



## **A Note of Assurance in Difficult Times** From Dick Towner

Needless to say we as a country and, indeed a world, are in a unique time of financial upheaval - times which can bring with them deep concern and fear.

While not wanting to minimize the personal pain and sacrifice that many will suffer as a result of the meltdown, I do wish to sound a note of encouragement in the midst of it all. We know that God is aware of and present in all circumstances so let's look at some potentially bright sides of an otherwise very dark situation.

We are being reminded of reality. The warning signs and predictions that things could not continue as they were have been around for some time. In the times ahead, some basic principles around living within our means, avoiding consumer debt, and saving for the unexpected will undoubtedly be adhered to by greater numbers of people.

The opportunities for the church, for your stewardship ministry, to provide help and sound biblical teaching on personal money management to a much more receptive audience within and outside the church are greatly increased.

Those who have lived with financial margin in their lives will serve as examples of the benefits of having done so and will be in the best position to be of help to others.

On a macro level, increased regulation of certain sectors of our financial markets, about which some have warned of excesses for some time, will become reality and will hopefully prevent repeats of the abuses that have led to the situation we are in now. Capitalism must have moral restraints and while those can't be legislated, regulations can at least make it harder to do wrong and easier to punish those who do.

Most significantly, we are reminded that earthly treasures can succumb to rust, moths, thieves, *and* to economic upheavals and that it is our treasures in heaven that are safe for eternity.

### **How then shall we live? Some brief answers:**

**Live not in fear** but in confidence in a sovereign God.

**Don't panic.** Continue to do those things that you know to be right, wise and consistent with biblical financial principles. Stop doing those things that are not.

**Use this opportunity** to take a hard look at where you can be a better steward - a more prudent spender, wise saver, cautious debtor, and yes, even a more generous giver. In the good times we all get a little lax. Crisis forces us to be more creative.

**Talk** with family and/or close friends. Encourage one another, share insights, reaffirm truths, thank God together for His promises.

**Be reminded** that this too shall pass. We've been here before.

And if you are still in a position to save some, it might be a great time to dollar-cost average your investments.

**One more thing, if you're a stewardship leader - lead!** This is a golden opportunity to reach folks who may not have been receptive in the past. Check out the new ***Freed-UP Financial Living*** resource. I don't think it's an accident that it has come out at this time.

P.S. For another excellent article, go to: <http://www.christianitytoday.com/books/web/2008/oct20.html>