

Pastors, It's Time

Christians are supposed to be joyful people who are "Christ like" in their behavior. In the Christian faith today, the divorce rate is about 50%, the same that it is in the secular world. Many times financial problems are a big part of the reason a divorce occurs.

Many Christian families who have not been a victim of divorce are also experiencing financial problems as well. The main reason for a majority of their financial problems is not enough income, but, however, the inability to effectively manage and live within the means of the income they have.

Many pastors are quick to help during sickness, death, or spiritual problems a member might

experience, but fall short in the area of financial help. By "financial help", I don't mean bailing a member out of a financial crisis. Every church needs to have a financial ministry along side of all their other ministries.

If you are a regular reader of my column, you know I have said many times our educational system provides virtually no financial education, so unfortunately, your members did not get any help while in school. That in itself is a disgrace, but that is a whole other column. Most of your members did not get any financial training from their parents, as an increasing number of people in their 40's and 50's are having financial

problems as well. Lastly, these members did not get any financial training from their church. The schools refuse to help, parents don't know how to help, evidently if there is to be help, the church is left as the only hope.

Some of you pastors reading this are probably saying, "well, he's not talking about me - why we had a Dave Ramsey (or similar) financial course at our church just last year on Wednesday nights." To that I ask, have you noticed how many less people you have in church on Wednesday night than on Sunday morning? I bet you preach more about salvation than "on a Wednesday night last year."

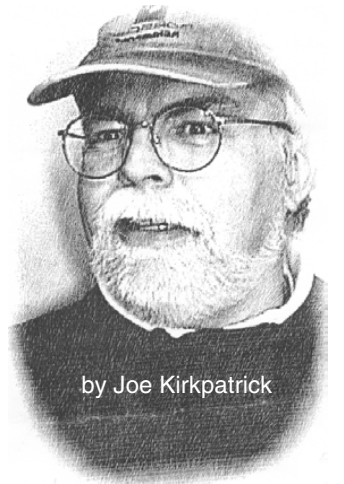
I wrote a column several years ago about tak-

ing my teenage son to an all day Dave Ramsey financial seminar. At 17, he was by far the youngest person there. I would say the average age of people attending the seminar was 35. During the lunch break, I talked with several people in attendance and learned something very startling: Most in attendance were not there to learn about sound financial management; most were there looking for a life rope that might pull them out of a hopeless financial situation. Several years ago, my church was having the Dave Ramsey course on Wednesday nights and they asked "adults" who were interested to attend. I called the church office and told them they needed to include

teenagers as well, but evidently they chose not to do so.

My 17 year old son who I invested a single day with him at a Dave Ramsey seminar? He will soon turn 30, has never had a credit card, has never had a car payment, has never asked for a dime from me since he graduated, and has substantial savings. He will quickly tell anyone who asks, all the financial practices he uses were the ones he learned on that one day when he was 17.

Pastors, it's time for you to step up to the plate. You are ready enough to be concerned with the physical and spiritual needs of your members, it's now time to include the same concern for their financial



by Joe Kirkpatrick

wellness also. It's time to take financial teaching out of the backroom on a Wednesday night and bring it to front stage on Sunday mornings.

Christians just don't need to be told they need to be good stewards of what God has given them; They need to be taught by you how to manage so they can be good stewards.

- Any comments? Contact Joe Kirkpatrick at: tristateim@aol.com



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