

## Come, My Fond Fluttering Heart

Jane Taylor (1783–1824)

Come, my fond fluttering heart,  
Come, struggle to be free,  
Thou and the world must part,  
However hard it be:  
My trembling spirit owns it just,  
But cleaves yet closer to the dust.

Ye tempting sweets, forbear,  
Ye dearest idols, fall;  
My heart ye must not share,  
Jesus shall have it all:  
'Tis bitter pain, 'tis cruel smart,  
But ah! thou must consent, my heart!

Ye fair enchanting throng!  
Ye golden dreams, farewell!  
Earth has prevail'd too long,  
And now I break the spell:  
Ye cherish'd joys of early years,  
Jesus, forgive these parting tears.

O may I feel thy worth,  
And let no idol dare,  
No vanity of earth,  
With thee, my Lord, compare:  
Now bid all worldly joys depart,  
And reign supremely in my heart!

## ΤΩ ΚΡΟΝΟΥ ΚΑΙΡΩ

### *In the Nick of Time*

#### Preparing for Hard Times

Kevin T. Bauder

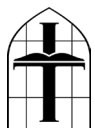
How many recessions have I lived through? The first one I can remember was the “stagflation” triggered by the oil crisis and stock market crash in 1973-74. Then came the recession(s) of the later Carter regime: a double dip in 1980, which was then aggravated by the Iranian Revolution and its subsequent events. Another spike in oil prices precipitated a recession in late 1990 which lasted into 1991: I was moving from Iowa to Texas at the time and had to find a job at the bottom of that recession. It was compounded by bad loans made by the so-called “Thrifts” or “Savings and Loans;” they went out of business. Things were fine for a decade until the “dot-com bubble” burst in 2001, leading to another economic plunge. Then came the Great Recession of 2007, which lasted for over a year. Now we are in the Great Lockdown, which has turned into a new recession.

I’m neither a survivalist nor a prepper. Barring the Rapture, I’m not anticipating TEOTWAWKI during my lifetime. In fact, whenever the politicians or the press begin to talk about some kind of crisis, I immediately grow suspicious and dig in my heels. Most putative crises are no more than excuses by power mongers to introduce sweeping changes to which clearheaded and free people would never otherwise submit.

Nonetheless, one thing is clear. Hard times do come, even in prosperous countries. They have come regularly in the past. Economists calculate that the United States has experienced nearly fifty recessions over the past 245 years. In other words, on average, this country has experienced some sort of economic downturn about every five years (or just a bit more). Given the regularity of these occurrences in the past, we don’t need a prophet to tell us that they are likely to come again.

Even during good times, bad things can happen. Businesses go bust. Employees are fired or laid off. Natural disasters occur. Life choices may backfire, creating unforeseen hardship. Jesus’ own half-brother reminded us that we “know not what shall be on the morrow” (Jas 4:14).

You can be confident that hard times are looming. If you’re not in them now, you will be at some point. Therefore, it makes sense to get ready to face them. Here are several strategies that will help you to prepare.



*In the Nick of Time* is published by Central Baptist Theological Seminary.

Permission is granted to duplicate for personal and church use.

www.centraseminary.edu | info@centraseminary.edu  
900 Forestview Lane N, Plymouth, MN 55441 | 800.827.1043

First, most ordinary people need to learn to live modestly and even frugally. We have to distinguish wishes from needs, and then to secure the real necessities. For example, if you want to prepare for hard times you can live in an older and smaller residence. You can usually limit yourself to a single, older car. You can eat your own cooking, dining at restaurants only on special occasions. You can limit the number of plans and subscriptions you sign up for. You can buy many necessities second-hand at garage sales and thrift stores.

Second, eliminate most or all luxuries. Things like smart phones, power boats, snowmobiles, ATVs, gaming machines, espressos, lattes, cappuccinos, home theaters, much computer equipment, and (for most people) high-speed internet are luxuries. Such things have a tendency to multiply: if you permit one, it turns into many. Nothing will drain your resources faster.

Third, don't treat your possessions as disposable items. Buy clothes, shoes, and accessories that won't go out of style, and then keep using them until they wear out. Don't trade your car in on a new model—drive it until you've used it up. Don't discard your leftovers from dinner—warm them up for lunch the next day. Use up what you have before you replace it with something new.

Fourth, never buy any consumable or depreciating item on credit. Never. The only loan that you should have is the mortgage on your home, and you should make a priority of paying it off. You can use credit cards, but only as a short-term substitute for cash. Never buy something with a credit card that you will not pay off at the end of the month. I can't stress this strongly enough: credit will enslave you. It will absolutely destroy your ability to prepare.

Fifth, learn to do things for yourself instead of paying other people to do them for you. Perhaps you can change your own oil or paint your own house. Maybe you can plant a vegetable garden and can or freeze some of the produce. You can learn to clear your own drains, shingle your own roof, or sew your own clothes. Wives can learn to cut their husbands' hair (though the reverse is not usually true). Everything that you can learn to do for yourself will help to stretch your resources further.

Sixth, force yourself to save. It is sinfully wrong to believe that the Lord will always provide when you face needs. Usually He provides before the need comes. You are then responsible to manage His provision. If you squander it on something other than the coming need, then that is your fault and not His. Just assume that at some point you are going to be out of work for a month or six. Make sure you keep enough food and other necessities to last you that long. Have money in the bank to pay your mortgage, utilities, and other bills while you have no income. Plan now so that you will be prepared when it happens.

These strategies need to become habits of life. You need to practice them until they become second nature. You need to get so used to living modestly that you no longer miss what you do not have; you must become "content with such things as ye have" (Heb 13:5). These are not short-term tricks, but patterns of living to adopt until you really are prepared (or as prepared as one can be) for hard times to come. Interestingly, once you are prepared, you're likely to discover that many of these patterns continue. That's alright—these are the same patterns that will enable you to abound toward others.

Too many people spend what they receive almost as soon as they get it. They buy on impulse to meet an immediate wish, sometimes running up enormous debt to do it. They assume that nothing will ever go wrong. When it does, they feel victimized. They begin looking for somebody to blame. They feel entitled to some sort of bailout, and they often begin to demand some sort of "stimulus." They are fools (Prov 10:21; 13:4, 16; 21:20, 25-26; 22:3).

Let these attitudes never characterize God's people. Yes, He is providing. He will continue to provide. Nevertheless, He commits to us the responsibility to manage His provision wisely and carefully. If we do, we will be able to weather hard times when they come. We will have what we need. Indeed, we will have enough to share.



---

This essay is by Kevin T. Bauder, Research Professor of Systematic Theology at Central Baptist Theological Seminary. Not every one of the professors, students, or alumni of Central Seminary necessarily agrees with every opinion that it expresses.

---