

Partners In Courage, June 2012

THOU SHALT LEND!

Escaping the culture of debt.

Sermon by Wes Daughenbaugh

INTRODUCTION: Deut. 28:-1-2 And it shall come to pass, if thou shalt hearken diligently unto the voice of the LORD thy God, to observe *and* to do all his commandments which I command thee this day, that the LORD thy God will set thee on high above all nations of the earth: And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the LORD thy God.

Deut. 28:12 The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: **and thou shalt lend** unto many nations, and **thou shalt not borrow.**

1. THE HOLY SPIRIT OFTEN SHOWS US THE FUTURE.

John 16:13 But when he, the Spirit of truth, comes, he will guide you into all truth. He will not speak on his own; he will speak only what he hears, **and he will tell you what is yet to come.**

***** Sometime around 1992 I was pastoring in Omaha, NE. A wonderful anointing was on me and one night I prayed for a young man to be used in the gifts of the Spirit. Such power flowed into him! After that night he began to have visions and dreams and was enabled to see into the realm of the Spirit quite often. One of his visions has stayed in my memory all these years. I believe I finally understand it. Here it is.

In the vision people were climbing a large mountain representing prosperity. The scenery was very lovely—trees, grass, bushes and flowers—all in great beauty. Suddenly there was a SNAP—and the illusion of beauty popped! It had all been painted—but not real. The beauty was imaginary! As soon as this illusion was broken everyone on the mountain sank up to his or her armpits in sand! The Holy Spirit told this young man that the sand represented debt. Some of “us”, he said, managed to get on top of the sand and walk on up the mountain by stepping carefully on branches or stepping-stones. These people avoided sinking back into the sand that represented debt. When they arrived at the top of the mountain they had to battle demons for control of bags of gold and silver. (End of vision.)

God showed us this vision of the future a few years before the Federal Reserve began to inflate our currency. “In April of 1995 there was barely more than \$3.5 trillion dollars in circulation, counting all currency and bank accounts (this number is known as M2). In the next eleven years, the money supply would double. By the middle of 2011, we were pushing \$9 trillion in money supply.” (THE REAL CRASH, BY Peter Schiff, page 36).

“When the big pump began in mid-1995, this new money had to find a place to go. The Fed was keeping interest rates artificially low, thus discouraging savings.” The money supply approximately tripled from 1995 to present—but it was artificially created. **Normally, someone has to work, earn, save, and then lend money. In this case—the Fed just printed more and more money.**

It had to find a place to go—and thus the stock market had a tremendous increase during those years until the .com bubble burst. After great losses in the stock market this excess money poured into real estate—causing a housing bubble. It looked like we were all getting rich as our houses increased so greatly in price. But it was an illusion. And once again—the bubble popped in 2008.

Since then the Fed has been pumping money into Government creating one more huge bubble. Interest rates are so low that it discourages savings—yet the Government is able to borrow excessive amounts of money. A large percentage of these government bonds are purchased by the Federal Reserve Bank—meaning—they just invent money on a computer screen or a printing press.

Soon that bubble is going to burst and Americans are going to realize the picture of prosperity around them has been an illusion. Everyone will sink into horrible debt.

2. JUST HOW MUCH DEBT WILL WE BE SINKING INTO?

The Federal Government is 17 Trillion dollars in debt—and all of this is short term bonds that come due often and have to be renewed. You’ve heard of adjustable rate mortgages? You get a low interest rate on your house but once you are in debt the interest can go up and up and up? That’s the position our whole Federal Government is in. The Federal Debt is all based on adjustable interest rates that can only go—upward!

The State Governments are \$1.3 trillion in debt with 40 of the 50 states still running deficits in 2012. Local governments owe 1.8 trillion in debt. So “public” debt totals 20 trillion. However when off-budget and contingent liabilities are thrown in, total government debt tops 100 trillion!

Americans have \$13 trillion in mortgage debt. Consumer debt is \$2.5 trillion. Credit card debt is \$789 billion. That’s \$16.2 trillion in personal debt, or \$200,000 per family. On the other side of the ledger is approximately \$7,000 in savings per family.

In addition, Federally backed Student Loans now top \$1 Trillion.

Corporate Debt totals another 1.4 trillion in high-yield bonds and loans, a burden that’s nearly triple the amount in 2001 according to Standard & Poor's Leveraged Commentary & Data (MHP), a research group. More than half of the debt comes due in the next five years.

THAT’S JUST THE UNITED STATES’ INDEBTEDNESS.

Radio host Glenn Beck quotes Raoul Paul, who previously co-managed the GLG Global Macro Fund and is a Goldman Sachs alum. He quotes Raoul Paul, “The 10 largest debtor nations on earth have total debts of over 300% of world GDP (Gross Domestic Product). The 70 trillion in G-10 debt, the top 10 governments around the world, is the collateral for \$700 trillion in derivatives. That number equates to 1200% of global GDP and rests on very, very weak foundations.”

Glen continued to read, “You have to understand that the global banking collapse and massive defaults would bring about the biggest economic shock the world has ever seen. There would be no trade finance, no shipping finance, no finance for farmers, no leasing, no bond market, no nothing. The markets are, frankly, at a terrifying point of realizing that there is nothing they can do including quantitative easing to prevent this collapse.”

**** IT’S NOT ALL BAD NEWS, NOWEVER. When the Holy Spirit told us that the mountain of US prosperity would become illusionary and that the false prosperity would pop—and that everyone would sink into debt—He also told us that some people would live above the debt—climb on up the mountain of prosperity—and battle evil spirits for bags of gold and silver—meaning, for real money. **** You and I can be one of those people who LEAVE THE CULTURE OF DEBT, learn to live above it, and acquire real wealth that cannot be hyper-inflated, or digitalized on a computer screen, or printed on a printing press.

3. WE’VE BEEN LIVING IN A “CULTURE OF DEBT.”

Our government and society in general have taught us to borrow and spend, not save and lend. You don’t get envelope after envelope in the mail promoting some new opportunity to save money. But for years the credit card applications have inundated us.

Our own government rewards borrowing and penalizes saving. You can’t lend unless you save, of course. The biggest tax deduction for most families is the interest on mortgage payments for the family home. This encourages people to borrow and keep moving up into bigger homes. Paying off

your home should seem safe, rather than scary. On the other hand, we are taxed on the interest we gain in savings accounts and Certificates of Deposit. This discourages savings and encourages borrowing.

Politicians and the media have peddled the notion that prosperity comes from consumer spending. The theme is always, “Consumers spending more money is good. Consumers spending less money is bad. Shopping is good for the country. Paying down debt and saving is bad for the country.”

If we borrowed to invest in something that would grow in value that would be different. But borrowing for consumption—eating out, clothing, entertainment means that our indebtedness grows but our productive capacity doesn’t.

Peter Schiff writes, “Whenever the economy slowed down in the past decade, politicians always looked for ways to get people borrowing and spending as much as before. In other words, Washington wouldn’t let people recover from their spending binges.

“On Sept 20, 2001, nine days after terrorists took down the twin towers, President Bush told average Americans how they could help the economy: “Your continued participation and confidence in the American economy would be greatly appreciated.” Bush urged Americans to go out and spend. (In contrast, when World War II broke out Americans were urged to save. The public purchased war bonds and consumer goods were rationed.)

“One of Obama’s programs, “Cash for Clunkers” was designed to get Americans to buy cars they otherwise could not afford. So we destroyed fully paid-for cars that still worked, to go deeper into debt to buy newer ones, many of them imports, saddling car owners with additional debts at times when they should have been rebuilding their savings.”

“However, savings is the key to economic growth, as it finances capital investment, which leads to job creation and increased output of goods and services. A society that does not save cannot grow. It can fake it for a while, living off foreign savings and a printing press, but such “growth” is unsustainable—as we are only now in the process of finding out.” (The Real Crash, PG 18, by Peter Schiff)

Peter Schiff further explains this culture of debt: “Government interference is often behind consumption. State and local governments subsidize shopping centers because they “create jobs.” Banks—and thus credit cards—are all subsidized by the federal government. Fractional reserve banking, which would be fraud if it wasn’t explicitly endorsed by the Fed, allows banks to lend out the same dollar many times.

“As it happens, a huge portion of our economy is simply about helping us consume—the service sector largely fits this bill. A shrinking portion is about helping us produce: Out of 14 trillion in GDP—gross domestic product—in 2009, according to the latest census figures, about \$1.1 trillion of that was capital investment. Capital investment as a portion of our economy fell by more than 20% in a decade. **In other words, we have been trading production for consumption.**”

Another example of the “culture of debt” is the student loan program. Government forbids businesses to have apprentice programs where people could be trained to do skillful labor on the job. Instead, college is emphasized for everyone. Most graduates now have on average a \$25,000 debt with their diploma. They graduate only to realize that the diploma really doesn’t guarantee them anything.

4. TO ESCAPE THE CULTURE OF DEBT WE NEED A BIBLICAL MENTALITY.

God wants us to give. God wants us to not waste anything. God wants us to save. God wants us to wisely invest. God wants us to be good stewards of money so that as it grows we can use it to promote His causes—helping even more people with money that is multiplying for us instead of debt that is multiplying against us.

“THOU SHALT LEND” also means, “THOU SHALT SAVE.” You cannot lend unless you save. So while the whole culture is ready to borrow and have it all now, those who will walk above the

sands of debt think differently. They know God likes it when they save. They know God WANTS them to save.

***** If the devil cannot keep you ignorant of scripture he'll do his best to keep you from the balance of scripture. He'll try to twist it so that you misinterpret it. For instance, Jesus said, **“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also”** (Matt. 6:19-21).

For many years I interpreted this as, “Thou shalt not save.” So I didn't save, I borrowed! Finally the Lord showed me what this means. Treasure is what you want to keep forever. Your treasure is not something you would never sell—because you treasure it—like the Queen's crown jewels. They aren't for sale. They are her treasure.

So—if you want to keep treasure forever—it will have to be transferred up to GLORY LAND by giving compassionately under the direction of the Holy Spirit.

Your “store of treasure” is the first 10% of your income. But there is a SECOND store—a store of provision. The same Bible that says to store up treasure in heaven says to store up provision on earth!

Prov. 6:6-8 **Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.**

God wants us to store up provision—the second 10% of our income. Those who are wise with money have been telling us this for years—but most of us do not systematically pay ourselves first. We try to save what is left over—and there is never anything left over—so we don't save. Since we don't save, we don't lend. Since we don't lend—WE BORROW! We've sucked into the culture of debt!

Once we realize that God WANTS us to save—to have a store of provision—then we can do it. In fact, we JUST DO IT! Do it first! Pay yourself first, knowing that God approves and WANTS you to save. “YOU SHALL BORROW FROM NONE.” God never wanted His people in debt to others! So just as He will bless and help you when you tithe off the top—in the same way, God will bless and help you when you take the second 10% and SAVE IT.

Don't expect any encouragement from the culture of debt. If you save, you'll start escaping the sucking quicksand of debt and you'll learn to walk ABOVE IT—ON TOP OF IT! You'll BORROW FROM NONE.

There is a THIRD store. 1st. A store of treasure (what you want to keep forever). This guards your heart. 2nd. There is a store of provision (This guards you from borrowing in crisis. It guards you from debt.) 3rd. There is a store of investment seed. This enlarges the harvest of your righteousness.

Your store of provision should be at least three months living expenses. Like the ant who had to go through three months of winter—living below ground on what was stored in summer—there are times when a winter of trials comes. It might be a sickness, a job loss, or some great national crisis or disaster. Three months income is a good scriptural amount to have saved because it compares to what the ant saves—enough food stored to make it through three months of winter.

But you don't stop saving once that reservoir of reserve money is saved. You keep on saving 10%, keep on paying yourself first (after your tithe) and this becomes your STORE OF INVESTMENT SEED.

2Cor. 9:7-11 **Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: “He has scattered abroad his gifts to the poor; his righteousness endures forever.” Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.**

You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

You can see the three “stores” in these verses. You give tithe off the top. God also blesses your savings efforts so that you have all you need at all times. That’s your store of provision. But a store of investment seed grows into a harvest of righteousness—wealth that multiplies and grows which enables you to be RICH IN EVERY WAY AND TO BE GENEROUS ON EVERY OCCASION.

You cannot be generous on every occasion if you are poor. Rich in every way means you’ll be rich in character virtues and rich in wealth. In this way you won’t be destroyed by the deceitfulness of wealth. It won’t become your treasure. You won’t do evil things that hurt others to get it and be destroyed by God’s curses on ill-gotten gain.

GOD WILL WORK WITH YOU AND HELP YOU TO SAVE. He commands you to save. (Go to the ant...store your provision.) He will supply your store of seed. He will help you save until you have a store of investment seed. AND THEN—He will INCREASE your store of seed so that you can be generous and do great things for God at the direction of His Spirit.

5. GOD WANTS TO HELP US LEARN TO SAVE.

John 6:12 **When they had all had enough to eat, he said to his disciples, “Gather the pieces that are left over. Let nothing be wasted.”**

After this great miracle of abundance where five thousand men plus women and children were fed with one little lunch, Jesus told his disciples to gather up the fragments so that there would be no waste. Preventing waste and great abundance go together. They are not foes.

There are three levels of saving.

1. Save through bargains. If gas is cheaper at the station across the street by 10 cents a gallon, then buy ten gallons there and you have saved \$1.00.

2. Save the dollar in an envelope marked SAVINGS. If you save it but don’t save it you haven’t saved it. Most people who say, “I saved a bundle on that bargain purchase” turn around and SPEND what they saved on something else—and thus it isn’t saved at all! It’s spent!

3. Save the dollar the third time by putting it in some kind of interest bearing account. Perhaps you could buy a penny stock with it. But it’s really only SAVED when it is invested. Then this money starts working FOR you. It ENLARGES. God will help it to ENLARGE. Paul said, **“God will enlarge the harvest of your righteousness (2 Cor. 9:10).**

**** Robert Allen is an author and an expert in real estate. He’s also a teacher in the area of acquiring wealth. I highly recommend his book MULTIPLE STREAMS OF INCOME. While a crash of this world’s culture of debt is coming—God’s Kingdom of Abundance will keep right on working just fine! It helps to read someone who is full of ideas of how to make money.

One of the ways Robert Allen teaches us to save is to extend your planning horizon. He quotes billionaire J. Paul Getty who, when asked for his secret of wealth said, “I buy my straw hats in the fall.” It the fall they are discounted. It the spring and summer they are full price. By planning way ahead he could buy not only hats, but also all his purchases at wholesale prices.

**** I need short-sleeved shirts. This fall they will be on sale for half price. When I need long sleeved shirts I should buy them in the spring—after winter is over. They’ll be half price. By planning way ahead I will save money. Airline tickets are certainly like that. If you wait even a few days the price can increase drastically—going from \$400 to \$1,000. Is. 32:8 **But the noble man makes noble plans, and by noble deeds he stands.** It’s a noble thing to plan ahead! Avoid spontaneous buying.

Buy wrapping paper AFTER CHRISTMAS. You get the idea. It’s a mentality. Robert Allen writes, “Many people today always seem to run a day late and a dollar short. If you’re a day late you’ll always be a dollar short. Why? Because procrastination is expensive. It forces you to pay retail prices. Organized people are automatically better off financially because they have time to schedule their expenditures, to ‘buy their straw hats in the fall.’” (Page 25-26 Multiple Streams of Income)

6. GOD WANTS YOU TO HAVE PLASTIC SURGERY.

Cutting up a credit card is “plastic surgery.” Robert Allen writes, “Would you like to learn how to cut your living expenses by 20 to 30 percent in 30 seconds? You would? Well, take out all of your plastic credit cards, put one away for emergencies, and cut up the rest. Statistics have shown that this simple exercise will automatically and almost effortlessly cut your living expenses by an average of 30 percent over the next 12 months. Why? Because credit cards provide easy access to purchasing power. If you remove the easy access, you remove the temptation to spend. Thus, your overall spending will automatically decline. With the money you’re save/saving plus the 10% you pay yourself off the top, you should be able to fund your lifetime \$1 million investment program.” Pg 26

**** For the first time in my adult life I am operating WITHOUT credit cards. I still have outstanding balances—because like most of our culture I was deeply in debt with credit cards. But all the balances are now going the right way—DOWN!

I’ve lived long enough to realize that I’m not good at controlling credit cards. I guess I’m like the alcoholic that doesn’t dare take that first drink again—it would probably lead to a binge. I believe that the credit card industry plays with a deck of cards stacked against us. You just cannot win. There are all kinds of teaser rates to get you started—but every one is a trap.

The biblical mentality safeguards us: Prov. 22:7 The rich rule over the poor, and **the borrower is servant to the lender**. Credit cards holders are in the bondage of financial slavery to those who issue the cards. Don’t deceive yourself by saying, “I can handle it. I will just always pay off the monthly balance and not let it get out of hand.” Sure. That’s like a fly saying, “I can handle spider webs! I’m a really strong fly!” You may be a strong fly, but the spider web is always stronger! You can’t beat the web—you have to AVOID IT! Be a smart fly and fly AROUND it!

7. MY REASONS FOR OPTIMISM AND PEACE REGARDING MONEY MATTERS.

**** In October of 2008 I was given a prophetic Word from the Lord through a vision God gave to a trusted friend. In the vision I was filling my cup from a stream that flowed through a forest. Jesus showed me the stream was going to dry up. The stream began to drop until finally only puddles remained. Others were trying to fill their cups from the muddy puddles. Then a wind came along and dried up all the puddles! The others stood there looking befuddled while Jesus led me out of the forest and gave me a large field to possess. He said I would get my “water” from Him, but “NOT IN THE WAY YOU ARE USED TO.”

Since then I’ve become more involved in International ministries. In the vision I planted first one stake to mark the large field as my own and then I set off to plant a second stake. Now, three plus years later I’ve planted one “stake” in Africa and one in India. Our ministry is doing more and more to support native pastors, orphans and widows in these countries.

1. My first reason for optimism is that Jesus said I would get my water from Him—in some new way. Water means finances.

Is. 30:25 In the day of great slaughter, when the towers fall, streams of water will flow on every high mountain and every lofty hill.

When God allows judgment to fall on the financial towers of this world and those in the culture of debt get slaughtered He will provide streams of finances in very unlikely places—impossible places. Streams flow in the valleys—not the mountains. For a spring of water to be on top of a mountain would be a miracle. Just so—when the towers fall—God will provide miracles for His own.

Is. 43:20 The wild animals honor me, the jackals and the owls, because I provide water in the desert and streams in the wasteland, to give drink to my people, my chosen.

2. My second reason for optimism is that the new ways God is supplying for me are way better than the old way.

Robert Allen has a drawing in his book, *MULTIPLE STREAMS OF INCOME*. It shows a man trying to climb up an escalator that is going down! The other illustration shows people riding up an escalator that is going up. Then he teaches that *linear wealth* is the kind where you work once and get paid once. Trying to stay ahead is like trying to climb up an escalator that is going down.

But *residual income* is when you work once and get paid over and over and over. It just keeps coming in. I'm now earning nearly half of my income through residual income. If I work hard at it—it grows. If I am too busy to do much on it—a good amount still keeps coming in—about \$2,000 a month. Now I'm thinking in terms of residual income and there are many ways to earn it.

3. My third reason for optimism is that I finally understand that savings accounts and investments are not evil and are not in conflict with the words of Jesus.

For years I was hindered by a misunderstanding of Jesus' words so that saving and investing seemed forbidden. Now I know that God WANTS me to LEND instead of borrow. Therefore, HE WANTS ME TO SAVE. If He WANTS ME TO SAVE He will HELP ME SAVE! HE ALWAYS HELPS US DO HIS WILL!

4. My fourth reason for optimism is that I have a whole bunch of the character virtues necessary to build large sums of finances.

True riches are measured in character virtues. With the character of Jesus always growing inside me, I can have wisdom, knowledge, discipline, foresight, self-control, and generosity—all the virtues necessary to handle great sums of money.

Luke 16:10 “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.

Once I told my Dad, “Dad, I made about \$60,000 last year.” I expected him to compliment me but instead he fairly shouted at me, ‘WELL, DID YOU SAVE ANY OF IT?’ No—I hadn't saved any of it—because that seemed unspiritual to me—like storing up treasure on earth. Now I'm starting to save—paying myself right after I give my tithe to God. I know I will keep on doing this.

**** In 1991 I decided to give up Potato Chips as a way of saying THANKYOU to God for the fiery anointing I feel in my hands, arms and feet (sometimes in my legs and chest). That's 21 years with no potato chips. When I was 19 I gave up eating pork and shrimp and catfish and clams and rabbit because I saw the dietary code in the Bible called those meats unclean. I decided that although it has nothing to do with getting to heaven—I'd probably live longer and healthier if I followed that dietary code. So I haven't eaten bacon for 43 years.

In other words—once I GET something—it's settled. It's fixed. If I had understood savings and investments from the time I was 19 I'd be a multi-millionaire by now. But—I just barely GOT IT. Meaning—Just this last month it hit me that God WANTS ME TO SAVE and will HELP ME SAVE and will BLESS ME as I save—so that I can LEND! Duh. That wasn't hard. But I really hadn't GOTTEN it. I kept trying to save a little at the END, after paying all the bills. You certainly could never tithe if you did it that way—and you cannot SAVE if you do it that way. Now I have just as much confidence that God is going to bless that second 10% I put in savings as He will bless the first 10% of tithe that I lay up as treasure in heaven.

Maybe this is “old hat” to a few of you. But to the majority—I have to believe—that like me, you've been more influenced by the “culture of debt” than by the Biblical mindset of tithing, saving, and investing.

***** If you say, “I have too many bills to save. I have too many taxes to pay. I just don't know when I will ever be able to save anything.”----IF YOU ARE SAYING THAT, THEN YOU STILL DON'T GET IT.

God will enable you to do what He wants you to do. He wants you OUT OF DEBT! He wants you to LEND NOT BORROW!

5. My fifth reason for optimism is that I'm now ready to learn about investments without the fear that I'll be jeopardizing my soul.

There are so many verses in the Bible that warn about wrong attitudes toward money. My focus must remain on winning souls, feeding God's sheep and things like that. I can't just go SAVING MONEY and forget to SAVE SOULS! But in the past I saved souls and didn't save money.

I have a new attitude. Every penny saved is a "money seed." If invested it can grow with compounding interest, which Einstein said was the greatest miracle in the world. Instead of interest compounding AGAINST ME as in the past, it will now be working for me.

As a result, I'm ready to listen to teachers who know a lot about money and investments. I'll keep filtering out greed. I'll stay on guard to avoid pride and arrogance that often come to those who trust in money. I'll also avoid trusting in it. But I won't WASTE it and I won't BORROW IT! There is peace when you come to a Biblical balance of understanding.

***** Credit cards can be compared to wayward women who want your money! **Prov. 5:8-14 Keep to a path far from her, do not go near the door of her house, lest you give your best strength to others and your years to one who is cruel, lest strangers feast on your wealth and your toil enrich another man's house. At the end of your life you will groan, when your flesh and body are spent. You will say, "How I hated discipline! How my heart spurned correction! I would not obey my teachers or listen to my instructors. I have come to the brink of utter ruin in the midst of the whole assembly."**

**** I thank God that I've been able to avoid the kind of women that would destroy me! But now I'll keep to a path far from credit cards so that strangers don't feast on my wealth! Now I'm ready for the discipline of buying wholesale, of saving once (getting bargains), saving twice (putting the amount saved in a saving envelope) and saving the third time (putting what I saved into a savings account). I feel the peace of God as I read Robert Allen's book MULTIPLE STREAMS OF INCOME. **The world is truly filled with possibilities and for His own, God will continue to bring blessing, not curses!**

6. My sixth reason for optimism is that since I know what is coming, I know what to do about it. A worldwide collapse of fiat currency is coming. Peter Schiff says, **"Short the US Dollar!"** It's the easier investment bet ever. Gold, Silver and currencies from countries that are not in debt (think Australia) are ways to store finances more safely. Ultimately—the bags of gold and silver in that 1992 vision mean that God wants us to store wealth in real money. Move what you have stored in dollars into something that cannot be hyper inflated by Government run amuck. **Hag. 2:8 'The silver is mine and the gold is mine,' declares the LORD Almighty.**

7. My seventh reason for optimism is that Jesus said, "I died that there would always be enough." He said that to Heidi Baker in a vision where he told her to feed thousands of starving orphans. She said it was too much, she didn't have enough. He broke off part of His side and said, "Give them this to eat. I died that there would always be enough."

The goofy way of the world has to collapse. It is too unbiblical. **But there will always be enough for those who follow the ways of the Lord and are led by His Holy Spirit.** Escape the culture of debt. Walk on top of the sand. Climb the mountain of prosperity. Possess the gold and silver that rightfully belong to God and His people.

I love you. God bless you.