

## **CHAPTER EIGHT**

### **THE SIMPLE (OR NAIVE)**

*The naive believes everything,  
But the sensible man considers his steps.  
Proverbs 14:15 (NASB)*

*The naive inherit foolishness,  
But the sensible are crowned with knowledge.  
Proverbs 14:18 (NASB)*

*O simple ones, learn prudence;  
O foolish men, pay attention.  
Proverbs 8:5 (RSV)*

*Hear instruction and be wise,  
and do not neglect it.  
Proverbs 8:33 (RSV)*

*Leave simpleness, and live,  
and walk in the way of insight.”  
Proverbs 9:6 (RSV)*

*The law of the LORD is perfect,  
reviving the soul;  
the testimony of the LORD is sure,  
making wise the simple;  
Psalm 19:7 (RSV)*

*The unfolding of thy words gives light;  
it imparts understanding to the simple.  
Psalm 119:130 (RSV)*

*“Strike a scoffer and the naïve may become shrewd....  
Proverbs 19:25(a) (NASB)*

*“When a scoffer is punished, the simple becomes wise.....”  
Proverbs 21:11(a) (RSV)*

The words *simple* and *naive* mean the same and can be used interchangeably. The simple or naive person falls in between the categories of the fool and the wise. They are in the middle and are not fools. Simple/naive people do not deny or ignore God's existence or reject His values. Neither do they generally live as if God didn't exist. Overall, they have much to commend them. However, they still cannot be classified as wise. Despite all their potential to become wise, they have not yet done so.

They have not yet acquired knowledge, prudence, insight, understanding, discernment or discretion of the kind the Bible describes. At least, they do not yet have *enough* of those things to be able to be considered wise, even if they are already Christians. The majority of Christians, even genuine ones,

fall into this category of being simple/naive, rather than being wise. Not many people are wise, even within the real Church.

**The main problem of the simple is that they lack discernment. In particular they are unable to judge accurately the character of other people**

The simple person is too gullible, naive and trusting. Therefore he regularly misjudges the nature, motives and intentions of other people. He will tend to believe what people say, and to trust them, whoever they may be. He does not realise that there are different types of person, and that he is meant to try to differentiate between them. He doesn't know how to tell them apart anyway. In particular, he does not understand the way that wicked people operate. Therefore he tends to believe everything he is told:

*The naive believes everything,  
But the sensible man considers his steps.  
Proverbs 14:15 (NASB)*

There is nothing virtuous about trusting people whom we do not yet know and whose character and fruit we have not yet measured. In fact, the Bible tells us *not* to trust them. We are commanded instead to critically appraise everything we see and hear and everyone we deal with. We have to find out whom and what we are dealing with before we even considering trusting anybody.

**Naivety is a fault, not a quality. Jesus does not want us to trust everybody - not even fellow Christians**

The simple person's excessive and premature willingness to trust others may seem endearing. I have often heard it praised as if it was a virtue. However, it is not something that God ever praises. God views it as gullibility and He condemns it. It will lead the simple person into a great deal of trouble. He will regularly become prey for the wicked. Apostle Paul therefore tells us to be innocent *ourselves* but, at the same time, to be completely realistic about the evil that is in *other people*, or that is likely to be in them.

*Brothers and sisters, stop thinking like children. In regard to evil be infants, but in your thinking be adults.  
1 Corinthians 14:20 (NIV)*

Jesus did not trust everybody. For from it. He knew about the hidden malice in men's hearts:

*<sup>23</sup>Now while he was in Jerusalem at the Passover Feast, many people saw the miraculous signs he was doing and believed in his name.<sup>24</sup>But Jesus would not entrust himself to them, for he knew all men. <sup>25</sup>He did not need man's testimony about man, for he knew what was in a man.  
John 2:23-25 (NIV)*

If a simple/naive person does not take diligent steps to acquire wisdom, then he is actually in danger of going the other way and descending into being a fool himself. The membership of each of these four groups is not static. People move up and down. That said, for most people, the direction of travel is usually only downward, i.e. from being naive to being foolish. Such downward steps are much more common than for fools to move up to become simple and then wise:

*The naive inherit foolishness,  
But the sensible are crowned with knowledge.  
Proverbs 14:18 (NASB)*

### **Having become a fool, a man can easily degenerate even further, until he becomes wicked:**

If we are simple, but do nothing to try to change, we are likely to end up as a fool. Going downwards is easy and automatic. But we will never go in an upward direction unless we are *consciously trying to do so*. Upward movement is not automatic, whereas we will inevitably descend unless we actively seek to rise up. Moreover, we have to be moving in some direction, as we cannot just stand still. Thus a fool, if he does nothing to try to change, is likely to end up becoming wicked:

*For a fool speaks nonsense,  
And his heart inclines toward wickedness ....  
Isaiah 32:6(a) (NASB)*

### **Simple people lack prudence and caution**

Because the simple understand so little about other people, especially about the wicked, they are generally unaware of the danger they are in. They do not recognise other people as being a threat, even when they clearly are. The simple go through life with their guard down. Unlike Jesus, they are not alert to the falseness in other people's hearts. Indeed, they are often not even aware that it exists at all.

Therefore, they are not being careful and vigilant because they do not even realise that they need to be. A man who does not realise there is any danger is not going to brace himself or be ready for it. Therefore the simple regularly sleepwalk into situations in which they are used or exploited. Even afterwards, they are slow to realise what happened to them. They still can't see the manipulation, even after it has become obvious to others. The simple/naive person therefore walks into the traps that are set for him:

*A prudent man sees evil and hides himself,  
The naive proceed and pay the penalty.  
Proverbs 27:12 (NASB)*

The simple man generally doesn't learn, even from repeated bad experiences. Even after those experiences are over he usually still doesn't know what went wrong or how he got into the mess. He doesn't realise that he was deceived. Therefore he often emerges from the fiasco still trusting, and even confiding, in the very man who has deceived him. I know, because I have done so myself a number of times.

That inability to perceive how the deception occurred prevents the simple man from learning from his errors. Thus he is doomed to repeat them over and over again. He may never come to understand the nature or cause of the problem, because he doesn't even know that he has got a problem. It doesn't occur to him that his own naivety is one of the causes of his difficulties. He assumes he is just unlucky.

Being naive is obviously less damaging than being wicked or foolish, but it is still not a good thing to be. God is very sensible. He knows how much grief is caused merely by naivety, i.e. the absence of wisdom. That's why it's so crucial to pursue wisdom. You can't just wait for it to come to you naturally and automatically, as you get older. It won't come merely by the passage of time. It has to be actively pursued. The book of Proverbs portrays wisdom as if it was a person who is calling to you. But it makes clear that *you must go to her*; she will never come to you, however much time passes:

*<sup>1</sup>Does not wisdom call,  
does not understanding raise her voice?*

<sup>2</sup>*On the heights beside the way,  
in the paths she takes her stand;  
<sup>3</sup>beside the gates in front of the town,  
at the entrance of the portals she cries aloud:  
<sup>4</sup>"To you, O men, I call,  
and my cry is to the sons of men.  
<sup>5</sup> O simple ones, learn prudence;  
O foolish men, pay attention.  
<sup>6</sup>Hear, for I will speak noble things,  
and from my lips will come what is right;  
<sup>7</sup>for my mouth will utter truth;  
wickedness is an abomination to my lips.  
<sup>8</sup>All the words of my mouth are righteous;  
there is nothing twisted or crooked in them.  
<sup>9</sup>They are all straight to him who  
understands and right to those who find knowledge.  
<sup>10</sup>Take my instruction instead of silver,  
and knowledge rather than choice gold;  
<sup>11</sup>for wisdom is better than jewels,  
and all that you may desire cannot compare with her.  
<sup>12</sup>I, wisdom, dwell in prudence,  
and I find knowledge and discretion.*

*Proverbs 8:1-12 (RSV)*

*I love those who love me,  
and those who seek me diligently find me.*

*Proverbs 8:17 (RSV)*

There is always hope for the simple person. He can stop being naive and start to become wise if he really wants to. His condition is not unchangeable. If he pursues wisdom he can fully expect to get at least some of it. God would not command us to stop being naive and to become wise if it could not be done. Being wise is entirely a matter of *choice*. It is not something which happens to you, or an ability which you are born with:

*Leave simpleness, and live,  
and walk in the way of insight."*

*Proverbs 9:6 (RSV)*

We have seen that the two keys to moving upwards from being a simple person to becoming wise are studying and obeying God's Word and mixing with people who are already wise. However, of these two things, the Bible is by far the most important factor because it is perfect, whereas any mentor we might find is not:

*The law of the LORD is perfect,  
restoring the soul;  
The testimony of the LORD is sure,  
making wise the simple.*

*Psalms 19:7 (NASB)*

There is a way for even the most naive person to become shrewd, provided he realises his need to change, and is determined to do so. Being naïve is nothing to boast about. It is only one step up from being a fool. God is urging us all to wake up, leave our naivety, ignorance and gullibility behind, and become determined to get wisdom:

*"How long, O naive ones,*

*will you love being simple-minded?*  
*Proverbs 1:22(a) (NASB)*

### **The simple also lack knowledge**

Another major part of the simple person's problem is sheer lack of knowledge. There are so many things that he just doesn't know. He doesn't know how other people think. He doesn't know what the Bible warns us of. He doesn't know the techniques that other people use to deceive and manipulate us. He doesn't know the tell-tale signs that one can look out for. Therefore he isn't looking for them.

A great many Christians are simple. Their lack of knowledge alone causes many of them to be destroyed, quite apart from their lack of wisdom generally. Their whole lives may be ruined, simply because they lack knowledge of the Bible and knowledge of other people's evil schemes:

*"My people are destroyed for lack of knowledge..."*  
*Hosea 4:6 (a) (RSV)*

Perhaps you are now beginning to realise that you belong to this group called the simple? Maybe you are also willing to admit that you are prone to being deceived, used and manipulated. If so, resolve now to address these faults. Begin by recognising what you really are. Then set your face to seek the knowledge that you lack and to continue searching until you have it:

*"Wise men lay up knowledge ..."*  
*Proverbs 10:14 (a) (RSV)*

<sup>5</sup> *do not forget, and do not turn away from the words of my mouth.*

*Get wisdom; get insight.*

<sup>6</sup> *Do not forsake her, and she will keep you;  
love her, and she will guard you.*

<sup>7</sup> *The beginning of wisdom is this: Get wisdom,  
and whatever you get, get insight.*

<sup>8</sup> *Prize her highly, and she will exalt you;  
she will honor you if you embrace her.*

<sup>9</sup> *She will place on your head a fair garland;  
she will bestow on you a beautiful crown."*

*Proverbs 4:5-9 (RSV)*

### **The simple also lack understanding and insight**

Even if we can gradually begin to acquire knowledge, it still isn't enough by itself. We also need to gain understanding, discernment and insight to go with it. These take even longer to develop. We need the ability to recognise situations and to identify the nature of other people's characters correctly. It also means understanding how to apply the knowledge that is being gained and how to weigh situations up accurately.

In Proverbs chapter 9 wisdom is again spoken of as if it was a person. It is portrayed as a woman calling to the simple/naive person and urging him to spend time with her. We are to pursue this 'person' called wisdom and to become thoroughly acquainted. We come to know wisdom by coming to know Jesus, and what He says, thinks and feels about a host of things:

<sup>1</sup>*Wisdom has built her house,*

*She has hewn out her seven pillars;*

<sup>2</sup>*She has prepared her food, she has mixed her wine;*

*She has also set her table;  
3She has sent out her maidens, she calls  
From the tops of the heights of the city:  
4"Whoever is naive, let him turn in here!"  
To him who lacks understanding she says,  
5"Come, eat of my food  
And drink of the wine I have mixed.  
6"Forsake your folly and live,  
And proceed in the way of understanding."  
Proverbs 9:1-6 (NASB)*

### **The simple are easily used and manipulated by the wicked**

One of the hallmarks of Satan and his demons, and also of wicked people, is that they seek to dominate, manipulate and control others. If they are to succeed in doing so, then they have to go in search of suitable victims who are likely to fall for their tactics. They know that the wicked will very rarely allow themselves to be used, manipulated or controlled.

The wicked are themselves seeking to do all those things to others. So they can easily see through anybody using the same tactics against them. For different reasons, neither the demons, nor the wicked, will get very far by seeking to get their victims from among the wise. The wise do not use such devious tactics themselves but they have, nevertheless, learned how to see through the wicked when they engage in them.

So, the only groups left for the wicked to prey upon are the foolish and the simple. But a high proportion of the foolish are already well on the way to becoming wicked themselves. Therefore they often have at least some partial understanding of the devious tactics that the wicked use. That means that the prime target group that the wicked have left to focus on is the simple. They are easy prey, even when the same tricks are used repeatedly.

Any contest between the wicked and the simple will generally result in victory for the wicked man. One reason for that is that he is the only one who even knows there is a contest going on. There is therefore an inbuilt inequality, because the wicked can understand and recognise the simple, but that doesn't apply in the other direction.

### **The simple are easily recognised by the wicked. It is as if they have a neon sign on their head advertising what they are**

When you observe the simple, and the problems they get into, you realise that the tricks played on them are remarkably repetitive. They are deceived and used over and over again and in the same ways, even by the same people. That is not just a coincidence. It is because the wicked are very skilled at recognising the simple. They can immediately spot them, even across a crowded room.

The wicked have this ability to see a victim so quickly because they have their own native cunning, also aided by years of experience. On top of all that they also have the help of demons. The overall effect is that it is as if the simple have a neon sign on their heads saying "*easily deceived*".

I have a particular person in mind as an example of this. However I could also think of very many others who are repeatedly taken advantage of. In fact, I would include myself in this group, especially when I was younger. The particular person I am thinking of used to live in one part of the country, where he was repeatedly deceived, used and taken advantage of. He was tricked into helping false, unworthy people and into lending them money and so on. He kept falling for the same tricks again

and again. Then he moved to a different part of the country, but within a matter of days, he had fallen into the clutches of two new manipulators, quite separately.

It was no coincidence. It was due to the 'neon sign' on his head. He had brought that neon sign with him when he moved towns so that he immediately stood out as someone who could be used. So, one of our first tasks if we are to seek to stop being simple is to remove that neon sign from our heads.

We must stop sending out those signals which tell the wicked that we are simple and available to be used and deceived. As soon as we realise this problem and start to send out a different kind of signal the wicked will immediately notice. You can be sure of that, because they notice everything.

### **The simple allow themselves to be walked on - they do not know how to defend themselves**

The simple are easily walked on and pushed around by others. This present world, in this evil age, is a very competitive place. The trouble is that the simple do not necessarily realise that. What's more, they are often highly sensitive people. But their error is that they tend to imagine that others are highly sensitive too.

However, that's generally not true. Fools and wicked people usually develop a thick skin, such that they feel little or no shame. Therefore, they can be remarkably brass-faced, even when exposed or challenged. Simple people do not have those characteristics but they find it hard to grasp the fact that other people do have them.

The simple are prone to being offended and hurt by others. That being so, they tend to try hard to avoid giving offence to others. They need not be quite so concerned, because the reality is that the wicked, and also fools, are not easily hurt or offended, whatever one does.

They can be *angered* at being challenged or resisted, but it would be a mistake to think of them as being either *hurt* or *offended*. Those are usually the reactions of simple people. The reactions of fools and of wicked people are more along the lines of outrage, fury, temper etc, not hurt feelings.

In their effort to avoid offending others, the simple often fail to show enough assertiveness. Their wish to avoid offending others, though commendable in one sense, causes them to stay silent when they should defend themselves. It also causes them to tolerate things which ought not to be tolerated.

But that concern for the feelings of others is not shared or reciprocated by the wicked, or even by fools. Thus the simple often end up going through the battles of life with one hand, or even both hands, tied behind their backs. By contrast, the wicked use both hands, elbows, and their feet as well.

### **The simple can't discern what the 'time' is**

Even if we are beginning to wake up and to realise some facts and principles that we did not previously know about, there is still a difficulty in knowing *when* to apply a particular principle and when not to apply it. Timing is vitally important. One might learn of a new factor which may need to be considered, but still be unsure as to whether or not it is applicable at this *specific time*. The trouble is that there is a time to be firm and a time not to be.

There is also a time to ask probing questions and a time not to. There is a time to give or lend money and a time not to. There is a time to confront and a time not to. The same can be said of every rule or principle. For each one, wisdom is needed to work out whether, when, how, and to what extent, it ought to be applied in the particular situation you face. Solomon identified this vexed problem when, as an old man, he wrote the book of Ecclesiastes:

*<sup>1</sup>For everything there is a season,  
and a time for every matter under heaven:  
<sup>2</sup>a time to be born, and a time to die;  
a time to plant,  
and a time to pluck up what is planted;  
<sup>3</sup>a time to kill, and a time to heal;  
a time to break down,  
and a time to build up;  
<sup>4</sup>a time to weep, and a time to laugh;  
a time to mourn, and a time to dance;  
<sup>5</sup>a time to cast away stones,  
and a time to gather stones together;  
a time to embrace,  
and a time to refrain from embracing;  
<sup>6</sup>a time to seek, and a time to lose;  
a time to keep,  
and a time to cast away;  
<sup>7</sup>a time to rend,  
and a time to sew;  
a time to keep silence,  
and a time to speak;  
<sup>8</sup>a time to love,  
and a time to hate;  
a time for war,  
and a time for peace.*

*Ecclesiastes 3:1-8 (RSV)*

If we have been simple, or still are, we may not have been aware until now that certain principles or issues even existed. Now we might know of them, but still be unsure as to when to apply them and when not to. On many occasions I have come to learn of some principle or concept but have then applied it prematurely. Other times I have applied it too late, or with the wrong people, for whom it was not applicable.

This is something we just have to learn gradually, from experience and from trial and error. There is no other way. However, we can speed up the learning process by praying on each occasion and asking God to guide us as to timing and as to whether or not the principle is applicable in this particular situation. I know of no short cuts. It inevitably takes time to learn.

Over the last 10 to 15 years in particular I have learned of many new factors or considerations that may potentially be of relevance. Therefore, knowing whether and when to apply principle A, or whether/when to apply principle B instead, can be bewildering.

One can find that one is too vigilant in one situation and/or that one acts too hastily. Therefore, on the next occasion one adjusts, only to find in that different situation that one was not vigilant enough and/or was too slow to act.

It is due to having misread the timing or the nature and gravity of the circumstances, or not yet being experienced enough at applying the principles one has learned. It is just as with learning any new skill. We might learn a new recipe, but the first time we try it, the dinner is overcooked. Then the next time it is undercooked until, eventually, we get the hang of it. The timing of difficult situations, knowing how far to go, and how vigorous to be, especially when handling the wicked, is rather like that.



**A simple person is often humble enough to be willing to be corrected without resenting it. Thus they are much more open to the gospel than fools or wicked people are.**

In my experience, most people who get saved seem to come from among the simple. Many simple people have tender hearts and they are not too proud to be corrected. We see an example of this in the case of the Samaritan women whom Jesus met by the well:

<sup>5</sup> So he came to a city of Samar'ia, called Sy'char, near the field that Jacob gave to his son Joseph. <sup>6</sup> Jacob's well was there, and so Jesus, wearied as he was with his journey, sat down beside the well. It was about the sixth hour. <sup>7</sup> There came a woman of Samar'ia to draw water. Jesus said to her, "Give me a drink." <sup>8</sup> For his disciples had gone away into the city to buy food. <sup>9</sup> The Samaritan woman said to him, "How is it that you, a Jew, ask a drink of me, a woman of Samar'ia?" For Jews have no dealings with Samaritans. <sup>10</sup> Jesus answered her, "If you knew the gift of God, and who it is that is saying to you, 'Give me a drink,' you would have asked him, and he would have given you living water." <sup>11</sup> The woman said to him, "Sir, you have nothing to draw with, and the well is deep; where do you get that living water?" <sup>12</sup> Are you greater than our father Jacob, who gave us the well, and drank from it himself, and his sons, and his cattle?" <sup>13</sup> Jesus said to her, "Every one who drinks of this water will thirst again, <sup>14</sup> but whoever drinks of the water that I shall give him will never thirst; the water that I shall give him will become in him a spring of water welling up to eternal life." <sup>15</sup> The woman said to him, "Sir, give me this water, that I may not thirst, nor come here to draw."

*John 4:5-15 (RSV)*

Note how open and receptive this woman was. When Jesus spoke of this living water her immediate reaction was to take Him seriously and to ask Him for it. A hardened person would probably have sneered at Jesus' words, but she wanted what He was speaking of. Moreover, she did not object when Jesus pointed out some of the sins in her life, in particular that she had lived immorally with many different men. A fool or a wicked person would have been enraged by such direct statements from Jesus, but she just continued to question Him and was not at all resentful:

<sup>16</sup> Jesus said to her, "Go, call your husband, and come here." <sup>17</sup> The woman answered him, "I have no husband." Jesus said to her, "You are right in saying, 'I have no husband'; <sup>18</sup> for you have had five husbands, and he whom you now have is not your husband; this you said truly." <sup>19</sup> The woman said to him, "Sir, I perceive that you are a prophet. <sup>20</sup> Our fathers worshiped on this mountain; and you say that in Jerusalem is the place where men ought to worship." <sup>21</sup> Jesus said to her, "Woman, believe me, the hour is coming when neither on this mountain nor in Jerusalem will you worship the Father. <sup>22</sup> You worship what you do not know; we worship what we know, for salvation is from the Jews. <sup>23</sup> But the hour is coming, and now is, when the true worshipers will worship the Father in spirit and truth, for such the Father seeks to worship him. <sup>24</sup> God is spirit, and those who worship him must worship in spirit and truth." <sup>25</sup> The woman said to him, "I know that Messiah is coming (he who is called Christ); when he comes, he will show us all things." <sup>26</sup> Jesus said to her, "I who speak to you am he."

*John 4:16-26 (RSV)*

She also took Jesus perfectly seriously when He told her that He was the Messiah. She not only believed Him; she went immediately to tell others:

<sup>28</sup> So the woman left her water jar, and went away into the city, and said to the people, <sup>29</sup> "Come, see a man who told me all that I ever did. Can this be the Christ?" <sup>30</sup> They went out of the city and were coming to him.

*John 4:28-30 (RSV)*

## **Do not build your life on sand**

Here is one of Jesus' statements which has entered into the English language:

*24 "Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock. 25 And the rain fell, and the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on the rock. 26 And everyone who hears these words of mine and does not do them will be like a foolish man who built his house on the sand. 27 And the rain fell, and the floods came, and the winds blew and beat against that house, and it fell, and great was the fall of it."*

*Matthew 7:24-27 (ESV)*

Jesus is commanding us to build our lives on Him. He, and everything He says, is solid rock, and can be depended on, whereas everything else is sand. That, in a nutshell, is what wisdom is all about. We have to make Jesus the very foundation of our lives, upon which everything else has to be built.

## **Don't build your life on unrighteousness**

Building your life on unrighteousness means doing things and making decisions which are motivated by, or based on, some kind of sin rather than on obedience to what Jesus has said. So, for example, we might be motivated by pride, or greed, or envy. Or, we might cut corners in our lives and seek to build our career, business or relationships with the 'help' of lies, or by manipulating or dominating others. The potential list of such sinful methods or techniques is endless. But, whichever of those devices or schemes we use, they are the opposite of what God wants us to do.

Therefore, anything we build by using such methods is built upon a foundation of unrighteousness or iniquity. It might appear to succeed, at least in the short term, but it will not last long because God was not involved in it and it was not achieved in His way.

God is far more interested in *how we go about things* than in *how much we succeed or achieve*. To Him, the means are often more important than the ends. He will only bless and give His approval to those who build things *His way*, based on godliness and righteousness:

*<sup>9</sup>Woe to him who gets evil gain for his house, to set his nest on high, to be safe from the reach of harm! <sup>10</sup>You have devised shame to your house by cutting off many peoples; you have forfeited your life. <sup>11</sup>For the stone will cry out from the wall, and the beam from the woodwork respond. <sup>12</sup>Woe to him who builds a town with blood, and founds a city on iniquity!*

*Habakkuk 2:9-12 (RSV)*

It is stupidly shortsighted to try to cheat in life by doing things in a worldly or dishonest way. It may bring the appearance of success in the short term, but it will produce nothing in the long term. You will only bring woe upon yourself, i.e. God's curse. He will steadily dismantle everything that was built by any other means than in obedience to Him and in accordance with His principles.

*<sup>11</sup> Like the partridge that gathers a brood that she did not hatch, so is he who gets riches but not by justice; in the midst of his days they will leave him, and at his end he will be a fool.*

*Jeremiah 17:11 (ESV)*

## **Don't build your life on debt. Live within your income and avoid every financial temptation**

We have all now seen, as a result of the financial collapse of 2008, that multitudes of people, including individuals, corporations and governments, were building on a foundation of borrowed

money, which was beyond their capacity to repay. There was a wave of hysterical debt-fuelled expansion from the late 1990s until 2008.

Then, when the reality of what was going on was revealed, many banks were shown to be bankrupt, as were many of the people, companies and governments which had been gorging themselves on debt. Now vast numbers of people face the prospect of a blighted retirement and will need decades to pay off their debts.

All of this could have been avoided if only we had all remembered, individually and collectively, that we cannot base our lives, or run our countries, on borrowing to fund mere consumption. Long term investment is the only proper and valid purpose of any loan. What God wants is for us to live frugally and manage money wisely. Thus we should:

- a) spend less and live within our means. We must live on less than we earn, however little that may be
- b) save money where we can
- c) not borrow , except to buy a house, a car, a business or a suitable education. It should never be for mere consumption purposes
- d) invest consistently in pensions, so as to provide for our own old age

**In fact, do not build anything at all unless God is building it**

This is another lesson I have had to learn through many bitter experiences. It is that we should never do, or build, or get involved in, anything unless God is in it. Over the years I have initiated or got involved in all sorts of good causes or activities that seemed good and worthwhile to me. But I later came to realise they were just my own 'bright ideas'.

God has never promised to assist us with tasks or projects which are merely our own ideas, or which we have embarked on solely by our own initiative. If we attempt such things then we may find that God will leave us to do them alone. If so, they will come to nothing and will all be in vain:

*Unless the LORD builds the house,  
those who build it labour in vain.  
Unless the LORD watches over the city,  
the watchman stays awake in vain.  
Psalm 127:1 (RSV)*

Therefore always ask God whether He is involved in something, and whether He wants you to be doing it, before you take any steps to get involved in it. This simple measure will save you from a lot of wasted stress and effort and will enable you to focus yourself exclusively on those things which God is calling you to.

That is very liberating and it will also greatly increase your effectiveness. One would imagine this to be an obvious point, but how many of us actually think and act in this way rather than just pressing full steam ahead, pursuing our own ideas, opinions and pipe dreams?

*<sup>1</sup>“Woe to the rebellious children,” declares the LORD,  
“Who execute a plan, but not Mine,  
And make an alliance, but not of My Spirit,  
In order to add sin to sin;  
<sup>2</sup>Who proceed down to Egypt*

*Without consulting Me,  
To take refuge in the safety of Pharaoh  
And to seek shelter in the shadow of Egypt!  
<sup>3</sup> “Therefore the safety of Pharaoh will be your shame  
And the shelter in the shadow of Egypt, your humiliation.  
Isaiah 30:1-3 (NASB)*

The difference between a ‘*dream*’ and a ‘*pipedream*’ is that a dream is valid and is planted in your mind by God because He wants you to pursue it. By contrast, a pipedream is something of your own making which did not come from God. It is an unrealistic ambition or fantasy which you pursue in your own strength as a work of the flesh. That is why it is so essential to know whether any idea or project you are considering embarking upon is from yourself or from God. There is a great deal at stake and it is vital that you take the question seriously and get the right answer.