HOW SHALL WE LIVE?
Falling home prices and foreclosed homes.
Failing banks and a sagging stock market.
Reckless, greedy men and women placing bets with other people’s money, with their futures.

It adds up:
When we trust the world economy to supply all of our needs, we’re taking our chances.
In the community, we are not immune from economic turbulence.
Some of us have lost jobs, seen retirement savings shrink, seen college funds dwindle.

We are struggling small business owners—grocers, painters, plumbers. We are workers for large firms hard hit by this recession, firms now facing decisions about layoffs.
We’re fortunate. When you compare our situation with the hardest-hit areas of the United States, we seem relatively unhurt. Those among us who have been hurt are optimistic. “I know I can rely on the Lord and on my brothers and sisters,” says a sister who saw her retirement funds drop by 25% in 2008.

Our covenant love has made us more recession-proof.
She’s right. We’re responding to this recession: with sharing fund contributions that are beating expectations, with cash-stuffed envelopes slipped quietly under doorways, with job leads, meals, rides, prayers and encouraging words.
Many of our friends and neighbors are not as fortunate. Take a look: They’re saddled with credit card debt, student loans, skyrocketing health-care costs, mortgages on houses they can’t afford anymore. It’s the morning after the party—and the surplus dollars of the past are history, spent on status symbols and faddish clothing, on shoddy goods and gasoline, and now there’s nothing left for the needs of tougher times.
The Lord wants to save them! Our cities teem with them—the debt-indentured, the unemployed, the overspent. They’re flooding the Mississippi Valley, where our missionaries labor. In 1975 Ern Baxter, a Pentecostal preacher and pastor, put their situation well (speaking of another economic crisis): “The people of the world have run out of options. They’re threadbare. They’re worn out. They’ve got nothing left. Their economy is on the rocks. . . . Their society’s a shambles! . . . They’re looking this way saying, ‘Is there a people that have got it together? . . . Is there a community of men and women that can interrelate in joy and peace and hope? Where is it? Give it to us!’”
“Never waste a good crisis,”
says Rahm Emmanuel, chief of staff to U.S. president Barack Obama. We can share Mr. Emmanuel’s enthusiasm. We, too, want to seize this moment, to capitalize on this recession and consider an important and basic question: How shall we live?
How is God calling us to live?

What’s our plan in hard times for fulfilling our covenant promise to support one another spiritually, materially and financially?

How should we think about the economy?

Is it neutral, a given?

A necessary evil?

A tool to be bent to our purposes?

Can we trust it?

How much can we trust it?

Are there any alternatives to placing our trust in the economy?
Some of us remember only prosperous times. The college students of 2009 never experienced the oil crisis of 1973 and ‘74, when you could only buy gas on certain days, when the State of Oregon banned Christmas lights, and daylight savings time had to be imposed nationwide to conserve energy. Our older members know that, just like the poor, the possibility of economic hard times has always been with us, and just like the poor, we can expect that possibility to remain with us in the future.
We aren’t facing these economic questions the way so many in the world are—alone, or in isolated family units. We’ve left our homes, lands and families, and gotten them all back a hundredfold in the kingdom of God. So we’re asking our questions from a different vantage point. **We’re a people: united, committed, with a history, with common resources, covenanted to care for one another.** We’re not just any people. We want to be a light to the nations, a city on a hill, the solution to the world’s problems.
As a people, we’re in the world, spending our days laboring in the world’s economy. We know that the Lord has often used the economy to sustain us—and not just us. The economy is one way he’s providing for many nations and peoples. Over the centuries, the world has developed a complex—and, in the richer countries, mostly successful—method of giving many people material goods and comforts.

We’re in the world and its economy, and yet we’re not of the world. The world economic system is the world’s economic system. It doesn’t belong to us. It’s the economy of the old creation. We are living in a new creation, founded on Jesus. It’s interesting to observe that our Lord’s strategy for victory didn’t depend on money, power and influence, on economics at all. His strategy for victory was the cross.
Does our community’s economic life have to be heavily roped to the fate of the world’s system?

Can we increase our independence from the world’s way of doing things?

We want to be a new way to live in every way.

Shouldn’t that “every” include economics?

Shouldn’t our economic approach leave room for the cross?
As a community, we have already developed answers to basic questions about money, hard times and the economy. Our approach grew out of our experience in the late 1970s and early ’80s.

Three factors converged. First, we were entwined in a long stretch of economic hard times. The annual inflation rate rose steadily through the mid-1970s, hitting 14% in 1981. In 1982, the unemployment rate rose to 10% nationwide. (The unemployment rate is 8.5% today.) Realistically, it seemed that a combination of lost jobs and high prices might put basic necessities out of reach for many in the community. We needed a plan.
Second, during this same period, the community was attacked by nationally circulated newspapers like the *National Catholic Reporter* and by the local NBC affiliate in South Bend. These attacks heightened our sense of identity, our sense that we were a people set apart from the world—even hated. Finally, in the People of Praise, and in other charismatic communities around the world, some began giving prophecies announcing difficult and gloomy times to come. There were prophetic words about “days of tribulation” and “times of darkness.” Some predicted that buildings then standing would not be left standing in the coming years.
gloomy prophecies. He wanted us to consider a more fundamental
What was the Lord saying to us in all of this? We thought and prayed about it intensely. In the end, we discerned that he wasn’t calling us to address only the hard times or the gloomy prophecies. He wanted us to consider a more fundamental and basic question: How should we live in any case?

How shall we live . . .
whether persecuted
or left alone,
whether in times of plenty,
times of want,
or in-between times?
We wanted a way of life with its own integrity, a way that applied in any and all circumstances, a new way of living. St. Paul’s words inspired us: “Not that I complain of want; for I have learned, in whatever state I am, to be content.

I can do all things in him who strengthens me (Phil. 4:11-13).
We came to some conclusions
We don’t want money and possessions just to have them, or for the comfort, power or influence they bring. Money and possessions are means to be used in God’s service. This means we should strive to reduce our attachment to the money and the things the Lord has given us, treating them as if they were not ours to keep.

Some conclusions

We know that at the end of our lives we will face an audit on the use of our money. If we pursue wealth just to become wealthy or influential, Scripture tells us that our efforts might separate us from God forever.
So what are our money and possessions for? Two things.

They’re God’s way of providing for our sustenance—our basic needs, our daily bread.

Second, our money is meant for supporting the Lord’s work.
The Lord’s work comes first. If we had to choose between taking care of our own needs and funding the Lord’s work, we’ve already decided. We will follow the example of the poor Macedonian Christians: “For in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, and even beyond their means, of their own free will, begging us earnestly for the favor of taking part in the relief of the saints” (2 Cor. 8:2-4). Putting the Lord’s work before our own well-being is one way we honor the cross.
We should always live in a way that prepares us for economic change. In times of plenty, we want to store away some of the provision God has given us so it’s there for us in times of want. That’s what being “provident” means. Being provident applies to funding the Lord’s work, too. In times of plenty, we want to set money aside so that we can use it for the Lord’s work later. We also want to have enough left to take care of the poor the Lord will send our way in hard times.
We want to lower our dependence on the world’s economic system, a system we cannot trust to take care of us. This means developing the capability of producing and maintaining more of life’s essential goods ourselves. We call this “resourcefulness.” Resourcefulness helps increase our independence by reducing our dependence on money and the world’s economy.

Resourcefulness includes rejecting the world’s buying patterns. We don’t want advertising to manipulate us into purchasing things we don’t need. We don’t want to buy useless or shoddy things, or to rely heavily on convenience thinking. When something breaks, we don’t want to rush out immediately and replace it. We want to acquire some of the skills we need to repair the things the Lord has given us.
We know that, realistically, we can forecast economic conditions at most six months ahead. Being provident includes making a plan based on what we can see coming at us within this six-month window. Since our view of the future is always changing based on new information, we expect to be planning for the future all the time.

Of course, we also want to plan for some events that may not appear in our six-month window, but still seem possible down the line. A principle used in insurance applies here. If an event is sufficiently harmful and the cost of a preventative measure is low, then the preventative measure may reasonably be taken.
We see no conflict between the notion of planning for the future and the ideal of living by faith. We know so little about the future. We’re planning for the few things we can see, and living by faith for all the rest.

When we think about the future, we aren’t putting our trust in money. In economic hard times, it’s easy to see more money as the solution, unwittingly turning wealth into our savior. But we reject the idea that money is our help in times of distress. Our help is in the name of the Lord and in one another.
We want to plan for the future, responding to this recession and to the signs of our times. But we want to do more than just react. We want to proactively increase our independence from the world’s economy, buttressing ourselves from future hard times and living the way we want to live.

Here are some specific steps we can take to lower our dependence on money and the economy:

**Natural Gas and Electricity**

1. Purchase a programmable thermostat for your home, so you can lower heat and air-conditioning usage when you’re away or asleep.

2. Similarly, lower the temperature of your water heater to 120 degrees. Use a meat thermometer to measure the temperature of the hot water in your home and adjust your water heater’s temperature accordingly.

3. Try living in fewer rooms during the winter and summer, closing the furnace and air-conditioning vents to unused areas. In the winter, you can use space heaters to heat your most trafficked areas.

4. Install ceiling fans so you can rely less on air-conditioning and reduce electricity usage.

5. Turning off the lights when you leave a room is an obvious way to lower electrical costs. Better yet, consider replacing...
regular light bulbs with compact fluorescents (CFLs) or LED bulbs, especially in low-traffic parts of your home, like closets.

### Fuel economy

1. Many experts say that the best way to improve your car’s fuel economy is to avoid aggressive accelerating and braking. In other words, slow down and speed up at a more gradual pace. Eliminating aggressive driving can boost fuel efficiency by as much as 37%, according to Edmunds.com.

2. Regularly checking and replacing your car’s air filter can lead to a 10% boost in fuel economy, according to *Forbes* magazine. Properly inflating tires can also result in modest gains.

3. Of course, the best way to save gas money may be to drive less, by consolidating errands, sharing rides or by taking more dramatic steps, like moving closer to where you work.
Clothing and Entertainment

1. Set up a goods room for your branch—a place where branch members can drop off high-quality used clothes, reusable household items, etc., so that other branch members can make use of them.

2. Learn to repair torn clothes, rather than rushing to replace them.

3. Instead of buying gifts, consider making your own gifts or giving your services to loved ones.

4. Check out movies, books and CDs from the library, rather than renting or buying them.

5. On your home computer, take advantage of free and open-source software like Open Office for word processing, spreadsheets, etc., rather than paying for name brand computer programs.

6. Learn to give haircuts.

Food and Groceries

1. For low-cost, nutritious cooking, the *More with Less* cookbook contains classic recipes and advice. Nowadays, you can also use Youtube and recipe web sites to learn how to make inexpensive and healthy foods.

2. Buying some staple foods in bulk can help lower costs, but do a careful cost comparison to make sure the savings are real. (Also, remember that you don’t save anything if the food goes bad before you can use it.)
Consider starting a grocery-buying club with other households in your branch. A buying club purchases grocery items in bulk directly from a food distribution company, eliminating middlemen. Information and advice about how to start a buying club are readily available on the Internet.

Freeze leftover meat and vegetables, even in small amounts, and reuse them in stews, potpies, soups and stir f ries.

Decide that soup can be a meal. There are plenty of soups that aren't time-consuming to make. Also, decide that the crockpot is your friend.

For after-school snacks, put your kids in charge. Give them a weekly budget and help them to calculate the per-serving costs of a variety of items, from expensive Twinkies to cheaper snacks like peanut butter and crackers. Let them take turns deciding and planning the snacks for a week.

Major Purchases, Debt and Savings
1 Start an emergency fund and save three to six months’ worth of living expenses. This can help insulate you from the effects of future unemployment.

2 Learn home maintenance and repair skills to save money and become less reliant on repairmen. If you don’t know what’s wrong or how to fix something, call someone in your branch who might be able to help. Also, consider hiring a branch member to do the repair.

Tony Dal Pra inside his family’s grocery store in Rockford, Illinois.
3 Get three estimates for major purchases and repairs, including major car repairs. Instead of purchasing something you can’t afford, you can try to borrow it from a neighbor, share ownership with friends or rent it for one-time use.

4 If you have debts, begin by paying off the ones with the highest interest rates first.

5 Consider consolidating student loans. Also, have your student loans automatically deducted from your checking account. (Many loan companies give discounts for this.)

**Emergencies**

We also want to prepare for times when basic services (groceries, heat, electricity) are interrupted, keeping supplies and tools on hand that will allow us to meet our basic needs until more normal times return.

1 Store enough nonperishable food to last your household at least a week.

2 Store enough water to last a few days. Each person consumes about one gallon of water per day for drinking and cooking.

3 If you live in a northern climate, consider acquiring an alternative means of heating your house for a few days. Wood stoves, kerosene heaters and electric generators are among the options.

4 Consider obtaining an alternative cooking source such as Sterno or propane.

5 Prepare an emergency medical kit, including additional supplies of prescription drugs (factoring in expiration dates).

Danny Reinhardt (New Orleans) helps his grandpa Dan Brewer (South Bend) collect firewood for the wood-burning stove.
Besides taking specific steps, here are some activities designed to help get us thinking about lowering our dependence on the economy and the ways we want to live.

1. In the U.S., unemployment is as high as it’s been in 25 years. Consider a scenario where you had to live on 50% less income for a few months. Collect the records of your expenses for a month—receipts, bills, etc. Go through them one by one and make cuts, keeping a tally of the amount you’re saving. Keep cutting until you’ve reduced your costs by 50%.

2. For a week, keep a log of the car trips you make and the number of miles your household drives. Now imagine a scenario—perhaps high gas prices—where you had to cut that amount by 40%. Come up with a plan and try it for a week.

3. John Lake, a Pentecostal preacher, once wrote, “When my missionaries were out in the field, I could not eat pie.” Talk with your household about some of the comforts you’d be willing to give up if you had to in order to put the Lord’s
work first. Together, pick one of those comforts and forgo it for a month, giving the money you save to support the Lord’s work.

4 Put together a list of your purchases over the past six months, groceries and household supplies excluded. (If you buy using credit cards, collecting your statements is a good way to do this.) Go through the list and ask one question, What do we regret buying? Put a check mark next to the items on the list. When you’re finished, total the value.

5 Try a month-long fast from electronic entertainment: movies, radio, CDs, Internet news, Youtube videos, blogs, etc. Before you begin, make a plan. What will you want to have on hand? Games, books, musical instruments, etc. Come up with some low-tech and low-cost cultural experiments you would like to try.

How do we want to live?

- Relying on the Lord
- Putting his work first
- Always planning
- Prepared for hard times and good times
- Reducing our dependence on the world economy
- Admiring the cross
Some are strong in chariots; some in horses.
Some are strong in investments and businesses,
in houses and in banks.
Some strap themselves to the world economy
and have their fates blown about by the
prevailing economic winds. Our strength
is somewhere else:
in one another, in our
Lord—his cross, his
new creation—and the
plans we make for a
new way of living.