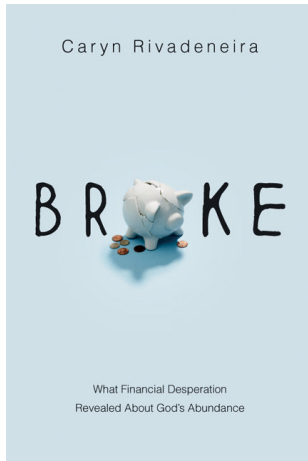




BOOK EXCERPT



*Broke: What Financial
Desperation Revealed About
God's Abundance*

Available April 2014

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Going For (the Unimaginable) Broke

Once upon a time – well, the first full day my husband and I were married, actually – we met a man. He had wheeled our luggage up from the glorious lobby of the Ritz-Carlton hotel, over the lush rugs, past the glittering china cabinets, around the circular foyer tables adorned with huge sprays of flowers, to our equally glorious room, all yellow and fresh and cozy, on the seventh floor. Somewhere in the elevator, while we adjusted ourselves around the brass luggage cart, and he apologized for any inconvenience, and after having discussed our newlywed-ed status and post-wedding exhaustion and exhilaration, the bellhop asked us what we did.

My husband went first. “I manage money for individuals,” Rafi said, as he always did.

“You work for yourself?” the bellhop asked.

“Yes,” Rafi said. “My partner and I started the firm two years ago.”

“Going well?” the man asked.

“Better every day.”

“I did that too, once,” the bellhop said. And then the story began: our bellhop had managed hedge funds, but he had ended up losing at a “game” all others around him seemed to win.

While I was restless to get rid of the man, eager to get on with our honeymoon, finding his story unnecessarily depressing for a couple just starting our life, my husband remained engrossed. He wanted to hear what had gone wrong, and how he had ended up moving from managing money on Wall Street to carting luggage on a Florida beach.

“Oh, lots of things went wrong,” the bellhop said as he pushed open the door to our room. “And after not being able to ‘right’ the wrongs, I realized it was okay. More than anything, I just didn’t want that life anymore. All that chasing. All that greed.” And then, with a wave of his arm across our room toward the balcony and the sun that glimmered on the Gulf of Mexico beyond it, he added, “And somehow, I found you can lose everything and gain something better.”

My husband nodded, thanked him and handed him a tip. I rolled my eyes as I closed the door behind him. With that I had hoped this man was out of our lives and our marriage, and that his story would get woven so deep into the fabric of our lives together that it’d disappear, or only reappear in funny little honeymoon stories that began with “Remember that weird guy . . .”

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BOOK EXCERPT

But instead, that bellhop remained a reoccurring character in our marriage. Not in the flesh, of course, but as one whom my husband would refer back to through the years. First, as my husband's business soared and succeeded, as he achieved every financial and business goal he sought, the bellhop would come up every now and again with a question, "What could he have gotten tired of? Wonder what went wrong?"

And then, later, when my husband started realizing he too was getting tired of the chase and worn down from the greed, the bellhop would emerge again—a new understanding this time.

But it wasn't until the day I looked at the numbers—at the stat that told me how close my family's income level had come to the poverty line that year, and at the ever-increasing weight of medical debt that we labored and moaned and groaned to pay down—that I realized the bellhop and his words and his little motioning hand wasn't some oddity.

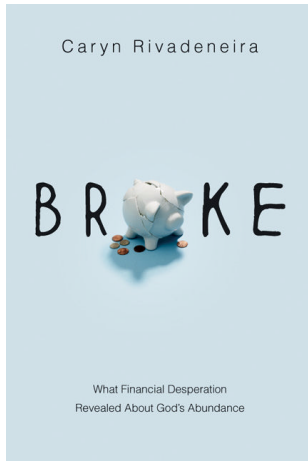
I realized my husband had been as wise to listen to his words as I had been foolish to toss them away. Because that bellhop was a prophet, speaking the truth of our future right as it began.

Had I listened, had I heeded, we might have sidestepped all this. But I didn't. Or, maybe, at least, had I grasped it much earlier, maybe we could have dealt with it in a much less painful way. But I just couldn't. Who would've imagined?

— Taken from the preface, "Going for Broke"



TALKING POINTS



Broke: What Financial Desperation Revealed About God's Abundance
Available April 2014
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Living With the “Despair-ity” Gospel

In her new book, *Broke*, Caryn Rivadeneira shows readers that God is always present—even in the midst of financial desperation, brokenness and loss—and he is always good.

“I think most of us publicly eschew the ‘prosperity gospel’ but secretly we believe it,” says Rivadeneira. “We believe in God’s goodness and love when we’re blessed with good stuff—money, happiness, success, whatever. We have a much harder time believing that he might allow desperation so that we might be drawn to him and know him better.”

Throughout *Broke*, Rivadeneira grapples with what it means to find God’s abundance amidst all that is thrown at you. She unearths questions like:

- How can we find God’s gifts to us, even when it seems like life is falling apart?
- Does he really hear and answer our prayers (even when we don’t take them seriously)? How seriously does he take them?
- How does God reveal his faithfulness to us?
- What is “daily bread”?
- How does God “shatter” us?
- Why do money issues and finances seem to have a bigger hold on us than the other issues we face on a daily basis?
- What should we do when we get restless with God?
- How do our everyday, broken life experiences bring us closer to Him?



Caryn Rivadeneira is a writer, speaker and regular contributor at the Her.meneutics blog. She spent years as an editor at Christianity Today's magazines and currently serves as worship ministry assistant at Elmhurst Christian Reformed Church, as well as working as a producer with Moody Radio. Her most recent books are *Known and Loved: 52 Devotions from the Psalms* and the novel *Shades of Mercy*.

She is cofounder of the Redbud Writers Guild, a collective of writers seeking to expand the feminine voice in churches, communities and culture. She has over fifteen years of experience in the publishing industry and is the author of *Grumble Hallelujah: Learning to Love Your Life Even When It Lets You Down* and *Mama's Got a Fake I.D.: How to Reveal the Real You Behind All That Mom*.