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Living The "Rollover" Life: A Mandate for Marketplace Ministers

By Theresa V. Wilson

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We work in a society that thrives on an endless jargon of terms for building financial security and success. We can transfer "deposits," multiply "dividends," manipulate "stock portfolios," and calculate "capital gains". We understand depreciation of assets and can analyze and refocus options. We push buttons and punch keys. We re-route traffic, mark paper trails, and can "buy high and sell low." As marketplace ministers, however, we need to perfect our ability to "roll" our problems over to God.

We are spirit beings living in the natural world. We are "passing through," fulfilling our individual God-given assignments. By choice, we are not our own master, but rather lean on the unchanging nature of our God. Our assignments include living the life of Christ, depending on God, and leading and teaching as He did during His "natural" walk on earth.

This life we lead requires that we handle our problems and challenges differently than we handle the stock market. By "rolling" our problems over to the author and finisher of our fate, we acknowledge the gift of grace (which is the unmerited favor of God) and power we have been given. We also open doors of success in our business and personal lives.

We must learn to enter the "rest" of God, comfortable that when the time is right what we need for our business and personal success will be in place. We must keep the "Word" before us, remembering that "we wrestle not against flesh and blood but against principalities, against powers, against the rulers of darkness of this age (Ephesians 6:12). Our power and victory over business or personal challenges, therefore, cannot be attained through earthly means neither through our earthly actions.

We must turn away from our natural responses and stop "taking charge" over making things happen. We must transform our thinking and roll issues and situations over to God. We must seek His wisdom, knowledge, and His perfect timing. "Not my will but thy will"(Luke22:42) must be our lifelong philosophy. In so doing, we demonstrate to all who observe the supernatural power we have within us to overcome and withstand the obstacles and succeed in our personal and business endeavors.

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As children of the living God, our response to our business struggles have far reaching impact on those who observe us. We cannot afford the luxury of wallowing or whining and complaining, fearing and fretting, or being anxious and distressed. Our steps are observed and critiqued by those who may be weak in faith, or who do not believe at all in the power of prayer through submission.

We must remember we exist on this earth to be living examples that the God we serve will take care of us in time of trouble and struggle, stress or pain. Because of this fact, we cannot allow ourselves to be impatient or decide we will help God resolve our problems. We have a responsibility to remind ourselves and others that God's timing is perfect, and He is working it out. "Unless God builds a house, those who labor will labor in vain. (Psalm 127:1) When we operate outside of God's timing, we waste valuable energy and resources. We also begin to travel in circles accumulating fear, frustration, ill health and doubt in the future—all of which are darts of attack from the enemy.

Living the "roll over" life can reap enormous benefits which cannot be manifested without some actions on our part. We are required to have faith, be obedient and be committed. Faith in the power of God, obedience to the Word of God, and commitment to the Will of God are ingredients to the successful rolled over lifestyle we must seek in order to defeat the plots and plans of the enemy.

Faith is an action word. We must actively believe that God is in charge, with full oversight and control of our lives. In order to have faith in the power of God, you must recognize how to access that power.

We each have within us the key to accessing the power of God. Through praise and worship, we please God and invite Him to help us. God will not become involved in our lives without our invitation. "I will praise and Lord at all times. His praise will continually be on my lips" (Psalm 34:1). These statements are not merely friendly phrases. Their use can activate the fullness of God power. Praise and worship are our "rolling over" song and prayer that enable use to move out of the way so that God can help us fulfill His will for our lives. His will is "that you prosper as your soul prospers, (3 John 2).

Being obedient to the Word of God will require that you read the Word in order to know what the Word says for your lives. It means taking the time to hear, absorb, question, and learn by "studying to show thyself approved" (II Timothy 2:15). Once you read the Word of God, you are responsible for making it part of your daily life. In this way, not unlike Jesus, you can boldly go before God in prayer as his child asking for wisdom and power to change negative situations so that you can be fruitful and multiply in your business and personal life.

For business people, obedience and commitment to the Word and will of God is paramount to living successful and fruitful lives. Our "walk" must demonstrate ethical principals. There are no trade-offs or detours.

Each business decision must begin and end with Christ-like attitudes and responses. Professionalism, punctuality, follow up and follow through must be the focus. Profit motive, at all cost, must not be the standard of operating and profit planning must be tempered with supernatural wisdom and guidance through prayer. In this way, the business is built on a solid foundation, not sinking sand.

Non-conforming will be a daily battle, with worldly views and carnal thinking around every turn of

operation. It becomes your mandate, therefore, to renew and transform your thinking toward God centered living. Psalm 37:4 advises that we delight ourselves in the Lord and he will give us the desires of our heart. God wants to give us what we desire, in conformance to His good and perfect will for our lives. We must be vigilant and cautious not to:

- *Get in a hurry and decide to give God a hand in the process
- *Go ahead of God
- *Forget to ask God for His will for our lives
- *Seek His face at all times in all decisions, with all challenges
- *Wait on the Lord with patience and confidence (Faith) that He will see us through
- *Believe that God knows the perfect timing of what we need and that.....
- *He is working it out for us.

Living the "Rollover" life requires that we have an attitude of totally relinquishing power over our lives, in faith, to God. It is a call to separate ourselves from self controlling situations and allowing a power greater and more resourceful and creative to take charge.

Essential elements to this transition includes acceptance that there is a greater power than you, the

importance of your willingness to submit and cooperate fully, and an openness to trying another way to connect your vision to personal and professional success. Remember, behind the scenes, God is working it out.

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Beware of Balloon Mortgages

By Syd Johnson

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This is a mortgage where the one payment, usually the last one is bigger than any other payments. Balloon Mortgages are usually set up like a regular 30 year mortgage except that at some date in the future, a large balloon payment will be due. The balloon payment is typically the entire balance of the mortgage. The due date of the balloon payment and it's relationship to all other monthly payments is spelled out in the terms of the mortgage agreement.

How are balloon mortgages structured?

They are usually quoted in terms such as 5/30, 7/30 or 10/30. This means that a large payment is due at the end of the 5th year (payment 60), the 7th year (payment 84) or at the end of the 10th year (payment 120). At this time, the entire loan balance is due.

Rollover Clause

First clarify with your Mortgage Lender or Agent that you are indeed signing up for a balloon mortgage. Then, get a rollover clause attached to your balloon mortgage agreement. The rollover clause says that at the end of the mortgage term, 5, 7 or 10 years, the loan will automatically rollover into another type of mortgage. This will protect your assets in case you are not able to come up with the full payment on the due date.

Anything you can do to protect yourself when you have a balloon loan is preferred, since most lenders are less likely to work with you to come to an agreement on the due date.

This article may be freely distributed as long as there's an active link to <http://www.rapidlingo.com> Syd Johnson Editor

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