

## 7. A Financial Downturn Can Be a Spiritual Upturn

As you therefore have received Christ Jesus the Lord, continue to live your lives in him, rooted and built up in him and established in the faith, just as you were taught, abounding in thanksgiving. (Colossians 2:6-7)

What does it mean to be rooted in Christ? Imagine a house plant with each leaf and flower receiving the nourishment it needs through the root system, 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 in the midst of anxiety, 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 “abounding in thanksgiving.” We return to where we started these reflections – combating a culture that does not encourage thankfulness, indeed, which spends billions of dollars every year to encourage discontentment. Recessions are difficult times, and there is pain and hardship for many, but we can find nourishment and contentment by trusting God’s faithfulness. With God’s leading, we can come out stronger, 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 God’s nourishment?



**Final Action:** Look back over these seven practices. Make a note of what you have decided to do differently. Set aside time each day in prayer to be led to wise choices and right actions.

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# Finding Hope in Hard Times



Seven Spiritual Practices:  
A Faithful Steward’s Guide

## 1. Count Your Blessings

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Therefore I tell you, do not worry about your life, what you will eat or what you will drink, or about your body, what you will wear. Is not life more than food, and the body more than clothing? Look at the birds of the air; they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? And can any of you by worrying add a single hour to your span of life? (Matthew 6:25-27)

We are living in anxious times. What began as an economic slowdown has turned into a deep recession, the likes of which we have not known since the Great Depression. Many have lost jobs or fear their jobs are on the line. Many have lost homes or have seen the value of their home plummet. Years' worth of conscientious savings have evaporated. At the same time, our culture lulls us into believing that what we wear, what car we drive, what neighborhood we live in defines us. It is easy to lose sight of our true value, of our inherent blessedness as beloved children of God.

It is easy to focus on what we want and what we fear rather than on what we have. Sometimes the lines between what we want and what we need become so blurred it is difficult to discern the difference.

However hard life seems, we have things we can be thankful for.



**Action:** Write down the things you are thankful for. Share your gratitude list with someone you know. Set aside time each day to give thanks for all the ways God blesses you.



**Pause for Reflection:** As well as being thankful, we need to acknowledge our anxieties. What money worries do you have? Write them down. Share them with someone you trust. Share them 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. Rebuild Generous Communities

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All who believed were together and had all things in common; they would sell their possessions and goods and distribute the proceeds to all, as any had need. Day by day, as they spent much time together in the temple, they broke bread at home and ate their food with glad and generous hearts, praising God and having the goodwill of all the people. And day by day the Lord added to their number those who were being saved. (Acts 2:44-47)

Times of recession bring people together – those with physical, spiritual, and emotional needs meeting those with a willingness to share. Today many neighborhoods are less strong than they used to be; residents barely know the names of their neighbors, recognizing them only by the car they drive. We may have a stronger sense of community at work, church, or the gym – or even in the virtual world. A sign of commitment to a community is our willingness to sacrifice something to meet the needs of others. As the body of Christ, our faith communities can demonstrate Christ's love in practical ways.



**Action:** Spend some time getting to know the needs of your neighbors, your colleagues, and the people you encounter every day. Where do you see need? What can you do to help?



**Pause for Reflection:** In what ways can we share as a faith community? How does the sharing in the early Church shape how we give today?

### 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

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The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.

(2 Corinthians 9:6-8)

It's vital that we continue to give during an economic downturn, and not only because our faith communities and charities depend on our giving. We give because we need to give. The Holy Spirit is continually at work shaping and growing our hearts, leading us to reflect the generosity of God's nature, as well as the depths of God's self-giving nature made known in Jesus. As we give, we experience the deeper joy of growing into the full stature of Christ.

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. Do you know what percentage of your income you give back?



**Pause for Reflection:** The passage above challenges us to give cheerfully. One way of increasing the joy found from giving is to become deeply aware of how your purpose is aligned with God's purpose of *shalom*, which is the Biblical understanding of peace that comes from living in right relationship with each other and all of creation. Understanding your purpose leads to joyful giving.

## 2. Count Your Cash

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For which of you, intending to build a tower, does not first sit down and estimate the cost, to see whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it will begin to ridicule him, saying, "This fellow began to build and was not able to finish." (Luke 14:28-30)

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 going out. But budgeting is not just a case of trying to make our money last till 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 checkbook 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 unwittingly allow money to leak away in some areas of our spending.



**Action:** Review your monthly income and spending. You might find it helpful to use the budget template from the National Foundation for Credit Counseling at [www.debtadvice.org/Credit101/budget\\_debt\\_ws.pdf](http://www.debtadvice.org/Credit101/budget_debt_ws.pdf)



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



### 3. Learn to Be Content

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We brought nothing into the world, so that we can take nothing out of it; but if we have food and clothing, we will be content with these. But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains. (1 Timothy 6:7-10)

Learning contentment is one of the most significant disciplines we can achieve. Many people have amassed large debts chasing their dreams, only to find that their latest purchase provides only fleeting fulfillment. Contentment reduces our desire to spend, creating a cushion between our spending and our income. This brings about the 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.



**Action:** Look back at your budget and review your debts and savings. The National Foundation for Credit Counseling is a nationally recognized resource for debt management counseling. Contact them at [www.nfcc.org](http://www.nfcc.org) or (800) 338-2227.



**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. Choose a Simpler Lifestyle

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Then Jesus called the twelve together and gave them power and authority over all demons and to cure diseases, and he sent them out to proclaim the kingdom of God and to heal. He said to them, 'Take nothing for your journey, no staff, nor bag, nor bread, nor money – not even an extra tunic. Whatever house you enter, stay there, and leave from there.' (Luke 9:1-4)

A time of recession is a good time to take stock of our lifestyles. The average American is busier than ever before, working longer hours, traveling 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 schedule? What would give you more time to do 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 to living without the clutter of possessions?

