

# Tough lessons for tough times

By Barry Howard

First Baptist Church, Pensacola, Fla.

A few months ago, a couple of the savvy business owners in our church indicated we were overdue a severe market correction.

In other words, the bull would become a bear and probably persist as a fairly wimpy bear for a while.

Now, it is becoming apparent we are not just experiencing a market correction, but we are at the uncomfortable beginning of a culture correction. While much of our discomfort is caused by the symptoms — market volatility, unemployment, personal and corporate budget reductions — at some point, we must deal with the root of the problem. Evangelist Vance Havner once asked, “What good is it to keep tearing down the web if you’re going to do nothing about the spider?”

My pastoral observations are somewhat naive and certainly lack the expertise of an economist or a sociologist, but from where I sit, at least three concerns seem conspicuously obvious:

- Many have adopted unattainable or unsustainable standard of living goals, which often are incongruent with an individual’s faith, values and productivity.
- Many are experiencing great distress and anxiety as a result of the quest to achieve their desired standard of living by mounting up debt. This personal crunch disrupts families and ultimately contributes to the overall corporate crisis.
- Many feel trapped and hopeless in their personal financial dilemma or in their current business venture or vocation, with little or no hope for the future.

Ironically, a quick return to market normalcy, continued access to easy credit and continued lifestyles of accumulation and acquisition — factors that might relieve the tension of the moment — actually only postpone the inevitable.

We must adopt life goals and management strategies that enable us to live life with meaning and purpose and embrace a way of life that minimizes anxiety, elevates passion and enhances relationships.

As a follower of Jesus, the teachings of the Bible and the initiatives of Christ constantly are re-formatting my lifestyle, calling me to leave behind the errant ways of my past so that I might live more authentically, more passionately and more faithfully.

As I reflect on the tough times many of us are experiencing, I invite you to think with me about the life-changing lessons we can learn in tough times. For starters, consider several suggestions, asking whether they may be applicable to your life situation:

- Seize the current season of adversity as an opportunity to upgrade the way you approach life, order your priorities and live out your faith.
- Base your sense of self-worth and your self-esteem on the love and uniqueness God has given you, not on your status or your “net worth.”
- Adopt a lifestyle of living within your means, avoiding unnecessary credit and making informed purchasing and investing decisions.
- Teach your children to make life decisions based on faith and values, not on default cultural trends.
- Be prepared to assist with vocational networking or engage in vocational transitioning and retraining.
- With a nonpartisan disposition, pray for the leaders of your community, your state and our nation, that they may act with extraordinary wisdom and discernment.
- Invest your gifts and passions in proactive service in the church and in the community, always toward the greater good of the whole body.
- Share from your blessings with others who may have greater needs and a lesser portion.
- In seasons of both prosperity and adversity, honor God with all of your assets — your tithe, your time and your talent.
- Practice the biblical principles of Sabbath, ceasing periodically from industry and anxiety to rest and worship, and of jubilee, releasing your grip on property in order to rotate, revitalize and restore.

This season of economic adversity could be remembered as the toughest time since the Great Depression. But out of that depression came those whom Tom Brokaw called “the greatest generation.” Perhaps God could teach us a few life-changing lessons during these tough times, lessons that will shape us into more responsible citizens, more respectable parents, more competent leaders, more productive workers and more effective servants than we’ve ever been before.

*(EDITOR’S NOTE — Howard is senior minister of First Baptist Church of Pensacola, Fla. This column first appeared in The Baptist Standard, the newsjournal for Texas Baptists.)*

## 2009 — Starting for the finish

By Milton A. Hollifield Jr.

BSC Executive Director-Treasurer

When the financial supports of life are stripped away, what is left? For many during these difficult economic times, a realization of what is truly lasting comes into focus.

The gospel of Jesus Christ remains a message of comfort and hope in times of personal trial as the consequences and realities which emerge during times of grief and loss often result in great spiritual gain to the soul.

In North Carolina, the economic crisis is severe, but there are hopeful signs on the horizon.

Michael Walden, William Neal Reynolds professor and North Carolina Cooperative Extension economist in the Department of Agricultural and Resource Economics of North Carolina State University’s College of Agriculture and Life Sciences, recently stated that North Carolina is losing jobs at an annual rate of almost 2 percent, and the unemployment rate in 2008 will average more than 6 percent — almost 1.5 percentage points higher than in 2007.

The state is also feeling the effects of the housing slump as existing home sales were on track to be down almost 25 percent for the year 2008.

Compared to the last recession in 2001, however, North Carolina has lost a smaller percentage of jobs. Manufacturing jobs are down at half the rate in 2008 as they were in 2001.

This is largely the result of North Carolina’s economic transformation over the past three decades which shifted the state’s leading industries from tobacco, textiles and furniture to technology, health care, banking, machinery and food manufacturing. This has resulted in stability for the state’s economic base and protected it from devastating losses that other states are experiencing.

The Baptist State Convention of North Carolina also faces its own financial challenges brought about by the financial crisis confronting local churches.

Despite the setbacks experienced by many North Carolina Baptists, the Convention finished 2008 in the black and adjusted its 2009 projected expenditures to focus all efforts around key ministry objectives which support our vision and mission. We exist to advance the cooperative vision of North Carolina Baptists as they seek to obey the Great Commission.

During times of national crisis God’s people have stepped up and always stood out as those who both understand the fragility of economic prosperity and the only true rock of stability in every circumstance of life.

Jesus assured his followers that the Church will never vanish or perish. It will remain until He comes again and receives His people into an eternal city not made with hands.

We begin this new year of 2009 humbly asking God to reveal to all of us new ways to become better stewards of all He places into our hands of responsibility.

The Cooperative Program continues to be one of the greatest proven ways for Baptist churches, regardless of membership size or budget, to network in supporting more than 10,000 missionaries at home and abroad as we cooperate together in reaching the lost with the gospel of Jesus Christ.

Join with us in this eternal endeavor of reaching the lost and making disciples to the praise of His glory.

*For I know whom I have believed and am persuaded that He is able to keep what I have committed to Him until that day. — 2 Tim. 1:12*



## Tar Heel Voices

### Appreciates service of Dan Ridley

On Oct. 31, 2008, North Carolina Baptists lost the services of a wonderful friend, leader and encourager in the retirement of Dan Ridley, the Baptist State Convention’s (BSC) music and worship team leader.

Dan served on the BSC’s music team for the past 11-plus years, first as a music consultant and then as team leader. Throughout his tenure, churches across the state have benefited from his tireless efforts of coordinating and planning events such as Music Week at Caswell, Handbell Festivals, Senior Adult Choir Festivals, All State Youth Choir, Instrumental Expos, Ensemble workshops, and specialized training events for associations and regions.

Every November while Dan was at the “musical” helm, our state Convention meetings enjoyed and appreciated his eclectic style of music, always carefully designed to enhance our worship. Since Dan returned to North Carolina from serving a Missouri Baptist church, over 50 N.C. churches have been recipients of Dan Ridley at his best. I refer to his partnering leadership of the North Carolina Baptist Singers, a group of gifted musicians from all across our state who are known well beyond our borders. Dan either led or co-led these singers on mission trips to South Africa, Alaska, and most recently to Brazil.

His zeal for sharing the love of Christ through music and his heartbeat for service will be sorely missed in the local church. Thank you, Dan Rid-

ley, for loving and serving North Carolina Baptists faithfully and well through the years.

Michael McKnight  
Greenville

### Make up your own story

I read with interest “Was Bethlehem innkeeper history’s rudest host?” (BR, Dec. 20, 2008) Mr. MacDonald asserts that the innkeeper and stable were likely fictional since the story is “rich with symbolism.”

If the stable was fictional and it was really a feeding trough placed in a family member’s residence, it is a miracle that the shepherds found Him there. But maybe the shepherds were symbolic also?

And there begins the slippery slope to hell by denying God’s version of Jesus’ birth and ending with the assumption that all others, including Calvary, could be symbolic. No, Mr. MacDonald, all is simply just as God said it was.

Unlike Mr. MacDonald’s references, I am neither scholar nor professor. I’m only a believer; my reference is God’s word.

Glenn Kling  
Wilmington

### REACT: Tar Heel Voices is your forum



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## Living debt-free requires choices

In my first job as a reporter I worked on a special economics issue for the *Colorado Springs Gazette Telegraph*. I was assigned most of the stories that related to home and commercial real estate.

After learning what I could about each source's subject of expertise and their prognostications for the area's real estate market in 1977, I asked each for a single word of advice to readers. Without exception, they each said to "buy as much house as you can as soon as you can."

Just three months out of college I was still thrilled I had a dishwasher in my big, bright two-bedroom apartment and hadn't even started thinking about a house. But I took the advice to heart, engaged a realtor in my church and he soon found an affordable house not much bigger than the apartment.

Thanks to the GI Bill I could get into the house for just \$500, which I borrowed from my father-in-law. My one concern was how we would absorb the \$29 increase in difference between rent and house payment. Were we tight? Yes.

But things went well and when we sold the house to move to Nashville, Tenn., the realtors' advice was proven sound. Looking for a new house and establishing ourselves in a new city, one in which we would likely start raising a family, my wife and I had one big priority on the shopping list: we wanted a house we could afford on my income alone.

That eliminated a lot of beautiful options, but we never said, "Gee, if only we could afford this one." We never had a sense of deprivation for what our commitment denied us. We were only grateful for what it afforded us — the ability for mom not to have to work to meet our mortgage.

If there is an overwhelming message in this issue of the *Biblical Recorder* from Pedro Rosario, the Crown Financial Ministries regional director, it is that to control debt, we must make choices. To acquire the things that are important to us — whether property, lifestyle, objects or groceries — we must count as rags lesser things.

Only the very rarest among us can make purchases with no nod to a limited income. The rest of us must budget, prioritize, save and wait patiently. Often, by the time we have the money saved, we'll realize we aren't all that excited about the item anyway.

That's why Rosario says individuals and families must establish priorities. If you have priorities — a clearly established sense of what is most important — then denying or delaying some things to enable your priority is really quite simple.

In the example above, our priority was not a purchase, it was a lifestyle. Ken Dychtwald, author of *Age Wave*, said years ago that generation would trade money for time. My generation trades time for money.

But when it comes to maintaining your priorities, don't trade them for lesser things.

—NWJ



## Encourage each other toward contentedness

As the nation deals with the fallout of a financial system greased by greed and propped up by a trust we now know was abused, it is still for individuals to recover, to regroup and to regain control of their personal finances. No matter how many are laid off, or which companies fall into a hole it is all-theoretical until it happens to you.

In many circumstances, however, financial bondage doesn't "happen to you" as much as we initiate a personal financial crisis unto ourselves.

The typical American spends more than he or she makes each year, which means that every year, we are in greater, deeper, more debilitating debt. We don't own the things we went into debt to acquire: they own us.

They own us because we have obligated ourselves to them, to continue to work; to work even at a job we don't like; to work longer than should be necessary, to the neglect of our family or church or spiritual life; to worry about not working, all to make the payments so we can have the things "now" that we are too impatient to acquire only after saving for them.

In "David Copperfield" Charles Dickens wrote, "Annual income twenty pounds, annual expenditure nineteen six, result happiness. Annual income twenty pounds, annual expenditure twenty pound ought and six, result misery." If you spend each year just under what you earn, the "result is happiness," he is saying. But if you spend just a little more than you earn each year, the result is "misery." And Americans are miserable because we're spending \$104 for each \$100 we earn.

Said poet E. E. Cummings: "I'm living so far beyond my income that we may almost be said to be living apart."

If you don't manage debt, it will manage you.

The willingness of Christians to accumulate debt so that we can have the things we want without waiting is another sign that we operate under the same principles as do those who claim no Christian faith. "Keep your lives free from the love of money and be content with what you have, because God has said, Never will I leave you; never will I forsake you." (Hebrews 13:5)

Happiness, according to the parable, is not in getting what you want, but in wanting what you have. Too many of us simply are not content with what we have and we are not encouraging each other toward contentedness.

One of the goals of Christian financial counseling ministries is to free you from your debt burden so that you might be a blessing to others. When you hear an appeal for a burning need from a Christian organization, or to meet the needs of homeless, hungry, hurting people in your community, are you able to respond? Or are you shackled by debt? Are the "things" that rob your financial freedom giving you real joy? Could you sell them and still be happy? Which would give you more joy: continued use of those things or freedom from the debt they are drowning you with?

We want to share the joy with friends who have made a purchase that makes them happy. But how do you encourage a friend toward lifestyle decisions that cut against the grain of culture? It is easy to admire the new car or home

entertainment center or view the pictures from the world tour; but how do we applaud the quiet, sacrificial giving of a person content and generous? How do we encourage that spirit in ourselves and in others?

I know a family that lives on the husband's salary, and all income from an artistic side business goes to a Christian orphanage that has reached across the ocean and touched their hearts. I remember having lunch in the home of a fellow church member and being surprised at how modest it was for a doctor's house and how old were the cars out front. Then I learned about the weeks he spends overseas each year at medical missions clinics.

When you see that your church's income is well short of budget; when you learn that human services charities that serve the homeless and hungry have less money and more need; when a child cannot attend camp; when you find out a neighbor sits in the cold and dark because there is no money for utilities are you in a position to help?

Are we as Christians in a position to encourage that kind of investment among ourselves over the shiny trinkets that most often draw our admiration?



Norman Jameson

## This could be your final issue of the Recorder

If you have been receiving the *Biblical Recorder* without a personal subscription or through a church club plan, you likely have benefited from the generosity of the Baptist State Convention which was providing it because you are a "church leader." Since 2000 the *Recorder* provided a page in most issues called Church Leader where the BSC could promote the meetings, events, people and programs through which it serves Convention churches.

For each of those issues, the BSC added to the *Recorder* mailing list the names of about 13,000 persons it wanted to be sure received the *Recorder* and the special promotional information on the Church Leader page.

In exchange, the BSC and *Recorder* shared the cost of providing the additional copies. The *Recorder* was happy to provide the service because we believe it is vital for every North Carolina Baptist to have the information contained in each issue.

With a decline in Cooperative Program gifts forcing both the BSC and the *Recorder* to make hard budget decisions, the BSC will no longer share the cost of providing Church Leader and the *Recorder* cannot bear it alone. So, this is the last issue that will contain a regular Church Leader page.

Therefore, it is vital — especially for church leaders — to be sure you have a personal subscription or that you are included in your church's club plan. Call the *Recorder* office at (919) 847-2127 to subscribe or use the subscription order form on page 16 of this issue.

I am also happy to remind you that your Cooperative Program gifts provide operating funds for the *Recorder* that enable us to provide a subscription to you at a very reasonable rate. An individual subscription is just \$15.50 next year and church club plans are even more affordable.



**BIBLICAL  
RECORDER**  
(ISSN 0279-8182)

Journal of the Baptist  
State Convention  
of North Carolina  
Founded 1833 by  
Thomas Meredith

Volume 175 No. 1

(919) 847-2127

Fax (919) 847-6939

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Individual subscriptions, \$15.00; Clubs, \$12.75; Every Home Plan, \$11.50; Church News Service, \$10.50; Bulk (10+) \$10.50; single copies, 60 cents each. Payable in advance. North Carolina sales tax is included.

**Publication**

Published biweekly on Saturdays by *Biblical Recorder* Inc., 232 W. Millbrook Road, Raleigh, N.C. 27609, as authorized by the Baptist State Convention in annual session at Winston-Salem, Nov. 21-23, 1939. Periodicals postage paid at Raleigh, N.C. 27676.

**Postmaster:** Send address changes to *Biblical Recorder* Inc., P.O. Box 18808, Raleigh, N.C. 27619-8808.