

Welcome

Let's pray.

Jesus, I pray that Your divine anointing will be on every word spoken during this broadcast and that Your divine purposes will be accomplished in every listener's life. In Jesus name, I pray.

I think I have mentioned on previous broadcasts that I have a background in accounting. In addition, I have owned businesses and of course I have had to manage a family budget. So I feel qualified to talk to you about a growing crisis, not just in the United States, but worldwide. The subject is debt. It is global debt, national debt, and personal debt.

On July 11, 2018, it was reported that global debt has hit another high. Global debt rose to \$247 trillion. There are 7.5 billion people on earth. So if every man, woman, and child on earth had to pay an equal share of that debt, they would receive a bill for \$32, 933 each.

In the United States, our national debt also hit a new high of \$22 trillion dollars. There are about 325 million people that live in the United States. So if every man, woman, and child in the United States had to pay an equal share of that debt, they would receive a bill for \$67,692. A family of four would owe \$270,769.

Well America you better WAKE-UP! This radio broadcast is your WAKE-UP CALL!

Americans and especially Christian Americans that hear this broadcast will no longer be held guiltless before God for turning a blind eye and a deaf ear to the debt crisis in this nation

Now I hope I have your attention. I hope the way I presented these amounts and made them more personal, gave you a new revelation of the enormity of the debt problem.

You may ask why would a Christian Bible teacher want to talk about the national debt crisis and how is it relevant to individual Christians and their relationship to God. The Bible says in Romans [13:8](#) **Owe** no man anything, but to love one another. Also, Jesus said in [Luke 12:48](#) **For unto whom much is given, of him shall be much required.**

America and America Christians have been the most blessed people of the earth. We are the envy of all other nations. In fact, some peoples hate us just because we are so blessed.

But we are wasting our God given resources and exceeding our limits and burdening many future generations of American children with crushing debt. The question is why are we allowing our political leaders to pursue this financial madness?

Jesus says in **Luke 14:28-30** which of you, intending to build a barn, does not first sit down and calculate the cost to see whether he has enough money to finish *it*?

Otherwise when he has laid the foundation, and is not able to finish *the barn*, all who see it will begin to mock and laugh at him, Saying, This man began to build, and did not have enough finances to finish.

Our political leaders only reflect the attitudes and beliefs of the people that voted them into office. The politicians are essentially buying votes, power, and influence by borrowing on our nations' future productivity. They are building personal wealth and privilege by committing our children's future lives to financial slavery and bondage. The politicians and the media has sold you false expectations and lies that if the government is paying for it then it is FREE to you! When are you going to wake-up and count the cost of ALL these FREE programs?

Here is a REAL news flash, not a FAKE news flash--NOTHING IS FREE PEOPLE!!!

I live in a retirement community. People come here from all over American to live out their senior years. Because we are getting older, we talk about aging and the health issues we are experiencing almost on a daily basis. One of my neighbors lived in a state up north close to the Canadian border. They had friends that lived in Canada and Canadians have FREE healthcare.

Now on the surface, that sounds great when your government promises everyone free healthcare. But the reality is Free is not Free! The fact is that when your politician starts filling up the government shopping cart with all those FREE benefits to the people, they leave out the part about there comes a time to go to check-out and PAY for those benefits.

So I asked my neighbor how that FREE healthcare was working for their friends in Canada. He told me that Free means rationing of services, not enough doctors to care for the patients, huge delays in necessary medical procedures, and denial of benefits.

Unfortunately, his friend needed a life saving surgery and was told that the first available appointment was 3 months in the future to receive that surgery. Sadly, his friend died waiting for his surgery. So much for Free healthcare.

This is not the only horror story I have been told about Free healthcare. My husband and I have travelled overseas quite a bit and we have asked people in the United Kingdom, the European Union, and even China about their Free healthcare. The answers would shock you. There are committees that decide if an elderly person should receive life saving care, a lady in Poland had to spend her life savings to get the life saving medical care that she needed because they were not able to schedule a free surgery in time to actually save her life, in Italy a young man who needed dialysis was denied those treatments and allowed to die, and in China a woman who became pregnant with a second child was forced by her government to get an abortion in her seventh month. How does Free healthcare sound to you now, America?

Well it sounds like, in many cases, NO healthcare. It also sounds like you are giving the politicians and government bureaucrats too much power. The power to influence life and death decisions, that should only be made by you and your family. Actually, it does not just sound like you are giving the government this power and influence, but Free healthcare in reality gives these complete strangers control over whether you or a loved one may live or die.

Sorry politicians, if you promise this Free benefit to America, you won't be getting my vote. I will pass. I say to them and anyone who believes their lies.

Go sell crazy somewhere else. I have looked at the numbers and they do not add up.

Now I know that many of these Free benefits and government programs are highly emotional issues for many people. Many Christians believe it is their Christian duty to show compassion and feed and care and shelter everyone. They believe that it is the right thing to do. I also believe in caring for the less fortunate or those unable to care for themselves. But Free to ALL! That is not sustainable, it is not realistic, and it does not work!

Every socially responsible nation and especially a nation that is founded on Christian principles should take care of the most needy and the most vulnerable, but there must be logical not emotional thresholds to be met, before Free benefits are given away.

Politicians should be held accountable, at the voting booth, for passing any new laws that require borrowing money to finance these free programs. In addition, American and especially Christian voters should require the politicians to find ways to cut spending by repealing or reducing government programs that have fraud, abuse, and that are not directly taking care of U.S. citizens first.

We must approach the government spending problem just like it was our personal household budget. Every household has a certain amount of income. Every household must budget that fixed amount of income to cover the needs of that household. If your spending exceeds the amount of income you receive then you must make choices about your spending. You must do

without some items or you reduce and sacrifice what you spend in some other areas, or you go into debt to pay for spending.

Many of you know that banks look at the numbers, before they will loan to you. They will look at your income levels, your monthly expenses, the debt that you already have acquired, and if you can afford to expand the debt that you currently owe. If the numbers do not indicate that you have the ability to repay the new loan in a timely manner, then you will be denied the loan. It does not matter if they like you or not. It is not an emotional decision. It is a decision based upon a numeric formula probably keyed into a pre-programmed computer model that just spits out an answer. Yes you are a good credit risk or No you are not a good credit risk.

Now the lender can manipulate the formula by easing its restrictions. But history has taught us that this is a disastrous policy. Giving a mortgage to someone who does not have the ability to repay that loan only ends up in foreclosure, bankruptcy, and risk the savings of hardworking people that entrusted that money in your bank for safekeeping, and the list of negative consequences can go on and on.

We all watched major financial institutions, government backed mortgage guarantee programs, and many mortgage related industries implode on the national news for months. It brought America to the very edge of financial collapse. But why did this horrible event happen?

It happened because politicians in Washington thought everyone in America had a RIGHT to home ownership. They won elections by making promises and gained power by manufacturing a false premise that everyone has the Right to home ownership. The misguided politicians that Americans voted for created his catastrophe by lowering many of the commonsense lending standards that had existed for decades.

I was actually working at a regulated bank and then for a mortgage company when these new relaxed standards were being passed and implemented. By the way, the loosening of mortgage standards occurred in the late 1990's . It just took a decade to finally collapse the mortgage system. The government actually rewarded companies that liberally loaned money and penalized companies that continued more conservative lending practices. I, as many of my colleagues, knew this was a recipe for financial disaster.

Now the politicians blame the greedy bankers, rich investors on Wall Street, and sub-prime lenders for the melt-down. I say hold on one minute. I am a country girl and I know that if I leave the door open to the chicken coup that a fox is going to get in and kill my chickens. Honestly, am I going to blame the fox for doing what it has been genetically programmed to do. Be a predator.

No I don't think so Washington. The American people voted Congress and others to political office to be a watch dog and to regulate industry and to prevent and protect the public domain from being taken to the slaughter. Our elected leaders have a duty to pass laws that penalize, criminalize, and

stop corruption and greed at the expense of the public.

In addition, for the record, the financial meltdown in 2008 and the current debt crisis is not the responsibility of just one political party. Both the Democrats and the Republicans are to blame. I am tired of the blame game in Washington. I am tired of the social discord generated by both parties. I am tired of the media giving air time to obviously misguided or misinformed political leaders who promote our differences and inflame hatred within our fellow citizens for their own political gain.

Come on America. We are smarter than this. United we stand, divided we fall. Even satan knows a house divided against itself will fall.

I have to end it here for tonight, but I am planning on doing more broadcasts about the national debt crisis in America and how it will affect YOU! Yes, YOU, and YOUR family. I want to make this a logical and commonsense discussion. I want to make this very clear and easy to understand for all listeners. But most of all I want the Christian listeners to know that we have an obligation to know the issues affecting our nation, choose men and women to run for political office that represents Christian values, to support Godly candidates, and to resist and protest immoral and unjust political leaders.

Thank you for listening and God bless you all.