



Money and Relationships

Part 1 Thriving in Love & Money

Jeff and Shaunti Feldhahn

Ted: Today, we're starting a two-part series on money and whenever you talk about money in church, the attitude is typically, "YESS!" Who is excited to talk about money? The 8:30 was. The 8:30 was pumped about money.

This week, we're going to talk about money and relationships. We're going to talk about how to have the conversation. And as I've learned going through *Thriving and Love & Money* with Jeff and Shaunti Feldhahns, it's a difficult conversation for most couples to have but how can we do that well?

And then next week, we're going to talk about stewardship. We're going to look at generosity, contentment, how to make sure we live every day in a relationship with God, knowing that we are not owners of anything, but we are stewards of what he has given us. And we're going to talk about cheerfulness in how we give.

And then after that, we're going to launch into a series called *Armor*, starting off in the fall where we'll be looking at Ephesians 6 and walking through the armor of God.

Today is a special day for our church as we kick this off. I've been waiting for long time to have these friends of our church and ministry here with us today. They are social researchers, but they are two people who I can tell you have been a great blessing to Amy and me over the years, but they have also been a huge blessing to the body of Christ. We are grateful to have them today. Would you give a nice, warm Woodland Hills welcome to our friends, Jeff and Shaunti Feldhahn?

Welcome. We're glad you're here. I have to start with my favorite joke at Date Night Comedy events and conferences. I love to say there are two topics couples struggle to talk about and that's sex and money. So, Amy and I, we didn't talk about either for the first seven years of our marriage. So, this is my favorite joke. But seven years into marriage, one night, my wife was in bed reading a book on how men think. It's not a real thick book. You can read it in about a night.

Well, guess what? The author of that book that I am referring to is in the house today, Shaunti Feldhahn. The book is *For Women Only*. You know, you pour your heart out to couples at events and you think they are going to come up to you and ask great questions. But the number one question I get asked at events is, "Hey, what book was Amy reading about how men think?" It is *For Women Only* by Shaunti Feldhahn, and it's about how men are turned on visually, but a lot more than that. It's a great book.

Amy was reading this book and I remember as she was reading it, she would turn the page as she was getting more and more mad. I was in the fetal position on the other side of the bed, not really wanting to know what. We were going to talk about this book today, but I said “No way, we’re going to talk about *Thriving in Love & Money* because money is a lot easier to talk about than what this book discusses.” But then Jeff and Shaunti wrote *For Men Only* and I am a 100% endorser and fan of those two books because you know at this church and until the Lord calls me home or he returns, we will celebrate the created differences between men and women.

But we’re not here to talk about that today; we’ll bring you back to talk about that. We’ll see how the money thing goes. You wrote the book, *Thriving in Love & Money* and this is like a key study for us moving into the fall to help couples, families, individuals, singles have conversations about it.

Here’s where we’re starting. We’ve been taught for years the habits for handling money, budgets. Be wise with debt, avoid unnecessary debt, and some of you go so far as envelopes and you were taught in premarital counseling. You have to have envelopes and cash. Only use cash; don’t use debit cards. Well, the next generation isn’t using cash. So, we learned all these habits. But you are not here today to talk about habits; you’re here today to talk about the heart behind how we handle money.

Shaunti: Yeah, we ended in this study... Because you know we are social researchers and trying to understand all these things that matter in our life and realizing that there is something far, far more fundamental running under the surface of all of that technical stuff that we tend to talk about when we talk about money. It turns out that there is a host of expectations and there is a host of worries and fears. There’s all this stuff running under the surface and in dealing with the technical stuff, we often don’t ever get to it because we can’t deal with all that stuff underneath it first. We actually, in our lives, unfortunately, are probably the... Are we the poster child?

Jeff: I think we are the poster children for this. One is you don’t want us giving advice on the technical stuff. You really, really don’t because quite frankly, after all of the research on relationships that we had done over the years, this was the one area that we weren’t on the same page together.

Ted: So, why money? Why did you jump into money?

Shaunti: Well, I’ll give you the short version of a total long God story. We had actually been praying for years as to what our next research project was supposed to be. I should explain these research projects are expensive because we do these massive nationally representative studies, so they are like \$100,000.00. It’s really expensive. We didn’t know where the money was going to come from or if we were we going to be able to do research anymore.

Then we got a call out of the blue from an organization actually that I think operates in this area called Thrivent. We hadn’t heard of them because we are in Atlanta, and they didn’t operate in the Southeast at that time. They said basically, “You know, we know that money is a big issue in marriage. We don’t think it has to be. How would you feel about making this your next research project and us funding it?”

Well, and honestly, I hate to say it. The first thought was, *Oh, wow, God you're amazing*. And then the next thought was, *Oh no...* Because we could not... This was, like Jeff said, the one area we couldn't talk about.

Jeff: Well, the fact of the matter is what we did was, what we found in the research, what most couples do. We just avoided the topic altogether in our relationship. We learned kind of how to manage around it; how to cope, but it certainly couldn't have been characterized, at least in our relationship, as a point of connection and a point of how to thrive in our relationship. It wasn't that at all.

Shaunti: Well, and here's the thing. Some of you probably... How many of you sort of think of yourselves as being money people? There are five people. And see, we kind of think you're mutants, those of you who are sort of, "Yeah, we talk about it. We have weekly budgeting meetings, and this is awesome; we love talking about it." Here's the good news though. Honestly, for people like us, this is the majority. It's not just that we are somehow broken or defective or you're broken or defective if you can't. It turns out that only 23 % of couples can talk about money well. Seventy-seven percent can't talk about money well. And here's the other thing. You said you guys in this church, you do a lot of Dave Ramsey classes, right?

Ted: We have passionate Dave Ramsey followers. If you are a passionate Dave Ramsey follower, can I see your hands?

Shaunti: It's okay, you can raise your hands; you're allowed.

Ted: They don't want to be called out. He has four envelopes sticking out of his pocket over there.

Shaunti: The people who are the passionate Dave Ramsey followers... And those of you who are facilitators, thank you, by the way, for what you do. But what we found was only 23% of people can talk about money... Guess who goes to the Dave Ramsey classes?

Ted: The 23%, yeah.

Shaunti: It's the people who can already feel kind of comfortable. So, we found that, for a lot of people, that's step two. Step one is to recognize that if you're having any kind of tension or you're not connecting or you're kind of avoiding it around money, it's not about the money. It turns out the fundamental kind of summary of this whole thing is about how money makes us feel, and how it makes our spouse feel. And this set of expectations that we have running under the surface and these worries and these fears and these beliefs about how money should work, we have to deal with all of that first.

Ted: So, Jesus said... Matthew 6: 21 – ***For where your treasure is, there your heart will be also.*** So, the one that resists a Dave Ramsey course, especially if I'm doing this in a group setting where we're going to talk about budgets and all of that. When you see where my money goes, you're seeing my heart. You're seeing what's important to me, what I value, what I don't value, and it's a little bit like inviting you in to do my laundry in many ways. It can feel very awkward.

So, we're doing your study because Cathy does put a lot of time into vetting studies and this one jumped out. She said, "Is there anyway you think we can get them here," and I said, "Oh, absolutely; let's make it happen." Proverbs 4: 23 is a big verse in our church. ***Above all else, guard your heart for it is the wellspring of life.*** Everything you say and do flows from your heart, your spending, your saving, your debt, whether you've been to Ramsey or not, it flows from the heart.

So, we want to get into the heart. You found five factors. We were so effective in the first service with these five factors, we only got to two. So, this is like a radio interview almost. But let's jump right into the first one. The first, most... Is it not the most important factor, but...

Shaunti: Well, it's certainly the most foundational, at least to most kind of day-to-day conflicts, etc. The first is we don't realize that we're not valuing what our spouse is valuing. It is a crazy thought to sort of go, *Wait a minute, my spouse is a different human being than I am. Of course, they are going to care about something different than I care about when it comes to anything, and money is a perfect example of that.*

Jeff: The weird thing about the way our brains work on these things is that the way we feel, in particular about money, it feels so right, it feels natural like the law of gravity. It's just the way the universe operates.

Shaunti: It should work.

Jeff: And you're choosing, Shaunti, to operate outside of the rules of the universe. That's what my thinking was on a lot of this.

Ted: Who is the spender and who is the saver?

Jeff: She's more the spender.

Ted: Who are the spenders?

Shaunti: Come on, you can raise your hands.

Ted: Who are our savers? Now watch this. They are really into it. How many of you say we will have no fun until we have all the money in the bank we need for retirement?

Shaunti: This wife is trying to raise her husband's hand.

Ted: No! Go have some fun.

Jeff: The interesting thing on that is that in the research, there was not a gender base for spenders or savers.

Shaunti: It was 50/50. It's a stereotype, but it's actually not true.

Jeff: One of the interesting things that we came across in the research was I was listening to a podcast during the research and Dr. Curt Thompson... I don't know if you are familiar with Dr. Curt Thompson. He's a psychiatrist with a specialty in neuroscience. So, he knows, and he studies how the brain operates. He said that a lot of people, if you ask them how they come to a certain conclusion or a decision, they will say, "I just made my decision based on what makes sense." He said, "I can tell you how the brain operates and that is not how it operates. Instead, what is actually happening is we make sense of what feels right." And so, all of these thoughts that I had on how money should be handled felt right to me and I used my logical reasoning to back that up. And therefore, Shaunti was not using her logical reasoning because it clashed with what I thought.

Shaunti: We actually did this on a survey, and we actually asked people on the survey, "How many of you feel like if your spouse would just be logical, they would clearly come to your decision?" It was more than 2/3. I can't remember what the number was, but it was like 70% of people were like, "Well of course. If my spouse would just be logical..."

Jeff: And think about it in the way that I'm thinking about it and understand the facts.

Shaunti: And here's the reality. And this is going to... Am I allowed to step on toes here? Is that okay?

Ted: Yeah, they encourage it.

Shaunti: I'm probably going to step on some toes here and I'll warn you in advance; it's probably the toes of the people who are more the savers. Just for a minute.

Ted: Oh, so she's going to talk to Jeff, but through you.

Shaunti: Exactly. Thank you, Ted."

Ted: I know exactly what's happening.

Shaunti: You know what's happening. But I'll be sort of blunt about one of the things that we've seen in the research and that is that when you have a different person who has a different things that they care about... I'll give you a silly example. If you had 100 objective people and somebody says... And let's just say Joes says, "Well, I save up all year long so we can have a great vacation once a year." And Susie says, "Well, but I actually think our money should go to having nice date nights every two weeks so we have a connection and we have a chance to catch up, not spending all that money on one vacation. This way we get it all year long."

If you have 100 objective people looking at those two things, no one would be able to say what's objectively right or wrong. It's just different. And unless you're talking about something like a gambling addiction – which you would have 100 objective people say it's wrong – the vast majority of what's going on between us is that there isn't one right or wrong. There's no one obvious "that's the biblical way of doing it." For example, if you have a common value difference, spender/saver – almost every couple has this to one degree or another even with two savers – you have somebody who is more

comfortable spending money and so the savers are like well, “This is objectively right.” But the spenders have been thinking in their hearts, without being able to articulate it, but how can it be objectively, biblically right? God says he gives good gifts to his children that he wants us to enjoy now, not just 40 years from now when we retire. Or what about the guy who saved up all of his money in barns and never got to enjoy it. For every story about how you’ve got to count the cost of building the tower, there is also the “but God is a good God who wants his kids to have good things too.”

Ted: And you got the best story from newlyweds in New York on this. I’m still hurting after hearing this in the first service.

Jeff: I’ll make it quick.

Ted: No, don’t; this is too good of a story.

Jeff: When we graduated from graduate school, we had \$135,000.00 in debt.

Ted: The Dave Ramsey people are gasping right now.

Shaunti: It was a very expensive graduate school program.

Jeff: I took a job at a large law firm in Manhattan. Shaunti worked on Wall Street. We both worked a lot of hours, though mine were crazy.

Shaunti: We were both trying to pay off the debt.

Jeff: That’s what my goal was; hack away at this debt, get it done, get it off the balance sheet. So, I rarely saw Shaunti. During that time, we would try to schedule a dinner twice a week where we would have diner together and then I would go back to the office after dinner. The dinners didn’t always go the way I know Shaunti had hoped they would go. That’s because it started out a little wrong when the waiter would come and ask, “What can I get you?” I would order a glass of water. That’s what you order when you’re out to eat. And Shaunti would say, “I’ll have a Diet Coke.” I thought, *Dang, that’s four bucks right there. She doesn’t care about our debt.* She doesn’t know any of this stuff is going on. But my mood is like going down in this connecting dinner type thing. And then it would kind of rally as we’d get talking, but just before the meal ended, the water comes back around and says, “Can I get you anything else,” to which she’d say...

Shaunti: Can I get a refill?

Ted: And New York does not give free refills.

Jeff: So, I’m like, *That’s eight or nine bucks right there on stupid Diet Coke. She clearly doesn’t care about me.* So, at that point, the train left the rails, dinner finishes, and I walk sullen back to the office. She’s not knowing why I’m in such a bad mood, but I’m now back at the office thinking, *She’s careless with our money. She doesn’t care how much I’m having to work. I’m here at 11:00 at night.*

Ted: But she can drink diet Coke

Jeff: Exactly! Honestly, it wasn't until years later that we kind of pieced together what was going on which was...

Shaunti: Well, this is a classic example of the values difference. I had said this when we got married, but I'm not sure he kind of grasped how big of a deal...

Jeff: Or listened.

Shaunti: Well, I wasn't going to say that from the stage, but...

Ted: Did he groan when you would order Diet Coke?

Shaunti: Well, no, because I didn't know this was going on. I just didn't realize. And the reason... Otherwise, we would have talked about it a lot earlier. But what he had sort of forgotten I guess is that... I know I'm weird, okay? For some reason, I'm one of those people that doesn't like the taste of water. Water just tastes bad to me. Okay, thank you. There are a few people who are my people. Thank you. I had four of you come up to me in the book line after the first service that said, "I don't like water either."

Ted: I didn't realize this was an issue.

Shaunti: It's a hidden group of people. But, for me, if I don't have something with a meal, I just don't enjoy it. Honestly, I would rather not go out and I'd rather just have dinner at home or whatever and be able to have my Diet Coke or an iced tea or something and that would be fine to not go out and to do that instead. But if I'm going to go out to a restaurant, I want that drink.

He just didn't know any of that was going on because, again, this is one of those things that we just don't realize that again, I am valuing something different than he is valuing.

Ted: Have you two done the Dave Ramsey course together.

Jeff: You know, that's a great question, Ted.

Ted: You would enjoy a Dave Ramsey course.

Jeff: I think so. Actually, in 2006, the church that we were attending actually offered it. I went to Shaunti and said, "You know they're offering Financial Peace University at the church. We should go."

Shaunti: "Gosh, I've got so many speaking engagements. I am traveling so much this fall."

Jeff: So, we missed 2006, but in 2007 the offered again and I said, "Hey, We've got a second chance."

Shaunti: “You know, I’m going to miss so many Thursdays. I’m going to be on the road. It’s just not going to work.”

Jeff: 2008 again. This time I went alone. The fact of the matter was... I mean there was a bit of resentment that I was going alone. And it wasn’t until we were actually involved in the research of this that I finally kind of pieced together what was going on. It wasn’t that Shaunti was traveling so much; it was she knows me and I’m kind of a all or nothing kind of guy.

Ted: You were packing on Thursday night; you weren’t leaving until Friday morning. I know how it works.

Jeff: So, what happen is she’s thinking, *If I go with Jeff to Dave Ramsey, that’s going to be like tossing gasoline on a fire because he’s going to say, “Oh, we’ve got these goals and we are going to march toward these goals.”*

Ted: I can tell his enthusiasm goes up just talking about it.

Jeff: Exactly! And it’s exciting.

Shaunti: Can I tell on you? Can I tell there might have actually been a moment where he said, “You know what we need to do? We need to go to Costco and we need to buy six months of franks and beans. And we’ll just eat franks and beans for six months.”

Jeff: Think how much that would save.

Shaunti: Think how much we can save.

Ted: He said that or he thought that?

Shaunti: No, he actually said that.

Jeff: I might not have said franks and beans, but it was a...

Ted: Our Costco just opened last week in Springfield.

Jeff: It was definitely something that we could eat for under a buck a night.

Ted: Is he not a bucket of sunshine over here?

Shaunti: And so, for me... and I would never had been able to articulate this. But... until we did the research and we finally were realizing there is all this stuff under the surface, I would have not have been able to articulate the fact that doing Dave Ramsey with this man terrified me because I was thinking what’s going to happen is he’s going to have his “We’re going to march toward this goal and this is what we’re going to do,” and I’m like I want to be able to have fun with the kids and go to a movie

every now and then and like if I do this, we're not going to be able to do that, so it's easier for me just to not go.

Ted: The cost of popcorn and Diet Coke at a movie has got to drive you insane.

Jeff: That's an ongoing challenge, yes. And I'm dead serious. We had this conversation three weeks ago.

Shaunti: Yeah, we did. But can you understand this is the starting point for every person in here, everybody at one of your venues and watching at home, these are little things that are just common, day to day stuff that gets in the way because we don't recognize what's going on under the surface in our own hearts and our spouse's.

Ted: And so that leads you to another factor which is the fear...

Shaunti: Yeah, the second factor.

Ted: Yeah, because you just said, "I want to be able to go out with the kids." How does that relate to your fear around money?

Shaunti: So, the second factor that we found is that under the surface we have, too often, not 100% of the time, but most of the time, spouses tend to have two different fears that are kind of irrational, knee-jerk fears going on. The easiest way of describing this is like... Is there anybody in the room who's like me, who's afraid of heights? Which is stupid but I'm afraid of heights. Okay. So, you know that fear – if you're afraid of heights – if you're standing on the edge of a high bridge or standing on the edge of a cliff. It just feels like it's somehow going to suck you over and you've going to die. It's stupid.

Jeff: Even if there's a guard rail around it?

Shaunti: It still feels like this irrational sense of danger, and so you try to back away from the edge, whatever that means to make you feel better. It turns out that when it comes to money and the sort of circumstances around money and marriage, we tend to have two different cliffs that we see as being the thing that we're scared of. And it turns out, statistically, that it tends to be fairly gender correlated. Now, it's not 100%, but we found about 75% of men and about 75% of women tend to be in these categories. So, for the men, the cliff, so to speak, is this feeling like *Am I going to be able to provide for the family*. Like this sense of I may not be enough to keep my family from being pulled over that edge for our financial future and...

Ted: I'm winking at my wife right now. I live on that edge all the time.

Shaunti: And so, the guy tries to back away from the edge. And maybe he works a bunch of hours, or he tries to get in a lot of overtime.

Ted: Say yes to every opportunity...

Shaunti: Say yes to every opportunity, etc. For a woman... Women or actually statistically just as likely to be worried about money. Like we say, there is no gender difference between spenders and savers, for example. And yet, it's not a cliff fear of am I going to be able to provide, usually, unless they are like a single mom. Instead, statistically, for women, it isn't "Are we financially okay," but "Are we okay? Are the kids okay? Are the kids feeling loved? Are we close? Are we okay in our relationship?" If that's feeling at risk, she tries to back away from that edge and do things to bring closeness. So, you can kind of see that what tends to happen.

I'll tell you about a wife of a police officer that I interviewed right during the riots last year. Her husband was working every conceivable overtime hour that he could possibly get, and he hadn't seen her or their son much for weeks and weeks. She was feeling really distant, really worried. He's all stressed all the time, as you can imagine for a police officer. So, she's like, "Okay so here's what we need to do. You're gone so much, and we don't see you, how about I take little Johnny and we meet you at the station for dinner a few nights a week? We'll go out to find a café nearby."

Well, what's just happened? She's trying to stay away from her cliff edge by togetherness stuff, which means spending money, which pulls him towards his cliff edge, which makes him feel like he has to work more hours, which makes her feel more distant. So, you can see that often my attempt to try to solve my fear can make his fear worse and vice versa.

Jeff: The other thing is what we assume that the other person's buying, by either saving or spending, is often times something different than what we think. So, in our case... Our kids are now 21 and 18 years old. When they were little bitty, we would have this thing happen. You know, parents of kids, you're in bed at night and all of the sudden you hear that little person kind of come into the bedroom. In our case, our daughter or son would say, "Mom, my throat is kind of sore."

Shaunti: "My throat hurts." And they seem so miserable...

Jeff: Shaunti would immediately jump into the mode of "I've got to take him tomorrow to go get a strep test."

Shaunti: Because, what happens immediately, and some of you out there can get this, is your brain turns on to *oh my gosh, if they have...* First of all, they look miserable. They need to see the doctor. But also, if they have Strep, they can't go to school. And if they can't go to school, then they are going to be home for days and I have all these meetings and reports I have to... Okay, I need to find a babysitter and I need to tell somebody I'm going to be late. You know, ladies, all the windows on the computer open up and there are all these things that have to happen. For me, taking them to the doctor was...

Jeff: For me, we have been self employed for the last 20 years.

Shaunti: We run our own ministry.

Jeff: So, we don't have corporate insurance. We have kind of sketchy insurance, which means that we have a high deductible and pretty much everything is paid out of pocket. So, I'm laying there going, Oh

that's going to be \$100 - \$150 for the office visit. And eight of the last ten times, the strep test was negative. So, I would say, "Look, pioneer children didn't run off to the doctor every time they had a sore throat."

Shaunti: And they died.

Jeff: Yeah, I didn't have a good comeback for that one, so I moved on. And here's what would happen. The next day, Shaunti would take the kids to the pediatrician, strep test administered, strep test negative. I've got to tell you I was irritated. And it was I felt like we just wasted money. And it wasn't that I would have been super happy if they would have had strep because then we would have gotten our money's worth. Instead, here's what I was thinking – I knew that the technical problem wasn't going to be solved by spending money and the technical problem wasn't addressed. Here's the thing. Shaunti wasn't after the technical problem. She was buying something much different than I thought.

Shaunti: I was buying peace of mind. And every woman in the room I think just nodded, actually.

Ted: We're going to do our own research right now. How many of you are like Jeff?

Shaunti: Men or women. You can be a woman and be like that.

Ted: How many of you are like Shaunti?

Shaunti: There are a lot of people who are keeping the hands firmly down.

Ted: How many of you are keeping your hands down because you don't want to talk about it?

Shaunti: The key here that is so crucial, so absolutely vital is to recognize this stuff is going on under the surface. We don't see it, we don't understand it in ourselves, we don't understand it in our spouse. And it's keeping us from really being one in our marriage because we're trying to just, for a lot of us... Only 19% of couples have a written, working budget. One of the reasons is we can't come together around it because we don't know this stuff. And it's keeping us from connection and intimacy and togetherness. And it's absolutely essential to be able to go, "Okay, if God wants us to be one in our marriage, if this is what he's called us to, it means understanding this really fundamental key heart stuff under the surface."

Ted: Do men and women have... I know in our marriage, we have a different definition of the word *emergency* from our emergency fund. Does anybody... Is there a difference?

Shaunti: We've heard that many times.

Ted: Okay, so there's a difference... Jesus says in Matthew 6, **24** *"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."*

I think what I love about your study more than anything is it puts money in its proper place and deals with the more important thing – our relationship with God and our relationship with each other.

Shaunti: Yeah. In the study, you are never going to hear us talk about budgeting. Now, because we did it with Thrivent, there are some practical things that they do in the middle after you kind of learn the togetherness conversation, that intimacy piece, which I think is important as well. To be able to operationalize some of that.

Jeff: Because what we did find in the research was that having that emergency fund or that margin actually improved the relationship because when there was an emergency, you weren't as thrown by it because you weren't going to have to put it all on credit. You had the margin to address it.

Shaunti: Yeah, it was interesting that the stuff that the money management people try to work on of building emergency savings, building margin, that actually is protective of the marriage. It does help increase intimacy.

Ted: Well, this has been so valuable today in the conversation. Here's why it's important. We want you to have the conversation with each other in your family, in your marriages, but we also want to be able to have the conversation as a church. Because as we have turned our hearts towards the nations of the earth, we want to be givers and good stewards. We know the giving conversations in families is a very... I hear it all the time. When you have a spender and a saver, you have a giver and one is like, "It doesn't make sense for us to give our tithe right now when we've got this going on."

Next week, we're going to talk about stewardship, we're going to talk about focusing on our relationship with God and money and how we cannot serve both God and money.

I'm going to send Jeff and Shaunti out to the book table. We hope you participate. This is a featured study for us as a church this fall. I want to encourage you to be a part of it here on campus and growth gatherings. But also, some of you may be visiting and you may just be passing through. I would encourage you, as a couple, to go through this. The bundle, the book and two workbooks, is \$25.00. They will be back there at the end of the service here in a moment. I want to encourage you to be a part of it. The team here at the church has put a lot into this. Leaders have already been going through this and preparing for it, so we just encourage you to be a part of that conversation.

Would you help me thank Jeff and Shaunti one more time? I'm going to send you out and say, "Thank you." Please stop by back there or right outside the Gathering Place. They'll be there to meet you and I hope you stop by and say hi.

Father, in the name of Jesus, we thank you for just getting to the heart. We always want to be a church that is not about behavior modification but about the heart. We know you change the heart. If we are among the living, we have hope. So, if this is a difficult subject for some, that this would be an opportunity for them to grow closer to you and to each other.

For the one who has never placed faith in Jesus, that today would be the day of their salvation. That they would confess with their mouth that Jesus is Lord, believe in their heart that he has been raised from the dead that they would be saved.

We pray this in the name of Jesus, and everyone agreed and said... Amen