

Brad & Renee's Financial Testimony

Many times I have shared the testimony of how I came to know the Lord, but I have never shared or considered my financial testimony. It is good to give testimony for all that God has done, and is doing in our lives. Paul often shared his financial testimony with the churches as a means of teaching, encouraging and rebuking the Christian community (2 Corinthians 11:8; 1 Corinthians 9; 1 Thessalonians 2:9). Along with doctrinal teaching about finances, a financial testimony helps people see real life, practical examples. I would not recommend that everyone read this testimony. Like watching another family's home movies, the details can get boring. But if you are going through some financial hard times and would like to listen to someone who had been through the same, then this testimony might be an encouragement.

My wife and I married in 1983. In that first year of marriage Renee taught in a Christian School earning about \$6,000/year; I was finishing up my last year of seminary while working part time in a mall department store. On about \$1,000 a month, we paid the school bill, the rent, the utilities, the car expense, and we had a little left over for food. Cheap frozen pot pies were four for a dollar. Over rice it tasted quite good. We were happy, content and debt free.

At this time in my life, one financial event is worth noting. I was working at Walmart from 1982-83. This was when Walmart had only a few hundred stores. They asked me to become a manager, and I would be paid in salary and stock options. I replied, "No thanks, I believed God wants me to go into the pastoral ministry." Besides I wasn't very comfortable with all of the products sold at Walmart. Yes, even a benign place like Walmart has a few products that, as a representative of Christ, I didn't want to market. From what I understand, because of the tremendous growth in Walmart stock, many of those original managers are now millionaires. Similar opportunities have arisen now and then, and each time I was faced with a choice--money or doing what God has called me to do. The choice to serve Christ is often a choice to "consider the reproach of Christ greater riches than the treasures of Egypt." (See Hebrews 11:24-26)

After graduation we moved back to my home state, New Jersey. With a church on every street corner in South Carolina, there was no reason to stay in the Bible Belt. We were sure that God would have us locate in an area that was in desperate need of Christian ministry. My plan was to either help a struggling church or start a church in an unreached community. But after six years of undergraduate and graduate Bible college, I was faced with a financial dilemma. I could teach the Bible; but (1) I did not have the money to finance a new church, and (2) no church would hire a 23-year-old kid to be their pastor. Given my lack of experience, I couldn't agree more.

One of my favorite comics is a picture of a young seminary student sitting on curb and holding a sign that says "Will conjugate Greek verbs for food." That summed up my situation. The world is not very interested in cutting a paycheck to someone who is proficient in Greek and Theology.

We found an apartment in Plainsboro and began holding Bible studies with our neighbors. For support I worked as an assistant sales representative for some furniture manufacturers. After six months I was fired. Apparently, I was supposed to talk the retailers into buying stuff they didn't want. Seeing the need to reduce our expenses, we moved again, this time into a smaller apartment. Because of financial restraints, moving became a common occurrence for us. We moved seven times in the first seven years of marriage.

THE CHURCH PLANT

Now that I was providentially unemployed, we thought this might be a good opportunity to step out by faith and start a church in Plainsboro. The college I attended had a church planting program; for one year they would provide \$5,000 to help start a church. But there was one catch; while Renee was allowed to work full-time, I was not allowed to have any other employment. All my time was to be dedicated to the work of the church. The plan was that by daily going on door-to-door visitation, the church would grow and the offerings would cover the financial needs. Renee and I believed we should step out by faith and do this.

We rented the township rescue squad building and the church began. Before the first Sunday I sent out 10,000 mailings. I didn't want to hear someone say in the future, "I would have come, but I never knew about your church." Twenty people showed up the first Sunday, and we maintained that attendance throughout the first year. Along with message preparation, I spent hours in door knocking and tract distribution. I must have hit every door within five miles of the church at least four times. I understand what Paul means when he writes "working

night and day so as not to be a burden to any of you." (1 Thessalonians 2:9) Many of the church expenses came out of our own pocket. At the end of the first year we were hit hard; three families in the church moved out of the area and it did not seem reasonable to keep the church going. We asked the remaining members to join with other good churches in the area. Financially and spiritually, I believe we did the right thing. Since there were already some other good churches in the county, there was no reason to burden a few Christian families with the expense of building our church. Why be in competition with other ministries? The lesson: Sometimes doing the right thing means putting oneself out of a job.

Another lesson learned: Only plant a Bible-teaching church in an area where Christians can't reasonably drive to an already established Bible-teaching church. In New Jersey that is about 15-20 miles. Christians and seekers would rather make the drive in order to have the facilities , the fellowship and the full variety of church ministries. Too often pastors keep fledgling churches going thinking they are sacrificing for the Lord, when in reality they are sacrificing for their own church title.

Now I was unemployed again. One evening, as I was vacuuming our apartment floor, I said to Renee, "In order to accommodate ministry, I need to find a job that will give me a flexible schedule." She replied, "You are doing such a great job vacuuming the floors, why don't you start a house cleaning business?" "Merry Maids" was all the rage in the 80s. Within a month I had "Star Cleaning Service" up and running, and the phone was ringing off the hook with customers. But this was an amazing thing! How could it be that after a year of visiting I could hardly get a family to come to our church, but within a month I had 50 families begging me to clean their homes? People long for the wrong type of cleansing. There I was with my potty wand and my seminary degree. Renee and I joked that as a newly ordained minister I came back to New Jersey to clean up the town; little did we realize how literal that would become.

OUR FIRST HOUSE

During these years, we held outreach Bible studies in our apartment; on weekends I filled pulpits whenever the opportunity arose. We were D.I.N.K.S - - "Double Income No Kids," and we knew that if we were to ever have kids, we had to upgrade out of our one-bedroom apartment. By living on a survival budget for six months, we were able to scrape together enough money to buy an inexpensive house in Burlington Country.

That first home purchase was a trial in itself. At first the finance company told us we could buy the house for 5% down, and then they changed it to 10%; by the time of the closing we were required to put down 20%, have our auto paid off, and have a co-signer. As I look back on the situation, I believe our frenzy to get that house was not God's perfect will. I am not saying that God's will is the easy way; but when you have to compromise God's principles in order to get some material thing, then you can be sure you are not in God's perfect will. Learn to wait, and let God's hand be the source of your material blessings.

Lesson learned: Never steal from God time or money in order to get ahead. If you ever have to compromise, that is a clear sign that your plans are not in God's will. Remember Abraham lied to Pharaoh in order to find safety and wealth in Egypt. What a mess that turned out to be. (See Genesis 12:10-20)

BACK TO SCHOOL

Once in our new home I knew that in the long term I wasn't going to make it financially if I continued cleaning houses for a living. So in 1987 I went back to school. Paul made tents to support himself in the ministry, and I resigned myself to being a tent-making, itinerant preacher. I hoped that someday I could start a church in a needy area and, like the apostle, finance the project by working a secular job.

For a while I fell into the typical "pity party" complaining about how I couldn't make ends meet and how nobody was offering me a decent job. I soon learned to change that negative thinking and take personal responsibility. Although there are some financial sufferings in the cause of Christ, too many of our problems are due to our own laziness and stupidity. The Proverbs helped correct my selfish thinking.

"The hand of the diligent will rule, but the slack hand will be put to forced labor." (Proverbs 12:24)

"The soul of the sluggard craves and gets nothing, but the soul of the diligent is made fat." (Proverbs 13:4)

"Laziness casts into a deep sleep, and an idle man will suffer hunger." (Proverbs 19:15)

“Do you see a man skilled in his work? He will stand before kings; he will not stand before obscure men.”
(Proverbs 22:29)

It was my obligation to learn a skill that would provide goods and services for others. Of course, this does not guarantee success, as Solomon says, “the race is not always to the swift . . . for time and chance overtakes them all.” Nevertheless, the Christian needs to do the right thing in regard to work and education and then leave the results in the hands of God.

I enrolled in the MBA program at Rutgers - - about 60 credits plus additional preparatory classes. If I were going to make tents, I might as well make good ones. The program was highly quantitative and computerized. Not having a strong background in either field, I had to start from scratch. There is no way I can relate the mental and physical strain I went through over the next three years. Running the cleaning business, staying up late in study, running back and forth to the Newark and Brunswick campus. We lived busy lives, but through it all we tried to keep up our witness for Christ with everyone we met.

Just before I finished my degree at Rutgers, we sold the house and moved into an apartment. Renee was expecting our first born; and with Renee planning to leave work, and no job prospects on the horizon for me, there was no way we could afford the mortgage. We also had a hunch that once I finished up at Rutgers I would get a job that would require relocation. In retrospect, the sale of the home was probably a mistake. Our rent ended up being about the same as our mortgage; and because it took longer than expected for me to find a job, we spent the capital gains from our house in order to survive.

Lesson learned: A house is a better asset than cash! Do what you can in God's will to keep a modest house

Lesson learned: Don't make decision strictly out of fear. Once we saw that financial problems were on the horizon, we made changes quickly--way before the bank threatened foreclosure. Although being proactive may be a good thing, we probably acted too hastily. We should have sought more counsel and waited upon the Lord to provide. We were too quick to take matters into our own hands.

THE PASTORATE IN MARYLAND

Once I graduated from Rutgers, the resumes were sent out, but no jobs materialized. As I look back, I now see that many job opportunities were available, but I was searching in all the wrong places. I believe this oversight was divine providence. God wanted me in full-time Christian ministry so I could learn more about the Bible and the pastorate. Was the MBA a waste? Absolutely not, I needed the added discipline, understanding, and maturity.

I spoke at a country church in Maryland and shortly thereafter, they asked me to be their pastor. The pay would be \$300/week and we would live in a rundown parsonage attached to the church. I couldn't think of any spiritual reason to say “no” so I took the position. I remember a godly couple once told me the story of how they came to pastor a small church in Maine. The church offered the husband the position of pastor, and on the way home the wife said, “We certainly aren’t going to take that small, poor church.” The husband responded humorously, “yeah, we are too good for those folks.” After that they both knew God wanted them to take that church.

Every principle in the Scriptures directed me to humble myself in the service of the Lord. We served that small church in Maryland for about nine years. We lived hand to mouth, but we never missed a meal. In retrospect, I think I should have used some sensible Biblical criteria for choosing my place of ministry. The church was not a good fit for me in regard to practical doctrine and culture. But God used it in my life to mature me, and I am forever indebted to those folks.

A WORD ABOUT FINANCIAL PERSECUTION

I want to pause my story and say a word about financial persecution. When I became a Christian, I was aware that I would be persecuted for the name of Christ. Jesus warned us of this repeatedly! But I never considered the financial persecution that would come and the subtlety of it. For me, persecution was only being thrown to lions in the Roman arena. I didn't consider persecution meant being compelled to take a lower standard of living.

The world operates on the economic principle of supply and demand. That which is demanded the most is compensated the most. Since the Word of the Lord is a despised commodity, the world will never adequately fund the work of the Lord. When the prophet Zachariah asked the Israelites to pay him the wages of a prophet,

they insulted him by paying him 30 pieces of silver—the price of a slave (Zechariah 11:12-13). Ball players, movie stars and businessmen will be given millions, but not the work of the Lord. Human religion may be big business, but true Christianity receives few offerings.

But doesn't God support His work and supply for His servants? He does, but He allows the provision to be commensurate with the spiritual interest of the nation. If there is no interest in the Lord, He will allow His people to suffer for His name sake and then later reward them in heaven. The book of Hebrews speaks of God's prophets as "being destitute, afflicted, ill treated, wandering in deserts and mountains and caves and holes in the ground." (Heb 11:37-38) Paul says, "To this present hour we are both hungry and thirsty, and are poorly clothed, and are roughly treated, and are homeless" (1Corinthians 4:11). This is the legacy of God's servants.

Two more important points: First, there are many generous Christians who support the work of the Lord, but these are so few compared to the need. These Christians in secular trades bear the whole load for the unspiritual who are unwilling to do their part. God will reward these givers with spiritual blessings now and, in the Kingdom, eternal rewards.

Second, don't think that economic persecution is limited to full-time Christian ministers; it subtlety comes upon all Christian families. I know of many Christians who have not gotten jobs and promotions because of the animosity co-workers have toward their faith. But there is even persecution that is less direct. In that Christians are not driven to build up treasures on earth, and in that Christians put their efforts toward spiritual endeavors, there is a natural economic disadvantage for the Christian. This truth was reinforced to me after I read H.C. Leupold's commentary on Genesis 4:20-24

"Though this portion may rightly be said to sketch the development of the family of the Cainites, it would not be incorrect to regard it as an account of the beginning of civilization or culture. For, strange to say, civilization did make far greater strides among those alienated from God than among those who were devoted to Him. Yet this is not very strange, if closely considered, for they, being addicted and devoted to the things of the world and not satisfied with the world's treasures—for who can be?—they, we say, do all in their power to make an empty existence attractive by the cultivation of the natural resources of the world. Besides, the children of this world are in their generation wiser than the children of light."

In short, while the godly line of Seth is spending their time praying, the ungodly line of Cain is building businesses and hoarding worldly resources. You would expect those who lay up their treasures on earth to have more earthly wealth. Christians have sacrificed earthly treasures to put more heart and effort into the spread of the Gospel. God is our reward.

PUTTING ON THE TOOL BELT TO BUILD SWEAT EQUITY

While in Maryland I decided to build a house. 84 Lumber offered home kits for \$37,000. In the end the total cost was \$110,000, but that is a story for another time. I had saved up eight weeks of vacation which I used to get the house under roof. I still preached in all of the services, but I left off all the other pastoral duties. On Memorial Day the truck dropped off a pile of lumber on the lot, and there I stood in the field with blue prints in one hand and a hammer in the other. If it weren't so true it would be comical. By Labor Day the house was under roof, and within two years we moved in. Every spare moment I was out there banging this house together, and this was no small house--three floors, 3000 square feet, two-car garage, and an apartment. I kind of got carried away.

We lived in the house for about three months. Yes, only three months! I could see that my pay check could not cover the mortgage, taxes and the upkeep. I had to keep building sweat equity. The plan was to sell this house and, with the capital gains, build a prefabricated home mortgage free. I remembered some of the couples from Harbor Bible Church had done this with relative success. We sold the home; and before I was able to build a second, a disagreement arose with the church over the discipline of an erring member, and I could not with clear conscience continue to pastor the church. I resigned in the summer of 1998.

THE MISSION FIELD

Now where should we go? Homeless, jobless, and did I mention that our fourth child was born at this time? At least we had some capital gains to live on. I didn't want to dip into them because I knew how hard it would be to recoup that money, but I had no choice. We moved into my mother-in-law's home in North Carolina and began

looking into foreign missions. We had been considering missions for some time.

The Scriptures showed us that our priority should be that of the Apostle Paul, getting the Gospel to those who have not yet heard (Romans 15:20-21). Christians talk about God calling them to the mission field. Someone challenged me not to wait for the call, but to volunteer for missions and see if God stops you. Another Christian told me he was "waiting for the call." So his pastor called him on the phone and read to him Matthew 28:19-20. I was convinced; God wanted us to reach the unreached.

This was a real test of faith, like Abraham being asked by God to offer his son Isaac. We would be selling all and living in a Mongolian hut. I wonder if they get cable? After intense investigation into missions, we realized that with four young children, it might not be the time for front-line missions. We kept open the possibility that we might stay in America if we found a church that needed a pastor--one that didn't have 100 resumes before the pulpit committee. By God's providence we ended up serving at Harbor Bible Church in Laurence Harbor, NJ. We had been in the church years earlier, and it was like coming home.

But we remember the hut in Mongolia! In that we had previous surrendered all of our wealth and comfort to the Lord, in the future nothing could possibly happen to us that could be worse than Mongolia. Harbor Bible Church meets in an old dilapidated former truck body shop. Over the 10 years we have been here, every room had to be completely renovated. Gasoline and a match may have been a better solution. Two years ago when we were craning new roof trusses over both the church and our apartment, I sat alone on the peak of the roof during a torrential rain. The water was pouring through the ceiling and ruining everything in our apartment, and I was desperately trying to cover the roof with additional tarps. It was useless; the winds were too strong. I said, "this project really stinks—it is overwhelming, we are short on money, and there is never enough help." But as I sat on the roof soaked to the gills, I thought, "Oh well, this is better than living in a Mongolian hut." "I would rather be a door keeper in the house of my God than dwell in tents of wickedness" (Psalm 84:10).

Lesson: If your life is surrendered to the Lord, nothing can disturb you.

AT THE HARBOR

These have been great years at the Harbor, and there is so much to say, but I have to keep the subject to my financial testimony. After we moved to Harbor Bible Church, the equity from the Maryland house disappeared rather quickly because

1. I was unemployed for part of 1998
2. The move from Maryland to North Carolina to New Jersey was expensive.
3. We used the money to supplement our income from the Harbor Bible Church.
4. We put the rest of the money into the stock market for safe keeping. (Are you laughing?)

Wouldn't you know it, the one time I have money to put into the stock market it crashes. "Lord, couldn't you have worked it out that I would have put money into the market right before the tech boom, not before the tech bust?" Oh well, the Lord wanted us to live by faith and not by a large bank account. I must pray "give me this day my daily bread," not, "give me my daily bread for the next 40 years."

One mistake I made was in not following the Scriptural guideline for investing. "Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth." (Ecclesiastes 11:2) You would think I would know better having both a degree in business and theology.

Lesson learned: Don't side step Scriptural principles.

Our housing at Harbor Bible is an apartment above the church. All four of my boys slept in one bedroom with one closet. We knew that buying a house would be the best investment; but when the salary is not available, there is nothing you can do. The first year at Harbor Bible I cut my salary back to \$18,000 in order to help the church, the next year to \$7,900, and the next to \$20,000. There was no health insurance, no social security, no retirement. We had to trust God for our health and our future.

The crash in the market hit my bank account hard. To make ends meet, I started a painting business on the side. This lasted for about two years until the church could get my salary up to \$35,000. Full support from the church

was a great blessing because it was almost impossible to pastor and paint at the same time, but we learned what it meant to give up our rights and to sacrifice for the work of the Lord. (See 1 Corinthians 9:1-15)

The question I had for God throughout our years of ministry was “How low do you want us to go?” I had my expectation for what material things I thought I needed in this life. I certainly wanted to have a home of my own. I enjoy working on a house and there is a sense of satisfaction knowing that you have a place of your own, yet God put us in an apartment. Why would God reduce our standard of living below our comfort zone?

And to top it off, by not being able to own my own home I missed out on the capital gains in the housing market. Houses that were selling for \$110,000 when we moved to Laurence Harbor now sell for \$350,000. While other families were making thousands in capital gains, we made nothing. I didn’t have a hint of jealousy, but I wondered if I was doing something wrong by making so many sacrifices for the ministry.

And how do you explain to your children the fact that other Christian families have backyards and pools and driveways with basketball hoops and gardens and the children have their own rooms, and your family has none of these things?

(Since this testimony was originally written in 2004, the housing bust occurred. Those who made thousands in capital gains saw them all wash away. As throughout all history, a house again became an expense rather than a means of making money. As I saw the prices of houses go from 100,000 to 200,000 to 300,000 to 400,000, it contradicted everything I knew about the Bible and economics. But after 10 years of expansion, you begin to think economic rules can be broken. Lesson Learned: Economic rules are never broken! Just wait and you will see all things made just and fair.)

Final Lessons learned:

1. I am the richest guy around! “As having nothing yet possessing all things” 2 Corinthians 6:10. **When God takes away material things, He makes up for it with greater spiritual blessings.** In fact, material things are an obstacle to spiritual blessings. I struggled with the reduction in my standard of living, but God reduced my material wealth so that He could give me true riches. The church of Laodicea was rich and increased with material goods; but in regard to spiritual riches they were wretched, miserable, poor, blind and naked. (Revelation 3:17) Material wealth actually has a detrimental effect on your spiritual appetites. Think of it as sugar candy. Not only is it not good for you, but it takes away your appetite for good food.

Imagine if you had Bill Gates as your father. And your dad, Mr. Gates, says “no” to your request for a modest home. “Come on Dad, you own billions, why can’t you provide for me a measly little ranch home on a quarter-acre lot?” or “Why can’t I have a car that doesn’t break down all the time?” Either your billionaire dad is cruel, or he must have a very, very good reason for denying your request. Our heavenly father is much wealthier than Mr. Gates, yet he chooses not to give us mansions on earth. There must be a very good reason because we know God is love.

“If you being evil know how to give good gifts to your children, how much more will your father who is in heaven give what is good to those who ask Him?” (Matthew 7:11) The conclusion we ought to draw is this: “if we don’t have something, then God is saying it is not good for us.” But how can the basic material things we expect not be good for us? In many ways, consider the precious time material things steal from us--you have to mow it, clean it, pay taxes on it, repair it, and the list is endless. God wants you to be free from unnecessary burdens.

A great example is found in an incident in the home of Mary and Martha.

“But the Lord answered and said to her, “Martha, Martha, you are worried and bothered about so many things; but only one thing is necessary, for Mary has chosen the good part, which shall not be taken away from her.” Luke 10:41-42

Martha was too busy getting her surroundings in order. I know what it is like to be driven from one materialistic goal to another. You run back and forth to Home Depot like an ant carrying supplies back and forth to his ant hill. After the new carpet, then comes the new deck, then the landscaping, then a new bathroom or kitchen.

Precious time is wasted building your castle on earth.

Like Martha we are worried and bothered about so many things in our efforts to get our homes just right. Mary had the better plan--she sat at Jesus' feet in worship; she might have looked like the lazy one because she was not all caught up in the rat race. She might have looked like the indifferent one because she couldn't care less about getting the house in order, but she chose the best life.

God has given me everything I need and has taken away all that I don't need so that I can have a great time with my family. We have Christian books to read and Scriptures to memorize. Our hobby is not our house; it is the Word of God. We don't need a pool; we have the whole ocean to swim in. We don't need a backyard; God has given us inexpensive Christian family camps to attend. We have time to talk and meditate on the Word. And we are free from all the stuff that distracts us from godly education.

God has so turned my mind around that I am extremely grateful that I don't have what everyone else has. And if you ask my children, they too have a sense that we have greater riches than most other families.

2. There should never be any anxiety over finances! Absolutely none. Jesus said, "For this reason I say to you, do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing?" (Matthew 6:25)

The trials and hardships are going to happen, and God is going to get you through them whether you worry about them or not. Two people can go through the same trial--one content, the other nail biting and sleepless. Worrying and fretting doesn't help the trial one iota. If anything, it makes it worse.

3. Don't go into debt

When God doesn't immediately provide the standard of living people expect, they bring out their credit cards. With credit cards and home equity lines of credit, you can have the material stuff you think you need. It is a lie because you probably don't really need it; and if you can't afford it today, what makes you think you can afford it tomorrow?

If you wait on the Lord, He will provide; but if you pull out the credit card, you will miss the blessing of God's provision and you will be forced to make moves outside the will of God. Too many times I have bought a car on credit only to have someone soon after offer me a free car or, at least, a bargain. I know what you are thinking, "I don't want a used refrigerator or used couches or a car with dents. If I wait upon the Lord I will not get the right color scheme to match the drapes." Our problem is that we are stubbornly unwilling to reduce our standard of living. We don't see how having mismatched, hand-me-down stuff actually brings great blessings in regard to our testimony before others and our overall spiritual state of mind.

Romans 13:8 tells us to "Owe nothing to anyone except to love one another." Christians can argue whether this verse prohibits a Christian from borrowing. As far as I am concerned, this principle is God's way of blessing us with freedom. Why would anyone not want the blessing? The lender is the borrowers slave (Proverbs 22:7)

My advice to those couples struggling financially is this--Give up trying to establish a certain standard of living by borrowing money. I speak from years of personal experience. Use what God has given you, and if God wants His children living in a one-room bungalow, then so be it. Don't bring trouble on your family by being greedy. And, by the way, greed is much more subtle than most people realize. Sometimes you can ruin your family with the even the slightest bit of a covetous desire for a better standard of living.

If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. 1 Timothy 6:8-10

Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, "I will never desert you, nor will I ever forsake you." Hebrews 13:5

God will test you and try you through your finances. How you respond in the material things will show the inclinations of your heart.

“He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. “Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? (Luke 16:10-11)

(Since this piece was written in 2004, we have college expenses. One son has graduated with an accounting degree from the Master's College in California; one is a senior Chemical Engineering major at Rutgers, the other son is a freshman Mechanical Engineering major at Steven's Institute in Hoboken. They told me it could not be done, that is, send your children to private colleges on a salary under \$50,000/year without taking out big loans. It is possible. You send \$2500/month to the colleges and live on the rest with a survival budget. As in most things, people can do it, but they don't want to make the sacrifice; so they really don't want to do it that much. But meeting the college expenses is not so much a matter of personal sacrifice as it is a miracle of God. We stepped out by faith without knowing how the waters would be parted, and God met the need. Lesson learned: Make the effort to do God's will in education and God will work out the finances.)

Pastor Brad Winship