

## An Open Letter to Pastors in Illinois

My name is Mike Woodruff, I am on staff at a church in the suburbs of Chicago and I am writing to make sure you're aware of the way Illinois's fiscal challenges will shape the work we do over the next five years.

This is not a "the sky is falling letter," nor will it advance a partisan agenda. For that matter, I will not be asking you to sign a petition or send money. I believe the future will be full of opportunities to "proclaim the Good News and engage in good works," but because I think it will also contain escalating challenges, I want to be sure you are looking ahead.

In an effort to make this letter as brief and helpful as possible, I have framed it around the questions I think you might ask. I've also kept my answers brief, saving details, graphs and documentation for an extensive footnote section.

I hope you will keep reading.

### Leading a Church in Light of Illinois's Debt

**What kind of problems is Illinois facing?** Our state has fallen into a deep fiscal hole. Not Detroit deep, but close. Credit agencies rank our fiscal health below the other forty-nine states<sup>1</sup> – in fact, some say we are in the worst shape any state has been in since our country was founded.<sup>2</sup> Suffice it to say, the way forward is challenging. We should expect taxes and tensions to rise and social programs and stability to decline.

**I've been told the sky was falling since third grade, but it hasn't. Why should I think this time is different?** I've heard the same cries, so I'm also skeptical, but there are some data points that are hard to dismiss. Alongside our credit problems, Illinois's population is declining.<sup>3</sup> In fact, over the last few years, we have lost more people than any other state.<sup>4</sup> Additionally, although the US has enjoyed the longest bull run in the nation's history and many parts of the country have stockpiled cash in preparation for expected lean years, Illinois has not. Quite the opposite: during the last fifteen years, we have not only suffered the lowest rate of economic growth of any state in the nation,<sup>5</sup> we have also accumulated \$8 billion dollars in unpaid bills.<sup>6</sup> The result is, since 2009, Illinois's economic growth has lagged behind almost every other state.

There is more bad news, but my goal is to get your attention, not send you into a depression. Besides, I am writing as a pastor, not as an economist.<sup>7</sup> The specifics of the financial arguments are not that important to me. Perhaps Illinois is not in last place - it's 45<sup>th</sup> not 50<sup>th</sup>. That hardly matters. The point is, we have a problem that will have a growing impact on the people of Illinois, especially the poor.<sup>8</sup> We need to prepare for taxes and tensions to rise and social programming and stability to fall.

**Is there something specific you are worried about?** A few years ago I glanced up from an article on Illinois's pension crisis to a news report about rioting in Greece, which was being blamed on their pension woes. My first thought was, that will never happen here. My second thought was, however, things may unravel in ways I do not expect. I should probably give this some more thought.

That was two years – and a lot of thought – ago. Since then I have read thousands of pages about the future, met with a variety of politicians and journalists invested in Illinois's future, attended a few conferences on global trends and written a book about them. For the record, I continue to believe civil unrest in Illinois is very unlikely. What worries me is something I think is likely: I believe that in an effort to meet pension obligations, legislators will raise taxes and reduce social programming;<sup>9</sup> I further believe that the reduction in programming will lead to a spike in the number of poor, elderly, mentally ill and homeless who knock on our doors looking for help. To all of this I add that it seems likely to me that all of this will happen during a time when giving to the church is declining.

**What is the “worst case scenario?”** Civil unrest would represent the worst, but I think it's very unlikely. Seasoned politicians seem most concerned about a “downward spiral.” Their fear is that once things start going wrong, trouble will pick up speed – i.e., in response to rising taxes, those with money start to leave the state. The resulting decline in tax revenue then necessitates further cuts in programs and/or further increases in taxes. At some point the snow ball picks up more speed and starts to consume everything in its path.<sup>10</sup>

**Do you think Illinois will go bankrupt?** I have no idea (I'm a pastor not an economist, remember). I have learned this, however: current laws do not prohibit a state from pursuing bankruptcy protection, but they do not make any provision for it either. Furthermore, though Arkansas was briefly in default during the Great Depression - and though Puerto Rico recently applied for bankruptcy relief - no state has ever filed for bankruptcy. I share this to say, legal experts are divided over how such a request would be viewed by the courts.

**What happens if Illinois “runs out of money”?** Saying that a state cannot declare bankruptcy does not mean it cannot run out of money. If Illinois defaults, those with an informed opinion expect either the courts, the US Congress or the President of the United States<sup>11</sup> to step in and map out a path forward.<sup>12</sup> The binding plan that is developed will likely involve reducing some of the state's debts.

**Why doesn't the state just raise taxes?** We can expect that they will, but raising taxes does not always equate to increasing revenue. The wealthy – who contribute the most to the state coffers – often find loop holes or leave the state. By the way, it's worth noting that the people of Illinois already pay near the highest rate of state and local taxes.<sup>13</sup>

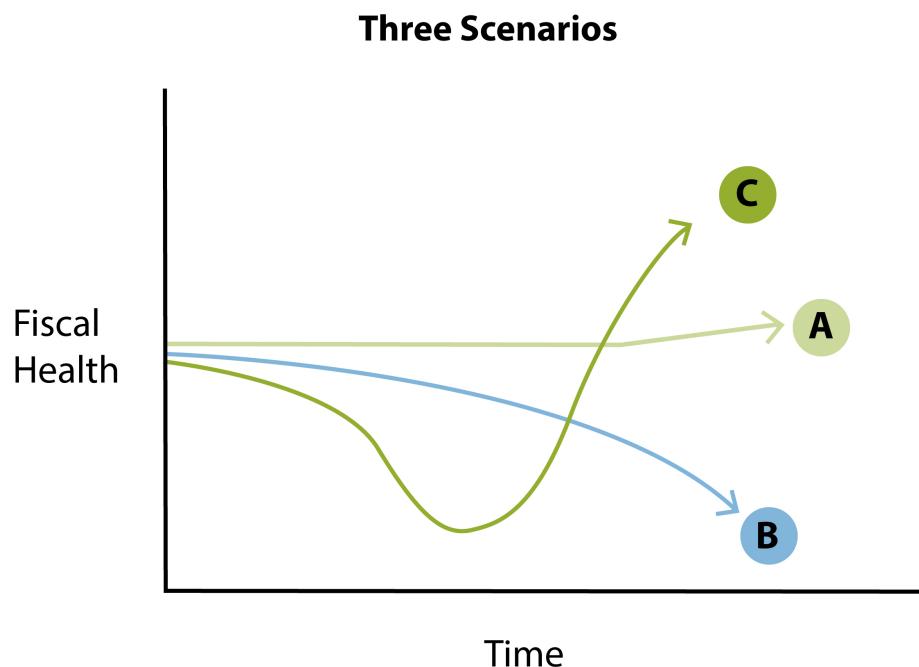
**How would the church be affected if the state runs out of money?** I recently spent three days in Detroit asking pastors to describe their experience with that city's bankruptcy. What I learned is, what happens depends on who you are. For some people, life goes on as before with just a few new hassles – e.g., the potholes are larger, police response times are slower and the hours the Department of Motor Vehicles office is open are reduced. For others – and here I mean, home and business owners, the poor,<sup>14</sup> students, bond holders and perhaps public pension holders – the

pain is much greater.<sup>15</sup> How a specific church would be affected depends greatly on who attends the church and where it is located.<sup>16</sup>

**Does Illinois's debt represent the greatest challenge we face?** Illinois faces many challenges – from gun violence and political corruption to racial tension, an aging infrastructure, changing demographics and a declining middle class. I am not suggesting that the debt represents the biggest problem. I am highlighting it because making debt payments is about to severely limit our ability to focus on other issues.

**Will the problems be the same for people all over the state?** Some aspects of the challenge will be felt equally across the state, but Illinois divides into Chicago and every place else, and Chicago will be a bit unique. The Windy City will likely fair better, for although its credit rating is lower than the state's,<sup>17</sup> as a Global City, she enjoys insulation from some of the problems the rest of the state will face.

**Is there a pain free way forward?** I do not think so. The graph below represents my effort to map out the scenarios I heard the experts talking about.



Plan A is the most pain-free, but almost no one gives it more than a one percent chance of happening.<sup>18</sup> Plan B assumes a long, slow decline. Plan C<sup>19</sup> assume a significant collapse and several years of pain, followed by a reset and growth.

**Is C ideal?** Those who can weather a crash without missing any meals generally favor C, because they want to get the bad news behind us as quickly as possible. But those who are already struggling cannot imagine the deep cuts that would accompany scenario C.<sup>20</sup>

**I bet you do not get invited to many parties.** Don't shoot the messenger.

**Is there any good news?** Yes, almost everyone thinks Illinois will rebound. Chicago is a world class city with great universities, high tech talent, sports teams, museums and the Lake, and the rest of the state has much to offer – great farm land, wonderful people, superior transportation abilities, etc. Only the Grinch thinks Illinois is going down for the count.<sup>21</sup>

**What do you think we should do?** If things do get hard, people will be best served by leaders who keep their eyes on Christ. We need to remind others – and ourselves – that God remains in control; that alongside the challenges are lots of opportunities; and that even if the worst-case scenarios play out, most of the residents of Illinois will have it better than ninety percent of the world.

**And you think this will be difficult to do?** Yes. My experience is that the church always wants to look in and that it takes a lot of energy to direct people to look out – and see the hurt and pain of others. Do you remember Y2K? Not quite twenty years ago, a bunch of people – including more than a few pastors – got worked up over a computer coding issue and told everyone that bad things were going to happen. Some went so far as to talk about societal collapse, and more than a few claimed that the only prudent thing to do was build a bunker, buy a gun and stock pile food.

**And you want the church to take a different approach?** Absolutely. During the 4<sup>th</sup> century persecution of the church under Emperor Julian, many Christians followed Christ's example of loving and caring for others. Their concern started with the poor and extended to those who oppressed them. As a result, the church grew. This infuriated Emperor Julian, who wrote to Arsacius, a pagan priest in Galatia, admonishing him to coerce the pagan priests to start acting more like Christians. Julian writes:

The Christian faith has been specially advanced through their loving service rendered to strangers, and through their care for the burial of the dead. It is a scandal that there is not a single Jew who is a beggar, and that the godless Galileans care not only for their own poor but for ours as well; while those who belong to us look in vain for the help that we should render them.”<sup>22</sup>

If we survey history, we can find times when the church got it wrong – **LIST** – and also times when she got it right. I am praying that if things do get hard, this will be another time when the church gets it right.

**Are there specific things you think Illinois pastors should be doing right now?** I've tried to be clear about the general trends and their likely impact – e.g.:

- If state funding for programs serving the poor, elderly, mentally ill and homeless are scaled back, we should expect more distressed people to knock on our doors.
- If the economy weakens – and unemployment and crime rises – we should expect anger and tension to rise.<sup>23</sup>
- If taxes go up, we should expect some businesses and wealthy individuals to relocate outside the state. As this happens, we can expect the state to further struggle and we should expect giving to the church to decline.<sup>24</sup>

The specific challenges faced by your community will vary. For instance, because of the way Illinois pension law is written, poorer cities will suffer disproportionately.<sup>25</sup> In order to identify helpful steps you should take, I recommend meeting with your mayor or a county official to ask how they think the next few years will unfold. I also encourage you to gather your key leaders together to discuss this letter and to brainstorm the steps your church should consider in order to be well positioned for the future.

**What are you doing to prepare?** As I mentioned earlier, I've been thinking about this issue for a few years. It's led to a multi-dimensional approach:

- **One: I have been working to prepare myself.** During the last year, I've spent more time in prayer and private devotions,<sup>26</sup> doing so to be ready should things in general – or my job in particular – get harder. I've been paying increased attention to local events.
- **Two: I've been working with other leaders to prepare the church:** We've not done as much as we might, but we have worked to strengthen our financial position, expanded our care ministries and taken steps to further develop lay leaders. We've also been working to learn from churches that have served well during economic downturns. (My recent trip to Detroit was one of the steps I took on this front).<sup>27</sup>
- **I have been reaching out to pastors and other community leaders:** One of the benefits of challenging times is that organizations that have kept to themselves are more willing to partner with others to get things done. This starts with churches doing more things together and includes churches working more closely with municipalities. If things do turn south, it will be important for churches to help each other and to work hard not to duplicate efforts.

## Conclusion:

There is more that could be said but I am going to stop here. Thanks for reading this. And thanks for the work you do. It matters. This letter has been gloomier than I would have liked, but I thought it best to make sure you heard the bad news and had time to prepare. Please be reminded that many things are going well, that God remains fully in control,<sup>28</sup> and that his Church will prevail. Please also remember that the months and years ahead will provide a wonderful opportunity for the church of Jesus Christ to proclaim the Good News and engage in good works. Challenging times are often times of great ministry.

If you would like to comment on this letter, correct some mistakes you see in what I have presented, ask some questions, or be sure you get any follow up letters, [click here](#) and you'll be taken to a web site devoted to this discussion.

Press On,

Mike Woodruff

<sup>1</sup> It's worth noting, that state legislators argue that Illinois's indebtedness is less than the \$280B Moody claims it is, however, the lawmakers in Springfield do acknowledge that Illinois has the most underfunded public pension plan in the country. (See: "Who Pays the Bills?" *The Economist*, 7.27.13; Ted Dabrowski, "[Illinois: Beware a junk bond rating!](http://www.wirepoints.com/illinois-beware-a-junk-bond-rating-wirepoints-original)" [www.wirepoints.com/illinois-beware-a-junk-bond-rating-wirepoints-original](http://www.wirepoints.com/illinois-beware-a-junk-bond-rating-wirepoints-original); and <http://www.wirepoints.com/rating-agencies-warn-illinois-flirts-with-junk-wirepoints-original>.) Among the reasons it is hard to get specific numbers on this are the following: 1) there are six different public pension programs and some of the reports people cite do not contain the liabilities of all six; 2) some reports do not include the payments on the bonds that have been taken out to prop up the pensions; 3) many reports have overly optimistic forecasts; and 4) pension accounting is complicated – what is the cost today of a promise to pay a benefit in 15 years? But we should not miss the main point. As the chart below shows, Illinois has a financial problem.

## Illinois credit rating headed to junk, already lowest-rated in nation

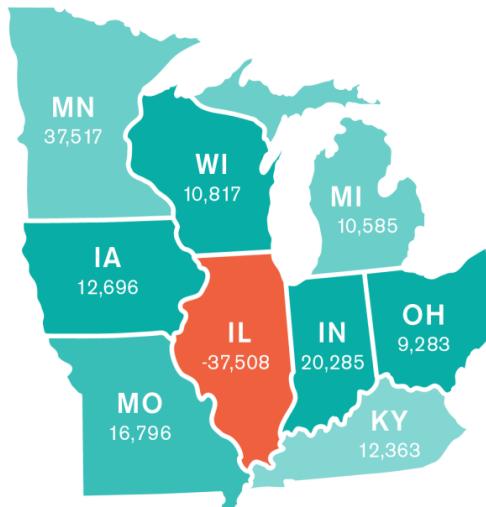
State ratings by Moody's Investors Science (Illinois neighbors highlighted in green)

Investment grade	Highest quality, lowest credit risk	Aaa	Delaware, Georgia, Indiana, Iowa, Maryland, Missouri, North Carolina, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia
	Highest quality, very low credit risk	Aa1	Alabama, Arkansas, Colorado, Florida, Hawaii, Idaho, Massachusetts, Michigan, Minnesota, Montana, New Mexico, New Hampshire, North Dakota, New York, Ohio, Oregon, Washington
		Aa2	Alaska, Arizona, Kansas, Kentucky, Maine, Mississippi, Nebraska, Nevada, Oklahoma, Rhode Island, West Virginia, Wisconsin
		Aa3	Connecticut, California, Louisiana, Pennsylvania
	Upper medium grade, low credit risk	A1	
		A2	
		A3	New Jersey
	Medium grade, with some speculative elements and moderate credit risk	Baa1	
		Baa2	
		Baa3	Illinois
Speculative grade "junk"	Judged to have speculative elements, significant credit risk	Ba1	

<sup>2</sup> According to a *Wall Street Journal* article, the United States needs five trillion dollars to plug public pension short falls. According to the Economic Policy Journal, by some definitions, 32 states are bankrupt and are receiving a “shadow bailout” by the US Treasury. (Tyler Duncan, 32 States Now Officially Bankrupt: \$37.8 Billion Borrowed from Treasury to Fund Unemployment.) See also: Sarah Krouse, State and Local Pension Woes are Starting to Bite, WSJ, July 31, 2018, p. 1.

<sup>3</sup> This map does a good job of showing the population trends of the Midwest – which highlight Illinois’s problems.

**Illinois is the only shrinking state in the region for 3rd year in a row**  
Population change by state, July 2015 – July 2016

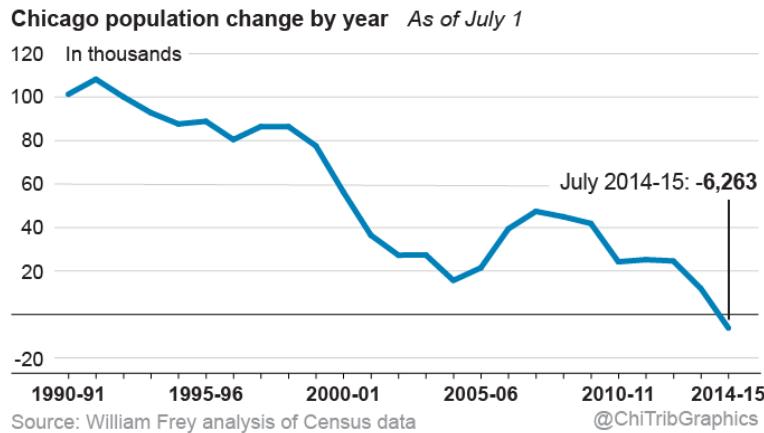


Source: U.S. Census Bureau

@illinoispolicy

<sup>4</sup> Illinois is losing more citizens than nearly every other state, and recently dropped below Ohio in terms of population, making it the sixth not the fifth largest state. (Wirepoints.com claims that since 2000, Illinois has lost 1.37 million people). As a result of this decline, we are expected to lose a representative in Congress. (Warren Todd Huston, “Illinoisans Fleeing State by Tens of Thousands Over Taxes and Financial Loss,” *Breitbart.com*, 5.22.18.) See also: “Genesis of the Illinois Exodus,” *Chicago Tribune*, which notes that: 1) Illinois lost 33,703 people in 2017; 2) this was the fourth year of decline in a row; 3) over the last 25 years, 65,000 more people left the state every year than moved in. In previous years this state-to-state migration was off-set by immigration. But that trend stopped several years ago. Some claim that the number of people leaving the state has spiked. Other articles suggest that our outmigration is not exceptional, but it is no longer being offset by immigration. On a related note, U-Haul ranked IL 49<sup>th</sup> for growth, meaning that only California saw a bigger ratio of outbound truck rentals leaving the state versus coming.

While I am here I should note that even Chicago is declining, as is seen in the graph below.



One of the challenges of the exodus from Illinois is that it is people with money who are leaving. According to one elected official I spoke with, approximately 44% of the States revenue comes from just 20,000 people. These people are among the most mobile. And it is very difficult to recover from their departure. Also, recent changes in federal tax law make it likely that more people will decide to move outside of the tax burden of IL. As the pastor of a church in a wealthy suburb, I can attest to the exodus. Indeed, several times a month I say goodbye to families that are moving to Indiana, Wisconsin, Florida, South Carolina and Texas. And I have heard from others in the area – both churches and ministries such as PADS – that they are seeing the same thing. By the way, though Chicago is doing better than many other parts of the state, it is also in decline. In fact, The Windy City is the only major metropolitan area in the US to have consistently lost citizens over the last five years.

<sup>5</sup> In addition to the lowest economic growth we can add two other sad points: 1) Illinois has had the second lowest wage growth; and 2) there are now fewer jobs in the state than there were in 2000. See, “The History of Illinois Fiscal Crisis, *Illinois Policy.org* and Ferguson, “The Late Great State of Illinois,” *The Weekly Standard*. Also note: Companies that have left IL include: Uline, EXAMPLES Companies that still have their Headquarters in IL but are expanding elsewhere include: EXAMPLES. See als

<sup>6</sup> Ted Dabrowski, Pritzker, The Winner’s Curse and Illinois’s Fiscal Reality, *Wirepoints.com*, Nov. 7, 2018.

<sup>7</sup> I would ask you to recognize that even if the reports you look at contain slightly different numbers than those I am citing, it hardly matters. I am not making a finely nuanced financial argument. I am saying: Illinois has a problem and that problem will impact the people of Illinois, especially the poor.

<sup>8</sup> We have other problems besides the ones I am listing – e.g., corruption, a toxic political culture, gun violence, etc., – but our unfunded pension obligations will soon overshadow everything else. The fact is, our pension short-fall is greater than the market value of Boeing, Caterpillar, United Airlines and Allstate combined. Indeed: 1) every man, woman and child living in Illinois “owes” the pension plan about \$51K; (*Statedatalab.org*); 2) our pension obligations may soon consume 30 percent of the state’s revenues - which is triple the percentage that most state budgets allocate. According to some reports, pension obligations currently consume about ten percent of our budget. See: “The Illinois Exodus: A black comedy or disaster movie?” (*Chicago Tribune*, June 1, 2018) and Michael Bargo, “The Blue-State Housing Bubble,” *American Thinker*, July 27, 2018) put the number much higher. Bargo argues that it is already twenty-five percent).

<sup>9</sup> States facing revenue short falls look to raise the top line and / or lower the bottom. Although arguments can be made that the way to increase revenue is to lower the tax rate, what generally happens is that they raise the tax rate and / or sell state assets. When it comes to cutting expenses, their options are: lay off employees, shut down / reduce programs, or short creditors.

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<sup>10</sup> This wouldn't be the first time something like this happened. There have been other downward spirals. And people survive them, but they are bad. Among the other things I mentioned, two other things accompany downward spirals: property values decline and crime rises.

<sup>11</sup> On the one hand, Illinois's problems are Illinois's problems. But on the other hand, every other state and the Federal Government would have a vested interest in the failure of a state. For starters, if Illinois was allowed to default on its debt, the interest rates charged to other struggling states (e.g., CA, NJ, CT) would immediately go up – which may push them into insolvency as well.

<sup>12</sup> It is important to realize, that the Federal Government and every other state has a vested interest in what happens to Illinois.

<sup>13</sup> Because tax codes are complicated, there is disagreement over which state has the highest tax burden. Most say New York, but some say Illinois. To be honest, it doesn't really matter. It is clear that when you combine property and sales tax alongside state-income tax, the people of Illinois are among the most heavily taxed in the country. "Among the 50 states, Illinois's income tax rate is only middling, ranking from 25th to 36th depending on who's doing the counting, but overall its total average tax burden, according to the economic research firm [WalletHub](#), is the worst in the country." Andrew Ferguson, The Late Great State of Illinois, The Weekly Standard, Oct. 29, 2018.

<sup>14</sup> It is not only likely that any increase in taxes will be felt by them. Also, higher taxes on businesses – which seem likely – will lead those businesses to hire fewer people, which will also likely have a large impact on the poor.

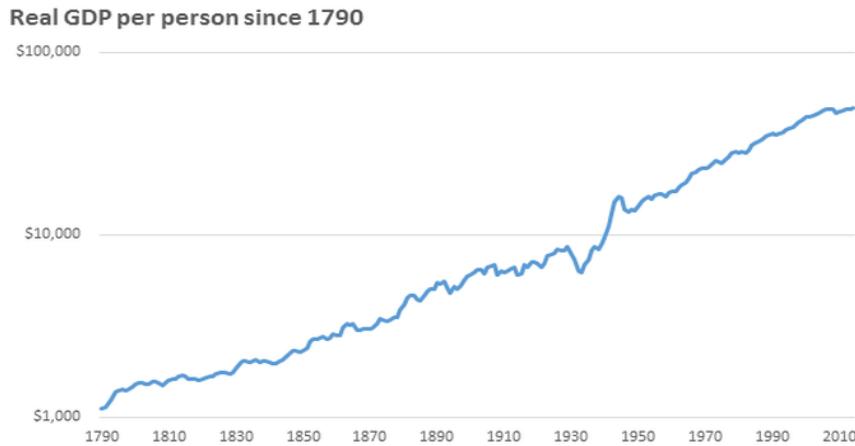
<sup>15</sup> Several years ago, the Illinois Supreme Court ruled that Illinois must honor its pension obligations in full. In bankruptcy, that would likely change, but it is not clear.

<sup>16</sup> It is worth noting that one thing that may happen is that churches will be taxed. As the State struggles, it will likely claim tax revenue previously collected by cities. In turn, cities will start looking for new sources of revenue. I would not be at all surprised if we are soon assessed a fire-protection-coverage-fee. No one will call it a tax, but if walks like a duck and quacks like a duck.

<sup>17</sup> Both Chicago and CPS (Chicago Public Schools) are junk rated, with CPS in particularly deep trouble.

<sup>18</sup> In **Scenario A**, Illinois inches its way back to health without any cataclysmic events of periods of significant pain. As I noted in the letter, the experts say it is very unlikely. Is it possible? If Scenario A happens, I am guessing that one of three things is true.

- First) It will turn out that things are not as bad as I am suggesting. This is a live option. I am reporting on what I've been hearing and reading, but there is a lot of spin out there. It's possible that I am being misled, intentionally or otherwise. It's not just that the "experts" may be wrong, on economic matters, many have a bias towards the negative. There are several things to point to here: 1) It's common to hear that although optimists live in bigger houses, pessimists sound smarter; 2) 150 years ago, John Stuart Mill wrote: "I have observed that not the man who hopes when others despair, but the man who despairs when others hope, is admired by a large class of persons as a sage;" 3) Matt Ridley wrote in his book *The Rational Optimist*: If you say the world has been getting better you may get away with being called naïve and insensitive. If you say the world is going to go on getting better, you are considered embarrassingly mad. If, on the other hand, you say catastrophe is imminent, you may expect a MacArthur genius award or even the Nobel Peace Prize. (Morgan Housel, "Why Does Pessimism Sound So Smart? 2016; finally; 4) it is certainly worth noting that, over the last two-hundred and fifty years, someone has always been screaming that the sky was about to fall. And yet, the chart below shows what has actually happened.



- A second path to A could happen if everything works out perfectly: the global economy continues its record bull run, Bezos chooses Chicago for Amazon's new headquarters, Illinois pols fix our pension system, technology helps us deal with budget shortfalls in unexpected ways, etc. etc. If everything goes right, we might grow our way to health.
- A third scenario is that a remarkable leader – or group of leaders – step up and help chart a sane path forward.

<sup>19</sup> The trajectory for this scenario unfolds as follows: 1) A crisis of some type pushes Illinois into the dreaded downward spiral. Whether the precipitating cause is a global recession, a contentious teacher's strike, civil unrest or something else, does not really matter. What does matter is that something spooks the bond markets enough, that the next time the state reaches out to borrow money, they say no. 2) The next phase in Scenario B occurs when the Credit Agencies make it official, announcing that Illinois's bonds have "junk" status. This magnifies the problem because now it costs Illinois a lot more to borrow money. In short order, the governor is forced to make draconian cuts and ask for help. 3) Though the first two phases could unfold quite quickly, the third phase would likely take months. It is during this time that some type of federal official – e.g., the President or a judge – will establish a binding plan. 4) Phase Four contains all that follows, which pivots around Illinois operating under the fiscal discipline that has been forced upon it. Hopefully, if things go as planned, the State emerges several years later with a sane debt level and its credit restored.

<sup>20</sup> There are two things worth noting about this model: 1) under Scenario C, everyone is a loser for a while. The hassle factor will not be limited to reduced hours at the Department of Motor Vehicles. Rather: schools will be shuttered forcing classroom sizes to increase, public pensions will be reduced,<sup>20</sup> crime will spike and creditors will lose all (or some) of their investments. 2) many who argue for C do so believing that it is in the long-term interest of everyone, including the very poor. Their belief is that a long slow slide down only means that we slide that much deeper and delay the good news that much longer.

<sup>21</sup> A quick list of Illinois's other assets would include: 1) 68 of the top 1,000 companies (by revenue); 2) a high quality of life (Forbes ranks IL 15<sup>th</sup> for quality of life); 3) remarkable people; 4) O'Hare – which recently added a runway and is adding 8.6B in expansion on top of that. Chicago is all of this and more and it delivers this at a cost of living much less than New York, San Francisco or DC.

<sup>22</sup> In Julian's letter, he refers to Christians as "atheists." This is because virtually everyone else was a polytheist. Christians were mono-theists who did not believe in the Roman gods. I replaced atheist with Christians for clarity sake.

<sup>23</sup> There are always people who feel oppressed and cheated. But as things change, we are seeing some who felt reasonably secure in the past, feel much less secure. Additionally, as the state makes cuts, we can expect pension holders, state employees, teachers, investors, home owners, parents and others to feel cheated.

<sup>24</sup> Fewer residents translates into a weaker economy and declining property values. It also translates into less giving. This will force some churches to close, and others to reduce staff. There are studies that suggest that people who are suffering are more generous than those who are not.

<sup>25</sup> The rules governing the pension funds for police officers and fire-fighters are established by the state, but the responsibility to collect and manage the funds rests locally. This means that individual communities are likely to become insolvent before the state does. It also means that poor communities – and poorly managed communities – will declare bankruptcy first.

<sup>26</sup> In Jeremiah 9:27 we are encouraged to work and pray for “the peace and prosperity of the city to which I have carried you,” because “if it prospers, you too will prosper.” In I Timothy 2:2 we are told to pray for kings and those in authority. Prayer needs to lead the way of our efforts forward.

<sup>27</sup> About a year ago I sensed two ideas emerging from my morning devotional times: 1) who I was, was about to matter more than what I did; and 2) I was going to need to be “game ready.” A passage I’ve been returning to is I Samuel 30:6, where – after a series of disasters hit David and his men - he withdrew to “encourage himself in the Lord.” I believe that pastors need to prepare to lead well even if those around them are discouraged or panicking. Alongside seeking a deeper walk with Christ, I believe we need to expect ministry to get harder. I think Scott Peck can help us here. Years ago he opened his 80s best seller – *The Road Less Traveled* – noting that those who expect life to be hard found the going much easier than those who expect it to be easy. But lately I find myself more drawn to a statement made by Mike Tyson. His now famous line is, “Everyone has a plan until they get punched in the face.” I am expecting to get punched in the face and trying to prepare to be able to stay with the plan.

<sup>28</sup> Psalm 93, which is one of my favorites Psalms, is an appropriate one to mention here. As you may know, David opens it by declaring the power and stability of God. *The Lord reigns, he is robed in majesty; the Lord is robed in majesty and armed with strength; indeed, the world is established, firm and secure. // Your throne was established long ago; you are from all eternity.* He then pivots to a problem. In specific he writes: *The seas have lifted up, Lord, the seas have lifted up their voice; the seas have lifted up their pounding waves.* As you may know, most ancient Jews were uncomfortable around the water. In fact, one of the ways John advertises the safety and attractiveness of heaven is to say, “there is no sea!” So, when he says, “the seas have lifted up” and “the waves are pounding” he is saying, “We have trouble. We need help.” But then, just as soon as he looks at the problem, he looks back at God and reports: *Mightier than the thunder of the great waters, mightier than the breakers of the sea - the Lord on high is mighty. // Your statutes, Lord, stand firm; holiness adorns your house for endless days.* I have written this because I suspect we are headed into some white water. The waves are going to knock us around a bit. But our foundations are strong.