

**A Different Perspective**  
**Don't Lose Heart**  
**09-41-3**  
***Taking Risks***

We all have to take risks in our lives. Risks in relationships. Risks at business or at work. Financial risks. Risks happen when we have to make a decision or do something or commit to something at a time when we don't know all the facts.

Think about it. Boy meets girl, they fall in love, he proposes, they get married, they make a lifelong commitment. But they don't really know each other. I think you spend your whole lives getting to know each other. But the commitment happens in the absence of all of those facts.

It's the way things are. Some people hate taking risks, others seem to thrive on them. But sometimes, when we're out on this limb, the pressure, the uncertainty, well it can get to us. We can lose heart. That's why I'm not into risk taking. Instead I believe in taking a step of faith. So what's the difference?

This week on the program we're taking a look at the things that cause us to lose heart. We all do some days. But sometimes people live in that 'lostness' almost permanently. It's like all the hope for the future's gone. They're so under pressure and so depressed. One of the things that makes that happen is the pressure of risk.

Let me share a story with you. Probably one of the biggest financial risks that Jacqui and I have ever taken. We owned a largish house in the suburbs. We had five children so we needed some space. But as they grew up and they left the nest we literally became empty nesters. There were all these rooms that we never went into.

So we decided to move. We saw a smaller house, an old 19th century terrace or row house. It was in pretty bad nick. And it was close to the city so we prayed about it and both of us felt really strongly that it was Gods will that we should go and live there.

The trick was that we had to buy that place before we'd be able to sell our current home. Now that took either a big risk or a step of faith. Now we bought this new little terrace back then for a sum that doesn't feel like that much now but back then it was a lot of money to us.

And then, after that, we put our old house, the large house in the suburbs, on the market. But the sad thing was it was the year 2000 and it was the year that the Olympics were in Sydney, where we live, and all of a sudden the Olympics started and the bottom fell out of real estate.

I mean the place was like a ghost town. Nobody was looking at real estate. Nobody was coming to open houses. Nobody came to look at our house and settlement day for the new place was drawing near. Now I remember this as being a real emotional and spiritual roller coaster ride.

We had no money to settle on the new house. We could have lost our deposit and it's a scary place to be. We thought, well, we've stepped out in faith. I mean we really felt, Jacqui and I, that God wanted us to make this move and this was from Him. But all I felt was the fear of the risk of losing everything. I guess as the man, as the provider, I probably felt that abject fear more than anyone.

One day I was praying and God just gave me this real sense of peace to go to the bank and ask for a covering loan. Now when you've got more than one house they do evaluations and the percentages have to be such that, you know, the debt to equity ratio is just right. And we literally only just squeezed in the limits by a couple of tenths of a percentage point. So God covered it all and within a few days of that the old house sold and it all worked out.

The question is, was that a risk or was that a step of faith? To me a risk is when something is completely out of my control. And that's different from a step of faith. A step of faith is when I feel called by God to go somewhere or to do something and I pray and I talk to people close to me and I pray some more and I just believe that this is really the direction Gods pointing me in.

Like with this house thing. Now in the human dimension buying the new house before we sold the old house was a huge risk. But in the spiritual dimension it wasn't a risk at all. Because I simply followed in Gods footsteps. He'd gone ahead of me to prepare the way and He called us to do what we did.

Do you know what the difference is between a risk and a step of faith? A risk is purely a human perspective. These things are out of my control. These 'unknowns' that I don't know how they'll turn out. I can't see how they're going to work out therefore it's a risk that I have to manage.

But if I'm walking in Gods footsteps, if I'm following behind Him, there's nothing outside His control - nothing. And sometimes we may not know exactly what outcome He has planned but everything there is in His control. And to human eyes it may feel like a risk but to the eyes of my soul it's a sure thing.

And the roller coaster for me, as it was with the house that went from, 'well I believe in God' to abject fear was when I looked at it from a human perspective instead of from Gods perspective. And when you leave God out of the equation it is so scary. But when I looked at that step of faith, following after Him through the eyes of my soul, I had a real peace about it. A faith of trusting in God with our lives.

A commonly quoted Scripture is this.

"We walk by faith and not by sight."

That's all well and good until we're in a spot of bother where we seriously need faith. And then fear sets in and we lose heart. Did God really call me to do this? Did I hear Him right? Oh, what if I got it wrong? Then we want to rely on sight instead of faith. On what we can see instead of Jesus.

You may know the story of when Jesus was walking across the water to the disciples and there was a storm and Peter looked out of the boat and saw Jesus and got out of the boat and walked towards Jesus on the water. And he's looking at Jesus and walking on the water but the moment he took his eyes of Jesus and looked at the storm he started to sink.

See, faith is what keeps us afloat. Faith in Jesus Christ.

Maybe you're living through the consequences of some bad decisions. Or you've just headed off in your own direction and you can't change where you're at at the moment. What you can change is what happens from here on end.

What you can say is, 'you know something, I am going to walk by faith in Jesus and not by sight. I may not be able to do that perfectly. You know there maybe days or hours when I'm petrified. But I have decided I'm not into risk taking anymore. I'm just going to go and do what He calls me to do and believe in Him for His outcomes.'

None of us can do it all on our own. But Gods heart is to guide us through the storms of life. And when we set our eyes on Him, He

will hold us firm. He will encourage our hearts. I don't do this perfectly. I always actually go through some fear. I think almost if there wasn't a little bit of fear involved it would be easy.

Whenever God calls me to step out in faith it's never easy. It's always hard. And sometimes you just have to step out and do it afraid. But faith is stepping out and following Jesus even when every fibre of our being is petrified.

When this house thing settled and all finished fine, my wife Jacqui said, 'you know, next time it will be easier'. And I said, 'no, actually, I think next time it will be harder.' Gods just grown our faith to deal with that 'next time' and you know something, next time it was harder. Next time God called me to leave my lucrative IT consulting career and go into a full time, faith based ministry.

But it wasn't a risk, it was a step of faith.