

A PASTOR'S GUIDE TO COVID-19 NOW AND BEYOND

Dan O'Deens

Pastor, you do not walk alone. You are loved. You are some of God's 'choice' servants. You are dear to the heart of God and to me. I love you for who you are and for what you do. I pray for your leadership in these changing and defining days for what God can do through His Church as we mobilize every member to be on mission.

Resources from Rick Warren, Saddleback Church, Pastors.com; Billy Graham Center, Ed Stetzer and Humanitarian Disaster Institute and Dan O'Deens, Breathe Partners.

Breathing Life and Hope Into The World,

Dan O'Deens

Life and PEACE Coach

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PASTORS LEADING THROUGH CRISIS

Dan O'Deens

In the past couple decades the Lord gave me an opportunity to be on the frontline of leadership in 3 major catastrophes: 9-11, Katrina and Haiti's Earthquake. In all 3 cases the Church rose to the occasion. Statistics may very a bit but I think it is fair to say that 85% of the workforce within major relief efforts are serviced by the 'faith community.'

Pastors, it is true that many of you may not ever be responsible to lead in the aftermath of a large-scale catastrophe, but COVID-19 is a game changer. It exponentially heightens the opportunity to set the Church up to win.

Churches can grow and in fact do grow in adversity. By the nature of any crisis as leaders we must run on parallel tracks. We must care for our congregations while at the same time serve our community. The reality in a crisis is that the Churches that grow in the aftermath of the crisis are those who have chosen to lead their people to serve their community during the crisis.

The potential problem for any senior leader in the face of the crisis is for them to follow their heart believing that what they are thinking is ordained by God himself. There is a collective wisdom that must be included.

I am not suggesting an irresponsible renegade 'don't listen to what the news and government officials are telling us.' I am suggesting making sure that we are keenly listening to what God is asking of you in your context and in your community.

Who are you inviting into your think tank? Are you focusing on the 'now' / short term as well as a long term plan that represents the 'new normal.' My thinking goes to Moses' leadership. We are all glad he did not listen to the 'people', He was commissioned by God to get the people to the promised land. Had he listened to the fearful people they would have gone back to Egypt and slavery.

I also understand the public backlash from our people who may not understand our engagement. In a world of social media, our people watch us in 'real time' and they have opinions about whether we are leading well or not. This only makes my point more profound in that 'who' you have sitting at your think tank table really does matter. In other words, 'who are you choosing to listen to?'

My hope is that this equips you to lead others with poise and confidence through the storms of life.

7 PRINCIPLES FOR LEADING IN A CRISIS

1) Identify the real problem and opportunities

As Max De Pree noted, "the first responsibility of a leader is to define reality." What made the men of Issachar so wise, is they understood the times and they knew how to define reality. Leaders must wade into the mire in order to learn what is happening so they can make sense of current conditions. You cannot lead people into the light while you are standing in the darkness. When we step into the darkness, the darkness becomes light.

2) Act more quickly than you are comfortable

I do not suggest my leadership style or make up is the 'right way,' but I will offer perspective from a leader that creates movement. Pastor Rick Warren decades ago said, "Leaders listen to God, they make a decision and then they figure out what they need to do to accomplish the vision." Our decisions determine our destiny. Anyone can make a quick decision, but it takes wisdom to make the right decision. In a crisis always lead with wisdom but the quicker you are, the sooner we can help those in need.

3) Provide presence and strength in front of your people AS you mobilize your people

A leader's visible presence during times of crisis inspires confidence and gives others a sense of security. The place to lead is in front of your people in the heat of the battle. I think of William Wallace in Braveheart. I think of Maximus Aurelius in Gladiator. They won the heart of the people because they chose to be on the front line with the people sacrificing their own lives for the freedom of their countrymen.

Don't make the assumption that your people are not willing to sacrifice. Those who care will find a way to serve. The real question is do you want the Church and Jesus to get the glory? Provide responsible ways for them to engage. Vary the scope of opportunity from No Risk to High Risk. Remember the goal is to provide the opportunity for every member to be on Mission.

4) Move with Wisdom from Above with PEACE!

James 3:17,18 But the wisdom from above is first pure, then peaceable, gentle, open to reason, full of mercy and good fruits, impartial and sincere. And a harvest of righteousness is sown in peace by those who make peace.

In times of crisis emotions run high and circumstances appear overwhelming. To make clear-headed decisions, a leader has to step back from events to determine the aspects of a situation that are beyond repair and to identify the main issues at stake moving forward.

During a crisis, a leader must withdraw from everything momentarily to listen to God and respond accordingly. The first thing a leader does is PRAY. The second thing a leader does is PLAN.

After you have done that you must assemble a core leadership team, gather their input, and amend your current reality and re-align for the new temporary 'norm' and determine the longer view of the implications of this crisis long term. This includes all programming. If your preaching does not change to meet the hurts and begging questions of your people during a crisis you are missing the point of preaching.

In a crisis, those who excel are those who know how to effectively and efficiently organize chaos. Pastor if that is not you, then entrust that to a person you trust that can hear your heart but put a strategic plan together to position your church to impact its community and world.

5) Communicate regularly to your stakeholders and leaders

During a crisis, devote extra attention to making sure key influencers and leaders are on board with your plan to handle the crisis. Communication often and in short spurts are most helpful. No one has time for long drawn out meetings. This is not the time for 'teaching/training', this is the time for dialogue. You should of course have a plan to mobilize your leaders to be in contact regularly with your followers.

6) Move one step at a time knowing that the path may change rapidly

In crisis, conditions are in a state of flux. Plans extending too far into the future are doomed to failure. When confronting a rapidly changing situation, it's wise to concentrate on the near-term. Focus on making the next step, let the dust settle, and then reevaluate the situation. Do not neglect the future. But, know that the future may not look like what you once had. Are you willing to lead your people into the new 'normal'?

7) Pray for the 'Wisdom to know what is right and the Courage to do it'

Difficult problems seldom have simple solutions. Refuse to cut corners or to lower your ethical standards to make the situation easier. Instead, hold to your convictions, what God is saying to you and your leadership team and put the needs of your people ahead of your personal comfort, convenience and programming. In a crisis it is not about the 'weekend' it is about caring for the people of God. Of course, I believe that principle would grow a healthier church year round!

You are not alone. We are better together.

RISE JOURNAL GUIDE: Dan O'Deens

- Small changes lead to BIG RESULTS – Your day can be changed in 7 minutes each day
- Things done on a daily basis provide great impact

4 Things To Do Each Day:

1. Find a behavior to focus on
2. Make it small
3. Determine where it fits into your behavior
4. How can you nurture it daily

THIS IS ONLY TAKES “7” Minutes Each Day

The Steps in Minutes:

1. 1st Minute: **Renew Your Spirit** – Is 40:31, 2 Cor. 4:16
2. 2nd Minute: **Ignite Your Mind** – Rom 12:2
 - a. Count your gratitude
 - b. Focus on a daily affirmation about who you are In Christ
3. 3rd Minutes: **Share Your Heart** – 2 Cor. 9:6-8
 - a. Give Back Moment...One Act of Kindness to One Person ... Small = Big...Ex.
 - b. Do it...Send one text a day for one month touches 30 people!
4. 4th -7th Minute: **Energize Your Body** – 1 Tim. 4:8, Eph. 6:10
 - a. Eliminate tension
 - b. Energy management – (renewable)
 - c. FIGURE OUT YOUR ENERGY GAINS and DRAINS then plan accordingly

AREAS of FOCUS FOR ENERGIZING YOUR BODY:

- Eating
 - It can make you healthy or unhealthy
- Moving
 - Move every 10 minutes
- Restoring
 - A deep breath! There is a small/large gap between stimulus and response.
What we do in the middle matters. Where do you allow your mind to wander? Feed the Spirit not the Flesh.
- Sleeping
 - Begin the practice of a DIGITAL SUNSET (turn it all off – 2xs @ day)
 - Create personal PEACE moments that minister to your soul

Great Books Resources:

- The Tiny Habits by BJ Fogg
- Atomic Habits by James Clear
- Get Your Life Back
- Digital Minimalism

DOWNLOAD THIS APP: **ONE MINUTE PAUSE** (1, 3, 5, 10 minute options)



R RENEW YOUR SPIRIT: minute 1

For centuries, societies across the globe have engaged in sacred practices that elevate one's faith, hope and a greater sense of purpose in life- all which have been scientifically shown to increase one's happiness. Acts such as praying, meditating, journaling and or reading a sacred scripture or wisdom quote creates a "Sacred Moment", that can dramatically impact your day.

In this journal you'll have the opportunity to begin everyday taking your first minute with a "Sacred Pause", a brief moment to devote your heart and mind to God, journaling your prayers and giving Him all your plans for the day.

I IGNITE YOUR MIND: minute 2

Think of all the many blessings that surround your life, physically, mentally, financially, relationally and spiritually. Consider for a moment all the things in your life that you may forget to be thankful for, such as: a good night's sleep, a sunny morning, a heartfelt conversation with a loved one, a home cooked meal, a loving pet, a walk in the park, a contagious laugh or a starry cool night to end the day.

As part of your RISE Method, Minute 2 is dedicated to intentionally thinking about the many blessings in your life. Each day we want you to think about all you have in your life to be thankful for and write down the top 3 things you are most thankful for and watch what happens!

The majority of us understand that our lives are directly impacted by the way we think. Romans 12:1 goes on to say that we will be transformed by the renewing of our mind. Right thinking produces right emotions, right reactions, right behavior- and ultimately personal growth according to many behavioral psychologists.

But it's not just reflecting upon anything we want that will make us whole. It's focusing on God's "Timeless Truths" about who we are and what He thinks of us, that will change our perspective.

Each day we'd like to show you how to remind yourself about who you are- according to "God's view of you". As you begin to change the words you tell yourself, you will begin to change your day, your week, your month and ultimately your life.

Each day we'd like you to consider a "Truth statement" or "Affirmation from God's Word", such as: "I am fearfully and wonderfully made." Psalm 139:14. Or I am "His treasured possession." Deuteronomy 7:6," Or The LORD is my light and my salvation- whom shall I fear? The LORD is the stronghold of my life- of whom shall I be afraid?" Psalm 27:1 Or, "God is my refuge and strength, an ever-present help in trouble." Psalm 46:1 Or "The Lord is my Shepherd. I lack no good thing." Psalm 23:1

S SHARE YOUR HEART: minute 3

Studies show our lives thrive when we are giving of our time and treasures to others. When we intentionally give away acts of kindness and when we focus on serving others, life is much more meaningful, happier, stronger and better.

For "Minute Three", we suggest starting with one intentional act of kindness daily - something as simple as a text or email to a friend or family member letting them know you're thinking of them. On days that have more margin a heartfelt phone call, note or a date for coffee are all things to consider. Have fun with this - keep it super simple and doable - and unwrap the many blessings of love, compassion and joy you'll experience as your day unfolds.

E ENERGIZE YOUR BODY: minute 4-7

Researcher and best selling author of "Energy, the Leaders Edge", Jack Groppel shows that "the most effective antidote to our exhaustion and distractedness is not time management, but rather what he calls, "Energy management." Groppel states, "Time is limited – you can't create more of it. Your energy, however, is a renewable resource. If you implement steps to replenish your energy, you can increase your capacity to get things done and enhance both the quality of your work and your overall outlook in life."



There are 4 simple steps to help you energize your day:

EATING minute 4

We've all learned that food has the power to heal us. It's the most important tool we have to optimize our weight and treat many of our chronic health challenges. In Minute 4 you'll focus on making intentional choices to eat whole foods, a variety of vegetables and plenty of water to nourish and replenish your life.

You'll also have the ability to track your food throughout your day and to record the number of hours for daily 'intermittent fasting'. We suggest a great place to begin with 'intermittent fasting' is a minimum of a 12 hour window of non-eating (ex. eat breakfast at 7:00am and finish dinner by 7:00pm).

MOVING minute 5

You'll uncover how to make "fitness simple" by planning your day with unique ways to move your body from; 10 Minutes Burst Moves, Walking, Stretching, a simple move or one of your favorite activities. You'll also have the ability at the end of your day to track how much activity you performed. We suggest a minimum of 10 minutes or more daily as a great place to start with your physical activity and exercise.

RESTORING minute 6

Even with hectic and busy schedules you'll learn how to be intentional about scheduling simple ways to "pause" throughout your day to inhale God's goodness, truth, love and exhale any worry, anxiety or stress. During stressful moments that arise we suggest exploring taking a one minute "sacred pause" with deep breathing, mindfulness and refocusing your attention to bring life back to your day. It's a perfect way to intentionally respond versus react to the inevitable stresses that life can bring.

SLEEPING minute 7

One of the best simple steps you can take to accelerate your metabolism, reduce food cravings and boost your weight loss and health according to recent research is to take better care of your sleep. We recommend creating a "Digital Sunset" every evening to create a set time that you turn off all of your digital devices (Smart Phone, Tablets, Ipads, Computers and TV's) and power-off and unplug our minds in preparation for sleep.

We want to encourage you to set an alarm to begin your "Digital Sunset" for a minimum of 30 - 60 minutes prior to bedtime. Use this time to create an evening routine that is replenishing as you end your day. It's a great time to use this journal to reflect upon the things that worked well and to list any small changes you'd like to create for tomorrow.

Having a Digital Sunset and PM ritual to reflect upon your day will help your sleep and help you RISE with more energy the next day. Have fun exploring rejuvenating practices like prayer, an inspiring read, a candle lit bath, a guided meditation or anything else that would relax your body and soothe your spirit.

We're thrilled that you're joining us on this adventure of renewing and recharging your health and overall well-being! We have found that the RISE 7 Minute Daily experience provides a guided process that is both simple and effective. It won't take long each day, but it promises to take you far on your journey of reaching your goals.

Let's RISE Together!



R RENEW YOUR SPIRIT: minute 1

Take a moment for sacred time and dedicate your heart to God.
Journal your prayers and plans for today...



"Be strong and courageous. Do not be afraid; do not be discouraged, for the Lord your God will be with you wherever you go."

- JOSHUA 1:9



I IGNITE YOUR MIND: minute 2

Record at least 3 things you're thankful for today...

My affirmation for today is...

S SHARE YOUR HEART: minute 3

Bless someone today with an intentional 'act of kindness'.

Who will you bless & what will you do?

**E** ENERGIZE YOUR BODY:**EATING** minute 4

Today I will make intentional choices to eat whole food, a variety of vegetables and plenty of water to nourish and replenish my life. My eating plan today is...

**MOVING** minute 5

Today I intend to move a minimum of 10 Minutes with my Burst Moves, Walking, Stretching or one of my favorite activities. My moving plan today is...

E ENERGIZE YOUR BODY:**EATING** minute 4

BREAKFAST

LUNCH

SNACK

DINNER

WATER

Hours of intermittent fasting _____

What worked with my eating plan today? Any changes for tomorrow?

RESTORING minute 6

Today I will inhale God's goodness, truth, love and exhale any worry, anxiety or stress throughout my day. My restoring plan today is....

MOVING minute 5

I completed _____ minutes of: _____

What worked? Any changes for tomorrow?

RESTORING minute 6

What worked? Any changes for tomorrow?

SLEEPING minute 7

Today I will prioritize 8 hours of sleep and a replenishing PM routine. My sleeping plan today is....

SLEEPING minute 7

What worked? Any changes for tomorrow?

MOBILIZE EVERY MEMBER DURING COVID-19

Ways To Keep Engaging and Mobilizing The Church During and AFTER COVID-19

New Ways to Serve

How we have church and how we serve looks different today, but we know, "The methods will change, but the message never will!" No matter what the changes are, we are still called to be ready investors, responsible owners, and authentic community. This season brings new opportunities for us while we are not able to gather. Please read the descriptions below and choose an area where you would prefer to serve and our team will be in touch. *Signing up shows your interest but does not officially commit you to that position.

Watch Party Host(s)

Watch Parties are happening all over in various forms in your living rooms as you practice social distancing. But as the laws are lax during the COVID-19 experience, we encourage you to continue 'being the church.' Invite your neighbors and friends. Leaders will open their home to watch an online service and then interact with the Big Idea from that service. You might host three families, or 10 people to watch the sermon and worship together.

Do you want to host a watch party at your home? *

- Yes
- No
- I need more info

Group Leader(s)

As we prepare for Groups, we are pivoting our efforts in order to engage with each other during this time. Groups are still happening, they will be live and now online!

Groups can be sermon discussion which will keep us united and internalizing the sermon from the weekend or topic led by the group leader.

*training for google hangouts and zoom groups and leading online groups will be available

Do you want to lead a Group?

This is a leadership role where you are committed to:

- Caring for those who sign up for your group (Philippians 2:4)
- Have been a Christian for at least a year (John 12:26)
- Are committed to Group as a disciple making reality

- Yes, I would lead an online group

Online Service Involvement

We have a platform that allows us to host chats during the Sunday services! We need capable and compassionate people to host the chats. If you're interested in serving in these ways, let us know and a leader will follow up with you.

- Service Host (hosting the chat during one of the live services- engaging with viewers to take next steps)

- Culture Carrier (intentionally "talking back" during the service to strategically engage viewers and promote further conversation--"That's so good! Makes me want to connect more" "Grateful for this gathering"
- Administrative Support and Guest Follow Up
- Many of these tasks can be done from your home and most are needed on a weekly basis.
- Writing and mailing postcards
- Making phone calls to people we haven't heard from recently
- Delivering gifts and thank you notes to a first time guest's home.

Outreach

As we work to put together a plan of support and care for those in need throughout our community there are many ways to be involved.

- Grocery Shopping for people who are unable
- Preparing or delivering care packages to essential personnel
- Offering childcare to families in need
- Delivering supplies to those in need (as needed)
- Neighborhood clean ups
- Donate your professional or trade skills to someone in need
 - Automobile Mechanic
 - Carpentry
 - Plumbing
 - Electric
 - Heating/Cooling
 - Other: _____
- Creative/Communications
 - Video
 - Photography
 - Editing
 - Zoom / Google Hangout Trainers
 - Graphic Design
 - Social Media

Do you have any questions or ideas to share with our team?

Is there a way you'd like to be involved in serving that we missed...let us know below:

“MAKING CENTS on PURPOSE in a CRISIS”

By Dan O’Deens / Breathe Partners

COUNTING THE COST is REQUIRED and MAKES CENTS in a CRISIS

The COVID-19 pandemic has triggered a global health crisis that has effected the Church. The Economic Fallout also has pandemic/global impact on the Local Church.

“Before” any major crisis on US Soil related to terrorism had occurred we were complacent and unprepared. Then 9-11. I was a first responder. What I experienced was the best display of partnership I had ever realized. In Pier 94 every organization understood this crisis was bigger than any one organization could handle. We came together. One gave assistance to rent/mortgage assistance, another helped with utilities, another provided food and everyone was unified and the people were served well.

Similarly this is the time for the Church to put aside brand and come together. We are ONE BODY. We are a family. There is no government organization or Non-Government Organization that can handle this worldwide dual crisis. BUT...God has planned for His Church to rise. The Church is the Hope of the World, headed by Jesus himself. We his bride must make herself ready!

Partnership will be critical. A snowflake is fragile, but when enough of them stick together they can stop traffic!

Breathe Partners wants to provide you some resources to work through that will make you stronger.

We have compiled some partnerships and resources for you to help you think through the financial aspects of this crisis.

If I can assist you in any way during this crisis period please reach out.
dano@breathpartners.com

SHOULD CHURCHES PROVIDE FINANCIAL ASSISTANCE?

By Dan O’Deens

Should the Church provide assistance when people need help and are asking? This ask could be in mortgage, utilities, gas or automobile assistance. It could be for groceries, diapers or formula. Pre-Crisis we had a healthy stock of Walmart and WaWa Gas Cards to give to people in extreme need. If they wanted money for more than that, we would require them to provide financial details and provide counseling to help them set a path forward so they could live in health and peace.

I am always an advocate of generosity and sustainable solutions. Too many people live above their means. Crisis has a way of cruelly identifying those who lived too close to the edge.

It may not be wise for Churches to give people money or pay their mortgages to start. Economist today are saying stay put for now. The government is working on your behalf to resist foreclosures that are due to the onset of COVID-19.

Scripture says, ‘there is wisdom in many counselors.’. Financial Peace University is a good place to direct folks. Families need to do an honest assessment of their financial situation. A family may in fact lose their home. What is better is that they find the right house that they can afford and make a home.

The Church should come together and work hard to find creative ways to help families in Crisis. How can the church organize?

Survey the People in your church and do a skill assessment and then find out who is willing to share those skills on behalf of the poor or those effected by the Crisis.

- Food Bank /Pantry Ministry
- Auto Mechanics
- Plumbing
- Heating and Cooling
- Carpentry
- Childcare

The Church should seek to find tangible ways to help people while they receive good counsel to put their financial reality back into order.

The question is surrounded by real tension. Seek wisdom...if any of you lack it, ask God! Lead with courage. If God says help, then do it. Help does not always look like ‘cash.’ Discernment wins the day. Many a ‘con-man’ will come out of the closet to take advantage of the good will of philanthropy. Have a list of questions and references to call BEFORE offering any assistance.

We cannot ignore the Scripture, when it says, I was naked and you did not clothe me. I was hungry and you did not feed me. Those are extreme realities. The essence of that teaching is ACTION. How we respond will take a strategic plan by your team. Truly we cannot say ‘We love you now go in peace,’ when someone is truly naked, homeless or starving. But that does not mean we buy them a home. This will take some hard work and thought.

I am ‘not’ saying it’s wrong for a church to hand out money to pay for people’s bills, but it may not be wise and it is certainly not the first response. Can the Church partner with agencies that exist for those very reasons? Partnership is good and healthy.

In the face of a crisis there are three phases: Relief, Rehabilitation and Development

If there is an exception clause to any rule it would be in the 1st phase of Relief. The goal however should not be ‘handouts.’ You will be taken advantage of. Relief is for life threatening danger and security. Many will have need. Few live in the space of ‘life threat.’

Generis is a leader in Business, Finance and Stewardship. They are now offering FREE Consultation during this crisis.

https://sites.google.com/generis.com/covid19/home?utm_source=hs_email&utm_medium=email&utm_content=84929186&_hsenc=p2ANqtz-9GEIzNlz2Y7Vb0Gb9pVm3HMVBOM1zPEFFATiFBCXRPQobD_CDjbrOrjVGGFm40iwrPLnpvtHDhgD9Vq1s2tWD-vLkW5Q&_hsmi=84929186

HELPFUL WEBSITES:

<https://thepeaceplan.com/approachtocoronavirus/>

From STEWARDSHIP CENTS

<http://www.foleywealthstrategies.com/blog/tag/stewardship+cents>

Dear clients and friends,

The last few weeks have been crazy to say the least. Captain obvious here. I wanted to take a moment and share some thoughts with you. It has been a challenging time to decipher what is happening in the market and in a new world of “social distancing”, schools closing out of precaution, travel restrictions and concerns on the scale of spread and potential financial impact of the coronavirus.

What Happened to the Market

The markets heading into 2020 had been on an overall 11 year bull run and was starting to look for a sell-off correction to slow things down and pause a highly priced market. Coronavirus was the “trigger” the market was looking for to start a sell off and pull back prices.

Monday, March 9th the S&P 500 finished the day down 7.7%. In my opinion, this was likely the “capitulation sell off” that was based somewhat on market fundamentals. However, since the 9th, the market has been mostly if not entirely based on fear and any focus on fundamentals has been absent. Fear is a scary emotion because it can take over logic and cause the most educated of us to panic. There is much commentary out there from the health community, NIH and CDC about the prevention actions taking place. The U.S. is seeking to be proactive, get ahead of community virus spread and flatten out the rate curve of infection. I will let the medical community give perspective on that. It is a very fluid situation.

The same trigger of the initial sell off, the coronavirus, is now also the reason for uncertainty we see driving extreme volatility of huge swings in the stock market. What a ride. These next few weeks will likely have more volatility.

Let's review the last weeks roller coaster: Monday, March 9th -7.7%, Tuesday +4.89%, Wednesday -5.8%, Thursday -9.99% and Friday +9.36%... ending the week -10.36%.

Some truths about the stock market

- We have seen extreme volatility.
- Fundamentals have not been involved in the last week or so. It is largely pure panic; selling all stocks and even bonds without regard.
- Volatility will probably remain high for period. Since 2008, when we have seen increased volatility, the market has moved fast on the downside but also often quick on the rebound, upside.
- This decline is different from the 2008 recession, the most recent dramatic sell off. In 2008, the financial system, the banking backbone of the global economy was on the brink of collapse from overleverage and bad loans. Today, the financial system is in a much stronger position and is healthy.
- Another truth about the market is that it hates uncertainty.
It is likely that the economy will slow during this period and companies' sales, earnings will be down. This is known. What is unknown is how long this slower

period will last. One good thing is that it is known, as to why U.S. companies' revenue will be down. It is explainable and not because all these businesses are poorly run or have bad goods or services. This is a slowdown because business has not been conducted as usual for a period- more employees working remotely, travel has been stopped to see customers/close deals and some companies are waiting logically for parts from a manufacturing partner in China or another part of the world.

- Once these slowdowns are behind, some of the market will likely bounce back quickly. The U.S. economy, especially the business segment will adapt quickly and adjust to be productive and profitable.

How to think about this

- Stay calm.** You don't need 6 months of toilet paper or think you should sell your investments and move to cash
- As your advisors, we are being proactive and available to discuss your concerns.**
- Trust the allocation** of your investments. On a roller coaster, would you try to exit or jump off at any point in the ride?
- Trust your financial plan.** Your plan helps lay out what each account you have is for and has a timeline for specific goals and upcoming expenses.
- Consider a rebalance of your accounts.** As markets move, and with stocks declining lately, the allocation of a portfolio can get out of line with your appropriate risk target. A rebalance can allow an investor to purchase stock shares at a discounted price when stock markets have declined.
- Consider investing cash** with a long term timeframe.
- Evaluate if a refinance** of your mortgage may be viable. 30 yr and 15 yr rates have come down to record low with the US 10 year bond being under 1%. Contact a mortgage broker to shop around for your specific situation.**

Financial PEACE University – Dave Ramsey https://www.daveramsey.com/store/fpu-class-membership?utm_source=google&utm_id=go_cmp-907399568_adg-48079740907_ad-289667644299_kwd-296059397246_dev-c_ext-prd-&gclid=EA1alQobChMlmmunbym6AlVh4FaBR24VQFMEAAYASAAEgKPIfD_BwE

THIS ARTICLE MAY HELP YOUR TEAMS AS YOU HELP FAMILIES WITH FINANCIAL NEED

Protect Your Finances From the COVID-19 Recession by Doing These Things Now

Doug Whiteman – MoneyWise, March 17, 2020

Protect Your Finances From the COVID-19 Recession by Doing These Things Now

As restaurants close, airplanes are grounded, sports arenas and theaters go dark, and [financial markets implode](#), economists and President Donald Trump are acknowledging that the economy may be heading into a coronavirus recession.

Some experts are even saying a recession — sparked by the virus and the disease it causes, COVID-19 — is already underway, despite the Federal Reserve's [extreme measures](#) to prevent one.

The economy has been healthy and growing since 2009, the longest stretch without a recession in U.S. history. But if the downturn has finally arrived, you need to take immediate action to protect your family finances.

Here's how to be ready for the coming financial storm.

1. Don't assume hiring has halted

True, many employers — including Apple stores, ski resorts, Las Vegas casinos and Walt Disney World — have shut down operations to stop the spread of COVID-19 and have laid off legions of workers.

But other companies are still operating, though typically with their employees working separately from their homes and keeping in touch via instant messaging and video chat. Often, hiring processes are still going on, too, but without the in-person interviewing.

So if you're already out of work or fear that you could find yourself in that position, get out there and pound the virtual pavement. While you're sheltering in place, be [looking for and applying for jobs](#).

Keep up your networking via LinkedIn, and review and update your resume. Make sure it looks professional, and add any additional skills or experience you've gained recently.

2. Treat your credit score like gold

Your credit score is your most valuable financial asset. So take good care of it.

If the worst happens and you lose your job in a COVID-19 downturn, you may need to [take out a personal loan](#) to make your house payment or cover an unexpected medical bill. If you have bad credit, it'll be much more difficult to get a loan, especially at a favorable interest rate.

Aren't sure where your credit score stands? You need to keep regular tabs on it, which used to cost money — but now it's easy enough to [see your credit score for free](#).

If your score already is good, commit yourself to keeping it that way: pay your bills on time and keep your debt levels down. If your score is poor, [work to improve it](#) as quickly as possible.

3. Be careful with your retirement

When the stock market crashed during the 2008 financial crisis, an estimated \$2.7 trillion in retirement savings got wiped out of Americans' 401(k)s and IRAs, according to the Urban Institute.

This time the losses could be even graver, as COVID-19 fears have the market spiraling lower and lower. It's times like these when it's good to have a financial adviser to help you make choices to protect your retirement portfolio. Advisers are more affordable than you might think, and you may not realize that they're [even available online now](#).

Should you be putting most of your money into cash investments right now? Should you be buying up stocks at bargain prices? Those are questions requiring the expertise of a professional adviser.

4. Shed debt while you can

Get rid of debt while you still have the resources.

If you're carrying a lot of credit card or other debt, the monthly payments will become much harder to deal with if you're laid off by a bar, a hair salon or other business that's forced to shut down.

You may find yourself unable to make anything but the minimum payments — and the debt will grow worse as the interest charges build.

The Apple Card and some others are allowing customers to skip a payment and take a one-month break from interest, but that help only goes so far.

So, while you still have a steady income, make the largest payments you possibly can. And if your hours are cut back or you do find yourself temporarily out of work, bundle your credit card balances into [a lower-interest debt consolidation loan](#) and cut the cost of your card debt.

5. Become your boss' MVP

Even employers that are trying to keep going with everyone working remotely may be forced to [make cutbacks](#) if they lose business due to the pandemic. Think of firms that provide supplies or services to other companies that have had to close.

When the decision is made to cut jobs, many factors go into deciding who stays and who goes.

You can increase your odds of staying employed during a coronavirus recession by becoming the most valuable employee you can possibly be.

Show up on time (even if you're working virtually in your pajamas), perform your job well, be a team player, and establish a reputation for reliability. A great track record makes it more likely you'll stay employed when other workers have to be let go.

6. Get yourself a side hustle

Whether you've been laid off, think you're at risk of losing your job, or even assume your job is safe, it's smart to have a side hustle.

Use your skills and experience to find a gig you can do for at least a few hours a week. You'll establish an income stream *and* have an opportunity to build up your network to help you land your next full-time job.

There are [plenty of freelance opportunities you can do from home](#) that don't require you to have contact with people.

Who knows? You might even decide to make freelancing a full-time thing. Some who have done that have earned thousands of dollars, enough to achieve financial independence.

7. Do a recession drill

Prepare to cut back on nonessential spending.

Schools and office buildings prepare for fires by doing fire drills. In similar fashion, you can prepare for a recession with a recession drill — to plan for how you'd get by if your income suddenly went down in flames.

Start by writing down all of your spending for an entire month, including your: phone, housing, cable and utility bills; groceries and gas; and spending on nonessential items such as clothing, shoes and jewelry.

Tracking your spending for even one month can help you identify where you're overspending, so you can build better — and thriftier — shopping habits.

Take stock of your savings, too. Do you have [an emergency fund](#)? Experts recommend that we each have enough money set aside to cover up to six months' worth of expenses, just in case.

8. Identify areas for spending less

Once you have an understanding of your spending habits, take a look at your list of expenses and identify the nonessentials that could be eliminated or reduced to make a smaller income stretch further.

Then, identify cheaper substitutes for the groceries and household items you purchase regularly.

Experiment by shopping at different stores. Prices can vary greatly between grocery stores, pharmacies and dollar stores, so change up your shopping routine and see how it impacts your weekly bill.

Also, look for ways to reduce your routine expenses. You know, the *essentials* — like your car insurance. Review your policy, if you haven't done that in a while, then [compare rates from at least three other insurers](#), to see if you can get a better deal.

9. Save, save and save some more

In the last recession, millions of Americans became unemployed and stayed that way for a painfully long time.

As the U.S. faces the threat of a new recession, you need to be putting away as much money as you can while you're still working, so you'll be able to manage any lapse in employment.

Take your list of monthly expenses, add them up, then multiply by six to find your recommended emergency savings goal. Keep that money in a [high-yield savings account](#) so it will earn the highest interest possible and will be within easy reach if you need it.

Working your side gig, cutting your spending on nonessentials and asking for more hours at work are all ways to funnel more of your income into savings. You'll thank yourself if an emergency — like a layoff — arises.

HOW TO PRAY FOR AN HOUR

Before we recommend *what* to pray for, let's begin by suggesting *how* to pray. For some people, the idea of praying for an hour seems like an overwhelming task. Actually, very few people have the ability to focus on prayer for sixty minutes at a time. If you are one of those rare people, wonderful! Go for it. You can skip the "How To Pray" section and go to the "What to Pray" list.

But if you are like most of us, praying for an entire hour is daunting to you. So let us suggest a few options.

HOW TO PRAY FOR AN HOUR

First of all, who said you have to pray for sixty minutes all at once? You can spread it out and pray throughout your day. So relax. It's much easier and more enjoyable than it sounds. Here are some ideas for getting your sixty minutes in every day:

- Take 10: Pray for ten minutes every hour for six hours. Set an alarm on your watch to remind you. Break your list into six shorter lists and pray for one list each hour for ten minutes.
- Pray twice a day for thirty minutes: once alone, and once with a friend on the phone, zoom, or facetime.
- Nobody said you have to do this on your knees. So go for a walk around your neighborhood or a local hiking trail and talk to God while you're walking, just like you would talk to a walking companion. The exercise will do you good, in more ways than one.
- Pray out loud. If you can do it without disturbing anybody, you will find that praying out loud helps keep you alert, focused, and on task. If you attempt to pray silently for a long period of time, you might wind up talking in your sleep!
- Keep a note pad and pen at hand to write down other thoughts or ideas that distract you from your prayer. You can jot them down quickly and get back to praying.
- Make praying for an hour a daily routine. It will quickly become a habit.

WHAT TO PRAY FOR AN HOUR

You don't have to pray for the same things every day. But here is a list of topics for prayer:

- Thanksgiving: Always begin and end with giving thanks. The Bible says, "*Don't be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God.*" (Php 4:6 NIV) And Psalm 100:4 says, "*Enter his gates with thanksgiving . . .*" (Ps 100:4 NIV)
- Federal government: President Trump; Vice President Pence; Congress; Jerome Adams, Surgeon General; Robert Redfield, Director of the Centers for Disease Control; Stephen Hahn, Commissioner of Food & Drug Administration
- Government leaders at state, county, and city levels
- Doctors, nurses, and health care workers – for protection, strength, and wisdom
- Our church family – for health in their bodies, peace in their minds, joy in their homes. Pray for their families, marriages, businesses, and finances.
- Our Care Responders – for wisdom and grace
- Our Ministry and Mission staff and volunteers who are serving and essentials
- Our small groups – that they will quickly adapt to the online model

- Our communications team. With everything going online, they have an enormous job on their hands.
- Your staff team members
- Projects you are working on
- Your family and friends
- Your small group members
- Your community and neighborhood: for peace and order
- Yourself
- People you know who are sick or shut in – for healing, comfort, and companionship

Empty me of me...and...Fill me with your Spirit!

How to Spend Half a Day in Prayer

Jesus spent an extended time in prayer when he was about to begin his public ministry. He modeled for us that an extended time in prayer can be used of God in times of transition and to prepare us for new ministry opportunities. That means this time of change with the coronavirus crisis is a perfect time to do a half day in prayer.

Nothing can be more discouraging than to sit down determined to spend half a day in prayer, to then go through all that you think of the pray about, only to see that only 20 minutes have gone by! To spend an extended time in prayer, most of us need resources and prompts that guide us through the hours. Here is a suggested guide!

One reminder from the beginning, be sure to have a journal with you as you start the day. Write at the top of the page, "What God said to me today." And through the day, as God impresses your heart in different ways, write down what you are hearing. Depending on where we are, some will write a few bullet points while others will fill several pages. Don't worry about how much you write, it's more important to focus on what you are hearing from God.

PREPARE YOUR HEART

30 Minutes – Prayerfully experience God through worship music.

Get in a place where you won't be distracted so you can listen to and sing the songs with a focus on God. If a word or phrase in a song impresses your heart, stop the music and spend a few minutes talking to the Lord about that impression.

Tip: Find the songs that you want to listen to the day before, or you'll spend much of your time in searching for songs.

30 Minutes – Confess your sins to God

Use Pastor Rick's list of sins at the end of this document as a tool to think through those areas that you need to confess to God. You might want to read John 19 during this time of confession.

If there is something that you need to get right with someone else, deal with it immediately if possible or write it in your journal to remind you to deal with it as soon as possible.

"So if you are presenting a sacrifice at the altar in the Temple and you suddenly remember that someone has something against you, leave your sacrifice there at the altar. Go and be reconciled to that person. Then come and offer your sacrifice to God. Matthew 5:23-24 (NLT)

This means that you may need to stop your retreat at this point to go and deal with something with another person. Then you can come back and do the entire retreat another day. You won't be able to hear from God as you want until you deal with this issue that is in your heart. If it is impossible to talk to the other person (maybe they've died), or it is not wise to talk to them, you can set a chair across from you as if they were sitting there, and confess to them out loud what God has placed on your heart.

FOCUS YOUR MIND

You'll spend an hour or more in this time of prayer. Here is how you can spend that amount of time in prayer by using the resources that God has given us.

30 minutes – Pray through Scripture

Read through Scripture, praying back to God each verse that you read. Sometimes you'll simply say, "Yes Lord, I agree with the truth that..." and then you repeat the verse to the Lord. Other times you'll tell the Lord that you don't understand what this means for you. Other times you will act in prayer on what the verse is saying – such as taking some time to praise if the verse tells you to praise.

Some good passages to read through for a half day of prayer are:

Matthew 5-7 (the sermon on the mount)

John 14-17 (Jesus in the upper room with his disciples)

Romans 8

Ephesians

Philippians

Colossians

James

30 Minutes – Pray through lists and tools

There are hundreds of different lists or tools that you could pray through to direct your prayer during this time. Since this half day of prayer is focused on ministry, you might consider praying through:

Your community, crowd, congregation, core and commissioned

The names of the people on your team

The goals for your team

The countries of the world

The specific ministries of your team

A list of your volunteers

ENERGIZE YOUR SOUL

Take a 30-minute walk with the Lord. On your walk, talk to God about what it means for the power of His Spirit to work through your life. If there are long stretches of silence, that's OK! When you get back from your walk, write down in your journal what you heard from God.

TRUST GOD'S STRENGTH

For the last 30 minutes, ask God if there are any specific actions that he wants you to take. You can look back through your journal to see if God has already prompted you with some thoughts. Again, be OK with there being long stretches of silence during this time.

Close your time by dedicating to God those actions that you sense he is leading you to take. Dedication involves these three actions:

- Thanksgiving – Thank God in advance for what He is going to do.

Be strong in the faith, just as you were taught, and always be thankful. Colossians 2:7 (NCV)

- Purification – Recognize that God has made you holy, to accomplish His purposes.

In a wealthy home some utensils are made of gold and silver, and some are made of wood and clay. The expensive utensils are used for special occasions, and the cheap ones are for everyday use. If you keep yourself pure, you will be a special utensil for honorable use. Your life will be clean, and you will be ready for the Master to use you for every good work. 2 Timothy 2:20-21 (NLT)

- Sacrifice – Offer back to God what you know he has purified for His purposes.

Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God—this is your true and proper worship. Romans 12:1 (NIV)

HEART-CLEANSING FOR PERSONAL RENEWAL

The following is a list of common sins that prevent God from blessing and using our lives. As you prayerfully read this, examine yourself and circle or underline the areas that apply to you.

"Search me, O God, and know my heart: test my thoughts. Point out anything you find in me that makes you sad, and lead me along the path of everlasting life." Psalm 139:23-24 (LB)

"How can I ever know what sins are lurking in my heart? Cleanse me from these hidden faults".
[Psalm 19:12 (LB)]

MATTHEW 6:12 –14: YOUR RELATIONSHIPS TO OTHERS

Have you been holding a grudge against anyone? Have you been secretly unforgiving? Desiring revenge? Secretly jealous of someone? Harboring bitterness? Unwilling to forget a misunderstanding? Hateful? Do you avoid people you dislike but need your love? Are you critical or judging of others? Do you justify your bad attitude by claiming it is their fault? Do you gossip to feel superior or better about yourself? Have you worn a self-protective mask and failed to let people get close to you?

MATTHEW 6:33: YOUR PRIORITIES

In what areas of your life have you failed to put God first? Do any of the following interfere with doing God's will ... your personal ambitions and goals, your fun and hobbies, your job, your desire to get rich, your own plans, your habits, your friendships, your family? Do you find you don't have time for God? For prayer? For Bible reading? For small group? Have other activities made you irregular at worship? Is there anything you would be unwilling to give up if God asked you?

EPHESIANS 4:31: ATTITUDES

Do you complain and whine about your circumstances? Are you ungrateful? Irritable or cranky? Always speak negatively? Do you get angry easily and blow up or pout? Are you ever harsh or unkind? Un-teachable? Sarcastic? Do you put down others instead of building them up? Do you worry about things God wants you to trust Him with? Are you fearful or anxious? Do you try to control people or circumstances? Impatient? Prideful or stubborn?

COLOSSIANS 3:9: INTEGRITY

Are you honest in all your dealings? Do you find it easy to lie? Do you exaggerate to make yourself look better? Leave a better impression of yourself than is true? Have you cheated on taxes? Have you stolen things? Failed to return things? Do you do good things hoping to impress others? Do you pretend to live one way in front of your Christian friends and another way at home or at work? Do you keep your promises? Are you dependable?

ROMANS 12:1-2: YOUR MIND

Have you failed to guard your mind from unhealthy, ungodly input? Have you filled your mind with sleazy or profane movies, television programs, magazines, or books? Do you participate in entertainment that causes you to have impure thoughts? Pornography? Do you spend more time with the TV or the Internet than with God's Word? Are you lazy in memorizing scripture verses?

ACTS 20:35: YOUR MONEY AND POSSESSIONS

Have you failed to dedicate all of your possessions to the Lord? Have you acted like your possessions belong to you, not God? Have you robbed God by not giving him the 10% tithe

that he commands? Do you find yourself resentful or defensive when asked to give to God's work? Are you eager to get rich? Are you stingy with wealth? Have you failed to trust God with your finances? Do you need to be more generous with what God has given you?

1 CORINTHIANS 6:19-20: YOUR BODY

Are you in any way careless with your body or health? Is there any activity or habit that is harmful to you? Are you lazy or undisciplined?

2 CORINTHIANS 5:7: WALKING BY FAITH

Do you tend to follow your moods or feelings rather than doing what you know is right? Do you allow your emotions to be inspired for the Lord at church but then do nothing about it? Do you focus more on your circumstances instead of the promises of God? Have you failed to trust God with the disappointments of your life?

HEBREWS 10:25: YOUR CHURCH FAMILY AND MINISTRY

Are you accountable to any small group of believers for growth? Are you using your God-given shape in some ministry? Do you pray for your church and your pastors? Have you been critical instead of helpful? Have you expected to be "fed" without giving back? Have you

JOSHUA 24:15: YOUR FAMILY

Are you unkind to those you live with? Do you pray for them? Do you need to ask forgiveness from a family member? Have you been unfaithful to your spouse mentally, emotionally, or physically?

ACTS 20:24 YOUR MISSION IN THE WORLD

Have you failed to share the Good News of Christ ... with your relatives? With friends? With co-workers? With neighbors? Kept silent in fear?

ASK GOD TO REMIND YOU OF ANYTHING THAT HAS HINDERED HIS BLESSING ON YOUR LIFE. 1 John 1:9 "If we confess our sins to God, He can be depended on to forgive us and to cleanse us from every wrong."