

5/26/14

Week 22: Spring Mission Feeding

Dave and Rachel Ramsey

James: Oh, boy! Thank you. What a joy to be with you. I'm James Robison.

Betty and I are thrilled; we are going to share Dave Ramsey and his daughter, and she's absolutely beautiful. I'm still trying to figure out how all this happened. He's got some kind of a wife. That's such a beautiful smile; I love your smile.

Now, Dave came here to be with us not too long after Betty and I started doing the talk program and he was just barely on any radio stations and he was just discovering the mess he'd been in and how to get out and he wanted to help others.

Look at this. I want you to look back many years back. Watch this.

Previously taped:

James: Welcome Dave Ramsey to our *LIFE Today* program. Would you give him a really big welcome?

Dave, good to see you. You have written a book that is a bestseller; it is called *Financial Peace: Restoring Financial Hope to You and Your Family*. This is a tremendous book in the bookstores; a bestseller and for good reason. Do you think people can have financial peace?

Dave: *Financial Peace* -- two words that don't go together -- like airline service. Isn't that strange?

[Laughter]

Absolutely they can if they meet the Prince of Peace.

James: Oh, honey. How did you like your hair, Dave? Would you welcome Dave Ramsey and his daughter Rachel Cruze. Welcome!

[Applause]

Did that take you back?

Dave: My hair fell out and yours didn't. I don't know what happened! It finished falling out. What about those glasses? Weren't those great? Those are great! Mr. Magoo!

[Laughter]

Rachel: You're handsome today!

James: Dave, I want you to know, I love you! And I love you for the way you've helped so many people find a way to freedom. Your grin is contagious. You just flash it like I know what's really wrong with you. I'm fixing to straighten you out!

[Laughter]

Well, I'm going to make your night. It's awesome the way you've helped people. Just real quick, capsule why you became so interested because you had experienced what the world calls a big full measure of success, and all of the sudden the bottom fell out; and like we can't seem to see it's happening to our nation. It's so insane! Excuse me.

Please God, heal the nation.

Tell us what happened.

Dave: Well, I didn't grow up knowing God. I met God and on the way up. We started

with nothing. When we were 22 years old, we got married, we were broke. Y'all remember that: Don't you? "We ain't got money, honey but we've got love!" We were eating off of a card table and driving a 1902 Pinto.

[Laughter]

I started buying and selling real estate by the time I was 26 years old. I had about \$4 million worth of real estate but I had done it stupid. I had way too much debt. It all looked good. We're in Texas so we can say "big hat and no cattle." It looked good but it wasn't real. So the bank got sold to another bank, I know that never happens around here but they looked down and they said, "This kid owes us a million two." And they wanted to limit the relationship, that's banker talk for ruin his life.

[Laughter]

So they called our notes and we spent the next two and a half years of our life losing everything we owned. We were sued and we were foreclosed on. And finally, with a brand new baby and a toddler and a marriage hanging on by a thread we were at the bottom and we were bankrupt. We met God on the way up but we got to know him on the way down. I started studying God's ways of handling money.

Larry Burkett was in the marketplace at that time; we later became friends. And Ron Blue and Howard Dayton: They were men that were stepping into the Evangelical space at that time teaching people God's Word and what it says about money. I was reading that and learning it and comparing it to what I had learned in my academic walk and some of it matched up but some of it didn't. So I got to thinking about it. I thought, who was it that taught me to borrow money? That was my broke finance professor in college. What's wrong with that picture? A broke finance professor is like a shop teacher with missing fingers.

[Laughter]

So I started figuring out maybe God's smart, and maybe I need to listen to what he has to say.

Sharon and I started applying those principles to our lives. It took a while. I'd like to say we bounced back, but we didn't. We sat around and blamed everybody else for a while. Sometimes people do that. It was our fault but we slowly began to heal and then people were attracted to that. It's like when your good friend loses a bunch of weight you say, "How did you do that?"

And people would say, "How did y'all not kill each other?"

"How did y'all stay married?"

"How did you get back up to where you could walk again?" because everybody knew we were knocked flat.

So we said well, this Word of God thing, and let's open it up here and start to see 2500 scriptures on how to view possessions, philosophically, theologically, but also tactically; the things you're supposed to do to handle money properly. None of it is a sin. It's not any of that stuff. It's not that serious it's just your heavenly Father who is crazy about you says, "Son, this is how you live."

James: Well, you've been teaching it.

And don't you appreciate the fact that he's taught it enough to get your interest and the interest of many people here? Six million people listen on the radio to him every day, and then all the things that he's said in television. Do you appreciate the fact that a man cares enough to help us? I'm absolutely thrilled by it!

And I can tell you, Betty and I are two people, we've been married now 51 years and we were fortunate enough to start our journey, first year we were married we made \$6,000 combined income. We knew that we were not going to be in debt. And we didn't know that credit cards were something you could run up; we thought it was a plastic check, you paid it immediately. Couldn't imagine you didn't do that. How in the world would you not do that? We didn't understand it. So we understood principles and we're sitting here as living proof it works.

Betty: We adopted the principle if we didn't have the money to pay for something we didn't need it that bad so we could wait until we could afford it.

James: Really, the lessons we learned, it wasn't by osmosis but we were seeking God. But we were really very fortunate. But while we were learning and walking we were watching all these things you're talking about. And then you're thinking, okay, how do we help? But you came on the scene and some of these other men, which I knew and know well and have been here, they helped a lot of people too and thank God for it.

Now, your daughter here was born during the time you were on the way down. You came to God and she watched you. She didn't really realize all the pain but she just watched the process and the turnaround. I've got to ask you, Rachel, you're a radiant person but how impressed were you with what was happening with dad and what he was sharing with others?

Rachel: Well, his ministry, in and of itself, probably growing up, I kind of grew up, it was just my dad, to be honest. I didn't know; there were things, I would hear him on the radio and that kind of thing. And so the older I got, and the more interested I personally became with this message and seeing people gravitated so quickly and realizing money is such a part of life that is so hopeless and so shameful for a lot of people and what he was giving was hope, and I could watch people's lives literally transform. So I became very intrigued early on.

I would go with him when he would go preach around at churches or do seminars. In the early days, I would work the back book tables because I just loved watching him and seeing this message connect. So I think throughout my -- I think it was a process of realizing wow, this stuff works because God's ways of handling money, they work! And I had the blessing of being on a front row seat; I was there. I was born in April and they filed bankruptcy in September; so I was six months old. And so people tell me, "You were born at the worst possible time!"

And I tell people, "I think differently. I think I was born at the best time because it was their fresh start." So my whole life I've got to watch that. So it's been a tremendous

blessing and its great doing this and the book together with him, it's fun -- we're having a lot of fun.

Dave: We are!

James: Now why did you decide that you were not only going to live what he taught but begin to share what he taught. What moved you to do that?

Rachel: Well, growing up as Dave Ramsey's kid, we didn't have mutual fund parties or budget summit, like it was nothing like that.

[Laughter]

Some people think that, but no, it was very normal. But since it was normal though, they taught us common sense. Like what you just said, if you don't have the money, don't buy it.

James: You now are interested in taking the message to young people, to college students, high school students. As a matter of fact, let me just tell you, this *Smart Money, Smart Kids* -- not smart aleck -- smart!

[Laughter]

And what Rachel is wanting to share, and what Dave and Rachel have done together is what parents should have been telling their children and what children should get excited about because of the benefits of understanding the principles. These are fabulous principles. They are principles --.

By the way, I just thought of this. The greatest tweeter and the first tweeter that ever lived was a man named Solomon, and if you'll just go over you can read tweet after tweet after tweet of wisdom.

[Laughter]

There's your first tweeter! We need to turn it loose and take the truths and it changes their lives. So you got excited because you not only saw a dilemma among the young people but you saw a response.

Now tell me because college kids can be very skeptical and not the best audience. You're finding them to be very interested and very attentive, and young people seem to have a real hunger for understanding and wisdom about this. Is that correct?

Rachel: Absolutely! They haven't been equipped to go out and handle money on their own. So when they go off at 18 years old or the real world, they're trying to figure it out and they're lost; and honestly, they're very scared. I think for a while they're naive but they hit a point where they realize wow, this \$90,000 of student loan that I've racked up, this credit card debt, everything is coming to a head and it's a reality. What do I do to get out of it?

And so giving them a plan, and I think that's the great thing about God's way of handling money, it's common sense, it's easy to understand, it's hard to do because we want things all the time but if you just put a plan in place, there is hope in this subject. So yes, college students, I'm so thankful. Some are skeptical still but overall they're receptive because again, no one has taught them how to handle money.

James: How do you feel when you watch what's happening to her and the effect of what's happening in her?

Dave: I think we're going to be all right.

[Laughter]

James: You think what she's got is contagious maybe and they will listen?

Dave: It is. You've done a lot of speaking as I have and sometimes a youth group, a young group like that is the toughest to speak to, especially if you're in my seat. But she goes in there and owns those audiences because they're connecting to her because she is just a little bit removed from that, and yet is giving them the answer to this

touch point, this felt need. And it turns into just real ministry. Because then that opens up another whole can of worms where you get to talk about life and you get to talk about a lot of other things that are going on, and all of the sudden real stuff starts happening. But the door we go through is the money door.

James: Well, and it's one we need to go through. Now you have a web site. If people wanted to access to find out what you may offer that they could access, whether it's a video seminar or anything you've ever done, you and dad together, tell them what's there. Or they want to know where you might speak that they might show up or be a part of and help get the word out; where would they go?

Rachel: They can go to RachelCruze.com and so I do a video blog twice a week there. So there's endless content there. You can see where I'm speaking. You can request speaking, different tools that we have to help you figure it out. But it is geared towards a younger audience so if parents have teenagers or college students or even young adults, young marrieds, hopefully this site will be able to engage them in their season of life.

James: There it is on the screen. You see the web site. If you have in a university or college setting where you've got young people and you say, "Look, I know we can gather them because we've got a need here. They would come." Do you go without dad or does he always go with you?

Rachel: No, I've been going on my own for about four years.

Dave: I'm not working that hard anymore.

James: I was saying that because I didn't want to lose some of the students.

[Laughter]

Dave: Hey! Hey! Hey!

James: Here's the thing, if they wanted you to come, could they communicate with

you and find out how to seek you and we set it up? And let's just say Dave, because you and I have worked in churches, my goodness, over the years and we've been able to touch millions of people. If in fact a group of churches who said, "Our young people need this, our young marrieds need it," if Rachel would come, if they would go together and secure a setting, would she go in for an evening and a morning or something like that? Is that something you would consider doing?

Rachel: Oh, absolutely! I do all types of speaking and obviously, you can only be in one place at one time so we have tools like Generation Change is a youth Bible study that I made specifically for teenagers; so God's ways of handling money for teenagers. So churches can even look into that if I'm not able to come. There's a lot of resources or yes, request for me to come speak.

James: Now then are you going to do anything together? Are y'all going to do any functions together or are you just going to do some things with the book together because you did pour both of your hearts and lives into this?

Dave: Actually, and from a speaker's perspective it was very interesting, we spoke to Catalyst, which was about 13,000 folks back in the fall and it was the first time we've done that and we did it together on the stage which is different because you've kind of got to have cues back and forth instead of just standing up there and preaching or talking and so forth. It was so much fun! It really worked.

James: You would consider something if the situation was appropriate for it.

Dave: We're going to do that several times during the book tour with this book at different churches around the nation. So I'll be hitting parts of the book tour and she'll be hitting about 10 or 15 cities, and I'll probably hit about five of them.

James: She says she's comfortable speaking to 50 to 100 young people. It's not like it has to be big but she's spoken to 10,000 in a gathering and so she is comfortable with that. So I don't think that the setting necessarily limits but you really need to pray about it.

But here's the beautiful thing. You can have both of them right here in the book. And I really believe you downloaded in-depth in ways you couldn't necessarily do it even when you're talking in a setting. You're basically sowing seed in order to get them to go in and get more out of what comes from those seeds and to see them more fully. I'm encouraging you to get the book.

I want to say this, Dave, I mentioned to you that we are reaching out to save children, and we even started feeding at schools, which by the way, inspired the world food bank and the World Food program to do the same thing. So our mission program has inspired the outreaches -- national outreaches throughout the world.

When I told you about this earlier -- and I think it is important for all of you to hear this, and all of our viewers -- I said we're going to tell our viewers today that if they'll help us feed these children, these hundreds of thousands of kids that are really facing death and a dim future, we want to give anyone that will help us, we're offering a book I wrote on *A Dad's Blessing*, our son wrote a book on how to be able to *Rise Above* all the circumstances, pressures and temptations as an overcomer in the power of God because you're our first primary focal point to bless you and encourage you. That's why we're here is to help. But we're not here to just get you to do something for somebody, you'll find joy in that -- but we're here for you.

So when I told Dave though at the end of our programs, we always ask people to put God's arms around the suffering and extend his hands of care, and you do it, and I said, "Dave, we're going to give this book to everybody who helps us." And we always prepare because we always have to, "We pay for the book and send it to you."

And Dave, immediately said, "Well, you're not going to pay for the book today, and this week, because we want to give it to those who respond to help children."

Do you appreciate that spirit?

[Applause]

And what that actually does, Dave, it really enables us to do more. I've got to tell you,

that is a huge gift from you and Rachel. Betty and I say thank you. I want you to see, both of you to see and all of us and all of you, I want you to see some of the little faces and lives, and mothers and families, that that love's going to make an indescribable difference to. Watch closely.

On the mission field

Announcer: The night before a big day is when we focus on preparing, when being ready for our big plans. But what if your big plans, your loftiest goal, is determining how you will feed your children the next day to ensure their survival? In this area of Africa, that's what often defines success -- simply taking another breath in the morning.

Too often, for children like these, that's a tall order. Drought has taken its toll and food is now scarce to be found. So one meal a day becomes the norm for the lucky ones but for too many mothers burying their children becomes the norm as they are taken by starvation.

But we know the solution. With your help, we've delivered it time and again.

But now it's time again and we can't do it without you. Their thoughts of tomorrow shouldn't be a desperate search for food. By partnering with us, you'll not only sustain these children, you'll allow them dreams of a life beyond survival.

End of clip

In the studio

James: Boy, this week Betty walked up to me at the house. She'd just gotten a comforting letter from a couple of mothers who had lost their children here in the United States and had heard Betty talk about us losing our daughter, and how Betty had ministered hope because they said, "You're the first person that really seemed like understood."

And Betty said to me this week and I really want you to hear it in light of what we just saw. She said, "I keep asking God, what good can come out of that? We lost our daughter. We lost our baby. What real good?"

And then suddenly it hit her. She said, "You know if you can really feel what it feels like for somebody to lose a child, maybe you could do more to move people to prevent mothers from losing their child."

And I said, "Betty, maybe." By feeling that in a greater sense of understanding we can help others understand what it means when you give life and you become the answer to that hope and prayer.

Betty: James, and that really is what everyone wants to know that is going through a trial, a loss of a loved one or one that's maybe really, really sick like you see these children, some of them might not make it -- and especially the mother's heart. She does everything she can; she can't think of anything else to do but she loves her baby so much. So as a mother that's lost a child, I understand more.

I used to look at these babies and their mothers and I'd say, "I want to understand that hurt that they're going through." Well, I understand now and it's a big hurt. It's a big hurt for a mom to see their child laying there and you feel helpless and you can't do anything about it.

This is something we can do something about if we'll just reach out and reach deep into our hearts and say, "God, how can I help?" We can help these children maybe not reach that point to where there is no return -- maybe to come out of that malnourished state to where they can live full lives, and laugh and play as a little child should be able to. If you'll join with us, we can do that.

James: And if you didn't know, our daughter died of cancer in a big battle and everybody did all they could to help but in that sense it seems like we weren't able to help and of course, we trusted for the miracle. But here's the thing I want you to know. I believe any of you watching would have said, "If we knew what to do we would

have done it." But obviously, that didn't happen. But for the children, they just need some food -- it's that simple. But they won't get it if we don't provide it for the missionaries and the relief workers to distribute. They're in place, we've got 400,000 desperately needy children located and already in areas where we can feed them. So we need your help to feed them for the next months. \$30, \$50, \$100 -- no exaggeration, it's the truth -- \$30, \$50, or \$100 because you built food factories that provide this food in all these different areas, you built them -- you paid for them! So we can do this and feed them \$30, \$50, or \$100 -- three, five, or ten children -- for the next few months.

If you would help us feed 100 children, a gift \$1,000 -- and I want to tell you, we've got a 100,000 child problem right now in Angola with drought. They're going to die in the next weeks and months if we don't immediately begin to care for them. So we need a million dollars. We need 1,000 people to give \$1,000 to take care of 100,000 children that are facing death almost immediately. Then we need for the 400,000 total children, we need every person to do what you can.

We have some gifts for you to bless you, some books that will encourage you and help you, but I'm asking you to go to the phone or go online and be an answer to that mother's prayer, be a solution to that crisis problem they face -- and it is really simple, and you can do it. Go to the phone, use your bankcard like a check, that's how you always use them, only that way. Go online, LifeToday.org, make the gift God put on your heart. If you write a check, make it to *LIFE* but call us and tell us you're mailing it.

Begin video clip

Announcer: In remote and impoverished areas of Africa, families are suffering, facing death by starvation and those hit the hardest are their children. Life's mission feeding program is there able to feed and care for over 400,000 children in crisis areas of Angola, Mozambique, and Sudan.

With previous food reserves gone and Angola facing its worst drought and food shortage in 20 years, we desperately need to replenish our supplies for our feeding programs immediately!

Your life-saving gift of \$30, \$50, or \$100 will help feed and care for three, five, or ten children for the next three months.

With your gift of any amount we will send you this inspirational two book gift set, *A Dad's Blessing* by James Robison is packed with valuable fatherly wisdom and insight for dads of all ages.

Rise Above, by James and Betty's son, Randy Robison will show you how to soar far above the circumstances of life and go higher in your walk with God.

With your gift of \$100 or more to help feed ten children you'll receive our blessing bowls, a great way to teach your family about giving and a daily reminder of God's provision for hungry and hurting children.

Finally, please consider a gift of \$1,000 or more to help feed 100 children and you may request our 2014 commemorative glass sculpture, "The Blessing."

Please call, write, or make your gift online today.

End of clip

In the studio

James: I'm actually praying there might be so many calls for help and so many calls to help you might get a busy. Well, go on LifeToday.org but also, listen to me, you be so determined as though it was somebody that you love life's depending on it, you be determined to get through. Let us know what you're putting in the mail or make that gift. Say, "I'm going to be an answer to a mother's prayer, I'm going to save a child's life as many as I can."

We'll also send you, if you'd like to have it, along with the book that Randy wrote, that I wrote, we'll send you Dave Ramsey's and Rachel Cruze, his daughter, it's his daughter, boy she is beautiful and they are radiant and they are full of truth to share with you; we'll send this to you to say thanks. It's a gift from them to help us help children.

Would you say thanks to Rachel and to Dave?

Thank you both!

Dave: Thank you.

James: Let me tell you this. They're going to be with us again this week and we're going to get into some of the nuts and bolts of getting everything straight regarding money.