Love God
Love Others
Share the Good News

SUMMIT CHURCH

Being Jesus Christ to the World

Theme: Summer Wisdom
"Financial Wisdom"

Jeff Huber and Wade Griffith, August 15-16, 2026, at Summit Church, Durango

Weekly Memory Verse:

> [24] ***Give freely and become more wealthy;***
> ***be stingy and lose everything.*** – Proverbs 11:24

SLIDE Summer Wisdom: Financial Wisdom

We continue in a series of sermons on Biblical wisdom that we find in the books of Proverbs in our Old Testament, or Hebrew Bible, and the book of James in the New Testament. My hope is that this series will give us a better understanding of the wisdom literature in our Bible and that as we look at God's word, the Holy Spirit will move you. Today we are going to look at the background of the book of Proverbs and Hebrew poetry, and the Meditation Moments of this series will allow you to read through large sections of the book Proverbs and the letter of James.

As we finish this series, we are going to talk about something that Jesus talked about more than anything else and that is mentioned more than anything else. Roughly 15% of everything Jesus spoke about related to money and possessions. 16 parables out of roughly 38 used money or possessions as a central theme. Jesus spoke about money more than heaven and hell combined. Money, gold, silver, riches and possessions are mentioned more than 1000 times in the Bible, and most of the people in Bible times were peasants! Clearly, this is a big issue in the scriptures, not because God wants your money. God owns it all anyway. It's not like he has a Savings and Loan he needs to restock!

No, what God is most concerned about is our hearts, and God knows our hearts easily go astray and get wrapped up with money, possessions and finances. It messes with our relationships with others, and with God. Here's the question I want to start with today. Last week we talked about messy wisdom, so I thought it would be appropriate to phrase it this way.

SLIDE Has money ever messed with you?

Today, many of us are wrestling with higher grocery and gas bills, which then makes everything else go up. I read an economic report this week that here in LaPlata County the cost of living has gone up each year for the last 10 years while wages have gone down. An article in the Durango Herald notes:

> *As of 2024, according to the Bureau of Economic Analysis, the county's economy was the same size as it was in 2013: $3.28 billion. The economy has experienced essentially no growth in more than a decade and is smaller than it was in 2005. In contrast, Colorado's GDP has grown by 50% since 2013, while Southwest Colorado counties collectively have grown by 25%. Only La Plata County has remained largely static. That stagnation is now showing up in jobs, wages and housing affordability.*

According to the latest consumer debt data from the Federal Reserve Bank of New York, U.S. credit card debt reached $1.26 trillion in the second quarter of 2026, increasing by $21 billion from the prior quarter. High interest rates and high costs for daily goods are driving these rising balances. The average debt by Generation:

- Gen Z (18–28): $3,493
- Millennials (29–44): $6,961
- Gen X (45–60): $9,600 (highest)
- Baby Boomers (61–79): $6,795
- Silent Generation (80+): $3,445

Many of us have recognized the need to change. We have felt the stress and strain of credit card debt and high food and gas prices. Your life may not be a mess right now and you might make enough money to compensate for the stress of resources. You make enough that it does not matter if it is flowing through your fingertips. I know in our household we get to the end of the month and we think, "How can we be making more money than we have ever made and have no idea where it all went? What happened to it? Where did it go?"

Many of us are living in this way. We get impulsive and we spend money without being very good stewards. The reality is that our society encourages this. We have an economy which is built on consumer spending. The way that economy works is that you need to spend more next year than you did this year for the economy to grow. If we are not spending more each year, then the economy shrinks and we are in a recession. So, we are encouraged to spend more every year than we did the year before.

SLIDE Unlimited Ultimate vs. Unlimited Plus

The way that encouragement comes is by fostering or fueling desire. You must want more. I can't be happy with what I have. I must want more. I must want a bigger house. I must want a nicer car. I need to have the latest and coolest gadgets even though your old gadgets still work. I get a message every day from Verizon offering me a "free" upgrade that I figured would cost me $240 a year since I must get the Unlimited Ultimate Wireless Plan instead of my current Unlimited Plus Wireless Plan. If all the plans are unlimited, shouldn't they all provide everything I need!

SLIDE **RGB Mini LED / Micro LED backlighting for pure color generation, Super Quantum Dot (SQD) enhancements, and next-generation AI processors that dramatically boost peak brightness and anti-glare reflection handling**

We need to have the latest flat screen SQD TV even though our old TV still works because we need the new one for high definition and widescreen viewing. Our old TVs we used in the sanctuary were going out, so we bought these reduced because they are NOT the latest technology. They are just OLED 4K! We all know we can't watch television with a simple OLED in the year 2026! You must want more and you just know you need it. We are constantly surrounded by the fueling of our desires.

Innately that appeals to me because I want to be happy and to do that I need more. I struggle with greed and envy and gluttony and all those things just like the rest of us. But it's not enough to stimulate economic growth to create the desire within people to want more. We must give them the resources to spend. We need to spend more money. There are two ways this can happen. We can get paid more and hopefully the economy will grow at the rate that you get a pay increase next year.

If we are honest, we recognize this is not very exciting growth. We really would like the economy to grow faster but for that to happen we must let you have easy credit. We're going to let you spend next year's money this year so you combine more than your income will allow. This is exactly what we've seen in our society and our economy.

We find ourselves having increasing debt. In 1975 the total consumer debt was $680 billion. Total U.S. consumer household debt stands at $18.77 trillion as of the second quarter of 2026. Even considering inflation, that is a huge jump. The government wants us not to feel bad about that, so they have outdone us as the U.S. federal debt is approximately $39.9 trillion! The book of Proverbs tells us a lot about money and how to deal with credit and our possessions, and to be careful when it comes to credit.

Another sign of this challenge for us is seen in our savings rate. In the early 1990s Americans were putting away 7% of their income into savings. The personal savings rate fell from 4.5% in January to 2.7% by June 2026, well below pre-pandemic norms. Median liquid savings account balances range from $5,400 for adults under 35 up to $13,400 for ages 65–74. Roughly 27% of U.S. adults hold zero emergency savings, and over half struggle to cover unexpected expenses without going into debt.

Historically, where is the largest place that we kept our savings or equity as Americans? It was in our house. Between 1996 and 2026 the value of the average house in the US rose more than 300%. It rose even farther than that here in La Plata County. We started getting notices in the mail that we could take the money out of our equity and spend it. We have more money to spend now than we didn't have before. That fuels consumer spending and the economy and everybody's happy. Uncle Sam wants you to do this and so you even get a tax break for taking the equity out of your home and spending it on non-durable goods.

Never mind the fact that we will pay three times the amount for that item over the next 30 years in interest. We don't really think about tomorrow today. So, we find ourselves increasingly in debt. Our homes, which used to be our savings account for the future, have now become our ATMs. Folly invites us to spend next year's pay increase now and continue to rack up credit and debt. When we take out all the savings from our home and we decide to spend it on things that are not durable and don't add value to our life on a long-term basis, we will find ourselves in trouble over time. When we are racking up credit card debt that we can never pay off we will find ourselves a slave. Proverbs 22 reads…

BIBLE

> [7] **Just as the rich rule the poor, so the borrower is servant to the lender.**

God is not saying this is how it should be but simply how it is. Those who have capital rule over those who have sold their souls to have things today instantly. The borrower is the slave to the lender and many of us know what that is like. I know what that is like, to be a slave to my credit card bill. It is not a pleasant experience. We are meant to belong to God and not things. We find that we can't do the things that God wants us to do because we have become slaves to something else.

What I have heard from many is that they struggle with church because they feel it’s all about money. This is why I tell you every week that church and God do NOT need your money. God owns it all anyway and the church has been around 2,000 years and will be here long after all of us are gone. Let's be honest and recognize that talking about money can be difficult for any of us. When we become a follower of Jesus, it is a bit confusing in terms of how we are to look at money and our wealth. We read Jesus’ words in the gospels, and they sound not just difficult but sometimes impossible.

Not long ago, a couple came to see me that are amazing followers of Jesus. I see Christ working and moving in their lives in powerful ways. I had recently preached a sermon on giving our all to Christ, about loving God with our heart, soul, mind and strength, and they were in some turmoil about the idea of committing their whole lives to Christ. They said, “Jeff, we really want to do that and, in many areas, we are making progress. But there is one area that we don't know how to deal with. It is around our finances. We tithe already but we don't feel like we are living what Jesus wanted.”

I asked them to explain further and they said, “Do you remember when Jesus told the rich young ruler to sell everything he had and give it to the poor and then come and follow him? We haven't done that.

Jesus said it is harder for a rich man to enter the kingdom of heaven than a camel to pass through the eye of a needle, and we don't know what to do with that. We really want to follow God, but we don't know what to do with those passages and commandments of Jesus."

I reminded them of several things. First, Jesus told only one person in his entire ministry that we know of to sell everything and give it to the poor, and that probably had something to do with that rich young ruler's spiritual life. It is important to remember that Jesus often spoke in "prophetic hyperbole," making big, sweeping, dramatic statements to get our attention and make a point. More importantly, it painted a picture of a principal Jesus wants us to get. If we are not paying attention, we can easily make money the primary goal in our life. Instead, we are to look at ways that we can be generous and give to those who are in need.

Second, if we look at the totality of the biblical witness, what we find is that God cares very much about how we look at your resources. Here is an important truth. Money is like this brick. It can either build a house, build a wall, or break a window. We can do many things with this brick, and it really depends on our hearts in terms of what we will do with it.

SLIDE Money is morally and spiritually neutral.

Money can be used for great good or for great evil. It can draw us down the path of folly as is talked about in the book of Proverbs. Or money can lead us down the path of wisdom. The key is what we do with our money and how we choose to look at it. It is not that all of us are to sell all that we have been given and give it to the poor, but certainly we are to recognize what Jesus is teaching. Money is not supposed to be the focus of our lives, and we are to be generous and willing to share.

The book of Proverbs speaks to us about these important truths in life. Remember that this book is meant to tell us how things work in the world in a very basic way. None of this is rocket science, but it is deep truth if we are willing to spend some time in these words. The book of Proverbs is trying to tell us in general how life works. Proverbs 1 speaks about this truth in terms of money:

BIBLE

> **18 But these people set an ambush for themselves;**
> **they are trying to get themselves killed.**
> **19 Such is the fate of all who are greedy for money;**
> **it robs them of life.**

If our life is focused on being rich and owning more stuff, and we really think that is what life is all about, we will find that the more we have, the hungrier you are for more, and we will find the less satisfying that it is. In the end it will rob us of life. In the last church I served, there was a member of the congregation who headed down a path that some of us will head down if we are not careful. He was very successful by the world's standards. He had a big house and a nice fancy sports car. He had a boat and went on amazing vacations several times a year. But it was never enough, and he always wanted a bit more.

He had the kind of job where if you worked just a little bit harder then you could have more. Some of you have those kinds of jobs, where if you just put in an extra 20 hours you can see a visible reward for the extra effort you put in. But he was gone almost every night of the week. He didn't make it to his kid's gymnastic events or ballgames. He was traveling with work constantly and he was always the first one to offer to go so he could move up the ladder. He never took his wife out for romantic evenings. He was increasingly focused on work. I wanted to ask him this question.

SLIDE "How much is enough? How much more do you need?"

My sense is that his answer would have been, "Just a little bit more. If I could have just a little bit more, then I would be happy."

Eventually, his wife left with the children, and I remember visiting him in his big old house all by himself, with a nice car in the driveway and a boat on the street, both with FOR SALE signs on them. He had to divide up his income between alimony and child support for his wife and his children. He ended up living a very lonely existence and he found the truth of the book of Proverbs in the most painful way possible.

The writer of Proverbs saw this repeatedly in their own time. People who would focus so much on having more, getting more, and spending more, and then it would all disappear in the end. That is what we find in this passage of Scripture from Proverbs 23.

BIBLE

4 Don't wear yourself out trying to get rich.
Be wise enough to know when to quit.
5 In the blink of an eye wealth disappears,
for it will sprout wings
and fly away like an eagle.

God is trying to teach us in these scriptures the value of contentment, which is about learning to simplify our lives and feel joy with what we have, and not always wanting the next big thing. Proverbs do NOT tell us that having wealth is bad, but they do warn us not to focus on, and be consumed and obsessed by, our possessions. Jesus tells us this when he says this in Luke 12.

BIBLE

15 Then he said, "Beware! Guard against every kind of greed. Life is not measured by how much you own."

16 Then he told them a story: "A rich man had a fertile farm that produced fine crops. 17 He said to himself, 'What should I do? I don't have room for all my crops.' 18 Then he said, 'I know! I'll tear down my barns and build bigger ones. Then I'll have room

enough to store all my wheat and other goods. [19] And I'll sit back and say to myself, "My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!"'

[20] "But God said to him, 'You fool! You will die this very night. Then who will get everything you worked for?'

[21] "Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God."

Notice the word "fool." It is meant to remind us of the proverbs which talk about being wise instead of foolish. The fool stores up earthly wealth at the expense of a relationship with God that is eternal. The challenge is that spending is an addiction just like alcohol or drugs or something else. Spending is an addiction that is hard to break, and we find ourselves legally tempted each week with new credit card offers that come in the mail. How many things do you constantly see each day that say, "Come and follow me and I will make you happy?"

As we look at financial wisdom through the eyes of Proverbs, it seems appropriate to turn our attention to the author of much of the book of Proverbs, King Solomon. He is associated with not only the book of Proverbs but also the book of Ecclesiastes, the Song of Solomon (Songs), and two of the Psalms. Solomon was the third King of Israel following King Saul and King David. Before he became king, he prayed to God and asked for wisdom so he could rule wisely. Because he asked for wisdom, God also granted him wealth and fame. Solomon used this wisdom as he ruled, and we find this when it comes to finances in Proverbs 11:28 and 15:27.

BIBLE

[28] Trust in your money and down you go!
But the godly flourish like leaves in spring.

BIBLE

[27] Greed brings grief to the whole family,

but those who hate bribes will live.

Even with this wisdom, an interesting thing happened to Solomon. The wiser he became, the more wealth he accumulated. Something happened to Solomon as he gained wealth. Money began to change him. We find Solomon to be a case study of what Jesus was talking about when he said it's easier for a camel to go through the eye of a needle than it is for a rich man to enter the kingdom of heaven. Riches tend to do something to our minds and to our hearts. They take us off track and this is what happened to Solomon and can easily happen to us today.

In 1 Kings 6, we find it interesting passage of Scripture. Solomon built the palace of the Lord and dedicated this to God. It is described in detail at the beginning of chapter 6. But when we get to the end of chapter 6, the writer of Kings wants us to notice something that is happening Solomon. Listen carefully and see if you hear what happens to Solomon at the end of chapter 6 and the beginning of chapter 7.

BIBLE

38 The entire building was completed in every detail by mid-autumn, in the month of Bul, during the eleventh year of his reign. So, it took seven years to build the Temple [of the Lord].

1 Solomon also built a palace for himself, and it took him thirteen years to complete the construction.

Did you catch the change? How long did it take Solomon to build the Temple to the Lord? Then how long did it take for him to build his own palace? The Temple was about as big as the 3 acres on which our lot sits here. That would be all this building, the parsonage next door, and our parking lot put together. The palace that he built for himself was the size of Mercy Medical Center. It was magnificent but what does that tell you about what was going on in Solomon's heart? Solomon was becoming more important to Solomon than God. Here's a depiction of that based on excavation at the Temple Mount in

Jerusalem.

GRAPHIC Solomon's Temple vs Palace

We see how Solomon began to amass wealth. In the beginning of 1 Kings 6, we read that Solomon received 666 talents of gold that year which is the equivalent today of $1 billion. What did he do with his riches? He built an elaborate throne which was carved out of ivory and then coated with gold. The throne had six stairs that lead up to it, and it was the most magnificent throne ever built according to the Bible. Why would you take ivory, which is such a valuable commodity, and cover it with gold? If you're going to cover something with gold you typically would use wood. Nobody saw the ivory, so why did Solomon insist on this? He did it because he could, in the King’s behind should not have to sit on wood covered in gold. It should sit on ivory covered in gold. There are numerous artist renditions of what Solomon’s throne looked like, but here is one of my favorites.

GRAPHIC Solomon's Throne

GRAPHIC Solomon's Throne 2

What is happening to this man? He had 1400 chariots and 12,000 horses. They had to build cities for Solomon’s horses. He owned mines of copper and silver and gold all throughout the ancient near East. Archaeologists have uncovered what they believe are Solomon's copper mines just south of the Dead Sea. Here's a picture of them.

GRAPHIC King Solomon Copper Mines Facade

GRAPHIC King Solomon Copper Mines Interior

Solomon would not drink from silver and so he had all his cups made of gold. Silver was like plastic for Solomon. There was to be nothing but gold for the King's lips. We are also told that Solomon had 700 wives and 300 mistresses. Even with a strong libido that seems like a bit of overkill to me!

It’s good to know that at the beginning of Solomon's reign, the people loved him, but by the end people hated him. He was on the verge of losing his kingdom when he died and after his death his son Rehoboam came to the throne and the people came to Rehoboam and said, “Please, rule over us like your father did in the early days and we will serve you forever. But rule over us like your father did in these last few years and we will revolt.”

His response was, “You think my dad was tough? I will be 10 times harder on you than he was.” The Golden age of Israel concluded as the 10 tribes of Israel revolted against the King and the kingdom of Israel as it had been disappeared, never to be seen again.

Solomon figured this out near the end of his life on his deathbed. The book of Ecclesiastes is from this time in Solomon's life. It wasn't written by him, but it was written by someone who is capturing this period in the life of Israel. Listen to what he says in Ecclesiastes 2.

BIBLE

4 I also tried to find meaning by building huge homes for myself and by planting beautiful vineyards. 5 I made gardens and parks, filling them with all kinds of fruit trees. 6 I built reservoirs to collect the water to irrigate my many flourishing groves. 7 I bought slaves, both men and women, and others were born into my household. I also owned large herds and flocks, more than any of the kings who had lived in Jerusalem before me. 8 I collected great sums of silver and gold, the treasure of many kings and provinces. I hired wonderful singers, both men and women, and had many beautiful concubines. I had everything a man could desire!

9 So I became greater than all who had lived in Jerusalem before me, and my wisdom never failed me. 10 Anything I wanted, I would take. I denied myself no pleasure. I even found great pleasure in hard work, a reward for all my labors. 11 But as I looked at everything I had worked so hard to accomplish, it was

all so meaningless—like chasing the wind. There was nothing really worthwhile anywhere.

Ecclesiastes was Solomon's *mea culpa*. It was his confession that he got it all wrong. “All these years I have chased after the wrong things, and I have failed to understand.” This is not just Solomon's story, but it is a story we see today lived out repeatedly as we watch new stories of financial crimes, greed, and misuse of funds. But if we are honest, it also is our story. We all struggle with greed, gluttony, envy, and the insatiable desire for more. The more we believe that our happiness is contingent upon how much we have, the more unhappy we find ourselves in the end. It just is how it works.

GRAPHIC Incorruptible by Eric Reis

I listened to a podcast recently with the author of this new best seller *Incorruptible*, Eric Reis. Ended up purchasing the book as I found his ideas compelling, especially when it comes to finances in the corporate world. He has several stories of corporate corruption that include bad actors, moral weaknesses, or isolated scandals. He argues that story doesn't match reality. He has several stories companies founded with strong ideals drift towards short term thinking, extractive behavior, and mission abandonment, often despite the best intentions of the people inside them.

GRAPHIC Sol Price

One of the stories he shared that was inspiring is one that I had heard before many years ago, but I learned some new pieces about the life of Sol Price. Sol was born to Jewish immigrants in New York and eventually went to college and law school and became a lawyer. He ended up starting a retail business Based on something he learned in law school which was fiduciary duty, or a commitment to care for the customer above all else. He was scrupulously honest and fair in his business when it came to the customer. When competitors tried to drive him out of business by undercutting his prices, he would post those advertisements in his store and put up signs telling people to go buy it from his competitor because it was cheaper. He put the customer's interest before his own and as a result customers trusted him. They loved to shop at his store which was called Fed Mart

GRAPHIC Fed Mart

We shopped at a store like this when I was a kid in Southern California. The company thrived as he practiced capped margins and wouldn't charge more than 14% over cost for any items. He was a man of high integrity and built an organization that was aligned to those practices, including paying a living wage for people in Southern California. He helped employees with housing and made it possible for anyone who entered employment, even as a stockperson, to eventually become a manager and have a good retirement.

The company went public and he made his investors quite a bit of money, but it was never enough for them. They always wanted more and thought that price was wasting money by paying employees more and keeping prices low. He believed in low prices and high wages and the board that eventually ran Fed Mart wanted high prices and low wages. They wanted rapid expansion and profit no matter the cost. It's not unsimilar to what we see in today's world and many business models that dot the landscape.

He hated what was happening to his company, so he took it private again by buying up 51% of the company and then hiring a new board which controlled 49% of the company. But eventually that new board wanted faster growth and moved towards some of the best practices in retail that would make more money. They didn't like how different everything was at Fed Mart.

This came to a head in 1975 after he had been building the company for 20 years. He comes into work one day and the locks on his door have been changed. Sol Price doesn't work at Fed Mart anymore. The investors got what they wanted, and they lived out that fairy tale of the goose that laid the golden egg. They converted Fed Mart into traditional best practices in retail during that time and within seven years it was bankrupt and all the stores were closed. They became like every other retailer, and they betrayed the trust of their customers, which was the building block of the company's success.

GRAPHIC Price Club

Sol Price was a true entrepreneur, and he took two weeks off to lick his wounds and then leased the office upstairs from his old office where Fed Mart was located. Price Club was the name of that company. Jim Senegal left Fed Mart with Price and worked his way up from stockboy to executive. Senegal left the company to start a new company which eventually merged with Price Club, and it is accompany every one of you have heard of which is Costco. They brought with them this idea of fiduciary responsibility to the customer and capped margins and caring for employees. Their philosophy was that customers came first and then the employees and then the board.

We can argue about how you feel about Costco as this behemoth of a retailer now worth more than $400 billion, but what I found fascinating was that Sol Price was also known as a philanthropist who gave away much back to the community. One of the books I read about him talked about his Jewish faith and how important it was to him and especially this proverb which happens to be our memory verse for the week. It was one that he lived out and that you can see lived out in the companies that he started. If you're willing, would you say this together with me.

BIBLE

> [24] ***Give freely and become more wealthy;***
> ***be stingy and lose everything.*** – Proverbs 11:24

My hope for us today is that we might hear these words from the book of proverbs, and many other places in the scriptures like with Jesus, to gain some wisdom when it comes to our finances and to learn that the more, we try to hold on to things the more we will lose them. The key is being willing to give freely and knowing that wealth comes not just with the money that we make both the lives that we invest in, whether it's friends or family or customers. My hope is that we might ask two simple questions when it comes to our relationship with money.

SLIDE ***How much is enough?***

Do I have my priorities straight?

I was thinking this week about all the downturns in our economy that I have lived through in my lifetime, and even ones that I heard about from my grandparents, including the Great Depression. They all remind me a bit of King Solomon, where we got into a pattern of wanting more without really thinking about it. We seem to repeat these patterns throughout human history, which I many ways is the point of Proverbs.

As I was thinking about our tendency to repeat our mistakes, I remembered story of a man who was having heart pain and so he went to a cardiologist who told him he had a blockage. The cardiologist did an angioplasty for the man and afterwards he said, "You must change some things because if you don't you will be back in here or you may be dead."

The guy felt so good after the angioplasty because he could breathe and he had more energy. He celebrated by leaving the hospital and going right out and buying a milkshake and bacon double cheeseburger and onion rings. He was back within a year to see the doctor for stint. He continued the way he always had lived, and he was back after another year for quadruple bypass surgery.

Let me ask you a question. Are you wise or are you foolish? Are you willing to reprioritize and put God first or are you have another order of fries and a milkshake?

As your pastor I want to plead with you. It is time to put our feet on the path of wisdom and to choose the path of hope. Let's pray.

SLIDE Prayer

God forgive us for the many ways we have gotten it all wrong. We have followed Solomon's path, at one point desiring to follow you and to love you and to serve you and to allow your values to be our values and for Christ to have control and sway over our hearts; and yet for many of us the more successful we became, the easier it was for us to focus on all the wrong things. Sometimes we simply bought into what our society said we needed to do. Sometimes we simply made bad decisions for all the right reasons.

Forgive us and heal us. Help us not to be overwhelmed by the place in which we find ourselves in our society today, but to know what there is always hope. Help us not to be afraid to reprioritize and choose the path of wisdom whatever that might mean for us, knowing that there is joy on the other side. Guide us that we as a church would be a witness to other people in our community of what life really is supposed to be about. Help us in that we pray, in Jesus' name, amen.

August 15-16 Order

1. Countdown
2. Jenny welcomes people, inviting them to stand in body or spirit.
3. Song – “House of the Lord”
4. Song – “Let It Be a Hallelujah”
5. Jeff welcomes and shares:
    A. QR Code
    B. Connect Card and Spotify List
    C. Invites people to greet each other
6. Announcement Video
7. Sermon Video Intro
8. Sermon
9. Med Moments
10. Offering (???)
11. Song – “Great Are You Lord”
12. Prayer and Lord’s Prayer
13. Care Ministers
14. The Bridge
15. Closing Prayer