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Week 22: Spring Mission Feeding

Dave Ramsey and Rachel Cruze

Betty: Welcome to *LIFE Today*! Thank you so much for joining us. I'm Betty and this is James. We've got some really wonderful guests today.

James: Oh, we've got the most beautiful couple here. We've got a father and a daughter. I tease him about this incredible grin but it's the real deal. It's so amazing how Dave Ramsey will put that grin on right after somebody's either asked him the most stupid question you've ever heard or a question they just knew would stump him or just really make him mad and he just smiles. It's incredible.

By the way, because he learned how to smile for all the right reasons, he smiles all the way to the bank. And it's not down there -- it's not down there to try to bail himself out of trouble, he just says, "You know what? I've got something to put in rather than take out. I'm going to bless y'all, bank!"

And his daughter -- and she is so beautiful. And boy, can she communicate. I think maybe she actually communicates better than dad. And the thing about it is she is lot easier to look at, even though he is very pleasant, she's easy to look at -- even Betty agrees with that.

But this is Rachel Cruze, Dave Ramsey's daughter and they have written a book called *Smart Money, Smart Kids*. Would you welcome Dave and Rachel back to *LIFE Today*?

[Applause]

Dave, have you ever run into any of these talk show hosts or these news people that talk to you that were mean to you and tried to at least put you down or take you back?

Or do they all just seem like, "You're the greatest breath of fresh air that ever walked in here!" Have you ever run into anybody that just flat thinks you're just full of it?

Dave: Oh, yeah.

James: How do you handle that? Do you just grin at them?

Dave: We've had a couple of them. It's interesting, if you just stay calm and you're right --

[Laughter]

-- it works out! It works out! It's really hard to combat some of the stuff because they start going at these things and it's just... They end up looking kind of silly if you play it right. It works out okay.

James: The thing that makes you -- and this is something I really believe needs to happen with our national leadership. All of you who think you know what's best for the country or for your child, every national leader, politician, every candidate, until you convince the people that you want what's best for them, they're not going to really listen to you because if they think you're only trying to protect your interests, they're going to check out on you.

I think that's true of a parent. If you believe that dad only wanted you to do certain things to protect his image, he would not have had the impact, influence, or inspirational aspects if you thought he was looking out for him. That's what most people think of the people who have been financially successful, that top 1% or 5% that are carrying most of the weight and creating most of the jobs and making the things that people want desperately and need so often.

These people have become the enemy because they've never convinced the people they actually care about somebody other than themselves. Until they do that, they're finished. You have convinced people, as a man who went bankrupt and lost everything because you were managing your money like the government is managing

our money and you got in a big mess but you responded and you got right with God and put his principles in place. And therefore -- and this is the beautiful thing -- you not only made it out for Dave Ramsey and Dave's family, you suddenly became a man vitally interested in people you knew were in serious trouble.

And, Dave, you convinced them. That's why six million people watch you every day; they're convinced you care about them. I've been listening to Rachel, just on our program the other day and the time we talked, this girl wants to help young people. She is not trying to take advantage of young people she's trying to help them. I want to say thank you. Would you join me in saying thank you for Dave caring about all of us? That's why you're here -- it's why people watch.

[Applause]

How is it that you suddenly moved from just recovery and getting out of trouble and learning principles and then suddenly wanting so deeply to share them with others?

Dave: Well, I mentioned in the other program we did the other week that I met God on the way up but I got to know him on the way down. And the beautiful thing about pain is it's a thorough teacher. I would prefer to learn a different way but it's thorough.

[Laughter]

And when you hit that point as a person of faith that you wave the white flag and you say, "I really do surrender," and that means all -- everything. I'm not going to run a business, I'm not going to run a marriage, I'm not going to raise our child, we're not going to do anything except as we can figure out how God is the Lord of it and how he instructs us as a manager of it. So my life was bought with a price, and once it was paid for from then on I'm a steward, I'm a manager of the opportunities, of the energy, of the health, of the money that comes, the resources that comes, those sorts of things.

Then the beautiful thing that starts to happen really quickly, and that's what we've enjoyed with this material, Rachel and I have, because our story ends up being that we crashed and did dumb but that cross, that plus sign on the landscape of history says

you get a do-over and that I can be the last Ramsey that was this dumb. I can shift the family tree. I can shift the legacy by the way I teach my kids about everything -- but certainly about money so they don't have to repeat. I can be the last one that is ever in debt in my branch. I can be the last one that doesn't understand how God's money flows to me to be managed for the good of his kingdom, which starts with taking care of my own household first and then it moves out.

A good man does leave an inheritance to his children's children. Where there is no vision, the people perish. I'm going to retire with dignity because I'm not counting on the government, which is well known for its ability to handle money, to take care of me.

[Laughter]

See, it starts changing your whole legacy. It gets past Friday night really quickly when you look at Rachel was born the year we filed bankruptcy and so she and her brothers and sisters are our chance to do it over; they're our clean slate. All parents are that way. That's why I'm so excited about this material to teach kids how to handle money.

James: Now Rachel, you all have written a book together. It's fabulous. Everything in it is truth; and it's foundational principles people can build a future on that is secure. Are you excited about what you all are doing?

Rachel: Oh, absolutely! I look at my life and learning how to handle money from a young age, now I get to be an adult that wins with money; and not because I'm Dave Ramsey's daughter but because God's ways of handling money work. So if I follow those, I'm going to win. So I'm thankful for that and the knowledge. So with this book I kind of see dad as the emergency surgeon and I'm the preventative medicine.

James: That's great, I like that.

Rachel: So get it early, and that was the blessing I have; that's my story is I don't have to crash and burn. I get to learn these principles early and take it on with my adult life. So that's my prayer for so many kids out there, thinking how excited I am that parents

are going to read this and teach their kids. I think I was that kid and they're going to grow up learning how to handle money.

James: Tell me some of the principles that you point out in the book that you're excited about that you think are critically important for our viewers, the people here in our audience, and our viewers at home around the world, by the way, way beyond the United States. What is some of the principles that you find are let's say not only important but say young people and smart kids, they're gravitating toward them with appreciation; what are some of those?

Rachel: Well an overall landscape of the book, there's a couple of things throughout it. I challenge parents -- we both do realizing that more is caught than taught. So your kids are watching you. So that's kind of a call to parents to say, "Hey, get your finances in order because your kids are watching; you're that example."

And as the parent, teaching your kids about money, it can be -- its teachable moments throughout the day. It doesn't have to be one weekend long money summit that you do with your kids; it's teachable moments. So that's the encouraging part is that it's not complicated. So when we talk about things like teaching your kids to work and teaching your kids that money comes from work, money does not come from mom and dad's back pocket. So growing up, we were never given an allowance as Ramsey kids.

James: We're not supposed to just wait for the government to bring us an iPhone and X Box and another TV? No?

Rachel: We weren't given money. We were on commission. So you work you get paid; you don't work you don't get paid.

James: I wouldn't get anything, Dave I didn't go to work for. I started working at 12. I was not too young. I made 40 cents an hour; it was not too little because it did something and it did something primarily to me. I can't seem to forget the country, Dave, it's in a mess. Is there something wrong with me because I care?

Dave: You're right. It does start with this whole parenting thing. It does come down to that because the entitlement mentality is a type of arrogance. That's where the dad blame inmates are running the asylum. You see them in the restaurants and the kids are running out of control. And so our kids looked all through the Bible. They were looking for time out. They couldn't find it.

[Laughter]

They said, "Dad, what's this rod stuff?"

[Laughter]

James: We have an appropriate size for the appropriate child for the appropriate moment. And I'm telling you, you don't have to use it much if you use it right.

Dave: I had a dad -- and it goes all the way up to the whole student loan crisis. I had a dad call me the other day from Michigan on the radio show. He says, "My 17-year-old son told me he's going to this expensive college we can't afford. We're going to go hundreds of thousands of dollars in student loan debt. What am I going to do?"

I said, "Well, see that's the problem. My 17-year-old son never told me anything! I told him stuff. That's how this works."

See we get confused about who is in charge. Then you raise these people who think they're entitled to something because they breathe air. I graduated from college and I can't find a job. Well, have you looked?

[Laughter]

It's a different mentality. So I was talking to a young man the other day. He said, "I've got a master's degree and I can't find anything to do."

I said, "Here's an idea. You're not making anything; right? You're sitting on the couch."

He said, "Right."

I said, "Where do you want to work?"

He told me.

I said, "Why don't you go down there and volunteer. Go down there and prove to them that you're worth something because so far they think you're worthless and you need to prove them different, and then they'll hire you because that will be such a different approach it will throw them back."

But this idea that we actually have to leave the cave, kill something, and drag it home, that's something you teach your kids. You teach them -- you teach the kid: Rich people are afraid of leaves; get a leaf blower. You can teach them to work. Right? And when they earn money then you get to teach them the stuff and Rachel sits down and goes through saving and giving. You teach a kid to give when they've earned the money, it changes their heart.

James: Would you come back about every other week, you and Rachel? I'm serious with you. You are... It's such a breath of fresh air. It's such common sense and yet it is like we live in such a demented society -- there's just the simple things.

Rachel, tell me some other things that you think are critical for people to know that you want young people to hear firsthand. That was great, Dave!

Rachel: Yeah, well, I think a huge thing that my generation is facing is debt. We are the most indebted generation in history.

James: You're talking about personal; right? -- Themselves.

Rachel: Yes, yes!

James: Not just the nation.

Rachel: Yes, this generation coming up; the idea that you can't live life without a credit card. The only way to have a car is to get a car loan. You can't be a student without a student loan. We've believed these lies.

And if you take what Proverbs says that the borrower is slave to the lender, it's true, and I'm meeting these students when I travel and speak at these colleges who say... I met a guy and he was at this great Christian college; it was wonderful. And I'm not against private education I think it's great if you can pay for it. But he was \$90,000 in debt. And he told me, "Rachel, I want to go be a missionary. What do I do?"

And I'm like, "Well, you have \$90,000 you have to pay back." That's a prime example. He can't go do what he feels like he is called to do because of the choices he's made with his money, and it breaks my heart.

So this idea of living in freedom where debt is not tying you down, it's not keeping you up at night, because debt is a thief. It steals your money, it steals your freedom, it steals so much of your future. So this generation, if they can get in there and intersect and say, "Okay, I'm going to make hard sacrifices. I'm going to have the patience to save up and pay for things. It's not instant but I'm going to delay gratification. If we can walk through these mature principles, we're going to be so much better off." So for parents, teaching your kids how to avoid debt, I think, is key.

James: It absolutely is. Do any of you out here bear witness with what this young lady has just said? I'd like to know. Are you sitting here dumbfounded about it?

[Applause]

Betty: The sad thing to me too, is young couples start off in their marriage with all this debt and it breaks up a lot of homes. It is not just the finances of it, it tears families apart.

Dave: Slaves -- there is a mathematical part to "borrower is slave to the lender," but slaves don't have choices. Slaves have different kinds of relationships; the layers of understanding of what slavery does to your spirit, it's pretty amazing. So when you can start with your four year old and say, "Little Johnny, when you clean up your room I'm going to give you a dollar" and he learns to save and he learns to give. And then when he gets ready to buy his car, we buy a car that we pay cash for that his friends make fun of, this kid is getting ready to be a multimillionaire.

James: Listen, this is such a joy to talk to both of you. I just want -- I just so want the best. You can imagine how much God, the real perfect father, how much he wants to pour out the best in the blessings but those blessings come in meaningful, beneficial principles and boundaries. You've got to understand, the principles and the boundaries of God are not prison walls; he never built a cage.

He gave us parameters and boundaries to maintain stability and security and peace and prosperity. And not everybody is going to be as wealthy as another. We're not all as smart, we don't all have the same energy, we don't all have the exact same fertile field -- we don't always have what others have but we can do the best God's given us right where we are by taking these principles and applying it.

This is a phenomenal, phenomenal book! I really pray with all my heart that you get into it.

Anything else you want to say about the book or about your journey? By the way, your web site again if they want to go and find out where you're going to be speaking and some of the materials that are available and the web cast that you do where you teach each week on principles to young people who will listen; where do they go?

Rachel: It's RachelCruze.com.

James: There it is on the screen. Go there and you'll be doing some speaking. If you're interested in communicating, "Could we possibly under any circumstances get Rachel to come into our area if we did a cooperative effort, brought churches or people

together or in our university or college or young people in our area," well, communicate with her. She'll work with you. It may be that they'll do some things together. But primarily, Rachel is going to be going out and doing exactly what this book says, *Smart Money With Smart Kids*. And they have poured together what they know will bless and benefit you and this is a great read.

I'll tell you this also, we send to you, as you know, gifts to bless you. Here's *A Dad's Blessing*; this is a book that I wrote to help dads be a blessing. Our son Randy wrote a book called *Rise Above*; that is a phenomenal faith walk. And we're going to send that to any of you who will help us feed hungry children.

When Dave heard what we were doing -- I said, "Dave, I'm going to offer the book to the people that help."

He said, "I'll tell you what. We will give the book to your ministry to give to people to help feed those children."

Now publishers and authors don't do that because that's a big gift. You know what he's saying? I want to give the greatest gift; I want to give the gift of life through love. Would you say thanks to them for what they just said and what they offered? Their book is in the bookstores. This is my prayer; I pray that it will find its way into every home in America so we can have some smart kids. And it might help us get some smart leaders.

I mean I'm really concerned. We have 11 grandchildren and we're going to start having great grandchildren pretty soon, I'm sure, because some of them are getting married and they're going to have babies.

[Laughter]

Listen to me, we can make a difference in the future. You get this book, go online, go to any of the online bookstores and say, "I want it." Go to Amazon and say, "I want it." Go to Rachel Cruze, to that web site, and get it. Or help us help others and we'll send it to you.

I want to say thanks to Rachel and Dave again. Would you join me and Betty? Thank you both! You're a blessing. You're a treasure and I meant it. I'll tell you what, we'll pay for the air time, y'all come back any time you want to.

[Laughter]

But you know why I say that? You know why I say it? -- Because I love the people who watch us. And yes, we feed the hungry, and we give water to the thirsty but sitting right out here around the world are hungry/thirsty people who need the riches and the resources that people like you bring them. So you come back any time you want to.

Now here's what I want you to do. And I want to tell you one of the worst things you can ever do is look at something you shouldn't look at. Randy talks about that in the book *Rise Above*; how temptation then becomes a hook because you looked where you shouldn't and you kept looking. Temptation is not sin. But let me tell you something else we do wrong. We look away when we should focus on a need. Do not look away from any place or person where God is looking and he's looking at them with love. Now you be his eyes and you express his heart please.

On the mission field

Announcer: An unencumbered life allows you to enjoy the basics: a beautiful sunrise, clean air, a loving family. Though hardly a time of plenty by western standards, the people in these villages would say they are content.

But after living on the edge of life's margins, a natural disaster like this drought in Southern Africa is all it took to tip the scales for these families who now find themselves in a struggle for survival because of the lack of food. Discolored hair, sunken eyes, sagging skin -- these are the symptoms of malnutrition and they become more prevalent in a time like this -- this survival mode. If it continues, many will die. But even for the children who do survive, irreparable damage will occur if they don't get the nutrition they need at this crucial stage of development.

The problem is serious but the solution is simple. A daily bowl of food over the next months not only ensures that these children won't go hungry but that they will receive the nutrition needed at this critical point in their lives. With your help, *LIFE Outreach International* can continue the feeding programs that have saved millions. That's the miracle of love -- that's the miracle of mission feeding!

End of clip

In the studio

James: There is no way that I can adequately tell you how much I love every one of those little precious children. Twenty-five years ago we started holding them, feeding them, loving them, and wondered if people watching would care. And you do!

You have no idea that even sometimes greater than the missionaries, you're the greater inspiration because you see a need and meet it. You are the answer to the missionaries' prayers, their hopes, and you're the answer to the mothers of desperate children prayers and hopes. I didn't know if you would do that but you have.

And you have literally helped us because a lot of times when we're showing those little children, I just want them to stop a minute and I want to say, "Don't you want to hold them? Don't you want to help them? Don't you want to restore the beautiful glimmer in their eyes? Don't you want to see them smiling and playing and being happy?" And they don't have to have a lot of stuff to be happy -- they just need life.

And you know what? You said "yes" so I'm going to ask you to do it again. Betty and I have been asking a long time and Betty, these people have been the answer to prayer, and I believe they will again.

Betty: They really have, James. Please don't stop! We're always going to bring you the needs as we find them because there are so many of them out there. These children need our help. Some of them won't make it probably -- it will be too late. But most of them can if we're there in time to have the nourishment they need for their little bodies.

So please join with us and reach out with the heart of God and let's make the difference. Let's give life to so many of these precious children.

James: I think if you've watched us, you understand what we do here at *LIFE*. We always -- because you're our main focus, to help you spiritually and to see your life changed, and nearly all the response that comes, even calls now, they will be from people like you saying, "Can you help me?" Yes, you better believe we will because we want the best for you.

But you've been willing to say for years now, "We'll give them life." Here's what I want to ask you to do. Now think about this. Twice a year we come to you and we say we want you to make a gift that will keep giving life for the next months -- twice a year! And we're asking you to help us take care of 400,000 children that we have found in desperate need and help us feed them for the next months: \$30, \$50, or \$100 will feed three, five, or ten for the next several months so your gift will just keep on giving.

Take your bankcard, call, go online, LifeToday.org -- please do it. I know you think, "I need to do it." No, do it! Do it now because the missionaries are waiting; the children need our help. Make the best gift you can. We're going to send you some gifts to bless you -- some books that will bless you and others you love. I promise you! -- And other things that will inspire you.

Then remember this, we have 100,000 children in drought-stricken Angola right now that are facing immediate death. I'm asking 1,000 people right now to give \$1,000 and feed 100 children because that's what \$1,000 will do. Just like \$100 will feed ten for the next months, \$1,000 will feed 100. I'm asking 1,000 people to help us take care of that 100,000 children that are facing death immediately if we don't get them relief.

Father, I pray everyone watching will right now go to the phone or go online and make the very best gift they can, in Jesus' name.

Thank you for responding. If you ever get a busy, you be determined and call until you get through. Thank you for doing 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: Well, Betty and I, from the bottom of our heart thank you for your help. If you get a busy, be determined enough to press on until you get through because lives really do depend on it, and it's great joy to give life.

We'll send you the book that I wrote, *A Dad's Blessing*, Randy's book, *Rise Above*; but also if you'd like to have it, Dave Ramsey and Rachel's book, *Smart Money Smart Kids*.

This could be a real answer to your prayer to help you deal with money. And wouldn't it be wonderful if your children learn something you didn't know, and we can pass it on? Thank you for helping. We'll be glad to send it to you if you'll just help us help a kid.

Say thanks to Dave Ramsey and Rachel Cruze.

Dave, I love you, buddy!

Rachel, appreciate you so much!

Dave: Thank you for having us!

James: Thank you all for watching *LIFE Today*. Thank you for sharing life with others. Tell people to watch *LIFE Today*. They'll be glad they did.