



**September 18, 2023**  
**Hon. Sam Rohrer**  
**2023 Fall Risk Management Meeting**  
**“The Biblical Perspective on Financial Risk Management”**

Making political speeches is easy for me. That's the platform to which God first called me as a Minister of God in government, and then he called me to preach. And from that combination came the American Pastor's Network.

But whereas I always felt a burden when speaking in the capacity of civil government...(*I'm going to say not the political, but civil authority*) ...- I always felt a burden to make sure that what I said was right. But, there is something much different when you stand and you preach behind the pulpit, or anything that's even remotely close to a pulpit where you are directly reflecting what God has said.

And so, I always enter this kind of a setting with a great deal of fear and trepidation. Not fear from the standpoint of being afraid, but from the standpoint of wanting to make so very, very clear that I do not do and say anything that brings any kind of a wrong interpretation to what God would have us to think and do.

So, with that in mind, let me just pray for us. Heavenly Father, I just ask that You might guide us this morning. And as this group meets for the next few days discussing things of really very significant importance, to not just these ministries, Lord, but by and large the ability to proclaim the gospel and biblical moral truth into this civilization.

And so, Lord, there're a lot of threats coming our way. We know that, but we also know that You are greater than any of them. And so, we just pray that all that comes out of these next few days and the next few minutes here, will be something that You could use to both edify and to encourage us, all of which we need in these days. And we pray these things in Jesus' name. Amen.

Okay, that slide right there. **Slide #1: *When Risk Management becomes UnManageable.*** Now I want to tell you something because that slide's not quite right. It is right but it's not and you'll see as we go through, but that slide was supposed to be '~~Un~~Manageable'. That was supposed to be lowercase ~~un~~ with a strike-through. So that in the end, When Risk Management becomes Manageable. All right, so we'll go with that.

When David asked me to share my thoughts with all of you this morning on this issue of risk, as I said, I was honored, but I was also challenged by it. And I've been greatly challenged about how to present something that's theologically sound and yet practical and increasingly these days, believable. Believable about how to approach this rather technical issue that each of you here clearly live with daily. It's a part of your life, this world of risk management.

Now, so you know, I've never worked in a risk management department, okay? I've never had the title of 'Risk Manager'. Yet, whether it was in my first 15 years in private business in my 45-year work career, or my second leg, 20 years in the political, or now 12 years in Christian Ministry with the American Pastors Network, I've lived in the same world because we all live in the same world and it's full of risk.

And we all know that every person must seriously consider the impact of risk personally and professionally, or we're just going to stumble into the dire consequences of it. So that's where it is.

Now, if it's all right with you, I'd like to invite you into just a slice of my life to understand my perspective. Because I know that every one of you could stand up and make a presentation on your view of how to handle risk. And you'd do it from your perspective. I'm going to do it from my perspective and I'm just going to tell you what it is as we walk through. And hopefully, prayerfully, it can benefit.

Now in my life, as David said, I graduated from Bob Jones University in 1977 with a degree in management. I worked at a Christian Radio Station in Kansas City, Missouri for two years. Then I moved to Pennsylvania and began to work for Graco Children's Products, a Christian owned company. That's key, a Christian owned and managed company in southeast Pennsylvania.

In 1980, I was asked to begin the marketing department because back at that point, most companies didn't have marketing. That was a new term. And I began the marketing department, and I led it until 1992 when God opened up the door for me to run for public office, which I did.

Now in that capacity, I had to look ahead for possible harm from product failure. That was our area of risk. And I learned something in my 13 years in that capacity about the reality of life, which helped me later in the other segments that God took me into in Christian ministry. And that was about how we measure results.

For instance, my goal was to successfully do research and design baby products and to bring them to market at a profit, to generate sales. That's what I was to do. But I soon learned that I could never bask in the satisfaction of knowing that the job was really well done unless I waited for about five years to find out whether or not the product that we made actually got out and did what it was supposed to do, achieved the expectations of the moms who bought it and achieved the expectations for what they held for the baby, and it did not come back to us in the form of a product failure getting a bad call from an attorney saying that a product had failed and somebody was hurt.

And how we prayed to the Lord that that would not happen. I don't think we ever lost a life. But that kind of thing is risk. Because five years later it can come return and claw back in and take all your profits that you had for the previous five years. And I felt it was difficult to be forced to delay satisfaction and knowing whether I was actually being successful at what I was supposed to be doing! Waiting so long to find out was hard.

But going on. And even though we did all the successful research and did all the stuff we needed to do, the company still went out and bought expensive product liability insurance because it was prudent, and I think very biblically advisable. But from my personal perspective, and that of our entire Christian management team, and it was a very unique company, there was a far deeper motivation I can say for how we approached our jobs in regard to the matter of managing risk.

And it wasn't just to how we could minimize financial loss. The greater motivation- truly- it was to glorify God in everything that we did. So, whether the guys were in sales or product development or manufacturing or purchasing, literally our entire team were Believers. And they were dedicated to the fact that this was a job that God had given us as the owner of the company had given the company to God.

We all knew that the company was owned by the Lord. And so, we knew that everything that we did was going to result in this reality. And what happened was the company tithed off its profits. And there are missionary works and churches built across this world today because of what God did through that company.

So, we all knew that if we didn't do our jobs right, or if there was a problem in the way we did things because of sloppiness or incorrect consideration and a loss came back, it wasn't just a financial loss, it was a loss to the cause of Christ. It was a big deal. That in fact was the deeper motivation.

And I would say for the true Christ follower, our deepest concern should be that what we do contributes well to the purpose for which our Christian ministry or company was dedicated. And that dedication biblically should be to bring honor to God in every way possible since He owns it all. And in viewing our ministry simply as an extension of his mission through us, it's not ours, it's His!

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So, what I learned was simply to pray for God's wisdom and discernment daily. Our whole team did this. Then, to the best of our ability seek to do God's Will, God's Way, consistent with God's Word. And my own personal prayer from the time I was young—the Lord saved me when I was seven--- from that time, my prayer has always been, because I know I'm going to stand before the Lord personally-- as which we all will--was that when I do, that I'll hear the words, "Well done, good and faithful servant." So, I hope that's your desire too because if that's in place, it will help to establish, I think, a firm foundation under which we view this entire area.

**Point #1: In Life, Risk is Inherent!**

So, the first point I would like to make is, and let's see if this is right, is this. ***In Life Risk is Inherent.*** With that insight in mind, I'd like to share a way of thinking and dealing with the consideration

of risk as it relates to our individual ministries and your own individual participation within your ministry. Because together we are dealing with a reality of life which we can neither eliminate nor should we ignore. And I must be honest, I have bias built into what I'm sharing this morning and frankly I hope you share that bias.

I embrace without equivocation, a Biblical Worldview (BWV) of life. And this is what I mean. I think defining things is important. This is what I mean by BWV. That God exists eternally, that He is truth, His Word is Truth. It is authoritative and is without error. That God created this world and all that we see in six literal days. That God created man in His image, with emotion, intellect, and the ability to walk in fellowship with his Creator.

That there was a Fall where sin came into the world precipitated by a real live devil. And that God stepped forward with a Plan of Redemption. *Because He so loved the world and in time sent His only begotten son, that whosoever believed in him past and/or present could be justified and become sons of God and joint heirs with Jesus Christ, the Son of God."*

Now that's my bias, that's my conviction. So, whenever I spoke anywhere, even on the political, I didn't say that all the time. But when I walked away, people always knew that I wasn't trusting in government, and I think that ought to be that way for us. So, the **first of my four points, in life risk is inherent. Okay, so here we'll go into that.**

I'd like to do what I regularly do on our Stand in the Gap Today radio program, where we analyze headline news as David said, from a Biblical worldview perspective, and that's to define the terms. Now for this focus this morning, there are two terms I think we need to define. One is risk and the second is inherent.

But I'd like to also say why. Now here's why I think it's important to define terms. When I was in the Pennsylvania General Assembly, I observed a universal principle at work, and you all know what I'll be talking about here. The same one I'd seen in my high school debate team. Whoever controls the definitions, controls the debate.

I soon observed that the most predictable legislative debate winners were those who early on established a definition of a term and held to it. In every piece of legislation, a lot of you guys are involved in this, so you'll know it. If you pull up a piece of legislation, you'll find in the preamble of every piece of legislation, there is a definition set of terms where they define the important terms.

And that's important because the better the bill, the more defined the terms. Because if you don't define the terms in the piece of legislation, lawbreakers will abuse the law. And judges who love to reinterpret and make law, will take that and they'll make it mean whatever they want. So, define the terms.

But there's another universal principle involved and that is that those who are lawless and reject God and truth will always seek to redefine words to accomplish what they want to accomplish to their own advantage.

Remember Bill Clinton? We all do. 1998, right when he said, "*It depends on what the meaning of the word 'is', is!*" Remember that? Well, that despicable abuse of power, in my opinion, was only the

start of what we see today institutionalized within culture. Within the institutions of government and academia and even the church.

It should be also a reminder to all of us who embrace the truth, to insist on the truthful definition of terms and to hold others and ourselves accountable to them, because God will. Now here's an example. The Bible talks about sin, doesn't it? And it defines sin, falling short of the glory and the perfection of God.

It states the consequences of sin, being death, physical and spiritual. It gives a remedy called the gospel in instructions on how to move from death to life through faith in Jesus Christ. On the other hand, the devil, and the world of those who will oppose who God is, seek to change the definition of sin, redefine death, ignore hell. And as a result, send people to a godless eternity.

One of the most successful and deceiving strategies I think in this godless world in which we live now, is those who seize good words and terms and then deceptively redefine them to make out of them something that was never intended. For example, US Homeland Security now classifies Christians as domestic terrorists. You know that?

Another is the Left who deceptively seeks to disparage both Christians and patriots. And they've coined a phrase called Christian Nationalism. But they equate that to, well, they equate us to Nazis. Now this is a risk. But I'm a Christian and I'm patriotic, so I'm going to resist this risk by not running from it.

So, when it comes to the true definition of risk, what is it? All right, when I do definitions, I like to go to the Webster's 1828 dictionary. Do you know why? Because that dictionary was based on a Judeo-Christian understanding of the world. You'll find much more accurate terms back there.

But this is what it says regarding risk. "*Hazard, danger, peril, exposure to harm.*" It then gives an example. *Risk in commerce can be evidenced as a hazard of loss of either shipped goods or other property.* But risk, hazard, danger, peril, and exposure to harm extends way beyond loss of ship or goods or property that was commonly recognized obviously in 1828.

Though it may vary by profession, risk we know exists within every profession.

So, what's the definition of inherent? Well, inherent means, "*Something inseparable and existing within something else. As magnetism is inseparable from a magnet.*"

Interesting. Now let me share two Bible proof texts which I think support this conclusion that in life risk is inherent. Job 5:7 says, "*But man is born into trouble as sparks fly upward.*" Put another way, you can say, A man is born into the world of risk and pain and harm with his life inseparable from trouble! And risk as a fire is inseparable from the sparks that fly upward from it.

But Jesus himself came and confirmed that same truth. In John 16:33 Jesus told his disciples right prior to going to the cross, he said this, "*In the world you will have tribulation, but take heart, I have overcome the world.*" So put it another way, Jesus said, As long as we're living and breathing, we are in this world.

And tribulation equates to harm, a hazard of sorts, certainly potential pain and physical loss, or in our language of today, risk. And he said, "This is not something that you may expect." He said, "You

*will have.*" So, Jesus said, "It will happen, it's a way of life." But he also said, "Take heart." Which has within it a hope I think for the biblical approach to the managing of risk.

But I also find that not only are defining words truthfully and biblically important, it's also important to define what words don't mean. Now, for instance, what's the opposite of risk? Well, the opposite of risk literally means safety. And safety means being exempt from hurt or injury or loss. What's the opposite of risk?

But you know what? There are no degrees as I check, there are no degrees of safety. You're either safe or you're not. When it comes to a matter of risk, there are degrees of risk, but safety is zero risk. In reality, we're desiring to limit or manage risk. What are we trying to do? Well by definition we're trying to increase our perceived level of physical safety and security from potential failure but never able to actually achieve it, by definition. It's an impossible human pursuit. Think about that. That's kind of an interesting one.

**Point #2: Risks to Christians generally and Christian ministry in America specifically is rapidly if not exponentially increasing.**

All right, my second point is this, "***Risks to Christians generally and Christian ministry in America is rapidly if not exponentially increasing.***" And that was mentioned right at the beginning. While risk for the American family and church and business and ministry, I think has been historically manageable and quantifiably marginal in all aspects, I think those days are gone.

Times have changed and I think they're changing at breakneck speed. And during the course of this today, we'll explain why that is. But the most recent, and I thought the best and most illustrative proof I could think of that this is the case takes me back to the COVID experience. It impacted us all. It changed the world forever, but the reality is that the experience which we experienced, was not an end.

It was in fact a trial run, a dress rehearsal. It's not the final act. Much more is coming; much more is planned with even greater challenges and harms and risks. The evidence for that is clear. That's not my opinion. It is clear and we need to come to grips with that. That is a fact.

Now Psalm 2 foretells a time when the kings of the earth, the civic and business and other leaders will lift their fists against the God of heaven and attempt to throw off his rule. I think that time is now. Targeted primarily against America, our constitution, our Judeo-Christian underpinnings, all of which stand as structural barriers to the new global order.

This dress rehearsal that we saw is furthering the rise of the global Beast System. We must understand that in part what we saw in the last three years had several purposes to it.

One was to test the response of the nations and the compliance of the nation's leaders to see whether they would fall into line. Well, they did.

A second was to identify the resisters to this juggernaut of propaganda. The job refusers, the truth speakers, the medical non-compliers, all of which were about 30% of us. These are now identified.

With the constitution, literally not figuratively, literally suspended -- and I can't get into that now -- it is literally suspended and according to George Barna right now, right now in America, less than 10% of all Americans have a biblical worldview with Gen X, millennials, and Gen Z below them, having less than 4%. A biblical worldview less than 4%!!

And having experienced in these last three years a double-digit decline in those who say they actually call out to God. A dramatic plunge. George Barna told us and told me that he said, "*Sam, in reality what we've witnessed in the last three years, we generally don't see but over two or three generations.*" So, I lay that out here as further evidence.

In effect, the barriers, the barriers to a global Beast System are gone because of what's happened in America and around the world. And now that that's identified, the barriers torn down. The next phase is a global digital ID. It's a digital and programmable currency which can track everything that we all do. Total communications control is almost there, but it's not quite. It's next.

Last week in the EU, or a couple of weeks ago in the European Union, they passed legislation, and I watched a Parliamentarian talk about this. They passed legislation that now allows a committee of the EU to determine what is acceptable or unacceptable content on the broad mass communications portals, the platforms. Google and Facebook and Twitter and all of those. And this group has the ability to now determine what is acceptable or not! And whatever's not acceptable, they notify these entities and they have to remove them from the site or they undergo extraordinarily heavy fines.

Now I know from an internet perspective, that you theoretically and they theoretically, can tell where a person's computer's coming from. And theoretically they could limit access to certain content in Europe and theoretically let Americans access it. But I'm going to submit with this in place with other things that are in work, and I think already there, that what they may do may limit the ability of our American ministries to post on broad social media many things that we currently can place out there.

So just as we saw the silencing and all that happened here, I think you have now in place a legislative mechanism never be seen before. And I think it'll be used by these big platforms to say, "Well, since it's happening over there it'll be easier for us to take it out all over." I'm just saying.

Now let me read a short section from an article on this very observation of increasing financial risks to Christian ministries. This was a Christian Post article from September 3rd. You probably saw it. If that's okay. Just bear with me. I'm going to read to you.

The article was entitled. "**Weaponizing Financial Systems. Christian Ministries Beware.**" And they said this in part. "*Those of us who have been watching the horizon knew it was coming. Most of us thought that it would probably never come in our lifetime but could perhaps affect our children or certainly our grandchildren. Nevertheless, here it is and it has happened with much greater rapidity than almost any of us could ever imagined.*"

*"The end is the fact that large banks and corporations are now weaponizing business and financial systems against conservative faith-based organizations. The bottom line is if someone at the top of these decision-making process determines that it's "reputationally risky to serve Christian or other organizations, that the radical left disagrees with," they can just cut them off from both depositing and expending funds."*

And to that I totally agree. But I'm going to go beyond that and say the weaponization of the financial is not the only area. And I think we know that when you remember that as we saw in COVID, it was weaponized academic institutions, weaponized communications platforms, weaponized employers, hospitals, healthcare facilities, doctors, and nurses!

It was the entire-- frankly weaponized Congress-- who passed the laws empowering the federal branch and the executive agencies led by the president, to do what he did in 2020 that it suspended the Constitution under the Pandemic Emergency Act. Congress gave that to them. It was Congress who authorized the federal executive branch to then weaponize state and local governments bribed off by federal money. It weaponized Psalm 2 government against God. Against the rule of law, against truth, against justice, against the constitution. Against God's moral law. Against Christians now considered terrorists.

My friends, things are changing. And the trend, my point is, the trend is up. And I look at trends, that's what research considers and that's what we should be doing. We look at trends. Blips happen. So, we look at the trends. The trend is not less risk to Christians and Christian ministries. It is much more. That's my point.

**Point #3: Misunderstanding Biblical Truth about the Source and the Cause of Risk, threatens missional viability of all Christian ministries.**

Now my third point is this: **Misunderstanding biblical truth about the Source and the Cause of Risk, threatens missional viability of all Christian ministries.** You say, "Why is that?" Well, here's what I think. Because I believe that if we don't understand what I'll share next, we'll never understand God's will, or follow God's Way or live according to God's Word. And if we go it alone, we're on our own. And that's the definition of fatal risk.

Before coming to a solution of how to ultimately respond to risk, answering the question of "What", which is basically what I've done so far --what we are talking about. And that's good, it's important. But I think answering the question of "Why" is exponentially better. I found that this principle applies to all of life, a piece of legislation, a proposed policy, an attempt to redefine words, a company mission statement, family decision, or whatever.

When you know the "Why" behind the "What", you can fairly predict the eventual outcome or the level of risk. Now Jesus, knowing the literal thoughts of our heart and mind, is the example of the only person capable of perfectly managing risk. Because He didn't have to ask the question of why because he knew what was in our thoughts and in our hearts and he knew the outcome. But we're not Him! So, we have to ask the question 'Why?'

There's no doubt that the risk trendline for Christians and Christian ministries is going up, but why? Why is risk inherent in life and why is risk going up so fast? I mean I know this may be obvious, so bear with me. Perhaps a little bit of an apologetic may be helpful.

Let me ask a question. Does risk have an origin and a source? Well, it does and it does, I think. Then knowing your enemy, risk. We view risk as an enemy, and we should know our enemy. It makes



sense, right? Well, risk started in the Garden of Eden when Eve then Adam spurned God's Will. Disobeyed God's Word and chose to violate God's Way.

*“...Risk started in the Garden of Eden when Eve then Adam spurned God's Will, Disobeyed God's Word and chose to violate God's Way”.*

God manifested his Will, shared it to them by giving them a mission. They had a mission-- care for the garden! He expressed His way with them by walking and talking to them in fellowship in the cool of the day. He gave them His spoken word. And one main piece of spoken word is “don't eat of that tree of the good and evil”. But God did not create robots. We're not robots. He gave us free will so that we could choose him as He chose them.

The Devil in rebellion against God proposed a 'better way'. Eve then Adam, abusing the gift of free will, chose against God. The result was, as we know, sin, death, a cursed creation, and forever inherent risk.

So, here's the point, walking in God's will in complete obedience to His Word and fulfilling our mission, His Way as instructed by His Word, equals zero spiritual risk.

*“Walking in God's will in complete obedience to His Word and fulfilling our mission, His Way as instructed by His Word, equals zero spiritual risk.”*

Now, if he would've been in the garden, it would've been zero physical, too. But spiritually being in Christ represents complete safety. If you're truly born again, you know that. No risk since we are in His hand and no man can pluck us out. There are no doubts. There's never spiritual risk in doing God's will, God's way, and complete obedience to God's word. Never!! The conditions of perfect perfectness absent all risk, did once exist in the garden. But when sin and death became a part of life, risk became inherent within spiritual and physical life.

But then God said His Plan of Redemption through Jesus Christ provides the means to regain total spiritual safety. That's called Salvation. But as Job observed and Jesus confirmed, as long as we're in this life, we're going to see trouble and we're going to experience tribulation as sparks fly upward.

It'll be that way until Jesus returns. And those of us who know Him are raptured up with him and our bodies are changed physically to be like his in both body and spirit. And then at that point we will then know what it means to have total, perfect, riskless, physical, and spiritual lives. But not until then.

Now there are two other principles I'd like to mention I think that are driving the upward trend in risk. The **first** is an Old Testament principle referred to as **The Law of Sowing and Reaping**. Or you could say, put another way, Choices have Consequences. And no one and no nation, including our United States is exempt from that.

The **second** principle is what I referred to as the **Law of Biblical Prophecy**. Because what God told us in His Word would happen or would come to pass, has come to pass or will yet come to pass. I know that because that's what the Bible says.

Now to illustrate the Old Testament principle of the Law of Sowing and Reaping or Choices have Consequences. When you have a chance, go back and read the Book of Deuteronomy chapter 28. In Deuteronomy 28, God had just moved His Chosen people into His chosen land with a mission --- Be a light to the nations as my chosen people! He made sure they knew God's Will for them, that they knew their mission and His Word.

And God said this in Deuteronomy 28: 1-5, "*And it shall come to pass if thou shalt diligently harken unto the voice of the Lord thy God, to observe and to do all of these commandments, which I command you this day, that the Lord thy God will set thee high above all nations of the Earth. And all these blessings shall be on thee and overtake thee if thou shalt harken unto the voice of the Lord thy God.*"

God made known His Will, His Way through His Word and that it had to be done His Way. All national blessings are conditional. So there was no misunderstanding, God defined the terms. He defined blessings. If you read after that, these are some of them. You will have righteous and respected leaders that other nations will honor. You'll have economic blessings. Productivity and industry and agriculture, abundance in surplus and food and wealth.

You'll have a dominant military. You'll have great material blessings with great wealth and surplus savings. Wise leadership, health and freedom from sickness. Children and blessings of all types. Including when you pray, I will hear. He said, "My blessings will overtake you there will be so many of them."

But then in Deuteronomy 28:15, just a few verses later, this is what He says. "*But it shall come to pass that if thou wilt not harken unto the voice of the Lord your God to observe to do all his commandments and statutes, which I command you this day, that all these curses will come upon you and overtake you.*"

And the 'overtake' you in the Hebrew there, is literally like a horse and a rider overtaking someone who was walking as a pedestrian. You cannot outrun them. So, God then defined the terms and you'll find them in that chapter. It's amazing. He identified twice as many curses as blessings.

He said, "Your wealth will disappear. Your military defeated. Instead of the head, you'll become the tail. Instead of surplus, you'll become indebted financially. Your health will be turned into sickness of all types. Pandemics and death will increase. I will turn your leaders from one of respect among nations into utter disdain and hatred. Your plenty will be turned to emptiness. Your source of food to empty warehouses. Your sense of safety, to besetting fear. Enemies will rise up from within and from without. And you will call to Me for help and I won't answer." Think about that.

So, God told Israel in no uncertain terms, and He summarized it again in Deut.30:15. "*See I have said before you this day, life and blessing or death and judgment. Choose life that both you and your children may live.*" Now that's God's Will if we do what it says.

So, Israel listened for a moment and God made them great under David and Solomon. They had peace. But then in the later years of Solomon, they went south. God began to introduce these things and then Isaiah 3:4, God said that, "Through Isaiah, children will be your princes and toddlers will rule over you." And that's what happened.

And then in Ezekiel 22, take and read that chapter. It's a fantastic chapter. In there, Ezekiel calls out and says, "Your prophets, your preachers, your priests, your judges, your princes, those in office, civil authority and your people." Great sermon outline, the four Ps. "All of them will together embrace idolatry, bribery, throw off truth. Together they extort each other." And you will read that.

And God said because of that, all that he said in Deuteronomy came to pass and it did. And Israel soon found out that there was no possible way that they could manage their risks any longer.

*And Israel soon found out that there was no possible way they could manage their risks any longer.*

*Because the consequences for their choice for their sin as defined by God literally overtook them, and they could not outrun them just as God had said.*

Now if Israel chose death, I'm going to submit that America has chosen even more. And we're here in America. If we were sitting in other countries of the world, this meeting would be different than what it is right now. We're sitting here having had a long history of freedom, we assume that freedom will last forever. But if we read what God says, it's conditional. It's conditional!

I look at America and I look at Romans chapter 1. A nation who worships not the Creator, but the creation because they've thrown off the Creator. And because they have chosen sexual desires more than God, God says, "Fine, just go do what you want to do." And he turned them over. In America, we no longer prosecute or discourage gross sexual immorality. In fact, we use our money and we export it around the world.

We leverage other nations and have been doing it for a long time to take and put into their constitution's abortion and LGBTQ. Around the world, our money, our money is being used. We are not just doing this ourselves. We are doing exactly what Romans 1 talks about.

Do you know as well that our leaders have given up the sovereignty of the United States? Do you know that there was a meeting at the World Health Organization this last May regarding pandemic control? All 193 nations of the world were there, including ours and Israel and they all signed on. Theoretically they're awaiting a formal meeting and a vote next May.

But out of that meeting came a decision to proceed forward with another test run on the whole pandemic issue. That's there. Our leaders have signed off. And I can't get into it, but even our Defense Authorization Act that was passed in Congress in December, there's a section of law, and I dealt with this one of my radio programs. A whole, entire provision within that Congress passed, ordering our president to do what he just did, set up a Pandemic Control Office in the White House and to do all these things that were 2020 COVID. It's there.

The Law of Sowing and Reaping is in part helping to drive up the trend of risk. But there's another one I want to mention because I can't separate this as I look at what's happening. That's what I call the Law of Prophecy. Do you know 30% of scripture is prophecy? That's what's going to happen. And God put it in there not to scare us, but to prepare us. That's why prophecy is there. And so that our confidence will be in God and not waiver because what He says will happen.

Now in reality, I think biblically that we are in the last of the End Days as Jesus talked about. That period of time between his Ascension and his 2<sup>nd</sup> Coming. To be preceded by the Rapture of His Bride, which is the true Church. Now scripture tells us about these days.

And it tells us that when the generation that sees these things happen, that Israel as a nation regathered, which happened in 1948, that the generation who saw those things will see the completion of and the beginning of the end of the church age. And the beginning of prophetically indicated 70th week of Daniel... the Tribulation period... the 7-year period. That's going to be marked by the signing of a seven-year peace agreement.

Right now, frankly, if you're looking at the news, this peace effort is well underway. It's been underway but it's moving very quickly. But Jesus told us that before this time would happen, that signing. He compared the time to birth pains that lead to a birth.

And he said the frequency of the signs he laid out and the intensity, all of you ladies know exactly what I'm talking about if you've had children. Real, true live labor always ends up in birth. And I think maybe we've had Braxton Hicks for some time. But I think it's probably moving into that labor by every evidence I would think.

But he says when you see all these things, wars, rumors of wars, earthquakes in various places, pestilence, and famines, rise of deception, false prophets. When you see these things coming together, he said, "Be aware that this, you're in that timeframe." And where we are, ladies and gentlemen, today is not where our grandfathers were. It's not where good people were back in 1800s and 1700s because Israel was not back in the land.

Now if we believe Scripture, we know that that's a trigger which makes it where we are of a trackable time period. I put this out here and I lay this before us, so that we understand that there is more than one thing that is driving where we are. And when Jesus says tribulation in Matthew 24, when he says, "If you're in this time, you will see these things increase." That these things we see increasing are not happening without a cause.

But we must be aware that they are happening, and they're happening within the context of God's will being done. So, I think it's critical. Now, *two of the things that I find in Scripture*, Jesus said have signs. **One of those is that he says, "My coming will be as in the days of Noah."...extreme lawlessness. And it'll be like as in the days of Lot... excessively arrogant, immorality, and deviant sexuality.**

**It's the converging of all of these things.** If there was just one of them, I don't know that we

*"The days of successfully humanly 'managing' risk is over!"*

could come to a conclusion definitively

other than what we maybe feel. But I think when you take the view of all of these and you put these together, to me, it brings us to the conclusion, brings me to the conclusion anyways, that **the days of successfully humanly managing risk is over!**

Now what do we do? I think we must do what we should have been doing all along, and that is truly walk by faith and not by sight. We must trust the Lord to manage the risk, as He alone is able to

control what is unfolding. And the outcome that is coming, I don't want to delay the coming of the Lord, do you? I don't want to delay my entrance into heaven, do you? I mean I'm only, I'm a citizen of the heavenly kingdom. I'm only passing through; this is not my home.

So, the sooner we relinquish our control, I think the sooner we'll understand what is meant by biblically managing risk. And that brings me to the conclusion and the fourth point.

**4<sup>th</sup> Point: The Only Sure Way to Biblically Manage Risks is to Do God's Will, God's Way in Obedience to God's word. Just take our hands off and trust the outcome to him.**

Now in practicality, that does not mean that insurance is invalid. It does not mean that we need to throw out these things which are well, they're important as long as they exist. It doesn't mean that there should be no more risk departments, or no more consideration of the dangers of the day, not at all.

But it does mean that our trust must not be in our savings or in our assets, our insurance, or any other manmade construct. It's where we place our trust. And may I suggest that if we really believed what I've said this morning, and I said this out, I haven't thought this thing through fully.

But I wonder what it would be like if we'd set up within our risk department as independent --- it's got to be independent -- an independent Biblical Compliance Team through which all risk recommendations are first run before being acted upon. In other words, for our entire Christian ministries, that we purposely make a firm decision that every decision we make has a biblical principle identified underneath of it. Or a biblical command, so that when we step out and do whatever we're going to do, we can count on the fact that God will undertake on our behalf. Because we've not leaned

*“In other words, for our entire Christian ministries, that we purposely make a firm decision that every decision we make has a biblical principle identified underneath of it.”*

into our own understanding, but in all our ways we have acknowledged Him.

It does mean, I think, that if insurance becomes so expensive, or it's canceled, or our assets frozen and bank accounts closed, that we respond in prayer and keep moving ahead doing God's Will, God's Way in complete obedience to God's Word. It means living by faith, not walking by sight.

Even if humanly speaking, it looks like the opportunity to minister and to do what our respective Christian ministry has been doing. Even though it looks like it's not going to happen or it's going to be limited. Or our communication silenced, or social media presence banned or threats of imprisonment occur. It means that we obey God rather than man and then step back and watch what God does.

It means that with increasing intentional fervor, we proceed with no compromise. And I think it's got to be intentional. No compromise to God's Will. No substituting man's way for God's Way. Or in any way thinking or acting or doing anything in violation to what God's Word says.

It's Deuteronomy 28 and “*observe to do all that I have commanded!*” One of the major problems with Christians today and the pulpits of America is they believe God's Word is partially correct.

30% of the pulpits in America today, only 30% of evangelical churches believe that God's Word is authoritative. Did you know that?

Well, what does that mean? That means 70% think that they're God because they can decide what to follow or what not to follow. That's what we as Christian ministries do. I think if we're truly dedicated to doing God's will God's Way, we must not yield to those who think, "Well, we've got a better way". We don't have a better way! And if we do, we're not running one of God's Christian ministries!

These are the days I believe in which we should shine as children of God more than ever, fully occupying until he comes. We must, we as Christian ministry leaders, must lead the way in obedience to the God of heaven and pointing people to him who alone deserves all praise. It means that we anticipate days of harm, increasing days of harm and threat because that's what God says. But it means that we don't run and retreat.

Jesus said in Matthew 24, "*I tell you these things, but do not be perplexed.*" In other words, don't get caught up with all these things that you're seeing. I'm in control. It means that more than ever we need to be prayed up. We need to be saturated in God's wisdom like James says, "Pray for it because we need it." Maybe you don't. I know I do. And then boldly speak the truth in love, but boldly speak the truth.

And not because we're something, but because our great God is everything! If we think it's all about us, we're already in trouble. This is all about God. And if it's not, we're calling ourselves the wrong thing. We're not a Christian ministry.

We either understand this topic and approach it directly and biblically, or I think we're going to be crushed by the consequences of risk in both the near and far term. And we will not hear well done in the long term. But if we trust in God for our spiritual safety in this life, and if we're truly born again, do we not trust God for our spiritual safety?

If we don't, I would question whether or not you know Christ as Savior. Because He saved me. I mean, I didn't save myself. He saved me. I don't keep myself safe. He keeps me. His promise. Well, if I can trust Him for my spiritual eternity, can I not trust Him? Can we not trust Him for the security of our physical lives? And the assets that He's given to us as stewards? They're His anyways.

*Well, if I can trust Him for my spiritual eternity, can I not trust Him? Can we not trust Him for the security of our physical lives? And the assets that He's given to us as stewards? They're His anyways.*

In the book of Daniel, there is an illustration that I'll close with, which I think is probably the best one I could think of. And again, you're familiar with this. Daniel's a book of prophecy. It tells us what's going to happen.

Also gives the illustration of a remarkable encounter of three young men, Shadrach, Meshach, and Abednego. They were crowned princes. They were up and coming. They were in the government. They were picked by Nebuchadnezzar the King. They were important. They had a future ahead of them.

They knew full well though what was going to happen when Nebuchadnezzar decided he was going to build that statue. How could they not? They're part of the kingdom.

And they knew it. It took them a long time to build that big statue with himself at the top of it. Daniel chapter 3:1 says, *"And Nebuchadnezzar made an image of gold whose height was 60 cubits in the breather of six cubits. And he set it up on the plain of Dura, in the province of Babylon. And the king called all of those in the area of the capital city together, together in the plane to behold the statue."*

And as you know, the music played and what I call the "bow down order" was given. And everybody bowed down. I don't know about you, but I can imagine tens of thousands of people around on this plain. Everybody's bowed down and here's three guys still standing.

If we thought it was going against the grain three years ago and COVID was tough. And I don't know about these three, I don't know if it was not possible for them to find some other way not to be there. I don't know. We don't know about Daniel. He may have been on the platform. He didn't have to bow down, I'm not sure. But Daniel did not bow down either, that I can guarantee. But these three did not bow down.

And the king saw that. The king got angry. How dare you? He called them up. We know they honored the king. They served the king. The king was the king of the world. Nebuchadnezzar. He was also their employer, by the way. And in verse 14 it says, "Nebuchadnezzar now called them up." He's speaking to them and he said, *"Is it true, oh, Shadrach, Meshach, and Abednego that you do not serve my gods? Nor worship the golden image which I have set up?"*

I'm surprised he didn't know the answer already. He knew these guys. But nonetheless, he gave them another chance, and he controlled the outcome. And he said once again, *"And who is this God who will deliver you out of my hands?"* Once again, they refused to bow.

You talk about risk? We are generally concerned about losing financial whatever or the ability to speak. But I think standing there, looking at these tens of thousands of people and the king who had held your life in his hands, to me that's pretty much ultimate risk. Because over there to the side is that burning fiery furnace that was consuming everything. And they knew that's where they were going to go because he had told them.

Very obviously they observed the risk, and they made a determination. And to me, it's the demonstration of perfect risk management. 16, verses 16 to 18. They said this to the furious king, it seems from the writing that they were quite relaxed. *"Oh, Nebuchadnezzar, we have no need to even give you an answer in this matter, but we will. If this be so and you throw us into that fire, our God whom we serve is able to deliver us from that burning fiery furnace, and he will deliver us out of your hand, oh King."*

*"But if not, be it known unto you, oh King, that we will never serve your gods or never worship the golden image which you have set up."* In essence, they said this, "Oh King, we fear God more than you and we know that our God will deliver us." And by this, I think from the text, it didn't mean that they knew for certain that he would deliver them necessarily physically, although they knew God could.

Because they said, in essence, "We are well aware, oh King, that you can kill us physically. But we want you to know that you cannot touch us spiritually. We know our God is greater than you or that

fancy looking idol." They knew that spiritually they had no risk because their security was promised by God.

But they also had faith in God that the outcome of this encounter with maximum physical risk, death, would be whatever God chose it to be. It was in His hands, which is exactly where ours should be. Remember, they had taken their hands off once before. Remember when they refused to eat the king's meat back at the beginning of Daniel?

So, into the fire they went. We also know the outcome. The king came and peered. *"I see a fourth person in there walking around with them in the fire. How can this be?"* And he perceived that there was a God greater than him and his puny statue.

We serve a great God. So, let's get our eyes off the things around us and the things that will perish and the things that we cannot take to heaven anyway. And focus on the souls of men. The communication of the unadulterated gospel of Jesus Christ and the power that comes from trusting God. Living holy lives in refusing to bow to the pressures of this world. No matter how they come at us.

*The only SURE way to biblically manage risk is to do God's Will in obedience to God's Word!*

**The only sure way to biblically manage risk is to do God's Will, God's Way in obedience to God's Word.**

Take our hands off. Get our eyes off of risk. Although we understand, we consider it, but get our eyes on Jesus, the only one who can truly manage our risk.

**Because after all, He rose victoriously over the cause of all risk. Trust the outcome to him. Choose wisely so that we might truly live.**

**Concluding prayer.**

*Our Dear Heavenly Father, thank You Lord for this opportunity to look into your Word, .. such a great great topic, and oh Lord, I would pray that... the Truth of Your Word would carry the day.... And either that what I said or didn't say that would be a distraction that You would remove it and that you would Lord, allow our thinking to become your thinking, our view of what's important to become what is your view of what's important, not to give into the temptations of the world, or to think the world which is to think opposite to how you would think, and to be concerned about what the world says we ought to be concerned about, and to be concerned about what You have said we should be concerned about. Lord, there is no greater place of safety to be than in the center of Your will. Lord, we believe... truly... honestly...each of us in our own lives and ministries that they are indestructible Lord...until You give the word. Lord, let us not put ourselves in the position of your discipline because we refuse to do your Word. With that, we just ask Your blessing on the balance on all that takes place here today. We pray these things in Jesus Name. Amen.*



