

Casas Adobes Baptist Church
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Bear Market Blues #1
S-1753

This Sunday and next we will examine some Biblical principles to keep in mind during a bear market (a recession; "lean financial times"). The Bible carefully lays out a financial plan of money management that includes giving to the Lord, paying taxes, buying a house and planning for retirement. The Bible also addresses such issues as medical care, clothes, food and paying for college and refrigerators.

Notice the various Budget Charts in this morning's handout.

Notice the two non-negotiables:

Tithe (the top 10% of our gross income before paying taxes): Matthew 23:23

Taxes: Matthew 22:21

Notice the "net spendable income" (money we have to allocate after tithe and taxes).

"Batten Down The Hatches."

"It's a recession if you lose your job. It is a depression if I lose mine."

Get your emergency fund in order. How much? Many recommend three to six months salary. Proverbs 21:20: "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has."

Many of us need to "batten down" our attitudes.

The Bear Market Blues Is An Excellent Opportunity To Review Our Financial Plans. If We Have No Plan, It Is Time To Get Some Help And Develop One.

1 Timothy 5:8: "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever."

There are at least four levels of planning.

Getting control of our money begins with a Biblical concept we call a budget (Proverbs 27:23).

The Bear Market Is A Good Time To See The Hand Of God At Work.

God periodically uses recessions as wake-up calls.

"I know that God's overall intention is to bless me" (Jeremiah 29:11-14).

"Perhaps God has something better in store for me."

"Now is the time to deepen my trust in God's provision" (Matthew 6).

"Is there anything about my financial dealings with God that might need mending?" (Compare Proverb 3:5-6 and Haggai 1.)

"This might be a time for me to worship God at a deeper level than I ever imagined" (Job 1:20-21; Romans 12:1).

The Bear Market Is An Excellent Time To Deepen Our Community.

The early church shared what they had to meet each others' needs (Acts 4:32-35).

The Bear Market is a time to deepen our awareness of the needs of others.