

INTRODUCTION

This is the third and final message in the series, "A Matter of Life and Debt." In the first message I shared with you about the difference between smart debt and stupid debt and challenged you to start on a journey to become debt free. Last week we learned God owns it all and He is your source. I got an email this week from a couple in our church who said they used to be deeply in debt, but after following the advice of Crown Financial Ministries they are now enjoying debt-free living. Since getting out of debt they have had four words printed in bold type on their checks above the signature line, so every time they sign a check they're reminded of this truth: **GOD OWNS IT ALL!** What a great idea!

If you're serious about getting out of debt, but you need some help, we have some financial mentors in our church who are willing to help you. Just contact me, and I'll match you up with some debt-free believers who will pray for you and give you Godly advice. They won't try to sell you a program, they'll just guide you.

Have you been watching the stock-market roller coaster this week? Donald Trump was interviewed on Greta Van Susteren this week and he claimed this current economic crisis is as bad as it was in 1929 during the Great Depression. But like his hairstyle, Donald Trump is mostly fluff. The Dow Jones Industrial Average is now around 9,000. Do you know how low it sank during the Great Depression? Try 41—that's a 4 followed by a 1.

When I graduated from college in 1975 the Dow was less than 1,000. When I came to serve Green Acres in 1991 the Dow was about 3,000. And now, people are stressed because it's around 9,000. Don't get too uptight about the daily stock report—that's a good way to go crazy. In fact, I have a funny stock report for you so you'll know where to invest. This isn't the New York Stock Exchange, this is the Green Acres Stock Exchange: Helium was up; Feathers were down; Paper was stationary; Knives were up sharply; Cows steered into a bull market; Pencils lost a few points; Hiking equipment was trailing; Elevators rose, while escalators continued their slow decline; Light switches were off; Mining equipment hit rock bottom; Diapers remained unchanged; The market for raisins dried up; Coca Cola fizzled; Caterpillar stock inched up a bit; Balloon prices were inflated; Bird's Eye peas split; Black and Decker filed Chapter 11; and Charmin Tissue touched a new bottom.

Getting out of debt is a goal every Christian should embrace. According to Crown Financial Ministries, you can declare yourself debt free when the only debt you carry is your house mortgage, and in some cases, education loans and business loans. But becoming debt free isn't the finish line, it's the starting line. So there really is life after debt. Let's read about it from two powerful passages in 1 Timothy 6:6-7 & 17-19:

"But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that."... "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure

for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."

Look at that last sentence again—we can claim the life that is "truly life." Have you ever heard the expression, "Man, that's really living?" According to the Bible there IS a kind of life, a quality of life that is truly life.

People are searching for this life in a variety of places, and they're coming up empty. Peace and purpose can never be bought with money. Jesus said, "A man's life does not consist in the abundance of his possessions." (Luke 12:15) Elsewhere Jesus asked the question, "What good is it for a man to gain the whole world, yet forfeit his soul?" (Mark 8:36)

When I was in Florida recently a Sheriff's deputy told me that in Okaloosa County, Florida there had been eight suicides in October—all male. They usually average less than one a month. And he told me at least six of the suicides were related to financial issues. When I heard that, my heart broke as I thought these men were so distraught over money losses that they no longer found life worth living.

I agree with Psychologist David Meyer who wrote: "More than ever, we have big houses and broken homes; high incomes and low morale; secured rights and diminished civility. We excel at making a living but often fail at making a life. We celebrate our prosperity but yearn for purpose. We cherish our freedoms but long for connection. In an age of plenty, we feel spiritual hunger."

It's not a coincidence that the context of this scripture talking about life is about how you handle money. Real life comes when you surrender your finances to the Lordship of Jesus. Let's take the four letters in the word LIFE and learn how we can have LIFE that is truly life.

1. LEARN THE SECRET OF CONTENTMENT

We live in a culture that promotes greed. Everyone wants more and more, but the truth is less is more. The Bible says "godliness with contentment is great gain." You live in one of two tents; either you're content, or you're discontent. We've all met people who are *never* content—things are never the way they want them to be. It's like the hard-to-please man whose wife asked him what he wanted for breakfast. He said he wanted two eggs, one fried and one scrambled. When she served him, he said, "I can't eat this!" His wife said, "What's wrong? I fried one egg and scrambled another." He said, "Yeah, but you fried the wrong one!" Some people are never content.

Discontentment was the first strategy the devil used on Eve in the Garden of Eden. He said, "There's one fruit that you haven't tried yet—and when you eat that fruit, you'll be like God." Instead of being content with the thousands of varieties delicious fruit provided by God, she wanted the one thing she didn't have. Discontentment is part of our sinful human nature.

Someone has written: "If we're young, we want to be older; If we're old, we wish we were younger; If it's old, we want something new. If it's new, we want something newer. If it's small we want something bigger. If it's big, we want something really big. If we have a hundred

dollars we want two hundred. If we have two hundred, want five hundred. If we have an apartment, we want a condo. If we have a condo, we want a house. If we have a house, want a bigger house. Or a new house. Or a nicer house. And then we want to scale down and live in an apartment again. If we have a job, we dream of a better job, a bigger job, a closer job, with a bigger office, a better boss, better benefits, more money, nicer people to work for, and more vacation time. If we're single, we dream of getting married. If we're married ... (I'll let you finish that one!)"

The first step in being content is to distinguish between your needs and your wants. The Bible says all we really need is food and clothing—and if we have that, we shouldn't be complaining. When I was a kid we only got one shopping catalogue in the mail—it was the Sears Christmas catalogue. My mother called it a "wish book." As kids we would fight over whose turn it was to look through the pages to make our "wish list." Our wish list was always a lot longer than what we actually got! It reminds me a Dennis the Menace cartoon where Dennis is looking through a thick catalogue and he says to his mother, "Wow! This catalogue has a lot of toys I didn't even know I needed!" Those aren't needs—those are wants.

The secret of being content can be found in a few words that were written by a man who was chained in up a dark, damp dungeon. While in prison, Paul wrote, "I have learned to be content whatever the circumstances [notice that contentment is learned behavior, it doesn't come naturally.]...I have learned the secret [it's a secret, but it can be learned] of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want [here's the secret, are you ready?]: I can do everything through him who gives me strength." (Philippians 4:12-13) I memorized this verse years ago in the King James Version, "For I can do all things through Christ who strengtheneth me." I quoted it for many years before I realized the strength promised was the strength to be *content*! The secret is to simply trust that Jesus will sustain you throughout any and all circumstances. True contentment comes when the one thing that satisfies you is intimacy with Jesus.

Are you content? Contentment depends on your perspective. There's an old Chinese fable about contentment. An unhappy woman approached the local wise man and complained because there were already six people living in her small house and her husband's parents lost their house and moved in. She was angry because of the crowded conditions. The wise man said, "Do you have a goat?" The woman said, "Yes." The wise man said, "Move the goat into the house with all of you." She wasn't happy, but she did as he instructed her. She saw him and week later and he asked, "How are things now?" She said, "Much worse! We were crowded before, and now we have a smelly goat in the house! It's terrible!" The wise man said, "Now, move the goat back outside." When he saw the woman a week later he asked, "How are things?" The woman smiled, and said, "Much better! With no goat, the eight of us have much more room!" Contentment is about perspective.

Remember, Paul was in prison when he penned these words. Are you content? Let's take a little survey: Hold up your right hand if AREN'T currently in a dark, cold, smelly jail cell chained to a Roman soldier. Keep that hand up. Now if you DON'T have a goat living in your house, hold up the other hand. Okay, now that you're a bunch of charismatics with your hands up say, "Praise the Lord!"

2. INVEST FOR YOUR FUTURE ... IN HEAVEN!

In verse 16 we read that by doing good deeds and by being generous, we're actually laying up treasures in heaven. Or to put it another way: You can't take it with you ... but you CAN send it on ahead. Now it's important for everyone to plan for their retirement. I've been saving money for retirement for many years, and with the current shape of the market, I think I can now afford to retire when I reach 96! Saving for retirement IS wise, but think about it—if you retire around age 65, with the current life span averages, you'll only have about 20 years to use that money. There's another future that will last a LOT longer than that—your future in heaven. In this life, we have a multitude of opportunities to lay up treasures in heaven.

I've used electronic banking for many years. I love the convenience of sitting down at my computer and paying my bills in a few minutes, and there are no stamps and paper checks to write. When both my daughters were in college, they had accounts in our bank, and it was easy to transfer funds from my account into theirs—and that seemed to happen a lot! Many of you have more than one account and you know what it is to simply transfer funds from one account to another. Now, you have an earthly account and you have a heavenly account. Whenever you spend yourself on a good deed, or your give God's money away, you're not losing that effort, or that money, you're simply just transferring it to another account.

Jesus said it this way: "Don't hoard treasure down here where it gets eaten by moths and corroded by rust or—worse!—stolen by burglars. Stockpile treasure in heaven, where it's safe from moth and rust and burglars. It's obvious, isn't it? The place where your treasure is, is the place you will most want to be, and end up being." (Matthew 6:19-21 *The Message*)

Once upon a time there was a rich man who was very stingy with his money. He died and arrived in heaven. As Peter was showing this skinflint around, he pointed toward a huge mansion and said, "Here's the heavenly home of the man who worked in your gardens all those years." The rich man smiled and said, "That's wonderful, good for him!" Then Peter pointed out another beautiful palace. He said, "And that house belongs to your childhood friend who gave his life as a missionary taking the gospel around the world." The man smiled and waved. Then Peter took the rich man to a little shack that was about 6 feet by 8 feet with a few boards leaning up against the side, and with holes in the roof. Peter said, "And this is your house." The rich man was appalled and said, "What do you mean? My gardener got a mansion, and my missionary friend got a mansion—and I've got to live here? Why is that?" Peter looked at him and said, "Well, to be honest, we did the best we could with what you sent us!"

It's good to invest in your retirement future. But the safest investment you'll ever make is in the real future. And there are only two eternal things in this life you can invest in now—the Word of God and the souls of men and women. How much are you investing in heaven?

3. FOLLOW THE 10/10/80 PATHWAY TO FREEDOM

To put it another way, if you're ever going to get out of debt, you've got to *act your wage!*

I've been using these 10 apples to illustrate the 10/10/80 plan. Think of these 10 apples as all the resources that God gives you—now what are you supposed to do with them? Well, after last Tuesday, we're going to redistribute them equally among everybody, so everybody has the same amount! Just kidding. These 10 apples represent the financial resources God gives you. People can be funny about their money. Here are a few of my favorite money quotes:

- (1) "Money talks ... but all mine ever says is 'good bye.'" *unknown*
- (2) "You should always live within your income; even if you have to borrow money to do it!" *Josh Billings*
- (3) "Married couples used to say "'til death do is part.' Today it's 'til DEBT DUE us part.'" *unknown*
- (4) "I have all the money I'll never need ... if I die by 4:00 this afternoon!" *Henny Youngman*
- (5) "My formula for success is rise early, work late and strike oil." *J.P. Getty*
- (6) "A bank is a place where they lend you an umbrella in fair weather and ask for it back when it begins to rain." *Robert Frost*

We learned last week that there are only five things you can do with money. Give it; save it; invest it; lend it; and spend it. If you start holding too tightly onto money, it will get a hold on you. The Bible says, "Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle." (Proverbs 23:4-5)

The first apple goes to God. All the apples are His, but we give Him this first apple to acknowledge that they all come from Him. Do yourself a favor and don't eat God's apple. Give the second apple to yourself to save. You use it to first pay off your stupid debt, and then you save them until you have an emergency fund to meet unexpected expenses, then you start saving them to plant an apple orchard for investing and lending to others. Then you discipline yourself to live within 80% of your income. In other words, you've got to act your wage!

If you've ever been to the Hawaiian Island of Maui, perhaps you've taken the famous Road to Hana. It's many miles of a narrow, twisting, two-lane road that winds along a cliff. Driving it requires skill and care. But when you arrive at Hana, your effort is rewarded with a beautiful vista of the ocean and a paradise of seven flowing springs. The road to financial freedom is a lot like the road to Hana. This 10/10/80 pathway to financial freedom isn't an easy road, but the destination of living debt-free is worth the effort!

4. ENJOY EVERY PROVISION AS A GIFT FROM GOD

That means when God is your source, you're too blessed to be stressed! Look again at verse 17, "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment." There are seven words I want you to note; The Bible says God richly provides us with everything for our enjoyment.

In order to truly enjoy life, you must recognize that God is the source of every good gift. The

Bible says, "Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows." (James 1:17)

In Genesis 22, Abraham took his only son, Isaac, up Mt. Moriah and was going to offer him as a sacrifice. At just the right time, God provided a ram to be used as a substitute for Isaac, Abraham named that mountain, "The Lord will provide" or "Jehovah-Jireh." And generations later, Jesus was crucified on the slopes of the same mountain, Mt. Moriah. God was providing a perfect sacrifice as a substitute for us.

And the Bible says in Romans 8:32, that if God "did not spare his own Son, but gave him up for us all—how will he not also, along with him, graciously give us all things?" Do you know what God will provide for you? Anything you need. A few verses after Paul wrote about contentment he declared, "And my God will meet all your needs [not wants] according to His glorious riches in Christ Jesus!" (Philippians 4:19)

When you notice 1 Timothy 6 is written to those who are "rich in this present world" you may object that this isn't addressed to you because you aren't rich. I thought it was interesting that during the recent presidential campaign both candidates were asked to define who is "rich" in America. The media starting using an income of \$250,000 as a general guideline to define who is rich. What a joke! Compared to the world's population, almost all Americans are wealthy. There's a website called "global rich list" where you can plug in your annual income and see where you rank compared to the entire world's population. If you make \$45,000 a year, you make more than 99% of the world's population.

But let me give you my definition of being rich, and it has nothing to do with the amount of your income. You are rich if you (1) Have all your needs met; and (2) Have the capacity to enjoy life. Some people have all their needs (and most of their wants) met, but they are miserable. And if you are a child of God who is enslaved to unwise debt, then it's impossible for you to really enjoy the abundant life.

CONCLUSION

So how do you spell LIFE? Learn the secret of contentment; Invest for your future ... in heaven; Follow the 10/10/80 pathway to freedom; and enjoy every provision as a gift from God. So, when it comes to how you manage God's money, it really IS a matter of life or debt. As long as you're in bondage to debt, you can't BE all that God wants you to be, or you can't DO all that God wants you to do. He wants to set you free from the chains of debt.

One day Jesus walked into a graveyard where His friend Lazarus had been dead for four days. Jesus cried out, "Lazarus, come forth!" Someone said that it's a good thing Jesus named Lazarus or else every corpse in that graveyard would have burst forth! Lazarus came out of the tomb, and do you know what he said? He said, 'Mmmmph! Mmmmph!' Actually, he couldn't say anything because the Bible says that his entire body was still wrapped in grave clothes. He couldn't see or walk. And those grave clothes probably stunk, because Martha had warned Jesus that after four days in the tomb Lazarus would smell pretty bad. So Lazarus was alive again—but he was bound. He had been given life by Jesus, but he was still wrapped up in those stinking, rotting

grave clothes. Jesus said to the people standing around, "Loose him, and let him go!" They removed the grave clothes from Lazarus, and finally he was free to walk, free to talk, and free to show his love to His friend Jesus.

Are you like Lazarus? You're someone who has been given life by Jesus, but you're still in bondage. You can't talk about freedom, you can't see your way free, and you can't really walk where Jesus is leading you because you're in bondage? It may be the bondage of debt, or bondage to an attitude, an addiction, or some sin that you can't kick. Grave clothes come in all styles and sizes—but they choke the spiritual life right out of us. Listen! Do you hear the voice of Jesus? He's looking at you and He shouts, "Loose him, and let him go!" "Loose her, and let her go!" Jesus said, "You will know the truth, and the truth will set you free!" (John 8:32)

There are others of you who were once bound by debt, but you have been set free. Your job is to be like those loving friends of Lazarus who removed those grave clothes. Lazarus couldn't do it without their help. If you'd like to help people struggling with debt get free, then contact me and I'll add you to our list of financial mentors. I want to hear your story!

Getting out of debt won't happen overnight. The pathway to financial freedom isn't easy but it's worth the effort. The road map says, 10/10/80. Stay on that road and it will lead you to life that is truly life. In order to get to arrive, you'll have to obey God and you'll also have to trust God. But as the beautiful hymn says, "Trust and Obey; for there's no other way; to be happy in Jesus but to trust and obey!"

OUTLINE

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To put it in Texas terms, “You’re mighty welcome to use any and all of my ingredients; just make your own chili!”

For the Joy...
Pastor David Dykes