



冠冕成長網絡

當你財務汽車的輪胎脫落

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在我大學二年級結束的一個夏季寧靜夜晚，我在德州高速公路上開車要回我那在小鎮上的家。就在我前面的隔壁車道，有一輛時速 65 哩的黃色大校車。突然在沒有任何警訊下，它左後方的兩個輪胎從車軸上脫落，而且其中一個輪胎衝向我！

感謝上帝的保守，那輪胎在撞上我車子之前一秒平躺在地上。但我沒有時間轉向或減速，我就從輪胎上開過去，而且還真的凌空飛起。

當我的車子落地時，四個擋泥板都發出碎裂的嘎嘎聲，而我的前後擋風玻璃也都破了。

雖然我可以讓車子安全地停下來，我還是花了幾分鐘才回過神，知道自己沒受傷，明白發生了什麼事。

我清楚地記得當我看到校車豎立，然後平安地停在路肩，所有的孩子都驚訝地看著我的車子。其中一個男孩從車窗伸出頭來，對我大聲說：「哇！你的車好像『危險公爵』（一個當時流行的電視節目），

好酷喔！」

我去查看校車司機，他和我一樣，也正試著回過神來。我們都很慶幸我們和所有的小孩都奇蹟地沒受傷。(另一個輪胎橫越過高速公路，卻沒有造成任何事故。)一場災難就驚險地避開了。

很快地，其他車主都停下來看我們是否受傷，並提供協助。沒多久大家都安全地到家了。

你知道嗎？我們財務汽車的輪胎也非常可能以同樣的方式脫落。

似乎沒有多少警訊，火花就四處飛舞，開始慌張，我們就像那害怕的校車司機，在那可能導致大災難的失控力量中，只想試著找到一個安全的地方停下來。

若你是一輛失控財務汽車的司機，以下這些建議可幫助你在輪胎脫落時，還能確保安全：

1. 繼續開車。不要緊閉雙眼，放掉方向盤，還希望車子不撞上東西。

當所羅門面臨似乎難以招架的困難時，大衛王也給他兒子類似的建議：「*你當剛強壯膽去行！不要懼怕，也不要驚惶。因為耶和華神就是我的神，與你同在；他必不撇下你，也不丟棄你...*」(歷代志上 28 章 20 節)。

這意味著你必須面對債權人，借你錢的親戚，或向你追討你過期未付之貸款的銀行行員。

2. 減速並重新掌控。汽車的司機要減速，並努力使車子能開到安全之地停下來而不翻車。

箴言 29 章 20 節說：「你見言語急躁的人嗎，愚昧人比他更有指望。」

當你想倉促行事，小心不要急得失控。當你有財務壓力，你要慢下來，停止再花錢，而要開始計畫。

3. 尋求協助。因為我和那校車司機的困難非常明顯，所以人們迅速抵達並熱心地幫助。

你和我都是基督身體的一部份，而基督的身體是活的，是有動力的。這身體的設計就是讓肢體彼此實際地互相幫助。「神在教會所設立的：第一是使徒，第二是先知，第三是教師，其次是行異能的，再次是得恩賜醫病的，幫助人的...」(哥林多前書 12 章 28 節)。

你可向一位你信賴的朋友、敬虔的輔導或一位冠冕訓練過的義工教練求助。他們會熱心地幫助你回到正軌。

4. 付你犯錯的代價。在那個校車輪胎脫落事件中，我痛苦地受到處罰。我被高速公路巡邏警察開了一張罰單，說我違反交通規則，因為我「沒有避開路上的危險」。那真是我倒楣的一天！

我覺得自己真不幸，車子撞壞了，還因為在路上撞到一個無法避免的輪胎而違規！我一點也不喜歡這個結果，但我還是必須付代價。

「遠離紛爭是人的尊榮；愚妄人都愛爭鬧」(箴言 20 章 3 節)。

當財務過失已造成，許多時候人們會想逃避責任。不斷地爭辯，並合理化自己的行為，想要避免承認錯誤，或為錯誤付代價。這些都是沒有果效的，而且不會使任何人受益。

你可能面對一個困難且痛苦的財務後果，你可能甚至暫時失去理智。但你要選擇做對的事，避免爭吵，並謙卑地承擔付代價的責任。這樣你將會榮耀上帝，晚上睡得著，而且別人會因你的正直尊敬你。

而且別忘了，我們在這裡是要幫助你，讓你把輪胎裝好，使車子能重新上路。

註 1：鄭淑慧譯自美國冠冕財務事工 Crown Monthly 2010 年 5 月出版；已獲准允翻譯刊印。

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By Chuck Bentley

One tranquil summer evening following my sophomore year in college, I was driving towards my small hometown on a quiet stretch of Texas highway. Just ahead of me in the next lane, traveling about 65 miles an hour, was a big yellow school bus. Suddenly, with no warning both tires came off its left rear axle, and one

hurtled toward me!

By God's providence, the tire fell flat to the ground a split second before impact with my car. Having no time to swerve or slow down, I ran over the top of it and literally went airborne.

When my car landed, all four of my fenders were crunched and my front and back windshields cracked.

Although I was able to pull the car to a safe stop, it took a few minutes to collect my wits, realize I was unharmed, and to determine what had happened.

I vividly remember my relief when I saw the bus upright and safely stopped on the shoulder of the highway with all the kids staring back at my car in amazement. One of the boys stuck his head out a window and yelled back to me, "Wow! Your car looked like *The Dukes of Hazzard* (a popular TV program in those years). That was soooo cool!"

I checked on the bus driver who, like me, was trying to gain back his wits. We both were very grateful for the miraculous protection of ourselves and all the young passengers. (The other tire had crossed the highway without incident.) A disaster was narrowly averted.

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Soon other drivers stopped to check on us and offer assistance. It wasn't too long before everyone was safely home.

You know, the wheels can come off our *financial bus* in much the same way.

It seems that without much warning parks are flying, panic sets in, and we are like the frightened bus driver simply trying to find a safe place to stop amidst out-of-control forces that threaten us with major disaster. And, like my story, often there are passengers in and around our financial bus who are in jeopardy as well.

If you are the driver of a financial bus that is spiraling out of control, here's some advice that can help you get back on track when the wheels come off.

#1. Drive your bus. Don't let go of the wheel and hope the bus doesn't crash while your eyes are tightly shut.

King David gave similar advice to his son Solomon when he was facing a seemingly overwhelming task. "Be strong and courageous, and do the work. Do not be afraid or discouraged, for the LORD God, my God, is with you. He will not fail you or forsake you . . ." (1 Chronicles 28:20 NIV).

This may mean you need to face your creditors, the family member whom you owe, or the mortgage lender who has contacted you about past due payments.

#2. Slow down and regain control. The driver of the bus managed to navigate to a safe stop without flipping by slowing down and managing what he had to work with.

Proverbs 29:20 says, *"Do you see a man who speaks in haste? There is more hope for a fool than for him."*

When tempted to act in haste, don't spiral out of control. When you have financial stress, slow down, stop spending and start planning.

#3. Get Help. Because my problems, as well as those of the bus driver, were obvious to others, people arrived quickly and were eager to help.

You and I are a part of the dynamic, living body of Christ that is designed and equipped to be a practical means of helping each other. *"And in the church God has appointed . . . those able to help others . . ."* (1 Corinthians 12:28, NIV).

Seek help from a trusted friend, a godly counselor or one of Crown's trained volunteer coaches. They are eager to help you get back on track.

#4. Pay the price of your mistakes. In a strange twist to the bus story, I experienced a painful penalty. I was issued a ticket and fined by the highway patrol for an unusual traffic violation; it was something like "failure to avoid road hazard." Yes, it was not a good day for me!

I felt like I had gotten a really rotten deal out of all of this crumpled car and a moving violation for hitting an unavoidable object in the middle of the road! I did not like it one bit, but I had to pay the price anyway.

"It is to a man's honor to avoid strife, but every fool is quick to quarrel" (Proverbs 20:3 NIV).

Many times people try to escape their responsibility when financial mistakes are made. Endless arguments and rationalizations to avoid admitting fault or paying the price for mistakes are unfruitful and do not bring about a resolution that benefits anyone.

You may be facing a difficult, painful financial consequence; you may have even lost your wits temporarily. Choose to do the right thing. Avoid quarreling and humbly accept the responsibility to pay the price. You will honor God, sleep well at night, and find that you will be honored for your integrity.

And don't forget, we are here to help you get your bus back on track with all the wheels on the ground