

“STRESS2REST: FINANCES”
by Rom A. Pegram (5/24/20)

In his book, “The Way I See It,” Albert Einstein said this: “Coincidence is God’s way of remaining anonymous.” Let me tell you about a coincidence that happened back during the recession of 2008-09. Some of you might know the name Dave Ramsey, of Financial Peace University—the largest financial counseling organization in the U.S.. One time, Dave invited a group of executives, entrepreneurs, and business folks to come to Nashville for a series of meetings. Within this group, Dave also invited a couple pastors—one who originally told this story...

The first night the group arrived in Nashville, they had dinner at Dave’s house. The very first person to introduce themselves at dinner gave their name, what they did, and then he said: “I refuse to participate in this recession!” One pastor who was invited to this gathering thought to himself, ‘How can you do that? How can you refuse to participate in the recession?’ The next person to introduce themselves said something similar. Then, the next person said something similar. And when it got around to Dave, he said the same thing. Ramsey said, “I refuse to participate in this recession!” And what this young pastor finally realized was this: *There are people in the middle of this recession ... who aren’t stressed out!*

The coincidence was this. About the same time this meeting was taking place and these non-stressed people were saying, “I refuse to participate in this recession,” a survey was taking place in the Church asking people what they were stressed about. The #2 stressor of people in the Church? Finances! “I’m stressed about my finances!” was what people were saying...

And so, this young pastor thought to himself ... *what’s going on here?* How can there be a group of people in one place that are totally at ease with their finances ... and another entire group of people that are totally stressed out? What’s the difference between these two? I’ll get to that in just a moment, but first ... let’s go to today’s scripture—our theme verse from the Gospel of Matthew (11:28, NLT) and some words of wisdom from Proverbs 9:6 (NLT)...

Then Jesus said, “Come to me, all of you who are weary and carry heavy burdens, and I will give you rest.” – Matthew 11:28 (NLT)

“Leave your simple ways behind, and begin to live; learn to use good judgment.” – Proverbs 9:6 (NLT)

So, there’s our theme verse for this series—come to me and bring your burdens... And here are some very important words from Proverbs. God says if you’ll bring your financial lives to him and learn to live your financial lives by his standards ... *he will give you rest* ... and that, of course, would be the wise thing to do. Proverbs 9:6, again, tells us to ‘leave our simple/foolish ways behind.’ ... Now, *hold on a second!* ‘Anyone here ever made an unwise financial decision? And you’re willing to admit it (I saw those hands go up)? Well, basically, if you’re over 12 years old ... you probably have. Right? We’ve all made unwise financial decisions, haven’t we?’

Many years ago, when I was in my 20s *and knew everything* (mid-80s), I was asked to be part of a trucking company start-up (Trinity Transport). The transportation industry was really struggling at the time, so I was seeking ‘greener grass’ I guess, but not a good thing to do. Jane and I invested—money and time. But it was one of those life-lessons I’ve never forgotten. And, needless to say, I’ve been much more thorough in all business dealings since then!

We’ve all made unwise financial decisions, haven’t we? That’s the truth. But our proverb for today tells us to ‘leave that behind and begin to live ... wisely.’ So, is it possible—even today, in the midst of this pandemic and economical downturn we’re experiencing, that there are people who’re not really experiencing what many are experiencing *and will not participate in our current pandemic recession*? Is it possible there’s those who are living by a wise standard and they aren’t all that stressed out about their finances? This pastor who went down to Tennessee to spend time with Dave Ramsey found just such a group. And what he soon began to realize—as they worked through their meetings—is these people had, way before the recession hit, organized their lives around biblical, eternal principles that are solid regardless of the economy...

Now, I know there are some—even in our congregation—who are suffering right now—in their finances. But I want you to know ... the same 4 principles this group had learned to live by, are the same 4 principles/steps that can lead you to financial freedom—the freedom God desires for you when you decide to live by them. So, thinking about the #2 stressor of church people today, let me get into the 4 biblical ways you can move from Stress to Rest in your finances (easy to write down, but hard to do!):

Dave Ramsey tells us that getting out of debt—personal finance—is 80% behavior—only 20% head knowledge. So, let me ask you. Are you fed up yet? Are you ready to change your life and begin to live it God’s way—the best way? And can you even imagine the life I’m trying to describe to you? How would life be different if we learned to live by biblical principles of personal finance? If we could experience God’s very best in *this* area of our lives? What I’ve discovered over the years is ... when I don’t want to let go ... when I don’t want to release control of this area of my life ... when I still want to steer the personal finance ship Rom’s way ... I mess it up big time. Don’t ever doubt it. If you’re struggling in the area of personal finances right now, there’s a reason for it. And *it may be YOU!*

Speaking theologically, it’s only when we make Jesus Lord of our lives, release control of our lives—*every single area*—to him, that we can know God’s blessing on our lives! That’s the way it works ... biblically. And *I for one want you to know freedom like you’ve never known it before!* And there’s no better time to start than ... TODAY! Are you with me? Are you one who says, ‘I can’t give because I’m broke!’ Then start to change that! Get fed up! Get mad about your current situation ... and then do something about it! And today I’m going to share with you *where to start!* So, when I feel stressed about my FINANCES, the first thing I do is...

COMMIT TO LIVE DEBT FREE! For some, it’s hard to imagine, where you no longer worked for everyone else ... but work for yourself. Proverbs 22:7 tells us, “Just as the rich rule the poor, so the borrower is servant [*slave*] to the lender.” Is this where you are today? Are you slave to those credit cards? Are you slave to those store accounts? And

are you about done with that? Are you fed up yet? Are you tired of being oppressed, being owned by someone else?

If the answer is 'YES' to these questions, *today is the day to move on*. And let me share with you some steps Dave Ramsey/Financial Peace University would share with you to relieve your financial stress today. Are you ready?

Steps to relieve financial stress:

- The first step is *to decide to become debt free* ... and you can do this! Dave Ramsey is the President of Financial Peace University—a course that teaches you how to get out of debt, God's way, and know the freedom God desires for you to have! One of my dreams is to see Trinity UMC start this course, open to the public, right here in Lomira! The truth is ... you can't ask people to give—to learn to live in God's ways—if they're stuck, if they're broke; you have to teach them how to get out of debt, then learn to give the way God says give—in that order; that's one of our dreams...
- The second step to relieve financial stress ... is *to build a reserve*. The very first thing you'll do at Financial Peace University is to save \$1,000 emergency fund ... and learn to use it as an emergency fund only! Proverbs 21:5: (TEV) says, "Plan carefully and you will have plenty; if you act too quickly, you will never have enough." It's only \$1,000, folks, but the security that \$1,000 adds to your life will motivate you to keep going—to continue to work toward a debt-free life (and help with emergencies). Proverbs 21:20 says, "Wise people live in wealth and luxury, but stupid people spend their money as fast as they get it." There are more steps to building a reserve, too, but you've got to learn to live life God's way ... and you'll know the freedom God desires for you; again, are you fed up yet—tired of being a slave to someone else?

Here's the second thing to do when you feel stressed about your finances (and this one may seem crazy to anyone struggling right now):

RETURN 10% OF MY GROSS INCOME TO GOD. We have to start with obedience in this relationship with God, if we want God's blessing on our lives...

The word 'TITHE' gets bantered around in churches all over the world, with a variety of meanings. But, let me give you the biblical meaning today: Tithe = 10. So, biblically, God's word says God is looking for you to return the first 10% of your gross income—of all that's been given to you. This would be your tithe to God. And, by the way, the better phrase is not 'giving' of the tithe, but 'returning' of the tithe.

And you ask, '*How's that?*' It's because, as believers, we know God gives us 100% of all we have; God provides—cares for us, watches over us (though we seldom acknowledge that). *Why does God give it to you?* That's a good question. He gives it to you because you have the life, energy, strength and intelligence to earn it ... with the understanding that the first 10% (tithe) will be returned back to him—to bless God and his Kingdom. And any time you bring something to God, it's known as an act of ... *worship!* So, when we're obedient in this act, we get God on our side financially...

I learned this lesson when I first gave my life to Jesus in the 8th grade. Not long after I'd made that commitment, my parents taught me what it meant to follow Jesus. And they basically told me there were 5 things I should do:

- *Read your Bible* (and I would tell you that, too)...
- *Pray*; learn to talk to God as a friend...
- *Attend Worship*; find a church that will encourage you in all these things...
- *Bring your friends*; the number one way any church grows ... is when friends invite friends ... to experience God the way they have.
- *Start tithing*; so, I learned to tithe on my 8th grade paper route ... and have been in that discipline ever since...

Now, some of you are going to ask me 'why?' Why 10%? My easy answer is, 'I have no idea. It's just what the Bible says.' Let me show you. The very last book of the Old Testament records this from the prophet Malachi (3:8-10): "Should people cheat God? Yet you have cheated me! "But you ask, 'What do you mean? When did we ever cheat you?' "You have cheated me of the tithes and offerings due to me. ⁹ You are under a curse, for your whole nation has been cheating me. ¹⁰ Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the LORD of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!"—the only place in scripture God says ... *test me!* So that's what the Bible says, along with Jesus words (Matt. 23:23): "What sorrow awaits you teachers of religious law and you Pharisees. Hypocrites! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore the more important aspects of the law—justice, mercy, and faith. You should tithe, yes, but do not neglect the more important things." So even Jesus affirms the act of worship called 'tithing'...

If you press me, I'll tell you this: 'It seems that 10% is enough to let God know who's first in your finances.' It's a Lordship issue; who truly is Lord of your life? Jesus wants to know ... it's him, not your stuff! With that in mind, *the next way to relieve your financial stress is this:*

TAKE THE FOUR MONTH TITHE CHALLENGE. Do you remember in the section of Malachi we just read where God says, 'test me?' We're going to help you with that—doing it in a very respectful way...

This fall, I'm going to work with the Stewardship & Finance Committee to offer our first 'Four-Month Tithe Challenge.' Why would we do this? Because when you test God the way God's asked you to test him, *God always comes through*. And we want God to come through for you, too! There will be several things involved, including testimonies of those who've been through this—those who know God comes through ... and will for you!

Watch for more information this Fall. There's no time like now to get started being obedient to God in this area of our lives. After all, *the genius of this whole tithing thing is*

... *it's based on a percentage—not an amount.* So, everyone really can afford to do this. We want you to know the blessing of God on your life, as God's intended, too. So, we'll show you... And finally:

BUILD WEALTH FOR GOD'S GLORY. What the Bible teaches is that, as you do these things we've been talking about, you will have money left over. You'll have some left over to invest, etc.—not so you can fall in love with money, but so you can learn to use it for God's glory! Proverbs 21:5 says, "Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty." God wants us to prosper ... for his glory (the bigger picture)!

For many of you, this has been a serious time we're in—a time of trouble, of difficulty, of stress and of pain. I want you to know God understands that! God cares about you. God cares about your financial stress, too; maybe the best thing today is for you to allow God to be Lord of your life in this area; you need to pray for God's help (Phil. 4:6a): "Don't worry about anything; instead, pray about everything." So, let's do that right now....