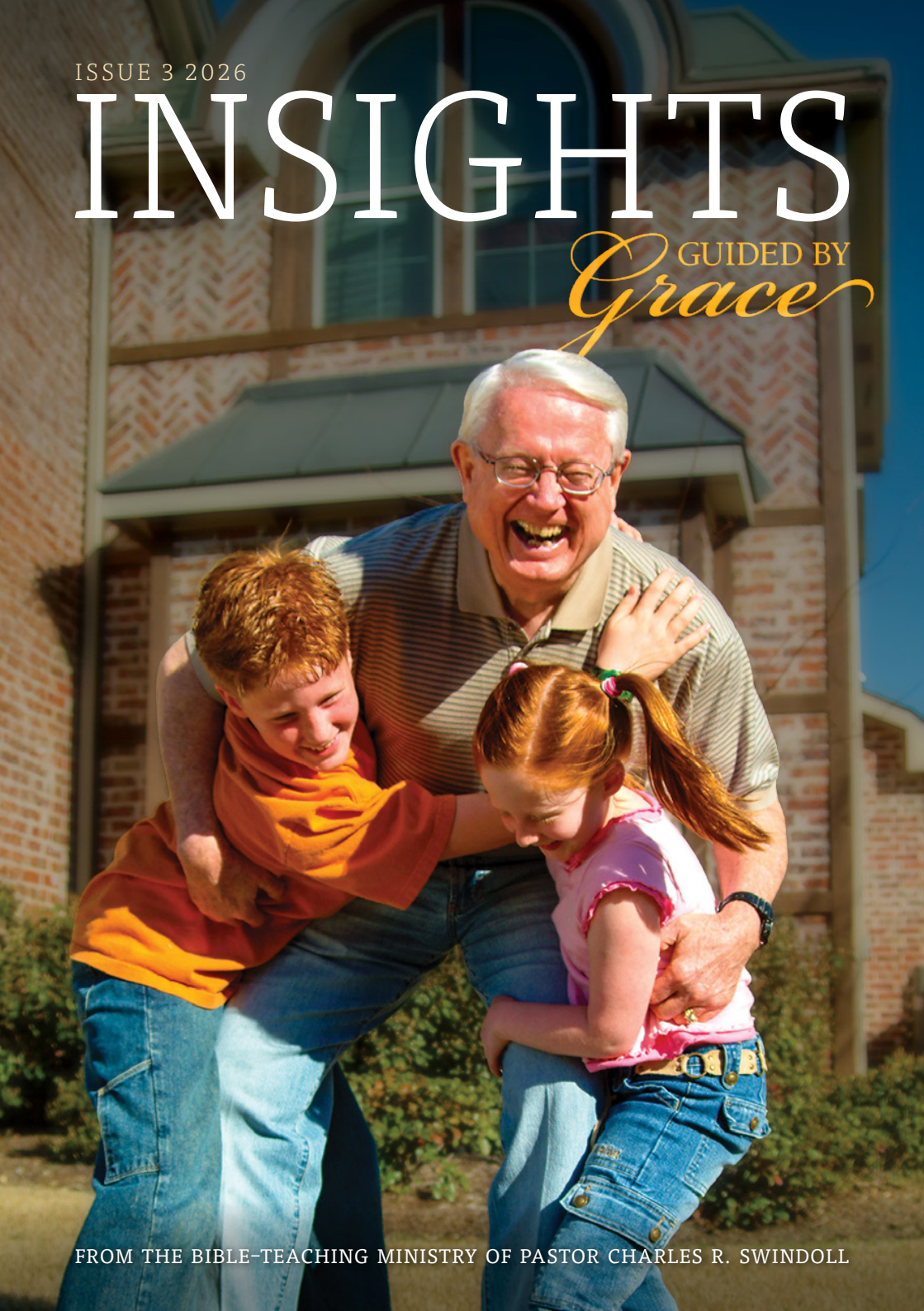
ISSUE 3 2026

INSIGHTS

GUIDED BY *Grace*



FROM THE BIBLE-TEACHING MINISTRY OF PASTOR CHARLES R. SWINDOLL

Nothing Off Limits

CONVERSATIONS WITH CHUCK SWINDOLL
AND TODAY'S MOST INFLUENTIAL CHRISTIAN LEADERS



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Pastor's Letter

WHAT'S INSIDE

It may not surprise you, but one of the key values I have seen with my many years of service for Insight for Living, Australia, is Chuck Swindoll's , genuine spirit of generosity. I remember in 2002 as we meet as a global leadership team in the home of one of the team the table was filled with laughter and warmth, each dish prepared with love, and every conversation rich with kindness. That night reinforced something invaluable: generosity is not about grand gestures; it's about simple acts of love that come from the heart.

Chuck often speaks about four benefits of generosity: it keeps us balanced, it emulates Jesus, it counteracts selfishness, and — perhaps most importantly — it multiplies giving. The joy we all felt that night was a testament to those truths.

At the core of Chuck's generosity lies a profound desire to emulate his Saviour. Though Jesus possessed little, He exemplified the ultimate giving heart, radiating love and grace. Generosity isn't merely financial; it's a lifestyle grounded in a selfless desire to uplift others. It's in this spirit — His Spirit — that all of us at Insight for Living strive to live and serve.

As we lead into the season where we spend time with others, we would like to remind you of the wealth of resources that are available for you from our local ministry, to deepen and encourage you in your faith journey. There are books, there are desktop calendars and Searching the Scriptures workbooks. We also have the Swindoll NLT study bible and the entire New Testament commentary series. For those who are young, or even young at heart the Paws and Tales audio series is a great source of encouragement.

However, none of our efforts are possible without the faithful, generous hearts of those who support us. Each prayer and gift plays an essential role in sustaining our mission. As Chuck reminds us, God simply invites all of us to participate in the story He's weaving.

Thank you for joining us on this journey.

Nathan Potts
REGIONAL PASTOR - INSIGHT FOR LIVING AUSTRALIA



ISSUE 3 2026

INSIGHTS

GUIDED BY Grace

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Dear Friend,

During Advent, as we prepare our hearts for Christmas, I am reminded again of the significance of this season for those of us who believe in the Son of God. It's a time of reflection, gratitude, and celebration for the extraordinary gift of Jesus Christ. Sometimes the simplest words can help us see that gift more clearly.

I came across a poignant poem that beautifully captures the heart of Christmas. I've included it on a bookmark given with sincere gratitude for your faithful prayers for our ministry. Its words describe not only the humility and sacrifice of our Saviour but also the majesty of His creation and the immeasurable depth of His love for humanity. It is that same love that gives us reason to look ahead with confidence.

I am already looking forward to what this coming year brings, and I want you to know how grateful I am for your continued support of Insight for Living. Your generosity has propelled our ministry forward, allowing us to share God's truth with countless individuals around the world. Each of those lives is a reminder that your partnership reaches far beyond what we can see.

While each victory is a testament to what God is doing, it's also a call to action for those of us who are passionate about furthering His kingdom. I encourage you to give a gift that will directly support our efforts in 2027, allowing Insight to touch even more lives with His message of hope and salvation.

Celebrating Jesus with you,

Chuck Swindoll

Pastor Charles R. Swindoll



WHEN GOD STIRS YOUR HEART

THE JOY OF GENEROSITY

BY PASTOR CHARLES R. SWINDOLL

If you've ever been ripped off, you never forget it. You can't believe how gullible you were, and, at first, you don't want to tell anyone. Eventually, however, you become more willing to share your story. You may even be able to laugh about it!

Cynthia and I laugh about something that happened to us as newlyweds. We had nothing. I mean, *nothing!* I was a machinist's apprentice, and she wasn't working. We were living on *love* — which means we were starving.

Along came this guy in a striped three-piece suit who looked like he had just stepped off Wall Street. He had a brochure that was shiny as chrome, and his presentation was flawless. He was selling stock that he said was certain to make us rich.

Well, we fell for his pitch, and somehow, we scraped together $600 to invest. We even talked people in the church into investing... *never do that!* We were going to make millions, because that's what his brochure said! Only one problem. The whole thing was bogus. He took our money and ran. The guy was as crooked as a dog's hind leg, and we never saw him again.

Losing $600 taught me a million-dollar lesson about how easy it is to get ripped off in temporal investments. Earthly investments are *always* risky.

The experience also taught me that the flipside is true — *eternal investments* are never risky! You never have to worry about being ripped off if you invest in eternal things.

Paul compared investing in eternal things with planting seeds. He told the believers in Corinth:

Remember this — a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." (2 Corinthians 9:6–7)

As our giving abounds, so does our harvest of joy! The word for *cheerfully* comes from a Greek word from which we get the word *hilarious*. God loves it when we give with hilarity—with so much joy we start laughing!

I can't think of a better example of a hilarious giver than my wife, Cynthia.

One Christmas she surprised us in the family by giving us matching bathrobes, each one with his or her name monogrammed on the front. She had the most fun of everyone!

She brought the gifts in and set each one on the right lap. She told us not to open them until everyone was ready... then, *"Go!"*

I deliberately watched Cynthia as one after another opened the package and shouted. She was dancing and laughing and clapping and jumping up and down! Then she had all of us put them on at the same time and "model" them, with hoods on and hands in pockets.

By the time we finished, we looked like a roomful of monks, embracing each other and having the time of our lives. But nobody experienced more joy than the one who thought up the idea, pulled it off, then relished in the sheer pleasure of watching others take delight in her gift to each member of the family.1

She is a living, loving, laughing embodiment of the truth of Jesus' words:

"It is more blessed to give than to receive." (Acts 20:35)



CONTINUED OVERLEAF

Where does the joy of giving come from? Not from compulsion. No one twists Cynthia's arm to make her give. Her generosity bubbles up from within her and gushes out in sheer delight. Generosity flows from the heart.

That image is just what we see with the ancient Israelites whose hearts overflowed with generosity. After the Lord led them out of Egypt, He spoke through Moses and asked them to contribute gold, silver, bronze, precious gems, acacia wood, spices, and fabrics to build a tabernacle in which to worship Him.

They had never seen a "tabernacle" before. They had no idea what one looked like! They just knew it would be the place where the light of God's glory would shine and where God would dwell among His people.

WHERE DOES THE JOY OF GIVING COME FROM? NOT FROM COMPULSION. CYNTHIA'S GENEROSITY BUBBLES UP FROM WITHIN HER AND GUSHES OUT IN SHEER DELIGHT. GENEROSITY FLOWS FROM THE HEART.

The Lord told Moses: *"Accept the contributions from all whose hearts are moved to offer them"* (*Exodus 25:2*). The Lord didn't want Moses to pry donations from the fists of begrudging givers. He desired the people to give out of their love for Him and their desire to worship Him. What was the result?

All whose hearts were stirred and whose spirits were moved came and brought their sacred offerings to the LORD. They brought all the materials needed for the Tabernacle. (35:21)

The gifts kept coming and coming and coming! They gave out of the abundance of their devotion. Through *giving*, they *worshipped*. The Israelites weren't trying to repay God for the gifts He had given them. They couldn't. No one can give back to God anything equal to His blessings. We can't give *what* God gives, but we can give *like* He gives — with hearts of joy.

When we give out of obligation motivated by guilt, our giving is mechanical and cheerless. However, once God's style of giving gets into our bloodstream, we develop an appetite for giving — an infectious, overflowing joy that bubbles up in generosity.

The redeemed Israelites valued God's *presence* more than their *possessions*. They gave so much, Moses had to tell them to stop! Every morning, they kept bringing additional gifts to the workers who were building the tabernacle. Finally, the workers told Moses, *"The people have given more than enough materials to complete the job!" (36:5)*.

Moses had to *command* the people not to give anymore — *"Men and women, don't prepare any more gifts for the sanctuary. We have enough!" (36:6)*.

When God stirs our hearts to give, logic flies out the window, and facts and figures don't matter. Let me tell you something: fancy brochures don't stir hearts. God stirs hearts. When He showers our lives with His grace and love, we give to others out of the overflow — and joy follows. *Eternal investments always pay off.*

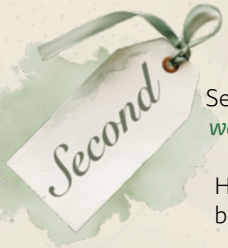
Losing money on a get-rich-quick scheme taught Cynthia and me some valuable lessons about investing in things that are eternal.



LET ME LEAVE YOU WITH FOUR PRINCIPLES WE LEARNED:



First, generosity *helps us keep a healthy balance* so that we don't just accumulate blessings, we give them as well.



Second, when we give with joy, *we emulate the generous grace of Jesus Christ* who offered Himself not out of obligation but out of joy (Hebrews 12:2).



Third, *generosity counteracts selfishness and covetousness.* Generosity loosens greed's grip.



Fourth, *we become increasingly more generous the more we give.* Giving prompts more giving, and the joy multiplies!

I'm glad we learned these principles when we were young, because they showed us early in life God's way to experience real joy.

For now, why don't you take a moment to thank the Lord for His Son. Thank Him for giving you the most precious of all gifts and countless blessings beyond description. Ask Him to stir in your heart a generous spirit. Ask Him to help you give like He gives, with genuine love and boundless joy. Close your prayer to the Giver in the name of His Gift, Jesus. Amen!

This story is taken from Charles R. Swindoll, *The Grace Awakening* (Dallas: Word, 1990), 262.

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★ WHAT ★ THANKSGIVING MEANS TO ME

BY PASTOR CHARLES R. SWINDOLL

Thanksgiving is, by far, my favorite holiday.

It's simple. No tinsel and bows, no hectic schedule, no rehearsals, and just enough tradition to fan the fires of nostalgia. Thanksgiving is a long walk in the woods. A great meal that fills the home with mouth-watering aromas. Leisure time, laughs, and memory-building moments with family and close friends. *I love it!*

My love for Thanksgiving, however, goes deeper than these simple pleasures. It takes me back to an experience I had when I was a boy. I had just turned 10 years of age and was in fifth grade at Southmayd Elementary School in East Houston. It was on a Wednesday, the day before Thanksgiving.

The year was 1944. Our nation was at war across the Atlantic in Europe, as well as in the Pacific and far beyond. Times were simple back then, but they were also rugged. Everything was rationed. Framed stars hung proudly in neighborhood windows – and sometimes they were quietly changed to crosses when a military family member died.

We began that Wednesday as we did every day in school, standing erect beside our desks, repeating the Pledge of Allegiance and then bowing our heads as our teacher led us in prayer. She always remembered to pray for our president – and our "soldier boys" serving their country in dark, dreary, and dangerous places half a world away from my classroom. In fact, she had lost her own husband on the blood-washed shores of Normandy the previous June.

After we saluted the flag, a hush fell across the room as we bowed our heads together. As our young teacher began to pray and to give thanks, her voice broke... and she started to weep.

I did too. So did Richard Webb, my best buddy. And Wanda Ragland. Even Charles White and Warren Cook, two tough kids, wiped away tears. No one moved as she stumbled and sobbed her way through her prayer, which was filled with some of the most moving expressions of gratitude and praise that I have ever heard emerge from a soul plunged into personal grief and pain.

In that epochal moment, time stood still. I believe it was then – *right then* – that I fell in love with Thanksgiving. It became, for me, far more than just another holiday; it took on a significance that bordered on the sacred.



Lost in sympathy and a 10-year-old-boy's pity for his teacher, I walked home much slower that afternoon. Although only a child, I entertained deep and profound feelings of gratitude for my country, kept free by the sacrificial bravery and blood of men and women only a few years older than I.

On that cool afternoon, I felt a renewed surge of thankfulness

On that cool afternoon, I felt a renewed surge of thankfulness for my mum and dad... my older brother and sister... my grandparents... my friends... my school... my neighborhood... my church.

I have found in these years that have followed my experience in that fifth-grade class, that it is essential to pause very deliberately each year and give thanks. When I do, without exception, I've found that a deep joy returns to my soul.

And so, as my favourite holiday approaches, may we all take our cues from my fifth-grade teacher. May we be as self-forgetful as she was that lonely day in her life, soon to face her first holiday season alone in her little apartment.

Although those of us residing in Australia and the South Pacific do not share in this particular holiday that celebrates Thanksgiving, we nevertheless would do well to be gripped by gratitude for God's continued goodness and protection.

May we remember what she remembered – when we stop to give thanks, it enables us to remember that a heart of thankfulness transcends our present trials and we can establish a renewed commitment to the things that matter.

THE GENEROSITY OF JESUS

THE GIFT OF LIFE

BY PASTOR NATHAN POTTS



I have always been impacted by the accounts of Jesus before he is sentenced to be crucified. They show us the immense humility, grace, love and generosity of our Lord.

Jesus consistently told his disciples that He was going to Jerusalem, declaring that He would be delivered over to the chief priests and scribes, that they would condemn Him to death, but after three days He would rise again.

Peter also spoke and revealed that Jesus was delivered up *"according to the definite plan and foreknowledge of God."* (Acts 2:23 ESV) In summary we have God's plan enacted by wicked and corrupt men.

During Jesus' trial as recorded in Mark 14:43-65 we observe the accusations that the chief priests, the elders and scribes hurl at Jesus. Their rhetoric consisted of lies and false testimony. However, Jesus remained silent throughout this interrogation.

In his silence Jesus fulfills the picture of the suffering servant of Isaiah 53:7

"He was oppressed and afflicted,
yet he did not open his mouth;
he was led like a lamb to the slaughter,
and as a sheep before her shearers is silent,
so he did not open his mouth."

He was silent until the high priest asked; *"Are you the Christ, the Son of the Blessed?"* In reply, Jesus declared that he was the great *"I Am"*. The one who was prophesied from old. The one who would come with the clouds of heaven, the one who is seated at the right hand of Power. He was the God-man. Jesus affirms his divine Sonship before the high priest and portrays himself as the one to fulfil the eschatological mission of the Son of Man. This affirmation clearly sets him unambiguously in God's place.

Not only will Jesus, the Son of God, rule and reign over this earth he will do so first by being the suffering servant. He first came to earth to give his life as a ransom for many. He was the one who would atone for all sin, past, present and future. The apostle Paul understood this concept well when he scribed the following truth.

"But God demonstrates His own
love toward us, in that while we were yet
sinners, Christ died for us."
(Romans 5:8. NASB)

His death gives us life. We are justified by his blood and saved from the wrath of God. We were enemies but now through Christ's work of salvation we are enemies who are reconciled.

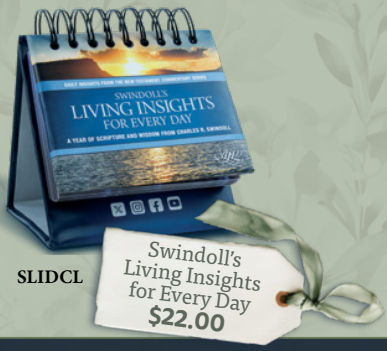
When we call out in faith and repentance to Christ, we are saved and we have peace through our Lord Jesus Christ.

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JESUS' GIFT OF WISDOM



You can trust His teaching to be true.	*Mark 1:21–28*
His teaching is new and breaks the mold.	*Mark 2:18 –28*
He willingly helps you grasp His teaching.	*Mark 4:1–20*
He leads you and feeds you like a shepherd.	*Mark 6:30 – 44*
His teaching changes you on the inside.	*Mark 7:1–23*
He is the highest authority, above all others.	*Mark 8:27– 38*
His authority is based on who He is.	*Mark 11:1–10*
He teaches you what's most important.	*Mark 12:28 – 34*
He models submission to the Father's will.	*Mark 14:32 – 42*
His life and teaching fulfill Scripture.	*Mark 14:43 – 49*

JESUS' GIFT OF LOVE



His love flows from the Father's love for Him.	*Mark 1:7–11*
He invites you into a close relationship.	*Mark 1:16 –20*
He has compassion for you.	*Mark 1:40 – 45*
He forgives your sins and restores you.	*Mark 2:1–12*
He accepts you, regardless of your past.	*Mark 2:13 –17*
He considers you His family.	*Mark 3:31– 35*
He cares when you're afraid.	*Mark 4:35 – 41*
His love crosses all social barriers.	*Mark 7:24 – 37*
He gives Himself for you.	*Mark 10:32 – 45*
He loved you enough to die for you.	*Mark 15:21– 47*

JESUS' GIFT OF LIFE



He offers you life in His kingdom.	*Mark 1:14 –15*
He brings life to what has withered.	*Mark 3:1–5*
He shines light into your darkest places.	*Mark 5:1–20*
He has power over death.	*Mark 5:21– 43*
He calms your deepest fears.	*Mark 6:45 –50*
He is God in flesh, willing to die for you.	*Mark 9:2 – 9*
He will return to restore all things.	*Mark 13:3 – 37*
He gives you life in His body and blood..	*Mark 14:12 –26*
He is the "I am," the giver of all life..	*Mark 14:53 – 62*
He rose again to give you eternal life.	*Mark 16:1– 8*

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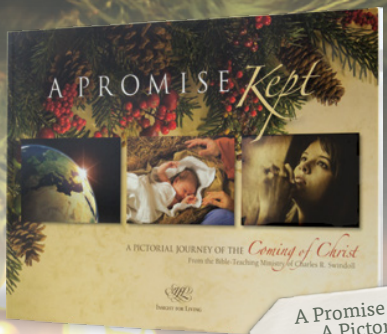
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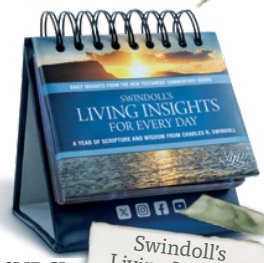


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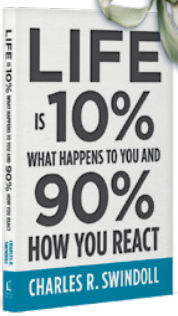


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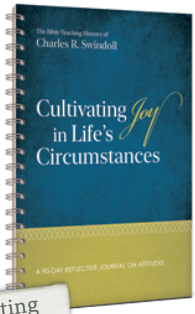
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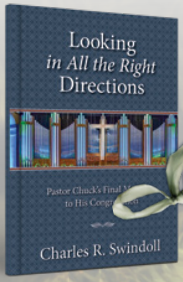


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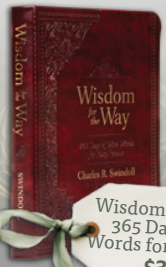
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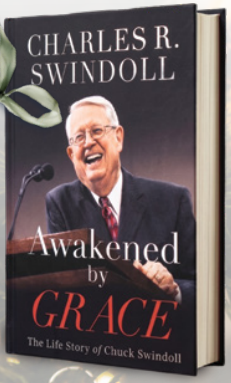


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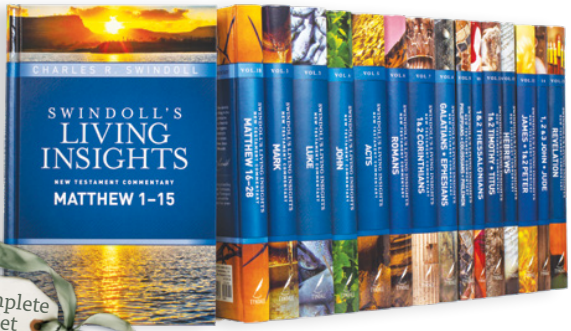
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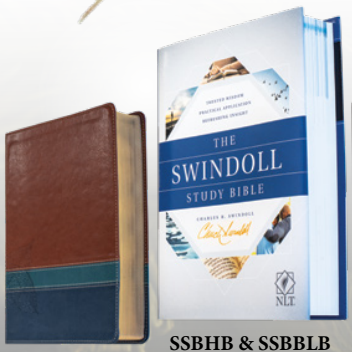
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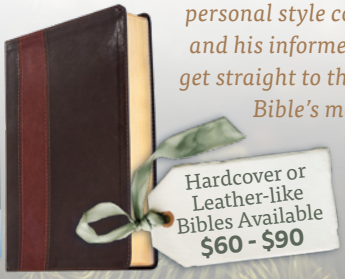
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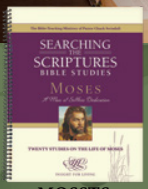
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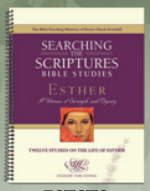
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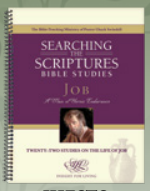
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QUIET OBEDIENCE, ETERNAL IMPACT

WHAT A QUIET ACT OF FAITHFULNESS REVEALED ABOUT WHO REALLY SUSTAINS GOD'S WORK

BY LINDA RICKS
SENIOR VICE PRESIDENT, COMMUNICATIONS AND ENGAGEMENT - IFL USA



When a cheque arrived in the mail on the final day of a financially desperate month at Insight for Living, I stopped believing that success in God's work depends on human strategy.

That cheque came from a woman who gave a modest amount each month. She never knew about the budget shortfall. She never received an urgent appeal timed to that moment. She simply said yes to God – quietly, faithfully, year after year – and then included Insight for Living in her will long before any crisis existed.

God knew.

That is when I understood something I could not have learned in a boardroom or a planning meeting: we do not sustain this ministry. He does. Our hard work matters. Our creativity matters. Our communication matters. But none of it is the engine – He is the engine. He simply invites us to participate.

I came to Insight for Living in 2015 with a deep desire to help take God's Word to the world. But I also carried something with me from the corporate world – a belief that success would depend largely on what we could accomplish through effort, creativity, and persistence.

I knew how to work hard, push through long hours, develop bold ideas, and build strategies designed to generate results. Determination and discipline had shaped much of my career, and I naturally assumed those same qualities would drive success in ministry. The Lord had other plans for what He wanted to teach me.

In March 2017, our ministry was struggling financially. Month after month, we were falling short of budget. As the pressure mounted, so did the concern among our team. We knew what was at stake. Every dollar represented real ministry happening around the world – Bible-teaching broadcasts, discipleship resources, language translations, outreach, and encouragement – reaching people who desperately needed hope.

Without the necessary revenue, the work would slow. Needs would go unmet. Opportunities to share the gospel would be lost. So we prayed.

We also did what ministries typically do during difficult seasons. We communicated the need to our supporters. We worked hard to explain the urgency. We developed plans and appeals and hoped people would respond generously.

Still, as March came to a close, we remained significantly behind budget. The number felt overwhelming: $700,000. To us, it seemed impossible. As the final days approached, many of us quietly began to accept that we would not make budget. Discouragement had begun settling into our hearts.

Then an estate cheque arrived in the mail. The amount was $700,000.

Exactly what we needed.

When we investigated the account, we discovered something even more remarkable. This individual had supported the ministry for years with small, faithful gifts – but years earlier, this quiet follower of Christ had included the ministry in her will.

She never knew about the crisis. She simply chose generosity and faithfulness.

I realised with absolute clarity that God alone sustains His ministry. He alone moves hearts. He alone provides. He alone orchestrates what no human strategy could ever arrange. He had used His servant – someone whose quiet obedience may have gone unnoticed by people but was fully known by Him.

I still believe in hard work. I still value thoughtful communication and creative ideas. We should give God our very best efforts. But now I believe something I did not fully understand before: it is the Lord who establishes the work of our hands.

It is God who carries His Word to the world. He simply invites us to participate.

Sometimes He uses large gifts. Sometimes He uses small, faithful gifts given month after month. Sometimes He uses people with leadership abilities, creative talents, organizational skills, or hearts for prayer and encouragement.

But every act of faithfulness matters because God is the one weaving it all together for His purposes.

I often think about that faithful woman who gave that modest amount each month. Humanly speaking, no one would have predicted that her legacy would become the answer to a desperate prayer at exactly the right moment. But God knew.

I realised with absolute clarity that God alone sustains His ministry. He alone moves hearts. He alone provides. He alone orchestrates what no human strategy could ever arrange.

And that is still how He works today.

Every time someone gives faithfully, prays consistently, or responds with obedience to God's prompting, he or she becomes part of something far greater. Lives are changed. Hearts are encouraged. The gospel reaches places we may never personally see this side of heaven.

To everyone who supports this ministry – whether through prayer, encouragement, or financial giving – thank you.

Thank you for trusting the Lord. Thank you for responding when He prompts your heart.

Thank you for allowing God to use you so people around the world can come to know Him through the teaching of His Word.

We at Insight for Living are grateful for the privilege of seeing the mighty hand of God at work daily through faithful people like you.

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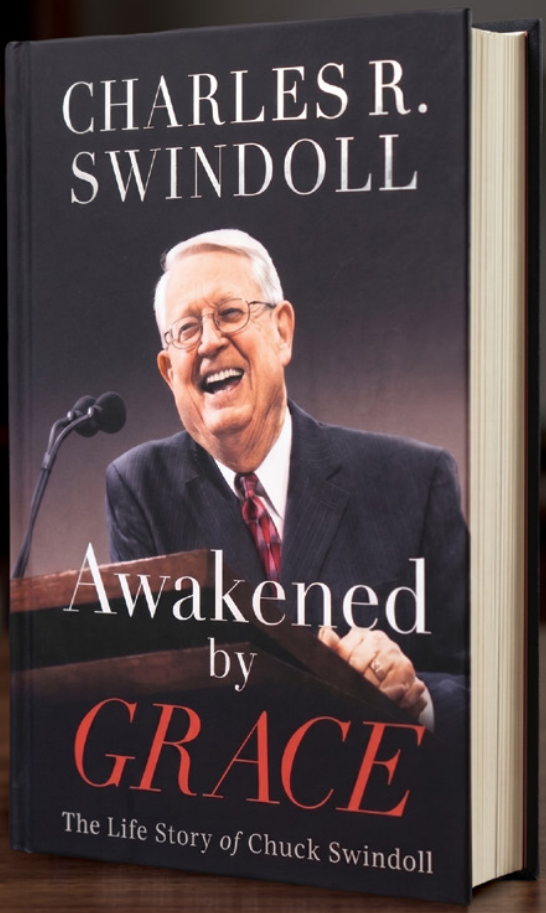
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