



Rise Above Your

STORM

A Lessons For Life Book

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Based on the life of Job, **Rise Above Your Storm** teaches Christians how to rise above difficulties that find their way into our lives, by not caving in under pressure.

Job was a man under tremendous pressure. He literally lost everything in an instant. But he remained faithful.

Job found God's strength inside him to not only withstand the pressure, and endure the pain, but did so in order to emerge on the second half of his life better than the first. Also uses scripture from the book of Jonah.

Introduction

*You see the storm coming,
but it's not raining yet,
simply means that you
have time to take shelter
before it falls on you.*



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WHAT FORM IS YOUR STORM?

Has it ever rained in your life? Have you ever felt like you were in the middle of a tornado where everything on the foundation you thought was solid, was picked up, tossed around, and thrown to and fro as if it was never on solid ground to begin with?

Storms come in many forms. Remember the story of Job? God actually allowed the devil to throw everything he had at Job; he killed his children, not one of them but all; Satan destroyed his farm and his livestock; even burned down his property. Or how about the story of Jonah? God rocked the ocean not once, but twice, then held Jonah in the belly of a whale for 3 days in order to get Jonah to be obedient.

In the lives of both these men, after the storms that God allowed in Job's life, and the storm that God Himself carried into Jonah's life, their obedience carried them to the top of the storm. In Job's case, even his wife suggested he curse God and die. But instead of giving up, he stayed obedient and in the end, God allowed him to rise above the storm and blessed him with a double portion of everything that God had allowed to be taken from him. In Jonah's case, God allowed him to taste death for three days until he surrendered and through his obedience of going to Ninevah to preach a single sermon, an entire village of people repented and were saved.

Sometimes our storms are not just for our benefit. The end result may not be about us at all. Like Jonah's story, his sermon from God delivered others.

STORMS CAN TAKE MANY FORMS

Financial	Smoking	Homelessness	Gossip
Stress	Health Problems	Hunger	Backbiting
Drug Addiction	Bad Relationships	Car Repair	And so on...
Alcoholism	Divorce	Anger	
Gambling	Unruly Kids	Road Rage	<i>There are so</i>
Lust	Abuse	False Testimony	<i>many storms</i>
Pornography	Racism	Lying	<i>that we could</i>
Taxes	Prejudice	Stealing	<i>never possibly</i>
Credit	Incarceration	Cheating	<i>list them all.</i>
Debt	Foreclosure	Adultery	
Medical Bills	Eviction	Fornication	



What form is your storm? Is the storm that is raging in your life at this very moment financial? Are you standing in the middle of the storm where all the winds and rains of bill collectors, taxes, mountains of debt and other worries about finance weighing you down, to where it seems like you can't even function? Is it hard to breath? Are you constantly tired, because you don't have the strength to deal with it? Keep reading, there is hope!

If I've described even an Nth of what you are going through, let me first say that I understand. That may be hard for you to accept knowing that I may not know you and may have never met you. But I do. How? I'll explain, from my position in the middle of the storm:

BILL COLLECTORS

At one time in my life I was at a point where it seemed that bill collectors were watching every move I made. I would wake up in the morning and the phone would ring; I would go to the bathroom, come out, and the phone would ring; I would go to the store and buy something me and my family needed, and the moment I stuck my hand in my pocket to get money out to pay the cashier, the bill collectors would call. Not just once or twice, but four times, after failed businesses and after making a mess of my personal income, budget, and finances, I was forced to file bankruptcy four times.

I've had many experiences where bill collectors foreclosed my homes, landlords evicted me from rentals, auto dealers repossessed my cars, officials shut down my businesses, and literally took anything that wasn't nailed down. Creditors garnished my wages, went after my wife's wages, and hauled me into court more times than I can even remember. And it was all happening at once. One storm after another. There wasn't even time to breath. When I got through one storm, another was right there waiting. There was no eye in the middle. There was no peace.

I was living less than paycheck to paycheck because I owed much more money than I could possibly make so that even before I got the paycheck, there so many garnishments attached to it, that I was often in a position of not receiving anything but a check stub.

There were mountains of debt, long lines of creditors, and no income in sight. I couldn't find a job. I owed over \$125,000 in restitution to the county. I owed \$60,000 in state payroll taxes and half that in personal federal taxes. And there was a list of other creditors too numerous to mention.

But no matter how tall, far, wide, and deep this storm was, I was not about to give up.



Bill collectors knocked on my door, came to my job, called each day and well into each night. I got to the point where I would shut the ringer off on the phone. Creditors would show up at my business or my job, or on job sites for my business. They would threaten to call the police, and accused me of fraud so many times I began to shake every time I heard the word. Creditors followed me around. Even sat outside my home. It seemed that collection agents had no boundaries. They would say and do anything they wanted to me. There was no one I could call.

The mental anguish behind it all was excruciating. I had constant headaches. Stress was an understatement. I felt like I was the living definition of the word. I called attorneys. I spoke with debt specialists. I met with lenders. I tried any and everything I possibly could to get out from under the mounds of pressure from the overwhelming amount of debt I was in.

The physical stress was even more evident. I lost weight. I couldn't eat. I couldn't hold any food down because of the anguish I was in. I couldn't think straight. I was constantly paranoid about going back to jail.

At one point I got hired by six different employers and then let go before I even started the jobs. I was sure there was something or someone behind it. I could feel and sense it. I was on the job once and it was my first day. While I was being given a tour of the facility, the supervisor giving me the tour received a phone call, and I was told to leave the premises immediately.

I was told by the creditor at the top of the debt list that although I couldn't find a job but still had to pay restitution, that it would be OK to start a new business to try and create income. I was certain it was a setup so they could say I did something else illegal and lock me back up. So I created the business but did nothing with it. I let it sit there. I was not about to play right into their hands.

The toll this took on my marriage and my family was indescribable. There were many tears. Lots of anger. Immeasurable stress. The times I ended up on television from creditors accusing me of fraud, me being arrested charged, and sent to jail or prison by those creditors placed an incredible strain on my life and the well being of my family.

We stood strong in the face of all the adversity, the ridicule that came along with the media attention, and the mere fact of being the topic of conversation during these situations, even at our church, was in itself stressful enough. But it didn't kill us, and it certainly made us stronger.



By age 45 I had been through numerous failed business ventures resulting in four bankruptcies and a host of creditors. Some of whom ignored the laws of bankruptcy and still threatened to cause me bodily harm. I had been in prison and jail a couple of times and had contemplated suicide because of the stress more than once.

Even through all this, I continued to pray and have faith and ask God to move the mountains of debt I was facing out of my way and out of my life for good. I still had hope even though at times it was only a sliver. I knew God was there with me. I kept remembering and always reminding myself that Jesus said that the things I was pursuing causing me to get into mountains of debt were things that we shouldn't be worrying about anyway. Why? Because they have no basis on whether or not we make it to Heaven. Jesus said if we got trapped by them, they would consume us. He also said that if we sought Him first, these things would be given to us. He said we should be content with having food, clothing and shelter.

God was on the other side of the debt mountain. I climbed the mountain by staying in church, doing ministry work, helping lead others to Christ, and using my gifts for God in ways that to this day I am still amazed. In order to be transformed my situation from a mountain of debt that seemed so high there was no way over it, I had to transform my thinking. I had to start truly believing that God has a plan for my life, and that through my worship in church and my work in ministry for the past 12 years, God would never leave me nor forsake me. I had to transform my thinking from fear of debt to faith of deliverance.

Through the transformation my wife and I took every debt we knew of and placed it in a cardboard box. We identified it by labeling it 'DEBT', but we added the word "ELIMINATION" under it.

We began to pray. We prayed individually and we prayed together. And we prayed consistently about not only the debt, but the deliverance from the debt. Where in the past we used to live our lives in fear of debt by hiding the bills in a junk drawer, not open them; even throwing them in the trash so we wouldn't have to see them, we made a commitment to never live in the bondage of fear under them, and to do our best to send up prayers of faith, to speak blessings, and to walk in boldness over the debt.

The one thing I knew for certain is that although I created the debt and became trapped by it, God has the power to get me out of it and to release me from the guilt I had lived with for many years because of it.

And then, all of a sudden, one day...God stepped in.



The devil was not pleased with my decision to get free of debt. He was not pleased with my faith to get out of debt. He was not happy to see me take actions to start working toward eliminating debt. And he certainly wasn't OK that my wife and I had decided to battle it together because he was not only seeing me get free from that prison, but my wife was freed from the bondage also.

We had been in debt for a long time. But no longer. I knew the devil would be angry because of my decision. And I knew he would throw his best darts my way, and he did. And though I did waver in fear just a little on the inside, I did not show it on the outside. I did not fall. I kept the faith and continued to move forward.

God's Word says in Galatians 5:xx that Jesus came to set us free and because of that freedom, we should not to become a slave to anything. At that point in my life I was a slave to debt.

I had the audacity to have hope. Do you have the audacity to have hope even though whatever you are facing right now seems like it will never end and may look like the only end is a dead end? Do you have the audacity to have hope in spite of the fact that you have lost your house, your car, your spouse, your pride, your dignity, your strength, and anything else that satan has taken from you during the process of you being in debt? Do you have the audacity to have hope?

Although at the time I'm writing this page in this book we are not completely out of debt yet, I can now see the end of it. Being out of debt did not remove the guilt from being in it in the first place. I felt guilty that I had caused stress in other people lives because of some of my decisions. I felt guilty that I had not listened to the Bible in the first place and never allowed myself to get trapped by that mountain of debt to begin with. I felt the guilt of not being able to pay my own way. The guilt of not being able to provide for my family at times. The guilt of being incarcerated by debt decisions, that kept me away from my family for periods of time. The only way I was able to release the guilt was through the process of forgiveness. I had to forgive myself.

Although I've talked a lot about the debt, and getting out from under it, I have not shared how God miraculously stepped in and took the debt from my past, and the creditors from my present, and lifted me above the storm.

That, is where the real story begins...



Brother Keith Hammond

ABOUT THE AUTHOR:

Brother Keith is a born again Christian. He is a Spirit-led man of God, teacher and author. His life has been transformed from things such as pride and prison to passion and purpose.

God is the author of the Bible. It is meant to be our instruction manual, our roadmap home. Without it, we are lost. Use the information in these books to help you and others.

God destroys the darkness behind us, to direct us toward our destiny ahead. So whatever you do on your journey, never turn back. God bless you in your walk with Christ. Amen.

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