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THE SOVEREIGN
AND THE SUFFERING

Hurting Hearts in the Hands of a Loving God

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David Jeremiah

CHAPTER 1

Foreclosed and Forlorn— Rebuilding From the Loss of a Home

*But He knows the way that I take; when He has tested me,
I shall come forth as gold. My foot has held fast to His steps;
I have kept His way and not turned aside.*

JOB 23:10-11

THE SOVEREIGN

*The righteous cry out, and the LORD hears,
and delivers them out of all their troubles.*

*The LORD is near to those who have a broken heart,
and saves such as have a contrite spirit.*

*Many are the afflictions of the righteous,
but the LORD delivers him out of them all.*

PSALM 34:17-19

“Loss” is such a little word, just four letters most often seen on the sports pages of the newspaper. But few words treat us more cruelly. We meet it early in life as the loss of a toy or a pet often represents our first heartaches. The loss of a championship game can reduce athletes of all ages to unruly tears. The most seasoned executives tremble when seeing heavy loss on their financial statements. An election “loss” can end a politician’s career.

In times of difficulty we talk about cutting our losses, being at a loss, and or facing total loss. In time of bereavement, people tell us they’re sorry for our loss. If only we could erase that word *loss* from the dictionary of our lives!

Losing a home is a deeply traumatic loss; it takes a heavy toll on our mental and emotional well-being. Just ask Ethelda Lopez. According to newspaper accounts, Ethelda and her family began having financial struggles when her monthly retirement checks stopped. The Sacramento accounting firm managing her retirement and investment accounts disappeared overnight; the company’s phone lines

went dead. Things began unraveling quickly. Ethelda had worked for AT&T for thirty years; but now without her retirement check, she was unable to make the mortgage payments on the family's one-story ranch home.

She made hundreds of calls to mortgage companies, federal officials, political leaders, and bank managers. Too ashamed to tell her friends what was happening, she cried herself to sleep night after night. In the end, Ethelda stood on the lawn of the county courthouse in Merced, California, and watched her dream home being auctioned off. "When I heard my address, it was so disheartening," she said. "When I started to try to tell my story, it would just come out as crying. I was too embarrassed, too depressed to go out anymore. It's very trying. I would never wish this on anyone."³

Ethelda isn't alone. One in seven homes in her county has been foreclosed on since September of 2006, and the crisis is global. Untold thousands of homeowners around the world are hanging by a thread, trying to figure out how to pay mortgages on dwellings worth less now than what they owe. Roughly two million homes in America have been lost to foreclosure over the past two years, and another three million may be on the way.

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Of course, there are other ways to lose a home. Mudslides can literally send a house careening down a mountainside like a sled. Thousands of Haitians lost their homes in the 2010 earthquake, from the

3 This account comes from several articles by Danielle E. Gaines of McClatchy Newspapers, including "From Court-house Steps, Woman Sees Dream Home Dissolve" on February 3, 2010, in *The Tribune of San Luis Obispo*, at <http://www.sanluisobispo.com/business/national/story/1014087.html>, accessed February 3, 2010.

Presidential Palace to the hovels in the alleys. Millions of people are pushed out of their homes every year by divorce, disability, old age, or changing fortunes.

Much of our comfort and security in life is found beneath our shingles. Much of our comfort and security in life is found beneath our shingles. Whether we live in a tent or a mansion, an apartment or a townhouse, we need a place to call our own. That's where we retreat from the world, insulate ourselves from the cold (literally and metaphorically), eat, sleep, entertain ourselves, manage our lives, entertain our friends, enjoy our families, and get a good night's sleep.

That's an awful lot to lose.

JESUS LOVES YOU

If “loss” is your middle name right now—especially if that loss involves a home—I offer you all the sympathy and love in the world. Such loss can't be minimized, but we can support one another in difficult times. And I'm convinced that the Lord Jesus is still on the throne, He still cares for His people, and He still loves you.

Tell yourself this: “Jesus loves me, this I know, for the Bible tells me so.”

That song, in fact, was written by two women who knew what it was to lose their home. It happened in the Financial Panic of 1837. Anna and Susan Warner were living with their father, Henry Warner, in an elegant home on St. Mark's Place in New York City. They enjoyed New York's high society; and their home was filled with expensive furniture, exquisite paintings, and accessories of every kind. Cooks, maids, coachmen, gardeners, and tutors waited at their disposal.

When the economy collapsed, Henry's high-flying world crashed. His investments soured, his wealth evaporated, and his debt mushroomed. The elegant home at St. Mark's was lost, along with most of their possessions and furnishings. Henry moved his family into a drafty old house on barren Constitution Island, upriver from New York City. He never recovered financially or emotionally. Even the few items he salvaged were seized and auctioned off, and the family was saddled with impossible debts that plagued them for decades.

His daughters, Anna and Susan, realized they had to contribute to the family's income, so they began writing. At first, the girls found no publisher interested in their work, but then George Putnam took a chance on one of Susan's novels, *The Wide, Wide World*, and their careers took off.

All told, the Warner sisters wrote 106 books and helped pioneer the field of modern Christian fiction. As dedicated followers of Christ, they built their stories around Gospel truth. In 1860, the sisters coauthored a book entitled *Say and Seal*, a Victorian-era romance about a high school teacher and a lovely local girl. Anna wrote a poem that was woven into the story, and the words said, "Jesus loves me, this I know. . . ." The book became a bestseller, and Christian composer William Bradbury soon composed music for the poem. The rest is history.⁴

I've related this story because it's an example that even the loss of a home isn't outside God's overruling providence. The Bible tells us that all things work together for good to those who love Him (Romans 8:28); and while that verse isn't a quick-fix for our problems, it is an unfailing promise for the people of God in their various trials and troubles.

⁴ This information comes from Robert J. Morgan's book, *Jesus Loves Me, This I Know*, published by J. Countryman (Nashville: Thomas Nelson, 2006), 49–60.

God's plans for us aren't thwarted by floods, fires, mudslides, or foreclosures. According to Ephesians 1:11-12 (NIV), He "works out everything in conformity with the purpose of His will, in order that we, who were the first to hope in Christ, might be for the praise of His glory."

Even our Lord Jesus Christ said, "Foxes have holes and birds of the air have nests, but the Son of Man has nowhere to lay His head" (Luke 9:58). He not only left His heavenly home but He was often bereft of an earthly one, all in order to provide a home for our faith now, and an eternal mansion for us in glory.

A HOME IMPERISHABLE

Many of us are fortunate to have thus far avoided the loss of hearth and home. But the brutal truth is this: Sooner or later, we're all going to be moved out of our houses. It might be on a stretcher. Though it sounds depressing to say, someone else will be living in our homes one day. Someone else will walk through our rooms, eat at our tables, gaze at our paintings, and sleep in our beds. We're not yet in permanent dwellings. This world is not our home, and not even the wealthiest man in the world has a lasting deed to his mansion. Jesus said about the rich man who continually expanded his property and goods, "Fool! This night your soul will be required of you; then whose will those things be which you have provided?" (Luke 12:20).

In his book *Walden*, Henry David Thoreau took a dim view of estate sales. He said that the people in his village spent years

accumulating things needing to be dusted. When one of these people died, all their things were carted to the town square to be auctioned off to other people who would have to spend their lives dusting them.

No, I'm not belittling the loss of our possessions. My wife and I have many possessions we value, and some of them provide priceless memories of precious times. But we can become too attached to the things of the world, whereas an old hymn rightly tells us instead to "build our hopes on things eternal" and "hold to God's unchanging hand."

Jesus said, "In My Father's house are many mansions; if it were not so, I would have told you. I go to prepare a place for you" (John 14:2). Just think! The Carpenter of Nazareth is busy right now building mansions for His people.

We read in Genesis about the patriarch Abraham, who left the city of Ur of the Chaldeans because God was relocating him to another place. Abraham probably occupied a fabulous home in Ur. Extensive excavations have been mounted in that ancient site, and many of the artifacts are now in the British Museum in London. If Abraham was a well-regarded resident of his city, he likely enjoyed a comfortable two-story brick house with a lobby, courtyard, kitchen and bathroom, bedrooms, and reception room.⁵

In the providence and will of God, Abraham and Sarah lost their beautiful home. The Bible says, "By faith (Abraham) dwelt in the land of promise as in a foreign country, dwelling in tents . . . for he waited for the city which has foundations, whose builder and maker is God" (Hebrews 11:9-10).

5 Brian Edwards and Clive Anderson, *Through the British Museum – with the Bible* (Leominster, England: Day One Publications, 2004), 27.

We're looking for a city of gold and mansions in glory. The loss of a home is traumatic, but when our families come through it, still having their health and love, it makes the loss bearable. It equips us to minister to others with fresh insights. And it forces us to seek those things that are above, where Christ is, sitting at the right hand of God.

He is our Sovereign, even in times of suffering. There's no easy answer to being foreclosed and forlorn; few things are more protracted or painful. But in Jesus Christ we have a home that outshines the sun, an inheritance that can never perish, spoil, or fade, and treasures that can never rust or be stolen. The deed of our heavenly home is signed and sealed with the blood of Christ; the contract is ratified by the Resurrection. And no one will ever fore-close on that.

THE SUFFERING

Personal Story—David Rhoads

Many people dream of having the perfect home, transitioning from being a tenant to an owner. In many ways, owning a house has become part of the American dream. Our homes express a great deal about us; some homeowners keep their belongings immaculately organized, others create a personalized look with artwork, while others use furnishings to establish a cozy space. Our homes are a place of memories: the conversations over coffee, children playing catch in the front yard, family dinners at the table. But what if your house was suddenly taken away from you—the place once filled by the warmth of people, now empty and cold? What would you do? How would losing your home reverberate through your life?

Sitting in a small bedroom and looking through a window at the house that was once his home, David Rhoads pondered the same questions.

In 2006, David and his wife left behind their friends, family, and an 800-square-foot condominium in San Diego to move to Savannah, Georgia. Moving provided them the opportunity to buy a large, beautiful home with the hopes of starting a family. It seemed perfect when they bought it. David was proud—delighted that he now owned a spacious home he could call his own. But what began as a wonderful opportunity would soon become an encumbrance.

After living in Georgia for two years, David made a difficult choice to leave his position at their church. He believed resigning was the

moral and God-honoring decision, disagreeing with activities going on within the congregation. Yet, resigning his position also left him without the paycheck that was the primary income for his family—leaving David to search for work in a struggling economy. When he finally found a job, the pay was much less than he had been making at his previous position. As David struggled to pay the bills, especially the mortgage, he began to question his value and ability to support his family. Money had always been a source of tension in David's marriage, but the extra financial shortfall sent the couple into a tailspin. Suddenly, the move to Georgia seemed all wrong.

David and his wife were determined to keep their home from falling into foreclosure. Attempting to sell the home through both traditional and a short-sale, they pursued every option. While David and his wife were in the midst of attempting to dig out of the financial hole they were in, exhausting all their options to sell the home, the bank foreclosed on them. After six months of emotional turmoil, it was finally over. The mortgage-induced burden David had been living under for the past several months finally lifted, and he was relieved—especially when the bank sold the property for the amount that was owed. Unfortunately though, the financial trials had taken their toll on David's marriage, and he and his wife later divorced.

Without a place to stay, David's neighbor offered him a spare bedroom. It was a blessing, but David now lived across the street from his former home, facing the house that he had struggled to keep. It was a constant reminder of the life he had and everything he had lost. He watched from the borrowed room as people toured the property, frustrated at the number of prospective buyers who visited when he had tried so hard to sell and received so little interest. David stayed in Savannah a little while longer, and then swallowed his pride and

called his parents. In this difficult phone call home he explained that he had little of anything and was without a job, and asked if he could move back in with them in San Diego. It was a huge blow to David's ego after being on his own for twenty years, but returning to the support system of his youth was a good decision.

While thankful for his parents' generosity and support, over time David wanted to get out on his own again—fighting discouragement that came with the opinions and questions he received from people who wondered why he was living in his parents' house, unable to support himself. He knew it wouldn't be easy with a foreclosure on his record and years ahead of him to restore his credit, but David wanted desperately to get back on his feet, earn his independence again, and build up his financial security. After months of searching diligently for work, he finally found a job. David is now back to work and on the path to restoring his life.

Learning to be content with what you have, rather than needing the best or most expensive possessions, is perhaps the greatest lesson David has learned. Getting caught up in the American dream, feeding his ego with possessions he could barely afford, took him from having everything he thought he wanted back to the things he really needed. Having had and lost, he doesn't define himself anymore by the belongings he owns. God has taught him to be content in Him and trust that He will supply his needs. He has experienced God's devotion even in the midst of disaster in his life.

Difficult circumstances have brought David closer to God than he has been in years. He has been studying God's Word and pursuing a deeper relationship with Him. Much of David's career was spent preaching and teaching God and His Word to other people, but now he is able to encounter God personally, the way he had instructed

others to do for so long. David feels God's presence during the aftermath of foreclosure and divorce—so much so that he is filled with joy—a testament to God's working in his life. This change in perspective and attitude would not be possible without God working in his life. David's friends and family are amazed at God's material provision for David, but they marvel at the spiritual and emotional growth they see. Now, rather than dwelling on the past in self-pity and depression, David looks to the future with a genuine smile because he recognizes God's faithfulness, even in his brokenness.

David recalls that there are still moments of indecision, "Of course, I sometimes close the doors at night and roll up in a ball—you have those times by yourself, but there are more joyous times than those."

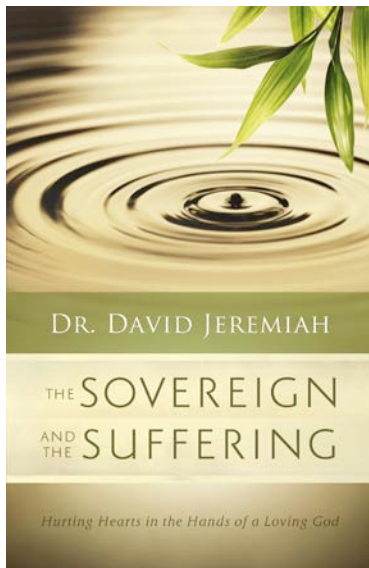
David is finally beginning to see himself emerge from the valley of his suffering. He has reconnected with friends that have long been out of contact, including former students he taught as teenagers. He has been offered the opportunity to live in a home that is for sale during this slow housing market by friends who want their property to look occupied. God is providing for him in unexpected ways.

The biggest lesson through this season of hardship has been humility. If someone had said a year previous that David would have a foreclosed house, only a small amount of possessions, and be divorced and living with his parents, no one would have believed it, especially David. But our lives can change drastically in a short time. Sometimes it only takes one decision—or one incident we can't control—to alter the course of everything we have planned out in detail. David now approaches everything, especially important decisions, with meekness, having been humbled by his circumstances. David never saw this hard time coming, but he knows great things

are coming in his future. And he is filled with the comfort that he received from God's help, even in his hurting.

We sometimes think that if we don't have the most luxurious vehicle, extravagant house, or trendsetting clothes, we will look foolish to the people around us. We let our possessions define us, and they become a status symbol among our peers. But how much more foolish will we look when all those things are stripped away in a moment, and we are left with nothing? The loss of a home can be incredibly discomfoting and upsetting, but we do not have to hide our embarrassment from God. He is our shelter in the time of storm—He has promised to take care of us, and He is faithful to do so in ways we cannot imagine or think.

The Sovereign and the Suffering



There is suffering in life; that's inescapable. But God is sovereign, and that's undeniable. Just look at the biblical character of Job! Like a succession of tidal waves, misfortune slammed into his life, and he was left treading waters of unfathomable pain. But Job still declared: "Blessed be the name of the Lord. . . I know that my Redeemer lives. . . Though He slay me yet will I trust Him. . . He knows the way I take."

Our Savior is our Sovereign, and because of His sufferings our suffering has meaning. He Himself is our refuge and strength, a very present help in trouble.

Without warning, we can face devastating circumstances, including the loss of our homes, of those dear to us, of money and possessions, of health, of employment, and of hope. But we can never lose Him, or His blessings, or His presence, or His promises.

Whatever you're going through, you're not alone. In this book you will read personal stories by people just like you who experienced a time of suffering, but like the biblical character of Job, you can say with them, "He knows the way that I take. . . I shall come forth as gold."

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