12/11/17
Week 51: Fall Mission Feeding
Randy Robison/Sheila Walsh
David Crank

Sheila: Hi! Welcome to *LIFE Today*. I'm Sheila Walsh here with Randy Robison. We're so glad that you stopped by and visited with us because we have a show that I think is going to be not just interesting but incredibly practical, really to make a huge impact in your life and how you run your family too.

I had the privilege earlier this year of being with pastors, David and Nicole Crank at their West Palm Beach campus and they have a *huge* church in St. Louis. Please would you help me welcome Pastor David Crank?

David: Thank you!

Sheila: I have to say I was so blown away by the professionalism -- the conference was amazing but every single detail, your team is just phenomenal. You hardly see them. You have to look for them. They're behind the scenes but what they do is excellent.

David: You slated. Everybody loved you. They're like, "We want to get her to St. Louis!"

Sheila: Oh sweet! I loved it. Absolutely loved it. But this book, Randy, *Solving Your Money Problems* -- wow!

Randy: Yeah, the topic that a lot of us just don't want to hear about. The thing I like about David is he makes it fun. It's not all beat you over the head with all the mistakes you've made financially.

Sheila: No, you have to just be in David's company for five minutes to know I'm going to learn a lot and it's going to be fun.

Randy: Right, right, right! Let's jump right into this because this is a big deal with you. I want to take people back a little bit to understand why it's significant.

David: Well, I grew up in a travel trailer because my dad was an evangelist. He wanted to help people. First he was a cop and he got saved by listening to Rex Humbard on the radio. He felt called to the ministry, but he felt like he stuttered, he couldn't communicate with people, which I think a lot of us feel insignificant and we can't. So he just bought a travel trailer, quit his job, put me in it; I'm like four years old, and that's where we lived.

So obviously, we had a lot of money problems because he doesn't have health insurance. We don't have a financial plan. He's just out there believing God. So I did my homeschool in this trailer and everything.

There would be days because we were dependent obviously, on the offerings of these little churches and they couldn't help you because they needed help themselves. My dad would be like, "Did anybody give you any money? Did anybody give you any money?"

"No."

So we would go in the travel trailer at night and we would pray over food that we didn't have. He would be like, "God, we just pray over this bologna right now."

And he would make believe that we were eating bologna. I'm like, wait a minute, if we're faking, why aren't we eating steak?

[Laughter]

Sheila: Upgrade the dream!

David: Again that's a whole other problem is the way you think. You say a mind stretched never goes back to its original size. But he had a poverty mentality; and then obviously, he loved the Lord but oftentimes people misunderstand that God wants to bless you but he also gave you information that will give you power. So there were things called budgets, there were things called not just sowing and reaping, that's important, but the how-to.

So my dad back in the '70s and '80s started studying and never had anybody teach him about money; he discovered some principles so I was raised differently. So we were taught to live within a budget and how to beat bankers at their own game: How to buy a house with no credit. What kind of car to buy. So I grew up like with this incredible privilege of being raised by a dad who knew a lot about money although wasn't formally trained.

So over the years I discovered those kinds of principles and I had my own setbacks. I got married when I was 18, it was puppy love, led to a dog's life, and then I got divorced. I don't know if you've ever heard of the new divorce Barbie but it comes with all Ken's stuff.

Sheila: Ooooh!

David: I was living in a basement apartment wondering how I was going to get ahead again. Lost everything but through the principles that I share in my book, I got it all back. Which is really just actually figuring out what money does and how money works. Most of the time -- and this is where people really freak out, Randy, is it is not more money that we need, we need to learn to budget the money that we do have.

Randy: See, I think that's huge because we learn a lot of things in the religious world. We learn on one side that money is evil or at least that the love of money is the root of all sorts of evil. On the other side we learn that if you just have enough faith you'll have a lot of money. Where you're coming in is kind of saying, "You know what? God has some principles at play and maybe he has even got a few parables about stewardship." So maybe there is a little bit more obedience and wisdom that we need to get into.

David: And that's what most people do is they don't realize the Bible says the love of money is the root of all evil. Money is neutral. It can dig wells as you guys do and change people's lives or it can be bad things. So it's a right relationship with money.

I always say in the book, I talk about debt. The acronym is: *Doing Everything But Thinking*. So we go immediate gratification instead of long-term satisfaction. So we're like it would make me feel better now if I went to Starbucks and bought a $5 cup of coffee. If you do that every day there's $25 a week and then $100 a month and next thing you know -- in fact a lady told me yesterday that her husband would load $50 a week on her Starbucks card. Well, she figured out that's $2400 a year so she cut up that card and said, "We're not going to do that. We've got a plan, we've got a vision. We're going on a vacation next year." So it's not that I don't want you to enjoy your life, I just don't want you to go for the immediate gratification, I want you to go for long-term satisfaction.

So the Bible says that without vision people perish. I always say at our church, Faith Church, without a vision people go to another parish. So we say it, spray it, wheel it, deal it, make people feel it. We go, okay, have a vision. So with me, my dad always showed me to have this vision before you, this is where I want to be so then you can get excited about paying off that credit card.

So paying off the credit card -- let's talk about credit card debt for a minute. Credit card debt allows us to get in trouble right away. As soon as you're 18, 19 years old the people are like, "Hey, you want a free T-shirt and a mug?"

"Yeah!"

"Okay, sign up for this credit card."

Now you think this credit card is an extension of your paycheck and clearly it is not. So a lot of times people are making three grand a month, they're spending $5,000 a month and then you wake up one day and realize how did this happen? My card has been robbed! And it was you. You went to Target, you went to this store and that store and we get in debt slowly, and then we get in this situation where there is no way out.

So I want to tell you today that there is a way out. There is hope at it. But God will put his super on your natural but you've got to help God. So the Bible says that the little foxes spoil the vine. So one of the things I suggest people to do right away is to create a budget and don't budge from the budget. Then don't have "he money," that's money he don't know about or "she money" money she don't know about.

So you come into it as a couple and go, "Wait a minute, we both have a vision. You're not going to buy this $100 fishing pole, I'm not going to buy this dress and we're going to have a plan and we're going to get out of debt."

And then God helps you supernaturally get this low-lying fruit; eliminate the credit card debt because as a pastor of a 20,000 member church, most marital problems is a money problem. All pressure comes back to this thing called greed. And we try to buy stuff we can't afford with money we don't have to impress people we don't even know or like. So you're sitting in an Escalade at a red light, you owe $80,000, you paid $50,000, you could afford it because the payment was over six years. No! You get upside down.

So I want people really to get free and I think the fastest way to do it is either freeze those credit cards or have plastic surgery and cut those credit cards up.

Randy: You give a lot of those kinds of practical examples and advice in your book and we want to tell people how to get the book in just a little bit.

What exactly have you seen happen to people in your church that have taken this advice and implemented it?

David: I think it is amazing, Randy because so many people now have given up on the American dream, which is to own a home. I always tell you that I want you to own a home. People are like, "I'm comfortable with renting because after all, I don't want to start here, I want to start here. So I'll pay $2500 a month for a neat condo" when really they could actually buy a house that might not be as fancy but they could buy it through rapid debt reduction, through extra principle payments, turn a 30-year note into a 15-year note and save thousands of dollars right away. Then when they get older, because we all get older, right? So when we get older we can actually reverse mortgage that, if we so desire, so we don't have to go back to work or we have a plan B. Because you can't reverse mortgage a slum lord's house. You need to own that house.

So I think by having practical plans and having a budget and say, "Look, I'm going to cut this low-lying fruit right away so I can get money down to buy a house, I think it does solve people's money problems. I do want everybody to own their own homes. Because some millennial are like, "I'll just live with my parents." Or "I'll just go here." Or "I'll just live here."

Randy: As a parent of millennials I want them to own their home too.

Sheila: Is it ever too late, David, if people are watching this and they're thinking, I wish I had read this book 20 years ago but now I'm really in a hole. Is it ever too late to get out of it?

David: Absolutely not. There is always hope. Because again, I think God puts the super on your natural. If God sees you taking one step towards him he'll take a bunch.

Here's another thing I've seen. There are a lot of people who want to help people they love but they won't do it because they know they've been foolish in the past so they have money saved up and they won't help them because they know they're just going to do something stupid.

For instance, I have a lot of people that I call sons and daughters of the house at the church and there is one guy in particular that I love him so much but he is not really good with money. I knew he was having a hard time financially. So I had like $300 I was going to give him because I heard they were having a hard time. I went up and started talking to him and I said something about taking a picture of something.

He goes, "Hey! I've got a new iPhone seven. I'll take a picture of it."

I thought, how in the world do you have an iPhone seven? So I just think the fastest way to double your money is fold it up and put it back in your own pocket. So I left the money in my pocket because I thought, I don't want to help him because he just doesn't get it. But if he would have not been continuing down this foolish behavior I would have helped him more.

I see that a lot with parents coming to me, adult parents saying, "Hey, I would have given them $20,000 or I would have helped them buy a house but they keep buying stupid stuff."

So I think again, not only God, but people will reward the right behavior when you're going the right direction and that comes by training, "My people perish from a lack of knowledge." So when you find out in the book, *Solving Your Money Problems* how to rapidly reduce the credit card debt, which the fastest way to get out of debt is add no new debts.

Then the second thing to do is pay off, my dad taught me this when he was in deep debt. He said, "Pay off the smallest credit card first even though the interest rate might be the highest." Some people go, "This doesn't make any sense at all. Mathematically, you should pay the highest interest rate off first."

If we were doing math we wouldn't be screwed up. Okay? So this isn't about math, this is about momentum. So if you owe $300 on that credit card cut that one off and be like, "We did it!" Celebrate like crazy.

Another thing people can do, low-lying fruit is we all have memberships at gyms for $9.95 a month. You know you're not going to go to the gym. Cut that off. Some of my friends own gyms and they do all kind of scientific studies to say anything over $10 people will cancel but if it's $9.95 they won't. So I say cancel that.

Call another credit card company today and say, "I'm going to move my credit from credit card from here to this one because it's lower."

They will go, "Don't leave! Please don't leave. Let me see what I can do."

And those little bitty movements around, it makes you start focusing on it because most of the time people don't even know how much debt they do have. How are we doing to pay it off if we don't know what do we owe?

Sheila: Let me ask, how would it change the impact of the church in our nation if we lived by these principles?

David: Well, the Bible says that interest eats up the fruit of your labor. So my dad took me to the bank when I was little and he said, "Look at this. We have linoleum floors at our house. They have marble." He says, "Look at the ceilings. Look at the tile. This is unbelievable." He showed me the ink pen. He said, "It’s got a chain. They won't even let you steal the ink pen!"

Randy: This is at the bank?

David: At the bank. He said, "They won't help us at all." So he says, "I'm going to show you how to get out of debt." So he had had a meeting with us and he said, "What we're going to do is we're not going to have any Christmas this year." I'm like what? He said, "No, we're not. We were down the road further now, we're doing better." He goes, "We're actually going to take all the money we have, we're going to have a yard sale and sell everything that we have on the inside. I'm going to sell my motorcycle."

I was afraid he was going to put us on Craig's list or something. So he got rid of the debt at a rapid reduction. So now the interest went away. Then what he did, after 22 months, he took the title deed to that same bank and said, "Hey. I want to buy a piece of land to build a church." And he built a church without the help or the aid of any organization that now is a 20,000 member church because of the seeds that he sowed. So I'm standing on my Dad's shoulders today by beating bankers at their own game.

So I think that's the thing. People can do all the great things that all the great Christ followers are watching today and they want to do more now with the poor. They want to give. They want to be charitable but they can't because the interest again, the Bible said is being stolen by people who really shouldn't have it.

Randy: That happened to you again later with another church building where out of just obedience and listening and waiting God rewarded you in what ended up being a huge financial way.

David: It really is, Randy. The Bible says to be led forth with peace. As many are led by the spirit of God, they're the sons of God. So I really believe that the Holy Spirit will lead you and guide you. So the church that my dad built and used his own money to do it, he died 13 years ago and he had a church of 180 people and it was debt-free but it was a little bo-bo, a place to be fixed up.

So I started saving up money because we knew there was really no money in the bank but there was no debt. So we just start practicing the 10/10/80 program as a church. We gave the first 10% away to another organization, we put 10% in the bank, and then we paid the bills on the 80%. So within about a year and a half we had a million dollars. And I was going to fix up the church and make it better, and I heard in here -- not like, "Hey, Dave, this is God." But in here I heard, it is not a time to build. It is a time to buy.

So I waited and a local building that was -- it wasn't for sale but it went broke, they repoed it, foreclosed on it, and it was $6.5 million we bought it for and they had $21 million in it. Now it is one of the biggest African American churches in St. Louis and thousands of people go there. And we paid cash for it within three years through beating the bankers at their own game.

Again, that's why we're able to be on television and do all the great things because where a lot of churches might be giving the -- some of them are even interest only which is a crime for a church because they can't even deduct it. We paid it off and we use it to preach the gospel with. It works for institutions, it works for churches and it works for individuals.

Sheila: What would you say to an 18-year old college student, who is just about to go to college? What would you say are a couple of principles that if you apply these the rest of your life will look different?

David: I told my son, he is 26 now, when he was young, I told him, nine, ten, twelve years old. I said, "Hey, let's work. Let's make extra money. Let's work hard." I taught him how to work. And then I told him to start thinking now about your future.

So he bought a Jeep. I showed him, I said, "I think you could buy that Jeep." And at 12 years old he bought the Jeep for $1,000, fixed it up.

I said, "I bet you could sell that hardtop." He sold the hardtop for $1,000. Now he's level.

I said, "I bet your grandpa would help you paint it." About three months later he sold it for $7,000. So now he is a 12-year old with $7,000 in the bank. By the time he was 18 he was able to buy his own home. Well, he's not too bad looking anyway but it made him the most eligible bachelor in our county because here he is with a house.

Then when he got the house he said, "You know what? I want to do the rapid debt reduction thing, dad. How do I do that?" It is very easy. So what we did is say, "Hey. You know what? Why don't you get a roommate?"

So he said, "I bet I could have three roommates." So he's got three guys living in the house, he's not paying anything. He said, "I bet I could have another roommate if I moved with you." So now he rented the house out for two years and he made a killing and now he lives in a really awesome home in Florida.

So again, that's the difference between the people who are taught properly and not. My dad, he never was taught. I want to help you solve your money problems. When I wrote this book I didn't really want to write a book on money, being what they call a "giga pastor" but God just wouldn't leave me alone. He said, "You have the information that can give people power to help them get out of debt and it will solve a lot of their problems."

Randy: Do you think a lot of people in the church fall in the trap of just saying, "Lord, just bless me financially and help me solve my money problems. Lord, I'm just going to wait on you." When he is going, "It's in my word."

David: The parables in the Bible are dealing with money and God was very wise with money. In fact, he looked at the rich young ruler and it wasn't that God was against the guy having money, he was against money having the guy. God wants hands, the righteous to be blessed. I think some people in the church world use this giving and receiving which is a powerful truth but they look at it as a lottery principle. Well, if I give this $1,000 or if I give this $500 then God's going to do that and there is a truth to that but if you continue to do stupid things you end up being in debt which again is doing everything but thinking. So I think God really, really has put all the information in the word and that's all I'm really trying to do.

Randy: What have you seen in the power of being obedient with what God has trusted to us financially when we're obedient and sow that into his kingdom? What have you seen on that level?

David: Well, certainly, God gives you those opportunities one after the other because you get yourself in a position financially where you're able to strike. I think '17, '18, '19, and 2020 are some phenomenal years for you to really make financial progress in a big way because of some great opportunities if you get ready right now for the next few years.

So that being said when that crash hit of '08 and I was able to buy the $21 million building for $6.5 million, within two years another building came up for sale which was $37 million and we bought it for $7.7 million, which subsequently is a church in Sunset Hills, thousands of people go there. Again, my story is always trying to buy churches to change people's lives; but being prepared, being in position. I think right now, some of the things that people do is they go, "I'd feel better if I bought this now." "My 60-inch TV isn't cutting it. I want to get an 80-inch TV." So then they get in this cycle and they can't ever get out.

So I want to show this real quick. So many times people, it's a neurological study that happened where they took some people and they said, "Okay, go buy this TV and they used cash." They had 11 $100 bills. When they gave the $1100 away and they got the TV they felt like they lost something.

But the people who used the credit card, they actually gave them back the credit card so it is like I got the TV and I've got the credit card. So something neurological happens in your brain when you suffer a loss in that.

So I advise until you get properly trained you need to go ahead and pay cash. What does it mean to afford something? Do you have the money to do it? I share that in the book, what kind of car to buy. What is the difference between leasing and buying? So many people are getting perished because of the lack of knowledge.

Randy: You have a lot of great knowledge and we'd like to get some of that knowledge in your hands. At the same time we would like to offer you the opportunity to practice, to ask God what he would have you do to bless others and then to act out of obedience. So take just a moment and watch this.

On the mission field

Announcer: As nighttime approaches the villages of Angola, uneasiness grips the hearts of mothers. They know all too well that in the stillness of the night there is nothing to distract their children from the gnawing pains of hunger.

Isak: As the sun is set here now and it's got dark, the reality sets in that nighttime is hunger time.

Announcer: For thousands of mothers each night brings back painful memories of children already lost to starvation and the fear of losing yet another child from lack of food.

Isak: It is when little children like Francisco many times cry themselves to sleep at night. Not because they're scared, but because their stomachs are empty. You see, this village doesn't have Mission Feeding. These children don't get a bowl of nutritious food each and every day. In fact, many times they don't get any food. Help us to break this cycle of poverty to insure that the next night is not a hungry night; that Francisco doesn't have to go to bed crying from the pain of hunger.

End of clip

In the studio

Sheila: This is such a solvable problem. There are some situations in the world you look at and you think, I have no idea what to do here. This is something we can do something about. I've been, I've walked those fields in Angola and I've seen the difference between the malnutrition clinic where the little ones are literally struggling to take the next breath; where they can't even have the energy to cry, they don't laugh and I've seen the desperation in the mother's eyes.

But then a couple days later I've gone to the villages where we have Mission Feeding in place and they look just like my son did when he was four or five, six and seven. They're happy. The great thing is when we can provide one nutritious meal, we do it at school so they actually have to come to school to get their meal and then they not only get a great meal that stops the cycle of death and moves them on to life, but they get an education.

We prayed over some of those young men and women in Angola and I believe God is going to raise some of them up to be leaders in their nation. You cannot outgive God. He has a much bigger shovel than we ever have. So we can do something.

Randy: Yeah! And we've actually seen that, Sheila, over the years. The African governments, all over Southern Africa have credited us with saving literally millions of lives. When I say "we," I mean "you" because you're the ones that reach out and provide that critical bowl of food, especially in those emergency areas where there is drought, there is famine, there is just the dried up crops. It is critical that we get in there quickly.

The Mission Feeding program has been so effective over the years that we have been entrusted with a lot of opportunities that are a little unique. One of those opportunities, I do want to mention has to do with our food factory. One of the food factories in Southern Africa now needs to be upgraded and when we do that, it will enable us to output 50% more food. That's not just raw food, it is critical because it is work. It is using the resources in the country. It is development. So we're far beyond just the emergency which is an emergency right now, but we're also into the development of a country.

We can do that when you partner with us: $30, $50, $100 will feed three, five or ten children for three months. $216,000, one time will upgrade the food factory there in Southern Africa.

Sheila: Here's what I think we should do, Randy. That may sound like a lot, $216,000 but here's the deal. If 216 of us give $1,000 -- so Barry and I decided we're going give the $1,000. All I need is 215 of you to join me because we can do this. Whatever God has put in your hands, use that and see what he will do.

Randy: That's the thing. You keep saying it and you're so right. We can do something about it. Nighttime is hunger time. Well, we are called to be a light so let's be a light. Let's knock out the problem of hunger. Call now. Go online and give the best gift you can.

Begin video clip

Announcer: In impoverished and famine-stricken areas of Africa, children are suffering. The need is great. And without food, they face death by starvation. With your support, you will help feed and care for children in crisis areas of Sudan, Angola, and Mozambique.

With Africa facing ongoing food shortages and drought, we urgently need to replenish supplies and come to the aid of 400,000 children counting on us. Your lifesaving gift of $30, $50, or $100 will help feed and care for three, five or ten children for the next three months. Please also consider an additional gift to help provide critically needed upgrades to our food factory that will increase overall production by a staggering 50%. This is a $216,000 challenge above our normal feeding budget that could help save even more lives.

With your gift of any amount we'll send you *In the Middle of the Mess*. In her new book, Sheila Walsh brings insight to knowing the peace and presence of Christ in the midst of life's inevitable messes.

With your gift of $100 or more to help feed and care for ten children, we will send you Sheila's book, plus the "Arise" coffee mug. This heat-activated mug reveals Isaiah 61 each time you fill it with a warm beverage; a wonderful way to begin your day.

And finally, with your gift of $1,000 or more to help feed and care for 100 children, be sure to request our "Determined Eagle" bronze sculpture. Please call, write, or make your gift online.
End of clip

On the mission field
Sheila: I'm here in just one of the malnutrition clinics. And as you can see I'm here with this beautiful mother and this little one. It's Africa, it's warm here but look at her legs. She is completely wrapped up and her little hands. The need is so urgent!

I've heard about it. I've seen the things that James and Betty have done for years but to actually come here myself and see with my own eyes how urgent the need is, I'm asking you in Jesus' name, would you go to the phones right now or would you go on LifeToday.org and make the best gift possible? We can all do something. It doesn't matter if you're a 14-year old kid watching this or if you're 84 years old and living on a limited income, we can all do something. No mother should have to travel 25 kilometers to bring her very sick child to a clinic because she's so malnourished.

Would you give your best gift now? Please go to your phone right now. Go online right now and give the best gift you can. If we all do it, we can change the world for these moms and for these children.
End of clip

In the studio
Sheila: Thank you so much! If the phones are busy, keep calling! We can do this together!

Randy: We can. If you want to solve your money problems, when you help us help others just request David's book.

Would you thank David Crank for being here and sharing such great information to put us all in a better position to bless others? We appreciate you, brother.

David: Thank you.

Randy: We appreciate you too. Please come back. Join us online. You can watch all the programs online. Don't miss another episode of *LIFE Today*.

Sheila: Until next time!