

*Advance praise for
Michael Catt, Sherwood Baptist Church and*

Fireproof Your Life

Michael Catt has a message for all of us! Read it and you'll be encouraged in God to face the tumultuous spiritual times we live in. This book will bless your life!

*Pastor Jim Cymbala
The Brooklyn Tabernacle*

Michael Catt is a dear friend and the kind of servant I hope to be someday—the kind that God loves to bless, because he does not hesitate to pass those blessings on to others. With a deeply generous and honest heart, he shares a lifetime of spiritual truth gained and lived out at the feet of some of God's greatest spiritual men and women. He has lived out these great ideas and knows the most practical way of expressing them in writing. This book brings these rich insights to bear on the subject of preparing your life for the inevitable fires that will come your way. I cannot think of a better way to withstand the test of your life, family and home than to be inspired by *Fireproof Your Life* by Michael Catt.

*Ed Litton
Senior Pastor
First Baptist Church of North Mobile,
Saraland, AL*

Michael Catt has touched a nerve felt by all of us in *Fireproof Your Life*. Dealing with the most obvious challenges of life and relationships, he has shown us how to protect these vital areas. He uses creative illustrations and clear scriptural principles to drive home the point that God wants us to “fireproof” every area of our lives. God’s Word is the basis for the strategies presented. This is a great book for everyone who desires to live a life that is protected from the pitfalls and dangers before us. He has lived out these principles and proven them in the fires of his own journey in life.

Jimmy Draper
President Emeritus
LifeWay Christian Resources

Michael Catt demonstrates godly wisdom in every sphere of life. It’s the strength of what he practices and his unusual authenticity about why he is teaching and living it that makes these Biblical proclamations so powerful and practical. Follow this blueprint carefully and experience the blessing of God in every area of your life.

James MacDonald
Senior Pastor
Harvest Bible Chapel
Rolling Meadows, IL

FIREPROOF YOUR LIFE

BUILDING A FAITH THAT
SURVIVES THE FLAMES

MICHAEL CATT



Fireproof Your Life

Published by CLC Publications

U.S.A.

P.O. Box 1449, Fort Washington, PA 19034

UNITED KINGDOM

CLC International (UK)

51 The Dean, Alresford, Hampshire, SO24 9BJ

ISBN (paperback): 978-0-87508-984-3

ISBN (e-book): 978-1-936143-30-6

Copyright © 2008

Michael Catt

“Fireproof Your Life” is a trademark of Sherwood Baptist Church.

Sequoia photos, copyright © Ken Jenkins; *Fireproof* photos,
copyright © Sherwood Baptist Church, photos by Hayley Catt.

Unless otherwise noted, all Scripture quotations are from the *New American Standard Bible*®, copyright © 1960, 1962, 1963, 1968, 1971, 1972, 1973, 1975, 1977, 1995 by The Lockman Foundation. Used by permission.

Italicized words in Scripture quotes are the emphasis of the author.

This printing 2014

ALL RIGHTS RESERVED

Printed in the United States of America



To
Terri

The love of my life,
my best friend,
my Georgia peach and
the mother of our two daughters.
You have walked with me through many fires
and prayed for me when I wasn't at my best.
I am a blessed man.

Contents

	Acknowledgments	9
<i>Chapter 1</i>	Standing in the Fire	13
<i>Chapter 2</i>	Fireproof Your Life Right Now	23
<i>Chapter 3</i>	Fireproof Your Faith	41
<i>Chapter 4</i>	Fireproof Your Heart and Mind	53
<i>Chapter 5</i>	Fireproof Your Convictions	69
<i>Chapter 6</i>	Fireproof Your Decision-Making	87
<i>Chapter 7</i>	Fireproof Your Marriage	103
<i>Chapter 8</i>	Fireproof Your Finances	121
<i>Chapter 9</i>	Fireproofing for Times of Conflict and Crisis	135
<i>Chapter 10</i>	Fireproof Your Life for Eternity	147
<i>Epilogue:</i>	Leaving a Legacy	161
	Endnotes	165

Acknowledgments

There is no such thing as a self-made man. Anyone who finds some measure of success has done it because of a partnership with others. It is the “others” who have invested in us who make us who we are. Without them we would be limited in our focus, understanding and impact.

Ken Jenkins provided the inspiration for this book. When you read his material in the first chapter, you will understand why. Ken is a National Geographic award-winning photographer. He is one of the most godly laymen I have ever known. His photography is second to none. His awareness of God in creation (Romans 1:20) is inspiring. I’m eternally grateful for Ken’s willingness to share the story of the sequoias with me for this book.

Without the folks at CLC who first believed in me as an author, I would still be a frustrated writer. They have been incredibly supportive in this process. A special thanks to Dave Almack, Becky English, Dave Fessenden and Jim Pitman for helping with the final edit and adding their expertise. I am grateful for the partnership.

The members of Sherwood Baptist Church, where I’ve had the privilege of pastoring for nearly twenty years, have prayed for me, encouraged me and, at times, tolerated me. I know without a doubt their prayers have shielded me in and from many fires. The staff frees me up to expand the ministry God has given me. They are my Knights of the Round Table who stand shoulder to shoulder, shield to shield, ready for anything and everything. Special thanks to Jim McBride, my Executive Pastor, whose tireless support and input keeps pushing me on.

Debbie Toole has been my Administrative Assistant for nearly eighteen years. Debbie makes sure I'm where I'm supposed to be, when I'm supposed to be there. She's a God-send to me and my ministry. Stephanie Bennett, my Research Assistant, has helped me pull this material together and has made the initial edits and corrections. Stephanie is diligent in all she does and makes me look like I actually passed my English grammar classes.

My wife, Terri, reminded me of numerous stories and situations that I had forgotten in the first draft. Without her input, this book would be lacking. Our oldest daughter, Erin, is living for Christ as an actress and entertainer for a major entertainment company. She has seen up close and personal the effects of work associates who play with fire. Our youngest daughter, Hayley, was our church photographer on the set of *Fireproof*. Her pictures are on the cover of this book and have been used in numerous publications, including OUTREACH Magazine and *Christianity Today*. You'll also find her pictures on the *Fireproof* Website. She's using her photographer's "eye" to capture images to be used for the glory of God.

Two preachers have invested much in me in recent years. God allowed me to get to know Warren Wiersbe in the mid-1990s, and he has been a constant source of encouragement. His wisdom and insights are invaluable. I never talk to him when I don't have a pen in hand. His nuggets of truth off the top of his head reveal a deep mine full of riches learned at the feet of Jesus. I am listening and learning from one of God's giants.

I have known Tom Elliff for a long time. In recent years, he has become a key adviser, friend and confidant. I've watched him walk through the fires of ministry from a distance and up close. He is a man you would want to walk with through a fire. Tom models for me the Spirit-filled life that can survive life's fires.

I am blessed to have prayer warriors in the church and around the country. These individuals have covered me in ways only eternity will reveal. Paul said it best in his letter to the Philip-

prians: “Yes, and I will rejoice, for I know that this will turn out for my deliverance through your prayers and the provision of the Spirit of Jesus Christ. . . .” We need both. I need both. To live a fireproof life, I am desperate for the prayers of the saints and the provision of the Spirit. I know in glory I will praise God for my deliverance from fires the enemy set for me because of the prayer that bombarded heaven on my behalf and because of the provisions of the Spirit of Christ.

There are many casualties in the family of God. Some warm themselves at the enemy’s fire, while others play with fire. Many foolishly think they are fireproof in their own strength. This book is written with the prayer that we will all finish well. Although the fires will come, we can make preparations for them. We don’t have to be casualties or statistics. We can do more than survive. My prayer for you is that God would use these pages, along with the prayers of the saints and the provisions of the Spirit, to see you safely home.

Michael Catt
Albany, Georgia



There it stands—after being struck by lightning, attacked by fires, stung by wasps and weathered by thousands of snow-storms—resolute above all other trees, distinctive and majestic in its beauty. The branches are eight to ten feet in diameter and thinned out until only a few of the strongest and most strategically placed are held in a dome-like crown.

*He will be like a tree firmly
planted by streams of water . . .*
(Ps. 1:3)

1

Standing in the Fire

MY FRIEND Ken Jenkins is a professional photographer.¹ The back cover of this book features one of his sequoia photographs taken several years ago in California. While researching this series of photos, Ken had a lengthy conversation with one of the foresters there.

As the photo shows, there had been a forest fire among these giant trees, some of which are so old they date back to the time of Christ. A sequoia can live through many fires, surviving because its bark is two feet thick. But after a fire, a tree can smolder for six to twelve months from the “pain and suffering” of the flames that lashed at the bark.

When trials by fire come we often find ourselves smoldering. We end up asking God, “Why this?” or “Why me?” We can even buy into the lie: “If God loved me, He wouldn’t have allowed this to happen.” But it is wrong to assume that God does not love us, does not care or does not know what we are going through.

The reality is that all of us go through fires and times of testing. Trials show what we are made of—they reveal our hearts, our faith, our level of maturity. The fires in the sequoia forests actually produce favorable results: when the cone of the sequoia is burned, it dries out, pops open and disperses its seeds. Experts tell us each cone, though only two and a half inches long and an inch and a half wide, contains up to two hundred seeds. The wind carries the seeds and deposits them on the ground as silently as snowflakes. And so life springs from death and the flames result in new birth.

Trials show what we are made of—they reveal our hearts, our faith, our level of maturity.

A Cultivated Heart

Ironically, however, the forest that Ken was photographing contains no young trees. If fire opens a cone which produces two hundred seeds, and one tree can produce tens of thousands of cones, why isn't there new growth? Where are all the young sequoia trees?

Unfortunately, tourists and onlookers have caused another problem: the ground has been hardened by their trampling feet. With no cultivation or breaking up of the soil, the seeds cannot take root and multiply. The key to the growth of the seeds is nitrogen-rich soil, the result of layer upon layer of ash from many fires.

Jesus' parable of the sower holds great truths about fire-proofing your life—how to live a life that can withstand the fire and produce fruit.

And He spoke many things to them in parables, saying, “Behold, the sower went out to sow; and as he sowed, some seeds fell beside the road, and the birds came and ate them up. Others fell on the rocky places, where they did not have much soil; and immediately they sprang up, because they had no depth of soil. But when the sun had risen, they were scorched; and because they had no root, they withered away. Others fell among the thorns, and the thorns came up and choked them out. And others fell on the good soil and yielded a crop, some a hundredfold, some sixty, and some thirty. He who has ears, let him hear.” (Matt. 13:3–9)

In this parable Jesus is the sower, the Word is the seed and our heart is the soil. We would all agree there is no problem with the sower or the seed. The problem is with the soil—our hearts. We’ve allowed things to keep us from bearing fruit and growing in godliness.

Read carefully the Master’s explanation of the parable. You don’t have to be a Greek scholar to figure this out.

Hear then the parable of the sower. When anyone hears the word of the kingdom and does not understand it, the evil one comes and snatches away what has been sown in his heart. This is the one on whom seed was sown beside the road. The one on whom seed was sown on the rocky places, this is the man who hears the word and immediately receives it with joy; yet he has no firm root in himself, but is only temporary, and when affliction or persecution arises because of the word, immediately he falls away. And the one on whom seed was sown among the thorns, this is the man who hears the word, and the worry of the world and the deceitfulness of wealth choke the word, and it becomes

unfruitful. And the one on whom seed was sown on the good soil, this is the man who hears the word and understands it; who indeed bears fruit and brings forth, some a hundredfold, some sixty, and some thirty. (Matt. 13:18–23)

This explains why some people never grow: They fail to fireproof their lives. They start out following Jesus but fall by the wayside. The devil trips them up and they ruin their testimony. One minute you see them praising God, the next minute they are on the inactive list. The seed of the Word never took root, so when the fires come through pain or persecution, they blow it.

*The only seeds that bear fruit
are those sown in soil
conducive to bearing fruit.*

Others never mature because they are caught up in the things of the world. Fame, fortune, power and pleasure dominate their thinking. They get caught up in materialism,

thinking only of themselves and worrying about how to protect the stuff they have and get more stuff they don't need. When the fire comes, all they've lived for goes up in smoke.

In the movie *Fireproof*, Caleb is searching for the perfect new boat, led astray by greed and materialism. Meanwhile, his marriage continues to crumble.



Notice that in the parable seventy-five percent of the seeds bear no lasting fruit. Most of the seeds fall on soil that has not been cultivated. The only seeds that bear fruit are those sown in soil conducive to bearing fruit. If our hearts are cluttered and uncultivated, we will fail when the tests of life come.

When Trouble Strikes

When a forest fire sweeps along the mountainside, the giant sequoias are rarely destroyed. They take their stand. While other less hearty trees are destroyed by the raging fire, the sequoia has, over hundreds of years, developed multiple layers of bark in preparation for the fire drill.

Within the bark of the sequoia is a substance called tannin, which acts as a natural fire retardant to neutralize the burning embers that embed themselves in the tree. Does this remind you of the shield of faith that is able to quench the fiery darts the enemy shoots at us?

Here's another interesting fact about the sequoia: The fire attacks the base, the foundation of the tree. Due to the incredible height of the sequoia, the crown of the tree remains above the flames and is only singed by heat and smoke.

But as the crown of the sequoia stretches constantly toward the light in an effort to bring life to every cell, its tremendous height invites more opposition. These proud trees bear scars from hundreds of lightning strikes as signs of their battle for survival.

Some of these lightning strikes cut deep and cause parts of the tree to become useless, yet it continues to live. Although in June and July in the High Sierras there are countless lightning strikes, no ordinary strike can kill a sequoia. The tree

will survive, heal and remain unshaken and stalwart. Even the most powerful strikes on the most vulnerable areas of the tree can rarely destroy it. But while these attacks are not fatal, they are still painful; it takes years to overcome the assault.

Many of us have been bruised, hurt and burned by life. The scars run deep. We're often blindsided by something that reminds us of that painful experience, but through the power of the Spirit we can learn to endure and be enabled to stand. Whether we have a fireproof life or one that crashes and burns depends on whether or not we equip ourselves for the battles to come.

Another enemy well-known for its attacks on the sequoias waits for the opportune moment and only strikes

*Many of us have been bruised,
hurt and burned by life.
The scars run deep.*

when a fire has heated and softened the bark. The California horn-tailed wasp bores into the bark and feeds on the beneficial insects living there. The fire wasp, as it is

commonly called, will then try to bore to the heart of the tree and deposit deadly larvae deep within the inner layers.

Do you know people who seem to be constantly going through a battle? They just can't get a break. Trouble seems to follow them around. As soon as they make it through one battle, another one begins to rage. Remember Job? Wave after wave of bad news came crashing in on him. He never knew why. Job was unaware of the invisible confrontation going on between the Lord and the devil.

When God was looking for righteous men to use as examples, he turned to Noah, Daniel and Job. In Ezekiel

14 we find these three mentioned for their righteousness. Obviously there was something in those men that stood the test of time. One stood for God during a flood. One stood for God in the lions' den amid a pagan nation. One stood for God in the midst of trial and tribulation.

Some through the fire, some through the flood,
Some through great trial, but all through the blood.

Like these three Old Testament giants, the sequoia is an example of what it takes to be someone God can brag about. Over time the sequoias drop their lower branches through wind, fire, lightning or by choice. They lay aside childish, youthful things unfit for a mature tree. Even the upper branches are thinned out until only a few of the strongest and most strategically placed are held in a dome-like crown in order to absorb the maximum amount of sun and rain. They know what is important for sustaining life and purpose. Today thousands of sermons have been preached and books have been written about the greatness of Noah, Daniel and Job. Their faithfulness has been a resting place for many who have wondered at times if serving God is worth it.

Noah, Daniel and Job took many hits. They were laughed at and criticized; Job was even told to curse God and die. They probably faced moments when they wondered if it was worth it, but they survived their times of testing. Job was blameless and upright and feared God. Although he lost so much that was precious to him, he never cursed God. Although he had three friends he could have done without, he waited for God to answer. It may be no small coincidence that the book of Job is followed by Psalm 1. Maybe, just maybe, Job was the inspiration for that psalm.

The great sequoias are not deformed by harsh weather; the strongest, most direct winds actually serve to strengthen the trees rather than weaken them. As believers, if we find our lives rooted in Christ, we can stand up to the winds of adversity no matter how strong they blow.

Each blast of wind creates tiny fractures in the bark of a sequoia which produce a more pliable and resilient tree, able to bend but not break. If you've lived long enough, you've lived through numerous storms and the testing fires that will enable you to be steadfast and immovable under pressure.

Standing Tall

Do you have the resolve and tenacity to live a fireproof life? The tests will come. Others will fail, and you may find yourself in a hard winter of discouragement. Someone may whisper in your ear that serving God is not worth it. Stand up. Stand strong. Stand tall. Don't quit. You've come too far to give up now.

When the sequoia is old—after being struck by lightning, attacked by fires, stung by wasps and weathered by thousands of snowstorms—it stands resolute above all others, distinctive and majestic in its beauty. The branches are eight to ten feet in diameter. The roots run in an interconnected network reaching more than two hundred feet in width.

The giant sequoia keeps its youth far longer than any of its neighbors. The silver firs are old in their second or third century, pines in their fourth or fifth, but the big tree growing beside them is still in the bloom of its youth, growing in every feature when the pines have gotten old. The sequoia does not attain prime size and beauty before 1,500 years

or become old before 3,000 years. The longevity of this remarkable tree is more impressive than its size. Millennium after millennium, whatever the forces may deliver, sequoias triumph over tempest and fire and time, fruitful and beautiful, giving food and shelter to multitudes of small creatures dependent on their bounty.

The great prophet Isaiah gave us words to live by. They are words for the fireproof life, for the storms, the trials and the fires that will come our way. “Yet those who wait for the LORD will gain new strength; they will mount up with wings like eagles, they will run and not get tired, they will walk and not become weary” (Isa. 40:31).

If you are ready to wait on the Lord for that new strength to soar like an eagle, read on.



This giant of the forest reaches incredible heights as it stretches constantly toward the light in an effort to absorb the maximum amount of sun. The roots run in a network radiating out from the trunk as much as two hundred feet.