

The Heart of Any Good Financial Plan – The Bible

Last month I ended with Paul's comment in Philippians about having learned to be content in whatever circumstances he found himself. That's really the key, isn't it - learning to be content with what we have instead of getting caught up in the "if onlys." "I'd be happy if only I had a fancier car, a bigger house, could take a great vacation."

We look at everyone who we think has more than us and feel poor. And yet, we have more in our garages than 90% of the rest of the world will have in their lifetimes! We can't conceive of having just a one room house, let alone waiting years to get a roof on it like the woman in Reynosa, Mexico who was served by our recent Mexico mission trip.

Our society tells us that happiness is supposed to come from "stuff" - he who has the most toys wins. And yet study after study has found that once basic needs are met, higher income levels don't seem to make people feel any happier.

Why do we continually fall into the trap of Ecclesiastes 5:10?

*Whoever loves money never has money enough;
whoever loves wealth is never satisfied with his
income.*

I guess it somehow seems easier to pin our hopes on just reaching for that next level of "stuff" instead of that next level in our relationship with God. But in Romans 12:2, Paul warns:

*Do not conform any longer to the pattern of this
world, but be transformed by the renewing of
your mind.*

And that's the heart of the matter. The Bible doesn't say we shouldn't have money, "stuff", or even great wealth. The key is whether or not those things get in the way of our relationship with God.

In fact, God even expects us to accumulate some level of wealth. For example, Proverbs 21:20 advises:

*The wise man saves for the future, but the foolish man
spends whatever he gets.*

After all, money isn't evil...it's the love of money that is. So planning and saving for the future is fine. But as 1 Timothy 6:9 points out, saving simply to be rich isn't fine (think "Enron" and "WorldCom" when you read this one):

*People who want to get rich fall into temptation
and a trap and into many foolish and harmful
desires that plunge men into ruin and destruc-
tion.*

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Scripture even provides us with some great advice for investing our savings. Take a look at Proverbs 21:5, for example (think "tech bubble" and "it's different this time" while you read this one):

*Steady plodding brings prosperity;
hasty speculation brings poverty.*

Hmmmm...dollar-cost averaging, not chasing last year's hot returns, reinvesting dividends... Steady plodding sounds boring, but it sure works! And don't forget to diversify your investments (Ecclesiastes 11:2):

*Divide your portion to seven, or even to eight,
for you do not know what misfortune may occur
on the earth.*

Aw, nuts...out of time again! In two months, I've barely scratched the surface of all the financial guidance the Bible provides. For more:

- ⊕ Sign up for one of the Crown Financial Ministries classes (page 16, or call Margaret Fetty, 288-9034, for more info).
- ⊕ Try the Finding Financial Peace classes at 11:00 Sunday mornings starting Sept. 11. See page 14 for more details.
- ⊕ Get personal budget counseling - free and confidential (call Allen Gunter at 292-4035 or BudgetGuy@SHPC.org)