

Discipline

Four Ds of Financial Blessing:

Proverbs 25:28, Luke 9:62

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Many people love God with all their hearts as best as they know; yet when it comes to finances, they experience pain and suspicion. They've been betrayed by people who acted irresponsibly or dishonestly with money. Their pastors talk about money only when they ask for it. They're less than enthused to hear the subject addressed in worship; yet it is important to discuss money because it affects every area of our lives. God created us in this world; and Scriptures teach that he cares how we do. That is why we find in the Bible principles of financial blessing. Four principles are characterized by words that begin with the letter D.

The first word is *Diligence*. Since God is diligent, he expects and rewards his children's diligence. Whatever station of life – retired, unemployed, home-making or in the marketplace, we are to work diligently, with all our hearts, for the Lord who owns it all.

The second word is *Discernment*. God spoke through the prophet Jeremiah:

“For I know the plans I have for you,” declares the LORD, “plans to prosper you and not to harm you, plans to give you hope and a future.” (Jeremiah 29:11, NIV)

God is a discerning God who has plans. God did not say, “I have some wishes for you.” Instead, God has plans for our lives. God has specific, concrete ways for us to earn money, to grow in health and to bless humanity. God discerns the way to achieve and has plans. Listen to the Apostle Paul:

For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast. For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do. (Ephesians 2:8-10, NIV)

God discerned our need and planned our salvation. We receive this salvation as we recognize our sinfulness and turn to Jesus for our cure. As we do that, Jesus reshapes our attitudes so we act differently. We human beings become, for a second time, the workmanship of God. We were created once in Adam; but now we are created a second time through the “wow” (the grace, wisdom and love) that we experience in Jesus. It’s the “wow” (this experience of forgiveness and love) that makes the difference. Without the “wow” (this fellowship with God’s Spirit), we are no different than anyone else trying to win God’s approval anyway. However, with the “wow” (with our hearts freed) we begin to do good things that he puts in our hearts and that God planned in advance for us to do. God planned all of this.

If we understand that, and if we understand that we are made in the image of this God who plans, and that our new lives promote knowledge of him, then the work of *discernment* (of planning) is critical. There is still room for spontaneity as long as it is consistent with the goals of our plans; but spontaneity that violates those goals betrays God’s work and wisdom in our lives. Our financial planning, when done in faith, is both God’s work and godly work.

We can work diligently; and we can be discerning with our plans. However, there is another concern. Jesus fingered it when he called people to follow him. He said:

Anyone who puts a hand to the plow and then looks back is not fit for the Kingdom of God. (Luke 9:62, NLT)

I’ve never put my hand to a plow. I’ve never plowed with an ox or a tractor, but I’ve worked with a garden tiller and hoe. I’ve never planted a straight row. I’ve used stakes and string; but even then, my hoe acts like a pencil that slips using a straight edge. With my

inaccuracy in planting, I at worst wasted some space and lost some yield. For a farmer it is far more important. The yield is their living. Moreover, when they plowed with an ox, they either planted or cultivated. Since crop dusters and chemicals were two millennia away, spacing of the rows was important. They had to get back in with the plow. Now, think about someone's hand on a plow that is uprooting weeds in these carefully spaced rows. The ox doesn't know where to walk. The worker guides with the reins and the plow. However, he hears his name and looks back while the ox continues to pull the plow. How quickly he begins ripping up plants and leaving weeds. He is acting against the very purposes of his work. Jesus gave that vision of discipleship. If we are going to walk with him, we must keep our focus. We must *discipline* ourselves to keep on task. Otherwise, our work destroys rather than blesses. That is true of finances. Financial management is an important aspect of discipleship; and with money, we are often tempted to lose focus. Daily we are inundated: "Buy this. Invest in that. You aren't really living until you do this, and you deserve it." Many voices call to you as you put your hand to the plow financially, and we can quickly destroy what we've sown. Although Christ purchased our freedom, we can become financial slaves. Without discipline or focus, our plans are meaningless. King Solomon observed this. He wrote:

A person without self-control is as defenseless as a city with broken-down walls.
(Proverbs 25:28, NLT)

In Solomon's day, cities erected walls and posted watchmen so that enemies couldn't sneak in and capture them. The walls protected the people from those who came in stealth and those who came in strength. The wall was a barrier that any enemy had to overcome.

If you don't have a financial plan, you have no wall around your money. You are vulnerable to some coming by stealth or strength and capturing it, putting you in debt and making you their slave. Soon you'll have to work to support your obligations to them. They

are in charge of your schedule and lifestyle. We can be people who have been freed by Christ, but then become slaves in debt. The Apostle Paul wrote:

Let no debt remain outstanding, except the continuing debt to love one another.
(Romans 13:8, NIV)

Debt is not good; and thankfully, many are learning this lesson. In 2005 the average American reduced his or her credit card debt by 11.4 percent. Unfortunately, credit card debt is so high that if you spread it around to everyone in the United States including the babies that were born in 2005, each baby would have left the hospital with a diaper pack and a credit card bill of \$2,328. Welcome to America!

Is debt blessing? Listen to God's promise to Israel:

You will lend to many nations but will borrow from none. (Deuteronomy 28:12, NIV)

God blesses no one with debt. God did not create us to live as slaves or financial captives. We are to live as God's free children with diligence, discernment and discipline.

The English term discipline comes from a Latin word that speaks of instructing a disciple. The Bible uses the term to speak of instruction as well. Listen to these Scriptures:

Blessed is the man you discipline, O LORD, the man you teach from your law...
(Psalm 94:12, NIV)

The fear of the LORD is the beginning of knowledge, but fools despise wisdom and discipline. (Proverbs 1:7, NIV)

He who heeds discipline shows the way to life, but whoever ignores correction leads others astray. (Proverbs 10:17, NIV)

He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored. (Proverbs 13:18, NIV)

No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it. (Hebrews 12:11, NIV)

The nature of discipline is to help us see actions and their consequences. In an undisciplined life, we ignore consequences. When a parent disciplines a child, they are helping the child link actions with consequences. Financial hardship can be divine discipline that helps us learn actions and consequences; and therefore, become focused.

Consider the analogy of the wall-less city. Without a wall, we are easy prey. We can quickly become captives. If we find ourselves in captivity, here are some helpful steps.

First, *survey the city*. Look at your circumstances and identify what is holding you hostage. What is under captivity and what is free? Are you captive to poor education, poor health, poor work habits, a poor economy or high expenses? Gather the information, and get help interpreting it, if necessary. Second, *erect walls*. We need to protect what is still free and isolate the enemy. That means we must establish goals and plans that both protect and liberate. What things could you do that would affect your income? What things could you do that would affect your expenses? Prayer and counsel help many at this point. Third, *deal with the enemies*. Prayer is a powerful weapon. It opens your life to God's actions. Pray over your income and your expenditures. Identify unhealthy impulses and compulsions. Seek help from sources worthy of trust. Some Christian brothers and sisters are very gifted here; and their knowledge and encouragement can help you. Fourth, *establish a watchman* on the wall. Build into your life accountability to examine your progress and to check for enemies. If you need to, report how you are doing to someone. This discipline may be painful and embarrassing, but it can be truly liberating. It can develop you as much any diet or exercise.

As you do this, you develop skill and perspective and you grow in the wisdom and love of God. Consequently, your management of money will bless everyone around you. You will be God's agent in redeeming many from bondage.