

“Choices – Money, Time, & Talents”

“Culture Does Matter”

Why the congregation should pay some attention to what they and the community is doing around them.... How it affects their members & all others around them

Choices – Money,
Time, & Talents

Time



.... is Money

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We are all faced with a large number of choices in our short time here on earth.

One day, we will answer for our choices & will also face our eternity.

In the meantime, we need to examine our present stewardship of our life, time & talents that the Lord has given to us.

With all this In mind, what is happening in the present day & *what do we think about it?*

And what are we doing about it ?



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- Football – The Super Bowl, pinnacle of the NFL⁵
 - Average viewer of the Super Bowl spends **\$65 each** on party supplies, furniture and TV's.
 - 70% of consumers estimated to watch the Super Bowl
 - 26.3% are there for the commercials
 - Gambling
 - \$100 million in legal betting, estimated \$10 Billion worldwide
- Basketball – one example
 - FBI estimates nearly \$4 Billion wagered on NCAA basketball pools.
 - That's **\$11** for every man, woman and child in America.
- An Economy of Sports
- **The time & the money are out there...**

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- Average American Household Consumer Expenditures ¹
 - **\$3397** on vehicle purchases a year.
 - **\$3347** on home food purchases a year.
 - **\$2434** eating out. **42%** of American food expenditures are at restaurants.
 - **\$2218** on entertainment.
 - **\$2574** on healthcare.
 - Americans spend more on cars purchases than for groceries. We nearly spend as much for entertainment as we do for medical care. ...
- An Economy of Consumerism...
- **The time & the money are out there...**

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- Questionable Expenditures
 - The Average American Household spends **\$459** a year on alcohol.¹
 - The Average American Household spends **\$288** year on tobacco products. ¹
 - **Every** American, on average, spends **\$45** on pornography (\$180 per household). ³ The equivalent of **every** American having a yearly subscription to an ‘adult’ magazine.
 - If you are not spending this, then someone in the community is spending even more...
- An Economy of Vice...
- **The time & the money are out there...**

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F/M area Faith Statistics ⁷

- Median Household Income from the 2000 or 2006 census/estimate:
 - West Fargo is \$44,542 a year (2006)
 - Fargo is \$40,115 a year. (2006, Cass County - \$46,522)
 - Moorhead is \$34,781 (2000, probably ~40K in 2006) a year.
 - Dillworth is \$34,571 a year. (2000, Clay County - \$37,889)
- Example: 10% Tithe should bring an average (\$40,115 x 500 Households x 10%) **\$2,005,750** to 'your' Church each year.
- Budget receipts usually are nearly an order of magnitude less than this.
- A number of household's tithe is less than \$25 a year.
- An Economy of Tithing...
- **The time & the money are Not there?**

Choices – Money, Time, & Talents

Why does it matter?

“How we Handle Money is simply an outside indicator of our internal spiritual condition”²

Larry Burkett
Co-Founder of Crown Financial Ministries

“Jesus Christ said more about money than any other single thing because money is of first importance when it comes to a person’s real character”²

Richard Halverson
Former Chaplain of the United States Senate

“If a person gets his attitude toward money straight, it will straighten out almost every other area of his life”²

Billy Graham

Financial issues are cited as the main cause of separation in over 67% of all divorces.⁴

Focus on the Family



It's good to enjoy life,
but are we doing it in a God Honoring manner?

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What can we do? (i.e., one person's humble suggestions)

1. Steadfastly support the Church's vision for planting and harvesting. The transfer of wealth from the baby-boomer generation to the next is the greatest transfer of wealth in human history. Will God get his First fruits?
2. Have a spiritual gifts planning seminar available to the congregation. Help people make the most of their spiritual gifts.
3. Have a biblical financial planning seminar available to the congregation, whether at your church, Synod, or parish wide. Even better, this could be in cooperation with other congregations in your community. Those in debt or living paycheck to paycheck need our help to be trained on how to relieve themselves from such a burden.
4. Create financial stewardship program, such as along the lines of Crown (financial) Ministries.
5. May 2008 Stimulus Rebate -- Will God get his First-fruits?
-> Suggest members pledge to God's work, ... Tithe the rebate checks.
500 households x \$1800 x 10% = \$90,000.

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Talents, what can we do?

1. Everybody is a missionary, you just need to realize it & unlock your potential.
2. In our four cities alone, there are many programs that could use your help.
3. Consider if we could link up the followign groups from the 4 city area: the 170,000+ people, the numerous programs available, & the 100+ quantity of churches, what would be the possible results?
4. Time passes, opportunities go by. Why let these pass you by? Consider how you can bless others & how God may bless you spiritually as you make your way to the rest of your eternity.

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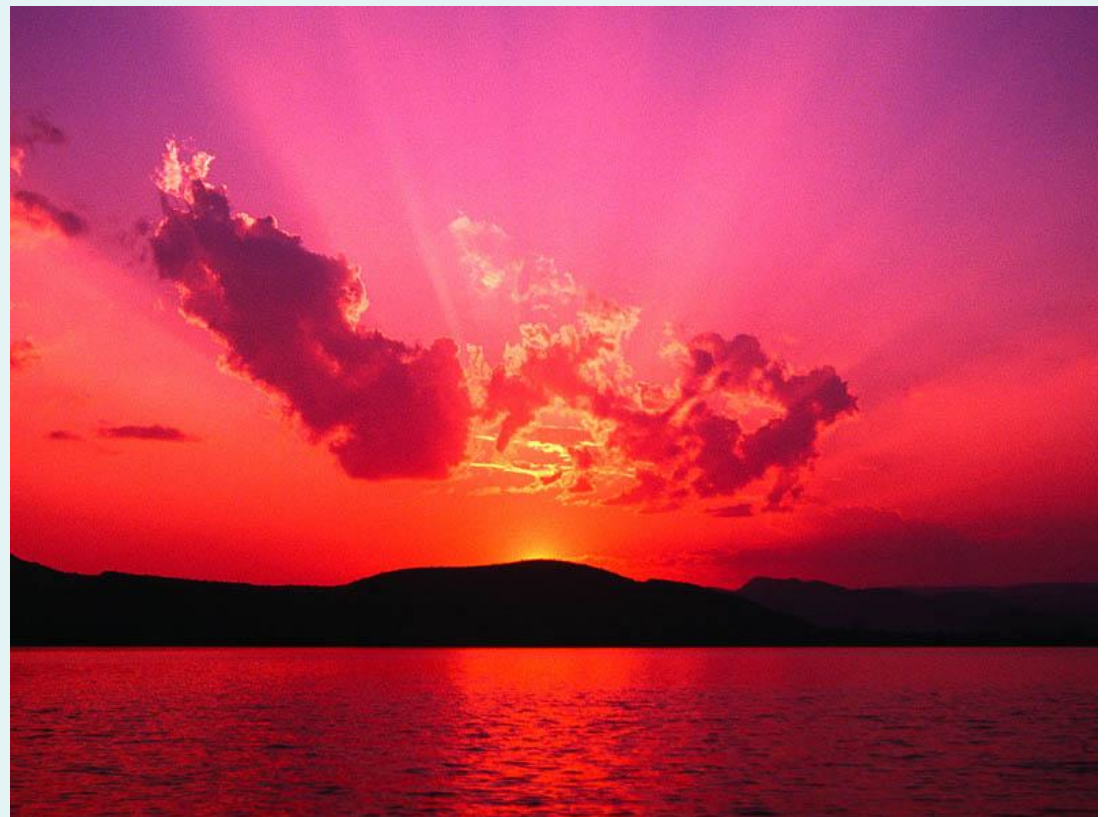
May you find this information to be worth considering,
worth thinking about.

May you be Inspired & Encouraged to do more God
Honoring work,

May you receive

That praise of

“...Well Done,
my good &
faithful servant”



References

Data sources:

- 1) Consumer Expenditures in 2004
U.S. Department of Labor
U.S. Bureau of Labor Statistics
April 2006, Report 992.
- 2) “Your Money Map”
Howard Dayton 2006
- 3) Internet data collect by TopTen REVIEWS.com from various sources.
- 4) Focus on the Family
- 5) Retail Advertising and Marketing Association's 2008 Super Bowl Consumer Intentions and Actions Survey was designed to gauge consumer behavior and shopping trends related to the Super Bowl. The survey was conducted for RAMA by BIGresearch. RAMA is a division of the National Retail Federation
- 6) Video Mission Visions (VMV, www.vmsnvisions.org) Presentation Concept
- 7) www.factfinder.census.gov (2000 census)