# Leading through Economic Crisis Bill Scheidler

Who shall separate us from the love of Christ? Shall tribulation, or distress, or persecution, or famine, or nakedness, or peril, or sword? Romans 8:35

#### I. Introduction

A. Economic pressure is not new.

We are not the only generation to experience stressful times. In the Bible these times are referred to with such words as:

- Famine
- Lean Years
- Want
- Lack

It is an interesting study to see how God worked through famines and what happened to people who did not respond in faith to seasons of famine.

B. Christianity was made for extreme times.

Of all people Christians should be the least shaken in stressful times. We have so much going for us that non-Christians do not have.

- We have the Lord.
- We have the Body of Christ.
- We have the Holy Spirit.
- C. Christians should be able to use stressful times as seasons of opportunity.

Jesus prophesied that in the end times there would be distress of nations. Hopefully this will be an opportunity to preach the Gospel as never before.

D. As pastors we cannot ignore what is going on around us; we must equip our people to go through the storms. We must equip them in such a way so that they can a resource to others who do not have the same support system that we do.

We want our people to be part of the solution and not part of the problem.

#### II. There are right and wrong responses to crisis.

A. The wrong response is to be fearful.

Fear can lead to...

1. Worry

- 2. Anxiety
- 3. Panic
- 4. Self-preservation

So humble yourselves under the mighty power of God, and in his good time he will honor you. Give all your worries and cares to God, for he cares about what happens to you. I Peter 5:6-7, NLT

Over and over again in the Bible we are exhorted to "Fear not!" or "Do not be afraid!"

Fear not, for I am with you; be not dismayed, for I am your God. I will strengthen you, yes, I will help you, I will uphold you with My righteous right hand.

Isaiah 41:10

Jesus' admonitions about worry do not apply when there is nothing to worry about (Mt. 6:25-34).

B. The right response is to trust in the Lord (Ps. 37:3; Pro. 3:5-6; 16:20).

Trust in the LORD and do good. Then you will live safely in the land and prosper.

Psalm 37:3

Trust in the LORD with all your heart, and lean not on your own understanding; in all your ways acknowledge Him, and He shall direct your paths. Proverbs 3:5-6

#### III. An important key to prospering in times of crisis is maintaining right focus.

- A. There are things on which we are not to focus.
  - 1. We are not to focus on the winds and the waves (circumstances).
  - 2. We are not to focus on the size of the giants (Num. 13:28-32).
  - 3. We are not to focus on our own smallness or weakness (Num. 13:33).
  - 4. We are not to focus on the lies of the enemy.
- B. There are things on which we are to focus.
  - 1. We are to focus on the strength and the greatness of God (Jer. 32:17, 27).

Ah, Lord GOD! Behold, You have made the heavens and the earth by Your great power and outstretched arm. There is nothing too hard for You.

Jeremiah 32:17

Instead of telling God how big your mountains are, try telling your mountains how big your God is! God is the one who can speak peace to the storm (Ps. 107:28-31; Is. 25:4).

Then they cried out to the LORD in their trouble, and he brought them out of their distress. He stilled the storm to a whisper; the waves of the sea were hushed. They were glad when it grew calm, and he guided them to their desired haven. Let them give thanks to the LORD for his unfailing love and his wonderful deeds for men. Psalm 107:28-31, NIV

Focusing on the strength and greatness of God means that we focus this way in the preaching, the singing and the testimonies.

2. We are to focus on our relationship with God (Hos. 5:15).

Unfortunately the nature of man is to wander from God. Often it takes a crisis for us to come back to Him. This is one of the reasons why churches fill up during bad times (9/11). God is more interested in our intimate relationship with Him than He is in our personal comfort. We were created for relationship.

I will return again to My place till they acknowledge their offense. Then they will seek My face; in their affliction they will earnestly seek Me. Hosea 5:15

3. We are to focus on the unchanging promises of God.

God's promises to His people are not conditioned upon good times. They are "yes" and "amen." God is not a fair weather friend. He promises us four significant things that we can cling to in economic hard times.

God promises:

a. Provision (Phil. 4:19; Jer. 17:7-8; Is. 41:10)

Blessed is the man who trusts in the LORD, and whose hope is the LORD. For he shall be like a tree planted by the waters, which spreads out its roots by the river, and will not fear when heat comes; but its leaf will be green, and will not be anxious in the year of drought, nor will cease from yielding fruit. Jeremiah 17:7-8

And my God shall supply all your need according to His riches in glory by Christ Jesus. Philippians 4:19

b. Protection (Ps. 32:7; 91:1-16; Is. 4:5-6)

You are my hiding place; you will protect me from trouble and surround me with songs of deliverance. Psalm 32:7, NIV

Because he has set his love upon Me, therefore I will deliver him; I will set him on high because he has known My name. He shall call upon Me, and I will answer him; I will be with him in trouble; I will deliver him and honor him. With long life I will satisfy him, and show him My salvation.

Psalm 91:14-16

### c. Supernatural help (Ps. 46:1-7)

God is our refuge and strength, a very present help in trouble. 2 Therefore we will not fear, even though the earth be removed, and though the mountains be carried into the midst of the sea; 3 though its waters roar and be troubled, though the mountains shake with its swelling. 4 There is a river whose streams shall make glad the city of God, the holy place of the tabernacle of the Most High. 5 God is in the midst of her, she shall not be moved; God shall help her, just at the break of dawn. 6 The nations raged, the kingdoms were moved; He uttered His voice, the earth melted. 7 The LORD of hosts is with us; the God of Jacob is our refuge.

d. His presence (Deut. 31:6)

Be strong and of good courage, do not fear nor be afraid of them; for the LORD your God, He is the One who goes with you. He will not leave you nor forsake you. Deuteronomy 31:6

Other Verses: Ps. 73:23-26; Hab. 3:17-19; Mt. 6:31-33; II Cor. 4:16-18; Phil. 4:6-7; Heb. 13:5

- 4. We are to focus on the basics.
  - a. Spiritually
    - Prayer
    - The Word
    - Fellowship
    - First Love Relationship to God
  - b. Financially (we will come back to this later)
    - Hard work
    - Wise buying
    - Sales resistance
    - Minimal debt
- 5. We are to focus on our relationship to God's people (Acts 2:44-47; II Cor. 8:13-15; Eph. 4:16).

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: "He who gathered much did not have too much, and he who gathered little did not have too little."

II Corinthians 8:13-15

The Body of Christ is still the means by which God wants to meet the needs of His people. The Body of Christ is to make up what is lacking.

This means that we should:

- Tighten our relationships in the Body of Christ.
- Seek wisdom and counsel from our brethren (Pro. 11:14).
- Continue to stay closely tied into the local church in active service.
- Be willing to open our hand to those who are in need.
- 6. We are to focus on the eternal rather than the temporary (II Cor. 4:16-18: Rom. 8:28).

Therefore we do not lose heart. Even though our outward man is perishing, yet the inward man is being renewed day by day. For our light affliction, which is but for a moment, is working for us a far more exceeding and eternal weight of glory, while we do not look at the things which are seen, but at the things which are not seen. For the things which are seen are temporary, but the things which are not seen are eternal. II Corinthians 4:16-18

God will often sacrifice the external to deal with the internal. However, whatever He does we know that it can work for us. It can work for our good.

And we know that all things work together for good to those who love God, to those who are the called according to His purpose. Romans 8:28

Our definition of "good" is different than God's definition of "good." Our definition is often "comfort and ease" while God's definition is "growth and change."

7. We are to focus on what we have, not on what we do not have (Heb. 13:5-6) and cultivate contentment.

Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, "I will never leave you nor forsake you." So we may boldly say: "The LORD is my helper; I will not fear. What can man do to me?"

There are at least thirteen biblical marks of prosperity, having financial abundance is only one of them.

a. Having godly offspring (Gen. 32:12).

For You said, "I will surely treat you well, and make your descendants as the sand of the sea, which cannot be numbered for multitude."

b. Having a personal relationship with Jesus Christ (Rom. 10:11-13).

For the Scripture says, "Whoever believes on Him will not be put to shame." For there is no distinction between Jew and Greek, for the same Lord over all is rich to all who call upon Him. For "whoever calls on the name of the LORD shall be saved."

c. Meeting godly goals in life (Ezra 6:14; Ps. 20:4).

So the elders of the Jews built, and they prospered through the prophesying of Haggai the prophet and Zechariah the son of Iddo. And they built and finished it, according to the commandment of the God of Israel, and according to the command of Cyrus, Darius, and Artaxerxes king of Persia. Ezra 6:14

May He grant you according to your heart's desire, and fulfill all your purpose. Psalm 20:4

d. Experiencing rest from personal enemies (II Chr. 14:7b).

"Because we have sought the LORD our God; we have sought Him, and He has given us rest on every side." So they built and prospered.

e. Having favor and high esteem before God and man (Pro. 3:3-4).

Let not mercy and truth forsake you; bind them around your neck, write them on the tablet of your heart, and so find favor and high esteem in the sight of God and man.

f. Having good friendships (Eccl. 4:7-12, NLT).

I observed yet another example of meaninglessness in our world. 8 This is the case of a man who is all alone, without a child or a brother, yet who works hard to gain as much wealth as he can. But then he asks himself, "Who am I working for? Why am I giving up so much pleasure now?" It is all so meaningless and depressing. 9 Two people can accomplish more than twice as much as one; they get a better return for their labor. 10 If one person falls, the other can reach out and help. But people who are alone when they fall are in real trouble. 11 And on a cold night, two under the same blanket can gain warmth from each other. But how can one be warm alone? 12 A person standing alone can be attacked and defeated, but two can stand back-to-back and conquer. Three are even better, for a triple-braided cord is not easily broken.

Sometimes people who are very rich are also very lonely. Riches do not satisfy if there is no one with whom to share them.

g. Being free from bondages that enslave (Rom. 8:21; Gal. 5:1).

Stand fast therefore in the liberty by which Christ has made us free, and do not be entangled again with a yoke of bondage. Galatians 5:1

There are many rich alcoholics. Think of all of the rock stars, professional athletes and movie stars who seem to battle with addictions even to the point of ruining their career.

h. Knowing a deep inner peace and rest in the spirit (Pro. 3:2; 17:1; Ps. 29:11).

My son, do not forget my law, but let your heart keep my commands; for length of days and long life and peace they will add to you. Proverbs 3:1-2

A dry crust eaten in peace is better than a great feast with strife.

Proverbs 17:1, NLT

The LORD will give strength to His people; the LORD will bless His people with peace. Psalm 29:11

i. Having physical health and strength (III John 2).

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.

j. Having an abundance of material goods (Deut. 28:1-14).

To have an abundance means that we have more than what we need for our own sustenance.

k. Having respect from those who know you (Pro.11:16 NIV).

A kindhearted woman gains respect, but ruthless men gain only wealth.

1. Having a long, enjoyable and satisfying life (Ps. 91:14-16; Pro. 10:27).

"Because he loves me," says the LORD, "I will rescue him; I will protect him, for he acknowledges my name.15 He will call upon me, and I will answer him; I will be with him in trouble, I will deliver him and Psalm 91:14-16, NIV

The fear of the LORD prolongs days, but the years of the wicked will be shortened. Proverbs 10:27

m. Having personal security for the future (I John 2:16-17).

For all that is in the world--the lust of the flesh, the lust of the eyes, and the pride of life--is not of the Father but is of the world. And the world is passing away, and the lust of it; but he who does the will of God abides forever.

8. We are to focus on generosity rather than hoarding (Pro. 11:24-26; II Cor. 9:6)

One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper, he who refreshes others will himself be refreshed. People curse the man who hoards grain, but blessing crowns him who is willing to sell. Proverbs 11:24-26, NIV

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. II Corinthians 9:6

Keep sowing for a new harvest. Do not eat your seed.

9. We are to focus on expansion rather than retention (Mt. 28:18-20).

The Great Commission has not been suspended just because money is tight. We are still commanded to "Go!"

10. We are to focus on believing prayers (Eph. 3:20-21).

Now to Him who is able to do exceedingly abundantly above all that we ask or think, according to the power that works in us, to Him be glory in the church by Christ Jesus to all generations, forever and ever. Amen.

Believing prayer...

a. Believes God for miraculous provision in famine (Phil. 4:19, NIV; Gen. 26:1-3, 12-13).

And my God will meet all your needs according to his glorious riches in Christ Jesus. To our God and Father be glory for ever and ever. Amen.

Philippians 4:19-20, NIV

Now there was a famine in the land-besides the earlier famine of Abraham's time-and Isaac went to Abimelech king of the Philistines in Gerar. 2 The LORD appeared to Isaac and said, "Do not go down to Egypt; live in the land where I tell you to live. 3 Stay in this land for a while, and I will be with you and will bless you. For to you and your descendants I will give all these lands and will confirm the oath I swore to your father Abraham..." 12 Isaac planted crops in that land and the same year reaped a hundredfold, because the LORD blessed him. 13 The man became rich, and his wealth continued to grow until he became very wealthy. Genesis 26:1-3, 12-13

The important thing here is not to run, but stay where God has put you in the center of His will. You can prosper in famine.

b. Believes God for wisdom (Jam. 1:5-6, NIV).

If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him. But when he asks, he must believe and not doubt, because he who doubts is like a wave of the sea, blown and tossed by the wind.

c. Believes God for direction (Pro. 3:5-6, NLT).

Trust in the LORD with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will direct your paths.

d. Believes God for new doors of opportunity (Col. 4:2-4).

Continue earnestly in prayer, being vigilant in it with thanksgiving; meanwhile praying also for us, that God would open to us a door for the word, to speak the mystery of Christ, for which I am also in chains, that I may make it manifest, as I ought to speak.

## IV. A key to prospering during crisis is to make adversity work for us (II Cor. 4:16-18).

Therefore we do not lose heart. Even though our outward man is perishing, yet the inward man is being renewed day by day. For our light affliction, which is but for a moment, is working for us a far more exceeding and eternal weight of glory, while we do not look at the things which are seen, but at the things which are not seen. For the things which are seen are temporary, but the things which are not seen are eternal.

- A. Use this as an opportunity to equip people financially.
- B. Use this as a time to evaluate your management systems.
- C. Use this as an opportunity to define the essence of church ministry.
- D. Use this as a time to evaluate priorities.
- E. Use this as a time to utilize resources in new and creative ways (people not money).

Times of lack can be times of forced creativity that will benefit us after the pressure is released.