Week 1
12/26/11

Betty: Welcome to LIFE Today! Thank you so much for joining us. I'm Betty and this is James.

James: Well, we're thrilled to get to come into your home and share with you. I have a friend that has spent, I guess now probably the last 14-16 months with me in pretty close relationship, communicating, working, and writing to try to share something with you and with our entire country and with the leadership that could really prove to be an answer to your prayers because we have so many issues that we're confronted by nationally and personally, economically, in every area you look at there are challenges. From the standpoint of security, from hope, all the different issues and many of these issues are continually in the forefront because they're being discussed and many people are complaining about what is going wrong, but who is going to give us some counsel and some advice that might help us begin to straighten things up, realign our course to true north, to what's right.

Well, Jay Richards and I really feel like we have been called to at least attempt to help. What really inspired us on the journey, first of all, was a pursuit of God in behalf not only of our own lives and families but in behalf of you. Really, in behalf of people all over the world just like LIFE Outreach cares about the suffering. And we know that many of you who watch, you say, "James, you help the hungry, and the starving and the thirsty and needy people all over the world but we're hurting right here." I understand that. We're really committed right now even as we end the year and begin a new year to try to put in your hand something that will help you get above that valley of despair or that pit of dead or defeat or whatever it is that is pressing in, the uncertainty, maybe even a sense of hopelessness sometime and wondering who is going to help and how can I find the answer?

Well, we do have some real economic issues nationally but we have them personally too. Let me tell you how I met Jay Richards. A pastor that I respect as much as any pastor I've ever known recommended that I read a book called Money, Greed, and God. And what this pastor pointed out, he said, "James, we really have a twisted idea about the economy." He said, "We're really targeting the wrong enemy." Our incredible system wherein we've been able to prosper and be blessed and bless the nations of the world, and we individually have been blessed, we're assaulting that very opportunity of freedom to be productive. And Jay helps people understand how twisted our thinking is. Well, I got to know Jay. I want to tell you, he called us on a journey to be a real blessing to you.

By the way, I want to send you this book. As a matter of fact, I want to send you a series of teaching on *MORE than ENOUGH*, how God is able to bless and prosper you and help meet your needs in whatever situation you're in. Jay Richards is with us today and I want you to welcome my good friend and co-author of a book I'll tell you about in a moment. Would you welcome Jay Richards back to LIFE Today? Jay, I'm glad to see you!

Jay: Good to see you!

James: We've worked very hard -- very hard! We've written a book titled *Indivisible*. In the next few weeks you'll be hearing about how you can get it and it will be all across the country where you can access it. Get it! I'm praying that you will look at what we share because I can promise you, it can as Governor Huckabee said, it's the game changer. Many of the leaders in our nation who have read it said, "This is what we prayed for." Jay, you studied, as a Ph.D., as a student, and you actually went from a liberal bent of being a Marxist liberal thinker --

Jay: Deeply confused in almost every way. [Laughter]

James: And you got totally turned around by the power of God and the grace of God. You went on another pursuit and you found that economically we've really got things pretty well upside down, not only at the top nationally but at home. So I want you to just share some of the things that you feel like would be meaningful to our viewers to try to understand how they can make some adjustment in their own home. You have two young children, you and your wife have typical challenges but you also look at the national issues. Just share what's in your heart that you think would be a blessing to help people kind of get on track.

Jay: Well, if people are thinking they're getting another economic lecture, they're getting ready to change the channel, I want to assure them we're not going to talk about economics if you had that class in college. The reality is economics is about the really basic things that we deal with every day: What we do for a living, where we live, where we send our kids to school -- all the decisions we make have some kind of economic aspect to it and everybody is aware of some really serious economic problems that we have. Just to mention one, in 2004 our government, from the moment of its founding, 230 years ago until 2004 ran up about a seven trillion dollar debt. Between 2004 and 2011, we doubled that and ended up with a 14 trillion dollar debt. So obviously, at a national level we're spending far more than we're taking in. You can't do this long term.

So we all have reason to worry and to panic. But the truth of the matter is we still live in a society in which we've got the rule of law and we've got private property, in which prosperity and wealth creation can be rewarded. It's easy to look at the unemployment rate or to look at companies that are going bankrupt and to think all is lost but everybody is probably holding in their pocket a telephone, a smart phone that has technology that is twice as powerful as it was just two years ago, and technology, the greatest kings and queens in history didn't have access to. So it is important to realize we still live in a society in which wealth can be created and which hard effort can be rewarded.

But the reality is we're very quickly getting to, I think, a stage in which we indulge in a politics of envy, in which we focus on the wealth creators, we think there is something wrong with them, we think there is something evil if someone has gotten wealthy; we assume they took it from someone else. Now that happens sometimes, people can steal from somebody else but in a market economy the best way to get rich is for an entrepreneur to provide something that people will freely buy. So just because somebody got wealthy, they may not have taken that from anyone, they may have gotten wealthy because they created wealth for themselves and for others, and that is really important, especially for Christians to understand. That wealth can be created. It is not like we're just moving the wealth around like bread crumbs on a table. It is important that we maintain and protect the institutions that allow wealth to be created in this country.

James: Then see, if you see that as the problem, then you immediately nullify the possibility of having a solution. The very fact that you can have something that you become let's say possessive of or it even possesses you means that there has been a success achieved that has become so attractive that it can become all consuming. But the fact that you can get that is not the problem. The problem is still the heart being twisted and focused in the wrong way, back totally on ourselves and no interest in anybody else. That's the problem.

I've used this illustration over and over, Jay, and I don't know how you can really best it because God started with a garden, he told them to take care of it, and then when you look at the fertile field that grows the crop, that's not the problem. The farmer can abuse all of the productivity, he can waste it, misuse it, or build bigger barns and be called a fool. He can only think about himself. That's the problem. It's the heart, not the possibilities that opportunity affords. And people are saying, "We want more jobs." Who creates the jobs? Who creates the opportunity? I think people don't seem to understand that.

Jay: That's right! Unfortunately, if we're saying, "What government policies are going to create jobs?" Well, you're already looking in the wrong place. Jobs are created in the private sector by businesses, family businesses, entrepreneurs, new companies, old companies reaching out into new ventures. That's where jobs and prosperity ultimately come from. So we cannot tear those things down, as you said.

People often say, "What about the rich young ruler?" Jesus told him to go and sell everything that you have. That really reinforces your point though, James, because Jesus knew, he looked into the heart of the rich young ruler, he knew that for that guy, his wealth was a stumbling block, it was a hindrance to his salvation because it was his ultimate concern. So Jesus told him, "Go and sell everything you have." He didn't give a general command for all of us to do that, but that is a general warning to us, that anything including our wealth that becomes our ultimate concern, the thing we focus on the most, that it becomes an idol and it hinders our relationship with God. But that doesn't mean that wealth itself is a bad thing or that prosperity itself is a bad thing. That's why we're supposed to pray for and help the poor because poverty in general is a curse. It is something that God expects us to do something about. The only solution to that of course is the creation of wealth.

James: He also praised the steward, said he entrusted watch care over talents because they multiplied it and got it back. And he called the one who didn't, who just hid it, and didn't multiply it and didn't grow, he said, "You're a wicked slothful servant." So he wants us to be productive, he wants us to be creative. When you're productive and creative, you're -- if it were crops, you're providing food. You're providing something people can buy. Something people can access. Or you leave the corners of the field so the poor can come and get it. If they're too weak to come and get it, you can take it and give it to them. This is the way we look out and see the need around us. We don't turn it over to somebody else.

If you're going to live wealthy in your heart, if you're going to live with an overflowing heart, you're going to want that overflow to bless and touch someone else. Don't fault the fact that we can overflow. God says your cup will overflow. Who is it that makes the cup overflow? Who is it that's blessing us? It's God! Now let's work on the heart so that we want to share it. I'm really asking God to let us do this, Jay, in our journey with all the things we're trying to share. The people that create the wealth, the people that create the jobs, create the opportunity, that meet legitimate needs, create things that people really want or desperately need, I don't care if it is better health care, better hospitals, better housing, better computer, better phones -- better anything you want better, entertainment that you enjoy, if they're creating that they're doing something for you and they are actually meeting a legitimate need. We don't need to fault somebody. They also by doing that are creating jobs. It's what people want. You've got to make more of. It's what people are going to go and buy, you've got to provide for them. It's what people are going to build, you've got to have the resources.

We have got this thing so messed up that we have literally taken the government and made the government almighty God. The government has no money! They don't make money! They take money! And then they disperse money or use it. They can use it the way we want them to use it, to do good things or they take it and distribute it to maintain power or dependence upon a source other than God. All of this has got us totally upside down. We really have got to try to get this straightened out or we're not going to get out of the ditch that we've been digging by really upside down thinking.

Jay: Absolutely! The problem here is not that we sometimes consume wealth. The secret is that you've got to create and save more wealth in the long run than you consume. So as long as you've got that cycle right and are creating wealth, consumption is not the problem. But a lot of people think humans are just consumers. All we do is consume. We're like the locusts that come in and destroy and pillage and plunder and then move on. That's not how human beings are. We're creatures made in the image of the creative God.

What that means is God, of course, calls the universe into existence out of nothing -- we can't do that. But we take the material world God has created and we can transform that into new resources. We can take sand and create fiber optic cables and computer chips and things like this. This is unimaginable that God grants to us the freedom and the dignity to be able to create things that were not there before. It's really important that we realize that and that's an important theological point but it is a really important economic point as well.

Betty: I'm very, very concerned that we're working toward the mentality of "if I had everything my neighbor has" -- "if I had half of what they have, boy, I would be so happy!" But that's really a deception because we've seen people that outwardly, they look very, very successful but their homes are broken, their marriages are broken, they're trying other things, drugs, whatever, to find that happiness that they thought all the things were going to give them. It really starts with the heart.

Jay: It does! It's worrisome to hear politicians try to pit one American over against another just based on what somebody has and what somebody doesn't have. I always tell people, "Look, if you hear a politician trying to get you to envy somebody else, hold on to your wallet because you're in trouble."

James: The thing is that we're faulting what is really fault worthy, the greed and total self absorption, but you go into the impoverished community, they're stealing and robbing and then a lot of them are living on drugs on welfare. They're sitting back and not doing anything because somebody is going to send them a check, they don't even look for a job. Now people who are looking for a job, they want a job, its right for them to want it and go after it. And those of you who can't find it, it breaks my heart. I'm praying for you, I want to pray with you.

Listen -- you're not going to get a job from the government. We can't all be in the army. Okay? But we can't all just sign up to go carry the mail. I mean you've got to be doing something. Somebody has got to be creating the opportunity. And Jay, the thing that I feel God has put on our heart... one aspect, showing people their personal responsibility, showing people they look for opportunity, and that we appreciate people who create it, and that we in the Christian community, we in the community of faith need to point at the human heart to say let's get our hearts right so that when we are blessed we don't turn away from the one who gave us the privilege and opportunity and possibility and begin to worship ourselves and say, "Look what we've done." We try to focus the heart in the right way so that we're looking at God and looking at others. This is what needs to be corrected. The opportunity and system is not the problem, the human heart is the problem.

Jay: That's right! Its two truths; we want a free market economy, we want freedom, but we have to have a moral foundation in the culture. You can't just have one or the other. There is a lot of people that love the free market and they love freedom. But what they really mean is they want everybody to get to do what they want to do. The truth of the matter is that if we can't constrain and restrain ourselves in exercise our freedom with responsibility, we're going to end up without any freedom at all.

James: And that's where we're headed because people don't want to assume personal responsibility and accountability. For you and your home, and in your family, you look at the government overspending. Jay started out talking about how we doubled the debt in a few short years over 200 years -- we have doubled it! In short years -- we're on our way to probably adding about that much more on in the next decade. This is insane! And yet people are doing the very same thing, Jay with their credit cards and their credit card debt. They're living way beyond their means instead of bringing it under control. People are shouting and screaming to the government, "Get it under control."

All right, let the voice of God, that's still small voice, it may even sound like thunder right now. Get your business under control. Do what you can right now to begin to live below your means if it means you need to downsize. You said, "It is a tough time to downsize because I couldn't sell the house I'm in to get a smaller one." I understand all that. But you've got to start making a commitment that we're going to make some changes.

Jay, you've got two young children; you're a young couple. You face all these challenges. You cannot live beyond your means and maintain any sanity or stability.

Jay: Absolutely not! In fact, most people probably don't know but if you're over 50 years old, a lot of folks remember you couldn't even get consumer credit cards like everyone has access to now a few decades ago. What's happened now is that we have about a trillion dollars in consumer debt. So I'm not talking about home mortgages and things like that, necessities, I'm talking about credit cards in which you're paying 20% interest on some -- the Gucci purse that you just had to have. Just as it is insanity for the government to act that way, it is insanity for us as individuals and as families to act that way. You said it right, we've got to figure out how to live below our means, not beyond our means.

James: Here's the thing, listen to me, we said we're going to live below our means. We made that decision a long time ago and we've done it. You know what else we did? We put God first. By the way, that can start at any point in your journey. With us it started early. You said, "Did y'all ever have any challenges?" You better believe it! And we fought those challenges together.

Betty: We did. But yet as a couple, we were determined -- that's the key too, is you're on the same team. Don't work against one another in what you're trying to do in your financial and your spiritual life with your family, whatever -- be one in that. We did, we agreed from the very beginning that we would not walk into that debt trap. You were talking about the credit cards. I remember the first time we applied for just a credit card, we couldn't get one because we had no debt.

James: We'd never paid off anything, had no credit.

Betty: If we couldn't afford something, we didn't get it.

James: We paid cash so we had no credit record to prove that we would pay a credit card because we paid cash for everything. We actually had to go -- we had go buy something that we paid off in three months to prove we'd pay off something in three months. So we get a card that we were going to pay every month the minute we got it. We've been married nearly 50 years, we've paid every one of them when we got it. You say, "Well, some of us can't do that." Well, maybe if you started there.

All I'm saying to you is where you are now. I'm not even saying like Dave Ramsey, get your scissors and cut them all up. I'm saying cut up the extravagance or the waste or the poor management. You can use that like a plastic check. It can be better than carrying a bunch of money around. That's how we use it. We use it like a plastic check. We don't need to use it any other way.

Jay: No! And you can get a lot of free plane flights. Go all over the place if you do that right. There is absolutely nothing wrong with that. I never tell someone it is intrinsically wrong to always use a credit card. But the reality is despite all of our national economic crises, the things we need to do as families are the really old-fashioned principles of thrift and carefulness and prudence that our great grandparents taught.

James: Jay, what we're doing that I think is going to be so helpful, I wrote a book that really tells the journey from absolutely poverty into blessing, True Prosperity. And it is not about getting money; it's about having the fullness of life and joy and wealth, and riches within that money cannot buy and cannot take away. It is an inner wealth. But when you walk in the wisdom and oversight of God, you'd be amazed at how he is going to bless you in his steps. We actually share with you how you can walk in the blessing and prosperity of the Lord. Then that book, True Prosperity, and the teaching series, we want you to have the material.

Here's what we're asking you to do. If you'll simply do this -- and I'm going to ask you to do it, it is basically what we're talking about, be generous -- right now as we end the year, Betty, and begin a new year, we have just heard from the missionaries that we have got an incredible threat on children below five that are going to need special emergency nutrition. That means intravenous feeding. That means they're going to need powdered milk, sometimes sugar and water. They're going to need something to stabilize them, and we need over 400,000 meals. And those little emergency feedings cost 50 cents each. Well, it didn't take me long to compute that. We need a couple hundred thousand dollars immediately. It's not something we'd thought about.

So here's what I'm going to ask you to do. You simply make a gift to help us help others and we're going to send you *MORE than ENOUGH*. If you'll make a gift of $100, let me show you what we want to send along with the book, along with the teaching, the CD's, with all of these lessons, we're going to send you *Money, Greed, and God*, one of the most important books, I think you'll ever read. *Who Switched Off Your Brain?* Understanding how the minds work.

And then many people have come to me and said what Rabbi Lapin shared out of the Old Testament as a Jewish rabbi, he has seven children. He and his wife are blessed beyond measure. He says if people would only understand the Word of God, the principles of God, the truth of God… unshakable. And many of my friends have said, “James, I have so highlighted in this book that I wish I could read the whole book or at least every highlight to every person I get around. What would it take?"

Well, we're asking you, make a gift of $100. You think about how many of those nutritious meals we'll be able to get out for that. We want to send you something that will enable you to blessed, to have enough of the blessing of God to be able to meet other needs -- legitimate needs. Ask for the material. Just say, "Lord, give me wisdom." I believe we're offering you a real answer to the prayer that you've been praying, "God, show me the way." And these gifted communicators and teachers, joining together to help you. I pray you'll ask for it.

Begin Video clip:
Announcer: In recent weeks, we've seen more and more young children under the age of five coming to our *LIFE* Centers, clinics, and feeding stations -- most are severely malnourished, requiring special care to properly feed them. Mortality rates are quickly on the rise and it is a need that certainly cannot be ignored.

With your help we can provide an additional 400,000 emergency nutritional feedings that are specially formulated for children under five, including powdered milk and intravenous feedings. At a cost of 50 cents per meal your life-saving gift of $25, $50, or $100 will help provide 50, 100, or 200 emergency nutritional feedings.

With your gift we'll send you *MORE than ENOUGH*, a new dynamic eight-part audio teaching series that will show you God's plan for your financial peace and provision.

Also included is James Robison's insightful book, "True Prosperity." With your gift of $100 or more to help provide 200 emergency feedings, you may also request these dynamic books, T*hou Shalt Prosper* by Rabbi Daniel Lapin, *Money, Greed, and God* by author Jay Richards, and W*ho Switched Off Your Brain?* by Dr. Caroline Leaf.

Finally, as a special challenge, please prayerfully consider a gift of $1,000 or more to help provide 2,000 emergency feedings and you may also request the back by popular demand, "As the Deer" bronze sculpture. Please call, write, or make your gift online today at LifeToday.org.
End of clip

Isak: This child is three years old and you can see all of the traditional signs of just a bad case of malnutrition. Their hair changes color. Their hair really thins out. Blank.

>> What you see, this is a real -- and children do not have anything, whatever food that this child is holding right now that you see, whatever they get is whatever they pick up over here or something that is lying down, whatever they find or somebody just throw something from the rickshaws. Blank.

Beth: It's an inconceivable sight! There is nothing that prepares you to see a child in this kind of condition. It is almost unbearable! I think how in the world does this happen?

Announcer: In many countries around the world, severe drought, famine and shrinking food supplies have left the youngest of the young feeling the harshest effects. Mortality rates are on the rise and it is the infants, toddlers, and those under the age of five that are most susceptible to disease and sickness.

James: This is a typical little -- poor little child's doll. This little baby closes its eyes and opens its eyes. This is some little child's toy. You know one of the saddest things of all, Betty, is that many of the little children that play with this before they're five, they die and their little eyes close like this little doll. They close and never open again. We want to give them a future hope.
End of clip

In the studio:
James: Well, we want to send you MORE than ENOUGH. You're going to find that God will bless you as you bless others.

Father, I pray for every person watching that they will allow you to direct them, give them the wisdom and insight -- and we're trying to be a help -- that they may manage what you've entrusted to their watch care and that you will meet all of their needs according to your riches in glory by Christ Jesus. Thank you, God!

We are asking you when you ask for the material if you'd consider helping us feed some children emergency nutritional supplements right now. We need to get intravenous feeding, we need to get the powdered milk and sugar water into children that are too weak to even take normal nourishment. Missionaries have told us there is some real crisis situations and they've asked for an additional 400,000 feedings to save the lives of these children under five years of age.

Would you make a special gift to help us do that? Many of you will do it as a year-end gift or a great way to start the New Year. And from the bottom of our heart we thank you for your help.

Join Betty and me in saying thanks to Jay Richards for being with us. Jay, thank you for being here! In a few weeks you're going to be hearing about the book that we've written together called Indivisible. I make a promise, you read it, let that message get to our nation and our leaders and we're going to go in a new direction -- I promise! That's a promise!