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AUGUST 2009 • ISSUE 377



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BIG problems ahead**

Also Inside: Trusting  
our great God

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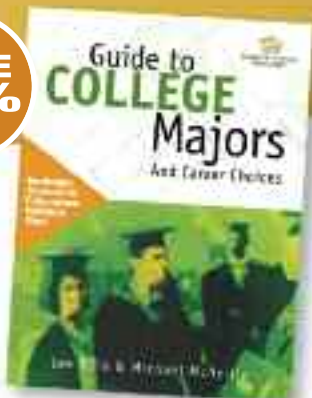
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# Big government = big problems ahead

By Chuck Bentley, CEO

The U.S. government is being led by those on *both* sides of the political spectrum who favor an even bigger, more powerful government.

Today, our government is spending \$2 for every \$1 of its income. This overspending is possible because foreign nations are loaning money to us at record levels.

Can you imagine if your children handled money this way? How long would it be before you stopped loaning them money?

Our elected officials want increased regulation and control of the private sector, and this push for power is often presented as an effort to make things more “fair and equal” for a larger number of people.

This path, however, is moving us closer to socialism. The socialist philosophy of governing is built upon a collective or federal ownership and control of the means by which goods are distributed and produced.<sup>1</sup>

Both our spiraling debt and our out-of-control growth of government

powers are clear signals for big problems ahead. We are on a very slippery slope and one that may bring us dangerously close to destroying our national prosperity and security.

Many believe the debate is between political ideologies or economic philosophies. But I don’t think the

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**Socialism is not natural; it is effectively a Robin Hood plan to take from the rich and give to the poor.**

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debate is between conservatism vs. liberalism or socialism vs. capitalism. This argument is the wrong argument for Christians. Let me explain.

## Socialism

Times of economic crisis, such as the Great Depression, have been used by social engineers to usher in more governmental control, and today’s crisis is no

exception. Writing in the June 2 issue of *USA Today*, Jonah Goldberg makes some interesting observations about our government’s latest power grab.<sup>2</sup>

- First, Washington “effectively owns General Motors and controls Chrysler.”
- Second, it controls a large portion of the banking industry and has majority stakes in companies like AIG, Fannie Mae, and Freddie Mac.
- Third, it’s pushing for nationalized health care and for control of the student loan business.
- Fourth, it’s claiming the right to regulate any activity with a carbon footprint.
- Fifth, it’s considering the regulation of executive pay.

Goldberg notes that nationalization of industry is only one type of socialism. Another involves redistribution of America’s income—something we’ve also heard from Washington in recent months.

Socialism is not natural; it is effectively a Robin Hood plan to take from the

rich and give to the poor. It sounds noble, but Robin Hood is a fairy tale about a benevolent criminal.

Some argue that Jesus and His disciples practiced socialism because they had a common purse. But their actions were voluntary. The same was true of the early church. *“All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need”* (Acts 2:44-45 NIV).

This is private benevolence practiced as people were able to help each other. It is not socialism nor it is wealth redistribution. Christ called us to be generous to the poor, the widow, the orphan, and the alien. This is God’s economic model for demonstrating compassion and care.

Unfortunately, government has proved itself inefficient in managing what it already has—it does not need to grow bigger. It is trillions of dollars in debt, and as it grows, its debt will grow by trillions more.

Currently, the total obligations of our federal government amount to \$63.8 trillion.<sup>3</sup> In addition, more government means more taxation and consequently less freedom. As Daniel Webster pointed out, “An unlimited power to tax involves, necessarily, a power to destroy.”<sup>4</sup>

I’ve also observed that promoters of socialism come very close to presenting it as a cure-all for a nation’s ills. But experience has proved otherwise.

Take Britain as an example. In her book, *There Is No Alternative: Why Margaret Thatcher Matters*, Claire Berlinski says that by the mid-1970s, Britain was commonly viewed as the “Sick Man of Europe.”

Public service was shut down by labor unrest and garbage was piled high on the streets. Even the Soviet Union didn’t want to increase its trade with Britain because Britain produced unreliable goods and was always on strike.

“Margaret Thatcher had the cure,” says John R. Coyne Jr. “The illness was socialism, and to fight it she took a sledgehammer to the postwar jerry-built structure....”<sup>5</sup>

We are presently moving in the opposite direction of our national heritage, and we need to be aware of the dangers and risks. In Marxist theory, socialism is viewed as the transitional stage between capitalism and communism.

## Communism

In theory, communism was supposed to eliminate private property and establish a system in which goods were owned in common and were available to all as needed.<sup>6</sup>

Of course, someone had to oversee this system in order to ensure the redistribution of the wealth, and these overseers established brutal dictatorships that slaughtered well over 100 million people.<sup>7</sup>

Rather than looking out for the people, they looked out for themselves. Stephen Kotkin, an associate →



professor of history and director of the Russian Studies Program at Princeton University, says that when the Soviet Union collapsed, the top elites grabbed the property.

“All the property was in the state’s name,” Kotkin says. “What did that mean in practice? It meant that whoever was closest to it, whoever controlled the licensing and the paperwork and the legal apparatus, could give themselves the property. So there was a colossal self-privatization of property by the elites. Factory managers, party bosses and state ministers just assigned the property to themselves.”<sup>8</sup>

The failure of communism is further highlighted by journalist Gwynne Dyer, who compared Russia, which experienced a communist revolution in 1917, to Italy, which was in about the same stage of industrial development at that time.

Italy went through the Great Depression, it was on the losing side of World War II, it had less natural resources than Russia, and it experienced periods of poor leadership. Yet, Dyer noted that by the late 20th century, Italians were four to five times richer than Russians.

She also looked at China, which experienced a communist takeover in 1949, and compared it to Taiwan and South Korea. As was

the case with Italy, things were not always rosy in these latter two countries. But, as Dyer points out, “at least they weren’t tied to Marxist economics. By the 1980s [Taiwan and South Korea] had achieved economic takeoff, and democracy soon came afterward.”

In contrast, between 1949 and 1979, per capita income in China did not even double. Dyer says it

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**Everyone is better served when personal and national prosperity are flourishing, but it must be within the constraints of strong biblical values.**

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wasn’t until the 1980s that China’s economy began growing rapidly. Why? Because it “finally abandoned ‘socialist’ economics and adopted the same style of state-assisted capitalism that its neighbors had been practicing for the past 30 years.”<sup>9</sup>

## Capitalism

There is no perfect system, but having lived under capitalism, I see it as a vast improvement over socialism and a strong deterrent

to widespread suffering. Capitalism allows for *private or corporate* ownership of capital goods. Investments are determined by *private* decisions. And, the prices, production, and distribution of goods are determined mainly by competition in a *free* market.<sup>10</sup>

Capitalism offers the potential for personal and national prosperity, and this prosperity has been the focal point of much criticism. Some politicians attempt to win votes by constantly accusing the rich of not paying their fair share of taxes.

But according to a report by the Congressional Budget Office, the top 20 percent of income earners paid 86.3 percent of all federal income taxes in 2006.<sup>11</sup> Everyone is better served when personal and national prosperity are flourishing, but it must be within the constraints of strong biblical values. Just as socialism and communism is flawed, so too is capitalism.

It is no sin to be prosperous, but capitalism can be harmful when sinful people gain power over the weak and disenfranchised. Unbridled greed destroys lives, and we have seen many examples of this in recent years.

For individuals and our nation to prosper by God’s design, we must operate

within a framework of biblical values. It must be a single-minded effort to create value for others. When prosperity is governed by Christian values, all of mankind will benefit.

Henry Ford's idea of a mass production line for automobiles cut the price of a Model T from \$5,000 in 1909 to \$500 in 1927.

"When capitalists build businesses that create enormous value for people far beyond the cost of the resources they use, they prosper," says Shlomo Maital, academic director of the Israel Institute of Technology. "But they can only do this if they have empathy for other people and their needs, as Henry Ford did, and if they seek with energy and creativity to provide what people want and need."<sup>12</sup>

## God's Economy

God's economic principles provide a way of life that eliminates corrupt materialism and unbridled greed. They also discourage centralized control and dependency. If we live by biblical values, we not only take personal responsibility to work for our own needs but also to help others who cannot work.

The dream our founders gave us was not gain for the sake of wealth or power. It was the idea that God had

created all people equal, and as a result, each had the option to work hard and prosper or to be lazy and suffer loss. This is consistent with the wisdom that guides God's economy: "*He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty*" (Proverbs 28:19 NIV).

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**The greatest threat to our nation is not an external enemy; it is the departure from the principles and values that God taught us.**

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Along with providing products and services that improve others' lives, God's economic principles teach genuine personal concern for the needs of others and voluntarily providing for those in need. "*He who despises his neighbor sins, but blessed is he who is kind to the needy*" (Proverbs 14:21 NIV).

It's not about grabbing all you can get and leaving everyone else to fend for themselves. It's about living so you can provide for your own needs and for those of others whom God directs you to serve. It is realizing that your blessings are for a

purpose—to make a lasting difference in the lives of others.

In addition, the dream our founders gave us was not material only. It was also ideological—freedom. They had lived under the heavy hand of a king, and they wanted a better life for their descendants.

Likewise, we should take care that we don't easily give too much authority to our own rulers. "*Like a roaring lion or a charging bear is a wicked man ruling over a helpless people*" (Proverbs 28:15 NIV). This proverb does not take a political side; it warns against blind trust in any man.

God has given us a precious gift in America, but that gift can be lost. The greatest threat to our nation is not an external enemy; it is the departure from the principles and values that God taught us.

If we place faith in the economic principles of capitalism, socialism, or Marxism and become separated from the guiding principles of God Almighty, we will surely lose our prosperity and our freedom.

May we instead cling to the precious principles of God's economy and put our trust in His ways. Any alternative will surely lead us to bondage.

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# WHERE ARE YOU ON THE MAP?

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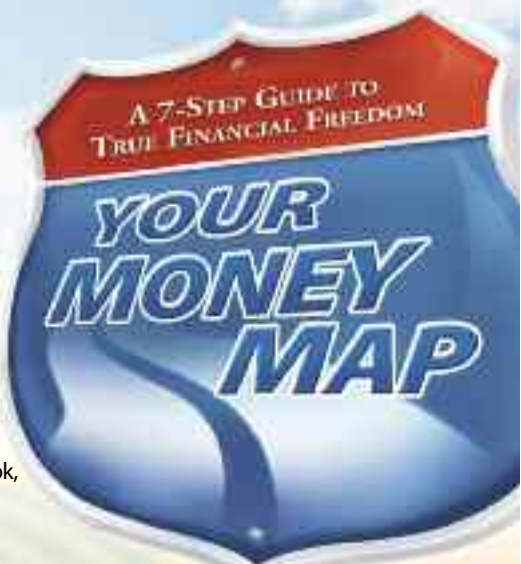
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**NEW!**



# Howard Dayton receives honorary doctorate

Asbury College in Wilmore, Kentucky recently conferred upon Howard L. Dayton, cofounder of Crown Financial Ministries, the honorary degree of Doctorate of Laws, LL.D.

Howard founded Crown Ministries in Orlando, Florida in 1985. Crown Ministries merged with Christian Financial Concepts, founded by the late Larry Burkett, in 2000 to become Crown Financial Ministries.

Howard has authored or co-authored more than 14 books and small group studies, teaching people around the globe God's financial principles.

His newest book, *Money and Marriage God's Way* (Moody Publishers, April 2009, [www.MoneyandMarriage.org](http://www.MoneyandMarriage.org)), was written with the help of his wife, Bev.

Dayton said of the doctorate from Asbury, "I was deeply grateful to give the commencement address and receive the honorary degree from such an outstanding



Christian college with a tradition of academic excellence and commitment to Christ and His work."

The citation speech for the honorary doctorate, delivered by Asbury President Sandra Gray, outlined some of Howard's life achievements and professional contributions and applauded his dedication and service to the body of Christ locally, nationally, and internationally.

Today, Crown has 200 staff and more than 10,000 volunteers dedicated to equipping people globally with biblically based financial stewardship tools and resources through radio, film, seminars, small groups, and individual teaching.

Based in Georgia, the ministry has offices in the United States, Canada, Latin America, Africa, Europe, India, Asia, and Australia.

# Growing up in communist Poland

By Megan Pacheco

My grandmother used to tell me, “Megan, what doesn’t kill you only makes you stronger.” I guess that’s how you could describe many of my experiences living in communist Poland.

I was born and raised in a small town in Eastern Poland, very close to the Soviet border. But it wasn’t until middle school that I became aware of the “system” I was living under.

When I recall my experiences of living in communist Poland they seem almost surreal now, but at that time they were simply the “normal” life of virtually everyone around me.

Going to the store to buy groceries was an adventure in itself. For much of my childhood each family received ration cards specifying how much of items like meat, sugar, and gasoline they could buy each month.

Most of the time grocery stores—if you could even call them that—stayed virtually empty with the exception of a few basic items like bread and milk. Once a week there would be a delivery of items such as meats, sugar, and flour to the stores. And, as word got out,

you’d see long lines forming in front of the stores with people hoping to “catch” something.

Because the system was corrupt, being a grocery clerk was a lucrative and quite powerful position. Clerks would hoard much of the food for themselves, their family members, and close friends.

And, many who stood in those long lines would walk away empty-handed, hoping for better luck next time. Since I lived in a rural area, small farms were the salvation of many people.

You may find it humorous, but toilet paper was a hot commodity in those days. When our family members from big cities came to visit, they brought us rolls of toilet paper and we sent them back with items like meat, eggs, and flour.

I remember the first time I saw a western-type grocery store. It was during a trip to Italy that my grandmother and I took to visit my aunt. We could not believe what we saw. I remember watching my grandmother spin in circles around the meat counter, with tears in her eyes, just speechless. I was eyeing the produce section with all the tangerines, bananas, and oranges.



**Megan and her husband, David, on a visit to Poland.**

Tropical fruits were items that we would get only on special occasions like Christmas. So, knowing I could have all the oranges and bananas I wanted was a dream come true.

Life was very interesting and exciting for me since both of my parents were very active in the anti-communist movement, Solidarity.

Politics, listening to forbidden radio, and having our neighbors spy on us was the way we lived.

I remember my mom being taken away one night for questioning. My father and I were crying, not knowing if we would see her again. I was young, yet I understood a lot. I understood my parents were willing to risk much

so I could have a better future. They talked to me about this better future and what they dreamed of for me.

They quietly sent me for private English lessons, understanding that once communism was gone—and they knew one day it would be—the simple knowledge of English could be my ticket out, and it was.

I am not sharing all of those experiences with you in hopes that you will feel sorry for me. Not at all, please! However, I do believe that all of those experiences, and many more I don't have the time to write about, taught me much.

I don't look back at my years in communist Poland as tough times. On the contrary, I have great memories. I guess when you don't know what you don't have, you don't miss it at all.



**Megan, right, in one of the communist government schools she attended as a child.**

There are some great lessons I learned during those times. I learned that I did not need much to be content and happy.

Now, being married and living in one of the most affluent nations in the world, I don't struggle with the need to have more, bigger, and better. I can look at a nice new car or a big new house, appreciate its beauty, and walk away not feeling like I'm missing out or deserve or "need" it all.

By watching my parents live out and fight for higher ideals, I learned to stand up and speak out against what I believe is wrong. Because of the educational system that fed me lies on a regular basis, I learned to think independently and not accept at face value everything thrown at me.

The communist system used fear and threats and gave you no right to question. But watching my parents and their close friends

question and reject the fear tactics, I learned not to give in to fear when it comes to standing up for what's right.

*Megan Pacheco is international media director for Crown Financial Ministries.*

## Chuck Bentley

*Continued from Page 7*

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# Debt free...again!

*When Terry and Carol Boutet again yielded to God's will for their finances, they found He was gracious once more.*

PART TWO OF TWO

After their pastor preached a convicting sermon on debt, Terry and Carol Boutet paid off everything they owed. But as they began building their dream house in North Carolina and Terry lost the top client for his architectural firm, the couple found themselves in debt again. Their situation grew worse when Terry took on even more debt to build a spec house that he hoped would provide income. Instead, the house didn't sell, forcing him to rent it for less per month than the mortgage payments on the property.

The Boutet's downhill slide continued when

Carol's Dad was diagnosed with dementia, forcing her parents to move in with Terry and her. Instantly, the family grew from three to five. And at this same time, Terry's work was decreasing, forcing him to look for jobs two and three hours away.

"In order to hang on, Carol and I agreed that we should take out the cash value on my life insurance policy," Terry says. "What she didn't know at that time was that I was also taking out cash advances on our credit cards."

The Boutets found themselves at the end of their rope and decided to put their dream house up for sale. Terry began sending out resumes in hopes of

finding work. For more than 10 years he had worked for himself. Now, he would again have to work for someone else.

In March 2000, the couple moved from North Carolina to Ohio so he could begin a job with an architectural firm. "We had disobeyed God's teaching in our lives, and we had to suffer the consequences," Terry says. "I took human counsel that was not godly, and I knew it. I ignored the warning that I knew was in the Word of God, and I did not heed the warnings that God was giving me."

Now, Terry found himself as the employee of another architectural firm, working hard to make someone else successful.

Still, he was grateful for the work and the income, which would help Carol and him repay their debts. It was a difficult time for the Boutets as they paid on two mortgages in North Carolina—their dream house and the spec house—and also paid rent in Ohio.

Shortly after the couple's move to Ohio, Carol took over the management of their household finances because of the time that Terry was required to spend at the office.

When the next credit card bills arrived, she found out about the cash advances he had been taking.



**Terry and Carol's North Carolina dream house**

"This put a huge strain on our marriage," Terry says. "I'm not sure how many words we exchanged over the next few days, but there weren't many happy ones. Praise the Lord that Carol found it in her heart to forgive me, and we worked to restore the trust that I had broken through my dishonesty in our finances."

At the same time, God blessed the couple financially. Terry was earning an excellent salary that allowed Carol and him to stay current on their obligations. In addition, they had renters for both their spec house and dream house in North Carolina.

In neither case were the rent payments enough to cover the mortgage payments, but still, they were receiving help toward keeping those payments current.

And, when the people renting the spec house finished building their own house and notified Terry and Carol that they would be moving out in 30 days, God provided a buyer for the spec house, leaving the Boutets with only one mortgage in North Carolina.

"Things seemed to be getting better, and we began to see hope at the end of the tunnel," Terry says. "Carol and I even started talking about me going back out on my own again. Once you've been in

business for yourself, that just seems like the only way to go.

"You would think we'd have learned that God wanted us to be debt free. However, we started looking for land. I guess once you've been a homeowner, you want to be one again, as well."

Terry had his annual review at work, and it seemed the company couldn't say enough good things about him. He was even given a double raise—twice the amount normally expected.

The couple proceeded with their land search, finding property and making an offer that would require them to assume more debt.

They received notification in the mail that they were approved for a loan, but on the same day, Terry's boss, who had praised him three months before, told him that he was being laid off.

"The boss's son had even taken me out for dinner just two weeks earlier, telling me that he was looking forward to learning from me as we worked together in the future," Terry says. "But God had to stop us some way from making another foolish mistake. He stopped us dead in our tracks."

Crushed by the news, the Boutets didn't sign the loan papers and even



**Terry and Carol Boutet**

thought of going back to North Carolina, but there wasn't any work there, either.

They'd already made plans for Terry to go back into business for himself, and now they'd have to speed up that process. To add to their pressure, their landlord in Ohio announced he was raising their rent by \$200. But at this point, the Lord directed them to a house with three bedrooms that allowed Terry to set up his own office.

"Not long after we had moved in, our realtor back in North Carolina let us know that our house and lawn were not being kept up by our renters," Terry says. "Consequently, we had to ask them to leave. The good Christian family from the church we attended left our dream house a total disaster. It took three days for Carol and our daughter, Jocelin, to clean the house and for me to make repairs." →

That same month was Carol and Terry's 25th anniversary, and they were able to spend a week in Branson, Missouri as a gift from family members.

When they returned home, their realtor notified them that they had an offer on their dream house in North Carolina. The offer was \$25,000 less than the original construction cost, but they felt blessed to finally see the possibility of being debt free again.

"We actually became totally debt free," Terry says. "Consequently, we were determined to buy land debt free and build a house debt free. God knew I meant business in my heart. He knew there was an internal change, and He answered my prayer."

The couple had worked with several realtors but hadn't found land they truly liked. Terry prayed for God's help, and a neighbor told him about parcels of land that were available.

"Their pastor's son had bought one of the two parcels," Terry says, noting that he thought God might be answering his prayer. "Then, the enemy whispered, 'This is the last lot—the only one left. The other buyer didn't want that one. It probably isn't any good.'" Terry almost listened to the voice inside, but God

prompted him to at least view the property. He did, and it turned out to be the better of the two lots.

God *had* answered his prayer. He and Carol purchased the land debt free in 2002 and built their house debt free the following year.

In terms of size, the house is smaller than the dream house the Boutets once owned. However, they view this small house as God's gift, and being out of debt in the recent downturn has been a blessing.

Terry's work has been very slow, making him even more thankful that he owes no money and has savings, some of which he's had to use.

The Boutets are not ashamed to share their testimony or to be open about the financial mistakes they made. Hopefully, their life lessons will steer others away from the same path and into the center of God's will for their lives.

In addition, the Boutets continue to teach and share biblical financial principles with others whenever they have the opportunity. And because of their influence, their daughter, Jocelin, now plays a key role at Crown as administrator of the ministry's online Money Map coaches.

## SEMINARS

### JOURNEY TO TRUE FINANCIAL FREEDOM

- AZ, Gilbert OCT 17
- CA, Brea OCT 03
- CA, San Diego OCT 10
- CA, San Jose OCT 17
- FL, Altamonte Springs SEP 18
- FL, Sarasota SEP 18
- IA, Guttenberg AUG 15
- IN, Upland OCT 03
- IN, Valpariso SEP 26
- KS, Rossville AUG 22
- LA, Winnsboro AUG 29
- MD, Baltimore SEP 12
- MN, Esko SEP 26
- MS, Long Beach SEP 19
- NC, Rocky Mount SEP 26
- NJ, Netcong SEP 26
- NJ, Vineland OCT 03
- NM, Albuquerque AUG 28
- NY, Wappinger Falls OCT 31
- OH, Fairborn SEP 12
- OK, Wilburton AUG 14
- OR, North Bend SEP 26
- PA, Allentown OCT 03
- PA, Conneaut Lake SEP 26
- PA, Hanover OCT 17
- PA, New Providence OCT 24
- PA, Williamsport OCT 10
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- VA, Franklin AUG 22
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### BUSINESS BY THE BOOK

- MS, Biloxi NOV 14

### MONEY MAP COACH TRAINING

- IN, Indianapolis SEP 05
- IN, Indianapolis SEP 12
- MD, Mt. Airy AUG 29
- MN, Plymouth OCT 17
- NJ, Burlington AUG 22
- TN, Memphis OCT 03

# Trusting our great God

*How to cope during times of economic upheaval*

By Chuck Bentley

The current recession is a great problem, but we serve a great God who has a plan to give us hope and a future even in times of economic suffering. We can learn what to do during such times by studying Jeremiah 29:1-14.

Through the prophet Jeremiah, God comforted and encouraged the people of Israel after they had been taken into captivity and lost all their money and possessions. And through the Lord's instructions to them, we can better understand practical ways to respond successfully to our own economic upheavals.

• **Build a house and settle down (Jeremiah 29:5)**—

When we're in pain, we naturally want to escape it or fight it. But, as God's children, we must believe that He is ordering our lives and directing our steps. Even though it is contrary to your feelings, accept your circumstances and find a place where you can start over and be productive again.

• **Plant a garden and eat what's produced (Jeremiah 29:5)**—God wants us to be

dependent on Him, not on others or the government, as our ultimate source of provision. If we work hard at whatever He gives us to do, He will bless us with a sustainable source of income that we can use to take care of ourselves and help others, especially the poor, in our community.

• **Marry and have children (Jeremiah 29:6)**—God doesn't want economic setbacks to stop our families from growing. His desire is for His people to be fruitful and multiply, even if they have little materially. We shouldn't think of children as financial burdens or let a lack of money be the primary factor in our decisions concerning them. Children are a blessing from the Lord.

• **Seek peace and prosperity where you are (Jeremiah 29:7)**—God wants to prosper His people, so they can bless others and be used to bring them to Him. But you can't prosper apart from the economic growth of your community. So, support local businesses. By serving others and helping them prosper, you will prosper. And prosperity achieved honestly brings peace.

• **Don't be deceived by false prophets (Jeremiah 29:8-9)**—When there's a crisis, people are vulnerable. They want to know what's going to happen. And, there are those who will use God's name to deceive them. Be careful of anyone who offers a solution that points people to man instead of God. The Lord wants us to turn to Him in times of trouble.

• **Call upon the Lord (Jeremiah 29:12-14)**—Pray and seek the Lord. Tell Him you want to follow His plan. Commit to the Lord that, no matter what you face, you will put your trust in Him and submit to Him. Ask the Lord to give you hope and lead you into the future.

No matter what economic suffering we may face, God will be with us, and He can deliver us from any form of captivity. If we will turn to Him, trust Him, and do our part, He will be faithful to do His part. God will provide.

*"For I know the plans I have for you," declares the LORD, 'plans to prosper you and not to harm you, plans to give you hope and a future' "* (Jeremiah 29:11 NIV).

For details on resources that teach people the transformational power of God's Word, go to [Crown.org](http://Crown.org) or call 1-800-722-1976.

# Seizing a great opportunity

The current financial crisis has reminded us of the importance of placing our trust in God, not in things that only promise security.

Without doubt, we face *Great Peril*. Millions of Americans are unemployed, our national debt is rising, and one in 10 people are on food stamps. At the same time, we serve a *Great God*, and His Word provides the real answers to our current financial needs.

Furthermore, as children of God we still have the *Great Commission*. When Christ spoke these words, He didn't clarify them with statements like "Unless there's a recession" or "Unless you're afraid of the future." To the contrary, we always have a *Great Opportunity* to change the world. And, during these difficult times, the eyes, ears, and hearts of many people are open to the message of biblical stewardship.

We believe Crown is here for such a time as this, and we are teaching people not just how to get out of debt or to survive unemployment but that God is their only security in this world.

So, even though we face *Great Peril*, we continue to trust our *Great God*. We continue to obey the *Great Commission*. And, with your help, we can seize this *Great Opportunity*. We have provided an envelope in the center of this newsletter for your gift.

We are primed to launch the much-anticipated *God Provides™ Learning Experience* in the U.S. this September. As our translation project is funded and completed, this tool will be available worldwide in 24 major languages, helping us reach the world's oral and visual learners with the life-changing truths of God's Word! For information visit

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