

Hey, do you recall that old saying: “when it rains it pours?” That pretty much means we don't always get to enjoy a satisfying, softly quenching drizzle for a pleasant bit of time—no, sometimes we can get a pounding rain for hours on end, then another just like it tomorrow, and yet more deluges day after day...resulting in floods and damage beyond what we could ever had imagined. *When it rains, it pours!*

For sure, seasons of life can sometimes seem that way, too. Perhaps it's multiple serious health issues extended out for quite a while. Or maybe it's thorny workplace issues, where the enterprise's difficulties and obstacles are daunting and have been poorly handled over an extended length of time. Or maybe it's a nagging, pesky set of family difficulties that impacts your whole family negatively—from the big holidays all the way to relentless daily life.

You know what, all that suspiciously looks like these things are the result of living in a fallen world—you know, where things are out of kilter, especially when it comes to those faulty *other* people we encounter every day! Imagine that!

Now, there are some folks who might think that God is a sort of master puppeteer who totally orchestrates every detail of the specific bad things that happen alongside all the specific good things that are a-happenin' every day. Well, the *latter* part of that statement just might make a lot of sense to a Jesus-believer. After all, James 1:17 (ESV) says, “Every good gift and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change.”

And here's another Bible passage where God is given direct credit for good actions taken—these verses being from Jesus's widely-known, highly-esteemed Sermon on the Mount.

“You have heard that it was said, ‘You shall love your neighbor and hate your enemy.’ But I say to you, love your enemies and pray for those who persecute you, so that you may be sons of your Father who is in heaven. For he makes his sun rise on the evil and on the good and sends rain on the just and on the unjust.” (Matthew 5:43-45).

You see, at the end of this passage, God the Father is credited for making the sun rise and sending rain. So both “the evil and the good” as well as “the just *and* the unjust” are on the receiving end of God's actions—the evil, the good, the just, and the unjust are simply *there* to receive God's blessings.

As for all the bad stuff that happens, it's pretty darn hard and actually just plain folly to try to say it's God's doing when the enemy is active and it's just people making bad choices. So...people screwing up...that's not a big surprise, is it? Nevertheless, we do know, that, if we are true followers of God and doers of His purposes, we can count on all bad things ultimately being worked together for good in our lives! You know that's found in Romans 8:28, as we've discussed in previous episodes.

Still, it's very curious here in Jesus's sermon that He teaches that we are to love our enemies and pray for our persecutors. So, the focus of this passage is really *our response to problems not of our own making!* And here's the response that God teaches us...indeed, He commands us to do: in the midst of enemies' actions or the effects of evil, well, we simply are to *love!* Yeah, believers are even taught by the Lord to love enemies and persecutors. And that command is stacked on top of the two other classic love-commands from Christ: to love God and to love our neighbors. So, what was that again? Yeah, we are to love everyone, *all the way to the radical notion of loving enemies and persecutors!*

In fact, exactly that is to be the consistent, differentiated mark of the serious believer, the follower of Jesus: loving all, even loving enemies, regardless of the circumstances, trusting that God's purposes will ultimately be served in our loving response to all difficulties. That is clearly a major element of God's strategy for the effective witness by His followers—a radically-differentiated, totally-unexpected response of radical, peace-infused love is clearly an extraordinary testimony!

Whoa, wait a minute, you might be saying, what's all this got to do with the topic of this series of podcast episodes—a finance focus? Well, the answer is: a whole lot. That's because God's overall governance is such that, in this world, He allows this fallen world's inhabitants to be governed well or badly by sadly fallible rulers. You know, bad governance like ill-advised, stupid wars. Like chattel slavery. Like institutionalized oppression of citizens. What we're addressing today *is indeed* finance—yes, at the time of this episode, in the very midst of the worst deluge of inflation in the U.S. in forty years.

And, you know what, high inflation is right in line with those sentiments in the Sermon on the Mount, because inflation rains on the unjust and the just alike. So, no matter that you *are* made righteous through Christ, you will still have to deal with the ravages of inflation—no matter how unfair it seems when you've been working diligently to do everything you can to be a prudent steward. And when that inflation is stubbornly high and sustained, it can be very painful for most everybody.

Of course, various rulers in the Federal government are largely in charge when it comes to policies that inflict real pain. The flood of trillions of government spending? Congress. Intrusive regulations that increase costs of consumer goods? Largely unaccountable Federal agencies. Increasing interest rates that hurt businesses *and* consumers? The unelected Federal Reserve. Yes, costly government actions rain down, seemingly in buckets. So, hey, let's specifically look at some typical negative outcomes of high inflation that can get very personal to serious stewards of the assets entrusted to them by the Lord.

Basic living expenses. Food, clothing, health care, rent, commuting, you name it...consumers get squeezed by high inflation at levels they often find startling. And while some may get raises at work, that can easily be insufficient to cover the impact. See, there's insult added to injury: a 10% raise in income doesn't match up to a 10% overall inflation rate because the income earner incurs more taxes to pay on the 10% raise—more federal income taxes, more state income taxes, more social security taxes, more Medicare taxes. So, a 10% gross raise is certainly not a 10% net raise! Yeah, that's adding insult to injury.

Family-specific expenses. How about spiraling school costs...activities...life? As I remind college students, they are often significant net "economic takers" in their family, not "economic givers." But still loved!

Big purchases. How about the big stuff that wears out, like a car or a home furnace...and big surprises, like kids' braces? Like everything, the sticker prices have that serious inflation dimension built right in.

Look now, all of *that* is before we even get to retirement planning and accumulation issues—and many hourly workers already devastated by inflation have little savings. Still...what about retirement assets?

Owned homes—the largest asset for many. Inflation can stimulate declines in prices of residential real estate because buyers often depend upon inflation-hoisted, high-rate mortgages to make purchases. But even when houses are *increasing in paper value* due to replacement-cost increases, that often brings higher annual home insurance costs...without actually cashing-in on the paper value of the home.

Stocks for retirement. This is a mixed bag, of course, depending on any particular portfolio, but when consumer spending goes down, that can easily push down the value of many stocks.

Bonds for retirement. The purchasing power of the interest on a fixed-rate bond is eroded by inflation. And, if you need to sell the bond, it could well have declined in value if inflation is still raging.

Cash. Yeah, for sure, cash is losing purchasing power just sitting in your checking account.

So. Spending, regulations, and high inflation rain down on our heads. The sources? Maybe not direct enemies, maybe not persecutors. But it's all real, and much blame can be rightly laid at the feet of bad government. Still, that's a real occasion for believers' witness—their vocalized belief that God *is* working all things together for good and their expectation that God *will* use their faith-response to troubles in fruitful ways. Yes, that's *it*—trust in King Jesus's reign...r-e-i-g-n...even as real troubles are raining down on our heads. In the flesh, who's pleased about all the bad stuff? ...But that's where our faith folds in!

A&A: Application & Action

1. What is your specific recipe for responding when financial rains have become a downpour (like high inflation)? Explain.
2. How are you doing with that "loving your government rulers" thing? Discuss.
3. Would your family testify that you are a consistent, steadfast "God's reigning when it's raining" type of responder?