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Gleanings

Fear Grips the World



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The events of this past month revealed that sin has consequences—bad consequences. Imprudent debt at every level—personal, business, and sovereign governments—is proving to be disastrous. The genesis of this seemingly unrestrained use of debt is Keynesian economics, which has been embraced by most of the world over the past century.

Though Scripture does not forbid debt, it warns against debt. Debt is bondage because the borrower becomes the servant of the lender (Proverbs 22:7). Debt is also presumption that the borrower can repay the debt, which means that the borrower assumes that his or her business plan will work. Scripture warns against business plans based on presumption (James 4:13–17).

Unless the Lord directs a person, business, or sovereign nation to use debt, it is imprudent to presume to know the future well enough to take on debt. This makes the decision about acquiring debt a spiritual decision—a process of prayer and seeking the Lord to discern His will.

Sadly few seem to understand how presumptuous we are when we take on debt that has not been authorized by God. We think that we can live largely without relating to our Creator. The pedestrian assumption is that either God does not exist or that, if He does exist, He is not relevant to life. The former is an atheistic worldview and the latter is a deistic worldview. Both are nonbiblical and therefore bad theology. And bad theology will lead to bad consequences, because spiritual reality drives physical reality. So here we (the world community) are—our sin has found us out (Numbers 32:23).

What shall we do now? When the apostle Peter addressed the issue of how to live in light of coming calamity, he said: “You ought to live holy and godly lives” (2 Peter 3:11 NIV).

What does it mean to live holy and godly lives? During the financial calamity this past month, one of my clients and good friend, Josh Brannon, took his family on vacation. While on vacation, he climbed the tallest mountain in New Mexico. The experience gave him a fresh perspective and some insight into how to live holy and godly lives. Here is some of what he wrote about that experience:

We were on vacation in Taos, New Mexico. This is a beautiful area and we enjoyed our time there. My son, Justin, and I hiked to the top of Wheeler Peak, which at over 13,000 feet is the highest point in New Mexico. We were warned that this wasn't for the faint of heart; few attempt it and even fewer complete it. The climb is very steep, rocky, and treacherous. As we climbed the mountain, God illuminated some truths to me.

1) Train. As we climbed, some hikers struggled much more than others; most dropped out along the way as the journey became too difficult. By the time we arrived at the peak there was not another soul in sight. I started exercising about 3 months ago and began an intensive training program about 4 weeks ago. During the training there were times I thought it was too hard, but, were it not for the training, I would never have made it. As I climbed, I frequently thanked God for the hard training. The ability to endure and lead my son to the top was due to my physical and mental conditioning.

As Christians, we don't take our need to be trained seriously enough. We tend to look at trials as things to endure rather than gifts from God to strengthen us (James 1:2–6). Many of us, perhaps most of us, don't submit to training with coaches who will correct, rebuke, and encourage them; we claim that we don't have the time, money, or energy. Then we wonder why we live unfruitful lives and accomplish so little. For most of us, the reality is that we don't have the will to properly train.

2) Live in community. As we made it about halfway up, we both thought about quitting more than once. It was extremely painful. My legs and lungs felt like they were on fire, and as I looked up at the face of the mountain and the seemingly impossible distance left to traverse, I felt like quitting was the only option; we were exhausted! One of the things that kept me going

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was that I knew my son was following me and depending on me. He said that one of the things that kept him going was seeing me ahead of him and knowing that if I could do it, so could he. I know at more than one point he wanted to quit but kept moving because of me. As we continued the journey, a cold rain started; I looked up at the impossible trail and felt the pain and exhaustion, I thought about quitting. Justin saw me pause; he said that we didn't come this far to quit. With his encouragement we pressed on. Many times it was my encouragement that motivated him to press on. Neither of us would have made it alone, but together we persevered to the top.

We need disciples. We need to be disciplined by fathers. We need each other to persevere and make it through this journey called life. God designed us to live in community. We will not succeed alone. We don't have an option; we must learn to live interdependently.

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3) Embrace the process. We don't get to the mountaintop without the climb. On the way down from the peak the number one question from other hikers was, "Was it worth it?" The answer was a resounding yes from both of us. As we stood at the top of the mountain, we realized that the people at the bottom didn't make it; realizing that we almost didn't, the feeling was indescribable. Alone at the top of the world, we both were convinced that every gut-wrenching step was worth it.

It was another excellent lesson for my son that we don't get the reward without the climb. Scripture assures us that there is a reward for those that persevere. The old adage is true—"no pain no gain." Many want to remain comfortable and safe, so they stay at the bottom of the mountain. They never experience the reward that we received at the top of Wheeler's Peak.

4) Listen to the right people. About 75 percent into the climb, I passed a man who looked absolutely exhausted. As I doubled over, attempting to catch my breath and praying that my legs and lungs would stop burning, this man's advice to me was to quit. He said it is impossible to get to the top. He believed that because he couldn't make it, neither could we. Maybe since he turned back and accepted failure, he didn't want anybody else to succeed. I'm glad I didn't listen to him.

There are many naysayers who would have you believe that Christianity doesn't work or that the work God has called us to is too hard. This is not so. Whatever God has called us to, He will make a way. Learn to listen to the right people—those whom God has called you to walk with; those who live based on a biblical worldview.

5) Lead. We finally came to the point where we saw that we were going to make it! My son put his heart and soul into the climb and gave it everything he had, but towards the end he had to stop frequently to catch his breath. He fought to continue. Numerous times I waited for him. It was then that I began to reflect on leadership.

Many times I get frustrated when people don't see what I see. I feel like I have to wait for them to catch up. This becomes a burden and a frustration, but it is neither, it is privilege. It was a privilege to lead my son to the peak. It was a privilege that I had enough training to be able to stay out in front and show the way. If I hadn't trained, I wouldn't have been able to lead. I could have become impatient and gone on by myself but there would be no love or leadership in that and I would have lost much of the value of the journey.

Thank you, Josh, for sharing these great lessons of life that help us better understand how to live holy and godly lives. You masterfully connected lessons that you learned from life—that is, through general revelation—with Scripture.

To summarize these key lessons, we must train, live in community, embrace the process of discipleship, listen to the right people, and lead.

If one wants to be prepared for whatever is ahead, one must live a holy and godly life. To live a holy and godly life, one must reject fear and embrace faith in God, and the truth of His sovereign control over His universe. Regardless of the circumstances, those who know Christ have nothing to fear. Everything happens for a reason. And we know that God is always working all things together for good (Romans 8:28–30).

Therefore, with confidence and faith in Christ, practice the lessons that Josh shared. This will help you live more holy and godly lives. You will walk in the peace that passes understanding because you will be walking with God—doing God's will according to God's ways. Consequently, you will make better decisions and enjoy better results.

And from a biblical worldview, the solution to the financial calamity is to return to biblical principles of finance. When you see public policy reflect biblical thinking, then we will be on the road to financial blessings. To do this, we need public officials who live holy and godly lives.

May God grant us all the grace to live this way and May He grant us the grace to elect public officials who live this way. Then fear will no longer grip the world.



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