February 26, 2014

NPUC Adventist Leaders
Ideas, Inspiration & Opportunities for Adventist Church Leaders in the Northwest & beyond

Why Not Try This? - Six Lessons I’m Learning in Leadership
by John Jackson

1) Leaders are learners...Those who are not are not leaders for long....

- We live in an information society so leaders need to “traffic” in the currency of today’s world

Quick Links
Click Here to Read Newsletter Online
Feel Free to Forward Newsletter to a Friend

In This Issue
Why Not Try This? - Six Lessons I’m Learning in Leadership
Changed Lives - Heart’s Longing
What Works for Me - The Art of Appeal
Media & Adventist Benefits - Biblical Films' Hollywood Comeback
• Arrange your life around your leadership gift...you will stand before the nail-pierced Savior and be asked, “what did you do with the gift I gave you?” (Bill Hybels)
• Our people are learning; we must be as well!

2) Leaders are visionaries....This doesn’t mean they see only the future and not the present. This means they see the future AND connect the present to it...

• Vision is a “realistic, credible, attractive future for your organization(Nanus, Visionary Leadership)
• Vision is “a clear mental image of a preferable future, imparted by God to his chosen servants, based upon an accurate understanding of God, self, and circumstances”(Barna, Without a Vision, the People Perish)
• “The right vision is an idea so powerful that it literally jump-starts the future by calling forth the energies, talents, and resources to make things happen” (Nanus)
• Christopher Robin, in “Winnie the Pooh”, says “Organizing is what you do before you do something, so that when you do it, it’s not all mixed up”
• “There are two parts to leadership...one is the vision casting and the other is implementation..you have to implement things that match your vision..And remember, the thinking that got you to where you are today, will not get you to where you need to go”(Ken Blanchard, quoted in NetFax)
• There is no necessary conflict between leadership & management...All effective leaders manage...the key question is what do effective leaders manage?

3) Leadership involves risk...Risking for a Continue reading

!!

**Changed Lives - Heart's Longing**

Elizabeth had grown up as a Seventh-day Adventist, but when she got into her late teen years she found herself separated from God and the church. As time went by she continued to remember her faith, and a longing was born in her heart to reunite with the church, but the hectic pace of life and the disinterest of her family made it difficult for her.

Finally, Elizabeth came by the Enumclaw SDA Church on a Wednesday night hoping there would be a mid-week service. There she met Pastor Kevin Wilfley and the caring members of the Enumclaw church family. When it was announced that evangelistic meetings would begin at the church, Elizabeth determined to be present for the meetings. Although she was not able to attend every meeting, Elizabeth expressed a desire to take Bible studies and be rebaptized. In addition to that, her boyfriend, seeing the changes in Elizabeth's life has also requested Bible studies.

God has worked in very meaningful ways for Elizabeth and she is looking forward to the day of her Baptism in the next month or so!
What Works for Me - The Art of Appeal

**Best Practices Webinar with Shawn Boonstra** from NAD Adventist on Vimeo.

On Tuesday, February 18, 2014, the NAD held a Ministerial Best Practices Webinar presentation by Shawn Boonstra entitled, “The Art of the Appeal”.

**Description**: Shawn discussed the art of working with an audience over time to create the best possible environment for a positive response to the gospel. He briefly touched on the history of the modern altar call, and discussed an important understanding how appeals work in the minds and hearts of hearers. He also discussed the difference between persuasion and appeal, as well as gave practical suggestions that help create a positive environment for response.

Media & Adventist Benefits - Biblical Films' Hollywood Comeback

In a world that obsesses about the Zombie apocalypse, superheros, and vampires, Hollywood is making a new turn. You may have seen the previews on TV for the new movie Noah. It has piqued my interest, but I can't help but wonder of Hollywood's ulterior motives. They are not in the business of saving souls, they're in the business of making money. But could movies such as these build our faith in the process? [Click here](#) to read an article from The Telegraph about the upcoming Biblical films.

Lifelong Learning - Living on a Pastor's Salary

Can I live on a pastor's salary? Sure I can, if my spouse works two jobs, if I have a big inheritance, if I take a vow of poverty, if I don't have kids, if I.....wait I don't have to do any of those things? Read [this article](#) from NAD Ministerial Best Practices for Adventist Ministry by Lawrence G. Downing, DMin.

Resources - Sabbath History Seminars
Sabbath History Seminars - LLT Productions has a six-part series of PowerPoint presentations for use by pastors, evangelists and lay people. These presentations feature plenty of pictures, sharp high-contrast text and complete speaker's notes. Here is an overview of the series:

- Emperors, Popes and Calendars: Julius Caesar, Pope Gregory and the story of calendars and calendar reform.
- Sabbath Controversy: The Sabbath in Jesus' ministry and the story behind the first Christian Sunday keepers.
- The Sabbath through the Middle Ages: How and where the Sabbath survived during the medieval era.
- The Sabbath in the Reformation: Surprising stories of the Sabbath in unexpected times and places.
- Revival of the Sabbath: Rediscovery of the Sabbath truth lays the foundations of modern Sabbatarianism.
- The Sabbath Prevails: The end-time expansion of Sabbath keeping and the prophetic call to Sabbath reform.

The Sabbath History Seminar PowerPoint presentations are packaged on a single CD for $60. Quantity discounts are available.
For more information contact:
LLT Productions, P O Box 205, Angwin, CA 94508
Phone: 707-965-2786 or 800-558-4478 (US only)
E-mail: lltproductions@sbcglobal.net
Website: www.lltproductions.org

Health & Temperance - Depression and Sleep

Good Mood Bad Mood

by Charles D Hodges Jr. MD
Source: Good Mood Bad Mood

Light bulbs have become a modest fixation for me. I hate anything that approaches fluorescence with a passion. I grew up in a n incandescent world courtesy of one of the world's greatest inventors Thomas Edison. And, frankly I would have preferred to finish under the somewhat golden light of a glowing filament. Thanks to a government that outlawed my favorite light source, I have become a hoarder of incandescent bulbs.

By now you are wondering what depression has to do with light bulbs and Tom Edison. The answer is Continue Reading...

Parenting Corner - Can We Value Family Too Much?
Some parents put such a high priority on their children that they make the mistake of removing everything from their lives that doesn’t directly benefit the kids. Sports, music, clubs, and activities fill the schedule, consuming every minute of their time. One dad said, “Judy and I felt stressed because of the busyness, but continued to press on, believing that we were doing the right thing. We then realized the problem we were creating in our children. They were becoming more selfish and we were encouraging it.” Take a moment and look at your life. If children are at the center, what are you teaching them? One way to help our children is to teach them that they aren’t the center of the universe, God is. In fact, as a family we must be serving, sharing, and giving to others. After all, it was Jesus who said, “Seek first the Kingdom of God and all these things will be added to you.” Matthew 6:33. When parents model sacrifice, children learn to care for others beside themselves. Take time in your family life to show hospitality to others, serve at church or in the community, pray for others, or even save up and give money to someone in need. Children learn a tremendous amount from these special family experiences, but most importantly, they learn to give up a little of their own selfishness, a lesson that will last forever.

“Say Goodbye to Whining, Complaining, and Bad Attitudes, In You and Your Kids.” Dr. Scoot Turansky & Joanne Miller, RN, BSN.
Why Not Try This? – Six Lessons I’m Learning in Leadership

Marella Rudebaugh
by John Jackson

1) Leaders are learners…Those who are not are not leaders for long….

- We live in an information society so leaders need to “traffic” in the currency of today’s world
- Arrange your life around your leadership gift…you will stand before the nail-pierced Savior and be asked, “what did you do with the gift I gave you?” (Bill Hybels)
- Our people are learning; we must be as well!

2) Leaders are visionaries….This doesn’t mean they see only the future and not the present. This means they see the future AND connect the present to it…

- Vision is a “realistic, credible, attractive future for your organization (Nanus, Visionary Leadership)
- Vision is “a clear mental image of a preferable future, imparted by God to his chosen servants, based upon an accurate understanding of God, self, and circumstances” (Barna, Without a Vision, the People Perish)
- “The right vision is an idea so powerful that it literally jump-starts the future by calling forth the energies, talents, and resources to make things happen” (Nanus)
- Christopher Robin, in “Winnie the Pooh”, says “Organizing is what you do before you do something, so that when you do it, it’s not all mixed up”
- “There are two parts to leadership…one is the vision casting and the other is implementation…you have to implement things that match your vision…And remember, the thinking that got you to where you are today, will not get you to where you need to go” (Ken Blanchard, quoted in NetFax)
- There is no necessary conflict between leadership & management…All effective leaders manage…the key question is what do effective leaders manage?

3) Leadership involves risk….Risking for a clear and compelling future is part of the leadership calling….

- “when churches take risks and make changes-and reposition their ministries for greater impact-they grow. Those who aren’t making changes, just seem to be stuck. They aren’t seeing the levels of growth and vitality they desire” (J. David Schmidt in study of 450 churches on behalf of the South Carolina Baptist Convention)
- “Leadership is cultivating, in people today, a future willingness on their part to follow you into something new for the sake of something great” (Daniel Brown)
- “There is nothing more difficult to carry out, nor more doubtful of success, nor more dangerous to handle, than to initiate a new order of things. For the reformer has enemies in all who profit by the old order, and only luke-warm defenders in all those who profit by the new order. This luke-warmness arises partly from fear of their adversaries, who have law in their favor; and partly from the incredulity of mankind, who do not truly
believe in anything new until they have actual experience of it” (Machiavelli, The Prince, 1513 A.D.)

4) Leadership lifts everyone to new heights…and challenges the status quo…..

- “Men will never cast off their dearest pleasures upon the dreary request of someone who doesn’t ever seem to mean what he says” (Richard Baxter)
- Align fresh recruits with gifts and passions…must insure a good experience and be sure we are not “using people”. Ask questions…was it worth your time? Did you enjoy it? Did it breath life back into you? Do you look forward to doing it again? If we needed to adjust your role, what would you like adjusted? (Bill Hybels)
- Leaders create more leaders. Leaders want others to experience the satisfaction of full throttle fulfillment
- What 20% of what you are now doing will you stop doing this year(because it is no longer effective) and what 20% new enterprises will you launch?
- Drucker…“What will you stop doing as a result of what you have learned today?”

5) Leadership is about influence…and if you don’t, you are not…

- People do what people see…modeling, mentoring, and monitoring lead to multiplying influence
- Getting people to embrace and seek a vision that requires them to break through familiar ways of thinking and acting requires trust
- “Leadership is a way of thinking about institutional heirs, a way of thinking about stewardship as contrasted with ownership” (Max DePree in Leadership Is An Art)
- Turning an audience into an army, pew sitters into players, building a “prevailing church” (Bill Hybels)

6) Leaders have integrity, authenticity, character, and depth….

- “Grow in the grace and knowledge of the Lord Jesus Christ” (II Peter 3:18)
- ABC’s of consistency: Approachable, Believable, Convictional (John Maxwell)
- “I commend you to God and to the word of grace that is able to build you up and give an inheritance” (Acts 20:32)
- “Effective ministry flows out of being” (J. Robert Clinton, Fuller Seminary)
- You can teach what you know…you can only reproduce who you are
Biblical films' Hollywood comeback

By Nick Allen, Los Angeles 3:41PM GMT 25 Dec 2013 Follow

The saint-like image of a hooded woman looms out from the movie poster, her arms outstretched as a divine light bursts from the sky. A message written above is simple and unambiguous: “You Will Believe.”

So goes the promotional campaign for the forthcoming Hollywood blockbuster Mary Mother of Christ. “It is a part of Mary, Joseph and Jesus’s life that has not been shown on the big screen before,” reads a synopsis. “Under the reign of terror of Herod the Great and, against all odds, they survive as young parents in one of the most treacherous times in history.” It promises “faith-based high action drama” – and there is no room in the audience for doubting Thomases.

Mary Mother of Christ, whose title character will be played by Odeya Rush, a 16-year-old Israeli-born actress, is one of a series of unashamedly Christian biblical epics due to appear next year, marking an unprecedented overture by Hollywood to America’s evangelical heartland.

Studio executives who have spent the past few years releasing superhero and zombie films have, it seems, had an epiphany. Now their new best friends are evangelical pastors whose endorsements they actively seek, even inviting them on to sets during production. Pastors in turn play clips from films of which they approve to 10,000-strong congregations on 40ft wide movie screens.

Larry Ross, who has handled publicity for Christian groups and leaders including Rick Warren and Billy Graham, said “no pastor goes to seminary in order to market movies” but if the movie “proves edifying to their congregation, if it builds their faith”, they would recommend it.

In March audiences will be treated to Noah, a $150million special effects-laden extravaganza, in which Russell Crowe will build an ark and rescue mankind from the Great Flood. Harry Potter actress Emma Watson will play his adopted daughter, and Sir Anthony Hopkins is portraying Methuselah. The ark was built on Long Island, New York.

Noah will be followed by Sir Ridley Scott’s Exodus, in which Christian Bale, as Moses, will part the Red Sea. Scenes from ancient Egypt have been reconstructed in southern Spain, with Bale wielding a bow and arrow and Sigourney Weaver playing the Pharaoh’s wife. Scott has described the film, in a less than godly phrase, as “F------ huge”.

Another movie of Moses’s life called Gods and Kings is also planned. Steven Spielberg was due to make it but has been replaced by Ang Lee, who won the Best Director Oscar this year for Life of Pi. Meanwhile, Son of God will tell the story of Jesus’s life, with Portuguese actor Diogo Morgado in the lead role. Will Smith is said to be planning a film based on the story of Cain and Abel, and Brad Pitt is rumoured to be playing Pontius Pilate in a separate project.

Phil Cooke, a film-maker and media consultant to Christian organisations, said Hollywood’s epiphany had financial, not spiritual, origins. “What’s happened is they’ve understood it’s very good business to take Christians seriously, and this is a real serious market,” he said.

“For years Hollywood bent over backwards to reach special interest groups, be it feminists or environmentalists. It has finally realised that there are 91 million evangelical Christians in America.”

For their part, studio executives have taken something of a leap of faith that films in which religious figures save the world will bring big box office receipts.

That faith is based in no small part on the success of The Bible, a television mini-series shown on the History channel
earlier this year, which averaged 11.4 million viewers and became America’s most watched cable show of 2013.

“It made the Bible cool to talk about again,” said Mr Cooke. “The separation of church and state in America is so strong that people had become afraid to talk about God, at work or at school. Suddenly, these Bible stories were water cooler conversation again.”

Since the days of epics such as Ben-Hur and The Ten Commandments more than half a century ago, Hollywood and America’s Christian areas have rarely seen eye to eye. A low point was Martin Scorsese’s 1988 film The Last Temptation of Christ, which featured sex scenes, and flopped after Roman Catholics led a boycott.

But in 2004 Mel Gibson’s The Passion of the Christ achieved great commercial success, thanks partly to the endorsement of prominent Christians such as Rev Billy Graham. Since then, studios including Warner Bros, Sony and Fox have nurtured faith-based audiences. They have created “faith” divisions and employed Bible scholars to check scripts. “Mega-church” pastors have been invited to preview films months before their release.

Websites have also been created for pastors to download trailers to show during sermons. The push includes promoting films with Christian groups globally, particularly in South America and Africa.

However, that audience is knowledgeable about the subject matter and Hollywood is wrestling with questions of dramatic licence. One of next year’s epics has already run into controversy. Test screenings for Noah with a Christian audience in Arizona, and a Jewish audience in New York, reportedly produced troubling results. It has been suggested that the film shows Noah as an early opponent of climate change. Its director, Darren Aronofsky, has called him the “first environmentalist”.

Brian Godawa, a screenwriter, claimed to have read an early version of the script and said it portrayed a scenario in which the Great Flood was caused by man’s “disrespect” for the environment. Paramount, the studio behind Noah, remains adamant that it will sail on to success.

Whatever happens, Noah will have the same advantage for studios as the other biblical epics. Unlike movies based on superheroes, or the latest literary sensation such as Fifty Shades of Grey, the studios will not have to pay millions of dollars in copyright and licensing fees. The stories in the Bible are free to use.
Best Practices for Adventist Ministry

https://www.facebook.com/AdventistPastors/posts/10151521162768121

June 26, 2013 ·

A Nest Egg Is Not Just for the Birds
By Lawrence G. Downing, DMin

When we made the decision to dedicate our lives to the pastoral ministry, most of us did not have achieving wealth as one of our primary goals; nor did we take a vow of poverty. When we were in our 30s and 40s, if not before, reality hit home: a financial nest egg does not happen by accident or miracle and it’s better to have one than not. The loaves and fishes may multiply, dollars are another matter. What this article sets out to accomplish is to share accounts of men and women in ministry who have successfully managed their finances and feel confident that the funds they have saved are sufficient to meet their present and future needs. The theory is that perhaps the economic success some have achieved will be a catalyst for others to follow a similar track.

All the names in the article are fictitious and the accounts have been altered to protect identity. The rest is real stuff that comes from real pastors in response to the question: how did you manage to live on a pastor’s salary and save enough to feel good about retirement?

Pastor Joel recently retired after more than 40 years in pastoral ministry. His wife’s income exceeded his. This enabled him and his wife to put their three children through college without debts. He reports that he and his wife were careful with their funds. They always paid their credit card bills in full. They did not buy expensive clothes nor take exotic vacations. They used birth control, thus postponing the costs that are part of raising a child until they were financially secure. Discipline in financial matters, he says, is essential. He took full advantage of the conference retirement matching funds. He made full use of the parsonage allowance by putting the maximum allowable in the house each year. In addition to the VALIC retirement fund, he and his wife invested in other mutual funds, bonds and property. Their net worth at retirement was in excess of 3.5 million dollars.

Pastor Joel advises pastors to become educated in financial matters. Numerous magazines and other resources provide financial advice. Subscribe, for example, to Money Magazine, FORBES, FORTUNE or similar financial journals. Become versed in the fundamentals of investment planning and spend time to learn about the intricacies of how the stock market operates. (This exercise will likely not give you assurance your money is safe, but it will let you know a bit about the risks and pitfalls associated with owning stocks.)

Pastor Alice advises pastors, to follow the old cliché, “Don’t spend more than you earn.” It’s true! She has observed the financial distress among pastoral colleagues when they take advantage of easy credit, spend their money to “Keep up with the latest,” whether its electronic gadgets, cars, travel, whatever. She noted that many of the expenditures that have drained her friend’s resources are not necessary to perform a pastor’s work. Let others brag and show off their toys, she says. Watch them jiggle the keys on their newest car as you deposit money in your
savings accounts. If putting savings above gizmos creates angst, take time to evaluate your priorities, advises Pastor Alice.

One financial decision that Pastor Alice would like to amend, when she thinks back on her financial history, was the decision to buy into a time share program. While it looked good at the time, she found that with all of the expenses involved it would have been much cheaper for the family to rent a condo for a week at a vacation destination.

In looking toward her retirement, Pastor Alice has concluded, based on what she has read about retirement needs, that it would be well to have $800,000.00 or so in the family’s savings accounts. This is in addition to the income from pension funds which she reckons will be somewhere between $65,000.00 and $70,000.00 per year.

Evaluating his present situation, Pastor Martin reports he and his wife are free of debt. They own several properties and have retirement accounts that provide them security and a sense of well-being. They live on their Social Security and pension fund income and have not drawn down any of their retirement funds. They find that they have money left over at the end of the month. As he evaluates how he and his wife have managed to accumulate about $1 million in their various investments he emphasizes one of the essentials: it is a team effort. Husband and wife together and both agreed on an economic philosophy and hold to it.

In answer to the question, Have you made financial decisions that you wish you had done otherwise? He reflects on his decision to opt out of Social Security for a time. He later opted back in, but did not contribute the maximum. His payments at retirement are less than they might have been.

For the first ten years of his ministry, Pastor Alvin paid little attention to his financial future. He and his wife lived on his salary and had a small amount left at the end of the month. A question from a tax accountant caught his attention: “How much do you want to put into your retirement account?” Pastor Alvin and his wife made the decision to begin putting $100.00 a month into a tax-deferred account. After a few years, the wonder of compound interest was evident. The pastor and his wife began to be more intentional about their future economic state. Pastor Alvin’s wife found work. They made the decision to put most of her income into their retirement account. They set a financial goal: they wanted to have an income of $55,000 to $65,000.00 per year when they retired. At this point in his carrier, Pastor Alvin believes they have exceeded this goal and is confident about his economic future.

There are pastors who opt out of Social Security. Pastor Eli is one, but unlike some who do not contribute to Social Security, Pastor Eli and his wife took the money that would have gone to Social Security and invested it in the G. C. investment vehicle, and, for the wife, Vanguard mutual funds.

In their early years of marriage, Pastor Eli and his wife struggled financially. They had a baby while in college and they took out a loan for his seminary education that left them with a debt of some $25,000.00. After completing seminary, the wife pursued a professional degree. With the added income provided by the wife’s employment, they were able to pay off the student loan,
build a house, and begin investing the majority of the wife’s income into a Vanguard retirement account. They are on track to have savings in excess of one million dollars at their retirement.

Pastor Eli emphasizes several principles of financial planning: make it a team effort—husband and wife working together. (Heard this before?) Pay off the house. He estimates that they saved more than $300,000 by paying off their home in ten years rather than the 30 years of their mortgage loan. He stressed the importance of making a financial plan and following it. A fundamental investment philosophy: Don’t spend more than you have. If you cannot control credit card debt, get rid of the credit cards. He recognizes that in today’s world, it is almost a necessity to have a credit card to buy, but pay it off every month. “No debt is a good debt” is his motto. Practice good stewardship. God is a good partner!

When asked about financial decisions that went south, he referenced money put into schemes promoted by acquaintances or church members. He and his wife, early in their marriage, put some money in a couple of these get-rich, can’t lose investments. They did not collect a dime on any one of them. Lesson learned. When a too-good-too-be-true investment opportunity comes your way, put on your running shoes and head make a hasty retreat.

Pastor Mary, when asked what her personal financial practice is reported that she believes it is essential to make God a partner in her financial plans. To her, tithe is part of that equation. After paying tithe, the next rule: “Pay yourself first!” Do not, she advises, go into debt and if you do have debt, pay it off quick as you can. It is important, she notes, to consider both the pastor’s income and the spouse’s income as a package. Her goal is to have $350,000-$450,000 in retirement and savings accounts when she and her husband retire. This, she believes, along with their Social Security pension will prove adequate for their financial needs over the 20 to 25 years they may live after they retire.

Pastor Amos, now retired, reflected back on his college and seminary years. These were not easy times for him and his wife. In addition to his class work, Pastor Amos worked to pay his tuition and living expenses. The work program added additional years to his education but enabled him to finish seminary debt free.

The first pastoral assignment did not provide sufficient income to afford a car so Pastor Amos rode a bicycle to visit his parishioners. He and his wife created, and adhered to, a tight budget. They identified their expenses and allocated funds from each pay check to each budgeted item. Through careful management, Pastor Amos and his wife were able to save enough to buy a piece of property. They later borrowed sufficient money to buy a house, which one year later they sold for a profit.

Their economic situation was enhanced when Pastor Amos’ wife began to work. The extra income provided more discretionary funds that were invested in more real estate. The rental income was put into paying off the mortgage for each rental property. The income from these properties is an important component of the family’s retirement portfolio. Later, Pastor Amos and his wife invested in the financial market under the care of an investment professional. Pastor Amos reports that his total retirement income is something between $10,000.00 and $12,000.00 a
month. He also recommends that the pastor have a savings account or Money Market account with funds sufficient to cover 6-8 months of expenses. This is the “Rainy Day” fund.

Pastor Amos states that in his retirement years he and his wife have sufficient resources to provide a comfortable living and more. They enjoy sharing their blessings with others in need. To provide for unexpected costs that may arise from unexpected health-care needs, he and his wife purchased I-Bonds that now have a value of more than $600,000.00. (I-Bonds are interest-sensitive U. S. Government bonds. When Pastor Amos bought them, each person could buy a maximum of $30,000.00 per year. That limit has been decreased.)

Pastor Ted has been retired more than 25 years. He began his ministerial work in the office of a small conference. Later, he became a parish minister, a position he retired from at the age of 62. Pastor Ted, like Pastor Eli, opted out of Social Security. He began to invest in property, the stock market and CDs, which at the time he invested were locked in at rates of 10% to 15%. When Pastor Ted retired, he found that he was not covered by medi-care and that it would be very expensive to pay the catch-up cost to participate in Social Security. It was then that he learned that he could be covered under his wife’s Social Security. She had developed a small part-time business, paid into Social Security, and through her, he was eligible for medi-care. He and his wife receive less than $10.00 a month Social Security payments, about $1,600.00 from the General Conference Retirement Plan, and benefit from S.H.A.R.P., the G.C. retirees medical plan. He states he did not count on his GC funds for his retirement years. He relies on the CD’s and property he owns to provide a secure future. His advice: Pay off your house before you retire. Avoid debt like the plague. Pay cash for your cars.

When I reflect on the information and advice the pastors shared, there were certain common practices evident.

1. Have a financial plan—a budget—and follow it.
2. Don’t spend more than you have.
3. Be a team: the income a working spouse generates is important.
4. Start saving early and watch the funds grow.
5. Pay off all debts, especially your house, before you retire.
6. Invest in property, stocks or other investment instruments.
7. Become knowledgeable in the investment area you select.

The salary a pastor receives does not put her/him in the high-income bracket. However, our income is considerably above the national average and likely above that of most of our parishioners. If a pastor implements the above investment strategies there is no guarantee that a secure future awaits. However, the odds are on the side of the person who does. The accounts of pastors who live in the real world and cope with real financial issues are evidence that a secure financial future is a realistic expectation. The women and men who shared their story took responsibility for their financial future, learned principles of money management, and followed an economic plan. Discipline is key, and this key opened a plethora of opportunities for a satisfying financial future.
Light bulbs have become a modest fixation for me. I hate anything that approaches fluorescence with a passion. I grew up in an incandescent world courtesy of one of the world’s greatest inventors Thomas Edison. And, frankly I would have preferred to finish under the somewhat golden light of a glowing filament. Thanks to a government that outlawed my favorite light source, I have become a hoarder of incandescent bulbs.

By now you are wondering what depression has to do with light bulbs and Tom Edison. The answer is that Edison made it economically practical to stay up long after dark. Our bodies are made to cycle up when the sun rises and cycle down when it sets. Edison made it possible for us to fight against our circadian rhythm. As I write this it is dark outside and if there weren’t twenty-three light bulbs over head and a big screen television in the corner, I would probably be asleep. And, that would be normal.

What isn’t normal is that I will stay up and watch the 11:00pm news and then set my alarm for 5:45am to knock me out of bed so that I can get to work. That is 6 hours and 15 minutes of sleep and it isn’t enough. It is also may be a prescription for depression.

In a couple of studies published in the journal Sleep, researchers looked at the relationship between the number of hours people sleep and their risk for depression. One study of 4100 subjects between the ages of 11 to 17 found that sleeping less than 6 hours increased their risk of depression. Another study of twins with a family history of depression found that sleeping a normal amount of 7 to 9 hours cut the risk of depression from 53% to 27%.

As we seek to help people who come for counseling with complaints of depression and anxiety, one of the most important questions we need to ask is “how much are you sleeping?” I routinely tell counselees and patients that I may not be able to tell them what is wrong with them unless they change their life habits and get 8 hours of sleep a night for at least 2 weeks. If they cannot do this on their own I send them to see their doctor for a good medical work up and appropriate medical care.

Most of us do not sleep nearly enough. And, it generally is not because we could not if we allowed the time. We have become a people who routinely burn the candle at both ends. Maybe, we would all be in a better mood if we just turned the light off and went to bed earlier.

Both studies can be found in February 2014 issue of SLEEP. Vol37 issue 02.

The Prospective Association between Sleep Deprivation and Depression among Adolescents. Roberts et al.