

THE CHURCH IN TIMES OF ECONOMIC CRISIS

by Rev. Thomas Soltis, SELC Stewardship Director

The current economic crisis has triggered cautious spending. Will congregational giving suffer? Whatever the economic climate in the personal life of a Christian, the three Biblical principles of giving still apply:

- (1) PROPORTIONATE (a percentage of income)
- (2) REGULAR (on a weekly basis)
- (3) FIRST-FRUIT (giving to God first)

If a Christian is receiving less, God still expects a percentage of the reduced income. Those, not adversely affected, actually may be in a position to increase their percentage of giving. They should increase if their level of giving is well below the tithe (10% of income). The increase would help cover the decreased level of giving necessitated on the part of those with reduced income. Economic uncertainty has a tendency to precipitate fear. It should not. Referring to the storm tossed disciples on the Sea of Galilee (Matt. 8:25), LCMS President Gerald B. Kieschnick recently stated: "There is nothing to fear when one is in the boat with Jesus." LCEF President Merle Freitag researched past synodical data which indicated that church attendance, contributions and congregational ministries usually grew during recessions. Faith-filled, fearless Biblical giving will enable the historical trend to continue during the current recession!

THE TOP TEN DOLLAR ROBBERS

The economic crisis should alert us to manage our money more carefully. Efficient personal money management has always been an important aspect of Christian stewardship. It is especially important when a job loss occurs. Beware of "Dollar Robbers" which can induce financial instability. Below is a list of the top ten which can quickly strip you of your money and peace of mind.



7. **Purchasing foolish, hurtful things**
(ie., tobacco; alcohol excess; drug abuse)
8. **Paying top dollar**
(ie., ignoring bargains for clothing, food, etc.)
9. **Investing in "Get-Rich-Quick" scams**
(ie., Ponzi Scheme)
10. **Being careless with your credit card**
(ie., not guarding the number; overspending)

STEWARDSHIP PROJECT

List your recent personal Dollar Robbers

1. **Buying what you don't really need**
(ie., an unnecessary gadget, tool or appliance)
2. **Buying what you can't afford**
(ie., a super-duper, snazzy, big bucks SUV)
3. **Foolishly putting your money at risk**
(ie., gambling!)
4. **Living beyond your means**
(ie., not sticking to a personal budget)
5. **Trying to keep up with the Joneses**
(ie., overspending on a luxury vacation)
6. **Making bad investments**
(ie., buying stocks not knowing the company)

ROBBERS OF GOD

Those who rob God, end up robbing themselves. How? God withdraws His blessings. How does one rob God? In Malachi 3:8-9, God gives His answer: "In tithes and offerings. You are under a curse - the whole nation of you - because you are robbing me." God is not pleased with those who rob him but He promises to bless generous givers. "Test me in this ... and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it." (Mal. 3:10) Read 2 Cor. 9:6-11 about God's generosity to generous givers..