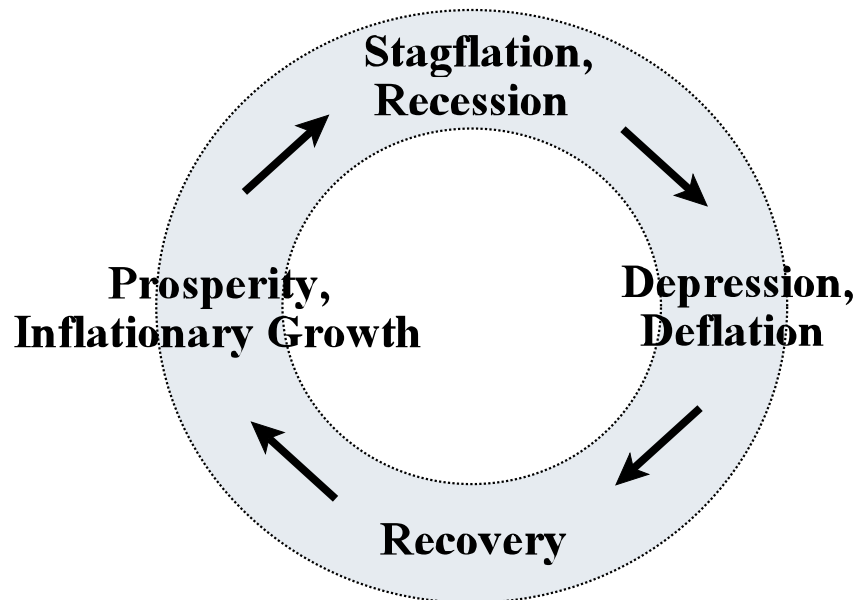


What's Going On in America and How Should We Respond?

Introduction

- Most people are linear thinkers
- Reality: there's a defined financial/credit cycle
- Unavoidable problem: Credit can't be increased indefinitely; we cannot continually spend more than we earn

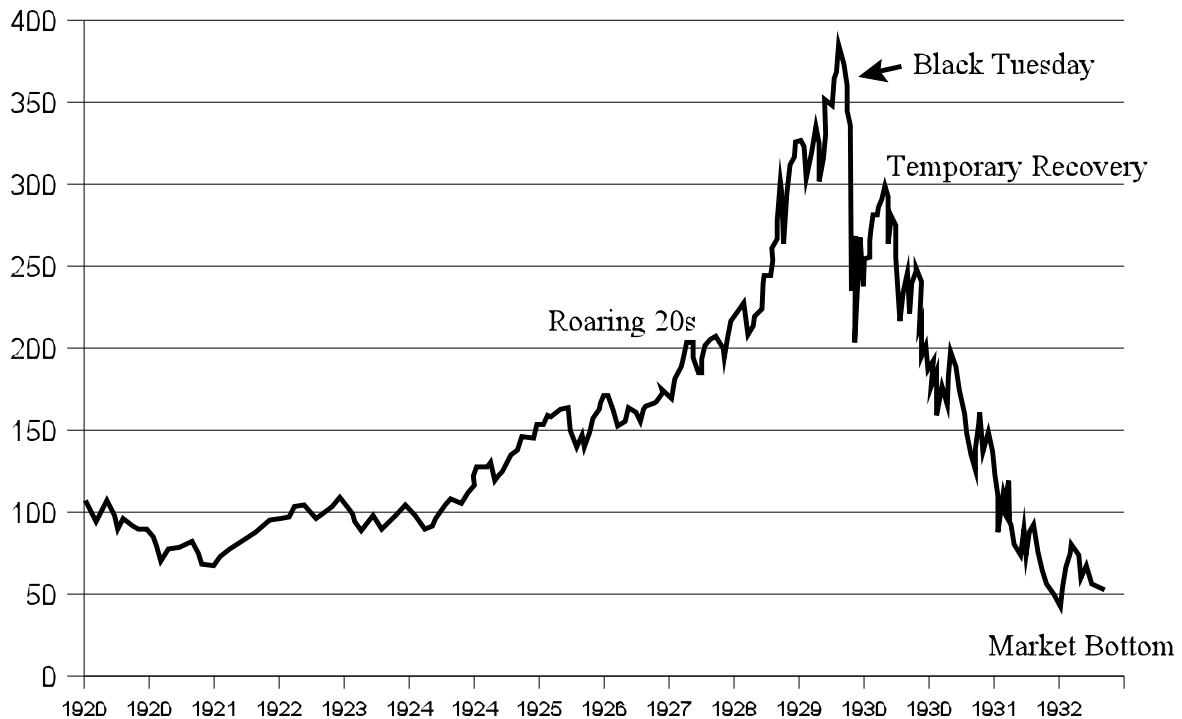
Financial & Credit Cycle



Financial & Credit Cycles

- Financial Cycle: Prosperity, Inflationary Growth (economic expansion or boom)
 - Credit Cycle: credit expands rapidly — credit is king
- Financial Cycle: Stagflation, Recession (plateau or peak)
 - Credit Cycle: credit contracts, harder to get credit
- Financial Cycle: Depression (contraction or downswing of economy)
 - Credit Cycle: credit contracts sharply, not available — cash is king
- Financial Cycle: Recovery (plateau or valley)
 - Credit Cycle: credit expands slowly

Stock Market Crash of 1929



Jubilee

- Leviticus 25, declare year of Jubilee every 50 years
 - all debt was to be cancelled or forgiven
 - all Israelites who had become slaves or hired workers were to go free
 - all property was to be given back to the original owners
- Jubilee is a reset
- Problem
 - If we're unwilling to reset our economy voluntarily, will experience an unplanned Jubilee
 - Decline doesn't stop until all effects of accumulated debt are purged from the economy
- "Wealth transfer"
 - Pr 13:22, "a sinner's wealth is stored up for the righteous."
 - "sinner" (Heb): one who misses the mark, goes wrong, forfeits, sins
 - someone who doesn't do what they're supposed to do, doesn't follow acceptable practices or act according to appropriate standards

- “wealth” (Heb): strength, efficiency, wealth, ability
 - what they own or gives them ability to produce
- “righteous” (Heb): just, righteous, innocent
 - those who act according to a just standard
- Ps 37:21 (ESV), “The wicked borrows but does not pay back, but the righteous is generous and gives.”
- Reexamine Pr 13:22: the wealth of the one who borrows and does not pay back (wicked) is stored up for the one who has surplus and gives generously (righteous)
- In the 1930s
 - People who were in debt before the crash lost everything: property foreclosed, equipment repossessed
 - People who were not in debt and had surplus cash were able to purchase these items at greatly reduced prices, especially if they waited until the economy bottomed out and prices stopped dropping
 - most people lost everything, but many thrived, some became multi-millionaires
- “Wealth transfer” is about people who are financially wise being able to thrive in an economy that destroys people who are in debt

Strategy

- Long term strategy
 - Live below your income, lower your cost of living
 - tithe (firstfruits: pre-deduction, gross income)
 - offering, generosity
 - savings
 - investment, multiplying growth
 - living costs and spending
 - Eliminate all debt, including mortgage
 - Add savings and investment allotments to your payments
 - Fiercely protect tithe and offering allocations
 - Don’t borrow for depreciating assets; pay cash
- Defensive or survival strategy (wealth preservation)
 - Realize: you don’t own what you’re still paying for
 - Liquidate non-essential assets with large balances due
 - Eliminate all personal debt, including mortgage
 - If you still owe large percentage of your home’s mortgage, consider selling and renting until market begins to recover (a few years)

Part 2 — Proper Response

- Extremely difficult times ahead for America, but God's preparing us now so we'll not only survive those difficulties, but thrive and be able to help others whose worlds are falling apart
- The cause: the spiritual and moral decay among American Christians
- The good news is this: Judgment doesn't have to happen and it won't if we respond properly

- The dilemma
 - Ro 7:15-18, "15 I do not understand what I do. For what I want to do I do not do, but what I hate I do. 16 And if I do what I do not want to do, I agree that the law is good. 17 As it is, it is no longer I myself who do it, but it is sin living in me. 18 I know that nothing good lives in me, that is, in my [flesh/sarx]."
 - v 20, "Now if I do what I do not want to do, it is no longer I who do it, but it is sin living in me that does it."
 - Sin is still in our flesh
- Every one of us as Christians still has a flesh, a worldly mindset; we still think like the world
- We must change the way we think; i.e., repent
 - We're children of Almighty God
 - Holy Spirit within us is greater than the god of this age, Satan
 - Jesus the man is our prototype, the firstborn of many
 - Jesus as a man served Father in every respect until his work on earth was finished
 - Jesus as a man received all authority in heaven & earth
 - Jesus as a man exercised authority over evil spiritual beings
 - He is the pattern we're to follow
- We must aggressively transform our minds; reprogram our thinking
 - We must see ourselves as Christians — little Christs — becoming just as effective as Jesus Christ the man
 - We must use the authority he gave us against evil spirits
 - We must stand firm in the faith, fight the good fight and finish the race
 - We must be salt — preserving goodness and righteousness in the world by destroying the corruption of evil
 - We must be light, exposing everything that opposes God, showing it for what it really is
 - We cannot remain indifferent because we're engaged in an all-out war between kingdoms
 - We cannot remain passive because we're Christ's ambassadors, the only representatives of righteousness in an unrighteous world

- Repent! Change the way you think
 - God in us will change the world thru us if we cooperate with him
 - The only thing we need to defeat is our own flesh; our own worldly way of thinking
- So what should we do as our nation seems to be sliding toward oblivion?
 - We should do the natural human things
 - Also do the supernatural human things
 - Learn to work cooperatively with God by doing our part and relying on him to do his
 - Use the spiritual authority he gave us to address evil in the world
 - Refuse to be passive; passivity is not a godly attribute or fruit of the spirit!
- We can turn this nation around
 - I believe most, if not all of the problems affecting our nation are merely symptoms of the immaturity, indifference and passivity of American Christians
 - I urge you to love God with all your heart, with all your soul, with all your mind and with all your strength
 - Get radical for Jesus!
 - Don't be complacent; get radical and change your world!
- Start by changing yourself
 - How do we change our thinking? RPM
 - R: Read your Bible
 - P: Pray
 - M: Meditate
 - Then ACT: Aggressively Change your Thoughts
 - The problem is us, not them
 - The good news: God will change our thinking with our active cooperation
 - As we aggressively work to conform our thinking to God's word, he'll make it happen
- 2 Chronicles 7:14, "if my people who are called by my name humble themselves, and pray and seek my face and turn from their wicked ways, then I will hear from heaven and will forgive their sin and heal their land."