

**RECOVERY.U\$**

# ***The Upside of a Down Economy***

**October 2, 2011**

Let's pray together.

God, that song is our prayer this morning. We know that You are "out there" and we know that you do care but we need some clarity. We need some vision about where we are and what to do when it comes to our financial picture both personally and nationally. So, I pray that You will use this time to speak to us.

And I ask in Jesus name, Amen.

If you've been paying attention to the news, I'm sure you've heard the most recent economic data:

- For the third quarter of 2011 (which ended last Friday), the stock market lost 14.3%. That's the biggest quarterly drop since the end of 2008 when this current financial crisis began.<sup>i</sup>
- According to a report released by the Commerce Department (which was also on Friday, which I guess was good news Friday), personal income dropped by a tenth of a percent in August. On top of that, a few weeks ago, the Census Bureau reported that incomes of the middle-class dropped for the third year in a row and we are now roughly back to 1996 levels.<sup>ii</sup>
- Costs of living are increasing. Groceries are more expensive and the average price for a gallon of gas today is 73 cents more than it was a year ago.  
iii
- In August, the personal savings rate dropped to its lowest level since

December of 2009, leading economists to conclude, brilliantly, that people are dipping into savings to meet their regular expenses.

- A new poll shows that eight in ten Americans believe we are most definitely in a recession – even though the fact is that most economists say we're not. Most people now think unemployment will be higher rather than lower a year from now, which is the exact opposite from where it was a year ago.<sup>iv</sup>

Pretty gloomy, wouldn't you say? To make matters worse, in spite of all the noise emanating from our nation's capital these days, we're probably not going to get much help from Washington. As one commentator recently put it: "The legislative branch of the world's most powerful nation lurches from one near-catastrophe to the next, even on

supposedly routine matters such as setting an annual budget and keeping government offices open” ... which, I think, explains ...

- Why the latest Gallup poll shows the lowest confidence ever in the Congress of the United States.<sup>v</sup>
- Why, by a 6-to-1 margin, voters blame the current economic conditions on the *bad leadership* as opposed to bad luck or unfortunate events.<sup>vi</sup>

With so much bad news, you have to wonder ... is there any *good* news to be found in this current situation?

The answer is yes ... and resoundingly so. Yes – there is good news in this bad situation.

And we talked about one piece of that good news last Sunday. The good news is that

regardless of what Washington does or doesn't do; regardless of who gets to be called "Mr. President" (or even "Ms. President," I suppose) after the next election ... *you and I have a great deal of control over our own financial situation.* Even though Washington appears to be out of control, to a large degree that's irrelevant to most of us. We don't really need them because, for the great majority of us, our economic future is tied to our own behavior.

That's because the current financial *crisis* isn't really a financial *problem*. It's just the symptom of other problems: a discipline problem; a greed problem; an entitlement problem and a failure-of-nerve problem. Those problems are "Washington problems" for sure, but they're also our problems as individuals. We are guilty of the same things that they are.

**So, if there is going to be a financial recovery in this country, it's going to begin with "we" not "they."**

It's going to begin in my house and your house. And if Christians everywhere in this country – and there are millions of us – if Christians everywhere in this country just began to do with our own money what God tells us to do in the scripture, things would begin to change in this country. And that's good news.

But I won't go into all of that again. If you weren't here last weekend, I encourage you – strongly – to check out the message online at our website or to pick up a CD or DVD at our bookstore on the way out.

## **Potential Positives**

And there's more good news that I want to share with you this morning. As Shannon

said, the good news is that *there can be an upside to a down economy*. There are several potentially positive effects of going through a time of economic stress and uncertainty; effects that might not be as pronounced (or even present) in times of prosperity.

I want to share four of those with you this morning but, before I do, I think I need to make it clear that what I'm about to do here is not "theological spin." In other words, by sharing these potentially positive outcomes, I'm not trying to Christianize a bad situation or, as they say, paint lipstick on a pig.

As I said several times in the recently-completed *Detox* series, when bad things happen, *they're bad*. They really are. And God doesn't expect us to pretend that they're not. God doesn't expect us to ignore reality; to put on a happy, smiley face and

say, "Praise Jesus, anyway" without first acknowledging the hurt and the pain. If you've been slammed by this economic downturn – if you've lost a house or a job or a business or your retirement savings – make no mistake: that's bad. And you have every right to lament that to God – "hey, what's the deal here? I gave it my best effort; I prayed; I dedicated my business to you ... and now this happens? God, this is really painful and it makes me sad. Actually, it makes me mad and you need to know about it."

That's an emotionally healthy approach to spirituality. It's real and it's sustainable. And it's what the Bible tells us to do when we face circumstances in life that don't seem to square with a God who is so good and so powerful that He actually entered history in the person of Jesus of Nazareth in an effort to redeem the whole cosmos from sin and



death. I mean, if God can do *that*, why can't He have some effect on my financial situation? That's a fair lament to bring to God.

However, as we also learned in the *Detox* series, lament only helps us siphon off the emotional poison that can build up from pain and loss. Restoration – or to use the word that we're using in this series – *recovery* requires truth. After we've processed the emotion of our situation, then it's time to apply truth to it.

And that's my purpose, this morning, in sharing these four potentially positive effects of a "down economy." I want to give you truth that can produce recovery in your life and in mine ... but not simply a recovery measured by the stock market or employment improvements or personal savings or any other way we typically

measure a financial bottom line. I'm talking about a recovery that goes much deeper, all the way down to your heart and to your soul.

**Christian author Brian McLaren describes it like this:**

For many people, economic recovery means getting back to where we were a few [years] ago. That means recovering our consumptive, greedy, unrestrained, undisciplined, irresponsible, and ... unsustainable way of life.

Ouch!

I'd like to suggest another kind of recovery, drawing from the world of addiction.

When an addict gets into recovery, he wants to move forward to a *new* way of life... a *wiser* way of life that takes into

account his experience of addiction. He realizes that his addiction to drugs was a symptom of other deeper issues and diseases and issues in his life:

Similarly, I'd like to suggest whenever we hear the word "recovery," we as a nation see it not as a call to get back on our old addictive high, but rather as a call to face our corporate and personal addictions ...

Maybe we can sabotage our addictive tendencies by letting the word "recovery" have a meaning that *wakes us up* rather than drugs us back into the comfortable, dreamy, half-awareness in which we have lived for too long.<sup>vii</sup>

See, instead of enabling us to go back to the way it was, recovery ought to mean moving into a financial way of life that's

characterized by discipline instead of undiscipline; generosity instead of greed; by gratitude and appreciation instead of entitlement; by courage instead of failure-of-nerve. That kind of heart-and-soul transformation is part of the recovery that I think can happen in this current financial crisis.

So, with all that in mind ... here's the first potentially positive outcome in your life and mine:

**1. An economic downturn can reveal the truth about spending and lending in ways that are not obvious in times of prosperity.**

To put it another way that might make more sense, when the charts and graphs are always up and to the right – when the money is rolling in, when prosperity is increasing – the truth about spending and lending is obscured.

“What truth are you talking about Rick?”  
Actually, there are four of them:<sup>viii</sup>

- You can't have everything you want.
- You can't have everything you can afford.
- You have to live on a budget.
- When the money runs out you have to quit spending.

In other words, there are *limits* financially.  
That's the truth.

But in times of prosperity – when your investment portfolio is up; when your employer is doing well and giving out raises and bonuses, when your bank's balance sheet looks healthy, when the economic data isn't characterized by fear and uncertainty – it does not seem that way. When things are going well, you and I have access to easy

credit, which makes it *seem* like there are no limits.

And with easy credit, you and I can actually reach into our future, grab a bunch of cash, pull it back into the present and ...

- Have what you want *now*.
- Have more than what your income now can purchase outright.
- You don't really need to live on a budget.
- And you don't have to quit spending when the money runs out because you can always borrow more for just a few dollars more a month.

Now, the truth is that you can't live like that forever, even in a time of prosperity. If you keep borrowing and borrowing, eventually, it will catch up to you. At some point, if you keep living like that, you *will* over-extend

yourself.

But, what an economic downturn does *is to bring that reality forward into your present.* When the stock market and the value of your home begins to shrink down and your collateral shrinks; when your employer is laying people off and freezing or reducing wages and your income is in danger; when the banks get nervous about their balance sheet and everyone is afraid and uncertain and easy credit isn't so easy anymore ...

**... it's very clear then that ...**

- You can't have everything you want.
- You can't have everything you once could afford.
- You do have to live on a budget.
- When the money runs out you have to quit spending.

And if you're over-extended in the consumer-debt department, those are not personal decisions you make. Those are things the bank or the credit card company tells you that you have to do ... which is why God warns us in the scripture:

*The rich rule over the poor,  
and the borrower is servant  
to the lender. Proverbs 22:7  
(TNIV)*

In a time of economic prosperity – when everything is up and to the right, it doesn't *feel* like the borrower is servant to the lender. But it's true. And an economic downturn reveals it.

And some of you, right now, are learning that lesson. You gave into to the lure of easy credit – you bought a car, you bought a house, you bought a boat, you went on a vacation - and now you're the slave. You



have to do what they tell you to do. You don't even get to make decisions financially anymore.

And it feels really bad and it will probably feel bad for a while longer, but it really is good because now you know the truth. And the truth, Jesus says, will set you free if you receive it, if you accept it and if you live in it. And I know that a lot of you are going to do that. A lot of you are in the process of that right now – I've heard some of your stories - and it's going to be different for you in the future. You're going to say no to stupid consumer-debt and live like an adult, within your limits. And that's a potentially positive outcome of this current situation for all of us.

Here's another potentially positive outcome:

**2. An economic downturn can help us to re-think the difference between “need” and “want” in ways we might not when times**

**are good.**

The Apostle Paul once wrote that ...

*Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. 1 Timothy 6:8 (NIV)*

I read that verse and it's very spiritual, but honestly what I think is "really?"

Not too many people I know of – including myself – feel that way. I'm *not* content with just food and clothing, and neither are you – especially after two decades of easy money which has led most of us into believing that we can have it all now (the big house, the fancy car, exotic vacations and the gadgets galore).<sup>ix</sup>

I have a problem with contentment. And so do you.

**See, you and I are a lot like sumo wrestlers.**

You know what a Sumo wrestler is, right? You've seen these guys on TV. Now, I know you're grossed out a little bit, but here's the deal, that's not normal. Human beings are not supposed to look like that. Now, the way those guys got that way - and they do it on purpose - what they have to do to get that big is to train their bodies *not* to feel full. You know how they do that? When they eat, they literally massage their intestines to make more room for food in their stomachs. It's kind of gross when you think about what they're doing. As a result, they can gain hundreds of pounds because they've reset their body's definition of what a "normal meal" is.

In a similar way, our definition of “need” when it comes to money and possessions has also been reset. It’s been super-sized by this culture of consumption so that we can take in more and more and more. As a result, now ...

- We think that not only do we need to eat food, like Paul says, but we have to eat food that we love, and we preferably have to eat it out at a restaurant somewhere.
- We think that we not only need clothing, but we have to wear the latest fashion, and we have to have five of everything because it’s going to get dirty and we don’t want to wash it and wear it out.
- We think we need more than just a roof over our heads. We have to have this big fancy house with a big yard.
- We think we need more than one car just for ourselves, and not only that, we

need a four-wheel drive that we can drive a paved road.

*It's crazy. We think we need all these things.*

So, when I read Paul's words of being content with food and clothing, I've got to tell you the truth, my heart doesn't leap for joy and neither does yours. We feel like sumo wrestlers who have been given a salad for dessert!

One of the potential benefits of an economic downturn – when things get tight and the financial future appears to be limited – is that I start thinking about what I really need versus what I want.<sup>x</sup> And some of you, right now, are experiencing that, too. Your definition of need got all out of whack and now you're realizing, for maybe the first time in your life, that you really don't *need* a new car. No, you *want* a new car. *I want* a new

car. My car had a flat tire - long story - but we had a blowout last night. I want a new car! I don't want just a tire, I want a new car. I don't need a new car, and neither do you. You'd *like* to go to the most expensive college. But you don't *need* that. You really don't need that.

And that's a good thing because you – and I – now have the opportunity to learn what Paul is saying, really, that we really could be content with food and clothing. That godliness with contentment is great gain.

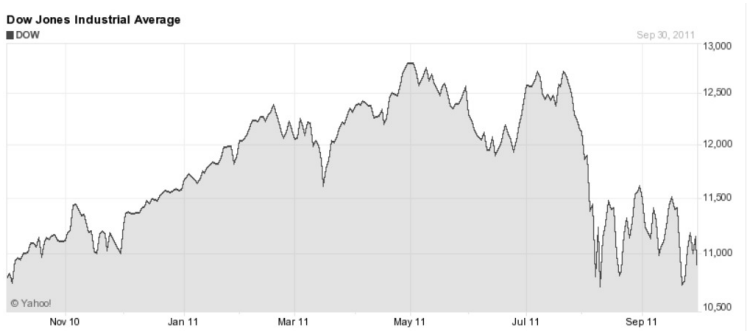
**3. I think another upside of a down economy is that it can lead us to recognize the true value of money.**

And I'm not necessarily talking about the literal value of the dollar in relation to the world currencies, or the value of our investment relative to time, although that does kind of play into what I'm saying.

Actually, let's take a quick look at the value of investments over time these days.

This is a chart that represents what happened in the last year, from basically Friday, to the Dow Jones Industrial Average and, most likely, to your retirement fund, if you're invested in mutual funds and that kind of stuff.

### Chart of stock market



I'm not an expert in market analysis but to me it looks like everything that was gained in the last year has been lost. One year ago the

Dow was about 10,750. It added about 2,000 points. And then it came back to the almost the same level the other day.

And, some of you are going, "wait a minute, Dave Ramsey says the stock market is the best investment you can make long-term. I totally agree with that. But doesn't that chart make you wonder a bit about the fleeting nature of wealth? Unless you're smart enough to sell at just the right time – and not many people are – it's kinda like that chart says to me "here today, gone tomorrow." Or, kinda like "you places your bets and you takes your chances." I mean, that's what it's saying to me.

**I think this is why Jesus once said to his disciples ...**

*"Watch out! Be on your guard against all kinds of greed; life does not consist in an*



abundance of possessions (your stock market holdings or your investment portfolio)." Luke 12:15 (TNIV)

And he told them this parable: "The ground of a certain rich man yielded an abundant harvest. He thought to himself, 'What shall I do? I have no place to store my crops.'

"Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I'll say to myself, 'You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.'"

Luke 12:16-19  
(TNIV)

"But God said to him, 'You fool! This very night your life will be demanded from you.

*Then who will get what you  
have prepared for yourself?  
Luke 12:20 (TNIV)*

**And then the punch line from Jesus, so to speak.**

*"This is how it will be with  
those who store up things for  
themselves but are not rich  
toward God." Luke  
12:21 (TNIV)*

This is how it will be for people who think that their money only has earthly value; that it is only meant to fill up our hands and our barns and to accomplish our purposes.

That's foolishness, Jesus said, because one day something will happen – in this case death, but sometimes it's just a recession – something will happen that will reveal the fleeting nature of wealth. A circumstance beyond your control will reveal the folly of

using money solely for the purpose of building up your own earthly treasure chest.

And some of us are feeling that right now. Some of us have worked and worked and we've scrimped and saved and put all of that money into savings. And if someone were to look at our plan over the years, they'd say, "Man, you could not have a better financial plan for building for your future." But now we don't have what we used to have. As they say, the 401K has become the 201K, and we're living that. Personally, I'm living that. A couple of years ago I said, I'm going to take part of my 401K and I'm putting it into a real estate mutual fund. You know what's happened. Talk about "poof." It's not making any money.

And that's bad ... but it's also good because it reminds me how foolish it is if all I'm focusing on is taking my money to build up

my own earthly wealth.

“Wait a minute – I follow what you’re saying, but what other options are there, Rick? If you’ve got money, you don’t want to waste it. What else would you do but try to build up earthly wealth?”

I’m glad you asked because Jesus once answered that exact question.

**He said ...**

*“Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal.” Matthew 6:20 (NLT)*

... and, where subprime mortgage debacles don’t rip up the whole economy. And that’s what I think he would say if he were here in our day and time. I’m just throwing that in. It

doesn't really say that.

Store your treasure in heaven. This downturn is a golden opportunity – I mean that in the most literal sense of the word – this is a golden opportunity to recognize that the value money has in “the here and now” comes and goes and you have to be pretty lucky to protect it and to maximize it. There's no sure thing anymore. I hope we've learned that over the last three or four years.

However, at the same time, this is also a golden opportunity to recognize that money has an eternal value as we put it to use to support the work of God's Kingdom here on earth. That's what Jesus was talking about when he said store your treasure in heaven. You can't do that literally. What you do is you invest in God's purposes and God's people through generosity, giving to ministry ... giving to people, here and now.

Now, the truth is, what a lot of people are saying, a lot of Christians (people who say "I'm following Jesus - Jesus is my savior") are saying that what I just said makes a lot of sense - if you're not living in a recession. If you're not worried about your job, that makes a lot of sense. "But, in *this* economy, you have got to be crazy to think that people are going to give. What are you even talking about?" A lot of Christians are saying that kind of thing. And the reality is, that churches, including this one, non-profits, are hurting financially but not just because the economy is bad. They're hurting because Christians, followers of Jesus, are in so much debt and, now, they're so afraid of the future that they won't give. "It just doesn't make sense; I can't risk it."

But it doesn't have to be that way. The Apostle Paul once wrote about a group of

Christ followers who realized that. This is his letter to the Corinthians.

**He wrote:**

*We want you (in Corinth) to know about the grace that God has given the Macedonian churches. In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.*

*2 Corinthians 8:1–2 (TNIV)*

These people gave far beyond what you would expect people in poverty to give.

Now, think about this, too. Where do we think generosity comes from? We think that generosity comes from prosperity. What Paul is writing here is backwards from what most of us think. Most of us think poverty wouldn't produce generosity. *Prosperity* produces

generosity. But quite frankly, that's not true. As I mentioned last week, the richest people in this country are the least generous when it comes to percentage giving. When you look at what percentage they give and you look at what percentage the poor give, they are the least generous. And quite frankly, *most of us* – I can't believe I'm going to say this (people are going to get mad) – *most of us* are *not* going to be more generous – we are not going to use our money in ways that recognize it's true value as an investment in eternity - when this economy improves. You're not. Because Jesus said, "If you're faithful in little (if you don't have much to work with and you're faithful in that), then you'll be faithful when it's big."

So, this kind of decision happens now *in a downturn* as we start redefining "need" and "want"; and we start living according to the reality of lending and spending. That's



where you make the decision and that's what determines what you're going to do when times get better. And this is a potential upside for you and for me because we can make this decision, right now, on how we're going to look at this generosity thing.

But that kind of thinking and action requires a lot of faith and a lot of trust in God ... because it *is* scary right now. There's no question, the economy is scary ... but that brings me to the final potentially positive effect of a down economy:

#### **4. A downturn can drive us to admit our total dependence on God.**

Let me be clear about what I'm saying here. I'm not saying that this will cause us to now *be* dependent on God. What I'm saying is, a downturn causes us to admit the reality that we *are*, whether we admit it or not. See, humans are not very interested in admitting

their dependence on God, especially if we've experienced times of prosperity.

It's very odd what prosperity can do to people. It makes people very self glorifying. And there's a really good warning about this in the OT. Moses is speaking to the Israelites, preparing them to finally – after 40 years of wandering in the desert – to enter the Promised Land. As he gathers the whole nation, this is what he says.

*The LORD your God is bringing you into a good land—a land with brooks, streams, and deep springs gushing out into the valleys and hills; a land with wheat and barley, vines and fig trees, pomegranates, olive oil and honey; a land where bread will not be scarce and you will lack nothing; a land where the rocks are iron and*

*you can dig copper out of the hills (so you can build these incredible things).*

*Deuteronomy 8:7-9 (NIV)*

What's he saying? He's saying, "God is about to lead you into prosperity."

Now, listen to his warning.

*But, after you have eaten and are satisfied (i.e. you've harvested the prosperity of this land where God is leading you), praise the LORD your God for the good land he has given you. Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day.*

*Otherwise, when you eat and are satisfied, when you build fine houses and settle down,*

and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied (your portfolio goes up and to the right), then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery.

He led you through the vast and dreadful wilderness, that thirsty and waterless land, with its venomous snakes and scorpions. He brought you water out of hard rock. He gave you manna to eat in the wilderness ...

Deuteronomy 8:10-16  
(NIV)

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But

*remember the LORD your  
God, for it is he who gives  
you the ability to produce  
wealth ... Deuteronomy  
8:17-18 (NIV)*

Okay, so that's the scene. Pretty dramatic; way more dramatic than I did because Moses had a staff and a beard and all that. But, what do you think happened once the Israelites got into the Promised Land? They became prosperous and they forgot - not over night, it took a while. But eventually they became proud. They said, "We don't really need to worship God. The people here worship Baal and they worship all these other idols. That's kind of a story our ancestors made up about how we got here. Our government is so well run. We've got this great economic system. And, we figured out how to do the farming thing. And, we did this."

And then a really bad thing happened. It shouldn't have been a surprise because Moses warned them about it in his closing comment that day.

**He said ...**

*If you ever forget the LORD your God and follow other gods and worship and bow down to them, I testify against you today that you will surely be destroyed. Like the nations the LORD destroyed before you, so you will be destroyed for not obeying the LORD your God. Deuteronomy 8:19-20 (NIV)*

All the wealth you have created will be wiped out if you do not acknowledge the Lord, Moses said.

Now, I don't know about you, but, you have to wonder when you read that ... could that

be what is happening in the United States? I understand the USA isn't Israel, I've been to seminary and I get the theology. But I also know that you and me, if we're Christ followers, we are the People of God just like the Israelites were the People of God and I have a hunch that this same principle applies to you and me, personally. If we forget, and fail to acknowledge our dependence on God, I think God has it within His power to humble us and remind us that He is the source.

And what's so funny – or sad – about this is that we actually have a warning label on our money about this principle. The Founders of our country were so smart they put this on the money: "in God we trust." Right on our currency it says "we trust in God not in these things" - we trust that what God says about "money and stuff" is true. The very thing that's gotten us in trouble has the warning

printed all over it! Isn't that ironic.

So, one of the things God does is to strip away what we *think* we need so we realize that what we *do* need is Him.

**The Apostle Peter puts it like this:**

*For a little while you may have had to suffer grief in all kinds of trials (the economy might go really bad on you). These have come so that your faith—of greater worth than gold, which perishes even though refined by fire—may be proved genuine and may result in praise, glory and honor when Jesus Christ is revealed. 1 Peter 1:6-7 (NIV)*

Now, to be clear, he's not saying that the trial is good. He's not saying that the downturn, or whatever is happening to these



people, is good. *It's bad.* But the purpose of these trials – the way God is using them, the way God is using this messed up economy in your life and mine, if we're followers of Jesus – is to test and refine our faith, our dependence on Him, like gold is tested and refined. And your faith is worth much, much more than money.

This downturn is a golden opportunity to allow a shaken financial system to shake our confidence in ourselves and in our money and in our possessions and put it where it belongs – in God – and that's a good thing.<sup>xi</sup>

## **Conclusion**

So, I think those are four of the potential positives of this economic downturn.

1. It can reveal the truth about spending and lending in ways that are not

obvious in times of prosperity.

2. It can help us to re-think the difference between "need" and "want."
3. It can lead us to recognize the ultimate value of money, which is not here on this earth.
4. It can drive us to admit our total dependence on God.

If you're part of a message-based small group, this week you'll get a chance to discuss those, and maybe you'll even think of a few that I didn't think of.

But, as we close, I want you to notice something. I've tried to be very careful in this message to say that this downturn *can* have these effects. I haven't said that it will have these effects. There's no guarantee that for you or me, personally, there *will* be an upside to what's going on. The only way that will happen is if we take the risk and say we

say "yes" to God about these matters.

- "Yes, God, I want you to show me the truth about spending and lending. It's hard, it's ugly, but I want to see it."
- "Yes, God, I'm open to learning the difference between 'need' and 'want' in my life, and if I'm a parent, especially in the lives of my children." (Do you know what we're creating in this culture? Monsters.)
- "Yes, God, I want to recognize the true, ultimate value of money and I want to arrange my life accordingly."
- "Yes, God, it is true. In spite of my education, in spite of my background and my experience, the reality is that I am totally dependent on You. Every advantage I have in my life, from the moment I was born, in this country, has been a gift I've received from your gracious hand and I acknowledge that.

I want to live with that kind of humility. And I want to give back because of that.”

See, unless we say “yes” to God on those things, there is no guarantee of an upside in any of this. In fact, unless we say “yes” to God, chances are that this *economic* downturn could actually be a *spiritual* downturn.

See, if those of us who are Christians don’t guard our heart and our thinking in this period of time, this financial crisis could turn out to be a huge downturn for us in our spiritual lives. “Well, Rick, that’s scary. How would I know that’s happening?” Well, I think you would know in two ways:

1. You would be more and more obsessed with money and financial security than ever before. I think a sign that’s

happening in your life is that you're always looking at the stock market; you're always playing around with you're your 401. You're always freaking out every time you watch Fox Business News.

2. Your first thought when it comes to being generous to those in need or supporting the work of God's Kingdom is "Man, I'd like to, but it's too scary; too risky to let go of that money."

That's why today, I want to ask you to make a decision – especially if you're a follower of Jesus. If you're not a follower of Jesus, you're welcome to make this decision, but you don't have to. This is optional for you.

But, if you're a follower of Jesus, I want to ask you today to do what Jesus said, what Jesus' main message was – remember, he went around saying, the Kingdom of God is near.

Yes, it's coming in the future. Yes, the world is going to be remade. But right now, right where we are, the Kingdom of God is near, so repent and believe this good news. Change your mind. Stop thinking that the Kingdom of God can't be as operative in this current economy. Stop thinking that this downturn dictates your reality. Start believing that God can do great things through you, on you, in you, and for you, because your spiritual health and well-being depends on that, and that, as we read earlier is worth more than gold. Your faith is being refined right now in the middle of this trial. So, trust God and do what He tells you to do.

Let's pray.

God, I thank you that you love us so much. I thank you that you forgive us of the stupid financial things we do. I

thank you that our greed, our silly schemes, our obsession with stuff, all of that, is forgiven in Christ and we don't have to feel shame or guilt. We just bring that to the cross and like everything else we say, God this is true of me. I'm a greedy, covetous sinner. And, I am. And I thank you that you have forgiven all of that in Christ. I rejoice in that forgiveness.

But, God, I want to be more than just forgiven. I want to be more than just unashamed or guilt free. I want to be the kind of person You want me to be. I want to be a channel for You in this world, financially.

God, I pray for the people who are sitting in this room, who say that Jesus is their savior. God, I pray You would give us a vision, a vision to be used by You

in this way. A vision to get our financial house in order instead of worrying about what Washington is doing, because it begins with “we” and not “they.” God, give us the power and the grace to do that. And we ask it in Jesus’ name, Amen.

Before you leave, just a couple of things. What were you doing 17 years ago today? Do you remember? I was at New Mark Middle School. Today is the 17<sup>th</sup> Birthday of North Heartland. Isn’t that cool! I just thought that might be worth mentioning.

Also, a couple of things about what’s coming next, because this is the end of this series, and I know some of you are “thank God it’s over, we’re not talking any more about that.”

Next weekend, I’m so excited, we have a



special guest speaker, good friend of mine, Pieter Van Waarde, who is the senior pastor at Woodcrest Chapel in Columbia. Pete's been my mentor for many years. He has written a book. And, he is going to come and speak for us next weekend, and he's going to be talking about, "Unsettled: life beyond the yellow ragged couch."

**The *next* weekend, October 16 ... Mystery Sunday**

**The *next* weekend, October 23 ... Chiefs Chili, 3pm**

## Endnotes

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<sup>i</sup> [www.usatoday.com/money/markets/story/2011-09-30/stocks-fall-friday/50614240/1](http://www.usatoday.com/money/markets/story/2011-09-30/stocks-fall-friday/50614240/1)

<sup>ii</sup> [www.foxbusiness.com/on-air/willis-report/blog/2011/09/30/recession-reality-hits-home#ixzz1ZZD7TtHE](http://www.foxbusiness.com/on-air/willis-report/blog/2011/09/30/recession-reality-hits-home#ixzz1ZZD7TtHE)

<sup>iii</sup> [fuelgaugereport.opisnet.com/index.asp](http://fuelgaugereport.opisnet.com/index.asp)

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<sup>iv</sup> [www.foxnews.com/politics/2011/09/30/fox-news-poll-voters-say-bad-leadership-to-blame-for-economy-more-than-bad-luck/#ixzz1ZZIJvEHZ](http://www.foxnews.com/politics/2011/09/30/fox-news-poll-voters-say-bad-leadership-to-blame-for-economy-more-than-bad-luck/#ixzz1ZZIJvEHZ)

<sup>v</sup> [www.foxnews.com/politics/2011/10/01/capitol-hills-dysfunction-long-in-making/#ixzz1ZZH5mkCQ](http://www.foxnews.com/politics/2011/10/01/capitol-hills-dysfunction-long-in-making/#ixzz1ZZH5mkCQ)

<sup>vi</sup> [www.foxnews.com/politics/2011/09/30/fox-news-poll-voters-say-bad-leadership-to-blame-for-economy-more-than-bad-luck/#ixzz1ZZIJvEHZ](http://www.foxnews.com/politics/2011/09/30/fox-news-poll-voters-say-bad-leadership-to-blame-for-economy-more-than-bad-luck/#ixzz1ZZIJvEHZ)

<sup>vii</sup> See <http://www.brianmclaren.net/archives/blog/economic-recovery-1-and-2.html>. Note: this reference is not intended as an endorsement of everything in McLaren's recent writings.

<sup>viii</sup> These truths and the observations that follow are from part five of Andy Stanley's Recovery Road Series, "The Spending Crisis."

<sup>ix</sup> Mona Siddiqui, professor of Islamic Studies at Glasgow University in Scotland, [www.generositypath.com/blog/?cat=15](http://www.generositypath.com/blog/?cat=15)

<sup>x</sup> Sumo wrestler analogy from Josh Harris' message "The Good Recession Part 1" quoted at [spurgeon.wordpress.com/2009/01/22/the-good-recession/](http://spurgeon.wordpress.com/2009/01/22/the-good-recession/)

<sup>xi</sup> See [www.covlife.org/blog/the\\_good\\_recession\\_application](http://www.covlife.org/blog/the_good_recession_application)