

First Presbyterian Church, Sylacauga, AL
The Rev. James B. Stanford III
October 11, 2009

Proverbs 21:5 and 20
“Wisdom and Faith: Tools You Can Use”

“The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to want.”

“Precious treasure remains in the house of the wise, but the fool devours it.”

In our current economic downturn, do not lose sight of what we did at church last Sunday. The idea for the first World Communion Sunday began in the winter of 1935, at the heart of the Great Depression. In the words of T. S. Eliot, it began “for a further union, a deeper communion through the dark cold and empty desolation.” Our troubles today have been compared to those days --- a time of national and global economic crisis ... a time in which earthly realities were taking their toll on the spiritual health of believers.

Permit me a little historical moment: World Communion Sunday has been celebrated on the first Sunday in October since 1936, and it all began through the initiative of the Presbyterian Church and soon spread to many other denominations. Today, World Communion is observed and celebrated in more than 220 countries and by at least 60 denominations.

So much for our history lesson, but it does raise the age-old question: “Is history repeating itself?” I cannot answer that question, but as a pastor, I know that the Bible repeats itself ... that it repeats God’s lessons over and over for you and for me.

Jesus told the story of the prodigal son in Luke 15:11-16. The word “prodigal” does not mean someone who wanders away or someone who is lost. It literally means “someone who wastes money” ... someone who we used to call a spendthrift. (I failed to find a modern slang expression for “spendthrift,” because it is our way of life.)

Until lately, many folks today were not worried about tomorrow. We want it today ... we spend it today ... we use it up today. The problem is that, just like in Jesus’ parable, “famine” eventually comes. When everything has been spent ... when nothing has been saved ... when credit has been overextended ... when even next year’s income is committed to debts ... then comes the moment! In Luke 15:17 it says “when (the prodigal son) came to himself...” It is the same with you and me: When, finally, there’s nothing left, not even any credit ... when we can’t figure out how we are going to make it ... then hopefully “we find ourselves” and we come to our senses.

Sunday-before-last, a cling card was given out noting Six Key Financial Principles along with their basis in scripture. (By the way, a few are still available in the Church

Office). Next, you received mail concerning these six principles. They are also on the front of today's bulletin. With wisdom and faith, they become tools we can use to manage our finances.

Six Key Financial Principles

- (1) **The first, make a habit of giving:** Put God first in your living and your giving. Giving only when it is easy to give shows a lack of gratitude to God for all he has given you in the past ... also, a lack of trust in God for His ability to help you through tough times. Proverbs 3:9 says to **“honor the Lord with your substance and with the first fruits of all your produce.”** You may also want to read Malachi 3:10. Throughout scripture there is a direct connection between what you give and what you receive. If you give, the Bible promises that God will bless you ... perhaps not with more riches, but more important with peace, joy, simplicity and generosity. Control of your finances begins with trusting God with your finances.

I remember a dear friend, a sweet, sweet lady in a former church, who said to me: “It has been our experience that the church always needs money unexpectedly during the year, so we always hold out on what we commit.” One year I said to her: “There haven't been any special requests for funds this year, are you going to give what you held back?” She looked at me like I was crazy. It is uncanny how people think, but it is oh so unbiblical!

- (2) **Second, keep track of your spending:** Every morning on the way to the Church Office, I drive through a fast food place, and I always order the cheapest thing on the breakfast menu, along with my discounted “Senior coffee.” When I stopped recently and figured up, I found I am spending \$ 563.00 a year on a biscuit-and-sausage and coffee. Each morning it doesn't seem like much, but I have to ask, is this how I want to spend over \$500 of my money? Not only is it expensive, but it doesn't help my waistline any as well. Proverbs 27:23-24 says in part: **“Know well the condition of your flocks, and give attention to your herds; for riches do not last forever...”** Keeping good records makes it possible for you to manage your money from a position of strength. There will be fewer surprises, and you can prepare for what lies ahead. Tracking your expenses with a budget is like getting on the scales. It allows you see how you are doing and hopefully motivates you to be more careful in your lifestyle. Simply put: This is nothing more than you telling your money what YOU want it to do ... rather than your money controlling you ... or others through credit telling you what to do with your money.
- (3) **Third, live within your means and plan ahead:** Based on what you earn and how much you have, decide where you want your money to go and develop a plan to follow through on that decision. Today's scripture from Proverbs 21 says: **“The plans of the diligent lead surely to abundance, but every one who is hasty comes only to want.”** Make an effort to simplify your lifestyle and develop a plan for your financial future.

- (4) Fourth, establish an emergency fund and save consistently: Saving even a small amount on a regular basis can accumulate into a significant amount of money. It also teaches you discipline. Proverbs 13:11 warns: **“Wealth hastily gotten will dwindle, but he who gathers little by little will increase it.”**
- (5) Fifth, eliminate debt: How much clearer can the Bible put it than it does in Proverbs 22:7 --- **“...the borrower is the slave of the lender.”** If you owe someone money, they have a subtle form of power over you, and you become, in a way, their prisoner. Set as top priority paying off and eliminating your debt. Have you ever considered that credit cards are only a “present-day pleasure” --- eventually, you have to pay the piper.
- (6) Sixth, save consistently: A wise person puts away something for the future and plans ahead. Again, today’s scripture in Proverbs 21 says it clearly: **“Precious treasure remains in a wise person’s dwelling, but a foolish man devours it.”** Permit me to use Kermie and Dollie Ruth as examples of this. Most of you know that Kermie was a frugal man. It’s not without reason that the Men of the Church entrusted him with “the shoe box” for so long. Kermie was both diligent and determined about saving his money, and when the occasion arose that an autistic grandchild needed a special medication and program that was out-of-reach of the parents, he and Dollie Ruth quietly gave the parents \$10,000 to cover what the child needed.

For you and me, as Christians, managing money is not an option. Jesus teaches us that our attitude toward money says a lot about our attitude toward God. One pastor writes: **“The economy has done something for our congregation that all the preaching I have ever done has not. It has driven home in experience the truth that Jesus proclaimed when He said, ‘Where your treasure is, there will be your heart also.’”** (From a paper by the Rev. Jon Walton presented to the Moveable Feast in January, 2009.)

I’ll close with a story.

Back in the 16th century an Italian monk names Peter Martyr wrote about the men abroad a Spanish ship being ambushed by Aztec warriors. The Spanish had landed for the peaceful purpose of filling their water barrels. They were fiercely attacked with venomous arrows. Yet, while the wounds were treated, everyone died immediately. This was the first written evidence of a substance so mysterious in origin, so swift and sure in action, that in the centuries that followed it became the most feared of all poisons: curare.

A person struck by an arrow dipped in curare would slump to the ground almost immediately and die as if bewitched. One author wrote that even trees struck by such arrows of death almost immediately dropped their leaves.

Four hundred and fifty years after the first Spaniard died from curare, on January 23, 1942, an obscure Canadian physician named Harold Griffith, injected a tiny portion of

the drug into the veins of a young plumber about to have his appendix removed. Instantly, modern anesthesia was born, and the arrow of death became the arrow of mercy.

Like many things in life, *curare* can be useful and helpful, if delivered in the right dosage. Another example is nuclear power. It can do so much good; however, “too much of a good thing” can be deadly. Apply that to money, possessions, and material wealth. Yes, they can do so much good, but without God’s insight and direction for their right use, they can be sinful ... deadly even ... and like the prodigal son, can cause us to waste our money until famine comes. What we have is from God, and it must not cause us ... to walk away from our Savior and Lord ... instead of toward Him.

Prayer

Father God, you know what we don’t know. We don’t know where every dime goes, but somehow you know what we did with all that we had ... this year, last year, and all the years before. You don’t forbid us from having or using our wealth joyfully. In fact, you delight in having joy with us. But you know that just acquiring more and more isn’t where we find joy. Lord God, forgive us for being wasteful, for being prodigals. Forgive us for overextending our finances and leveraging the future in order to have pleasure now. Help us to be good managers of all that you’ve given us. Help us to be generous and willing to share. In Jesus’ name. Amen.

Resources

Kimberly L. Clayton, “Generosity,” Emory Presbyterian Church, June 28, 2009.

T. S. Eliot, from “East Coker” in *THE FOUR QUARTETS*.

Jill Oglesby Evans, “What, Invest Now?” Emory Presbyterian Church, November 16, 2008.

Scott Farmer, “Achieving Financial Freedom: Free From Debt”, Community Presbyterian Church, February 10-11, 2007.

Earl Feddersen, “Rich in Things, But Poor in Soul,” 2001-2002 Devotions, The Lutheran Church Missouri Synod.

Adam Hamilton, *ENOUGH STEWARDSHIP PROGRAM GUIDE: “Wisdom and Finances,”* pages 72-77.

Steve May, “Manage Money,” preachingtodaysermons.com.