

Praise for *Giving God the Helm*.

Mark Kubne's book sets hungry believers—those willing to give God the helm—sailing on a sea alive with abundant possibilities that will transform your life. You will learn to use the energy from your storms of adversity to overcome and approach your life and business in an entirely new way. As he shares his story, your heart will change. You, too, will pierce the veil of your sunglasses, find the keys to transformation, and break through resistance. This book builds your faith and gives you power to spiritually grow. Not only will you discover the purpose behind your storms; with God as your Captain, you will learn to navigate the roughest of seas.

—**Brian Klemmer**, Klemmer & Associates, international consultant, speaker, and bestselling author of *The Compassionate Samurai*, *If How To's were Enough We'd All Be Skinny, Rich and Happy*, and many others.

I was honored when Mark asked me to read his manuscript Giving God the Helm: Overcoming Storms of Adversity. This book is God-inspired and Mark has been led by the Holy Spirit as He walked with Mark throughout every page even before he even put pen to paper. Mark thought he was sending the manuscript to me just for an endorsement, but what he didn't know is that God knew I needed to read it, NOW! The Apostle Paul said in 2 Timothy 4:2, "...be ready in season and out of season..." to tell others what He has done for you. This book is Mark's testimony about the lousy captain he was of his life, but what an incredible Captain we have in Jesus. You cannot put a dollar value on Mark's testimony and transformed life as he yielded himself entirely to the Master Mariner. Please invest in your future and buy this book, then read it, then apply what you have read.

—**Nigel Allan**, international sales trainer, conference speaker, evangelist, and author of *The Key to Life* and *Mastering Incoming Sales Calls*.

It is an honor and privilege to endorse this book for Mark Kubne. The very title, "Giving God the Helm, Overcoming Storms of Adversity," suggests victory and how to live the life of an overcomer! It is a prophetic book, in that it comes at the time when so many today are discouraged, discontent and desperate for change in the midst of adversity. Mark, like a number of artists, has his own style of painting and writing. This book is an easy read and is filled with inspiring words of life, which will challenge you to reach the top of the mountains of life and soar like an eagle above and through the storms of adversity.

—**Prophet Benjamin Smith**, founder, Elisha Company of Prophets Inc. and Kingdom Community Center Inc.

Through the centuries, truths and lessons have been passed from one generation to the next through the telling of stories. In this book, Mark Kubne takes us on a gripping journey that demonstrates that storms of adversity in your life can prepare you for so much more. Life happens, and with it come trials. Mark demonstrates how by a renewed mind and renovated thinking you can create new routines that will help you obtain your goals. Stop drifting aimlessly. Don't let your circumstances shipwreck you. Learn how to grasp onto the power and abilities God has given you.

—**Tracy Trost**, co-writer and director at Trost Moving Pictures independent film studio, in the business of telling great stories and making waves in the entertainment arena, including the multi-award winning film *Find Me*, the nationally released film *A Christmas Snow*, and *The Lamp* based on a book by best-selling author Jim Stovall (set for release in spring 2011)

Yes, whether they originally intended to or not, there are people out there who entice “good” people into ill winds. Using God’s Holy Word, Mark articulates exactly what you need to know to survive storms of adversities in your life. Read and receive new understanding of how you can recognize the things and people in life that lead to tumultuous life experiences, which can be so easily avoided with the wisdom and understanding Mark shares with all of us.

—**Timothy Peterson**, DMin, senior pastor, Christ Family Church International and Christian Family Church World Outreach.

Thank you for reliving this pain in your past so others can learn from your experiences and avoid raging waters bearing down on their souls! Giving God the Helm, Overcoming Storms of Adversity will be in my self-helps reach for all those who need to be ready to identify the unreasonable people and situations in life.

—**Cherrié Peterson**, pastor, counselor, Christ Family Church International and Christian Family Church World Outreach.

Giving God the Helm

Overcoming Storms of Adversity



Giving God the Helm

Overcoming Storms of Adversity

Mark Kuhne



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FOR LIFE

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Slow Fade

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This story of an experience with a pontoon boat (as well as the other stories, dreams, and experiences) is a wonderful metaphor and provides humor to lessons that are not funny at all. Laughter helps cure the soul. Further, our fight is not against flesh and blood:

For we do not wrestle against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this age, against spiritual hosts of wickedness in the heavenly places.

Ephesians 6:12

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I dedicate this book to my wife Kristin, my children, family, and friends who have stood by me through our circumstances with patience and understanding. May their sacrifices be seed into the Kingdom of God. I ask you Lord to open the windows of Heaven and shower them with blessings. I ask you Lord to bring increase to their fields and that their harvest is bountiful. May they serve you, Lord, with all that they have and all that they are to edify the body of Christ.

...for all have sinned and fall short of the glory of God, being justified freely by His grace through the redemption that is in Christ Jesus...

Romans 3:23–24

In Him you also trusted, after you heard the word of truth, the gospel of your salvation; in whom also, having believed, you were sealed with the Holy Spirit of promise, who is the guarantee of our inheritance until the redemption of the purchased possession, to the praise of His glory.

Ephesians 1:13–14

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—Jean Cook, principal of editorial services at ImageSmythe, who edited the manuscript, for her wonderful ideas and organizational skills. She was instrumental in helping me complete this book; Jean pushed me to write much more about my story after she reviewed my first draft.

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Foreword

Now the serpent was more cunning than any beast of the field which the LORD God had made. And he said to the woman, “Has God indeed said, ‘You shall not eat of every tree of the garden?’”

Genesis 3:1

Well, if you are ever offered something for free, you might want to think again and ask yourself, “Is it really free?” In *Giving God the Helm: Overcoming Storms of Adversity*, Mark Kuhne knocks the ball out of the park. I have been hoping someone would write this book, and here it is. If you are at all active in this game we call life, this book is a must-read. Sooner or later—assuming it’s not already too late—you need to know what’s in this book.

Several years ago I had a similar situation to Mark’s in which I was offered an opportunity to buy a multimillion-dollar building for our ministry. They told me “not to worry” and “they would take care of everything.” They even said they were “told by God that it was their calling to pay for this particular project for our ministry.” Need I say anything more? It wasn’t free. They walked out on me after only a few months of financial support. I was left paying on a multimillion dollar mortgage all by myself.

Giving God the Helm

In my teaching series “Storm Survivors,” I used one of Jesus’ parables in the gospel of Matthew in which Jesus taught his disciples the difference between wise and foolish people:

“Therefore whoever hears these sayings of Mine, and does them, I will liken him to a wise man who built his house on the rock: and the rain descended, the floods came, and the winds blew and beat on that house; and it did not fall, for it was founded on the rock. But everyone who hears these sayings of Mine, and does not do them, will be like a foolish man who built his house on the sand: and the rain descended, the floods came, and the winds blew and beat on that house; and it fell. And great was its fall.”

Matthew 7:24–27

The parable depicts two kinds of people, wise people and foolish people. Whether you are wise or foolish, Jesus wanted us to know that adversity is part of life. The most important message Jesus gave in the parable, however, is why the first man—the wise man—persevered and achieved victory over his adversities, and the second man—the foolish man—experienced great ruin. What made the difference? Simply this, the wise man built his life on the sayings of Christ, the Word of God. The foolish man did not.

In my situation, I was fortunate that God delivered me by sending a buyer for our ministry property before I was forced to turn the property back over to the bank. Interestingly enough, *I really learned my lesson* the day we sold that property. Leaving the lawyers office that grand and glorious day, the Holy Spirit in a still small voice said, “We have been delivered from wicked and unreason-

Foreword

able men.” *Wicked and unreasonable men?* Yes, similar to the ones you’re going to read about in Mark’s book. And, similar to the ones the apostle Paul speaks of as follows:

Finally, brethren, pray for us, that the word of the Lord may run swiftly and be glorified, just as it is with you, and that we may be delivered from unreasonable and wicked men; for not all have faith. But the Lord is faithful, who will establish you and guard you from the evil one.

2 Thessalonians 3:1–3

Yes, whether they originally intended to or not, there are people out there who entice “good” people into ill winds. Using God’s Holy Word, Mark articulates exactly what you need to know to survive storms of adversities in your life. Read and receive new understanding of how you can recognize the things and people in life that lead to tumultuous life experiences, which can be so easily avoided with the wisdom and understanding Mark shares with all of us.

—Timothy Peterson, DMin, senior pastor,
Christ Family Church International,
Christian Family Church World Outreach

Giving God the Helm

Introduction

What difficulties are you facing? What tumultuous sea is tossing you to and fro? When a person's spirit is broken, the person loses hope (see Proverbs 18:14). Maybe like me, you have considered giving up hope. The adversities you face are bigger than you think you and your strength can bear. Maybe the waves are pouring in your boat faster than you can bail the water out. I've also faced such waves—maybe we shared the same boat! I found my way to safer waters by relying on God and not my own strength. I had been following God—but this time I actually gave God the helm.

Writing this book was difficult because, although I believe the most threatening storm I describe in these pages is behind me, I would prefer never to journey there again. On the other hand, if you can avoid terrible circumstances because of my experiences, then it is worth every moment in writing this book. You will learn more about my battle, how the Lord gave me warnings, and how the Lord helped and guided me. What should we learn to help keep waves of trouble at bay? How can we recognize trouble when it comes in a beautiful package that looks like a “blessing”? What part of my character was vulnerable? What part of my armor was weak? Why was I so discerning in some ways and so gullible in others? If this weakness is a permanent part of my character, then what additional armor could I employ to help me in the future?

What part of your character has created undesirable circumstances for you? What weaknesses do you have in your armor? Are you ready to journey with me as we find out more about circumstances and how to use them to grow stronger? Maybe you are not quite sure about giving the helm over to God, yet you want to know more. As you read, you may want to laugh or cry with me—or at me. Go ahead. You will learn soon enough that I laugh at myself. You will learn that my wife and shipmate Kristin laughs at me too! To be fair, she also had plenty of tears and anguish through these circumstances. You will learn how my wife, my best friend, stood by me and supported me.

Life's trials and tribulations are very much like mighty waves bearing down on our souls.

Life's trials and tribulations are very much like mighty waves bearing down on our souls. Some of you may be sinking and wondering when the Coast Guard is going to show up and throw you a float or life ring. Others need to make changes to your course headings to navigate seas and winds if you wish to see your destination anytime soon. Bearings and headings are limitless! See your Captain for details.

It isn't easy to hand over the helm to the Captain when you do not readily see him in the boat. Could it be that the Captain was there but I was blinded by circumstances, by the sun, by water spraying into my eyes? Perhaps my eyes were clouded by the gray skies with little light to guide me? What did my perception

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of my circumstances have to do with the reality that dangerous waves were breaking over the gunwales? What kind of journey am I on? No doubt, the journey was testing me! The open sea is a wilderness that isn't for the weak or naive. You may have sleepless nights and cry out for mercy.

For most of us, however, finding our way to calmer waters is overwhelming, there are too many submersed rocks to break our hull, and good mates are hard to find. Worst of all, every sea can suddenly erupt into tsunami waves that can engulf us. Dropping anchor in rough seas is usually not an option: Once you set sail, you are obligated to find port or sink trying. Following a “shortcut” may provide some sense of euphoria, but this is at best temporary and will often lead to worse circumstances that take longer to overcome. Avoiding your Captain may also provide relief for a day or so, but he doesn't take kindly to mutiny. To be sure, once you are on your voyage, say, “Aye, aye, Captain,” give God the helm, and pray day and night that you will be brought to safer waters—sooner than later.

We have all heard that wise people learn from the experiences of others. Most people I know think they are wise. Why then, do so many get hell-bent on making these experiences their own? Somehow the pursuit of happiness leads some of us into life experiences that are best avoided. Why is it that when we determine an “end” we desire, we often create “means” that are not in our best interest, much less in the best interest of others? For some reason, we think “shortcuts” will get us there more quickly when

they often lead us into the deepest, most dangerous waters. Why do we put more trust in man—our friends or those we think we know—than in God, our Captain, who always leads us straight?

Those are just some questions this book will attempt to answer. I hope you will find this book will make you wiser. Life happens and stormy seas will challenge our skills and strength. Will you attempt those challenges on your own or will you give your Captain the helm? A wise boatman will determine the best headings based on the situation, take readings occasionally to confirm whether the boat is on course, and make adjustments en route to reach the destination. It is a process. Depending on the wind and seas, it may take more time or less. The open sea is a great place to improve navigation skills, but I wouldn't attempt it without our Captain.

Seek Godly wisdom—seek it diligently. Great teachers are not self-taught. They are usually well-read, have numerous experiences and stories to share, and provide you with books as suggested reading. Along the way they gained wisdom—the ability to apply knowledge and experience.

Wisdom is the principal thing; therefore get wisdom. And in all your getting, get understanding. Exalt her, and she will promote you; she will bring you honor, when you embrace her. She will place on your head an ornament of grace; a crown of glory she will deliver to you.

Proverbs 4:7–9

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Through wisdom a house is built, and by understanding it is established; by knowledge the rooms are filled with all precious and pleasant riches.

Proverbs 24:3–4

No, I am not a sailor, I have never been in the Navy, and this book doesn't have all the answers. Numerous men and women have preceded me with their wisdom and I have shared some of their words and works with you. I encourage you to read their books too (you'll find a list of those I've found inspiring at the back of the book). I hope you find this book helpful as well—and I wish you smooth sailing as you embark on this spiritual journey to learn how to give God, our true Captain, control of your life.

Prologue

The Parable of the Pontoon Boat

“Would you like a pontoon boat for free?” he asked me.

When I worked with a leasing company several years ago, a broker offered me a twenty-two-foot pontoon boat for free! All I had to do was pick it up. Naturally, I asked a few questions. How old was it? Was it seaworthy? Really? Free? The broker assured me that despite its age, it was seaworthy.

He admitted, “It might need a little paint, and it would at least make a nice swimming platform. Of course, for free, there’s no motor.”

“Okay. I will rent a trailer and pick it up,” I answered.

The boat was stored at the broker’s Wisconsin lake home east of Forest Lake, Minnesota. From my home in Minneapolis, I picked up the broker in my new Pontiac Grand Am and drove to Forest Lake to rent a trailer from a boat dealer at a marina there. My cost included a long-distance phone call to Forest Lake to ensure a trailer rental and only \$25 for the rental itself. “Not bad,” I thought.

We got to his cabin and there the old pontoon boat rested on several cut logs. This pontoon boat was made of thick steel.

The Parable of the Pontoon Boat

It had heavy-gauge welded steel-mesh panels on all four sides to keep riders safely onboard. These mesh panels were firmly bolted, welded, and rusted to a steel platform that was securely welded to two long steel pontoon floats. I had seen less steel when I was sightseeing at Alcatraz, I thought to myself.

You know that feeling you get when you do not want to tell someone what you really feel? I had that feeling. I wondered, “What did I get myself into?”

This broker had brought me business deals before and I was faced with a decisive moment. Should I say “no” right away and potentially eliminate a source of deals, or should I go ahead and hope this monstrosity could be fixed and serve as a swim platform?

Not sure whether I was being foolish or just being nice, I carefully backed up the Grand Am inch by inch until the trailer was under the pontoon to transfer the boat from the logs to the trailer. Something that big and old probably had a right to stay put, but I was not using all my senses at that time. We struggled tremendously to get the boat on the trailer. I began thinking I should have made the broker buy my lunch.

That’s right—I had spent another \$10 on lunch. I envisioned cash flying out of my wallet as I figured out what it might cost to get this behemoth in the water as a swim platform. Oh well, if nothing else, I could junk it.

A Long Ride for Reconsidering

From east of Forest Lake to my family's cabin in Bemidji, Minnesota, is no short drive. The Grand Am was struggling something fierce. Did I mention it was windy too? Once at my cabin, this monster had to come off the rental trailer. It needed much work before it could hit the water, so we inched it off onto some logs I had in the yard. This was my problem now. What an eyesore! It had taken so long to trailer it to Bemidji that we had to immediately turn around and return the trailer to the boat dealer in Forest Lake. That, too, was a long ride. The broker rode with me to and from the cabin. Thank goodness we had business deals to discuss, because I wasn't comfortable sharing my thoughts about the boat. Mostly I was quiet.

I was quietly upset and angry with myself for accepting this "free" pontoon boat. I was very quiet while I thought about what I was going to do with what seemed like several tons of steel in my yard. I think the boat sat taller than the cabin—it was certainly heavier. Yikes, what would my wife Kristin think when she saw this occupying our land? Maybe she wouldn't notice.

On the long ride back to Forest Lake to return the trailer to the rental agent and the broker to his cabin, my Grand Am didn't sound or drive right. A couple of days later I took it to the car dealer. Go figure, the transmission was shot and had to be replaced! Thank God it was under warranty. Since it was late fall and Kristin wouldn't be at the cabin until the following spring, I

didn't tell her too much about the boat, except that it might make a better swim platform than a boat and that it needed a little fixing up. She gave me an "uh-uh" look and asked, "Really, a little fixing up?"

Anything—for a Price

As spring approached, I became eager to do something with the barge. I began thinking how great it was going to be. On my next visit to the cabin, I was going to fix it up. If I worked hard, this project shouldn't take too long.

When Kristin and I returned to the cabin, I realized fixing it would be a waste of time. The floats were nearly rusted through on the bottom. How could I have missed seeing that? I started checking around to see whether floats could be replaced. It didn't take me long to learn that anything can be done—for a price. Given the cost, as well as the look on Kristin's face, I decided to trash this old pontoon boat. Naturally, this proved to be easier said than done. This boat had been around for a long time—maybe it was even used to float Washington's troops across the Potomac. Why did I think I could get rid of it quickly?

Several calls later, I learned the junkyards would take it—for a fee. Instead I thought I could drag it out onto the ice in January, drill holes in the floats, wait for it to sink once the lake thawed in June, and charge scuba divers to come and see the wreck at forty feet deep. Well, it was just a thought. I was struggling now. How would I get rid of this? "Aha," I thought, "I'll cut it up into little

itty-bitty pontoon pieces and sink the pieces!” Was that a smart idea or what?!

Let’s see, with a reciprocating saw (\$200+) and no less than twenty heavy-duty carbide bi-metal blades later (short and long blades at \$2 to \$3 each), plus what seemed like three or four years of hard labor, I was making some headway. Ferrous metals or not, sparks were flying, my right arm jerked my head and neck about, and the triple-plated rails, fencing, angle-irons, and platform were cut down to three- by four-foot pieces. Gosh, those blades lost their teeth quickly and bent something fierce when they hit metal and kicked back!

All I had to do was to drag these floats onto the water, pull them out to the deep area of the lake, drill some larger holes in them, and sink those rusty things! Not so fast. They were filled with foam. (Did they use foam back in 1776? I was surprised I hadn’t found tea bags in there!) Testing the seals and connections between the floats’ foam and steel skin as well as assessing the thickness of steel and welded joints proved that battleship technology in 1776 was excellent. Except for the lack of rustproof paint, they really did make things stronger back then.

Using a long blade, I made a cut into the float. Like the other steel parts, this too was about one-eighth inch or thicker. I cut the float in half and then into smaller sections...well, I tried. Even then, the blown-in foam wasn’t going to come out, not even when I used a crowbar. So I cut each section lengthwise, which didn’t work either. I couldn’t separate the foam from the filleted

The Parable of the Pontoon Boat

steel! What was holding these together? At last, I found a couple of internal plates, cut around them to quarter the entire float, and then quartered two of the four sections to release the foam's grip. The pointed ends would have to go to the dump. I had no idea what that would cost me—I had lost track of the total cost by this point.

Mind you, I still had one more float to cut. At least by then I knew what I was up against. Nearing the end of my strength, I switched gears and started hauling the scraps to my 1950s Lund fishing boat with its ancient motor. Inside the fishing boat, I could haul about four sheets of steel and smaller cuts at one time. I found a perfect thirty-five-foot-deep area of the lake that I thought could use more structure to shelter fish, and I threw out a marker. I circled around, anchored, and began heaving the steel pieces toward the marker. Ouch, the rusty metal scratched my arms. Oh, well, a mere flesh wound. No problem, I had had a tetanus shot recently. Nothing was going to stop me now!

Beginning to Sink

Back I went to the dock to get another load. I was ready to make the next trip when Kristin asked to join me. Perhaps it looked like I was having fun. What man doesn't enjoy throwing large ragged steel chunks overboard toward a target? Are you kidding? I was finally accomplishing something. Caked in sweat and grime, I was grinning from ear to ear with steel shavings between my teeth and cuts across my hands and arms! What else could possibly happen?

While we took this load out onto the lake, though, there seemed to be a little more water around our feet, but I made no mention of this. Kristin did, however. “Mark, there is water coming into the boat!” she said.

I blew off her comment as though I knew what I was talking about. “Don’t worry about it, honey. All old boats take on a little water.” I said. I picked up the last ragged steel sheet and heaved it overboard. I was finally done! The old pontoon boat was no longer in our yard. It was time to rejoice!

Except that there was a little fountain of water spurting up from the bottom of the Lund. I had a hole in my boat! “Kristin, start bailing water while I get us back to the dock!” I ordered. I was captain of the boat, you know. Well, at least I thought I was.

Kristin and I made it back. With her bailing water and my quick reaction to head back to shore, we survived with only wet feet. We pulled the boat onto the shore and I stared at the hole in my fishing boat. By now I was thinking the free pontoon boat I had hauled, dismantled, and sunk had become more expensive than a new twenty-four-foot aluminum pontoon boat with a 50-horsepower motor, bimini top, and a load of extras.

Why didn’t I just say “No, thanks,” when I first saw the rusty pontoon boat? On second thought, that broker didn’t really help me with deals that much. Why had I been sooooo stupid? One boat sunk—and another boat that almost sank and now needed

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repair. At this point I could not even afford to think about how “free” that pontoon was.

Thank goodness Kristin’s father kindly brought another fishing boat to the cabin for use that summer—at least I could still fish!

Chapter 1

Attracted by the Lure



Now the serpent was more cunning than any beast of the field which the LORD God had made. And he said to the woman, “Has God indeed said, ‘You shall not eat of every tree of the garden?’”

Genesis 3:1

Then the devil, taking Him up on a high mountain, showed Him all the kingdoms of the world in a moment of time. And the devil said to Him, “All this authority I will give You, and their glory; for this has been delivered to me, and I give it to whomever I wish.”

Luke 4:5–6

“Would you like a pontoon boat for free?” he asked me....All I had to do was pick it up. Naturally, I asked a few questions. How old was it? Was it seaworthy? Really? Free? The broker assured me that despite its age, it was

Attracted by the Lure

seaworthy...He admitted, "It might need a little paint, and it would at least make a nice swimming platform. Of course, for free, there's no motor."
(from "The Parable of the Pontoon Boat")

Beware of conversing with the "enemy." The enemy will give you thoughts that enter your head. The enemy may lure you where you didn't intend to go.

A lure is an enticement that suggests some advantage or pleasure to be gained. It is similar to being tempted. The lure is the fruit of the tree of knowledge or gaining all the kingdoms of the world. A lure is provocative. For me, that pontoon boat was a provocative lure that proved to offer a relatively small lesson. The pontoon boat as a metaphor is meant to give you a somewhat comical picture and a demonstration of life's lessons that are not all that comical when they happen but provide fodder for laughter at a later time. Sometimes it takes a long time to be able to look back and laugh. Well, it seems as though it takes only one or two seconds for my wife Kristin to look at my situations and laugh at me. Of course, she claims she is laughing *with* me.

A lure, if you are not careful, will likely be an opportunity for a lesson. Lessons are known by many names: *trials*, *tests*, *tribulations*, and *experiences*, among other terms. The Lord was kind enough to provide me with many lessons throughout my youth—usually with my brother Paul. For example, when I was in sixth grade and Paul in fifth, I had a kid's chemistry set that I kept on a desk in our screen porch. One night while a babysitter was caring for us,

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I was busy with my chemistry set. Paul saw the Bunsen burner and suggested that if we put a paper bag over the lit burner, the bag would rise from the hot air. I told Paul that it would be dangerous and that the bag could catch on fire, but somehow he convinced me it would rise and not burn. Well, you can imagine what happened: The thin paper lunch bag burst into flames. Paul blew on the fire and the flaming bag fell to the floor. I quickly stomped out the fire, but the damage was done. The carpet was burned. I moved the desk to cover the burn and hoped my parents wouldn't see it when they returned. Fat chance. The sitter ratted on us and we were disciplined immediately.

These episodes were opportunities for me to listen and learn. You might think such life experiences would have given me a better foundation for discernment. Admittedly, I must have had a very stubborn heart and a hard head, because the Lord determined that I needed more trials and test into my adult years. Some of these more recent experiences still carry wounds with fresh scars. Kristin and I are just beginning to look back and smile, for example, about one recent experience involving a real estate deal, which I'll share with you later. We are *smiling*, not looking back in any sort of "I won" proud or gloating way with laughter. Instead we are looking back and *glad* that we learned, forgave, and moved on (or at least are moving on). I reminded myself, we shouldn't rejoice when our enemy falls (see Proverbs 24:17–18).

And whenever you stand praying, if you have anything against anyone, forgive him, that your Father in heaven may also forgive you your trespasses. But if you do not forgive, neither will your Father in heaven forgive your trespasses.

Mark 11:25–26

Big Battles and Huge Oceans

Often we feel as though we are sitting in a sixteen-foot rowboat on the ocean and are utterly helpless.

The Bible says much about the topic of forgiveness. John Beveré's book *The Bait of Satan, Your Response Determines Your Future* provides excellent examples of how your reaction to offenses can be deadly traps. It is best to realize that forgiveness is needed no matter the type of lesson we're learning. Forgiveness is an act of my will. I do all I can to forgive in the way God does, entirely, without keeping a record of wrongs. Whether I feel it or not is irrelevant.

There are small battles and Big Battles! There are lakes and then there are Huge Oceans! Often we feel as though we are sitting in a sixteen-foot rowboat on the ocean and are utterly helpless. We have called on the Lord and begged for mercy, pleaded the Blood of Christ, prayed for at least two minutes at a stretch, stepped it up a notch by praying in tongues, cried tears until no more fell

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from our flushed cheeks, wrestled throughout a sleepless night, and all to no avail. Doesn't it seem as though we are isolated from help and forgotten by our Heavenly Father, left to die in raging waters?

We are in agony. Have you ever felt alone when fighting your Biggest Battles? Our faith begins to dwindle, doubt creeps into our thoughts and speech, and self-condemnation begins to dominate our thoughts. We probably did do something wrong, repented, asked for forgiveness, and thought we were forgiven. Shortly afterward, though, our circumstances did not go away and the battle looked bigger and the waves looked higher than ever.

Worse, our weapons seemed small and useless. The feeling of being forgiven has faded. Fear, shame, and doubt have gained strength. In a moment we felt strong and victorious in the strength of the Lord. Just as quickly it changed to the agony of defeat. One moment I am lifting up my spouse with encouragement. A day later she is lifting me up with encouragement. There have been times when we both shared feelings of victory and encouragement together only to face what seemed like a setback in the next hour or day. At times, it did not take much to steal our hope and challenge our faith.

Caught in such a Big Battle, I pressed inward. I started a daily journal. Best of all, I fasted from using the snooze button on my alarm clock and made sure I gave myself time to get into God's Word before I left for work. I journaled my study of God's Word, dreams given to me by the Holy Spirit, affirmations I created or

borrowed from godly sources, and more. Listening to my pastors, Timothy and Cherríe Peterson, I immersed myself in victory and prosperity verses from the Bible, listened to numerous godly messages, and read related books.

Noah and the Wildernesses

Pastor Timothy Peterson gave me an opportunity to teach about Noah's experience in the ark one Wednesday class night. I had shared my outline with a friend at church. God speaks in many ways, for through that friend, who served as a messenger from God at that moment, I was given a message on a CD taught by Matt Sorger of Matt Sorger Ministries. Sorger discussed five wildernesses: the wildernesses of transition, testing, consecration, intimacy, and rebellion. I had always thought there was just one wilderness and it didn't seem to be a great place for the Jews. If they had not rebelled, maybe their time in that wilderness would have been eleven days and not forty years (see Deuteronomy 1:2–3). Maybe they all would have entered the Promised Land and into the Glory of God!

As I began to think more about Noah, I realized he was found righteous in the Lord's sight but would have also been a sinner like you and me. That is, we all fall short of the glory of God. Noah wasn't perfect, but he was not being punished either. He was, however, in a sense captive in the ark! The truth is that he was being protected. Further, I must be the dense one (I guess I established that earlier), but I thought it rained for forty days

and nights. Not so fast. Noah and his family were in the ark for one year and ten days! Looking closer, while Noah and his family were in the ark being tossed about for several months with all those smelly animals, my Bible says in Genesis 8:1, “*Then God remembered Noah...*” What?! Only one family exists on all the earth, and the Lord *then* remembered Noah was stuck in the ark! Was the Lord taking a nap, floating on a raft somewhere contemplating the Great Tribulation, or determining when he would release Christ Jesus to earth to give us all redemption should we choose His way?

Just like that, my perspective changed! The Lord uses one or more wildernesses to prepare us for new levels of maturity, wisdom, and authority! For Noah and his family, it was a new beginning and household salvation. Similar to John the Baptist, Noah was set apart from the world to be consecrated and prepared for a new beginning! Like John the Baptist, Noah and his family were in the wilderness of consecration.

The Jews were in a wilderness of transition from slavery to life in the Promised Land when they entered a wilderness of rebellion characterized by backsliding, complaining, and doubting God. Don't go there—the Jews extended their stay more than thirty-nine years. We learn that Jesus was led to the wilderness by the Holy Spirit to be tested and tried, and using the Word as His weapon, He came out with power and authority. We can also be lured into the Valley of Achor (“Achor” meaning valley of “trouble”) and from there we are given our vineyards and a

door of hope (see Hosea 2:14-15). In this valley, we walk with the Lord. This wilderness is a place of intimacy with the Lord, where the Lord says "...you will call Me 'My Husband'" (verse 16). We want to dwell in this wilderness at all times.

No matter how difficult the circumstances, the experience will prepare you for something greater if you determine to learn and accept the lessons from God, your Captain.

Are you wandering in a wilderness wondering where or when you can find your way? Each wilderness is a place to prepare us for something greater. When you fully grasp that you are a child of God, a chosen one, and one He wishes to teach so you can promote the Gospel with power and authority, you too will begin to appreciate the circumstances that seem to overwhelm you at times. No matter how difficult the circumstances, the experience will prepare you for something greater if you determine to learn and accept the lessons from God, your Captain.



Door of Hope by Mark Kuhne

Giving God the Helm

Testing and trials do not end. Luke tells us that the devil will return. In fact, he may return when it is in his best interest, not yours. On the other hand, with a different perspective, when he returns may be your very best time. It may be at a time when you are ready to grow and are better equipped to handle bigger and rougher seas in your journey with Christ. Maybe you are being emptied so you can be filled!

Now when the devil had ended every temptation, he departed from Him until an opportune time.

Luke 4:13

Lessons in Covetousness

If you are a parent, for example, you can relate to lessons you teach your children, and you wish they would learn those lessons sooner than later! Taking away the circumstances too soon or indulging your child doesn't have the same impact and often negates the entire lesson. No doubt, the child will usually be lured again, return to the same circumstances, and face the test again. Seeing your child learn from the lesson, however, gives you immense satisfaction. The child will likely handle those circumstances differently in the future. The child's perspective will have changed.

It is no different for our Heavenly Father to see us learn from testing and trials. Invite the Holy Spirit to show you in tangible ways what you need to know and learn so you can journey into

new territory. If you dare, ask the Lord to refine you by fire so you can be a mighty force in His kingdom!

What is the Lord removing when refining us in fire? In Zechariah 13:9, God says “*I...will refine them as silver is refined...*,” and in Daniel 11:35, “*And some of those...shall fall, to refine them, purify them...*,” and in Isaiah 1:25, “*And thoroughly purge away your dross....*” Why is fire needed? Fire liquefies the metal, allowing dross to rise to the surface. Dross is scum—impurities—that forms on the surface of molten metal. As long as we remain “hard,” that is, stubborn to righteous or godly thinking or irreverent, our impurities cannot be removed and calamity follows.

Happy is the man who is always reverent, But he who hardens his heart will fall into calamity.”

Proverbs 28:14

Impurities include the desires of our heart when they are not aligned with the Lord’s desires. God wants us to seek His heart and to do His will, as conveyed in Acts 13:22: “*...He raised up for them David as king, to whom also He gave testimony and said, ‘I have found David the son of Jesse, a man after My own heart, who will do all My will.’*” In James 1:14–15, with respect to the desires of the flesh, we are tempted when we are “*drawn away by*” our “*own desires,*” not the Lord’s desire. Mark says out of our heart proceeds covetousness (see Mark 7:21-22). What is *covetousness* really? The Webster

dictionary describes *covetousness* as a “strong or inordinate desire of obtaining and possessing some supposed good.” It is a desire or wish for something with eagerness. Covetousness is an earnest desire. It can be good when we covet after the Lord’s will for us (“...earnestly desire the best gifts...,” 1 Corinthians 12:31), or bad (“...you shall not covet your neighbor’s wife...,” Exodus 20:17). Generally, it is more often associated with a wrongful lust to possess something.

And He said to them, “Take heed and beware of covetousness, for one’s life does not consist in the abundance of things he possesses.”

Luke 12:15

Let your conduct be without covetousness; be content with such things as you have.

Hebrews 13:5

It is the *lust* for material riches that leads to greediness. Money in itself is not evil. If you are content with what the Lord has already given you, you will be less apt to fall prey to the lure of excess desires. Long after the pontoon boat fiasco, a big lesson from that familiar coveting spirit—at least familiar now as I look back—was looming on my horizon! The parable of the pontoon boat closely parallels another real-life story of mine, but relatively

speaking, the pontoon boat dilemma was a small problem. Huge waves were headed my way! Was I prepared? My main reason for writing this book—a Big Battle involving finances—provided much *bigger* waves to overcome.

I choose to act or not act. Decisions are my responsibility to discern.

Have you ever noticed that certain people or personality types are able to penetrate your filters of discernment and lure you into what should have remained their opportunities or problems? Why? What is it about them that helps make what they offer so attractive? As I mentioned earlier, my brother Paul was one of those people in my life who could sometimes talk me into a paper bag of snakes—even when I knew there were snakes in the bag! Now I admit that suggesting others do things to you is looking at life with a victim mentality. It is rare that others make you do anything. I choose to act or not act. Decisions are my responsibility to discern. My own choices led me into a Big Battle involving a real estate investment.

Bear in mind that my perception of what is a Big Battle is not necessarily your perception of what is a Big Battle. You may have something far bigger or much smaller. It doesn't really matter. What matters is that we perceive certain circumstances to be worse than others. What matters is that we seek victory over or through our circumstances. Admittedly, my circumstances had the potential to be big mostly because of the emphasis or weight I placed on them. In fact, it was my “perception” that changed

everything; during the course of the battle, the circumstances hardly changed at all. So what happened?

Before the Big Waves, a Housing Bubble

A person I knew and trusted for many years was a realtor in Nevada. He was successfully investing in preconstruction real estate opportunities in the range of \$150,000 to \$250,000. By 2004, he had already bought a few and sold them prior to completion for a profit. He wasn't alone in this endeavor. Many people in numerous states were investing and selling preconstruction properties. He came across opportunities that were \$500,000 or more. By early 2005, he had brought them to my attention and wondered whether I knew people who might have an interest.

Given the cost of these planned housing units, the 10 percent to 20 percent required deposits were substantial. This was just the deposit. Upon completion of construction and shortly after a certificate of occupancy was issued, you were suppose to buy the unit and pay the balance, for example.

As an alternative, an investor could sell the unit on or before the closing. The idea is that the market would drive up the unit's value during the construction period so (1) you make a profit on your investment and (2) you wouldn't need to pay the balance at closing, because the new homeowners (or their bank through their new mortgage) would. Your profit would be the house's increase in value during construction, minus your deposit. In other words, you transfer the opportunity to someone else: They essentially

pay back your deposit plus a little more for you originating the opportunity. You net a little profit. This investing worked well for quite a while—as long as there was continued demand for housing, traditional mortgage lending practices occurred, and housing developments' values rose during construction.

Especially between 2006 and 2009, however, millions of investors and homeowners lost value in their real estate positions. As I recall, it had been predicted before 2005 that there was a “housing bubble,” but most people did not believe it. The housing bubble involved too much housing inventory available and not enough qualified buyers. Some experts also said housing values were overpriced and too many homeowners held mortgages they couldn't afford. Many of these mortgages had adjustable interest rates, which eventually led to burdensome payment requirements.

When the housing bubble burst, home foreclosures skyrocketed and thousands of houses, townhomes, and condominiums flooded the market, raising inventory to all-time high levels. Based on the age-old “supply and demand” theory—I think coined before the time of Moses—with inventory of housing extremely high, prices dropped. With housing values down, those who had invested deposits on preconstruction real estate projects were unable or unwilling to close on their units. In most cases, investors walked away from their deposits: They didn't close on their purchase agreement contracts and they forfeited their deposits. Even if you didn't invest in speculation real estate, many of you were also

likely affected by the bubble bursting; many of you have felt the pain in knowing that your home value has dropped.

Before the housing bubble burst, the Nevada realtor came to me looking for potential leads, and I gave him a few names to pursue. A few decided to invest. Some shared information about these real estate investments with others. More than one person asked me as a banker to help them finance their deposits. These investors had high net-worth positions. Some used their home equity as collateral to secure loans. A few obtained unsecured loans. As the market deteriorated, many of these investors became delinquent and their loans went unpaid. As a result, lending guidelines today are much tighter than they were then.

A Lure in Nevada

One investor in particular—I'll call him Jesse, a client of mine since 2003—was about to go to Nevada to look into these pre-construction housing development investments. Based on the amount of loans he had outstanding at the bank, he was a fairly significant client. He asked me to meet him in Las Vegas. It was winter. Flights to Las Vegas were cheap. I had known and respected Jesse for about two years. Why not?

I flew to Nevada and joined Jesse for a few hours to see various properties. After all, as a lender it would be good for me to see these types of investment properties with my own eyes. After seeing a few properties, we met to eat before I headed back home. During the conversation Jesse surprised me by saying,

“I would like to bless you and share this opportunity with you.” Jesse was planning to make a deposit on an expensive townhome not far from Las Vegas. Whether Jesse had strong religious beliefs and actually believed it would be a blessing to me or whether Jesse had caught onto my beliefs and was intentionally using the word *bless* to influence me, I don’t know.

“I would like to bless you and share this opportunity with you,” he said.

I replied, “I couldn’t. I do not have that kind of money. This is way out of my league!”

As I recall, Jesse said, “You don’t need any money; you’ll be blessed after they are sold.”

I was surprised, flustered, and flattered. I also had no reason to believe that Jesse, a wealthy person, was going to share his capital gain with me out of the kindness of his heart. Maybe it was one of his investment strategies to share the risk. Co-investing is common at investments with high levels of risk, but technically he wasn’t asking me to co-invest. Maybe he felt better about himself when offering opportunities to others. Maybe it was exciting for him to make such offers. I do not know.

As I said, I immediately made it clear that this investment was out of my league. But out of politeness and without giving it much thought, my second reaction was “Why not?” It would be a long time before these units would be finished. Anything could happen.

Maybe this would be one of those “once in a lifetime” events that would change my life. But I thought chances were that Jesse would forget about our conversation. I had absolutely nothing to put into his investment. I had no idea how he would include me at a later date. How does that saying go? Time would tell.

Warned of Wild Animals

If you are in the jungle and you hear a lion, be vigilant, watchful, circumspect, attentive to avoid danger—and have the good sense to avoid the beast!

God warns us in many ways. How does God usually speak to you? He often speaks to me through dreams and visions. In 2004, I had a dream involving two people I knew. Bruce, a client of mine, and Rick a friend of his whom I also knew, were casually walking together. They were fifty to a hundred yards from me and walking away. I was left behind with a lion. The lion was looking for me, hunting me down. I was hiding as best I could from the lion. The lion didn't get me, but I wondered why the lion didn't go after them. Why was the lion only after me? They were in the open and easy for the lion to pursue. I was hidden. I didn't understand.

Sometime later I was walking with this client. I recalled this dream about the lion and shared it with him. He said that Rick and he had the protection of the Lord and that I needed to stand up to the lion, who was Satan, and to realize that God would

Attracted by the Lure

protect me. Considering that I thought these two men were stronger in the Lord than I was at the time, his explanation made sense. Knowing that the lion represented Satan and knowing I could resist the devil by standing up to him made me feel stronger. And I never had that dream again. Case closed! (Or so it seemed....)

Be careful whom you listen to when asking for your dreams and visions to be interpreted, for the devil can take the truth and twist it. In hindsight, I learned later that Bruce lured Rick astray in a bogus financial investment. In my dream they had walked away together: It had made sense to me then that those two were the protected ones. Later, I realized that the lion in the dream was no longer interested in what he already had devoured. The lion was after me to destroy me too.

Unfortunately, I didn't take the time to understand God's warning then. Unfortunately, I didn't seek another opinion. Unfortunately, my misunderstandings led me to misplaced trust in a man and to entering into a snare that became a huge battle in my life. Satan roars like a lion. If you are in the jungle and you hear a lion, be vigilant, watchful, circumspect, attentive to avoid danger—and have the good sense to avoid the beast!

“Be sober, be vigilant; because your adversary the devil walks about like a roaring lion, seeking whom he may devour.”

1 Peter 5:8

Giving God the Helm

Oddly enough, earlier that year, I had had another dream that also had warned me. (Was I dense or what?) In that dream, a grizzly bear was near me, feeding or looking for food. I was not hunting but I stood in a hunting tree stand. The stand was several feet off the ground, but not so high that this grizzly bear couldn't stand and be within claws' reach of my feet. The bear was foraging under the tree stand. I was understandably concerned and afraid. Grizzly bears are huge and unpredictable. This hunting tree stand was more like a cage, though. I was sitting in this cage-like structure strapped to this tree, but my feet were vulnerable to attack. I felt vulnerable, but somewhat protected. I did not have an ear to hear the Lord, but He was trying to tell me to be careful.

"He has been to me a bear lying in wait, like a lion in ambush."

Lamentations 3:10

Months after my dreams, a simple conversation with Jesse provided a lure that eventually led into a trap. It was a trap I could have easily avoided if I had been paying attention. If I had an ear to hear and an eye to see—if only I had given the helm to God sooner!