

Series: WHAT'S IN THE BOX?—February 12, 2006

SALT MINES AND MONEY PITS

Deuteronomy 5:21

I. INTRO

A. A few weeks ago, I was able to go to the boat show. The favorite moment for me, hands down, was the **cigarette boats**. I think they're also called "off-shore racing boats." Big long sleek boats with obnoxious amounts of horse-power—usually two thousand horse-power engines. Open the back, and all you see are **pi-i-pes!** So, the guys I was with and I all decided to guess what this thing cost. I was the highest—I guessed \$1.2 million. And I guessed too much. It was only \$900,000 Canadian.

1. To be totally honest with you, these cigarette boats always turn my head. So, last year when I was coming back from a camping weekend up north with my son, Matt, I was watching for them. That was when I saw this gorgeous, sleek off-shore racing boat with a big orange and black **FOR SALE** sign on it. But what I actually noticed was the name painted on the back of the boat, right above the pipes!

GOTTA HAVE IT!

-I just thought it was kinda funny—knowing what these things cost. **GOTTA HAVE IT** quickly became **GOTTA SELL IT!**

2. I've thought about that quite a bit—you know, the name of the boat. And I'll bet it's behind a lot of the financial agony that goes on in our world—and in our lives.

Gotta have it—but can't afford it!

3. We live in a world that blasts that message at us day and night. **Gotta have it!**

-More specifically, it could be divided into four messages:

*Want more...Make more...Acquire more...Hoard more.

-Money—and the stuff it buys, and the place it can retain in our hearts--is quite powerful. So, the question is, **how are we doing under all this pressure?**

-So, get out a piece of paper and a pencil or pen, and let's just do a little True/False quiz. Don't get a nosebleed—you don't have to show it to anyone. I'm going to ask a few questions, and you write T or F on the paper:

- a. I have, occasionally, spent money unwisely.
- b. I have, at least once, compared myself with someone else financially.
- c. I have written a check for which there were insufficient funds.
- d. I have felt guilt over the affluence of my lifestyle.
- e. I have wished that I were more generous.

-I'd like to **gently** do a confession on this. How many of you have at least one 'T' on your paper? I have more than one! I think it is **really** tough to be wise and strategic in a culture that worships **MORE**.

-We're not idiots; we know how to use calculators; we know how marketing works—and yet many of us, at some point do time in either the salt mines or the money pits; totally pre-occupied with earning and saving; or enslaved to credit-card companies.

-If you look at the stats, consumer debt is at record levels, personal bankruptcies keep increasing every year—and even our own government lives beyond its means!

- B. Now, I have good news for you this morning. The God of this Universe has not left us clueless on the issue of money for. The same God who created us with the ability to enjoy nice things **also** offers us some very wise advice about how not to get enslaved to getting them. **If** we'll listen. I just want to say a few things up front?
1. I realize that the issue of money is **extremely** sensitive--and I want you to know that I am not a know--it-all in this area. I'm a fellow traveler. But I have learned some things. Some of them by making stupid mistakes; some of them through Lori's insight; some of them by research. But I've learned the most from the simple teaching of the Bible.
 2. Secondly, failure in the area of finances creates some very strong feelings--like shame, regret, panic, and sometimes, total despair. You need to know—God has compassion on our mistakes. I know that from personal experience. Finally, there is a way out of the **money pits** if you are willing to make some changes and work a plan. There's hope.

II. WHAT IS THE REAL PROBLEM

- A. Several years ago, I read about a woman in Paris who was involved in an automobile accident. After a routine examination she was released from the hospital. But she had problems with her **nose running**--almost constantly. Doctors tried all kinds of treatments--antihistamines, things like that--but it continued. More severe symptoms drove her to a specialist—and she found out why her nose was running. She was leaking **brain fluid!**

She had a tear in the membrane surrounding the brain. Now, if you've got a runny nose this morning, don't panic. Now, this is my **point**: When something's wrong, you have to deal with the root **cause**, not the symptoms.

1. I was doing some reading in a great finance journal the other day, the Reader's Digest, and they gave five signs that you're in deep doo doo—or too deep in debt:
 - *You have less and less money left over after paying bills
 - *You max out your credit cards
 - *You can't pay more than the minimum on your credit cards
 - *You can't keep an emergency fund
 - *You lie in bed thinking of what you owe

-How many of you are totally shocked by this information? Of course you aren't. We know this. We know that if someone keeps spending more than they make, they're going to have trouble. We know debt kills generosity. We know debt creates worry and anxiety. But these are **symptoms**.

2. 3500 years ago, the God of this Universe laid a plan on how to live safely and sanely on Planet Earth. He narrowed it down to ten **guardrails**—cause, see, He knew us. He wired us up and knew exactly where we'd struggle.

Anyone know the brilliant advice He gave there in learning to manage our resources well? It's very simple. Don't **covet**. It's the **gotta have it** problem. And I think it's behind a **lot** of financial misery. Let me read it for you:

'Do not covet your neighbor's wife. Do not covet your neighbor's house or land, male or female servant, ox or donkey, or anything else your neighbor owns (Deut.5:21 NLT).'

3. The commandment itself is pretty straightforward. The word **covet** doesn't mean to look at what someone has—and notice that it's nice; it means that you keep looking...and looking—and that it results in, "I gotta get me one of those—or some of that!"
- a. Now, we're going to pass over the first part—Don't covet your neighbor's wife...or husband, I might add. That's a whole different message. But there's a very comprehensive list of other stuff not to covet.

Your neighbour's house. That covers a lot, doesn't it? We're pretty big into houses and square footage. Don't covet his land. In an agricultural culture, how much land you have would indicate your capacity to make money.

Don't covet someone else's **servants**. How would that translate into our culture? My thought is, power-washers, dish-washers, pasta-makers, stainless steel appliances, Craft-matic beds, cottages, boats, jet-skis, home entertainment centers. Wow! That is right in the sweet spot of consumer debt, isn't it?

His ox or donkey. Again—direct hit. Transportation— a means of getting work done. Anyone her **remember** what a car or SUV is? It's not a status symbol or a chick-magnet—they can't save your soul. Cars are a means of transportation. Period! And think of the love affair we have with computers, and cell phones and blackberrys' and blueberries and boysen berries!

-And just in case any culture over the next 3500 years would develop even another category, God says, **or anything else your neighbor owns**. It would probably include your neighbour's money.

- b. Now, another question comes up: **Who is my neighbor?** Think it's just the person who lives next door—or do you think **neighbor** would include shopping malls, car and boat dealerships, internet ads and TV? I think the

issue is not who currently has it; it's a coveting issue. **Gotta have it!** Remember the Cookie Monster Philosophy? **Me SEE cookie...me WANT cookie...me EAT cookie!**

4. Why do you think God has told us to not play games with this? Is He trying to spoil our fun? Keep us from enjoyable things? When you look carefully at all God has told us—you find that he's saying, "Why make yourself miserable?"

Let's imagine a scenario. Your neighbor purrs into his driveway with a brand new 2006 Nissan Maxima. You walk over, say, "Wow! Nice car"—as you drool all over the hood. Then you walk back over to your driveway—and look at your '96 Ford Windstar van, with its assortment of scratches and dents—and a window that doesn't quite shut right. Tell me, do you tell yourself the truth, i.e., "The cheapest car to own is the one you already have?" Maybe, maybe not.

If you're not careful, what will happen is something that happens 100s of millions of times every day on this planet. You will fall out of love with what you have. And that will create a little vacuum in your heart that starts to make little sucking noises, "feed me! Fill me!" And your mind will start working on a way to get it.

Guaranteed! The mind, friends, is an amazing thing; if you really **want** something, it will figure out a way to get it—and it will **justify** why you **should** have it!

5. Know what's different about the day this was written in—and even the day Jesus lived—and now? If a person had problem with coveting in that culture, all it did was make them miserable. Short of stealing it, **gotta have it** didn't work for them.
- a. But in Canada, 2006, it's different! If you've gotta have it—but can't afford it—you can still **get it!** In our world, all you need is a credit rating magnetized onto a piece of plastic. And if you max that one out--someone will give you **more** plastic, **more** credit.

b. We live in a fast-food world that is built on the principle of instant gratification. And it creates huge problems!

- B. There's another factor in this that has more to do with our emotional make-up--how we were raised, how our family handled money.

1. Lori and I were raised very differently when it comes to spending money. Her parents were **very** careful when it came to savings. I mean, I drew the line when it came to laundering the toilet paper. Just kidding. My parents tended to care for the present more than the future.

-Now, this presented some **very** interesting dynamics for Lori and me. Our natural bent was to either copy our parents—or over-compensate for their weaknesses. Are we alone—or does anyone else experience this?

2. Now, why am I saying all this. Well, in a few minutes I'm going to be talking about developing a spending plan—about deciding in advance how you will spend your money. There are a lot of people—maybe some of you—who have tried a spending plan, but you got sabotaged. How we were raised, our personalities, our interests—all these things cause us to spend money in predictable ways. Let me

just list several garden variety kinds of spending tendencies--and see if you find yourself somewhere in here. This list isn't original with me--I got it from Bill Hybels.

- a. Some people are **impulsive** spenders. Let me describe what happens. You set up a plan. Decide how you're going to spend your money. But then you get your Canadian Tire flier—and it's **70% savings** on a screw-driver set. Even though you don't need it--you're a sucker for it. If your spending plan gets sabotaged by **good deals**, you're probably an impulsive spender. Gary Carmichael has a great saying on this; "We can't **afford** to save all that money!"
-So, watch the credit cards and don't carry cash—because retailers **salivate** over people like you!
- b. Sometimes spending falls into the **compulsive** category. There was a woman from the first church I was in who, when she got down, would go on a shopping spree—just like someone would go binge drinking. For example, she bought a car and was making payments. Then she sold the car and spent the entire amount in a single shopping trip. For people who are compulsive spenders—whether it manifests itself in gambling, playing the lottery or binge spending—it represents an addiction. It's an attempt to meet some unmet need inside—and usually requires professional help.
- c. A really **interesting** category of spender that I'd never thought of is the **revenge** spender. To continue with my **Gotta Get It** boat thing—it's the guy who struggles along for years with a little 14 foot aluminum boat—and then one day takes out a second mortgage to buy a cigarette boat so now **he** can go out and fly by the other meek little 14 foot boats and swamp them!
- d. Let me suggest another kind of spender I'd never thought of until I read about it: the **boredom** spender. "I don't have anything better to do, so I'll go shopping." Ooo—kay! A little dumb, I think.
- e. This next category is the one that hits me between the eyes--maybe you. It's the **special interest** spender. This is the person who is real focused on a spending plan, holds the line, restrains themselves--that is **until** it gets to their area of passion.

-I have two passions I have to be careful with; boating—and tools! What's yours? Just confess--yell it out! It can be anything: Tools, computers, **ANTIQUES**, shoes, golf, clothes, jewelry—even food. Let someone who **loves** you help you set some reasonable guidelines!

- f. One more area of spending. **Status spenders**. It's the need to impress other people—let them know you're just as successful and important as they are. Remember the scene we saw from **The Family Man** last week where Nicolas Cage tries on this \$2400 suit and says, "Just wearing this makes me feel like a better man!" Sad, isn't it, that humans who've been made in the image of God need stuff to prop up our ego and erase our feelings of insignificance.

-Just for the record, **the worth of something is exactly what someone is willing to pay for it**. Your worth? God's Son gave His life for you!

-Know what you and I need to be able to say around the people we're tempted to compete with? **You win! I concede victory to you! Take your victory lap!** In fact, let's just do that as a kind of mass confession this morning. Ready? **You win! I concede victory! I refuse to compete.** There! Doesn't that feel better.

3. This is the honest truth. Freedom starts in the heart. We can go on some spending diet—lose the debt “weight.” But if we aren't free inside—we'll get into trouble again.

And freedom isn't found by creating a nest egg, or hitting the lottery. Freedom is found in **contentment**. The world system--our culture--offers **slavery**. It doesn't matter whether you're chained to a pile of stuff—or to your bank statements and investments—it's not freedom.

-Jesus once made the statement, **...If the Son sets you free, you will be free indeed**. How do you get free from money messes?

III. YOU NEED A GOOD ESCAPE PLAN

- A. I have a friend who talks jokingly about his wife's famous black-bottom chocolate chip cookies. She just kind of **senses** when they're done!

-Just like it doesn't take too much *over-time* in an oven to burn cookies--it doesn't take too much *over-spending* to burn down through a pile of money. If you sit down and talk to **any** financial planner, they will tell you that you have to have a **plan** for how you're going to spend your money. But it takes more than that. It takes **commitment**, and it takes character—and perseverance—and accountability. No one—**no one** just drifts into financial freedom. And no one drifts into using their money wisely and strategically for Kingdom purposes.

-Proverbs 21:20 says, **The wise person saves for the future; the foolish person spends whatever he or she gets (Prov. 21:20 LB)**.

-Now, let me say this. There are some of you here this morning who would like to plan for your future, and create some financial margin—and then give to Kingdom purposes and help the poor, but you can't. You're strapped. The only thing above the financial waterline is your nostrils.

There are three principles you have to remember if you're in a mess.

*First: there *is* hope. You **can** get out--so cling to that. I can guarantee you that people have gotten out of bigger messes than you're in. God **cares** about you, and He will help, if you'll let Him.

*Second, you **can** live on what you make.

*Third: You get out of money messes little by little--not by winning the lottery or waiting for some windfall. But to get out, ***you have to regularly spend less than you make. And that means change.***

Now, I just want to briefly look at four steps—not original with me--that **everyone** needs to take if they're going to get out of debt, okay?

1. The first thing you need to do is **figure up exactly how much you owe**. Total up all the credit card balances, installment loan balances, mortgage balances--and make sure you know what the terms of repayment are.
2. The second step—this one will shock you--stop going into debt. ***Don't take on any more debt for any purpose at all.*** You may have to get a little radical—like moving to a smaller place, getting rid of a car, destroying your credit cards—do what you ***have to do!*** Just a practical note on this: When you begin to feel the pinch of repayment, you'll feel this overwhelming urge to use credit. ***Don't do it!***
3. The third step is to **develop a repayment plan**. This is where you set a budget. You figure out what you have after you tithe and pay taxes—and then you do this with the rest.
 - a. Take 10% of what's left, and put it in savings. Now, that's a little controversial—but I'll tell you what will happen if you don't. When you hit an emergency—and you ***will*** hit one—you'll go right back into debt if you don't have some savings.
 - b. Next, take 20% of that amount—the amount left after tithe and taxes--and devote it to the repayment of debt. You may need to make contact with the places you owe, and make arrangements to pay it all off. Try to pay the smallest debts off first--that will keep you from getting discouraged.
 - c. Finally, and this will definitely be the toughest part, develop a plan to live on the 70% that's left. Now, you may say, "That's ***impossible!***" Well--what are your other options? To go deeper in debt?

-You may have to sell off some of your assets to reduce the debt more quickly. To live in that 70% mode you may have to make temporary or

permanent adjustments in how you do life. Just remember, when you get out of debt, ***the freedom will be worth it!***

4. The fourth step for getting out of debt is to **develop some kind of accountability**. Ask a friend--someone who loves you and knows their way around this stuff--to help. To ask the hard questions about your spending.
- I need to tell you that in about three weeks, we're going to be offering a one day course called **Good \$ense**. This **deals** with debt issues—but is just great biblical advice on handling your money wisely. I hope a lot of us will benefit from it.
 - Old spending habits are like ruts in a dirt road. They're hard to get out of—and **really** hard to **stay** out of. If you want to stay out of the ruts, you can't drive on the edge of them. If you have someone else helping you steady the wheel, it makes it a lot easier.

B. This final part isn't rocket science. Once you get out of debt--**Stay out!**

1. I have been tricked--you have been tricked--our whole culture has been tricked into believing that we cannot live without debt.
 - a. The standard line of reasoning is something like this: "I can't afford to pay cash for things--especially a car." The question is, can you afford to pay 5, 10, 15, or 20 percent more for things--like cars--by buying them on credit--or installment?
 - b. One of the most jarring things I ever heard anyone say about interest is this: Interest is the **rent** you pay on money. You don't get to **keep** the money, you only get to **rent** it. If you can't pay the rent, you have to give it back.
 - c. And **that** means the more debt you rack up, the more your standard of living shrinks. See you still have to pay to live—**and** you have to pay the ever-increasing rent on someone else's money. It's crazy!
 - d. So the point is to get on the **other** side of that. Put your money in a place where someone is paying **you** to rent it. And you do that by saving something out of every paycheck.
 - I'm going to get a little vulnerable here. I needed someone—**Lori**—to help me learn this. I always thought that we couldn't afford to save—and couldn't afford to pay cash for a car. She said, "We can!" She was right—we could—and we did! Those two decisions were revolutionary for me.
 - You've heard the **Leon's** ads? "Get your furniture now, and make no payments until 2008!" That's smart! Start paying when the stuff is already used and stained! There's radically new plan I want to tell you about. **Pay now, buy later!** Save money and buy something instead of renting someone else's money to do it.
2. Something else most financial counselors would say is, "Be wise—be shrewd in how you use credit cards.

- a. First, keep the number of your credit cards to a minimum. The more you have, the harder they are to keep track of. Lori and I have eliminated the use of all but one card.
- b. Second, set limits on **what** you will buy and how much you'll spend. Then keep careful records of exactly **what** you spend. Pay cash for everything else.
- c. Third, the first month you can't pay the entire balance on your credit cards, make them into a collage. Put them on a piece of aluminum foil, heat the oven to 450, and put them in. Then frame them!

-Consider this. The average Canadian has \$8500 in credit card debt. Lets say they said, "Okay! Enough! No more charges—and I'm going to pay this off by making the minimum monthly payment—about \$189. Guess how long it would take—and how much money you'd pay at 21% interest? It would take 7 ½ years and cost you \$8363! And that goes right into someone else's pocket.

3. Another strange principle Christian financial counselors will recommend. Try depending on God instead of becoming a slave to someone else.
 - a. The book of Proverbs makes a very profound observation. **The borrower is the slave of the lender.** That's true.
 - b. Remember what Jesus said about life? **Don't worry!** Don't worry about what you're going to eat, what you're going to wear, where you're going to live. He went on to say that this same God who lovingly throws bugs to birds, grass to deer, and sun on flowers knows how to care for us. He went on to say that just like we, as good parents, long to give good gifts to our children, He loves to give good gifts to those who ask.

-Sometimes we never experience God's provision because we never even ask--we just flip out our credit card and rent the money to get it right away. We never even ask God if we should **have** it.

-Let me ask you something. **If God, as a loving Father who gives all good gifts, wants you to have something, don't you think He'll see to it that you have it?**

4. The fourth principle--and last principle--relates to everything I said at the beginning. Don't ruin your contentment by tempting yourself. We do that, you know. We torment ourselves by looking in someone else's driveway, at other people's homes—by walking through shopping malls and boat dealerships, and through e-Bay—thinking about stuff we don't need and can't afford—sometimes to impress people we don't like.

-Remember the 10th commandment about coveting that I read? Well, Hebrews 13:5 states that in a very positive light. It simply says: **Keep your lives free from the love of money and BE CONTENT WITH WHAT YOU HAVE, because God has said, "Never will I leave you; never will I forsake you."**

- a. Now, I think it's pretty clear--that's God's will for us. Why? Folks, **because that's the secret to happiness!** It really is.
- b. Jesus said that life doesn't consist of what you possess. **MacLean's** magazine disagrees. It says, right on the front cover, **"Money does buy happiness. Paris knows it and we can prove it."** I would have to agree to some extent. You want something. You buy it. And you feel the contentment and happiness kick in. Briefly. And if you have enough money, you can continue the process. Alcohol, sex, drugs—even gambling does the same thing. The question is, how long? And how do you feel at the end of a life that has primarily been about you—and the debt it's gotten you in?
- c. God has specifically told us, **be contented with what you have!** And I think contentment brings more happiness than stuff—and the debt it can get us into!

Q&A

IV. CLOSING

I want to say two things in closing this morning.

1. First of all, I believe that God has mercy on people in debt. I believe He deeply cares about those of us who may feel life closing in on us. I believe this morning that if let others assist you where necessary, get on a good plan for managing your money, and cry out to God for help, that He will **in fact** help you--and bring you inner peace.
2. You can be free. Right now, you can start a process that will help you get free and stay free from creditors and consumer debt. But you won't drift into it. It won't just happen some day. You have to **decide** to be free. Will you?