

The Cascade Commentary
An Occasional Paper

George H. Meyers, Ph.D., Commentator
Janet E. Meyers, Editor

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**Cascade Knowledge
Resources**

**Family, Finances, Faith and
Foundations for Responsibility:**
Family Finance Series

6045 University Club Blvd N
Jacksonville, FL 32277 Cell 904-994-1454
Home Office Phone: 904-745-3774

865 Territorial St. Harrisburg, OR 97446
cascadecommentary@georgehmeyers.com
Website: www.georgehmeyers.com

Overview

Family finances suffer as the availability of jobs decreases and governmental priorities cause an escalation of the growth of government. For example, in the last 18 months 400,000 employees were added to government employee roles while private sector jobs shrank by over 2.3 million. Recessionary times multiply misery and believers wonder – where is God in all of this?

Christians have served faithfully, but where is the promised fruit? Former generations were self-sufficient with large families. Big government was restricted, mistrusted and avoided. But today's voters elect those who really “bring home the bacon” (‘pork’) to the States.

Social Security consumes seven percent of GDP and the expenditures of the Federal Government will soon equal GDP.

The founding fathers formed a union – a Federal Republic – where the people can protect themselves from their own government. However, today the family is broken and the government is broke! Dependency has set in like rigormortis. Only transformation can bring back our former national spirit.

States' rights and responsibilities have been usurped by the Federal Government. A cry for Constitutional government and a return to traditional values that made our nation great is heard from the people. We must put God back in America, in our schools and society and resist Islamic Sharia law which is taking root at an alarming rate as Islam is growing in certain enclaves throughout the Western World.

At the conclusion of the document are questions to ponder individually or in small groups and comments for a call to action.

Situation

The management of resources to care for the economic needs of families requires skill even in good times. However, when there is more month than money, real tensions mount up and may become explosive.

Few things in family life cause more distress, strife, loss of hope and peace than money problems. Marriages are often dissolved over conflict in family finances.

Recessionary times multiply misery as unemployment causes men to feel impotent to change the situation. Today we're in the lean times, times of recession for families throughout the land. Few things are as stressful on a man waiting at home with no prospect for earning while the stack of bills continues to pile up.

Where is God in this struggle? It seems to some that their “divine provider” has disappeared into the forest obscured in a fog while they feel abandoned by their Heavenly Father – the author and provider of every good and perfect gift.

In such stressful times, one recalls Scriptural promises to build faith such as:

“My God shall supply all your needs according to His riches in glory in Christ Jesus.”

Phil. 4:19

“He who supplies seed to the sower and bread for food, will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be enriched in everything for all liberality, which through us is producing thanksgiving to God.”

II Cor. 9:10-11

And of course the constant reminder on TV programs and from America’s pulpits of:

“Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,’ says the Lord of hosts, ‘if I will not open for you the windows of heaven, and pour out for you a blessing until there is no more need.’”

Malachi 3:10

“Give, and it shall be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap.”

Luke 6:38a

Some ministries appeal that if you donate to their cause, the same special anointing that is upon their founder or speaker will be transferred to you. Sometimes that is true; however in too many cases this is “spiritual manipulation” as a way to fund an expensive TV ministry.

Janet and I are volunteers with Go To Nations where we have served for 17 years as mission executives in a foreign mission sending agency. We train new missionaries and advise others that are already in service. Even missionaries struggle financially and sadly too many are supported below the poverty level.

Reflections

My parents grew up on homesteads on the prairies. They each came from families of ten children. Life was difficult for them and as was common in that era, both sets of my grandparents moved in with their oldest son until their end of life. These grandparents died either during the Great Depression or the time of World War II. They sold their farms to provide income for their final years.

My Dad died in 1968 after a lifetime of work in industry and farming. I remember that his Social Security check was \$70/month. Even in the 1960s that did not go very far. He also sold a farm which provided for my parents’ final years.

Our mothers chose to live in retirement centers rather than with one of their children, citing not wanting to be a bother. Fortunately they had enough resources to pay for their accommodations, but in both cases they consumed the estates left behind by their husbands; thus, no enduring financial legacy.

Just in my lifetime we have seen the transfer of elder parent care systematically moved from family (oldest son) to employer and now to government. This transfer of responsibility has a high social price tag!

The U.S. Social Security program consumed 37% of the Federal budget in 2007, costing 7% of GDP. It took 62,000 Social Security employees and 1,365 offices of various kinds to administer this mammoth.

Recently the Congress passed a trillion dollar unfunded socialized medicine bill that has been added to the government services, along with paying for the Part D prescription drug program.

The founding fathers formed a governing system designed to protect us from our government. Each succeeding generation progressively looks to government for more and more services once handled well within the family structure. Where does this take us and when does it all end?

One may say it has to be this way – the family is broken and cannot take care of itself any longer! The real problem today is that the government is broke and will not be able to continue to fund so many of the promised programs.

Now like cats that will only eat “canned kitty feast,” the American population has become dependent on governmental provision that is not sustainable. How could we have fallen so far so fast?

I am a retired military officer, having served for 35 years in active and reserve Army service. I was an infantry officer and the government promised retirement and health care for servicemen and women who put their life on the line for our country.

Today however, political manipulation has built an expectation of the entire population that all deserve the same benefits that so many military personnel served so long, many times in harm’s way, to secure. This is not sustainable and builds severe dependency on government as it bypasses communities and families.

Dependency has set in like rigormortis in a body as our political system is experiencing a decline like a train wreck. Growth of government continues to escalate as demonstrated by the last 18 months when the U.S. Government added over 400,000 to its employee list while industry lost 2.3 million jobs during the same period. The Governmental Sector is experiencing the most active growth in the United States since January 2009.

Since family, finances, family wellbeing and long-term stability is established through genuine employment and business, how can we return to a sane, stable, balance of individual and family responsibility? Doing too much for so many for so long through **wealth redistribution** has depleted resources and the confidence of business owners that are the only source of **genuine economy** for creating jobs that endure. When these jobs are available they will build wealth for families that then build strong communities and a stronger nation.

Unintended Consequences

Political manipulation of the population through corrupting campaign promises has yielded an expectation that the **best politician** is the one that “ships the most pork from Washington back home to the electorate.”

In my state of Florida there is a representative named Corrine Brown. Her campaign slogan is “Corrine Delivers.” That is true unfortunately as politicians win elections based not on statesmanship, but “pork production.”

President Kennedy, seeing the trend and expectations of government to deliver stated:

“Do not ask what your country can do for you, but what you can do for your country.”

President John F. Kennedy

Is there a way back? Yes and No! It depends upon a strong national will. It will be painful. Here are some things that I believe need to be rectified to recapture our country’s former greatness and halt the cultural, social, moral and spiritual decline.

Charity Begins with Concern and Caring

Nowhere in the world are people more generous and caring than in North America. European Judeo-Christian values of caring for others arrived with the first immigrants to American shores and traveled west through the prairie states. Our country’s first hospitals, schools and care centers were all started by caring God fearers and people of faith. This heritage must be protected and not be permitted to be cannibalized by encroachment of government.

When charity is generated at the local level there are no limits or damage done by charitable growth. When government usurps that role from American towns and villages, there are limits to its possible expansion resulting in health care rationing because of escalating costs.

Learning and Training in Family Finance

Marriage and raising of kids is what makes the world go around. Money is an important issue in the process and way too many parents feel ill-equipped to train their children about earning, managing and investing money. In most of the population there is not much knowledge of wealth creation since the majority of families simply live from paycheck to paycheck.

The training of the next generation to live godly, effective, well-managed lives is the responsibility of fathers. I took this responsibility for our three children and as they matured and had families of their own they asked me to help them train their children in financial matters. We are thankful that our children and grandchildren are all Christians walking in the traditions of our multi-generational, Bible-centered family values.

To help facilitate the process of training our grandchildren, we used training and mentoring notes from many years earlier that we had improved through the years and developed into an excellent training tool. This learner-centered, facilitation guide for mentors is now a published book called:

Granddad’s Money Camp

It is available at www.granddadsmoneycamp.com through our storefront, Cascade Knowledge Resources. This guide helps any parent, grandparent or mentor to facilitate training about family financial management.

This training is a family-oriented companion to the excellent training developed by Crown Ministries, Dave Ramsey Financial and other good training programs. Even children as young as nine or ten can get a lot of valuable understanding by participating in training through **Granddad's Money Camp**.

Let us all become mentors of the next generation and show them a better way of family based, economic self-sufficiency and how to avoid the trap of governmental dependency. Let us build strong and responsible families that build strong economies and wisely put the brakes on governmental social welfare expansion.

The Way Back – Foundations for Action

1. There must be a transformation of:
 - Faith
 - Family
 - Philosophy
 - Finance
 - Limits - Foundations enforcing limits on the role of government and enforcement to contain its growth.
2. Any governmental system cannot survive for long when do good programs and cost of government reach or exceed the total annual GDP.
3. Federal Government's role must be reduced and re-defined.
4. States must rise up and refuse to support the Federal Government which is usurping the rights and responsibilities of the states.
5. The nation must return to Constitutional government based upon the founding fathers intent of a **Federal Republic** and not a democracy and certainly not a **Socialistic Democracy**.
6. The future of the nation will be determined by the votes at the ballot box and communities taking back their schools and educating children according to family, local and state values and purposes. It will take sacrifice, time and resolve.
7. **Put God back in America** and restore faith in the marketplace in such power that it will change the course of human events. Then the nation must aggressively defend itself against **Islamic** encroachment and establishment of **Sharia law** in enclaves across the land. There is to be only one law in the land.
8. Redefine the way that we permit and limit the Federal and State establishments to levy taxes. The graduated wealth and initiative destroying income tax should be replaced with a less regressive model such as the **Flat Tax/Fair Tax**. All people should pay some tax even if it is a very small amount. All citizens reap rewards of citizenship.

Be careful what you subsidize, because you may not be happy with the end result.

“Whatever you subsidize, you get more of.”

Federally-funded community organizing, growth of governmental services, popularity of candidates that send Federal dollars back home and growth of “governmental help” creates an ever-growing, **unsustainable dependency** for the people.

An Alternative Method of Helping

In former times, needed assistance was always provided by extended families. That is one reason why having children was so important and it is still the safety net in most of the world. In the U.S. the responsibility of **elder care** has progressively transferred toward government since the 1960s.

The other traditional or historical way of caring for special needs people has been through voluntary organizations, foundations and private donations. This method of meeting special social needs was the foundation of charities and religious organizations, the strong social fabric of our nation.

The Role of Charities

Tax-exempt, non-profit charitable organizations have traditionally been the backbone for charitable work in the U.S. and much of the Western world.

So there are alternatives to the government as the major supplier of public assistance to American families. One thing is clear – as government progressively replaces family and charitable organizations it unfortunately “**ration**” social services because of the growing needs that overpower the ability of the government to provide everything demanded. Charities are needed today more than ever to act at the local level to lift families out of their personal disasters and into a new hope in self-sufficiency and productivity. The Socialistic drift progressively multiplies misery.

Uncommon Sense and the Better Way

President Ronald Reagan often stated that “government is not the answer, but it is the main problem.” He strived for “containment of the growth of government.” This is the goal of the Ludwig Von Mises Institute for Free Market – the Austrian School of Economics.

The ongoing struggle is between a strong political **liberal** versus **conservative** philosophy. Therefore, there is also a strong divide between the Keynesian system of governmental manipulation or fine tuning the economy and Free Market supply side strategies in the Von Mises tradition.

As **we the people** sort this all out and form our opinions and actions based on our own biblically-based values, there are rational ways to effective decisions:

- Let our values be based on the Word of God.
- Be responsible citizens of our country and the Kingdom of God.
- Be responsible and very involved in the training of our own children.

- Support the Constitutional form of government – a Republic which is not formed as a democracy.
- Fight to maintain our freedom and demand of our elected representatives that we be protected from our own governmental excesses.

There is within our Constitution and Bill of Rights, the foundation that will guide us on through recycling periods of ineffective government. The family must be the bedrock of the society and the Bible the book that establishes the value-based society.

Common sense has become too uncommon and the Holy Spirit inspired simple way has become too vague and complex. Let us return to the God of our fathers and refocus on individual responsibility.

Summary

As family financial problems mount, social tensions multiply. Stress becomes severe and many families disintegrate in the melee.

There is a biblical Kingdom of God model utilizing enduring family structures that prepare for lean times. Often fathers are absent or not involved in training their families in finance.

The purpose of the book, *Granddad's Money Camp*” is to give parents, grandparents and mentors a user friendly way to help train young people about the effective handling of money. Youth must understand the principles of True Wealth. Many do not learn these things in a practical way at school, church or anyplace else.

Americans increasingly look to government for cradle to grave assistance. This breeds destructive dependency that multiplies in expectancy, intensity and multi-generationally.

In the midst of political intrigue, diversity of desire and style there remains **a better way** – the way of the cross that ushers us into the Kingdom of God leading us onward for life today and on through the portals of tomorrow's Heaven.

Let's focus on the priority of raising our children responsibly, teaching them to handle money well, to be independent of the broad array of governmental subsidies that create dependency. They must learn to be thankful they live in the land of the free and brave where in God we trust!

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Questions for Discussion

1. How can tight finances be used to cause family resolve and unity, avoiding the deterioration of marriages?

Action Step:

2. Is it possible to reform the current increasing liberal philosophy of American Socialistic Democracy, i.e. dependence on government handouts and subsidies?

Action Step:

3. Has government become too big and is it encroaching on “inalienable rights” guaranteed by the Constitution? Is government too big to succeed?

Action Step:

4. Is it possible to turn down the continued growth of intrusive government and to reinvigorate the productive private sector?

Action Step:

5. Should we be concerned about jobs? How are jobs created? Is it the government's role to provide jobs? What will be required for you to hire more workers in your business?

Action Step:

6. How is wealth multiplied to benefit all? Should wealth redistribution be a plank in a national political party's platform?

Action Step:

7. Are you concerned about the advancement of Islam and Sharia law in our country? What can we do about it?

Action Step: