

HOW SHALL I MANAGE IT?

The Christian and Money

Proverbs 6:1-15; 22:24-29;

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Bethany Church

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For nearly two years, I drove ambulances all over Minneapolis and St. Paul. For another two years I drove vans as a courier all over the mountains of Kentucky. Despite that, in our family, Diane is the safest driver, hands down. Imagine my surprise when Diane phoned me to tell me she was in an accident. *"I'm alright,"* she said, *"but the car had to be towed."* She continued, *"If I had been one foot further into the intersection, I may have been killed."* It was 1987, and we both were thankful. Diane had been nailed by an inattentive driver at a suburban crossroad. We learned from an insurance adjuster that if Diane had been an inch or two further into the intersection, our 1985 Oldsmobile station wagon would have been totaled. The problem was that the car was affordable only because we were paying for it over 60 months. When the insurance agent told me what the settlement would be if they totaled the car, I realized I was two inches away from having no car and still owing the bank \$2,000. When we purchased the vehicle, I had no idea that we were living above our means. Nobody warned me.

I've discovered that most believers are like me. They need some help to be good stewards. A steward is a manager, and most of us need perspective in managing money. Because most of the preaching you hear is on giving, believers and pastors alike are clueless and unaware of what the Bible actually teaches about managing money. A survey revealed that 90% of Christian seminaries have no courses on Christian stewardship, 85% of the pastors feel unprepared to deal with it, and 80% of American churches have no plan or program to teach it.

As one observer noted, “*Seminaries don't teach it, pastors don't preach it, churches don't program for it, and people don't understand it.*” Consequently, despite 2000 passages in the Bible on money, Christian people struggle with money. About the only help they get from the church are appeals for their gifts and some tele-evangelist baiting them with promises.

No wonder we struggle. A Census Bureau study reports that half of America's families have less than a \$1,000 in savings. Sixty percent cannot scrape up a \$1,000 without borrowing. One quarter of Americans believe their best chance to build wealth for retirement is the lottery. That belief swells to 40% when household income dips to \$35,000 a year or lower. (Now, I'm not going to comment on what that says about gambling and state-sponsored lotteries; but I am tempted!) It is obvious that we have a lot to learn, and the two passages from Proverbs have a lot to say.

There are four management principles in the first fifteen verses of Proverbs 6. The first five verses give us one. They tell us to get out of debt.

Go and humble yourself; press your plea with your neighbor! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler. (Proverbs 6:3-5, NIV)

God, speaking through King Solomon, shouts, “***Get out of debt!***” Debt is a menace. It rules you. The Bible tells us to spare no effort. Get out of it!

Unfortunately, so many of us speed into it. We're the most affluent nation of the world, living in the most affluent era in history, and our money has stamped on it, “*In God we trust.*” I like that; however, it would be more truthful if our money declared, “*In credit we trust, and in debt we live.*” That's true of our government, and that's true of us. Do you know how much the average American household owes to their credit cards? \$3400! Do you think the average Minnesotan owes less or more than that? If less, how much less? If more, how much more? The

average Minnesotan owes more than double what the average American owes. \$7,000.

Minnesotans are not conservative when it comes to debt; and debt is a terrible albatross. It is a heavy millstone that sinks even the best swimmers when they tread the deeper waters of life.

Because Americans increasingly take on debt, they increasingly sink into bankruptcy. In the past decade, personal bankruptcies have climbed 66%. In 2001 more people filed for bankruptcy than ever before, just under a million and a half people. We don't know how many filed in 2002. The pace of bankruptcy for the first three quarters set new records. It was 7 percent higher than 2001.

Debt is more than an albatross; it is a master. That's because the interest from debt is a slave driver. It controls our lives, dominates our decisions, dictates our time and depresses our moods. Despite that truth, many of us carry debt at the same time we squirrel money away in some form of savings. When a loan costs you 4 to 14% more than your money earns in a savings account, certificate of deposit or credit union, what do you think is the most prudent thing to do? Pay off the loan! The Bible doesn't lie. Get out of debt.

Principles Two and Three come from observing the ant in verses six through eleven.

Go to the ant, you sluggard; consider its ways and be wise! (Proverbs 6:6, NIV)

Ants do not require supervision. Their work ethic and attitude are inwardly determined.

Principle Two is to **work as if your boss or customer is always with you.** In the New Testament we are told to do all our work to please the Lord who continually watches us. Serve your boss or customer as if each were Jesus and were perpetually present.

A rule of thumb I learned is to always do a little more than asked. Get to your work a little early, and be hard at work when the time starts. Don't turn off the computer or put away your tools early. If you work hard right up to the agreed upon quitting time and then clean up

your space, you will find yourself greatly valued; and in time you will be rewarded. That was my experience before I became a pastor.

Ants need no outside motivation to work, and they save. **Principle Three is save some of your income.** If a person sets aside \$25 a week in a fund that earns 7% interest a year and that person does that for 40 years, do you know how much they will have? \$286,640. (Fewer than a third of those surveyed in a national study guessed over \$150,000, and the guesses got worse the less people made.) Make interest your servant not your master.

Principle Four is be honest. I'll never forget a young man who was told by his boss to lie. The boss said, *"Tell him that I'm not here."* The young man responded on the phone, *"He's here,"* and then he handed the phone to his boss. Following the phone conversation, the storm of the boss's furor was about to be unleashed when the young man said, *"If I lie for you, how will you know that I won't lie to you?"* That young man became the boss's most trusted and valued employee. Honesty is an incredibly important aspect to acquiring wealth.

Those four principles invariably and profoundly change one's financial picture. There are also four principles in Proverbs 22, verses 24-29, and two of them we haven't discussed.

First, choose your friends carefully. That's the counsel from verse 24 and 25. Attitudes are infectious, and they most often are acquired and reinforced through companionship. Being friendly and being compassionate is different than companionship. We're to be friendly and compassionate to all, but not companions of all. Choose to cultivate friendships with people who are respectful, temperate, constructive and industrious. You can't imagine how powerful this truth is. Your future is shaped by your companions because your attitude is shaped by your companions. You get the hang-ups of those you hang with. Hang with those who grow. Hang with people you want to be like.

The **second and third** principles we discussed earlier. Proverbs 22 reiterates that we are to **avoid debt** and **be honest**. Those are monumental choices.

Fourth, develop your skill. Continually invest yourself in improving your work. One study revealed that 80% of our earning power resides in our attitude and our ability to relate to people. The other 20% resides in our skill. People who work both on attitude and skill, on relating and competency will always feel better, perform better and live better than those who simply complain about their situations and salaries.

In managing your money, there are some basic questions that must be answered. First, why do you want to acquire more money? I often here people say that I can give more away. That is rarely proven true. A recent study shows that the wealthiest states give the least and the poorest states give the most. Do you know why? Money offers power, respect and pleasure. People, who have it, are not quick to surrender it. What do you want to accomplish with your money? Do you know that it is God's resources? He gave you the ability to acquire it? Can God trust you with his resources? Second, why do you want to spend more money? Are you spending to medicate some personal pain or satisfy some personal hunger? If so, money is your god, and you'll find that god treats you cruelly. No matter how much money you spend the pain will never leave, and the hunger will never be satisfied. Only God can heal your pain and satisfy your hunger. He gave his son to do that very thing. Jesus is the bread from heaven that both heals and satisfies.

The Bible talks so much about money because God really cares about you. God knows your heartache, hungers and needs. God cares about it all. Will you let Jesus heal you? Will you ask him to satisfy your longings? Will you heed God's counsel about debt, work, savings, honesty, friends and skills? They've been offered to bless your life.