

Simple Solutions to Complex Problems

A few weeks ago, one of our vans had a problem. When I started it up, it would shake. We took it to the shop, and the man told me it needed a tune up. They tuned the van up, and all was well for a few days, but it started doing the same thing all over again. Why would the van start that problem up again when it had all new parts? I took it back to the shop, and they found that one of the new wires they had put on was faulty. That was a simple solution.

We are talking about simple solutions to complex problems in our lives. One of the greatest problems in our country is the fact that we have a wrong value system. We have equated having money and things with being successful, and it just does not work.

People have dug themselves into a financial grave, and they are lying in it. We have so much debt in this country that the average American has been described as someone driving on a bond-financed highway, in a bank-financed car, fueled by charge-card-financed gasoline, going to purchase furniture on the installment plan to put it in his savings-and-loan-financed home.

The good news is that God has principles for using money rightly, and if we follow his way in finances, we find ourselves once again with a simple solution to a complex problem.

THE WORLD'S VALUE SYSTEM

Tony Campolo tells a story about two guys who broke into a large department store. They didn't steal anything. What they did do was change the price tags on everything in the store. A \$400 camera was \$5. A \$6 paperback book \$1,500. An outboard motor was \$7.95. A box of stationery was \$275. They repriced everything in the store. The store opened the next day, and it was business as usual. Customers began to shop, and things went along normally for almost four hours before store officials noticed what had happened. For four hours some got terrific bargains, while others got ripped off.

Just as that store had things valued incorrectly, we, as a nation, have developed a wrong value system. And having a wrong value system creates many of the problems in our lives. I don't remember the percentage, but I know that a large amount of the divorces that take place in our nation are in some way caused by financial issues.

Many people have serious feelings of insecurity because they don't have a lot of money or things. That's because we have been taught that our self-worth is based on our net worth. But God says your net worth and your self-worth have nothing in common. Jesus said, "Don't always be wishing for what you don't have; real life and real living are not related to how rich we are." (Luke 12:15b).

Our society's value system is well illustrated by a brochure written on our Consumer Culture. The brochure defined our culture with the following words:

1. Commodification - everything has its price.

2. Insatiability - enough is never enough.

We have a lot, and we want a lot more. We see that in the way we use our credit cards. Credit card companies send out more than 1 billion new credit card offers every year, and people are going for it.

The average household credit-card balance in 1980 was \$550; in 1990 it was \$1,833. The current average is about \$8400 per household. We're not satisfied with what we have.

Larry Burkett who was probably one of the leading financial advisers in our nation counseled thousands of people, people from every economic strata. What he noticed is this, that those who made "30", thought the answer to their problems was just ten thousand more, and those who made \$40,000 thought all they needed was another \$20,000. He had lawyers who made \$100,000 who thought the answers to their problems were \$25,000 more. Heart surgeons who believed the answer to their problems was another \$100,000 or a few more hundred thousand dollars than they were making. What he discovered is: it's not true. We always spend what we make, and as a result financial stress always has this way of following us.

3. Adoration of the unpossessed - we focus on what we don't have.

Instead of thinking about all the blessings God has given us and being thankful, we focus our attention on what we don't have and are stressed out. You may remember a story in the Old Testament about a man named "Naboth" who owned a vineyard. When wicked king Ahab saw the vineyard, he wanted it. It didn't matter that Ahab had other vineyards. He wanted the one that belonged to Naboth, and he was willing to have him killed in order to get it. That's our problem. We focus on what we don't have rather than on what we do have.

4. Instant Gratification - we want it NOW.

In an article entitled, "A Nation United in Instant Gratification," the author said, "we're spending 99% of what we earn and are shocked to find we can't pay for retirement?"

That's not the way people used to live. An older man wrote the following:
We all want gratification. But when I was a young man, my friends and colleagues shared an expectation that gratification took many years of hard work: If you worked hard and did a good job for many years, you would achieve a reward. No one expected that any reward would come easily or quickly. Moreover, the size of our expectations was small: We expected a modest pension of some sort or, if we were lucky, maintaining our current (albeit modest) lifestyle through retirement. I sympathize with the desire for early reward. I often wish I had been better rewarded at an early age. But I also think about what I would have missed in that case. The feeling of satisfaction with a job well-done would certainly be more difficult to attain if all the rewards came early. There's also the question of what would you do for the rest of your life? If all the hopes that keep you going are met early, would you cease working, become bored with your life, have nothing to look forward to? Moreover, most people who expect instant gratification will be disappointed. So, at least for those people, the search for instant gratification will be dysfunctional. He's right. One of the reasons so many people in our culture live dysfunctional lives is that they think they have to have it all right now.

5. Debt - something owned is something owed.

We have become a nation under debt. Not long ago, some economist figured that the average American adult owes his creditors 63% of his net worth. Spending money when you don't have it to spend is more than poor economics. It is a spiritual problem that says you are not content with God and what He has given you. When you go in debt, you may be cheating yourself out of a blessing God wants to give you. God delights in providing for His people. If you fail to wait on His timing and go in debt to get what you want, you may miss what He would have done for you.

6. Deprivation - we feel something important is being withheld from us.

Hebrews 13:5 - Stay away from the love of money; be satisfied with what you have. For God has said, "I will never fail you. I will never forsake you." (NLT)

7. Self-Absorption - our self-interests are more important than others'.

8. Devalued Vocation - our income is more important than spiritual calling.

9. Escalation of Needs - when consumer needs are met, new needs arise.

Those are the basic values of our current society, and Satan uses those values to pull us away from biblical values. That's why Romans 12:2 says "don't let the world squeeze you into its mold." Don't be a clone of this world's values.

GOD'S VALUE SYSTEM

God's value system is based on the fact that He owns it all.

Job 41:11, "God speaks to Job: "Who has given to Me that I should repay him? Whatever is under the whole heaven is Mine."

God's value system is built on God Himself.

Jeremiah 9:23-24... "This is what the LORD says, "Let not the wise man boast of his wisdom or the strong man boast of his strength or the rich man boast of his riches, but let him who boasts boast about this: that he understands and knows me, that I am the Lord, who exercises kindness, justice and righteousness on earth, for in these I delight," declares the Lord. "

The biblical value system has God, not things or money at the top of the list. According to the Bible, the greatest blessing in life is not what you possess but who you know. If you have everything this world can offer but don't know the Lord and His power in your life, you are poor. On the other hand, having a deep relationship with God is priceless. It is to be valued over all other things.

DECISIONS

1. I WILL ACKNOWLEDGE GOD'S OWNERSHIP OVER EVERYTHING

From the moment you were conceived in your mother's womb God has been giving you everything you have. Many people never give a second thought to the fact that their home, their car, even their next breath comes from God. God might use a whole lot of things to provide for you, but He is always the Source.

Remember King Nebuchadnezzar of Babylon? In the 4th chapter of Daniel's account, Nebuchadnezzar walks upon the roof of his royal palace in Babylon, reflecting on who he was and the grandeur of his reign: The king reflected and said,

"Is this not Babylon the great, which I myself have built as a royal residence by the might of my power and for the glory of my majesty?"

Nebuchadnezzar soon found out that it was God, not him who created and owned all things. For 7 years he lost his mind and grazed on the land like a cow.

When his sanity returned, he sang a different tune. In Daniel 4:34- he said,

"At the end of that time, I, Nebuchadnezzar, raised my eyes toward heaven, and my sanity was restored. Then I praised the Most High; I honored and glorified him who lives forever. His dominion is an eternal dominion; his kingdom endures from generation to generation. ³⁵All the peoples of the earth are regarded as nothing. He does as he pleases with the powers of heaven and the peoples of the earth. No one can hold back his hand or say to him: "What have you done?"

Nebuchadnezzar learned a lesson the hard way that we also have trouble learning-it all belongs to God. When you come to the place where you really believe that, it will drastically change the way you see money and possessions. It will change your value system.

2. I WILL NOT DEVOTE MY LIFE TO OBTAIN THAT WHICH I CANNOT KEEP

When the ancient Egyptians would entomb someone, they would often place along with him some of the things they thought he would need in his journey in the next life. That doesn't work. The old saying is right that says, "you can't take it with you." For that reason, the Bible cautions us to travel lightly through this world.

1 Pet 2:11 Beloved, I urge you as aliens and strangers to abstain from fleshly lusts which wage war against the soul.

We are not permanent residents in this world as it now is. We are visitors. We are pilgrims just passing through.

Material things can get a grip on you that will be your downfall. Archeologists tell us that when Pompeii was excavated, they found the body of a woman that had been embalmed by the ashes of Vesuvius. Her face was turned backward toward something that lay just beyond her outstretched hands. The prize for which those frozen fingers were reaching was a bag of pearls.

Maybe she herself had dropped them as she was fleeing for her life. Maybe she had found them where they had been dropped by another. But whatever the case, though death was hard at her heels, and life was calling to her beyond the city gates, she could not shake off their spell. Turning to pick them up, death was her reward. She gave her life for something she could not keep. And that is the way many Americans live. They devote their entire lives to building up that bank account. Then one day they die and leave it all behind. The true eternal treasures were lost while they sought the temporary.

The only thing you will take with you is what you do for Christ. An old gravestone said of a dead man: What I spent I had. What I saved I lost. What I gave I have.

3. I WILL USE MY MONEY AND POSSESSIONS TO BRING GLORY TO GOD

One day, as I was reading the Bible, it struck me as to how different we view life in contrast to the believers throughout biblical history. Throughout the history of the Bible, people who worshipped the true God lived in the light of eternity. They recognized the fact that we are here only for a short while, and that thought drove them as to how they chose to live life. You don't have to look hard to find verses to illustrate that point. They are everywhere.

In 1 Pet 1:4-5 Peter reminds his readers of

"an inheritance that can never perish, spoil or fade—kept in heaven for you, ⁵who through faith are shielded by God's power until the coming of the salvation that is ready to be revealed in the last time."

Fellowship Bible Church

Pastor: Don Griffin

He goes on to say the people were greatly rejoicing over that future inheritance, even though they were undergoing serious trials. There is no question that the apostle Paul was driven by the fact that he would one day stand before the Judgment Seat of Christ and give an account for his service.

Matthew 16:27, "For the Son of Man is going to come in his Father's glory with his angels, and then he will reward each person according to what he has done."

The Bible teaches the fact that God will reward us in heaven for the things we do for Him on earth, and one of the things God rewards is the way we use our money and possessions for Him.

Luke 6:35, "But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be sons of the Most High, because he is kind to the ungrateful and wicked."

Money is only a temporary thing, but when we give it to God's kingdom it turns into something that is eternal.

When I was growing up, I would often go visit my cousin, and one of the things we regularly did was to spend long hours playing monopoly. Monopoly is all about acquiring things for yourself. You acquire properties. Then you put houses on them and hopefully hotels until you crush the financial life out of the other person and end up owning it all. But there is one down side to monopoly. No matter how rich you become, when the game is over, you put it all back in the box, close the lid and put the game away. That's a good picture of what happens in life. No matter how much wealth you gain here, there is coming a day when it will all be taken away from you, and you will face eternity. If you have lived for money and things, you will be headed "away" from your treasure. If you have used your possessions for God's glory, you will be headed "toward" your treasure. Every heartbeat brings us one moment closer to that time.

The late Peter Marshall wrote a prayer that would be good for us to pray with regularity: "Forbid it, Lord, that our roots become too firmly attached to this earth, that we should fall in love with things. Help us to understand that the pilgrimage of this life is but an introduction, a preface, a training school for what is to come. Then shall we see all of life in its true perspective. Then shall we not fall in love with things of time, but come to love the things that endure. Then shall we be saved from the tyranny of possessions which we have no leisure to enjoy, of property whose care becomes a burden. Give us, we pray, the courage to simplify our lives. Amen."

We've discussed 2 very different value systems. One has "me" at the center and majors on receiving. The other value system has "God" at the center and majors on giving. Which value system is yours?