

Do You Have Enough Time?

By Dr. Kurt Grosser, CPA



Being busy these days is a way of life. There is hardly enough time to get things done. You get up in the morning and rush to get ready for a hectic schedule. You grab a cup of coffee on your way out the door. Then you sit in your car in traffic that either moves too fast or too slow. Then your car phone rings and one of your clients asks you questions regarding an IRS letter he received the day before. You ask him to fax you a copy of the letter to the office.

Once at the office, there are demands on you all day without reprieve. It feels like you are juggling half a dozen issues at a time. Your wife calls and reminds you not to forget the meeting at your children's school this evening. So you spend 12 to 14 hours a day being busy meeting the needs of others, never having time to reflect on your own life and family needs. Does that sound familiar? Are you also so busy that there is not enough time to get everything done?

When I first became a Christian, I wanted to get to know God. I got my first Bible and wanted to read about God. My problem was that I was so busy that I could hardly find time to read my Bible. Then I developed a hunger for the Word. I knew that I had to change something, but I did not know what. I cried out to the Lord and told Him that I needed more time. It dawned on me that I just needed to make the time.

So I started to get up earlier in the morning. I got up at four am each day. I made a commitment to get to

know God. I committed to spend two and a half hours every day reading the Bible and meditating on His Word. At first that was a super challenge. I had been used to doing everything in a hurry. Now I found myself reading the Word and meditating on the verses or words as they spoke to me. God's Word started to come alive.

In the next four and a half years, I spent two and a half hours each day in the Word. During that time I discovered that my life had become far less hectic. I noticed that I was not as busy and hurried as I always had been. I got all my work done and seemed to have time to spare and spend with my family.

Joshua 1:7-9 AMP

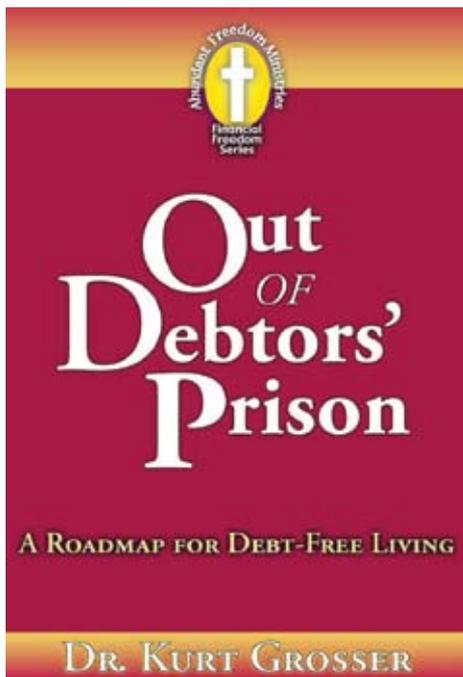
7 Only you be strong and very courageous, that you may do according to all the law which Moses My servant commanded you. Turn not from it to the right hand or to the left, that you may prosper wherever you go. This Book of the Law shall not depart out of your mouth, but you shall meditate on it day and night, that you may observe and do according to all that is written in it. For then you shall make your way prosperous, and then you shall deal wisely and have good success. 9 Have not I commanded you? Be strong, vigorous, and very courageous. Be not afraid, neither be dismayed, for the Lord your God is with you wherever you go.

It finally dawned on me that I was reaping what I was sowing. I put time into the Word and I received back time. During those four and a half years, I had time to get everything done with time left over to spare. I got more things done than ever before, without anxiety. The Bible tells us that as we sow we shall reap.

What actually happened during that time is that I came to know God. That is different from knowing about God. He taught me how to prioritize my life... what is important and what is not so important. He changed my life. Now I have time every

day to spend time with Him in His Word, and time with my wife, children and grandchildren. I get more things done at work than before, in a timely manner. I thank God for His Word and for letting me get to know Him. I pray in the morning, during the day, and the last thing at night and thank Him for blessing me.

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The 21st century finds individuals, families, businesses, and even churches in debt at epidemic levels. Households who make up the church congregation are in debt over their heads, often the church leadership is as well. This is not God's will for His people and the church. Debt is a monster; it encumbers our future, and it has become a way of life.

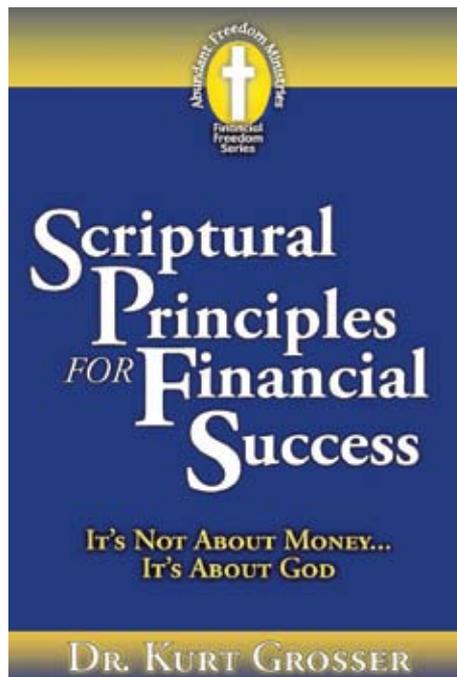
This book provides guidelines to help you get out from under the bondage of debt.

About the Author: Kurt Grosser

A Certified Public Accountant since 1974, M.S. Business, M.Div., D.Min.

Kurt believes that man cannot serve God and money. He insists that it is not about money, it's about God.

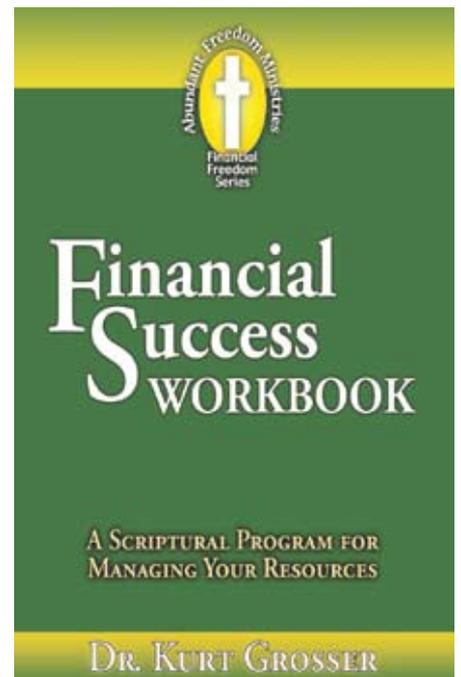
Financial problems are symptoms of underlying spiritual problems.



The principles in this book are based upon the application of God's Word to the financial circumstances of life.

God's Word provides a divine order to manage money. There are more than 2,000 Scriptures dealing with a variety of financial issues.

When we rely on God and the wisdom found in His Word, He changes our hearts regarding finances.



We believe to reach financial freedom, individuals, families, businesses, and even churches must examine their ways to determine how their practices and functions relate to God's Word. Our finances are the fruit of our labor and the direct result of how we conduct our lives.

This workbook is based on Biblical principles for financial success. It is designed to be used as a step-by-step approach to making lasting changes in your life. Reaching financial fitness is a process.



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The mission of Abundant Freedom Ministries is to minister to those who are trapped in financial bondage.