



January 2009

## Getting Practical In The New Year

*In recent months, we have all watched the evening news only to learn of more layoffs and more companies petitioning Congress for more aide to help their struggling businesses. We have seen the price of gas rise to new heights and fall again to prices we haven't seen since the early 1990's. Wall Street is in crisis on a daily basis, and we wonder what does this mean for me and my family. This struggle with our economy can cause us to become deeply concerned and even fearful of what the new year will bring.*

*When our overall budgets take a hit, it can affect both family and church ministry budgets.*

*Dale Hudson, the children's pastor at Christ Fellowship in Palm Beach Gardens, Florida and co-author of Turbocharged!, tells us that "...there's also an opportunity when hard times arise: You can lead strong and help your children's ministry soar to new levels despite a struggling economy. ..." This can also be true in any family and ministry within our church.*

*With some good strategies and planning we can, with God's blessings and help, overcome the current economic crisis both in church ministry and within our own households as well.*

*Dale Hudson, In "When Wall Street Hits Home" gives some strategies to help us all "rise above" this financial crisis. Keep in mind, some are more practical for church ministry.*

**Live within your means.** Most [church] budgets are based on projected giving. When giving decreases, the money doesn't materialize to spend. Adjust your budget midstream to keep from spending money that's simply not available anymore. *[Living within your means, is an adjustment that may be a difficult habit to form. We just simply cannot spend money that we do not have.]*

**Determine needs versus wants.** Take out your budget and sort everything on it into either the "Want" or the "Need" column. Start with an assumed budget of \$0. What are the essentials you need to make ministry happen? [What are the essentials you need as a family?] Those are needs. An example [for church ministry would be]: background checks on volunteers. Those are non-negotiable. What is not critical to the ministry's success [families needs]? Those are wants. Rank your needs and wants in order of importance, and let the need ranking drive where money is spent.

**Prune and refine your ministry [or family's extra-curricular activities].** There is a natural tendency to add multiple programs and events. Over the years, a lot gets added. Some programs and events become sacred cows that no one wants to stop feeding-even if they're no longer effective. The flip side is a "less for more" philosophy. This is where you decide to do a **few** things with excellence. Many ministries find their effectiveness actually increases when they do this.

*What are some activities within your family that you can tweak? How about going to a park for a picnic lunch and take the children's bikes instead of going to see a movie. Another great outing is fishing or how about visiting friends and relatives and maybe getting together and having a BBQ.*

Now's the time to stop feeding sacred cows. With less funding, it's a great opportunity to focus on your most effective programs and events. Determine your strengths and shift your budget dollars there.

**Look for practical ways to save money.** Make a list of ways to conserve money using some of the following ideas [for ministry].

- . **Ask for donations.** We spent \$2,000 a year on bagels for volunteers. Last week we connected with a local bakery that's going to donate bagels to us each week.

- . **Save energy.** Turn off lights when you are not in a room. Make use of window light rather than overhead whenever possible. Turn off your computer when you leave at night. Turn the thermostat up or down. A few degrees either way can make a difference.

- . **Make black and white copies rather than color.** Unless you must have it in color, going black and white will save you substantially.

- . **Have a potluck rather than catering meals.** This is a great way to save. *(continued- Getting Practical page 2)*

### Getting Practical (From the front page)

- . **Make things instead of buying them.** Look for creative ways to make what you need for your ministry rather than buying things. For instance, get help from a carpenter in your church to make shelves.
- . **Make one trip to the store instead of multiple trips.** We've designated one person for shopping. Everyone gives her a list rather than several people going at different times.
- . **Watch copy numbers.** A lot of leftover copies each week is a pure waste of money.
- **How about planting a garden, or purchase store brand food instead of the higher priced name brand goods.**

**Maintain trust and integrity with your leadership.** Work closely with your leaders. Work with them to determine budget adjustments. Know where the bottom line is and where your spending is. Communicate your needs versus wants. Stay within your budget.

**See the big picture.** Pull back from your immediate ministry and see the needs of your church as a whole. Be a team player. Make sacrifices for the benefit of the entire church [or family].

**Present budget options for the coming year.** Is giving [or your paycheck] tracking at 10 percent below normal? Then present an option that lines up with that pattern for the coming year. What if the economy gets even worse next year? A wise move would be to also have an option for the coming year that reflects 15 to 20 percent less. This allows you to prepare wisely and adjust if the economy improves. It's easier to adjust up than down.

**Use caution when planning risk.** Are there programs or events in your budget that are risks? Summer camp is an example. Many camps require you to pay for a certain number of campers. What if the economy next summer is worse? Will as many parents send their kids to camp? Will it be a big loss to your budget if numbers are down? Can you negotiate with the camp to reduce the risk? Consider the risks to your budget when planning during tough economic times.

**Stay positive.** Don't let a root of bitterness spring up in your heart. Don't complain about lack of funding. The volunteers in your ministry realize and understand the economic downturn. They're living in it, too. They'll support you as you outline steps you're taking to be a good steward of the money they're giving.

**Depend on God.** It's easy to grow accustomed to a comfortable budget, but it can cause us to lean on the budget more than we lean on God. Use this as an opportunity to renew your ministry's [and families] dependence on God.

Dale Hudson is the children's pastor at Christ Fellowship in Palm Beach Gardens, Florida, and is co-author of Turbocharged! 🚀

## Ways to start off the New Year

*According to historians, the celebration of the New Year is the oldest holiday. Ancient Babylonians first observed it in the spring about 4,000 years ago. In 153 B.C., the Roman Senate declared January 1 as New Year's Day.*

*The early church started to hold religious observances that coincided with pagan celebrations. Some denominations still mark Christ's circumcision on New Year's.*

*The tradition of making resolutions dates back to the Babylonians, who often promised to return borrowed farm equipment. Using a baby to symbolize rebirth and the new year dates back to the ancient Greeks and Egyptians.*

*Modern-day New Year's customs often focus on prosperity. In Spain, people eat 12 grapes at midnight, hoping to have 12 happy months to come. The Dutch eat donuts because another year has come full circle.*

*One of the best ways to start off the New Year is by spending time in prayer. Look back on God's many blessings during the completed year and ask for his guidance in the one to come. Also consider starting the tradition of praying for people around the world on New Year's Day.*

## My Morning Prayer

*What guidance is God giving  
For my living of this day?*

*Will I help someone who's needy?*

*Will I have kind words to say?*

*Will outrageous acts of kindness*

*Be the gifts that I can share?*

*Let YOUR will, God, be mine today,*

# Does God Really Care about Me?

By Lysa TerKeurst

*"Hear my cry, O God; listen to my prayer. From the ends of the earth I call to you, I call as my heart grows faint; lead me to the rock that is higher than I. For you have been my refuge, a strong tower against the foe. I long to dwell in your tent forever and take refuge in the shelter of your wings." Psalm 61:1-4 (NIV)*

**Devotion:** Do you ever feel lonely?

Recently, I was at an event full of people. Everyone else seemed gabby and like they were effortlessly making easy connections with others. I just felt out of sorts. Someone had said something to me earlier that day that hurt my feelings and knocked me off kilter. It was one of those, "I would really like to be at home alone, in a bubble bath, eating something chocolate" kind of nights. But I had to go to this outing, so here I was -- feeling lonely.

My shifting emotions caused me to get in such a down state, I even started wondering if God cared about me.

I politely smiled my way through the evening, and finally got to go home. As I crawled into bed that night, I asked Jesus, "Why am I letting some thoughtless comment made by someone affect me like this?"

There was no deep explanation. There was no Bible verse that instantly popped into my head. There was no sudden rush of peace through my heart. Only a very gentle reminder in the depths of my soul that Jesus loves me - insecurities and all.

*Jesus loves me*, that simple little song I learned all those years ago. Very simple, yet so powerfully profound, that one statement grounds me in the truth of who God says I am. Friends can't make you feel accepted all the time. Accomplishments will never truly make you feel secure. Having lots of people around you does not mean you won't ever feel lonely. And chocolate, while it is deliciously distracting, is just a little too temporary.

So, I turn to the One who is Everlasting, Prince of Peace, Emmanuel - God with us. I draw close to Him so He can help me separate solid truth from shifting emotion.

See if you can identify with any of the shifting emotions listed below. Then, rejoice as you read God's solid truths upon which we can find a firm place to stand and a sure place to park our feelings.

## Shifting Emotion:

I don't always feel noticed by other people. Everyone just seems to be wrapped up in their own lives. Sometimes I even wonder if God notices me.

## Solid Truth:

God not only notices us, He is with us at all times. We are to keep ourselves in God's love whether we feel Him or not. By praying, and filling our minds with God's truth, His love will grow in us and through us. Then we won't be so consumed with wanting others to notice us. We will become people who notice others and let God's love shine on them. Jude 1:20-21, "But you, dear friends, build yourselves up in your most holy faith and pray in the Holy Spirit. Keep yourselves in God's love as you wait for the mercy of our Lord Jesus Christ to bring you to eternal life." (NIV)

## Shifting Emotion:

I don't feel very loved. Therefore, I don't feel like being very loving towards others.

## Solid Truth:

We are dearly loved by God. His love enables us to display compassion, kindness and patience even when we don't feel like it. Colossians 3:12, "Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience." (NIV)

## Shifting Emotion:

Does God really care about this situation I'm in?

## Solid Truth:

God is with us. As we cry out to Him, we are reminded of His help. Proverbs 61:1-4, "Hear my cry, O God; listen to my prayer. From the ends of the earth I call to you, I call as my heart grows faint; lead me to the rock that is higher than I. For you have been my refuge, a strong tower against the foe. I long to dwell in your tent forever and take refuge in the shelter of your wings." (NIV)

Dear Lord, Help me rid my mind and heart of the doubts shifting emotions cause, and be

filled with only Your solid truths. In Jesus' Name, Amen. 🙏

## Related Resources:

Visit [Lysa TerKeurst's blog](http://lysaterkeurst.blogspot.com) to enter to win a resource package (lysaterkeurst.blogspot.com)

[\*"Jesus Calling: Enjoying Peace in His Presence"\*](#) by Sarah Young

[\*"What Happens When Women Walk in Faith"\*](#) by Lysa TerKeurst

## Application Steps:

Print these solid truths off and carry them with you. When shifting emotions start to tug at your heart, be reminded of God's truths that can turn around any situation.

*What are some other verses that might specifically apply to areas of struggle for you right now?*

*How might it help to keep these verses close at hand and reflect on them often?*

## Reflections:

## Power Verses:

Matthew 7:24-25, "Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock." (NIV)

© 2008 by Lysa TerKeurst. All rights reserved. Used with permission

Proverbs 31 Ministries  
616-G, Matthews-Mint Hill Road

# Alliance News Headlines



## Crime Spree Impacts Alliance Missionaries

[Tue, 23 Dec 2008 09:49:31 -0700]

A rash of robberies in Quito has Alliance missionaries and their national partners on the alert. "This season is one of the most dangerous in Quito," says Alliance missionary **Teri Newburn**, who serves in Ecuador on special assignment to the Alliance Academy, a school for missionary kids (MKs).

Newburn and her husband, Keith, report that several of their friends and colleagues were robbed or assaulted, including a teacher at the school. In addition, Teri's identification papers (including her driver's license) were stolen.

"It seems like every day there's a story of someone who got robbed or assaulted," says Newburn. One student at the Academy had his cell phone stolen in front of a church building. While another MK was talking about Jesus and sharing his lunch with an inebriated man, a thief approached and demanded money from the boy. "The drunk man got between them and prevented the robbery," Newburn continues.

Thieves broke into the home of a friend of the Newburns, stealing his camera and computer. "A few houses down from where he lives, thieves held a woman hostage one morning while robbing her house," says Newburn.

"These are our friends, our students, our colleagues. **We need your prayers for safety and protection!** Thank you for praying with us for safety and peace. We are so grateful for each one of you being a part of our lives."

### How You Can Help

Pray that the stolen items, including Teri Newburn's documents and camera, are recovered. Also, pray that God will protect the innocent and bring the thieves to repentance.

**Donate** to support the work of Alliance churches and missionaries around the world, including Teri and Keith Newburn.

## ALLIANCE PRAYER REQUESTS

December 22, 2008

**PRAYER FOCUS:** Pray for God's blessing on Alliance Christmas outreaches worldwide.

### Urgent Prayer Requests

**COLOMBIA:** The rains have caused flooding in some areas in Colombia, and thousands have lost their homes and belongings. Pray that they will receive help during this Christmas season and be open to God's message of hope and salvation.

**TAIWAN:** Mark Kramer, son of missionaries Rachel and Don Kramer, has been admitted into the hospital for a probable shunt malfunction and may need surgery. Pray for complete healing for Mark and for wisdom for Rachel and Don concerning medical decisions they may need to make. Pray also for comfort for Mark's brothers, Luke and Caleb.

**PACIFIC NORTHWEST DISTRICT:** Continue to pray for John Stumbo, pastor of Salem Alliance Church, who remains in the hospital after undergoing a tracheotomy due to complications from a serious illness. Last Thursday (December 18), John had to be infused with platelets because of internal bleeding. Pray that doctors will be able to find the source of the bleeding and stop it quickly. Also, pray that he can be moved out of intensive care before Christmas so that he will be closer to home. Pray for John's wife, Joanna, and for her mother, who remains very ill in Ohio.

**UNITED STATES:** Pray for Alliance missionaries on home assignment to have a good, restful holiday with their families before missionary tours begin again in early January. Pray for Alliance pastors as they enter a new year in ministry. Pray that they will be encouraged, uplifted, and challenged to be even bolder and more courageous in their preaching, teaching, and reaching out to the lost. Pray for the special Christmas services this week as the good news is shared. Pray for divine appointments for those whom the Lord has prepared to receive His Son into their hearts this Christmas season.