

## ★the Great★ RECOVERY

IT STARTS WITH *you*

### Are You Up and Down With the Dow?

Over the past few years, the economy has been a roller coaster that's left most people screaming, "I want off!" As if that's not enough, news about the world economy all over the media has given us *more* reason to feel afraid and out of control.



Staying armed with truth will ward off the panic for you and the people in your church, promoting peace no matter what's going on with the Dow. Keep spreading the word to your congregation that **market volatility doesn't have to mean mood volatility!**

Here are some things to keep you calm and peaceful no matter what the market is doing:

**Where is your security?** First things first. When your investments are bouncing around like a pinball machine, it's a good time for a gut check. Take a look at how much it's bothering you and remind yourself that security lies in God, not money. No amount of money can give you security, but you can be secure in Christ no matter how much or little you have. A loosened grip on your wallet or purse strings might bring some much-needed peace back into your life.

**Maintain a long-term perspective:** Like Dave says, the only way you get hurt on a roller coaster is if you jump off! Investing is a long-term process, not a get-rich-quick attempt. Unless you are retiring tomorrow, you don't need to be concerned if your 401(k) looks more like a 201(k). The market always bounces back, and you'll make yourself sick if you stress over it. Keep investing just like you would

### Are You Up To The Challenge?

The Great Recovery Tracker has tracked over \$40 million since July! Join with us to hit the goal of \$50 million in debt paid/money saved before January 1! Enter your numbers each week at [www.TheGreatRecovery.com](http://www.TheGreatRecovery.com)!

### EDUCATE

Dave Ramsey's *Financial Peace University* (FPU) has helped more than a million families learn God's way of handling money. The average family pays off \$5,300 in debt and saves \$2,700 in the first 91 days! That's an \$8,000 turnaround in just three months. FPU will be back at SJE beginning January 8, 2012 – and your first class is FREE. Register today at: [www.stjohnparish.org/fpu.php](http://www.stjohnparish.org/fpu.php)

### PRACTICAL TOOLS

We offer many tools to help you get control of your money. Here are just a few to check out at [www.DaveRamsey.com](http://www.DaveRamsey.com):

[7 Baby Steps](#)

[Build a Budget](#)

[The Debt Snowball](#)

in any other economy. Over time, you will win!

**Imagine yourself debt-free:** Think about it—how much do market fluctuations really affect your day-to-day life? And how much less would you care if you were completely debt-free with a fully funded emergency fund? If you are already there, congratulations! If you're not there yet, keep at it. Your hard work will be so worth it! When you are in complete control of your personal economy, what's going on in the nation and world economy just doesn't seem to hold as much weight.

Speak out against the hype. The sky is not falling. Encourage your congregation to keep working their way through the Baby Steps and striving to be excellent stewards of all that God has given them. You can't go wrong with that!

[Ask Dave](#)

["We Did It!"](#)