



ME AND MY SPENDING

Pastor Al Detter Haggai 1:1-15

5:30, 9:15 & 11:00am Grace Church July 5-6, 2008

We begin a 4-part sermon series today called “econoME”. We’re going to take a Biblical look at how we handle our finances, especially in this economy. The 1st sermon is about “Me and My Spending”.

Annoying clichés. It’s amazing how many are in our language. There’s even a website for annoying clichés by the judges on American Idol.

I went online to find some annoying clichés. Now I know none of us uses them in our church, but I thought I’d annoy you with a little list that spans the last 15 years or so:

- *Been there, done that**
- *That’s my story and I’m stickin’ to it**
- *Solution side**
- *At the end of the day**
- *It is what it is**
- *When do you need it? YESTERDAY**
- *Think outside the box**
- *Get on the same page**
- *Throw him under the bus**
- *Even as we speak**
- *Don’t go there**
- *The whole 9 yards**
- *Get a life**
- *Other fish to fry**
- *Go figure!**

If you know of some other annoying clichés, email me this week. I’d like to add to my collection.

What do annoying clichés have to do with my sermon? Have you ever heard this cliché—an elephant in the room? Some people say “a white elephant in the room”. That’s the improper mixing of 2 clichés. A “white elephant” is a possession we refuse to get rid of that’s uselessness exceeds its value.

An elephant in the room is an idiom for an obvious truth or situation that goes ignored or unaddressed. If there were a real elephant in the Worship Center this morning, we’d be talking about it. We wouldn’t ignore it. We’ll, there’s an elephant in this room today. It’s something that churches don’t want to talk about at sermon time. It used to be that the elephant was sex. Now it’s money.

Has anyone ever asked you how you eat a whole elephant? One bite at a time. That’s all we can do today in this sermon—take a bite out of debt.

I could overload you with statistics. I’ll spare you. I’ll give you just 1. According to the Erie-Times News on June 10 (2008), revolving consumer debt, almost all from credit cards, is \$957 billion dollars. Folks, that doesn’t include mortgages, home equity loans, and car payments. There’s something wrong with that picture—another annoying cliché.

I think our church is like most other churches. Our people are into a lot of spending and debt. I think we'd be shocked if we were able to put the total number for the amount of debt owed by this congregation on the screen.

I want to tell you why we're into this sermon series called "econoME". It's not a sneaky way to load you with guilt to cough up more money for the church budget. This series is about 2 things:

1. To lead the people of Grace Church out of debt. Unmanageable debt is not God's will for His people. It's a stranglehold that's crept upon us through our spending culture. It's not good for us.

2. To see our people walking in the blessings of God. People who are strapped with debt are not enjoying life. Jesus said, "I have come that you might have life and have it more abundantly (Jn. 10:10)." Advertisers say the same thing, "We have come to give you life and give it more abundantly." So people spend for things they don't need believing they'll have a happy life. And they're finding that the stress of debt ain't fun.

What complicates the problem is the economy in which we live. In my lifetime, I've never seen the economy so bad. I was born in 1948. The credit card was born in 1950. We're both baby boomers. That means there was virtually no revolving consumer debt in America 60 years ago. We thought we'd never see \$2 per gallon for gas. It's over \$4. The America dollar is getting weaker in foreign markets. We've outsourced most of our manufacturing to China. We've sold many of our banks and corporations to foreign concerns. Foreclosures and bankruptcies continue to mount. The floods in the Midwest will make our food costs rise as much as 30%.

Taxes keep going up. The truth is—we work our 1st 5 months for the government. And those in unmanageable debt work the rest of the year for lenders. Health insurance is skyrocketing. I talked to some National Fuel people on Monday night who said we should brace for a shock this winter. There are warning lights all around—things aren't good economically. It's not going to turn around soon.

There's a book—Haggai—tucked away towards the end of the Old Testament that talks about spending in tough economic times. The best way to locate it is through your table of contents. It's the 2nd smallest book in the Old Testament—Haggai. Obadiah is the smallest. This little book has 4 sermons in it and we're going to look at the 1st sermon today. We know virtually nothing (Ez. 5:1; 6:14) about Haggai except that he was the most successful prophet of God in the Old Testament.

I wish all the books of the Bible were this easy to date. Haggai wrote in 520 B.C. and the sermon we're looking at today was spoken on August 29, 520 B.C. according to the specifics given in chapter 1:1. Haggai wrote this 1st sermon because the people of Israel were spending their way into trouble.

Some brief background. All but the poorest of Israel were carried away from Israel to Babylon as captives in 586 B.C. Under Cyrus, King of Persia, they were given permission to return to Israel (Ez. 1:1-11) and the 1st wave of 50,000 Jews returned in 536 B. C. Under governor Zerubbabel, their 1st priority was to rebuild the Temple. They cleaned up the rubble and laid the foundation but met fierce opposition by their neighbors, especially the Samaritans. So they said, "What the heck? Let's rebuild our own houses and forget about the Temple."

It was tough economically returning to a broken down country. But whatever economic capital they had, they decided to spend on themselves. And they spent themselves into debt.

Haggai's message is found in verses 2-11. It's brief and to the point. The people's response is found in verses 12-15. Their response is a preacher's dream! My main 2 points revolve around this outline—the message of Haggai and the response of the people.

Point #1—The road to unmanageable debt (Hag. 1:2-11).

Haggai talks to a people who were really struggling financially. And he tells them point blank why they're having a hard time making ends meet.

You'll notice in verses 1 and 2 that the word of the Lord came to Haggai to speak to the people about their finances. Five times in 10 verses Haggai says that his message is what God has to say to the people.

You see, spending is a spiritual matter. It's a spiritual discipline just as much as prayer and fasting and Bible study and solitude. If I talked about some spiritual areas of life and ignored others, I'd fail you as a pastor. So I want to talk to you about the downward spiral of irresponsible spending in Haggai's message. It goes like this:

1. Spending most on ourselves (vv. 2, 4, 9).

Did you ever have a conversation with your spouse about a naughty child and you said to your spouse, "Your child has done such and such"? It's interesting to see that God did that too. God usually addresses Israel as "My people". But here He says, "These people".

This was God's contention. The people had been back in the land for 16 years. Opposition and apathy stalled them from rebuilding the temple. And they said, "The time isn't right to rebuild the house of the Lord (vs. 2)."

So here's what Israel did. They earned their paychecks and spent it all on themselves. God says in verse 4 that they were living in paneled houses. That means they were spending money for some great home improvements and a pick-up chariot to haul the panels from Hiram's Lumber Company. In verse 9, God says, "My house lies in ruins while each of you busies himself with his own house." If that isn't America!

What was God saying? The focus of Israel's spending was on themselves. They kept spending for more stuff to make their lives comfortable. Yet the exact opposite was happening. Misery attached itself to their spending.

God isn't against having nice homes and nice things. The problem is when most of what we earn goes for us while other very important things in life are neglected. Let's go further down the spiral of debt:

2. Spending more than we earn (vss. 6, 9).

In verse 6, we see that the people in Jerusalem were earning a paycheck. But it seemed like there was never enough to go around. The idea in the verse seems to be that while they actually earned enough, they put their money into "bags with holes". I love that expression.

In verse 9, God tells Israel that they looked for much but it came to little. When they brought home money, God says that He blew it away. There should have been enough for them to enjoy life, but they ended up spending more than they earned just to make ends meet.

We know that going into debt happened in Israel. That's why there were laws against loaning money to others at interest and why properties reverted back to original owners every 50 years.

When you spend more than you earn, you go deeper into debt. Spending more than you earn is always a bad decision. Your financial picture is truly a bag with holes. If you spend money for depreciating items and non-necessities, and you put them on credit cards and only pay the minimum, the financial drain will go on for years.

I believe that most of us already make enough to live on. It's the holes in the bag that cause the problem—going into debt for things we don't need with money we don't have. That's a formula for financial ruin and physical and relational stress.

If you have holes in your financial bag, how do you plug them? I'll tell you in a minute. But 1st, you must make a commitment to live on what you earn and make a plan to knock down debt. Without that commitment, the holes in the bag will remain.

So how do you plug the holes?

#1—Stop using credit cards. I'm serious. Cut them up. Cancel them. You're getting poorer and the lenders are getting richer at your expense. You can't plug a hole by continued borrowing.

#2—Stop looking at ads. Ads are addicting. The myth of buying bargains is a hole in your finances if you're already in debt. Ignore the fliers. Mute the TV ads. Four years without interest comes fast and you'll have to pay the piper. You don't need more and new and improved stuff.

#3—Don't carry cash in your wallet. It finds wings. I've already had \$100 in my wallet and it vanished in a week. I was convinced I lost some of it somewhere. But when I added up my spending, it was all accounted for. I wouldn't have spent it if it weren't in my wallet.

#4—Eat at home. Eating out is a huge hole. One time a week for a family of 4 will be about \$25 at a fast food restaurant or \$100 per month. That's close to my balanced gas utility bill per month. Many families go out a lot more. It's fun when you swallow the food in the restaurant. But the tab is substantial when the credit card bill comes. Make as many meals as you can at home.

#5—Live with what you have. Decide that it's okay not to replace what you have. Live with the furniture, electronics, the floors, the cupboards, the wallpaper or paint you already have. You have to close the hole. Not spending for anything you absolutely don't need until you get out of debt is mandatory.

This is an old radio alarm clock, maybe 30 years old. It still works. Why would I want to buy a new one just so I could push a button and see the time and temperature on the ceiling?

This old clock plugged another financial hole. We had these squirrels that would invade the upper crawl space in our garage every winter. They caused all kinds of damage and there was no inexpensive way to deal with them. So I put this old radio alarm clock up in the crawl space and tuned it to a Christian radio station. I figured that either the squirrels would get saved and behave well or get so convicted that they'd leave. It was incredible! That old clock radio did the trick. We didn't have a problem with squirrels all winter and we saved a whole lot of money.

#6—Sell some stuff. We all have much more stuff sitting around than we need. Hold a garage sale. Put it on eBay. Use the power of converting things into cash to plug the holes of interest you're paying down the drain.

You get the idea. You need to repair the holes and live within your means. Let's go further down the spiral:

3.—Spending much for little (vss. 6, 9). There's something called the law of supply and demand. If something is scarce, the price goes up. If something is plentiful, the price goes down. In Haggai's day, there was a great demand for food, clothes, and drink. When the people got paid, they spent a whole lot for very little. That meant that they were losing ground economical-ly. Haggai said in verse 9, you go shopping for much and you come home with little.

We're seeing more and more of that today. A lot of money goes for a little gas, a few groceries, a little medicine, a small repair, a little entertainment. Those of us who are in debt are really getting squeezed. The knot is tightening. Yet we want to maintain our lifestyle when we just don't have it. And certainly, worthy causes beyond our own financial picture won't make the cut.

Did you ever wonder why we have to spend more and more for less and less? I think there's an answer that goes beyond the economic lessons at Harvard Business School. It's in our text today.

God told Israel, “You spend for yourselves and don’t care about My work or anything past your own comfort. So I’ve blown away your money (vs. 9). Why not? I’d just as soon blow it as you! I’ve withheld the rain and the crops and the products. That’s why you keep spending more for less as you head towards financial ruin.”

Could there be a connection like that today? I mean, could we be a nation that’s so consumed with spending on ourselves and heading into debt to do it while we forget about God and the needs of others that God is allowing us to experience hardship? Is there a connection between selfish spending and mounting debt and the withholding of the blessing of God on America?

That was Haggai’s message. Your spending is killing you because your priorities are all out of whack. And as he makes his case, twice Haggai says—consider your ways—verses 5 and 7, literally “set your heart to what you’re doing”. He’s saying, “I’ve just told you what God has to say about your spending and why times are tough. Consider your ways.”

At the end of every sermon I preach, this is the bottom line—another cliché. I want us to consider our ways about the message from the Word I just brought. Things back then and things today are not that dissimilar. We too need to consider our ways. We need to give ourselves an honest reality check. Is our spending out of control? Is our spending mostly on ourselves? Are we going deeper into debt? Are we willing to change?”

Israel considered her ways and they had a positive response to Haggai’s message. And that’s what I want for Grace. So here’s:

Point #2—The road to financial freedom (Hag. 1:12-15).

Do you know when behavioral change is most likely to take place? When pain becomes prominent. Things were very painful in Israel and they were ready to consider change.

My 5-year old granddaughter was over at our house a few months ago. She’d kind of gotten into a bad behavioral pattern and Marie had to scold her a little more firmly. At which point Alexis turned to her and said, “Grandma, does this mean that things have to change?”

Friends, if you’re spending is about you and you’re sinking into unmanageable debt, things have to change. I really don’t want you to hit your “pain-point”—another annoying cliché—if you can avoid it. The response of the people of Israel in pain shows us the road to financial freedom—the road to true joy and blessing. I want our entire church to go down this road, especially because we’re living in difficult days. I’m going to talk about this road in terms of 4 mile markers.

Mile Marker #1—Admit that Father knows best.

Some of you older folks remember a TV show from the 50’s called “Father Knows Best”. I can’t imagine a TV show by that name today. But the truth is—our Heavenly Father knows best about everything, including finances. Everything we need to know about how to live without debt is in the Bible. Our job is to finally admit that we don’t know more than God about our finances.

God gave just a little tidbit of His knowledge about finances in Haggai 1. If we spend all our money on ourselves and go into debt to do it, we’ll feel more and more pressure trying to make ourselves happy. God says that we can’t neglect Him and pamper ourselves without tough consequences. So admitting that God knows what’s best for us financially is the place to start.

Mile Marker #2—Obey the Lord.

All the leaders and all the people in Israel heard the message of God on finances from Haggai. And verse 12 says that all the leaders and all the people obeyed the voice of the Lord, some 50,000 strong. They said in essence, “We’re going to handle our money the way God tells us to handle our money.” And I think this was also in the back of their minds although it’s not in the text, “It can’t get any worse than what’s happening now. So let’s do it God’s way.”

There has to come a moment for every Christian in which they say, “Not only is the Lord right, we’re going to do what He tells us to do”. The idea of “obedience” in the Bible is to hear and do. To hear only is not obedience. Everybody in Israel made a decision to handle their money the way God told them to handle their money. That’s where obedience begins.

Mile Marker #3—Depend on the Lord and not credit.

After the people decided to obey the Lord, verse 12 also says that the people “feared” the Lord”. Do you know that there are at least 2 ways to fear the Lord? One is to stand in reverence and awe of the Lord. The other is to know that He can hurt you but you’re not quite sure He’ll come through for you. I think that’s kind of the tone of the fear in this verse. They knew that God was disciplining them for their selfishness—the economy was really bad. But they were uncertain that God would come through for them if they obeyed His voice.

That’s why God says in verse 13, “I am with you, declares the Lord.” God promises to be with us! Listen, when you admit that God knows more than you do about finances and can take better care of you than you can, that’s when God comes to your side and begins to deliver you financially.

Now let me ask you—who would you rather have by your side to solve your financial problems—God or plastic? Another cliché—it’s a no-brainer!!! The bank doesn’t know your name. It doesn’t know your needs. It doesn’t care if you’re sinking deeper into the quagmire of debt and your family is collapsing. BUT GOD DOES!! And the Almighty God of the universe says, “I am with you”. With God by your side, He’ll meet all your needs and turn your finances around—if you’re serious.

Mile Marker #4—Change your behavior.

Look what happened in verse 14. Because the people listened to the voice of God and obeyed, the Spirit of God stirred up the spirits of everybody and they changed ingrained behavior. They immediately changed their financial philosophy. They stopped spending on themselves. They stopped going further into debt. They got their priorities straight and they went to work on the house of God. They realized that their money wasn’t for their own pleasures but for the strategic worship and work of God in the world.

Now you have to see this! This wasn’t a temporary change of behavior. It was a change in lifestyle. The building of the Temple lay idle for 16 years while the people lived for themselves and went into financial ruin. But when they changed their ways, the Temple was completed 4 years later and dedicated in 516 B.C. (Ez. 6:14-15).

But there’s more. At the end of Haggai, God says to the people starting in chapter 2:15: “When you were living for yourselves and the Temple was neglected, how did you fare? You kept spending more for less. What you thought would make you happy turned into nothing but stress. And you had no savings. But from the day you changed your behavior, verse 19, I have blessed you.”

Conclusion

Church, listen to me. I stand before you today in the role of Haggai delivering the word of God. Spending on ourselves and going into increasing debt is not the way to joy, blessing, and freedom (Dt. 15:4-6). It’s the pathway to misery and bondage (Pro. 22:7). There are no exceptions to that rule unless you’re a millionaire who spends mostly on yourself without debt living far from God.

If our church did what the people in Israel did, if we all ran our finances according to the word of God, most of us with consumer debt would be out of debt in 18 to 24 months. And many of us would be totally out of debt—house and car debt included—in the time it took Israel to build the Temple—4 years.

Earlier I said that Haggai was the most successful prophet in the Old Testament. Here’s why. He spoke his 1st message and within 23 days, all the people stopped spending on themselves and went to work on the Temple, completing it in 4 years. The people had their finances under control, the Temple was built, and God was blessing them with everything they needed and more!

We can do what Israel did. Our whole church can walk the road to financial freedom and hit the mile markers I talked about. If we do, the Lord will cause a stirring of our spirits. And it would be written in the annals of our history that on the weekend of July 5-6, 2008, the people of Grace decided to run their finances God's way, even in difficult economic times just like Israel's. And 4 years from this weekend, it will be said that most people at Grace are DEBT FREE and the work of God is thriving like never before.

I used to have a professor in seminary that would say as he taught, "Are you with me?" Marie and I are debt free. We've found all that God said is true about finances. Are you with us? Are you tired of bags with holes?

If you want to change your spending behavior and become free of unmanageable debt within 4 years, you can do so if you start today. I'm going to ask you to make 1 of the best decisions of your life—to control your spending and become debt free.

The same is true about spending and debt as it is about trees. The best time to plant a tree is 20 years ago or today. The best time to get out of debt is yesterday or today.

Our church is ready to help you. We have coaches and financial courses that are awesome. Don't stay in bondage. Start your journey down the road of financial freedom now!