



Hello Summer

Part 1 – How are you Spending your Summer?

Pastor Ted Cunningham

At the beginning of summer, we always talk about breathing room. Breathing room for your family, breathing room in time. Today, we are going to kick summer off with a motivating talk on money. How many of you would prefer we just have fun this summer and not budget it? Yes, just have fun and don't think about how much it costs. How many of you think we need a plan? You notice how it's 50/50?

Today, we're asking the question: How are you spending your summer? We're going to talk about breathing room for your finances. I want to find out how much you're spending this summer, Woodland Hills. We're not going to add it all up. Don't add it up in your head; it will depress you and you will do nothing fun after we do this. We're going to pick a family vacation and the first person I ask in town, "Hey, where are you going on summer vacation?" That's the illustration I'm going to use. So, it just so happens to be Hot Springs, Arkansas. How much do you think it would cost a family of four to go to Hot Springs, Arkansas, for a fun weekend? We're not going to say a week. I don't think you could really kill enough time in a week in Hot Springs, Arkansas, but you can have a fun weekend in Hot Springs.

How much? \$1,500.00? I didn't say you were going to the racetrack; I said you're going just to Hot Springs. I'm talking travel, hotel, dinner, everything. \$1,000.00? The number I came up with from asking people was \$900.00. Does that seem reasonable? I didn't think any vacation in Arkansas could cost \$900.00. What would you do?

You have Big Stuff coming up next week. How many are sending your kids to Big Stuff? I don't have to ask because you know the exact price. It costs \$400.00 to send your kids to Big Stuff. That's for one child. The church is picking up the transportation cost on that.

How about creating memories worth repeating at Silver Dollar City? For a family of four, season passes will run you (2 adults, 2 children) \$392.00. I shared that with a Silver Dollar City employee today and who that is isn't important, but I said, "Hey Beth, I'm going to mention Silver Dollar City" and she goes, "You remind them how much it costs to go to Disney." So, I want to remind you that you could spend \$392.00 in a day at Disney. You get the whole summer. Can we say, "Thank you Silver Dollar City?" If you want to add White Water to it, it's going to jump you up to \$530.00.

Now, they say money can't buy happiness, but what it can it buy you? A boat! That's right! *It can buy you a boat. It can buy you a truck to pull it.* Sing it with me. *It can buy you a Yeti 110 iced down with some...* You shouldn't even be singing those lyrics in church right now. That you even knew those lyrics

is very sad. Travis Brawner, the only thing better than owning a boat is... Having a friend who owns a boat. That's the only thing better. But, if you want, you can rent one. A day on Table Rock with fuel and food and tube rental and all that is about \$500.00. That's a day. But if you want to buy one to save money... That's what we told ourselves. The sticker price is roughly \$34,912. I'm just throwing that out there just as an average amount that some family of four might spend on a boat.

How about the Rec Plex? Let's bring this down a little bit. Somebody told me that a family of four can go to the RecPlex and get snacks for about \$25.00. Now we're getting a little bit more reasonable. You can go to Andy's Frozen Custard... I asked Amy yesterday on our walk, "Am I wrong? Did we used to go to McDonalds after church as children and get a cone for 25 cents? Is that right or am I making that number up?" She said it was right. For one cone at Andy's, you're going to spend roughly about \$30.00. No, no, that is a family of two going to Andy's. No, no, it's a family of four. It's good ice cream though.

How about this for summer activities? Children playing with turtles. That's right; it's free! So, there's plenty we can do to have fun. How about a family sitting around a campfire? Free! Whatever is in the fridge, put it on a stick and roast it.

How about this. We have a couple activities coming up. It's a good time to make announcements. Grab this on your way out. We're going to do popsicles in the park and for you it is free. Then we're going to go to the SnowFlex and for you it's \$10.00. You can't expect the church to pay for all your fun. Another is we're going to do a movie night in the park. How much is that? It's free! And this summer, let us not forget about Sunday morning at Woodland Hills Family Church. How much does that cost? It's ten percent. Those of you who just said free, leave. No, I'm just kidding. We want you to come to know the Lord and be discipled and all of that. We don't want you to leave.

Summer is expensive, and all God's people said... Amen. it can get up there, so yeah, we should think it through. Here's the big idea today. **Your finances do not determine the quality of your faith or family, but, they do reveal the heart of your faith and family.** How you handle money... Today, we're focusing primarily on the spending side of it. But, how you handle money says a lot about what you believe. I love the scriptures treatment of the heart. You get a very clear picture of how the heart works. Today, we don't want to just look at what money you're spending this summer. We really want to spend a lot of time thinking about why you're spending it, why you feel led? The scripture is very clear with us in teaching us about the heart.

In Proverbs 3: 3, we learn that the heart is a tablet. Messages have been written on you heart since the time you were very small. We call these messages on the heart beliefs. They are written there. Somebody said something to you over and over again and it just seared onto your heart. It was your mom, your dad, grandma, grandpa, coaches, teachers. Many of you have beliefs about money written on your heart. All throughout your life and now through your marriage and through your family, you're living out these messages that were written on your heart.

Some of you believed savings was money you put away for a rainy day. How many of you have that belief on your heart? How many of you had the message written on your heart that savings is the difference between the actual price and the sale price?

How many had the message written on your heart that a little more money will solve all your problems? How many of you have a message on your heart that says, "I'll never have enough to go anywhere in life?" It's that person on Facebook when you post the pictures of your family vacation. You can see the beliefs. The beliefs written on a person's heart comes out on social media all the time. You post a simple picture of your family on vacation in Hot Springs, Arkansas, and someone will put in the comments "Well, it must be nice to be able to afford a vacation." Don't you just want to slap that person? "I can't remember the last time we went on vacation." That's probably a person that has the scarcity message written on the heart of "I'll never have enough. Until I start making more money, I can't go on vacation."

Some of you have an abundance mindset. You have the idea, "I'll always have enough." What's interesting is when I'm talking about having enough or not having enough, some of you are thinking that has to do with your income, but we're going to see later today that it doesn't. It doesn't have anything to do with your income; it has everything to do with your heart.

I was just in New York with my son. "Must be nice to go to New York, Ted." We were sitting in a restaurant and across the street, Carson sees a show that he wants to go to. He goes, "Dad, can we go to that show?" I pull up online and the cheapest ticket I could find was \$498.00 per person. "Must be nice to go to that show." It wasn't Hamilton. Now this is important. I asked entertainers this week if I should share this because Branson doesn't have an abundance mindset.

We just came out of Nehemiah with this feeling of *what do we do to help our community?* I'm not a prosperity theology guy. Some of you are thinking I'm going prosperity. "He's going to have us chanting, 'There is more! There is more! We want more! We want more!'" No, it's just thinking differently about money. I told my son, "The fact that that show is charging \$498.00 a ticket isn't what I want the people of Branson to know. What I want the people of Branson to know is even if we wanted to go to that show right now (this was May 19) we couldn't get into that show until October. Every single show is sold out."

I love the things floating around this town. One leader... I'll let him remain anonymous. He has a vision that everybody in this town would raise their prices 25% over the next five years, 5% a year. And then ask the employers to pass that all on to your employees as an investment. When he says that – here's what I love about that – we're like, "Yeah, but our tourists will go nuts." Let's start attracting some more tourists. You're like, "Ted, we're not east coast or west coast." But, what if our town starts changing our minds. Some of you talk about the quality of shows. I was just talking to somebody that went to a hotel in town, one of our biggest hotels, to check in at 3:00 and couldn't get into the room until 9:00 because the rooms weren't ready. They didn't have the employees to make the beds. It's because we function as a community with a scarcity mindset.

A new attraction came into town this week that's going to cost you some good dollars per minute to go on it. When I heard it, I thought *good for them*. Let people know we don't all have to have this idea we'll never have enough. We need to start changing the beliefs that are written on our hearts. I knew that wasn't going to go really well. I was really passionate in the mirror this morning going, "You got this, Ted. You can say this."

I just think it is part of the issue of our town when you meet people that are like, “No, this is all I’m ever going to make.” Let’s have a bigger vision for our town. We don’t have to just attract people who don’t want to spend money when they come here. We can attract people who say, “Hey, that’s quality going on there; let’s go down there and see that, let’s go do that, let’s fly into there to do that.” That’s a message for another time.

On these messages written on your heart, Proverbs also describes the heart as a **wellspring**. Everything you say and do flows from your heart. Your life gushes out of your heart. These messages are written there, so as it flows out of you, I don’t get so caught up in what you’re saying and what you’re doing; I’m trying to get behind what you’re saying and doing and get to the heart of it. Why do you say that? Why do you do that?

I love the third word picture we get from Proverbs. It describes your heart as **deep waters**. These messages are down there. This is why if you’re a loving husband, you’re spending lots of time getting to the deep waters of your wife’s heart. You’re asking great questions because she’s thinking things you’ve never thought of. She has feelings you can’t believe a person can feel. It’s deep down in there and you want to go there.

Jesus describes this about the heart. Again, the money you have in the bank or not in the bank doesn’t determine the quality of your life, it reveals your heart. Jesus put it as clear as we can learn it. **For where your treasure is, there your heart will be also.** Where your treasure is... We can learn a lot about your heart with where you spend your money.

If you want to know about Ted and Amy Cunningham, go onto our online banking account to find out who we really are. I used to use the illustration of looking at our checkbook. We don’t have a checkbook. I used to say let me see your banking register and if I see the way you spend money, I’ll know a lot about who you are and what you believe. That’s because out of your heart you spend. Out of your heart comes the overflow of your life.

Let’s talk about some of these messages today that are written on your heart about money. We’re going to go quickly through three of them and spend a little bit more time on the last one.

Four years ago, we gave you this outline. This is the biblical outline for money. The biblical outline is simply earn, give, save, spend. Some of you may be in that first group that raised your hand this morning who are like, “Let’s just go vacation, let’s just spend it and worry about paying it off in the fall.” Others of you said, “No, we worked hard this year, we gave to the church faithfully, and we saved. We actually are going on vacation with cash. This is the biblical outline for money.

Earn – Proverbs 16: **26 The appetite of laborers works for them; their hunger drives them on.** Work is driven by our hunger. If you want to eat, you have to work. We don’t solve the appetite of someone by just giving them something; we want them to earn it because their hunger is what drives them. If you want to eat today, you’ve got to work today. This is why in our home when our kids were very small, we’d say this, and I still love this big idea of asking the kids. “Kids, where do you go when you want money?” Some would say, “You!!!” Where do you go when you want money? You go to work! A little

more enthusiasm than that my retired 9:00 am group. Would you yell it out with me? “The mailbox! June 1!” And all the seniors said... Amen. Let’s go pre-retirement with this main idea right now. So, now let’s try it again. Where do you go when you want money? Work!

I was practicing this song because I hadn’t listen to it in a long time. I was singing it through the house today. Carson goes, “Dad, are you doing that in your message?” I said yeah and he goes, “Dad, not everybody likes country music.” I’m going to tell you what I told him. That’s why we have a teaching team. We’ve got rappers. We’ve got jazz guys. We’ve got all the music you can handle, but when you get me, you get country.

“This is for the one who swings the hammer, driving home the nail. Or the one behind the counter, ringing up the sale. Or the one who fights the fires, the one who brings the mail. For everyone who works behind the scenes. You can see them every morning in the factories and the fields. In the city streets and the quiet country towns. Working together like spokes inside a wheel. They keep this country turning around.” Let’s hear it for all of those working this summer to keep our town going. Carson was right.

We work, and we don’t work to get that paycheck so we can run right out and spend it. The first thing we do – and we’ve been training our children in this since they were very young – after we earn is we give.

Give – We give 10%. We actually give beyond 10%. We want our children to see this in us. We help friends and we help family even outside of the tithe. We want to be that giving family. ***Each of you should give what you have decided in our heart to give, not reluctantly...*** This is why we’re not a church that just constantly comes after you. I’m actually a little bit embarrassed to tell you we haven’t done a money series or a money talk for four years. When I went back through my notes this week, I realized that was 2014. That was a long time ago. But, we don’t want people to give under duress. We want people to give cheerfully. This is the heart God is looking for in a giver. Someone who enjoys it. Someone who celebrates in their giving. ***...or under compulsion, for God loves a cheerful giver.***
– 2 Corinthians 9: 7

I’m going to tell you when you leave here today – since we just took the offering – if you’re not a giver, I’m going to encourage you in a moment to start giving. We’re going to have baskets in the back. There are two ways you can give when you leave here today. We’ll tell you more about that in just a moment. It’s about the cheerfulness, it’s about the heart of giving.

Save - *After you earn, give, then you save. In the house of the wise there are stores of choice food and oil, but a foolish man devours all he has.* – Proverbs 21: 20 We want to put some away into an emergency account, some into a retirement account. Some of you right now... I love when I go onto social media and I see someone’s air conditioner broke down and when they get told what the bill is, there’s just this shock that sets in. I just want you to know that if you have an air conditioner for your home, in Stone or Taney County, they are not meant to last 40 years. The way we’re running them... It was 95 degrees in May. Anybody else tired of hearing this? “Well, the weather must be changing around here.” It’s the new norm for Stone and Taney County. I have to tell you that. It just seems hot

all the time. So, just prepare for it, be ready for it. Know that this air conditioner that's 12 years old is going to need repair at some point or replacing at some point. Don't let the stress and the worry just set in. Put something aside. Don't spend all you have.

Spend - This is where we want to spend the bulk of the time today. How are you spending your summer? Solomon, a rich man, wise man, just wanted to discover the meaning and the purpose of life. So, he denied himself nothing. He gave himself everything. He was trying to find it through pleasure, possessions, power, and he comes to the conclusion that none of it was truly satisfying.

10 I denied myself nothing my eyes desired... I saw it, I clicked, and I had it. Some of you still believe... You have a big belief on your heart that says Amazon Prime saves you money. Let me help you with that belief. No, it doesn't. If you were to track your spending for a year, I guarantee you it is costing you money. Not to mention you can probably find those items cheaper on other websites. We just live in that culture. We can click and have anything we want delivered tomorrow with no shipping.

We don't have to deny ourselves anything. ***I refused my heart no pleasure. My heart took delight in all my labor...*** You should enjoy the fruit of your labor. Eat, drink, and enjoy the fruit of your labor. ***...and this was the reward for all my toil.*** "I had the resources to do this, so I did it." ***11 Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless...*** At the end of the day, it was in a yard sale. At the end of the day, we had tubs of this stuff in our garage, trying to figure out if we should sell it, donate it, or throw it away. ***...a chasing after the wind; nothing was gained under the sun.*** – Ecclesiastes 2

Solomon begins to unpack this idea of spending for us in Ecclesiastes 5. ***10 Whoever loves money never has enough...*** And some of you have the fundamental belief that more money will solve all your problems and I'm here to tell you – and this comes from the heart of a pastor who loves you – no, it does not. More money will not solve all your problems. Changing your heart will. Changing what you believe will. That will change everything about your life and it'll change everything about your marriage, it'll change everything about your family. ***...whoever loves wealth is never satisfied with their income.*** We have to make sure we understand the biblical idea behind money. Money is not evil; it is the love of money that is evil. Greed is evil. Envy is evil, wishing you had something someone else has or wishing you could be in Hot Springs, Arkansas when someone else is; that's what's evil. That's because now we're talking about the heart. ***This too is meaningless.***

Our church has built a great relationship in the last few weeks with Thrivent Financial out of Minnesota. I will be on phone calls several times this week with different members of this group. About two hours was our biggest call this week. They have something called the Five S Model. I just shared with them the heart for Woodland Hills, but also the heart for our community. We're talking about trying to save families in Stone and Taney Counties, and we're talking about how to stop the break down of the family in our community. We're really understanding... and the term Thrivent Financial uses is *mindset*. I would probably use the term *heart*. It's about changing hearts. It's not just about getting bigger incomes. It's not about just getting in more quality; that's not the issue. The issue is actually changing the way we think. We don't have to let a town go down. We can revitalize it by changing what we believe and moving forward.

Some of you may be thinking this is so prosperity stuff, but please hear me. When you see the Five S, I want you to be honest with where you're at with money. Again, this will reveal the messages that are written on your heart. I'm not going to have you raise your hand because in a moment, we're going to find out where everybody in our church is. We're going to take a quick one-question survey together. We want to teach on this in the fall and really help our congregation, and community for that matter, get a grasp on money, but really understand the beliefs they have, the mindset they have about money.

The first S is **surviving**. You would say "I require financial assistance to get by." "Ted, I'm actually working full time, but I still need my mom and dad to give me a few bucks." "Ted, we're working full time, but a health issue hit us this year and we're grateful for Woodland Hills family church that has come alongside to meet physical needs for our family. If it wasn't for Woodland Hills and the generosity of the folks there and the mercy offering that we're going to be taking today, we wouldn't have made it through the beginning part of this year. We needed financial assistance to get by."

Some of you would describe yourself as **struggling**. "I am struggling to keep up with day to day expenses. Month to month or week to week, it always come down to the wire. Will we have enough? In a lot of cases, we don't. We don't go get financial assistance; we just go without or we charge it. But, Ted, I can be honest with you and say we are spending more right now than we make."

The next S would be those who would say, "We're **stable**. I'm fairly stable, but just making ends meet. I'm not spending more than I make. Our home is stable, but if the air conditioner goes out today, watch out. If something hits us by surprise, we're not ready for it, but we're stable."

The next one would be **secure**. "I'm able to make ends meet and I have some left over." I love when people laugh at that right there. "Wouldn't that be fun, Dad, to be secure." "I'm able to make ends meet and I have some left over, but it's pretty much just enough to take care of our family in case of an emergency."

Many of you in here fit the last S and the last S is **surplus**. "I have more than I need for myself and my family." With that said, we take offering here in these baskets. As they come around, we want to encourage you... No. Please hear me. The heart of this today is not to increase the giving, although I believe that will happen when our hearts change toward money. This isn't me telling you, "I want to buy a \$54 million jet for our church and, those of you with surplus, I need to tell you the Lord told me to tell you to give that to me." That's not the goal of this at all.

I want to put all the s words up here, so you can see them because this is the money mindset that Thrivent Financial talks about that gets back to that tablet, that wellspring, the deep waters of your heart. Some of you see surviving to surplus and there are some in here right now going, "Wouldn't surplus be awesome to be right there and to get right there, I need more money." Again, I'm going to tell you that you don't.

Some of you see surviving and think these are people that make \$20 to \$25 thousand a year. Struggling are people getting towards \$30, \$40, \$50 thousand. Stable and secure are somewhere between \$75 and

\$100 thousand. According to research, \$75 thousand is that number the call the “happiness number.” Once you hit \$75 thousand, you don’t have much more happiness after that in your income.

Some of you are going, “I’d like to test that theory. That’s all I want to do. I just want to test it to see if what you’re saying is true.” But if you look at the research, you see that as people get well up into the six figures, they’re giving of time and money starts to go down. Someone making \$75 thousand is just as happy as someone making \$150 thousand a year. You’re thinking the person with surplus is the person that’s making \$150 to \$200 thousand.

I don’t show a lot of charts and graphs at our church, but I can provide this for you. If you would like this graph, email the office and I’ll have Denise email it to you. I love this graph because one of them that shows... The research that Thrivent Financial did shows that there are people with household incomes between \$20 and \$29 thousand a year that say, “We’re stable and secure. We have money left over at the end of every month.”

There are people on that chart on the \$100 to \$149 thousand category that would say, “We’re struggling.” Some of you don’t understand it. I think you do when hear about the professional athlete who made millions of dollars and now has nothing at the end of their career. Someone who made millions of dollars in a short period of time that is now in the surviving and struggling. Why? Because it’s about the heart. It’s not about the money.

When I saw that, I thought how people really need to grasp that. Someone can make \$150 thousand a year, put a half a million-dollar addition on their home, and be in the survival mode pretty quickly. Someone can be in the secure to surplus mode and buy a boat. You know what boat stands for? Bust Out Another Thousand. That’s what BOAT stands for. Your secure and surplus can go pretty quick.

It’s about the mindset. So, would you do something for me this morning? Some of you are like, “I’m not giving you any of my personal information.” We can be trusted. We’re not keeping your phone number on this. I’m going to throw this up on the screen. I’d like to know where the people of our church are in this Five S model for when we teach in the fall. If you would, pull out your phone right now. You’re not going to get a button that sends you to our giving page on our church website. This is purely for research.

I wanted people to raise their hand to see where it is, but if you would, text 9glq to this phone number here. We’re going to play this music for about 60 seconds. If you wouldn’t mind taking a one-question survey for us. If you’re a person of surplus, you’re the ones right now going, “He ain’t going to find out because I don’t want him coming to me going, ‘We’ll name a building after you if you go ahead and give us...’” I hope you know our church better than that. If you’re new to our church, please know we’re not taking your phone number so I can call you this week for that purpose. We’re trusted with information and this will all be kept extremely confidential. We’re not going to ask you how much you have, but if you would just tell us where you are with that one question.

We're going to keep moving forward. We put that at the end of the message for those of you know playing poker... Thank you for doing that. I appreciate you trusting us to find that out so we can know how to better minister with an upcoming series we're doing in the fall.

So, we're going to end as we do with most of our messages, just super practical with this. Some of you are like, "We're heading into summer and we're already spending way too much." I'm going to ask right now that the Holy Spirit just begin to call you by name that you would just take this application, maybe take one or two points of application, out with you. My heart is that you would take this to the Lord, that you would realize where you're at with your money and what that says about your faith and your family. This isn't the time to go on a guilt trip. This is a time to ask Jesus to redeem your remaining days and to redeem the way that you spend money. Some of you are like, "That's why they gave us the Creamsicles; they wanted to kind of put us in a sugar rush for these difficult conversations.

Here's the first one. We're going to do this one again in the fall, but I'm going to prepare you for it today. **Make a list of your subscriptions**, (Netflix, Hulu, XM Radio, Amazon Prime, Apple Music, iCloud storage) **then cancel one or two**. I got the idea this week from a friend at Thrivent. He said, "Wouldn't it be fun..." They had this happening in small groups. "... in a church setting to actually have people begin canceling subscriptions in the service to see if you could save, as a congregation, \$50 or \$100 thousand a year.

Some of you know how this works. They get your credit card and you sign up for something to get a discount or to save something. Some of you have credit cards that you signed up for at stores that are now charging you an annual fee and you just haven't canceled that. Just get hold of the money you're spending without even thinking. Then make your list and see what you can live without to get that started. You're like, "Well, we need all of this for summer vacation. This is to buy all the swimsuits and this is our entertainment on vacation." Really, vacation is just going to new places to look at our devices. Isn't that all vacation has become? Maybe you give it up for the summer. Maybe you're not even canceling it, but a start for you is to fast from it, to say we don't need this, we can do without this. Let that be between you and the Lord.

Minimize the clicks. It's so easy and we've been lulled into this; it's so convenient. You know it's bad when you invite the UPS driver to Thanksgiving dinner. If you're that close to your FedEx driver or UPS driver, you're too close. Get back to just giving them a gift card at the end of the year. For some of you, he's at your house multiple times a day. For some of you, you've never had a burn pit until you became part of Amazon Prime. You're like "What do we do with all these boxes? We have to burn boxes."

For some of you, just find out... The first five months of the year, January through May, how many times did you click online to buy something. Just add it up and whatever the number... Some clicked 50 times. Some clicked 100 times. Some of you are going to be 200, 300, 400, 500 times. Cut it in half. Just put a number in your head. "This week, I'm only clicking three times." I know that some of you are looking at your husband going, "I get soap online now, I get toilet paper online... Do those clicks count?" Let me answer for your husband. Yes, they do.

Start giving something and move toward the tithe. Some of you have been going here for ten years and I know this frustrates you when I say it, but after ten years, we no longer consider you a guest. Whether you've taken Starting Point or not, you really feel part of the family. You need to take it before the Lord, "Why do I not trust you enough to recognize that everything I earn comes from you?"

That's what the tithe is, that's what giving is. It says, "You have given me breath today to get up and work. You've given me this breath, I can go out and work." Tithing is the idea and it says, "Everything I own is God's, 100% of it. And when I give 10%, it is recognition of that. I'm a steward of what you have given me. I'm giving back 10%."

Some of you don't tithe because of the message written on your heart. The message is "I don't have enough. I'll never have enough to give." While I would say start by giving 10%, some of you are like, "There is no way in our budget this month we can start with 10%." I'm going to encourage you to start somewhere. If you've been waiting for years and in the waiting process have given nothing or it's been very nominal, again, I want you to take this to the Lord. "Lord, we want to be good stewards. We want everyday to realize not just praying, Lord, you have provided all of this for us, it all comes from you. We want to give back as recognition that we trust you as you are the provider and we are the steward."

Start saving something. If you don't have an emergency fund, I love what Dave Ramsey says, go for 1,000.00. Get \$1,000 saved up that you don't touch. Get a retirement plan going. Start saving now for vacation. By the way, as you take your June summer vacation remember that in August, you're going to be buying school supplies and clothes. You're going to have expenses in August and maybe that's where your family starts saving to say, "Hey, on this vacation, we could go with these high dollar rollers and spend \$1,500.00 at Hot Springs or we can do \$900.00 and we'll put some money aside for the end of the summer."

We've already taken an offering today, but we're going to take the Lord's Supper here after we pray. When you leave here today, there are going to be two baskets out there. There is going to be the offering basket, again, for some of you to say, "Today I will start giving. I'm going to start recognizing that God is the provider, I am the steward, and I will recognize that with the way I give, with the way I tithe."

There is also the mercy offering out there. This is for those in our congregation who are surviving and maybe struggling. They're having a very difficult time making ends meet and something has come up, whether it be a medical issue or a loss of job, and this is our way to give. Some churches would call this the benevolence fund, but it's your opportunity, it's my opportunity to meet the physical needs of family members here in our church. We do a lot of giving outside our church to Stone and Taney Counties, but the mercy offering stays right here. It makes rent payments and it makes car repairs. It helps kids get off to school, glasses, dental work. With all that we do for Care for Kids in the community, meeting physical needs, this is kind of our way of meeting physical needs of those right here within our family. I want to encourage you to be generous as you leave today in either the offering basket or the mercy offering.

Father, its in the name of Jesus that we prepare our hearts now for the Lord's Supper. As we come to this time, this is our time to recognize the one who gave his life for us, to worship the one who gave his life for us, to remember he is the giver of all life. In him, we live and move and have our being. We want the overflow of our hearts to be this recognition and this understanding.

Today, we come back to the cross, recognizing Jesus, the Father's love language, the way you give and receive love through your son Jesus. Today, we are thankful, and we remember the death of Jesus as a substitute for our sins. Because of his death, because of his resurrection, we have the forgiveness of sin. Our faith is not worthless, our preaching is not useless, there is hope beyond this life, and for that we are grateful, and we celebrate that today.

With heads bowed and eyes still closed, I give you a moment to prepare your heart. The scripture says to examine your heart before taking of the Lord's Supper. It's an opportunity for you to confess sins. We've spoken of several today – greed, envy, pride. But for some there is conflict right now in your marriage, in your family, in your work. Some have had jobs offered, but haven't taken them, waiting for the perfect job to come along. Maybe for you right now, confess slothfulness and laziness before the Lord. Prepare your heart for the taking of the Lord's Supper.