

7. A financial downturn can be a spiritual upturn

So then, just as you received Christ Jesus as Lord, continue to live your lives in him, rooted and built up in him, strengthened in the faith as you were taught, and overflowing with thankfulness.

Colossians 2 v6,7

What does it mean to be rooted in Christ? Imagine a house plant where each leaf and flower receives the nourishment it needs through the root system, and up the stalk and out to the very tips of the plant. So too, every part of our lives can be nourished by Christ; bringing peace and calm from anxiety, the wisdom to handle financial and other pressures, and comfort in times of burden, grief and sorrow.

And then, with an almost throw away line Paul adds that we are to be "overflowing with thankfulness." We return to where we started these reflections; combating a culture that does not encourage thankfulness, indeed which spends billions of pounds every year to encourage discontentment. Recessions are difficult times, and there is pain and financial hardship for many; but there may be some way in which we can come out stronger, both as individuals and as a society.



Pause for Reflection: How might tough times bring you closer to God? Spend some time in prayer - turning your thoughts to God. In what areas of your life do you need his nourishment?



Final Action: Look back over these seven reflections. Make a note of what you have decided to do differently, and keep it safe. Make a diary note to come back to this in a months time.

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- Releasing Christians to live and give generously and to resource God's Kingdom
- Equipping the Church to develop excellence in legal and financial governance

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Stewards in a Slump




Seven Spiritual Snapshots


1. Count Your Blessings

"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any one of you by worrying add a single hour to your life?" Matthew 6 v25-27

Throughout our everyday lives we are urged to want more; our society places great store on material possessions. It suggests that the car that we drive, the brands of clothes that we wear, the mobile phone that we use all define us in some way. It is easy to be lulled into believing this, and losing sight of our true value as a unique, loved child of God.

It is easy to focus on what we want, rather than what we have, and to focus on the material rather than the other ways in which our lives are blessed. However hard life seems, we have things we can be thankful for.

 **Action:** Spend a while writing down the things you are thankful for. Spend some time giving thanks to God for his blessings to you.

 **Pause for Reflection:** As well as being thankful, we need to acknowledge our anxieties. What money worries do you have? Share those with the Lord in prayer.

You may find the following prayer helpful :

Lord God, we live in disturbing days:

*across the world, prices rise, debts increase, banks collapse,
jobs are taken away, and fragile security is under threat.*


Loving God, meet us in our fear and hear our prayer:


*be a tower of strength amidst the shifting sands,
and a light in the darkness;
help us receive your gift of peace,
and fix our hearts where true joys are to be found,
in Jesus Christ our Lord. Amen.*

6. Rebuilding Generous Communities

All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need. Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, praising God and enjoying the favour of all the people. And the Lord added to their number daily those who were being saved.
Acts 2 v44-47

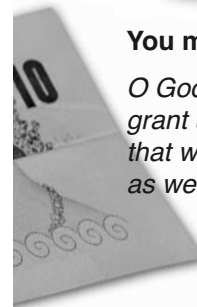
A feature of many previous recessions, was the willingness of members of a community to provide support to one another. Today many geographical communities are less strong - with residents barely knowing the names of neighbours, often simply recognising them by the car that they drive. We may have stronger relationships with those with whom we work, or socialise. Whatever community we identify with, a sign of our commitment to that community is our willingness to sacrifice something to meet the needs of others in the community. Times of recession bring together people with needs, and people with a willingness to share. Churches are ideally placed to provide local leadership in this, demonstrating Christ's love in practical ways.

 **Action:** Spend some time reflecting on those who live near you, and those you work with or come into contact with. Where do you see need? What can you do to help?

 **Pause for Reflection:** In what ways can we share as communities? How realistic is the picture we have of the early church sharing together?

You may find the following prayer helpful :

*O God who is Three in One, living in perfect community;
grant us the desire to transform our communities,
that we might reflect your love, grace and generosity
as we minister to others in your name. Amen.*




5. Keep on Giving


Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.

2 Corinthians 9 v6-8

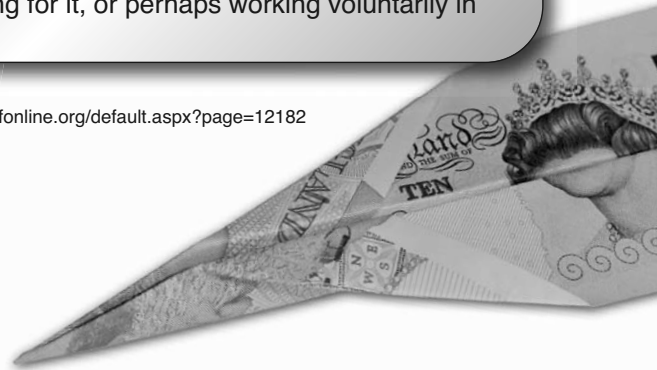
The 2008 UK Giving Report¹ shows that over half the money given to charities in the UK is given by the 2.1 million committed givers who give over £100 per month. Giving statistics from the major denominations show that the majority of this group are Christians. It's vital that we continue to give during a downturn, and not only because churches and charities depend on our giving. As we give, we respond to the generosity of God who gives us all that we are and have.

One advantage of thinking about our giving in terms of giving away a percentage of our income is that it helps us adjust our giving as our income goes up or down. When we have less money coming in, we can give less, but do so knowing that our relative generosity is unchanged.

 **Action:** Review your giving, setting it in the context of your income. You may find it helpful to use the template at www.themoneyrevolution.net

 **Pause for Reflection:** The passage above challenges us to give cheerfully. One way of increasing the joy found from giving is to become more deeply involved with the cause you are giving to; praying for it, or perhaps working voluntarily in support of it.


¹ UK Giving 2008 can be found at www.cafonline.org/default.aspx?page=12182




2. Count Your Cash

"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, 'This person began to build and wasn't able to finish.'" Luke 14 v28-30

Most of us don't enjoy budgeting. Writing down where we spend our money can be painful, particularly if we have less coming in than is going out. But budgeting is not just a case of trying to make our money last to the end of the month. It's a spiritual exercise, too, revealing what our actual priorities are. Billy Graham has said on a number of occasions, "Give me five minutes with a person's chequebook and I will tell you where their heart is." Whether we feel we need to or not, making a budget is a good way of managing the financial resources God has entrusted to us. It enables us to take control and make decisions as to where we allocate money. Without making a budget, we may find money is leaking away in some areas of our spending.

 **Action:** Review your monthly income and spending. You might find it helpful to use the budget template available from www.themoneyrevolution.net

 **Pause for Reflection:** What does this exercise reveal about your priorities? What might you seek to change in how you allocate your money?



3. Learning Contentment

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. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. 1 Timothy 6 v7-10

Learning contentment is one of the most significant habits we can obtain. Many people have amassed large debts chasing their dreams, only to find that the latest purchase provides only fleeting fulfilment. Contentment reduces our desire to spend, helping us to create a gap between our income and our spending. This brings about opportunity; to save, to give away or to buy something special. If, on the other hand, our spending is regularly ahead of our income, then the inevitable consequence is debt. Debt can be difficult to manage, and arises for all sorts of reasons. If you have significant debt you are encouraged to take action as soon as possible, as interest charges can quickly make the problem worse.



Action: Look back at your budget, and also review your debts and savings. Free advice can be had from the Consumer Credit Counselling Service, Britain's leading debt charity, on 0800 138 1111 or www.ccs.co.uk You may also find the resources the Church of England has produced on debt helpful: www.cofe.anglican.org/debt



Pause for Reflection: In which areas of your life do you find it easiest to be content? Where are the temptations?

You may find the following prayer helpful :

Lord Jesus Christ, you taught about building treasure in heaven rather than on earth, teach us to be content when our needs are satisfied rather than our wants, and grant us wisdom to be faithful stewards. Amen.

4. Simpler Lifestyles

When Jesus had called the Twelve together, he gave them power and authority to drive out all demons and to cure diseases, and he sent them out to proclaim the kingdom of God and to heal the sick. He told them: "Take nothing for the journey—no staff, no bag, no bread, no money, no extra shirt. Whatever house you enter, stay there until you leave that town. Luke 9 v1-4

A time of recession is a good time to take stock of our lifestyles. The average Briton is busier than ever before, working longer hours, travelling further, and owning more possessions than ever before. But studies show we are not necessarily any happier, or any more fulfilled. Perhaps this is a good time to slow down, and reassess what is important to us. 'Cutting back' can have a negative feel to it, but any gardener will tell you that pruning is a vital part of encouraging healthy growth.



Action: What clutters your life? Look back at your budget – what could you cut to free up more money? What about your diary – what would give you more time for the things you really want to do? Are you spending your time and your money on the things that are really important to you?



Pause for Reflection: Why do you think Jesus linked the sending out of the disciples with living without the clutter of possessions?

