

**Sermon: Commitment**  
**Date: 5 December, 2010**  
**Preacher: Rev Stu Cameron**  
**Text: Selected Proverbs**

Ryan was a little boy enjoying his first day of school. Accustomed to going home at noon in kindergarten, Ryan was getting his things ready to leave for home when he was actually supposed to be heading to lunch with the rest of the class.

The teacher asked him what he was doing. "I'm going home," he replied. The teacher tried to explain that, now that he was a big grade one boy he would have a longer school day. "You'll go eat lunch now," she said, "and then you'll come back to the room and do some more work before you go home."

Ryan looked up at her in disbelief, hoping she was kidding. Convinced of her seriousness, Ryan then put his hands on his hips and demanded, "Who on earth signed me up for this program?"

Truth be told, as follower of Jesus there are times when we ask ourselves the question, 'Who on earth signed me up for this program?' Forgive our enemies – really? Lose our life to find it – is that right?

Some of us might have been wondering what we signed up for over the last few weeks as we have been talking about money and stewardship and generosity.

Along the way we have named the fundamental truth that our life and all that it entails is a gift of God on loan to us. The critical question before all of us is what we will do with that gift?

Will we steward it for God with sacrificial, cheerful generosity?

Or will we squander it on ourselves in addictive materialism?

Along the way we found that the bible teaches that generous giving is sacrificial worship, a disciplined choice, a kingdom investment and a joy-filled privilege. Giving is fun. A generous life is an abundant life.

A generous life is also a disciplined life – a life that makes smart choices about the money and wealth God blesses us with. The fact is we have all made mistakes with our money. We've spent more than we should, made bad investments or gotten in to too much debt. For example, Sue and I have bought and sold two houses and currently own with the bank another property. When it comes to property we have the uncanny ability to buy somewhere near the top of a market and to sell somewhere near the bottom. We are really good at it.

The bible is full of common sense wisdom about how we can make smart choices with our money.

But as my good friend Graham Humphris says, the problem with common sense is that it's not that common!

One Old Testament book in particular is full of common sense advice – the book of Proverbs. I want to name five common sense principles drawn from Proverbs that can help us make smart and disciplined choices with our money. Before we jump in, I want to acknowledge that these five principles are also drawn from the work of the Christian financial commentator and advisor, Dave Ramsay.

### **The first principle is to Get out of Debt**

Proverbs says:

The rich rule over the poor, and the borrower is slave to the lender. (Proverbs 22:7)

The Western world is awash in an orgy of debt. Europe is full of bankrupt nations. Ireland has this week been bailed out of unpayable debt. Greece already has already been rescued. It seems that Spain and Portugal are soon to follow.

This Christmas season we will be swamped with offers of 48 months interest free. Just last week I was offered yet another increase on my credit card limit.

While debt may be easy, but it's never cheap.

I don't know about you, but for me there is no such things as 'easy payments' when it comes to debt.

Put simply debt equals risk. Interest rates go up, life circumstances change and our income can unexpectedly drop. The borrower will always be slave to the lender.

Here is the sobering truth. There is not one favourable reference to debt in the scriptures. Not one. Not once does the bible say gear up heavily and invest. Now I'm not saying we should never borrow. What I am saying is that we should be very prudent about when we borrow, how much we borrow and for what we borrow.

The sad reality is that many in our city, perhaps even some of us, have become trapped by excessive debt. Dave Ramsay has said that when we get further and further into debt:

Murphy moves into your spare bedroom and brings his cousins; Broke, Desperate and Stupid.

Simply put, to get out of debt you we have to stop borrowing. If you find yourself in the bottom of a deep hole, you can't get out by digging more.

When talking about debt, Proverbs also states:

Free yourself like a gazelle from the hand of the hunter.  
(Proverbs 6:5a)

I'm not sure if you have ever seen a gazelle fleeing a cheetah. We have some footage on the screen. When a gazelle flees a cheetah that has a top speed of seventy miles an hour it does not wander away quietly. There is a life and death intensity to their running from the hunter. You can wander into debt, but you cannot wander out. It takes gazelle intensity to run and run and run and the burn that cheetah off.

### **The second common sense financial principle from Proverbs is to Act your Wage**

Proverbs states:

In the house of the wise are stores of choice food and oil, but a foolish man devours all that he has.  
(Proverbs 21:20)

I don't know about you, but I do not want to be a biblical fool! Sadly many of us are. In our culture of mine and more where we have been sold the lie that we are entitled to a standard of living beyond our capacity to pay, many of us live beyond our means. This is the main source of our debt woes.

I deserve the bigger house, the better holiday, the nicer clothes, the 3D TV. This sense of entitlement is especially prevalent in those of us born after 1945. Larry Burkett has said:

We spend the first 5-7 years of marriage seeking the same standard of living as our parents. They took 35 years.  
(Larry Burkett)

Our culture sells us the lie that happiness lies in piling up more stuff. We learn this lie from an early age. McDonalds markets their kid's meals as what? Happy Meals? Buy a burger, fries and a plastic toy and you buy happiness. Author and Pastor John Ortberg says this:

*The problem with the Happy Meal is that the happy wears off, and(kids) need a new fix. No child discovers lasting happiness in just one: "Remember that Happy Meal? What great joy I found there!"*

*Happy Meals bring happiness only to McDonalds. You ever wonder why Ronald McDonald wears that grin? Twenty billion Happy Meals, that's why.*

*When you get older, you don't get any smarter; your happy meals just get more expensive.*

The common sense secret of being successful with our money is not in buying more stuff. It begins here:

Learn to live on less than you make.

Radical isn't it? But many of us need to learn the discipline of delayed, rather than instant gratification. We need to practice a much under-utilized, but very powerful word – 'No!'

Here is a very practical idea to help you say 'no'. I heard the story of a woman who decided to fast. Now when we think of fasting, we think of limiting or stopping our intake of food. This woman fasted for a year, but not from food. She fasted from buying any new article of clothing. She looked inside her wardrobe and decided she had enough that meant she did not really need to buy any clothes for a year. She calculated the money she would normally have spent, and over the next year she gave that money to an AIDS charity. She went on a consumer fast. Cool!

It got me doing some uncomfortable thinking. What do I have enough of that means I could go a year easy without buying any more. Walk into my office or come to my house and the answer is easy. I have books, lots of books – most of which I have read, but some which I have not. I have enough unread books to last me a year. Through gritted teeth and in front of you, God (and Sue) I can say I don't need any new books for the next 12 months. So from Christmas Day for a year I will stop buying books for a year. The money I would normally spend, the amount of which I will not name while Sue is here, will go to our Vision 1000 fund and Newlife Care.

What do you have enough of that you could cease buying for a year? Do you really need another expensive holiday next year? More clothes? More electronic toys? Turn your weakness into a strength by destroying the pull of mine and more in your life.

**The next common sense financial principle drawn from Proverbs is Write a Budget.**

Proverbs states:

The plans of the diligent lead to profit as surely as haste leads to poverty.  
(Proverbs 21:5)

At our congregational meeting next week we will hopefully approve the budget for our church for next year. It has taken a lot of time and effort to put together. It would be irresponsible for us to enter 2011 as a church without a plan as to how we will steward the money God has entrusted us with. In church, in business and at work we are used to working within budgets. The strange thing is that many of us don't do the same at home with our own finances.

There is no stage of life where a budget is not only helpful, but essential.

Budgets are tough. Forming budgets can cause fights. Budgets stimulate interesting conversations about financial priorities. For example, I was stunned to discover that Sue does not see golf fees as being as important as I do. After all, gold is a fundamental and critical necessity, am I right?

Spending the money we have entrusted to us should be personal. Every dollar needs a name attached to it.

I hear you saying that it's too hard, that budgets, like promises, are made to be broken, that there is no freedom in sticking to a budget. Not true. There is no freedom in debt-fuelled, ill-disciplined spending that leads to financial stress. The borrower is always slave to the lender.

The writer of Hebrews says this:

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)

Budgets are a financial discipline that, over time, can produce righteousness and peace.

#### **The fourth common sense financial principle from Proverbs is Learn to Save and Invest**

Proverbs states:

Ants are creatures of little strength, yet they store up their food in the summer.  
(Proverbs 30:25)

One of the few positives to emerge out of the Global Financial Crisis is that Australians are re-learning the value of saving and investing. The GFC taught us a harsh lesson; life is full of unexpected upheavals. People lose jobs unexpectedly, a debilitating illness can strike and rock-solid investment can suddenly become shaky.

Life Happens.

It's going to rain.

Get ready for winter.

Along with your budget, what is your savings plan, your investment plan?

Here's one tip to find more money to save – a way to immediately create 12-18% more money in your pocket.

Stop spending with credit and instead use cash.

Research shows that when we buy with cash, over time we spend 12-18% less than when we spend with a credit card. Wow! Why would that be?

First, when you spend with cash it hurts! You actually have to hand real money over to real people.

Contrast that with credit card companies who are doing all they can to get you to spend your money. The latest is tap and go. No swiping, no pin numbers, no signatures – just tap and go. Tap and go and your money is gone.

Second, when you spend with cash, usually you can strike a better deal. Salespeople love people who spend with real money. When you ask a sales person if they take cash, you can almost see a tear form in their eye. They have to sit down from the shock. And in their shock they will do you a deal.

#### **The fifth and last common sense financial principle from Proverbs is Give like never before**

Proverbs wisdom says:

The righteous give without sparing. (Proverbs 21:26b)

Let me state the obvious; it is much harder to give if you are broke. Not impossible, but certainly more difficult. Each of the principles I have shared:

Get out of Debt  
Act your Wage  
Write a Budget  
Save and Invest

...all build on each other. If we apply these principles to our lives, we will be in the position to give like never before. There is a misconception in some circles that money is evil, that there is some nobility to poverty. Wrong. The bible teaches that money is not evil; only the love of money is evil.

My heartfelt prayer is that all of us would prosper spiritually and, yes, materially. Out of our material prosperity we have the privilege to give without sparing. Perhaps my greatest spiritual hero, John Wesley, put it this way:

Make all you can, save all you can, give all you can.  
(John Wesley)

Money in generous hands can be a powerful force for good. Two hundred years after John Wesley, then British Prime Minister Margaret Thatcher spoke of Jesus' story of the Good Samaritan – the man who paid for the lodging of the man beaten by robbers.

No-one would remember the Good Samaritan if he only had good intentions. He had money as well.  
(Margaret Thatcher)

My prayer is that as a church God will grant us the grace to give like never before. We have plenty of opportunity, with Acts 1:8 mission projects and Newlife Care, to name two. We also have our church planting fund – our Vision 1000 fund and normal tithes and offerings. On this pledge card we are asking you to make a commitment to God regarding what you will give over the coming year.

When we come to that point of giving, we must remember that God does not want our leftovers, he desires our first fruits. Many of us have kidded ourselves that giving God our leftovers, giving God our loose change is enough. Wrong.

Freely God has given us all good gifts, most especially the gift of his son. Freely God longs for us to give.

One last proverb this morning for you:

Like clouds and wind without rain is one who boasts of gifts never given.  
(Proverbs 25:14)

Last week we had lots of cloud and wind, but not a real lot of rain. Frustrating. How much more must God be frustrated with our empty promises and inaction. How much must God weep at our stubborn hands clenching desperately to what we foolishly think is ours, rather than opening our hands to discover the incredible joy of sacrificial and cheerful giving.

At the end of the day we have a choice to make; where we will bow our knee. Will we bow our knee at this altar – the altar of money, of materialism, the altar of more and mine, of consumerism? If we do, we will discover that enough is never ever enough. Over here our happy meals just get more expensive.

Or we can bow our knee and worship here. It will not be easy. The pull of this god over here (money) is strong. But when we sign up with this program, when we make the decision to follow Jesus, it is with all of our life, not part of it. The program is not half a day; it is all day – in fact 24/7.

Freely Jesus gave his life for us, right up to and including the point of death. Freely Jesus has given and we have received; freely he calls us to give - everything.

Just as Jesus has taken up the Cross for us, so too we are to take up the Cross for him. We are to die to our selfish life so that we can discover and enjoy his resurrection life.

The first-century historian Josephus says there were times when the rebellions in Israel got really ramped up, where the Romans would crucify more than 500 Israelites a day. At one stage there were so many crucifixions the Romans ran out of space for the crosses and they ran out of crosses for the bodies.

Because it was important for Jews to take down a body hanging on a cross before nighfall, the Romans would deliberately leave bodies up on crosses for days, weeks, months. Sometimes for more than 20 years there would be skeletons nailed to a cross. It sent a real clear message.

Bible scholars suggest that when Jesus said, if anyone would come after me they must deny themselves, take up their cross and follow me, he may well have been near near one of those crosses, maybe looking at it. Maybe even one with a body, even a skeleton hanging on it.

The message was clear. "Be ready to die."

Are you ready to die? Die to our culture of more and mine, to the God of materialism where enough is never enough?

On the other side of death to self we discover the abundant life Jesus offers.

Here, only here, we choose life. There (money) we will be frustrated by the empty promises of god who will never deliver the life we crave.