

HEALTHY CHRISTIANS - PART 2

Healthy Finances

Dr. Derek Morris

Preaching passage:	Malachi 3:10-12
Subject:	Why God wants us to put Him to the test by being faithful in our tithes and offerings
Complement:	so He can trust us with abundant blessings.
Exegetical idea:	God wants us to put Him to the test by being faithful in our finances so He can trust us with abundant blessings.
Homiletical idea:	God wants to bless you in superabundant ways!
Purpose:	To encourage my hearers to be faithful in their finances so that they can receive the superabundant blessings of God.

Introduction

Six months ago, Juan Rodriguez had only 78 cents in his checking account and \$50 cash in hand. He had already filed for bankruptcy. He owed \$2200 to the IRS in back taxes and \$42,000 in credit card debt. Today, Juan is a mega-millionaire. How did that happen? He won the \$149 million jackpot in the New York lottery!

So now, all of Juan's financial worries are over. Right? Not necessarily. Did you know that many individuals who win the lottery end up bankrupt just a few years later? People like Suzanne Mullins, who won \$4 million in the Virginia lottery and 11 years later all she had to show for it was a debt of \$154,000? Or Paul Scott Cooney, who won \$20 million in the Florida lottery. Two divorces, five houses, a dozen cars and motorcycles and one failed auto dealership later, Cooney ended up in bankruptcy court with a debt of \$5 million. And those stories of rags to riches, and back to rags are repeated over and over again.

The lesson? If you have unhealthy finances, and someone gives you a pile of money, there's a good chance that you will continue to have unhealthy finances. Does that make sense?

Today, as we continue our series on Healthy Christians, we are going to explore what the Word of God has to tell us about healthy finances. This message is simple, and practical. And I'm praying that it will be a message of hope.

So get your Bible and let's go! I'm going to share with you 5 principles for healthy finances. I'm sure that you could add some more principles to the list. But we are going to list five. And I'm convinced that if you will implement these five principles you will experience superabundant blessings.

I've included a study outline on your bulletin insert so that you can take notes. You may also want to write down some Scripture references.

Principle #1

PUT GOD FIRST IN YOUR FINANCES. Did you get that? Put God where?....FIRST in your finances. James tells us in James 1:17, "Every good and every perfect gift is from above." All that we have is a gift from God. He is our loving Creator and He is our merciful Redeemer. He deserves first place in everything, including our finances. Putting God first in your finances means recognizing that God is the source of all blessings, both temporal and eternal. So how do we put God first in our finances? The wise man Solomon tells us in Proverbs 3:9, "Honor the LORD with your possessions, and with the firstfruits of your increase."

We honor God first, not last. We don't wait to see if we have any finances left at the end of the week, or the end of the month. We honor God with our firstfruits.

Did you know that I stopped paying tithe many years ago? I know. You're shocked, right? After all, tithing is clearly taught in Scripture. So why did I stop paying tithe many years ago? Let me explain. I used to pay tithe, give a tenth of my income for the support of the local

ministers and the worldwide ministry of the church. But then I realized that we're not asked to "pay" tithe. Tithe isn't some kind of protection money that we pay to the heavenly mafia to keep us safe. Tithe isn't some kind of investment money that we pay to a heavenly broker hoping for a great return. Tithe isn't paid. Tithe is something we return to God as rightfully His. And He ought to get it first. Not last, if there's enough left over.

If we withhold our tithe, we are robbing God. That's what we read in the writings of the prophet Malachi. Malachi 3:8-10. "....." So God wants us to honor him with our finances, and to honor Him first. With our tithes and offerings.

Our offerings support ministries within the local church. The Bible doesn't tell us what percentage to give in offerings. I can tell you that we need approximately 25% of what you return in tithe to make our budget. But you give as the Lord has blessed you. There's only one request. Give cheerfully. Not grudgingly. Paul tells us in 2 Cor 9:7 that God loves a cheerful giver. Misers are miserable. Givers are cheerful. We give out of gratitude and thanksgiving. And we put God first in our finances.

I was checking our financial reports for the first quarter of 2005. Did you know that our tithe is up 27% for the first quarter, compared to the same period last year? A 27% increase! Isn't that wonderful news? That helps the support of local pastors here at Forest Lake, pastors and evangelists here in the state of Florida, and the worldwide ministry of the Seventh-day Adventist church! And our tithe was up 27%! What do you say?

Now either we all got a 27% pay increase, and we're all returning a faithful tithe.....I don't think so! Or there are new members joining us who are returning a faithful tithe. That's probably true. Or there are members who are being revived and their faithfulness in returning a

tithe and generous offerings is an indication of their spiritual renewal. Maybe it's some of all three. And I say "Praise the Lord!" What about you?

We are also making our church budget for the first quarter of 2005. We are launching many new ministries, and the church is busy seven days a week. That takes faithful support of our local church budget. And God is impressing you to be a part of what He's doing here. Thank you. And may the miracle continue! I'm convinced that the more generously we give, the more abundantly we will be blessed. Listen to the words of the wise man Solomon in Proverbs 11:24-25, "....."

We have a friend in Tennessee who is an inspiration to us. He returns a faithful tithe to God for the support of the ministry. He cheerfully gives a second 10% for church budget. And then he gives a third 10% for mission projects! He is single, and he doesn't have any children. I'm sure that he might have to revise his giving plan if he was married with four children. But whatever he gives, he gives cheerfully. And there is no doubt that he is putting God first in his finances.

Putting God first in our finances is one important principle for healthy finances. Here's principle #2: SPEND LESS MONEY THAN YOU EARN.

Did you get that second principle for healthy finances? Spend less money than you earn. Now that sound obvious, but if you forget to apply this principle, you're in trouble. This second principle presupposes that you earn something. You can't have healthy finances if there is no income coming in. The apostle Paul told the believers in Thessalonica, "If anyone will not work, neither shall he eat." 2 Thess 3:10 The wise man Solomon suggests that we can learn a lesson from the ant. In Proverbs 6:6ff, we read, "....."

I was visiting a home improvement store the other day. And when I was checking out, a very friendly and efficient cashier greeted me. As he was bagging my purchases and putting them into my shopping cart, I noticed that only one of his arms was functional. The other arm hung limply by his side. But he didn't complain. He wasn't sitting at home blaming the world for all of his misfortunes. He was out there working, and doing a great job!

We need to earn some income if we are going to have healthy finances....but remember that second principle for healthy finances: SPEND LESS THAN YOU EARN. In other words, you need to monitor your spending. The best way to monitor your spending is a budget. Now some of us have managed without a budget. At least, we haven't counted every penny, and every quarter. We know about how much is available for various categories. But if that isn't working for you, if you find yourself out of money before you're out of month, you need a budget to help monitor your spending. If you'd like help with that, keep listening, stay tuned, we'll give you some help in principle #5. But the goal of principle #2 is simple: Spend less than you earn.

Principle #3: SAVE A PORTION OF YOUR INCREASE.

Remember the illustration of the ant? Not only does the ant work so that there's food to eat for that day. Look back with me at Proverbs 6:8. "....." What does the ant gather food in the harvest? Because winter is coming. We save not just so we can "feel wealthy." We save because there will be future needs for which we must prepare.

Healthy Christians who want to have healthy finances will save a portion of their increase. When I was a young man, someone gave me a cassette tape with a story entitled "The Richest Man in Babylon." I found out later that it was a short story written by George Clason.

Has anyone else ever heard or read *The Richest Man in Babylon*? The simple principles embedded in that story have blessed my life over and over again. In the story, the main character, Banzer, the chariot builder, realizes that if he always spends everything that he earns, he will never make any progress. He is always back to where he started. So he determines to save a portion of his increase. And not just put it under a pillow. But invest that savings.

Unfortunately, it's not enough to save a portion of your increase. You need to save it in the right place. We'll give you some help with that in principle #5. But this Babylonian saves some of his increase, and gives it to a man who is traveling to Tyre. He asks the traveler to buy some precious stones. There's only one problem. The traveler doesn't know the first thing about precious stones. Was that a good place to save money? No! The traveler returns with some worthless rocks, and the Babylonian is back where he started. Well, not quite. He has learned a valuable lesson. A lesson we'll talk about in principle #5.

But principle #3 is crucially important. If you want to have healthy finances, not only should you put God first in your finances, and spend less than you earn, but you should also save a portion of your increase. If you make a good return on your savings, you can treat yourself a little! You can give more away! But save some of the increase and add it to the principal. That's how your savings will grow.

But we must go on to principle #4 for healthy finances. And I feel very strongly about this one. Principle #4: STRIVE TO ELIMINATE DEBT. What did I say? Strive to eliminate debt. We live in a culture that has gone mad. On one day this past week, I got 3 invitations in the mail to open a new credit card. That's how Juan, the fellow who won the New York lottery,

got into trouble. He ended up with \$42,000 worth of credit card debt and 78 cents in his checking account.

Why should healthy Christians who desire to have healthy finances strive to eliminate debt? The wise man Solomon gives us the answer in Proverbs 22:7. “The borrower is servant to the lender.” When you are in debt, you are in bondage. When you are debt free, you are liberated! Unfortunately, there are predators in our culture who strive to snare people in debt. I know that sounds severe, but it’s true. We received 6 credit card applications in the past 2 days. Here’s one example. 0% on your purchases or balance transfers until December 2005. And no annual fee. It sounds too good to be true, doesn’t it? But read the fine print. If you get behind on your payments, the interest rate skyrockets to 16.99, 21.99 or 25.99, depending on your prior history. And help yourself to a cash advance, but the interest charges begin immediately at 22.99%. These special offers are an invitation to bondage.

Now I know that some will argue that some debt is acceptable. For example, school loans are an acceptable debt because they give you earning potential. And I would say, that may be true as long as you have a good academic advisor. Don’t take out school loans to get a degree in general studies, or a degree that isn’t marketable.

Other might say, a home mortgage is acceptable debt. That’s not a consumer item, like a car or furniture which depreciates. A home is an investment, which appreciates. And I would say, “You’re right, if you follow principle #5.” But even with a home, I would still encourage you to implement principle #4 for healthy finances: strive to eliminate debt.

We have some friends who set a goal to be debt free by their mid thirties. They live in a modest house, they drive modest vehicles, they take modest vacations. But they are debt free!

What a blessing. Ask them. Ask anyone who is debt free. It feels healthy!

So how do we get to that place of freedom. How do we strive to eliminate debt? Step one is to make a commitment not to acquire more debt. Practice delayed gratification. If you wait long enough, you may decide that you don't need it. Or you may be able to pay significantly less by paying cash. But make a commitment not to acquire more debt. If that means cutting up your credit cards, do it! You've got to start somewhere.

Secondly, make intentional effort to reduce your debt, paying off the more expensive debt first. Now, I realize that some may argue that if you have 6 debts, and four of them are minor, you might pay those off first, just to get them out of the way. But as a general rule, if you have two debts, one of them is a school loan at 5% and the other is a credit card debt at 12%, you focus on accelerating the payoff of the most expensive debt first. Does that make sense?

Determine to not acquire more debt. Work to pay off your debt, focusing on the most expensive debt first. And thirdly, set a realistic goal for becoming debt free. Perhaps you'll say, "By the time we retire, we want our house paid for." That's a worthwhile goal. So don't sell your house two years before retirement and move up into a mansion that requires all of your equity and then some. Be content with less, if less means being debt free. If you are sitting here this morning, or listening on the radio or the website, and you are buried in consumer debt, I want to remind you that God loves you and you are precious to Him. But he wants you to be healthy, less stressed, more peaceful. And eliminating debt is definitely a stress reducer.

Which brings us to principle #5 for healthy finances. This one is so important. I've been alluding to it through this message. Here is it: **SEEK WISE COUNSEL FROM GODLY MENTORS.** Did you get that? Seek wise counsel from godly mentors. God has been bringing

this word of Scripture to my remembrance all week. Proverbs 19:20. “Listen to counsel, receive instruction that you may be wise in your latter days.”

If you will seek wise counsel from godly mentors, you will be blessed. You will be on your way toward healthy finances. On one occasion, we were considering an investment. We had little experience in this type of investing. So we talked to a godly mentor who had many years of successful experience in this type of investing. Here’s what he told us: “If you don’t buy it, I will!” That was good enough for us. We knew that our friend loved the Lord, he was a man of wisdom which was evidenced by his past decisions. His wise counsel was a blessing.

Do you have someone like that in your life? Someone who can give you wise counsel regarding financial decisions? We have started a special ministry here at Forest Lake Church that is based on a seminar by Crown Ministries, founded by Larry Burkett. One of these finance seminars just concluded this past weekend and I’ve heard that many were blessed by the wise counsel that they received. I’ve asked one of the participants in that finance seminar to share with us today.

Invite Susan (or Tom) to share.

Thanks for sharing with us today. That seminar sounds really helpful. And I understand that we’ll be offering more of those seminars in the weeks to come. And here’s the action step: If you want to enjoy healthy finances, take advantage of this free seminar. You’ll not only gain some wise counsel, but you’ll make new friends! And for those of you who have healthy finances, and may even have special gifts in financial management, you may want to offer to become a mentor, or even to participate in the next seminar as a leader in training. If that’s you, get in touch with Tom Crowl, or with one of the pastors and say those 3 wonderful words: “I can

help!”

God wants to bless us all in superabundant ways. But He wants us to have a healthy approach to finances so that He can trust you with superabundant blessings. Make a commitment as a Christian that you want to have healthy finances. Make a commitment to put God first with your tithe and offerings. Determine to spend less than you earn. Save a portion of your increase. Strive to eliminate debt. And seek wise counsel from godly mentors. Healthy finances aren't the only goal in life. But healthy finances are one part of being healthy Christians! And with healthy finances, you'll be able to give more, and to serve as a godly mentor to others who want to be healthy too. God wants us all to prosper and be in health, even as our souls prosper!

FIVE PRINCIPLES FOR HEALTHY FINANCES

1. Put God first in your finances.
2. Spend less than you earn.
3. Save a portion of your increase.
4. Strive to eliminate all debt.
5. Seek wise counsel from godly mentors.