

August 2007

## Living In Abundance

There is a wonderful series of Bible studies entitled "Living in Abundance" available to everyone and anyone from the faculty of Luther Seminary by going on line to [luthersem.edu/stewardship](http://luthersem.edu/stewardship). Professors Walt Sundberg, Rolf Jacobson (son of Del Jacobson), Diane Jacobson, Paul Westermeyer and President Rick Bliese have each contributed to this provocative and insightful series.

Rolf Jacobson writes: "God invites us....not to live in fear, but in trust....God intrudes into our fears and offers us another way to live - in trust of God's abundance. A way that trusts this word from God: Enough."

I had a delightful conversation with one of our members the other day. They were commenting on the concept of tithing and said: "Actually, giving 10% isn't all that hard to do. God has filled our cups to overflowing (abundance) and we all have more than enough to let go of 10%." And then with a twinkle in his eye he continued: "but life becomes far more fun and interesting when we move beyond 10% because we then do have to take a leap of faith and trust that God will continue to provide."

The message of the world is that we never have "enough." God's message is one of abundance. We invite you to put a twinkle in your eye, take a leap of faith and discover the joy of God's promised abundance. Your life will never be the same again.

Gerry Rafferty  
Stewardship Ministry Team

---

## **Summer Free Time Leads to Increased Spending**

*From Nathan Dungan, president and founder of Share Save Spend™ and his website [sharesavespend.com](http://sharesavespend.com)*

Think back to how you spent summer vacations as a child.

My memories consist of a few key themes; chores, various summer jobs and free time.

The daily chores (sans weekends) were scribed and posted by my mother before she left for work. The summer jobs were a family expectation -- especially if we wanted spending money for extra stuff. And the free time gave me a chance to think of creative ways to fill the holes in my schedule.

Summer also means new routines for youth and adults. Especially if a family vacation or a trip to summer camp is in the mix. Whether it's discovering a new city, visiting family

and friends, or embarking on a wilderness adventure like summer camp, routine change is a fairly common summer experience.

Regardless of your destination or activity, one thing about summer vacations tends to hold true; spending extra money usually comes with the territory. That isn't a bad thing unless it sends a mixed-message to the youth in your family about how you manage money.

Two examples illustrate my point.

Liz, a mother of three, recently told me that every summer she enrolls her three children in multiple summer camps and plans them carefully around the family's two week vacation. She said multiple summer camps prevent her kids from getting bored by hanging out at home.

Another parent of two daughters (15 and 11) mentioned how their family vacations are intentionally scheduled for early August to minimize the late summer chorus of "I'm bored."

"It gives us all something to look forward to," said Brenda. Before the vacation the girls' summer is relatively unscheduled -- save for the odd summer jobs and helping around the house.

Both approaches work for each family. The difference is how they weave in money messages along the way. Liz told me they rarely discuss the extra cost of attending summer camp or the additional spending money that is required for each child.

Brenda said both she and her husband work hard to incorporate the cost of summer vacation into their family dialogue to help the girls understand that vacation is something they save for throughout the year.