

Dealing With Debt: Our Family Budgets and the Travesty of Our Nation's Out-of-Control Spending

Throughout our married lives, both of our families have fought off and on with debt. It has been a constant battle, and especially in our younger years, debt had a significant control over us.

Whether it was unavoidable circumstances like an unforeseen medical bill, a house flood or a broken vehicle, or whether it was from a bad business decision, a vacation we "had to take," or a large purchase that we didn't really have the funds to buy, debt became a vicious cycle. And to be blunt, debt is not the will of God for our lives.

Scripture says clearly—"The rich rules over the poor, and the borrower *is* servant to the lender" (Prov. 22:7, NKJV).

Being in debt is not only unhealthy, but it also subjugates the borrower to the lender. When you or I are in debt, we are subject to those we are borrowing from, whether it's related to credit cards, mortgages or health care. We become the servants to the lending company, and they have power over us. As debt blossoms, it takes over our monthly budgets, making it impossible to afford even the basic necessities of life.

God Doesn't Want His People to Suffer With Debt

"Only if you carefully obey the voice of the Lord your God, to observe with care all these commandments which I command you today. For the Lord your God will bless you just as He promised you; you shall lend to many nations, but you shall not borrow; you shall reign over many nations, but they shall

not reign over you” (Deut. 15:5-6).

God hates it when His people suffer with debt. That’s why He instructed His people to obey His commands, to be financially wise, to work hard and to live within their means (Prov. 12:11, 20:4, 24:27, 31:10-31). We may be afraid to say it, but let’s call debt what it is really is—bondage.

This is also why God commanded a “release of debts” every seven years in Deuteronomy 15, saying, “And this *is* the form of the release: Every creditor who has lent *anything* to his neighbor shall release *it*” (Deut. 15:2a).

This command spoken from Almighty God for the sake of His people was revolutionary and unique in the history of the world. During these Sabbath years, God commanded His people to cancel every debt taken from their brothers and sisters in Israel. If we heard that same command spoken by God over our debts in modern America, can you imagine what kind of impact it would have on our personal lives and those of our families?

But God didn’t stop there! He also implemented the Year of Jubilee—a debt release every 50 years that guaranteed the land itself would be returned to each family (Lev. 25:8-22). God intended that families would keep their property inheritance, passing it down from generation to generation, and that this gift would never be destroyed by debt.

Removing debt from our lives is not just an Old Testament principle. Romans 13:8 says, “Owe no one anything except to love one another, for he who loves another has fulfilled the law.”

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Debt destroys relationships. Have you ever lent someone money, never to have it returned? Do you still talk to that person?

Unchecked debt leads to great suffering—for an individual or a family. It can lead to bankruptcy, loss of a home and extreme poverty. For a nation, debt leads to inflation, credit downgrades, national depressions and massive suffering for the people.

In stark contrast, love builds up (Rom. 13:8, 1 Cor. 8:1). Love is doing the best for someone else, providing for and protecting them according to God's Word (Eph. 5:29). Financial love and restraint provide stability and fortitude and long-term fiscal success and growth. Financially stable families provide safety for children and a place for their gifts and talents to flourish and excel.

America's National Debt

How are we doing in America as a country today in regard to our national debt?

Not well.

Our national debt is just over \$34 trillion, and it is rising at over \$2 trillion per year. Both political parties are to blame, as Republicans and Democrats have both continued an out-of-control spending spree that is mortgaging our children and grandchildren's national stability.

Let's see if we can get a grasp on the scope of the numbers: A trillion is a 1 with 12 zeros after it—a thousand billions, or a million millions. Someone said, "if you started spending a million dollars every single day since Jesus was born, you still wouldn't have spent a trillion dollars."

At a yearly salary of \$50,000 (with no expenses or spending whatsoever), saving a trillion dollars would take 20 million years.

Thirty-four trillion dollars in national debt means that our federal government owes its lenders over \$100,000 per U.S.

citizen (that doesn't include the debts owed by our states, counties, cities and school districts!).

As C.S. Lewis put it, "We all want progress, but if you're on the wrong road, progress means doing an about-turn and walking back to the right road; in that case, the man who turns back soonest is the most progressive."

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The United States is going full speed ahead the wrong direction down the wrong road. It is a road that leads to ever more debt, subjection and all manner of economic pain for us and for our children.

Holding Our Leaders Accountable

As believers, we should want to set this right. We should hold our leaders accountable to be fiscally responsible. This is a spiritual matter and one that the body of Christ has long ignored.

"When the righteous are in authority, the people rejoice; But when a wicked *man* rules, the people groan" (Prov. 29:2) Our charge as believers is to love our neighbors by ensuring that righteous leaders are in authority in our land: leaders who will address these issues of debt in a biblically appropriate way.

Printing more money leads to inflation, where the money in hand is worth less than before, which hurts the common people, especially the poorest in society. Raising taxes to pay for government debt also hurts the common people. The tax burden on American families is already extreme, and raising taxes on businesses will only result in higher prices for families, because the increased costs are always passed on to the consumers.

The solution to our national debt must be a reduction in spending. And the only way for this to happen is for Americans to vote for leaders who are not promising to give them more and more benefits and “free stuff” each year, such as “free” college tuition, “free” health care and “economic stimulus packages.” Instead, we must vote for leaders who will guide the government to live within its means—functioning well below its income and thereby enabling it to pay off its current debt.

We must vote for representatives who will reduce government programs, cut government spending, reform programs even though it is painful, end the deficits and reduce the debt. It is not an easy choice for our national leaders to make, but it is the right choice.

It is the wise choice. It is the God-honoring choice. It is the loving choice. And we should cheer on and support those leaders who promote this choice.

Our families must wake up and balance our budgets, or our economic life will end in disaster. If we do not, our children will be servants of our lenders (Prov. 22:7). Our federal government must do the same before it is too late. It is time that the body of Christ pay attention and hold our national politicians accountable for their out-of-control spending sprees.

Do we love our nation? As we pray and believe for God’s best for our families, do we also pray and believe for strength and fortitude for this country? Do we desire to follow God’s instructions for our families and our country as it concerns debt so that we can be free? Are we willing to repent and pursue progress by “doing an about-turn and walking back to the right road”?

Are we willing to take steps to right the ship, or are we going to simply pass the looming bondage on to the next

generation?

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Ben Quine is vice president for Christians Engaged—working on curriculum development and strategic ministry partnerships for the ministry. His Bible studies in the “Answers for Difficult Days” series equip churches and individual believers to address the hot-topic issues our culture is wrestling with today from the foundation of Scripture.

New Movie’s Dystopian America: Bibles Banned, Believers Hiding

Picture a dystopian America where Bibles are banned, Christianity is vanquished and believers are forced to embark on a perilous journey to worship Jesus in underground churches.

That’s the world characters face in “Disciples in the Moonlight,” a feature film releasing this summer.

According to an official description, the movie focuses on “a reluctant leader [who] heads up a team of seven Christians intent on smuggling Bibles to underground churches.” The action-packed trailer shows a world devoid of truth, where characters risk it all to exercise and live out basic beliefs.

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Director Brett Varvel, who also stars in the movie, told CBN News “Disciples in the Moonlight” has long been a dream and passion project.

“From the beginning, I wanted to lift high the Word of God as absolute authority, and something that we should hold highly as absolute truth.” he said. “But, then also, the name of Jesus Christ, which is the only name under heaven given to mankind whereby we might be saved.”

Varvel said he found himself wondering how he would respond if placed in the same position as the characters in the film—a real-life predicament many Christians around the world face in persecution-saturated nations like China, North Korea and Nigeria.

“[I] saw this video on YouTube of these Christians in China receiving a shipment of Bibles, and they were pulling open the boxes and ripping the Bibles out of the box,” he said. “Kissing the Bibles, hugging the Bibles, crying over the Bibles.”

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Varvel continued, “And that was something that just really stuck out to me from the beginning of this exploration of this idea—‘Do I treasure the Word of God as absolute hope, absolute authority, absolute truth?’”

Reflecting on the intense persecution so many face globally, he said it’s inspiring to see so many cling to the Gospel even amid such “heavy persecution,” juxtaposing their devotion to the more spiritually lethargic responses often observed in U.S. circles.

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Want Your Kids to Succeed? Do This 1 Thing

Want your kids to do well in school and prosper? Take them to church.

Researchers at Notre Dame have found that kids who are active in their church and follow their family's faith have a significant advantage at school, which leads to a more successful life. For example, church kids are 10% more likely to make straight A's. The effect on educational performance is the same as moving from the bottom 25% to the top 25% socioeconomic class.

The main factor in the advantage church kids have is their attitude. Overall, they are more cooperative and respectful of authority, following instructions and participating in their own education. It is not surprising that church kids who follow the biblical instruction for success, working, giving, learning, saving and managing, would do better in school and life.

The most pronounced effect of going to church occurs in middle class and working-class kids. Researchers suggest

professional-class kids do well because their family values are similar to Christian values of education and work. However, young people who grow up in poverty have so many problems that the Notre Dame study could not sort out the successful strategies.

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Fortunately, a few years back there was a study that focused on poor kids. For them, three steps based on Christian values can lead the way out of poverty:

1. Finish high school. The Proverbs tell us that wisdom brings prosperity (Prov. 8:18) and is the most valuable possession (Prov. 3:13-18).

2. Get a job. The Bible teaches us that God wants us to work and not be dependent on others (1 Thess. 4:11-12), and that work brings promotion and rulership (Prov. 12:24).

3. Get married and start a family. The great preacher Tony Evans of Oak Cliff Bible Fellowship in Dallas said it best: "Remember that God gave Adam a job before He gave him a wife."

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The study found that those from low-income families who followed these three steps escaped poverty 94% of the time. Eighty percent of them made it into the middle or upper income levels. The godly virtues of learning, work and marriage are the greatest anti-poverty program in the history of the world.

The data is in.

If you want your kids to succeed, take them to church.

"Train a child in the way that he should go, and when he is

old he will not turn from it" (Prov. 22:6, NET).

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Ron Allen is a Christian businessman who is active in ministries spreading a message of reconciliation to God, to men and between believers. He is the founder of American Wake Up Call.

Are These Key Mental Health Factors Keeping You Awake?

Editor's Note: Part 1 of this series (find it here) covered the fourth and third most common mental-health causes for insomnia. In today's article, you will learn about the second and first most common mental health reasons you experience insomnia.

When it comes to the top factors causing insomnia, mental health has taken the lead over the past decade, outpacing other reasons for you not being able to fall asleep or stay asleep. In Part 1 of this series, we discussed how unprocessed grief and PTSD (unprocessed trauma) can disrupt your sleep. In this article, we focus on the other two leading causes.

As a therapist, I truly believe that these two have managed their way to the top of the list because of how subtle they are, yet, when unmanaged, how much havoc they can wreck on our ability to maintain a good night's rest. Without further ado, here are the top two.

2. Day-To-Day Stress

We all experience times in life when we find ourselves lying in bed recounting our day to make sure we've completed everything we had set out to do. Though it's normal for this to occur every once in a while, it shouldn't be the norm. And if it is, it's an indication that you have taken on too much.

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Recurring day-to-day stress is an indication that we've taken on too much responsibility. In Matthew 11:28-30 Jesus calls the burdened person to Him, saying that His yoke is easy and His burden is light. Though the passage doesn't insinuate God's assignments are easy, it indicates that when we are walking in the midst of our God-given assignment, He supernaturally flows in and through us and we're able to accomplish things we otherwise wouldn't be able to on our own. So if you feel that you're crumbling beneath your daily load, I implore you to check in with the Holy Spirit, who knows the Father's will for your life (see Rom. 8:27). Ask Him to show you what you need to put down, what you need to delegate and what you need to keep.

1. Transitional Stress

Now, I know there are times when we can't help having to undergo multiple transitions at once. Let's say you're in the midst of planning a wedding while looking for a new job and planning your move to a new house. In this case, your best approach is to adjust your expectations. You have to expect that for a period of time, you will be putting more pressure on yourself. To prepare yourself, make sure you get enough sleep and maintain a healthy diet.

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Most importantly, find something that is steady in your life

and use it as an anchor. Your time with God is a great example of this. During times of transitional stress, make sure that your time with God does not go out the window. This is normally the first thing we put on the back burner. We justify this action by saying, "God understands" or, "I'll get to it when I can," when in reality your enemy wants nothing more than for your time with God to go out the window because the further you are from your Father's voice, the more influence your enemy can have over you.

God's faithfulness gives you hope, and in times of stress, hope anchors you to the reality that no matter how many things seem out of control right now, God is still in control. God is unchanging. He is steady. Jesus is the Prince of Peace (see Isa. 9:6), and what do you need more than anything during transition and when a bunch of unknown factors are up in the air? His peace.

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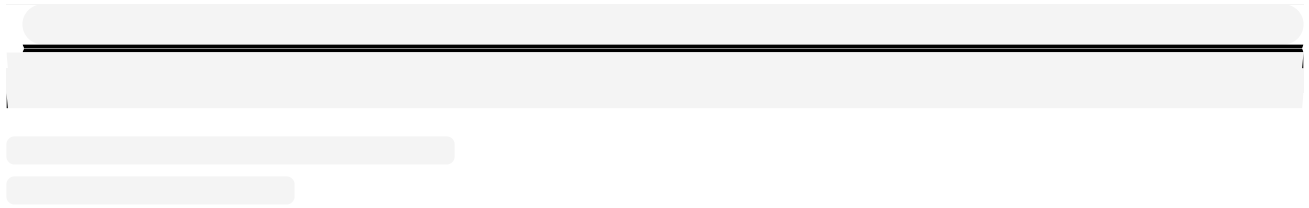
Dallas Jenkins Reveals 'Bad News' About 'The Chosen' Season 4

Fans of the hit TV show "The Chosen" were likely surprised to see creator Dallas Jenkins release a Facebook video over the weekend with a shocking title: "I've got bad news about Season 4's release."

That proclamation gave a clue into some of what could be expected from Jenkins' more than 16-minute "family chat," as he dubbed it—a candid conversation about why season four of "The Chosen" was released in theaters, the monumental cost of producing the series, and upcoming plans for the show.



[View this post on Instagram](#)



A post shared by Jeremy Camp (@jeremycampofficial)

She concluded her message with words from Psalm 73:26: “My strength and my heart may fail, but God is the strength of my heart and my portion forever.”

As CBN News previously reported, Camp revealed this weekend he’s suffering from atrial fibrillation, also known as AFib, a condition involving rapid and irregular heart rhythm, and issued a “big cry for prayer.”

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“I debated telling everybody this,” Camp said in an Instagram video, noting people always ask how they can pray for him. “There’s a lot of prayer warriors out there.”

The “I Still Believe” singer then disclosed his surgery aimed at restoring a normal heartbeat.

“My heart is in a crazy rhythm and it was affecting a lot of things,” he said. “It beats really, really fast. And it’s hard

to breathe. It's hard to function."

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Stand Up for Freedom

Lately it seems that we Americans are being taught lessons in freedom from other countries.

The courage of the Ukrainians as they fight to defend their freedom has inspired the world. Then there are the Hong Kong freedom voices, who are being systematically rounded up by the communist Chinese. And just a few days ago dissident Russian Alexei Navalny, who had courageously returned to Russia to stand for freedom, was murdered in prison.

Perhaps the most poignant freedom lesson from overseas comes from German Pastor Martin Niemöller.

Niemöller was a man of great courage who had been a submarine captain in World War I before he entered the ministry. As a minister, he spoke out against the atrocities of the Nazi regime. On March 2, 1938, he was sent to prison, where he spent the war because of his Christian beliefs.

Nevertheless, this Christian hero apologized for his delay in opposing the Nazis. Here is what he said:

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“First they came for the Socialists, and I did not speak out, because I was not a Socialist. Then they came for the trade unionists, and I did not speak out, because I was not a trade unionist.

“Then they came for the Jews, and I did not speak out, because I was not a Jew. Then they came for me and there was no one left to speak out for me.”

You may think Nazi Germany is far removed from today’s America, but you should think again. There are forces in America that no longer believe in individual liberty and democracy. Our freedoms are being diminished day by day, and most Christians remain silent.

First they came for the unborn, pushing abortion through the Supreme Court in 1973. Once legalized, abortion became a “sacred right,” expanding its reach even as science began to show that the unborn were humans after all. In recent years abortion extremists have legalized the murder of babies born alive after a botched abortion. Some have stood against abortion, but most Americans did not speak up, as 60 million American babies have been murdered. That is 10 times the size of the Nazi Holocaust Niemöller spoke against. And now after the Supreme Court sent the issue back to the states, many states are continuing to support abortion.

Then came the push to extend government control by criminalizing nonconformist behavior. Drug laws were stiffened to send minor users to lengthy prison terms in the “War on Drugs,” devastating minority communities. Under the guise of fighting white collar crime, government took vast new powers to seize property without proof of wrongdoing. People have gone to jail for getting lost in a snowstorm on federal land and failing to follow packaging regulations of foreign

countries. Legal scholars say there are so many laws on the books today that almost anyone could be charged with a crime. Worse, many so-called crimes do not require criminal intent, so this foundational right in our legal system is eroding. Few speak up for the new class of “criminals.”

Government power has also been unleashed on political opponents. In 2012 the IRS blocked fundraising efforts by conservative organizations. In 2016 the FBI used a false document prepared by political opponents to spy on the Trump campaign and put forth the Russia collusion hoax. Deep State operatives kept the hoax going long enough to influence the 2018 midterm elections and give cover to a politically motivated impeachment. The 2020 Capitol Hill rioters have been stigmatized as “Insurrectionists,” and many are held like political prisoners for protesting the election results. And now the current administration and some allies have filed questionable legal actions against their front-running opponent, Donald Trump. Sadly, members of Big Media are the biggest cheerleaders for these attacks on freedom.

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The COVID plague brought in a whole new level of anti-freedom measures. Lockdowns destroyed businesses and kept children out of school despite scientific evidence to the contrary. People were forced to wear ineffective masks as were children, again with no evidence. Millions of Americans have lost their jobs because the government has tried to force everyone to take the experimental vaccines even if they had natural immunity. And the government colluded with Big Tech and Big Media to suppress accurate information about the lockdowns and the vaccines. Now, your body is no longer yours.

On top of it all, they have been after our families and our faith. A decade before the abortion decision they used the

Supreme Court to knock prayer out of public schools. For decades they have been trying to turn the schools into indoctrination centers, training a generation to hate America. They used the Supreme Court again to force gay marriage on us, and now the administration is trying to force our girls to shower with sexually confused boys. And the Black Lives Matter movement, widely supported in government and elite circles, states that it will "Disrupt the Western prescribed family structure," while critical race theory teaches racial division.

You may not have much sympathy for a young drug user or business man who can't defend himself because the government seized his money. You may not agree with Christians who are persecuted for their opposition to birth control, abortion or gay marriage. You may not understand why anyone would not take the vaccine. You may think that talk of election fraud is a conspiracy theory. You may dislike Trump. and you may be offended that the airways and internet are full of obnoxious political speech.

Just remember the warning of Niemöller: If you are cheering for the government as it moves against the freedom of others, you are only bringing the day of destruction closer to yourself.

Stand up for freedom now, before there is no one left when they come for you.

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Ron Allen is a Christian businessman who is active in ministries spreading a message of reconciliation to God, to men and between believers. He is the founder of American Wake Up Call.

‘I Saw Organized Evil’: Actor Rob Schneider on Fear, Coercion and a Failure to Follow ‘Science’

In China, the Bible is not safe. In fact, even Christian apps are on the chopping block.

The latest app to face the axe is , a platform filled with faith-based content, daily Bible-reading plans, and spiritual development programs. The app, according to a press release issued this week, is being removed from the Apple App Store in mainland China.

Its removal from the App Store in the communist country falls under the purview of China’s “Measures for the Administration of Internet Religious Information Services,” which went into effect in March 2022.

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According to the Congressional-Executive Commission on China, an independent agency of the U.S. government monitoring human rights in China, the restrictions put in place in 2022 require a government-issued permit to post religious content and outright ban the online airing of religious ceremonies, events and worship services.

The removal of the app comes ahead of the National Day of Prayer on May 2.

“Since starting , we’ve grown accustomed to positive relations with China,” said cofounder Michael Lynn. “President Xi [Jinping] has allowed for the printing of nearly 150 million Bibles per year, and [former] President [Donald] Trump ensured that Bibles were exempt from Chinese tariffs.”

Steve Gatena, founder and CEO of , said in the press release that he and his team are “exploring alternative avenues to deliver our content and services to people in mainland China.”

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“As we work on a solution,” he said, “I want to personally extend an invitation to President Xi Jinping to join us for this year’s National Day of Prayer event in Washington, D.C.”

CBN News has reached out to and will update this story with any statements from the ministry.

The Chinese government is no stranger to censorship.

Under Xi’s regime, the Chinese Communist Party is even reportedly rewriting Scripture and calling Jesus a “sinner.”

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'Harvard of Christian Schools' Fires Back After Fox News Column Claims It Has Become 'Woke'