



## Transcript

### Part 5 - "The Debt Spending Crisis"

Andy Stanley

Well, before we jump into today's message, I do want to welcome all of our Atlanta area churches and all of those churches all over the country, actually our strategic partners, who are joining us from all over the country. This week I was in Charlotte; we have a church in Charlotte and I was there. We had a night of worship. That was a lot of fun, so if you live in the Charlotte area we would love for you to join Ridge Church. And then also, for those of you joining us online, we're now online at 9:00 a.m. and 11:00 a.m. and some other times during the week. So for those of you joining us online, literally, and this is so cool to me, really from all around the world. We have anywhere from thirty to forty different countries, people from thirty to forty different countries, in every state, every single Sunday that join us online for absolutely free, which is incredible. And for those of you who are actually giving online, that allows us to do that, so that's pretty cool.

We're in this series, if you're just joining us online or live in the building, *Recovery Road*, and we're coming toward the end. Today is part five. Next week is part six. And I promise that will be the end. Originally I said I'm going to keep preaching on this until we recover, and I realized that I just don't have that much to say. I think it might take us a little bit longer. Now, to get started today, I want to give you a little quiz, and this is sort of in the category of "some things never change." Let me read this to you; it's pretty interesting.

The budget should be balanced, the treasury should be refilled, public debt should be reduced, the arrogance of the officialdom should be tempered and controlled, and the assistance to foreign lands should be curtailed lest \_\_\_\_\_ become bankrupt. People must again learn to work, instead of living on public assistance.

Anybody know where this happened? Okay, Rome, Cicero, 55 BC. Wow, some things never change. Isn't that interesting?

Now, when we started this series, we said the thing that has gotten our nation's attention is the financial crisis. But we said at the very beginning that our country doesn't have financial problems; our country has spending problems, discipline problems. We're the most prosperous nation in the world and we have abused our prosperity. But just like individuals, nations really don't stop and reflect and realize they have to change until things get tight financially. It's the same for you, as well. As a pastor, through the years I've met with many people who have addictions, and oftentimes the thing that bring addicts to their knees is not necessarily the addiction; they run out of money for their addiction. It just takes health problems or financial problems to get our attention. And in the life of a nation, health problems and financial problems are pretty much the same. So today I want to focus in and talk specifically about the financial piece of our national recovery.

Now, to do that I've got to take you back. When Sandra and I were first married, we went through a class



or a course called Crown Financial Ministries. Many of you are familiar with Crown Financial Ministries. It's a ten to twelve week small group study about personal finances. We were just married and we wanted to do this right. We were raised very similarly when it came to money, so we didn't have a lot of conflict there, but we wanted to get off on the right foot. So we took this class. Al and Judy Cane led our class, and it was extraordinary. We memorized a bunch of verses, did a bunch of Bible study, asking the question: What does God have to say about finances? And on one particular evening, we went out to eat with Al and Judy and we were just asking questions. He was the older wise guy, had made a lot of great decisions financially, and learned some things the hard way, so I was just picking his brain. And he said something that marked me as an individual, marked us as a couple. He said, *Andy, there are two kinds of people in the world. There are people who make interest and there are people who pay interest. You need to decide which kind of person you want to be and then reorder your financial world around your decision.*

We got in the car that night and we thought, *You know, that makes a lot of sense. There are two kinds of people in the world. There are people who make interest; there are people who pay interest; which one do we want to be?* And so we decided that was how we were going to gear our financial lives. We were pretty much on that page already, but I mean we buckled down and decided. So we did some crazy things. We always gave first. We're kind of give first, save second, live on the rest; we were all about that. We decided no credit card debt and we've never had credit card debt. We decided we would never borrow money for a car and we've never borrowed money for a car. We hadn't built our first home yet or moved into our first home, but we decided we were going to have a minimum of a thirty percent down payment and if we didn't have thirty percent we wouldn't get what we wanted and we would just buy whatever we could buy with a thirty percent down payment. We just kind of went to the extreme. We were going to be the make interest, not pay interest people. And we've done that since the very beginning of our marriage. Now that's a little unusual, and I do want to be honest and tell you there are some problems with that approach to finances. And I want to just list them for you really quickly.

Here are the problems: The first problem is you can't have everything you want when you do it that way. You see things that you want, and you want them, and you can't have them. You have to look in the mirror and say, *No*. And sometimes your wife looks at you and says, *No*. And then sometimes you look at your wife and say, *Well, whatever*. You have to say no. You know it's hard to say no to your wife. The second problem with it, and I'm not recommending this: you can't even have everything you can afford. See, this was the hard one, because we knew people that made similar amounts of money, or in some cases, they made less than we did and they had a bigger house because they put almost nothing down. They drove better cars because they leased them. They drove nicer cars because they borrowed money. Their lifestyle was ahead of our lifestyle, and we felt like we couldn't even actually get the stuff we could have afforded. The third thing is: you have to live on a budget. Let's get on past that. And then number four, and this is so un-American: When the money runs out you have to quit spending. Who would do that? I know, I'm not even recommending it, I'm just saying this is what we decided to do early on in our marriage and we've just always done it that way.

Now the problem with this, there are so many problems with that, and the reason I don't recommend it and the reason most people don't do this is because you don't have to do this. The United States of America—it's so cool. And I would go over this slowly, because it's a kind of math, and I know we all kind of you know, kind of



glaze over when people start talking about math. In our country it's so cool, because through credit, credit cards, home equity lines of credit, I mean you can just get credit. And maybe you know this—you can actually reach into your own future. It's a little bit like *Back to the Future*. It's kind of magic. You can reach into your own future, grab a bunch of money, pull it into the present, and spend it. That's amazing. You can reach into your own future, get a fistful of money, pull it into the present, and spend it now. You can have now what you wouldn't have been able to afford until later. It's so cool. You could have more, you could have better, you could have newer, and you can have it quicker. It's just absolutely incredible. And so we kind of just said, *Oh!* We kind of gave all that up to do this silly thing. And so we always felt a little bit behind; we always did.

We would buy cars, and you know, you would go and say, *I'm going to pay cash*. And they go get the manager and he comes in and tells you about these good rates. And I'm going, *Really, I'd only have to pay that much a month instead of writing this big check?* It was always so tempting but we said, *No, no, no. Remember what Al said; we want to be the make interest, not the pay interest people, even if it impacts our lifestyle.* It's very un-American. We rarely meet people who've done that on any consistent basis because we live in a culture that says, *Just go ahead and reach into the future, get you a fistful of money, bring it to the present and spend it and jack up your lifestyle.*

And that's a great system, as many of you know—for a while—but eventually, whereas in our case the money would run out, eventually, in the other system the credit runs out, doesn't it? And the minimum payment on the credit cards gets large, and then there is a financial hiccup or a bump. Somebody loses a job, or a company gets downsized, or you just max out your credit line, but your spending habits are so ingrained—and they are actually habits, it's not just spending, it's spending habits—and suddenly you bump up against the edge of your credit. And when that happens, here's what you find true of that system.

Number one: you can't have everything you want. Number two: you can't even have everything you once could afford. You have to go backwards. If you've ever had to go backwards financially or lifestyle, it's like somebody is like ripping a scab off. Isn't it? It is so painful. It's stupid to feel that way, but to have to go backwards financially, it's agonizing. It's depressing, it just takes a shot at your ego if you're a man, and it's embarrassing to talk to your friends. Third: you have to live on a budget. And fourth: when your money runs out, you have to quit spending. Huh. Now there are some differences. The difference over here is you tell yourself no. Over here somebody else tells you no. Over here the financial pressure is, *How can I make more money so I can get more stuff?* The financial pressure over here is, *How do I get more money so I can pay for the stuff I already have that I wish I had never purchased?* Over here you get to plan for the future. Over here you have to clean up the past. Over here if you hit a bump, you can go into recovery mode and recover. Over here if you hit a bump, you're already in recovery mode and it can be a disaster.

Now, our country hit a bump, didn't we? Uh-oh, uh-oh, our President has said on two occasions that we're out of money. The smart people have said, *We're out of money. We can't continue to deficit-spend and we can't continue to deficit-borrow.* Uh-oh, we've hit a bump. But because of our incredible debt, and specifically because of our deficit spending, what could have been or should have been or might have been a little bump is a big bump.



And here's where we are. Suddenly, we realize as a nation we can't have everything we want. The other day in the President's job speech, two times he was comparing and contrasting, and he said twice, and it may have been more, but at least twice I heard, *We can't have it both ways. We can't have both things.* Suddenly we've realized as a nation we can't have everything we want. We can't have giant military, low taxes, two-dollar gas, entitlement spending, and everybody goes to college for free. We just can't have everything we want. We can't even have everything we used to be able to afford as a nation.

And then this third one is really tricky. We can't even come up with a budget, much less live on one. Now for all of us average people, and I'm average, and you may be so economically sophisticated that you just pity fools like me, but just speaking for the average, middle-class, kind of trying to figure it out person, the whole discussion on whether or not to have a balanced budget, wasn't that interesting? Because some of us are going, *Okay, why would you even have to have an amendment? Why wouldn't you just have a balanced budget?* And then there's another group . . . then you're thinking, *Well, there should be a balanced budget amendment, because we should have a balanced budget.* Then you think, *Well, why would you have to have a law that says balance your budget?* I mean at my house and at your house you just have to balance your budget at some point. You have to quit spending.

So this whole this is just baffling to us. And I realize at the macro level, at the level of the nation with an economy as sophisticated as our economy, and there are no simple solutions to any of this, and I simplify things so we can kind of get our arms around it, but an economy is an extraordinarily complicated thing. But at the end of the day there has to be something that governs spending, regardless of how complicated things are. And then this fourth one: When the money runs out, you have to quit spending. Our country has never done that. Right? Deficit spending—we don't have the money, we just keep borrowing so we can just keep spending. But consequently, like in your personal bank account with your personal budget, if you keep doing this, eventually what's a little bump becomes a bigger bump. And we as a nation, we've hit a big bump.

It's a really big bump. And the thing that is so tragic about this, unlike other nations—this is amazing—our money actually has a warning label printed on it. Not every nation has this warning label. We have a warning label on the back of our money, right here over the "one" it says, *In God We Trust.* That's a warning. That's amazing. It is printed on our money—*In God We Trust.* Do you know what that means? It means we trust in God, not these things. It's printed on the money. Do you know what else that means, in God we trust? It means that we trust that what God says about stuff is true. We believe that what God says about money is true. And even though we can't pray in schools and you can't pray before football games, we still . . . I mean it's the national motto.

Think of this—the very thing that has gotten us in trouble, it's printed on the money. How crazy is that? Warning: In God We Trust. Oh yeah, not in this thing. That's amazing, isn't it? Now, I realize the whole God talk and economy, you know, that's kind of weird, and we talked about that last week, and I don't want to go backwards. But the interesting thing is God has said so many things through the Scriptures, Old and New. If you're Jewish or Christians, I mean the answer is in our book. And what God has said about money, if we had paid attention personally, we would be here rather than here. Everything that we decided as a couple here came from the Scriptures. And if we had followed what the Scriptures say about money nationally, we, as a nation would be more



here than here as well.

It's so interesting, when God began his first economy, when God launched his first nation, his first civilization, his first people-group, Israel—and it's such a fascinating story, because God took a group of people that had no law, no rules, no culture other than a slave culture. They had been in Egypt for four hundred years as outcasts. All they knew was slavery. He pulls them out, the nation of Israel, puts them on their own piece of real estate and says, *Now we're starting from scratch. Brand new country, brand new real estate; all you know is slavery. Now from the very beginning I want to tell you how to act.* And so much of what God said to the nation of Israel when he launched the nation of Israel had to do with money and finances. Because he knew, at the end of the day, as the money goes, to some extent, the nation goes. Jesus said it this way: as your money goes, your heart goes. If you want to know where your heart is, look in your checkbook and not in your Sunday morning church attendance. As your heart goes your money goes and as your money goes, your heart goes.

So when God established the nation of Israel, he had so much to say about money. I want to read you a couple of verses that deal specifically with what God said to the nation about borrowing and lending. Imagine if we had maintained this perspective on our money as a nation. And by the way, in the earlier part of our history as a nation, our leaders did view money this way. Here is what he said.

*Deuteronomy 28:12 (TNIV)*

<sup>12</sup> *The LORD will open the heavens, the storehouse of his bounty*

He is making this promise to Israel as they are being established as a nation. The book of Deuteronomy, where he's reiterating some things he had said earlier.

*Deuteronomy 28:12 (TNIV)*

<sup>12</sup> *The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands.*

And then he says, *Let me summarize how good it's going to be.*

*Deuteronomy 28:12 (TNIV)*

<sup>12</sup> *You will lend to many nations but will borrow from none.*

You will lend to many nations. He says that the evidence that things are going well for you as a nation is that you will have margin, you will have extra. And the surrounding nations will come to you for loans and you make interest, but you won't be a nation that pays interest. I'm going to bless you in such a way—and the way that you will know that you are being blessed is that you will be a wealthy nation. And wealthy nations don't borrow money.



Wealthy nations loan money. Evidence that things were going well for Israel was the fact that they would be the loaners, not borrowers. Now the interesting thing is that used to be an indication of wealth in this country. A long time ago in this country, the wealthier you were the less likely it was that you would have any debt. Why would you have any debt? You're wealthy. Rich people don't have debt.

And middle class, lower middle class, and poor people, when they wanted stuff that they couldn't get, they didn't go into debt either, because debt was bad. Debt is bad. Debt is an indication that things aren't going well for you. Debt is an indication that you're poor. Debt is an indication that you're lower middle class. Debt is an indication that you've not handled your finances very well. Debt was bad, bad, bad. So when your grandparents were growing up and my grandparents were growing up, they didn't have credit cards. They had this thing right here, remember this? It's a Hebrew term. It's LA-YAWAY and translated into English it's layaway, right? Remember layaway?

Did you know that WalMart is bringing it back? I just found out, and maybe some of you read that. WalMart is bringing it back. Layaway is: I only have \$20.00 and I want to buy a washing machine. So instead of charging it and taking the washing machine home and owing you, I'm just going to give you my \$20.00 and come back next week and give you another \$20.00. And when I've given you what you think that washing machine is worth, you're going to let me take it home. See, that's what people without money did, and it was embarrassing. You didn't want anybody to know you had stuff on layaway. You went in the afternoon when no one was around and you went to the check out register where you didn't know the lady, she didn't go to your church, and you said, *I need to put another \$40.00 down on my washing machine.* And then you went out because you didn't want people to know. Now, when you showed up to take that washing machine home, you wanted everybody to know I got myself a new washing machine, but you didn't want people to know you were using layaway. That was embarrassing. And rich people, they didn't use layaway; they paid cash. Because when things are going well for you, you don't have any debt. In fact, debt is an indication things aren't going well for you.

My mother would tell me this kind of legendary story about my grandfather. He was my favorite grandparent, and it was her father, and he was rich. No one knew exactly where the money came from, which was another interesting part about my grandfather. But he always had two Cadillacs. He had a brand new one and then he had his older one. When the new one got old, he would get rid of the old one and he would take his older one and he would turn it into a pickup truck. He would take the back of the trunk off and he would kick out all the stuff between the backseat and the trunk and take out the back seat, and that would be his pickup truck. And then literally, he would hitchhike to the Cadillac dealership in Raleigh, North Carolina, in his overalls full of cash, go into the showroom, and buy the most expensive Cadillac, usually the one off the showroom floor, pay cash for it, wait for them to get it gassed up and oiled up, and drive it back to his farm. That's what he did every two or three years.

My grandfather would have . . . I mean if you had said anything to him about borrowing or financing it would have been an insult. It would be like calling him poor. Why would I borrow money? I'm a rich guy; I've got cash. Now, somewhere along the way our thinking individually and our thinking as a nation changed. And you may know more about that than I do, but it has flipped. It's flipped, and now here's the reality. This next slide this should make us weep. This should make us go, *AHH!* This should just suck the breath right out of . . . you know . . . the air right out of



the room, but it doesn't. Now we're to a point where the wealthier you are, the more like a poor person you act. Put it this way: the wealthier you are, the more you owe.

This is the new standard. The more money you have, the wealthier you are—the richer you are. And the more assets you have, the more money you owe. What used to be an indication that things aren't going well for you now is standard fare. In fact, the more money you control, the more wealth you control, the more debt you can leverage. And we live in a culture that says, *Why would you pay cash when you can make payments? Why would you pay cash? Save your cash, invest your cash, you know, make interest on your cash. And then borrow, borrow, borrow. Look at the rates; look at the terms; look at the minimum payment.* It's flipped upside down to where now debt isn't an indication that things aren't going well. Debt is an indication that you must have means, because you have something to borrow off of or to leverage in terms of gaining more debt. So we are completely upside down. What was bad is good and what was good is bad, and it's caught up with us individually and as a nation.

Now, why in the world would God go on and on and make such a big deal to Israel about don't be a nation that borrows, be a nation that loans? Why would God go on and on to the nation of Israel that he loved, that bore his name, and say, *Look, I want you to be a nation that makes interest, I don't want you to be the nation that pays interest?* It's because God knew something about debt that all of us learn one way or the other, either personally the hard way, or by watching our parents go through a difficult time, or your cousin or your brother or sister go through a difficult time. Ultimately, we come to this conclusion. And the thing that is so tragic is, it's been in the B-i-b-l-e, "Oh that's the book for me," for hundreds and hundreds and thousands of years. This isn't new information. This isn't, *Have you read the latest?* This has just been hanging out there. This has been in that book you can't read in school anymore, but oh, if we had.

Here's what one of the wisest men or the wisest man who ever lived said. We've looked at this verse before. Here is why God was so over the top about the nation of Israel being a loaner and being a lender, and not someone who is a borrower.

*Proverbs 22:7 (TNIV)*

<sup>7</sup> *The rich rule over the poor . . .*

It is just always going to be the case. The rich rule over the poor. They're just going to rule over the poor. Is it fair? It doesn't matter if it's fair; it's the reality. The rich will always have the upper hand over the poor. And the parallel idea, because they come together—

*Proverbs 22:7 (TNIV)*

<sup>7</sup> *and the borrower [which in the old days was the poor person] is slave to the lender [which in the old days was the rich person].*



So God says to the nation of Israel, and he says to you and to me, *Look, when you owe, even if you owe on purpose, even if you signed up to owe, even if you wanted to owe, at the end of the day you become a slave to the lender.* Some of you are experiencing this right now, and do you know what kind of attitude you have towards your owner? Bad attitude, bad attitude; even if you said, *Bank of America, I want to owe you this money.* Now, when that little bill comes in, you don't say to your husband or your wife or your roommate, *Oh good, oh good; I can't wait to see what's in here.* You just kind of leave it sitting there. You don't even want to know. You don't like Bank of America. You don't like SunTrust or the credit union, and it's your own fault.

But do you know why you kind of get grrrrr about all that? Because when you're a slave, you have a bad attitude toward the slave owner. And when you owe you owe, you don't get to tell yourself no. You've got somebody else telling you no. And God, who loved the nation of Israel, said, *I don't want you in that situation.* Even if you think owing money is going to advantage you, at the end of the day you are a slave to the lender. The borrower is always slave to the lender. God says to the nation, *I don't want you to be a slave.* Now, here's what we did in this country. This is amazing. Somewhere back a bunch of years ago it flipped, and all of a sudden the more you had the more you could borrow, and that became the acceptable thing.

So we started getting the upper middle class in debt with cars and washing machines and credit card, then credit cards, and then school loan—and as long as you could make the payment everything is great. So we got the upper middle class, and then we got the upper class, then we got the middle class, then we got the lower-middle class, and before long everybody has got credit cards, and everybody has got cars, and everybody has got houses, and everybody has got all this stuff. Then we started running out of people to get into debt, because everybody kind of maxed out their debt.

But now we've got an economy that's fueled by signing more and more people up for debt. I mean that's what runs the economy. So then some really smart people thought, *Okay, got the rich people, got the upper middle class, got the middle class, got the lower middle class, who else, who else, who else can we get? I know—the young and the poor—we haven't gotten the young and the poor in debt, so let's figure out a way. How do we get the young people? We've got a lot of the young people, because they've got those college debts they're going to pay the rest of their lives, but how else? The young and the poor, the young and the poor . . .* And they came up with this brilliant idea of what was called and what is called a sub prime loan. Now, I know most of you already know what a sub prime loan is, and I'm going to insult your intelligence by giving you a definition, but you might be new and you haven't caught up with the intellectual superiority of our churches. If you come here, after a while you're going to be more intelligent than the average person in the community. So you're new, so let me, just at the risk of insulting your intelligence, tell you what a sub prime loan is. A sub prime loan—over here—a loan offered at a rate—wait—sub means sub, above means above—well anyway, okay, a loan offered at the rate above prime—that means it's more expensive than the average loan—to individuals who do not qualify for prime rate loans.

What? Yeah, see there are people that were too poor to get into debt and we thought, *That's not fair. Rich people have debt; poor people should have debt. That's not fair. Old people have debt; young people should have debt. And these young, poor people, all they have is credit card debt. That's not fair. They should get to have house*



*debt like everybody else, but they don't qualify for normal loans because it's too risky. So I know, let's charge the young and the poor more interest to get them into something that they probably can't afford. And so because of sub prime loans, it was such a brilliant idea, at the end of the day we had everybody from the richest to the poorest in debt.*

And then the music stopped. And isn't it interesting that most experts would agree that this was the final straw—the housing industry. And guess who suffered . . . is suffering the most? The young and the poor, and if you have ever read even a slice of the Old Testament, do you know what ticks God off more than anything else in the Old Testament—smart, wealthy people taking advantage of the poor financially. He hates it, he hates it, he hates it, he hates it, he hates it. But in our effort to fuel the debt system of our nation, we got everybody from the richest to the poorest in debt and then the music stopped and the whole thing came tumbling down. And we should be ashamed of ourselves.

You know what? We're the most blessed, most prosperous nation in the world. And we couldn't resist the temptation to reach into our own future, get a handful of cash, bring it into the present and spend it now and then make it the American way—and do everything we could to get every strata of society onboard with that way of thinking. And then the music stopped. We hit a bump and we are out of money. Now, I should probably just close in prayer and let you go, and sign off, and we'll just be depressed all week. It's like, *Wow, Andy that's the clearest explanation I ever heard. I feel more hopeless than ever. That's just awesome. Thank you for sharing.* So is there hope? Well here's the thing, of course there's hope.

You know how I know there's hope? Because there are people watching, there are people listening, there are people in this room—and you know what it's like to sit down at the table alone or to sit down with your parents or to sit down with your family and say, *We are under a mountain of debt, and by God we are getting out.* Right? You've listened to the Dave Ramsey Show and people call in and they shout out, *I'm debt free!* And they tell their story. And you know that at the individual level, at the family level, it is possible to be facing a mountain of debt with deficit spending, with interest rates that are killing you, credit cards that are you killing you and a house you can't afford—you know at an individual level, at a family level it is possible to recover. It is possible to dig out, but do you know what else you know? You know it takes time, you know it takes sacrifice, you know it's not easy, you know you have to cancel stuff, you know you have to go backwards financially, you know you have to swallow your pride, you've just got to get down and dirty and you just claw your way out. And it is possible.

Do you know what else is possible? That when a family sits down and decides that we're getting out of debt, we're not doing this anymore—no more screen two, we're going back to screen one—we're going to be the family that makes interest and doesn't pay interest, when you decide to do that, you know what you don't do? You don't sit down with the family and say, *Okay, we're getting out of debt, but we're not selling the boat. We're getting out of debt, but we're not going to do a cheaper cell phone package. We're getting out of debt, but we're keeping Direct TV or Dish or your cable provider. We're getting out of debt, but we're not bringing Johnny home from out of state and making him live in the basement and go to a local college. We're not going to do that, so we're not going to sell the boat, we're not going to have cheaper cell phone bills, we're not going to have to get rid of the cable TV, and we're*



*not going to bring Johnny home, but we're serious about getting out of debt.*

That's not how it happens, is it? You put everything on the table. Because here's what smart people know. Smart people know this: the shortest path to financial strength is generally the best path. The shortest path, in other words, what is the shortest path from here to out of debt? What is the shortest path from here to financial strength? What is the shortest path from here to where I'm not a slave anymore? That's generally the best path, and whatever you have to do as an individual and whatever you have to do as a family to get from where you are to there, there is almost no sacrifice not worth making.

Because once you're back up on top of the way financially, you have options available to you once again. But for those of you who've dug out from underneath a mountain of debt, you know you don't mess around. You don't start qualifying, making concessions, and sort of making up new rules as you go along. You just put it all on the table and decide, *You know what? Whatever it takes, whatever it takes, we're going to get there.* But the question is, *How do you do that as a nation?* And the answer is simple; it's just not easy. You've got to get some Nehemiahs in the room, some Nehemiahs who decide, *We are not sacrificing the next generation for the sake of this generation anymore. We're going to sacrifice this generation, so we don't have to continue sacrificing future generations.*

You've got to get a group of people in the room who don't care about getting re-elected, because they probably won't be re-elected. You've got to get a group of people in the room who decide, *We're not going to blame this President, the last President, the one before him, or the one before. We're not going to blame anybody. We're all going to look in the mirror and say, You know what, we participated. We participated individually, we participated in the way we've run our politics, we've participated in the way that we have bribed our way into being elected by promising our people stuff and promising people stuff and then getting elected, and going, Didn't work out this time. We're not going to blame anybody. We're just going to take responsibility.*

You would have to have a group of people that doesn't care if the Republicans get credit or the Democrats get credit. You need a group of people that understand that fair, fair is where you ride the merry-go-round. You have never made a tough decision that was fair. In fact, when you're in crisis, you don't worry about fair. You worry about resolving and solving the crisis. And then once you've solved the crisis, you can decide what is fair and what is not fair. But the problem in our country is you can't get elected saying these things I just said. Right? You can't get elected saying, *It doesn't matter who gets the credit.* You can't get elected without blaming somebody. You can't get elected without saying, *Hey, we're going to solve this, and we don't want to get it solved too quickly, because the Democrats will get credit. Let's wait for the Republicans to be in control; then we'll solve it.* You can't get elected if you think like the way I just said, but that's why I love this series. Because at the very beginning we said, *It's we, not they.* Right? That recovery begins with me, not you. Or it begins with we, not they. And at the end of the last two weeks I've asked you a question we all know the answer to and that is what do all of our elected officials have in common. They were what? Elected. That means it's really up to you and it's really up to me.

So I want to tell you who to vote for. Okay? We may lose our tax-exempt status over this. I'm just kidding, we're not. Let me tell you who to vote for. You say, *Andy, that's just your opinion.* It is kind of my opinion, but if you look at the fact that God said that a strong nation is a nation that lends and doesn't borrow, if you look at the fact that



the Scripture says, and the wisest man who ever lived said, *You know what, whenever you borrow, you are a slave to the person or the institution or the group you've borrowed from*, then it would make sense to me that our nation needs to become financially responsible and fiscally disciplined. And the sooner the better, because of the things that we love to do as a nation in terms of generosity and being a blessing to the rest of the world.

So here is my advice, in case you're interested: don't vote for anyone who promises that under no circumstances are they going to raise your taxes. Don't vote for that person. And don't vote for anyone who promises you, he just gives you an unqualified promise that, *Don't worry, I'm not going to do anything to impact entitlement spending*. Just don't even vote for that person. Let me tell you who to vote for. Vote for the person who will require something of you and not promise something to you. Vote for the person that will require something of you and not promise something to you. In other words, let me put it a different way. Vote for the person who will look into the camera and say, *I promise pain, with a rainbow at the end*. That's the person to vote for, because everybody else is either uninformed or lying—lying.

Because things are too desperate for us to fall for the same old, *I promise*, and, *Don't worry*, and, *It's not going to hurt*. Listen, any of you who are digging out from under a pile of debt, you know it hurts. You know it requires sacrifice. You know it's time consuming, but you know it's possible. And it's possible for this nation as well, but not until our leaders are willing to be honest with us, and not until we, as individuals, we, the people, are mature enough to acknowledge the fact, regardless of whose fault it is, regardless of how much personal blame there is in terms of how you've handled your personal finances. At the end of the day we are one nation under God, we are all responsible, and we've all got to buckle down. And we've all got to participate in a national "we the people" recovery. Bottom line for today is simply this: that recovery begins when we embrace the fiscal discipline required to become a nation that lends rather than borrows—that we embrace the fiscal discipline. That's what it is, it's just discipline. It's just good, old, heads-down discipline, self-controlled discipline, to once again become a nation that lends rather than borrows. And here is why this is so important, for those of us who are Christians. Because you know what, a nation or an individual that makes interest rather than pays interest is an individual or a nation who is better situated to become and to continue to be generous. In our nation right now, non-profits and churches are hurting financially. They are hurting financially, and they're not hurting financially simply because of the economy. They are hurting financially because people are in so much debt, and now they are so afraid they can't give or they won't give.

We are the most blessed nation in the world. We should be the biggest blessing to the world. And we will never be the world's greatest blesser until we are in a place financially to where we can extend the blessings of God to the world. It's not just about us, it's not just about being fiscally strong, it's not just about getting back to a place where we once were—it's about our stewardship of resources, our stewardship of blessings, our stewardship of financial wealth. And instead of being a blessing to the rest of the world we've consumed and consumed and consumed and consumed. We've been greedy, greedy, greedy, greedy—if you put it in my hands it's for my consumption, and there's not enough in my hands, so I'm going to reach into my own future and get some more.



But when we as individuals decide that enough is enough, we're not doing that anymore, and when we as a nation decide that enough is enough, we're not doing that anymore, we'll recover. We'll recover and we'll once again be a nation that is in a place to be an extraordinary blessing to the world. But it begins with me, not you. It begins with we, not they. But if we'll do what we know we need to do, and if we'll vote the way we know we need to vote, then this nation will recover. And a bunch of us Christians, because there are so many Christians in this nation, a bunch of us Christians will be the first to give God credit—God credit, because in his Word he showed us the way out. And God credit because God honors obedience, and God honors humility. And God will honor the nation that lives out the motto printed on our money: *In God We Trust*. So let's once again become individuals that make interest and don't pay it, and let's once again become a nation that's able to loan and to give, rather than be beholden to outside countries and outside influences. Let's become a nation that's no longer a slave nation.

Let me pray for you.