

## CONCLUSION

PROBLEM	SOLUTION
Our opportunity for success is gone.	With God, there is always opportunity for success.
We are selfish.	We need to get our eyes off of ourselves and be glad for another's success.
We are not quickly successful.	We need to realize growth is necessary, and it is normal.
We have a lack of planning, purpose, or organization.	We need to utilize God's plan and purpose for everything and organize our discouragement into successes.

## XXXII

# COUNSELING AND General Principles I Never Change

**O**n all of the following thoughts, I cannot go to a specific Bible reference and dogmatically say, “God said this; therefore, we must do this or we are not right with God.” So, at the very beginning of this chapter, I am being honest as to my degree of certainty about these issues. I can say that a high percentage of the principles I follow I have learned from men who have been in the ministry for 40 or 50 years and have counseled hundreds and thousands of times. Ninety-nine times out of 100, these principles are correct. Because of this high percentage, I abide by them 100 percent of the time. If a counselor changes his advice from person to person when counseling, the person seeking counsel will think the counselor made his decision based on a summary of the character of the person seeking counsel. If the person compares the counsel to what the counselor gave someone else and the conclusion is different, he will be hurt. Many people can be hurt deeply by a counselor’s guessing about what advice to give rather than following established counseling principles. A wise counselor will always have principles he follows.

1. **I never advise divorce.** Throughout my entire ministry, I have

never once advised anyone to seek a divorce. Why? Because I believe in the ministry of reconciliation. I believe God wants every person who has ever been married to stay married—till death parts.

Under no circumstances do I want someone to come back to me five years after I advised a divorce and hear that person say, “My spouse and I could have gotten back together, but you advised us to get a divorce.” No one is ever going to be able to say similar words to me because I am always going to believe that God can reconcile a marriage.

I don’t want a child coming to me as he grows up and saying, “Preacher, Mom told me that you are the one who told her to get a divorce. Thanks a lot! I didn’t have a dad all these years because of you.” No child will ever have a right to say similar words to me.

If a couple with whom I am counseling chooses to seek a divorce, I am still going to love them. I will still counsel them and help each as a single person; however, I will not advise them to get a divorce. Divorce is a decision a couple has to make on their own.

I must admit there are cases where I have thought, “I am surely glad this situation is over. He was so guilty of adultery, and a divorce has finally ended her heartache.” Even though a part of me says, “I am so glad she is rid of that heartache,” I will not be the one who advises them to divorce.

Divorce should not be on any counselor’s record. I have a 100 percent pure record. I never have and I never will advise a couple to get a divorce.

**2. I never advise a ministerial student to go anywhere but a Baptist college which is under the administration of a Baptist pastor.** It is very unwise to send someone who is going into the ministry to a godless university to be trained under people who will teach that person wrong doctrines. I believe in the local Baptist church. If men of God are going to train young people to save America, those young people must be trained in a Baptist college where they are taught the doctrines of the Bible. Pastors cannot send them to nondenominational schools where they will be taught nondenominational practices.

It is best for them to be sent to a place where a pastor presides over the college. There they can be taught Bible doctrines that will continue our strong Baptist heritage. The issue of being under the administration of the pastor is an issue to me as well because I believe the pastor will give an account of his college to God. That pastor watches for the souls of his student body. In any Bible college where a pastor is not administrating,

problems will definitely arise. I refuse to spend my time attacking the nondenominational college, nor will I recommend anyone to attend there.

**3. Never in counseling do I find only one party at fault.** If causes are multiple (and they are), no one person is ever totally at fault. It is wise to find fault with everyone involved. False blame is not necessary because we are all sinners. I try never to make anyone feel the problem is all his fault.

**4. I never advise two couples to be “best-friend” couples.** It is very unhealthy for two couples to be best friends and have no other couples with whom they socialize. Couples should have many close couples, especially when young. Marital unfaithfulness often occurs when two couples become too close; they go to one another’s house all the time; they eat out together often; they double-date often.

I believe it is **very** wise for young couples to have a variety of good friends. A counselor should never say to a young couple, “Go with so-and-so; make them your best friends.” Instead, the wise counselor will recommend many couples as potential friends.

I have watched several scenarios happen when two couples became too close. One of the saddest to unfold is the following. Sometimes, one of the couples gets disgruntled and disappointed with the church. When they do, they automatically pull their best-friend couple out of the church, too. Thus, one best friend may get another into trouble because that best friend may be the determining factor for whether or not the other couple stays right with God.

**5. I never advise church members to go into business together.** Oh, yes, I’ve heard the argument, “Brother Owens, I know some church members who are in business together, and it worked out just fine!” Yes, and for every situation you show me that worked out fine, I can show you 99 which failed and ruined them.

Suppose Bill and Joe come to me and say, “We are thinking about starting a business together.” I always say, “You know what guys? I think if any two friends could do it and make it work, it would be you two. However, I could never in good conscience give my stamp of approval. I have watched too many friends go into business together and see it not work. I am not willing to give you second-best advice.”

I must stay by what I have advised people all these years. If Bill and Joe do decide to go into business together in spite of my warnings, I will pray for them. I truly hope they make it. However, money parts the best of

friends; and when two friends go into business together, they must deal with money. Friends are much better off starting their own businesses independently.

I do view a family-owned business quite differently. I believe a family-owned business is a marvelous way to build family ties. A dad getting his boys involved with him to build a business is a great thing—they have the same blood pumping through their veins. A family will stick together much better than friends. “*A friend loveth at all times, and a brother is born for adversity.*” (Proverbs 17:17)

**6. I never do second-person counseling.** When a person presents a hypothetical situation to me, I have found it usually is **not** a hypothetical situation. I cannot count the times I have heard the words, “Preacher, what would you tell someone if he were doing such-and-such?”

My answer is always, “I would tell that someone to come and see me.” I never get involved in what I call second-person counseling because I can foresee the trouble it may cause. A person seeking counsel for another may tell the person what was said, but not **all** that was said. He may even **add** a little bit of his own advice. Before long, the counselor can find himself counseling in a situation about which he really knows nothing, and the results can be very unfortunate. A counselor is far better off to never counsel through someone but to deal directly with the person seeking advice. If a person will not come for advice, then he receives no advice from me.

**7. I never tell a man whom he should marry.** Only a very unwise person would say to another, “I know for a fact that so-and-so is the perfect will of God for your life.” In three years, that person may hate his counselor! Allow me to explain it like this: By faith, I made the decision as to whether or not my mate was the right person for me to marry. By faith, I decided that Schery was the one, but I was never 100 percent sure until the very moment I married her. Then, I was 100 percent sure Schery was the only one for me because the Bible says, “*What therefore God hath joined together, let not man put asunder.*” (Mark 10:9)

The only person about whom I can be sure is me. How can I possibly be sure about someone else and his spouse? I can help a person and advise a person, but the final decision about marriage must be made by the person seeking counsel.

**8. I follow three never’s in the case of a person attending a secular college.** Some may say, “I will not need these principles because no

one in my church is going to a secular college.” The average church will have many people who will not be “sold-out,” dedicated, separated, independent, fundamental Baptists. They will not seek counsel about which college to attend. Instead, many will say, “I am going to follow in my father’s footsteps.” Perhaps he was a lawyer or a doctor. If we are separated, independent, fundamental Baptists, we cannot say, “I can recommend such-and-such state university for your training.”

I do not and cannot recommend secular schools. If someone is going to go to a state school, I follow these three principles:

**A.** *The prospective student should never live in the dormitories.* In secular colleges, dormitory living promotes a wicked lifestyle. If someone chooses to go to a secular school, the wise counselor will definitely try to keep him out of the dormitories.

**B.** *The prospective student should never go where there is not a red-hot, soul-winning, separated, fundamental Baptist church.* I say, “You need to choose a college much the same way you would choose accepting a job opportunity somewhere. I know it is not God’s will for a man to accept a job which requires a move where there is not a red-hot, soul-winning, separated, fundamental Baptist church within driving distance.” Since God expects us to be in church under a pastor who preaches sound doctrine, it cannot be God’s will to accept that job opportunity. The same is true about where to attend college. I can give hundreds of illustrations of young people whose lives were destroyed because they chose to attend a secular school without a nearby red-hot, soul-winning, independent, fundamental Baptist church.

**C.** *The prospective student should never go far away from home.* If a counselor can keep him close to home, the student can commute and attend his own home church, which is the best way for him to continue to be under good preaching, stay in his own soul-winning program, and continue being involved in his bus route or other ministry.

Some mothers and fathers will appreciate the fact a counselor doesn’t give up on their young people just because they won’t go to a good college.

Mark my word, we will deal with this issue in our churches. We might as well accept it. Some of our young people will want to become nurses and doctors. I am not for being trained by heathen institutions, but I must



accept it when it happens. I must continue to love my teenagers when they go to a secular college, just as much as I love my teenagers who attend a fundamental Baptist college. If we don't treat them right, we may lose the opportunity to treat them at all.

**9. I never tell a man going into the pastorate that I know for a fact where he should pastor.** No person knows for a fact where the will of God is for anyone but that person himself. I do know what the will of God is for a lady who is married to a pastor—it is the same as the will of God for her man. I cannot tell anyone where the will of God is for his life; that is not written in the Instruction Book God gave me. A counselor who would so instruct is living dangerously. The only thing any counselor knows for a fact is that every Christian should be serving the Lord by winning souls. Every counselor must strive to be honest about what he knows and what he cannot know.

**10. I never advise a preacher to resign without having a place to which he can go.** Even if his situation is ridiculous, he has a wife and possibly children to support, as well as bills to pay. Are you going to counsel him to resign from his church and full-time Christian service in order to sell coffee and donuts at the nearest convenience store? That's the kind of counselor who will eventually preach against the man because he left full-time Christian work. It is very wise for a pastor to have a place to which to go before he resigns from his place of service. It is a proven fact a person is more apt to get a job if he already has a job. An employer wants to know why a prospective employee is not presently working. An unemployed man is often not a good risk. It is very important for the counselor to realize that there are moral and ethical guidelines in the ministry to consider.

**11. I never advise a layman to move because of a job opportunity or transfer.** I do not believe that money should be a person's god. I especially do not believe a secular boss should determine the will of God for someone's life. Many times people move because of a job transfer and never get re-established in a good, fundamental church. In every Bible illustration when someone moved and relocated for money, the move spelled disaster.

If a person chooses to move anyway, it is a wise counselor who stays in touch and loves him in spite of his decision. He may have an opportunity to counsel him again if things fall apart in the new location. An open line of communication will often help a person to be able to swallow his pride and admit he made a mistake. Possibly, he will even move back to his old

job and rejoin his good fundamental church.

**12. I never advise anyone to change fundamental colleges until he has finished what he started.** Each school has its own schedule for success. If a student attends one college for his freshman year through his junior year, and then transfers to another in his senior year, he has left out the fourth step in the first school's plan for success. I strongly believe if a person starts in a good, independent, fundamental Baptist school, he should finish his program in that same school. Earning a bachelor of science degree in one school and a master's degree in another would make more sense. Too many people get a portion of several programs and thus do not receive the entire program from any one place.

**13. I never advise a preacher to accept a call to start a church with a split off of a fundamental church.** We need to be aware of the fact that when people split off from a good fundamental church, it is probably because of disgruntled members. If those folks were disgruntled with their last pastor, it is a good chance they will become disgruntled with their new pastor. A wise counselor will never advise a man of God to accept such an offer. However, if a man does accept a call to start a church from a split, I will still love him and hope for the very best for him and his church.

**14. I never give advice if it is not requested.** Unsought advice is seldom followed and usually resented.

**15. I never advise anyone to marry until one year before college graduation.** Marrying prematurely is the reason why many young ladies forfeit their college degree. The new husband cannot support two tuition payments. They both know it is urgent for him to finish school, so he finishes, and she never earns the degree she started. Her parents' dream for her to finish is also shattered. To finish was her dream also, but she must be submissive to her new husband, so she keeps silent. Therefore, it is my belief that a young man should let her father support his future wife all the way through school if necessary. The young man should get married when he is able to take care of a wife. If a couple gets married one year before graduation, the finish line is close enough for both to be willing to go ahead and pay the price. Another reason to wait is because newly married couples need the extra time to mature for marriage as well. Many men do not finish college because of financial burdens and because the new relationship needs nurturing and adjustments must be made. This situation is very difficult to go through when the couple has longer than a year of school to finish.

**16. I never give advice if a decision has already been made.**

Remember, if someone is not seeking advice, a counselor should not feel free to give it.

**17. I never advise a couple to adopt any child other than an infant.** I believe God gives us infants because He knows that parents need to grow with the child. As the family learns to grow together, it works so much better. The character of the child is developed in the early years. Many parents who have adopted older children find that character flaws have already developed before they adopted the child. The rearing of that child is much more difficult. Many throw up their hands in defeat and give up trying to rear the child. They just cope with the character flaws. Their dreams of having a wonderful relationship with a child is shattered. I am not saying it is wrong to adopt an older child; I am saying it is *best* to advise the adoption of infants only.

**18. I never advise anyone to drop out of college for a season.** Why? Ninety-nine times out of 100, a student who drops out of college for whatever reason does not return. The wise counselor won't be the one responsible for giving a quitter a way out.

**19. I never advise a couple to adopt when they have a child or children of their own.** I realize that many people who have their own biological children have chosen to adopt, and the situation has worked out well for them. However, for the many who have achieved success, I could list ten times as many for whom the adoption did not work out well. The main reason for failure is because people do not have enough character to love an adopted child as much as they love their own. Therefore, the adopted child is often mistreated, whereas the biological child may be loved with a greater degree of love. The adopted child has been robbed. How unfair to a child who may well already bear the stigma and label of being "unwanted."

**20. I never advise a couple to allow a teenager to live with them.** Even if it is a brother or a sister, it is very dangerous for any couple to have a teenager live with them—either temporarily or permanently. A young teenage girl who is developing into a young lady could present an unneeded enticement for the married man. Much immorality and future heartache could be avoided by carefully following this advice.

**21. I never perform a marriage for someone if he seems doubtful about marrying.** Someone expressing doubt should allow more time to develop his relationship rather than rushing into marriage. I would not try to talk someone into getting married. If too much doubt or fear is expressed

about the relationship, I advise the couple to wait and let time resolve the differences and answer the questions.

**22. I never believe accusations.** Because the Devil is an accuser in the Christian life, counselors will find many people who will make false accusations. They must be very careful to treat people justly. Remember, if the accuser already has a poor testimony, he could be lying. A counselor should only believe someone is guilty when he is proven guilty.

**23. I never perform marriages for people who are unsaved.** I will agree to meet with them in my office and try to win them to Christ. However, if they do not get saved, I will tell them that I will not perform their marriage service. If they do get saved, I counsel them to take the next step, which is to get baptized. If they do get baptized, I tell them the next step is to get into church and prove that they mean business about their Christian life because marriage is a Christian institution.

**24. I never advise people to follow a preacher when he moves.** It is difficult enough for the preacher and his family to adjust to a new location. A counselor needs to think about how hard it would be for lay people to make this adjustment if they move with the pastor. By the way, these lay people may be moving again because many preachers won't stay long enough to really be used by God. If someone does follow their pastor, I will not be angry at them. A wise counselor will never advise the people to follow the pastor by moving to his new place of service.

**25. I never begin my appointments with negatives.** I never begin an appointment by telling the person seeking advice that I disagree with him. I try to start out on neutral or positive ground because it will help win him. A counselor must earn the right to tell a person he is wrong. He must hear him out and listen carefully to him before discussing any negatives.

**26. I never quickly accept a resignation from a good person.** Of course, I am referring to both a salaried person and someone who holds a volunteer position in the church. Sometimes someone you would love to have remain a part of your team could become hasty or upset and may be hasty with a resignation. It would be very wise to say something like this: "I will accept your resignation, but I really don't want it. Would you please think about it for six weeks?" Especially when dealing with a man should the counselor ask him to put his decision on hold for six weeks. In many cases, he will calm down and reconsider. Perhaps he lost control in a moment of anger. At such a time, a person may do something that he will regret for a lifetime. The wise counselor can avert such a tragedy. The

pastor who cares about his people and doesn't want to see lives irreparably damaged by a hasty decision will try this approach.

No pastor will have someone who agrees with him all of the time about everything. However, there are some people a pastor should try to keep in his ministry because his people will love them. A pastor must be careful that he is not hasty in accepting a resignation because he does not like someone. The wise pastor would be better off just saying, "I don't want to accept the resignation." Then, when and if he does resign, the pastor can tell his people, "I tried not to accept his resignation; however, he chose to leave anyway." That pastor will save face with his people.

A standard I use is to ask for a six-week waiting period for a man and a four-week waiting period for a married lady. To be sure, the married lady's decision should include her godly husband's input.

**27. I never give marital counseling if only one party will come.** I have found that the one party with whom I counsel often tells the other person that we talked about him and that we feel it is all his fault. "Preacher says you should do this and this and that basically you are the cause of our whole problem. You need to get right with God." Of course, this is a misrepresentation that will have lasting negative effects. First, the party who has not sought counseling can no longer trust me. He may never come for counseling. I will counsel someone on how to be a good Christian; but I will not do marriage counseling when only one spouse is present.

These 27 principles I follow may seem hard or harsh. I am willing to admit that an exception might exist to one or more of these principles. However, I have found that much heartache can be alleviated when a counselor has rules by which he lives. To be sure, I am hiding behind my principles; I let my principles protect me. I have decided that I will counsel by these rules.