

## Message for Today

The financial value of U.S. citizens who have weakened credit histories and a greater risk of loan default was estimated at \$1.3 trillion as of March 2007. The current world-wide financial crisis is due to this credit history and what financiers call "Predatory lending" or "mortgage fraud" which in simple terms is banks loaning money or giving credit to people who can never pay that loan back.

The salvation value of citizens worldwide who have "salvation credit" is estimated at 6.5 billion people and of that number those who are practising "salvation fraud" is over 6 billion. If we as Christians don't want to fall into a "salvation crisis" similar to the worldwide financial crisis then we need to understand a critical biblical truth which will be addressed today in my sermon entitled **The Salvation Crisis** which will have its scriptures taken from Titus 3.

*Daniel*

*Pastor*