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THE CHALLENGE

It was finally time. My wife, Bev, and I had decided years ago to drive our car until the wheels were ready to fall off. After 185,000 miles, it was time to trade in the “blue bomber.”

We drove to a dealership that had a good reputation for selling low-mileage used cars. As we pulled up, a salesman approached us. “Hi. Name is Matt Mitchell. Can I help you?”

Matt was young and likeable, with a smile that lit up his face. We chose a car, agreed on a price, and he invited us into his office.

“Let’s fill out the paperwork and the car will be yours,” he said, reaching into his desk for a stack of forms. After we completed them he said, “Next stop is the finance department. You’ve got to pay for this beauty, you know.”

“Oh, we don’t need to meet with the finance department. We’ll just pay cash for it,” Bev said. “We’ve been saving for this for several years.”

“What? You’ve got to be kidding!” Matt responded with a look of disbelief. “I’m really curious. How’d you do it?”

“A number of years ago we learned what God says about money, and it

completely changed how we handle our finances,” I responded.

“God says something about money?” Matt interrupted. “He says something about saving up to buy a car for cash?”

“Well,” I chuckled, “He didn’t mention anything about buying cars, but the Bible contains 2,350 verses on how to handle money and possessions. You might be surprised to learn that 15 percent of everything Jesus Christ said had to do with it. In fact, He talked more about money than almost any other subject. He knew money would be a challenge for all of us, and He cared enough to show us how to handle it wisely.”

The expression on Matt’s face changed from skepticism to sincere interest. “Look, I wonder if my wife and I could talk with you. We’re, well, we’re in real financial trouble,” he stammered. “Not to mention that Jennifer is expecting our second child in about three months.

“And most of our friends are also struggling financially. It doesn’t seem to matter their age, or if they’re single or married—or even how much

they earn. Some of them are making good money, too. They all have too much debt and not enough savings. Job security doesn’t seem to exist anymore, and I don’t know many seriously planning for retirement.

“On top of everything else, Jennifer and I have a gnawing feeling there are serious problems in our country’s economy—prob-

lems that could affect us someday. We don’t know what to do next. We don’t know where to turn for help. Frankly, we’re a little scared.”

“Matt, you’re right to be concerned,” I said. “There are huge problems facing our economy. Global competition from emerging powerhouses like China and India, losing jobs to outsourcing overseas, a Social Security system that is projected to run out of money, the skyrocketing cost of health care and gasoline, the threat of terrorism, and mind-boggling federal debt and trade deficits—well, the list just goes on and on.

“Hey . . . here’s an idea. Bev and I could meet with you and Jennifer and

STARTLING STATS:

America is now absorbing about 80 percent of the entire world's surplus savings to fund its deficits and debts. This can't continue forever.¹

talk about your finances,” I said. “We’d love to get together. Give me your address, and I’ll send you a form to complete that will help us better understand your situation. It’s called a financial statement, and on it you’ll list everything you own and everything you owe.”

Matt agreed.

As we drove home, Bev said what I had been thinking about during our first meeting with the Mitchells. “Don’t forget to send that financial statement you promised Matt. I really want to meet Jennifer and help them get turned around.”

Roadside Assistance—Online!

Do you believe there are 2,350 verses in the Bible dealing with money and possessions? Visit **CompassMoneyMap.org** for the complete list of them arranged by topics. Remember, it is free.