

4 Keys to Keep You from Drowning in Debt

Amidst today's ongoing discouraging economic news, God reminds us of His promised blessings if we obey. We are intended to thrive, not merely survive.

Our heavenly Father is "El Shaddai"—God who is more than enough—not "El Cheapo" when it comes to providing for His family who seek Him and His kingdom first (Matt. 6:33). His revealed will is "to bless all the work of your hands. You will lend to many nations, but you will not borrow. The Lord will make you the head and not the tail... If you listen to the commandments of the Lord your God" (Deut. 28:12-13).

Today, we're observing "the tail wagging the dog" as multitudes have departed from God and His ways resulting in things fundamentally off course and out of balance regarding finances personally and socially. U.S. household debt is now a catastrophic \$16 trillion with an apocalyptic day of reckoning approaching rapidly (Bloomberg Report 8/2/22).

The good news is that there are scriptural secrets we can learn and apply to prosper both financially and physically in perilous times. Consider the wonderful example of someone from my hometown of Cleveland, who learned the hard way but in the end was blessed immeasurably because he pivoted to follow God's ways and not man's.

Dying at 53, Living till 98!

John D. Rockefeller's pursuit of riches destroyed his health. He developed alopecia, a condition where his hair fell out and his digestion left him eating crackers and milk!

At 53 his life was slipping away. Then he discovered a life-changing scripture. He applied God's eternal law: "Give, and it will be given to you: good measure, pressed down, shaken

together and running over will men give unto you. For with the measure you use, it will be measured unto you" (Luke 6:38).

Rockefeller embraced the principle of generosity. Sowing seeds of financial blessing into countless areas of need, he gave millions to mission work, hospitals, educational programs and the underprivileged. His giving saved scores of lives through the discovery of penicillin plus medications to fight malaria, tuberculosis, diphtheria and hookworm disease.

At 53 he was slipping away but turning from self-centeredness to sharing selflessly enabled him to live until the ripe old age of 98!

"But those who desire to be rich fall into temptation and a snare into many foolish and harmful lusts, which drown men in ruin and destruction" (1Tim. 6:9).

Prosperity in Perilous Times

We're living in stressful times and we need biblical guidance. Just getting children back to school, parents are shocked as the average amount spent per child is up 27% from 2019 (USA Today 8/4/22)!

Inflation is at a 40-year-high and forecasters foresee a freefall with Biden's latest scheme, an obscene \$439 billion spending spree ("The Inflation Reduction Act") to fight climate change, hire 78,000 new IRS agents and "reduce our national deficit." The world-renowned Wharton Business School says this act won't reduce, but rather increase inflation (Washington Times 7/29/22).

Biden's deceptive legislation, like his "Build Back Better" ruse, will bankrupt America with our \$30 trillion debt as the radicalized Democratic Party schemes to transform free market capitalism into big government socialism. The trajectory is like the Carter era with 18% inflation, 14% mortgage rates, skyrocketing gasoline prices and a "Misery Index" worst in

America's history.

4 Suggestions for Success

1. Hold fast to God's promises for His obedient followers. God is good and our Source (not government) amidst financial upheaval. Resist anxiety and "seek first the kingdom of God and His righteousness, and all these things shall be given to you" (Matt. 6:33).

"I have been young, and now am old; yet I have not seen the righteous forsaken nor their offspring begging bread (Ps. 37:25).

2. Work diligently and discipline spending habits. Now is the time to be wise and creative in saving and spending money. Read these two articles to save thousands of dollars: "10 Ways to Save..." and "10 More Ways to Save Big Bucks...".

"Owe no one anything ..." (). So if you are in debt, get out! And don't dismiss our debt to God as we practice the principle of "first fruits" giving (tithing), instituted so He'll "open for you the windows of heaven and pour out for you a blessing, that there will not be room enough to receive it" (Mal. 3:10)!

3. Set aside money for future needs. Set apart financial provision for the future unlike the undisciplined fool who squanders it (Prov. 21:20). "Go to the ant" as an example of saving (Prov. 6:6-8) and Joseph with his careful savings that saved a nation when famine hit (Gen. 41:25-57).

4. Practice the principle of seed faith giving. "I shovel it out. God shovels back. God's got the bigger shovel!" said John Bunyan, author of "Pilgrim's Progress."

"He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Let every man give according to the purposes in his heart, not grudgingly or out of necessity, for God loves a cheerful (hilarious) giver.

God is able to make all grace abound toward you, so that you, always having enough of everything may abound to every good work... He who supplies seed to the sower and supplies bread for your food will also multiply your seed sown and increase the fruits of your righteousness" (2 Cor. 9:6-8,10).

2 Transformative Truths

1. We will always reap the same kind of seed that we sow if it's sparingly or abundantly. "One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed" (Prov. 11:24-25, NIV).

2. We will always reap more than we sow. "You can count the seeds in an apple, but who can count the apples in a seed?" God multiplies, not just adds, that's why throughout Scripture He's known as a God of abundance.

When we give in faith as God directs with right motives, then we hold on in faith with expectation! We make no demands and set no deadlines.

"Therefore, do not throw away your confidence, which will be greatly rewarded. For you need patience, so that after you have done the will of God, you will receive the promise" (Heb. 10:35-36).

Here's the Deal

Robert Morris (*The Blessed Life*) invites us to discover the joy of giving and the rewards of receiving. He says, "When God changes your heart from selfishness to generosity, every part of your life-journey is affected!"

For 50 years I've celebrated God's simple secrets for achieving financial blessing. "I know both how to face humble circumstances and how to have abundance... I can do all things because of Christ Who strengthens me" (Phil. 4:12-13).

Join me on this journey no matter what's ahead, and remember Rockefeller as we thank God for bountiful provision and take heed to this closing admonition: "Command those who are rich in this world that they not be conceited, nor trust in uncertain riches, but in the living God, who richly gives us all things to enjoy. Command that they do good, that they be rich in good works, generous, willing to share..." (1 Tim. 6:17-18). Amen. {eo}