



July 29, 2022

### **Finances, Blessings, and Curses**

Warm hellos friends, brethren, co-workers, spiritual family, and scattered children of God from here on the Gulf Coast. My wife and I pray and hope this finds you doing well, and that again your week has been blessed.

If you are like most people, over the last few months you have looked closely at not only the economic situation in this nation and the world, but probably have taken stock of where you are personally, and your own financial situation.

I had time to reflect (while driving home from the northern states earlier in the week), thinking back to 2013. Why 2013? Well I purposely that year looked closely at just how financially unstable things were in this nation and the world. Nine years later, what has happened?

It is always amazing with the strange things going on in the so-called government shut downs in the United States. There is only a relatively small portion of the government that is shut down but there seems to be an attempt to inflict pain and frustration in the most visible ways on the public to attempt to blame the "other side."

I remember the shutting down of popular national parks and monuments even when no government personnel were usually present at some locations. It seemed to be a cynical tactic. Then there is always a demand by some to raise the debt ceiling and be able to borrow and spend even more. We today still see massive national increasing indebtedness and continuing deficit spending.

By the end of 2021, the federal government had \$28.43 trillion in federal debt. Back in 2013 several resources listed the U.S. Gross Federal Debt as being up to \$17.2 Trillion. It sure had not gotten smaller has it? "Gross Federal Debt" is the total debt owed by the United States federal government. It comprises "Debt Held by Public", (including foreign governments), debt held by federal

government accounts such as IOUs owed to the Social Security trust fund, and "Debt held by Federal Reserve," (debt bought by the Federal Reserve System as part of the monetary base).

The budget deficit is the difference between the money federal government takes in, (called receipts), and what it spends, (called outlays), each year. For 2012 the deficit was already \$1.1 trillion!

In fiscal year 2021, the federal deficit totaled nearly \$2.8 trillion—okay, about \$360 billion less than in 2020, but nearly triple the shortfall in 2019. That deficit was equal to 12.4% of GDP, down from 15.0% in 2020, but up from 4.7% in 2019.

There has not been a constitutionally mandated budget submitted by the Administration for several years.

For almost 30 years, my wife and I operated companies in various states. I can't imagine trying to operate and stay afloat financially if I had used these principles that we see to be the "norm" in our government.

Many individual families continue to follow in the same footsteps. Many people in the U.S. live from paycheck to paycheck and have very little in savings. That's offset by huge credit card balances on which high interest rates are assessed. There are times when hard times hit and temporary setbacks require living with less than ideal circumstances. Individuals can be victims of circumstances beyond their control and it can take time to recover from them. But too many make financial mismanagement the norm rather than the exception. How about us?

What are some biblical principles that are part of properly handling money and wealth, and incurring either blessings or penalties and losses? Some of the most important principles are found in what are termed the "blessing and cursing chapters" - Leviticus 26 and Deuteronomy 28.

Notice some of the opening verses. *"If you walk in My statutes and keep My commandments, and perform them, then I will give you rain in its season, the land shall yield its produce. . . you shall eat your bread to the full, and dwell in your land safely".* (Lev. 26:3-5)

*"Now it shall come to pass, if you diligently obey the voice of the LORD your God, to observe carefully all His commandments which I command you today, that the LORD your God will set you high above all nations of the earth. And all these blessings shall come upon you and overtake you, because you obey the voice of the LORD your God." (Deut. 28:1-2)*

National blessings will result in a people honoring and living by the commandments and laws of the LORD. Even if the nation does not perfectly understand and practice the instructions, they will be blessed when there is a heart to look to God and value and apply the Biblical instructions. Notice further in Deuteronomy 28 the results of applying the commandments and instructions of God revealed in His word...

*"The LORD will command the blessing on you in your storehouses and in all to which you set your hand, and He will bless you in the land which the LORD your God is giving you. The LORD will establish you as a holy people to Himself, just as He has sworn to you, if you keep the commandments of the LORD your God and walk in His ways. Then all peoples of the earth shall see that you are called by the name of the LORD, and they shall be afraid of you . . . The LORD will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow." (Deut. 28:8-12)*

What we notice as well, is that the nation will have the wealth, substance and funds to lend to other nations! The nation that lives by God's instructions will be respected and held in a certain kind of fear and reverence. Notice just a few verses on the other side of the coin and the results and consequences for rejecting God's laws, commandments, and instructions.

*"But it shall come to pass, if you do not obey the voice of the LORD your God, to observe carefully all His commandments and His statutes which I command you today, that all these curses will come upon you and overtake you . . . The alien who is among you shall rise higher and higher above you, and you shall come down lower and lower. He shall lend to you, but you shall not lend to him; he shall be the head, and you shall be the tail." (Deut. 28:15, 43-44)*

What we see in particular is that when godly principles are rejected, the nation will become a debtor nation and be forced to borrow from other nations to float their own national debt. They'll deceive themselves that they can just keep going down the path of national financial disaster!

Whether in the U.S., South or Central America, Asia, or European nations, when any nation refuses to follow the laws God has clearly laid out, all within its borders suffer the consequences.

It is most important that we brethren, continue to do our best with what we have, be financially responsible, and trust God to supply our every need. Let's be about seeking first the Kingdom He will soon usher in.

Arms up friends! Our prayers and thoughts are with you daily. Please do pray for us as well.

A handwritten signature in black ink, appearing to read 'S. Hoefker', with a stylized flourish at the end.

Scott Hoefker  
Pastor, CGM

Church of God Ministries (CGM)  
*(Ministerios de la Iglesia de Dios)*  
tshoefker@cogministries.org  
[www.cogministries.org](http://www.cogministries.org)  
P.O. Box 983  
Daphne, AL 36526-0983  
251-930-1797 Office