



Saint John United Methodist Church
12700 W. Hwy. 42, Prospect, KY 40059
stjohnky.com

Message for February 19, 2023
“Health Assessment: Finances”
Speaker: Pastor Tom Grieb
Scripture: Proverbs 3:9-10; 27, 6:6-8, 12:19,
13:11, 22:7, 9, 22-23

Fiscal Fitness

When it comes to the economy it is without a doubt a challenging time, and that with the prospect of even more challenging times ahead. High inflation is really taking a toll on families, many of whom are living paycheck to paycheck. That’s all the more reason to consider our *“fiscal fitness,”* that’s *“f-i-s-c-a-l fitness.”*

As you know, we have attempted a health assessment over the past few weeks, an assessment of our health from God’s perspective. We have used the Book of Proverbs as our guide. All along, we have found that Proverbs takes a practical, yet spiritual bent on things.

If you remember, we have talked about health as it relates to body, mind, and spirit. We have considered what it means to be healthy emotionally. We have considered what it takes to maintain healthy relationships—friends and family. Today, as we close out this series, we wrap things up by talking about financial health. The Book of Proverbs has a lot to say about such things, again, with a practical, yet spiritual bent on things.

Whether we like it or not, money is very much a part of life. How we deal with it has a tremendous impact upon our lives, affecting the whole of life. Let’s turn then to God’s Word and hear what it has to say on the subject.

Proverbs 13:11

Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

Proverbs 6:6-8

Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.

Proverbs 22:7

The rich rule over the poor, and the borrower is slave to the lender.

Proverbs 3:9-10

Honor the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

Proverbs 22:9

The generous will themselves be blessed, for they share their food with the poor.

Proverbs 3:27

Do not withhold good from those to whom it is due, when it is in your power to act.

Proverbs 30:7-9

Two things I ask of you, LORD; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God.

Have a Plan

There is seemingly no limit to those offering their services to help with financial planning. Free steak dinners are offered as an enticement for a sales pitch. Radio programs abound, particularly on Saturday mornings. Dave Ramsey's *Financial Peace University* has helped thousands. Crown Financial has as well. It is good to sit down and do some financial planning.

You have heard it said, *"If you fail to plan, you plan to fail."* That's certainly true when it comes to finances. Financial planning is very important for couples to do. It is something I talk about during pre-marital counseling. Given the fact that money is one of the greatest stressors of a young marriage, it is important that newlyweds at least talk about such things.

Again, it is good to have a plan.

Intentionality

The Book of Proverb talks about being **intentional** when it comes to money. *"Whoever gathers money little by little makes it grow."* (Proverbs 13:11)

One of my most vivid memories as a child was going with my mom to Greater Louisville Savings and Loan and taking out a savings account. I even got a little bank to help me save my nickels and dimes. I will confess I had a lot of pennies that went in as well. Every little bit helped. *"Little by little"* really did pay off.

The numbers don't lie. Through November 2022, Americans were saving roughly 3.3% of their disposable income. That's a long way off from pandemic highs of 16.8% in 2020 and 12% in 2021. The 3.3% is second only to the 2.5% in 2005. In fact, the top ten lowest saving rates have all been since 1999. I'd say that's some sort of trend.

"Little by little" really does pay off. That will never happen though if we aren't intentional.

Industriousness

The Book of Proverbs is also clear about **industriousness** which, of course, contributes to our financial well-being. Proverbs takes a dim view on laziness and sloth. It calls on each of us to consider the ant. We are to consider its ways and how it *"stores its provisions in the summer and gathers its food at harvest."* (Proverbs 6:8)

Consider yourself blessed if your work is fulfilling and adds value not only to your life, but the life of others. Work becomes even more meaningful when we do it as to the Lord. Paul writes in Colossians 3:23-24, *"Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward."* (Colossians 3:23-24 NIV)

The so-called Protestant Work Ethic is sort of engrained in us, at least to some degree. What work we do we are to do to the Lord. The Protestant Work Ethic is a concept coined by sociologist Max Weber in 1905. He hypothesized that Northern European countries were more economically productive than Southern European ones because their Protestantism promoted the values of labor and discipline, in contrast with Catholicism which valued ceremony and confession.

Luther saw work as an obligation that benefitted both the individual and society. To work diligently was a sign of grace.

Of course, we know that without some sort of workplace balance things can get sideways in hurry. There is nothing healthy about a lack of workplace balance. The same is true when we don't put ourselves into our work. There is a lot of talk these days about "*quiet quitting*" and those who chose not to apply themselves.

Proverbs calls on us to "*consider the ant.*"

Being Prudent

Here's yet another bit of wisdom from the Book of Proverbs regarding financial health. It has to do with being prudent. Proverbs talks clearly about indebtedness. It says that "*the borrower is slave to the lender.*" (Proverbs 22:7)

So much of our economy is built on lending and borrowing money. We have seen recently how much a favorable interest rate impacts the economy, and how things suffer when that rate is less than favorable. It has been said that "*the average American is one who drives a bank-financed car, over a bond-financed road, using gasoline bought with a credit card, to travel a nearby store to open yet another charge account to then fill that person's highly mortgaged house with furniture purchased on an installment plan.*"

Overall, consumer debt has gone through the roof. It is at a record high of \$16.9 trillion. Delinquencies are also on the rise. Dave Ramsey, who we mentioned a minute ago, takes a hard line about such things. He recites Proverbs 22:7 all the time. Ramsey is all about telling people not to get into debt, and if they are, to get out of it as quick as they can.

People will come on his show and yell, "*We're debt free*" at the top of their lungs. I will say that there is something freeing about being out of debt. We talked a bit earlier about saving little by little. Debt is the opposite of saving, and expensive at that. We'd do well to be prudent in this regard.

As Ramsey is wont to say, "*Live like no one else now so that later you can live like no one else.*"

Honor the Lord

That leads us to a couple of other things that each of us should aspire to. The first has to do with "*honoring the Lord*" with what we have. The other involves **generosity**, particularly to the poor. These two have everything to do with our relationship with God and how we live our lives.

Proverbs challenges us to "*honor the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.*" (Proverbs 3:9-10)

And if your barns don't overflow, then your hearts certainly will. When we honor the Lord with our giving, we let go of that which has a way of having a hold on our lives.

Let's face it, our possessions all too often have a way of possessing us rather than the other way around. That's why Proverbs talks so much about giving to the poor. When we give, we release that which has a hold on us. There is nothing more freeing than letting go.

"The generous will themselves be blessed, for they share their food with the poor. (Proverbs 22:9)

We receive an inherent blessing when we give, particularly when we give to those who have so much less than we do. God has a way working when we do that. He uses us not only to meet the needs of another person, but to meet the deep need in us to express the same love we have so richly received.

"Do not withhold good from those to whom it is due, when it is in your power to act." (Proverbs 3:27)

Let's be honest with ourselves, it is *"in our power to act"* more times than we would ever care to admit.

Managing Your Money

So then, how will you manage your money? It all comes down to how you view things. You can figure that what's mine is mine and I am going to hold on just as tightly as I can, or you can think that what's mine is really God's, and it comes to me to be a good steward of that.

I love this story of a man who lived on a very modest income. He was talking to one of the owners of the company he worked for when he said, *"I am richer than you are."*

With a sneer, the boss said, *"How do you figure that?"*

The man replied, *"Because I have all the money I want, and you don't."*

Proverbs has a wonderful prayer in its 30th chapter.

It is prayed by a fellow by the name of Agur. It is as full of wisdom for today just as it was the day it was first prayed.

"Two things I ask of you, LORD; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God."

(Proverbs 30:7-9)

"Whether rich or poor Lord or anywhere in between, let my focus be on you, O Lord."

Let this be our prayer as we seek to be *"fiscally fit"* by being:

- Industrious
- Intentional
- Prudent
- Generous
- While all along, honoring God.