

From Out of the Shadows...

What's that? Did you see it? Something moved...over there...in the shadows. No? Guess maybe it was just my imagination.

No...wait! There it is again!! You saw it too, didn't you. Over there...by that house. Can't tell what it is, but it's moving toward that window...say, isn't that *your* house?

Oh, my gosh! That *is* your house. So what's that...wait...I can see it better now...it's...it's someone all dressed in black sneaking through the bushes...sneaking up to your living room window...opening the window...*climbing in!*

Call 911!! I'll see if I can scare them away.

Hey! You!! What are you doing?! Get away from there!!

Hey, man, don't worry about me. I'm doing these people a favor.

Yeah? How so? You'd better make it good!

Well, do you see all of these torn up pieces of paper laying around the floor? That crumpled up sheet in the corner?

Yeeesss...?

Well, those are New Years resolutions. Broken resolutions. Forgotten resolutions. Resolutions made in the excitement of a new year, a fresh start, but all too quickly ignored, discarded.

Okaaay...aaand...?

And I'm simply trading those out for a single new resolutions. An important resolution. A resolution that will help these people for years.

That's pretty bold talk! You'd better tell me what you mean, and you'd better tell me quick! The police will be here at any moment!

Thanks for the warning! I'll talk fast, but after you hear me out, I think you'll agree that the police won't be necessary.

You see, like most of us, the folks in this house had big hopes and dreams at the beginning of January. They had a long list of resolutions...you know the kind of thing. They

were going to start eating better, lose some big number of pounds, exercise every day and twice on Sundays, learn to love their mother-in-laws.

And they actually got off to a pretty good start. Ate a lot of salads, joined a gym, invited mother-in-law over for dinner, even adopted a couple of stray cats. But then they fell back into their old routines and those resolutions ended up here on the floor, broken, torn, forgotten.

So I've been going from house-to-house, gathering up the lost resolutions and leaving behind a single new resolution of incredible value. I simply suggest that you take a step back from the world and spend a little time thinking about things.

Thinking...about things...riiiight. So you just want me to maybe sit around and maybe contemplate my navel? Consider the relative merits of an innie versus an outie?

Don't be ridiculous! By "things" I mean exactly that—the "things" you have like your house and car, your clothes and TVs, your cell phone—all that "stuff" that you've filled up your life with.

Okay—I like this! I've got some pretty neat stuff and it's fun to think about it!! Although come to think of it, there were a couple of things I really wanted that I didn't get for Christmas....Hey! I'm working on your new New Year's resolution already, aren't I? I'm thinking about the things in my life!

Yes...well...I'm afraid that's not exactly what I'm after. You see, I want you to think about your stuff in the context of your life. You know, your values and your priorities. Look, when you die, what do you want people to say about you? "Man, he really had some great stuff! (And keep your hands off the big screen, it's mine!)"

Well, of course not! I want people to remember me for the person I was...er...am, not for the things I have. But what's wrong with having some nice things? After all, they're not just for me, they're also for my family. I want my family

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to have the best that I can give them. What's wrong with that?

Maybe nothing. Depends on what you mean by "best." Best house and clothes? Or best values and priorities? All of the TV channels cable has to offer? Or all of the love, caring and sharing that close ties with family and friends has to offer?

Now hold on just a doggoned minute here! One doesn't preclude the other. Look, everything we have came from God. Didn't He intend for us to enjoy it? I worked hard for what I have and I don't see any reason why it's any business of yours how I spend my money!

No business of mine. None at all. It's definitely between you and God. And since you recognize that everything you have comes from God, including the talents and skills that helped you get what you have, answer me this: What do you give back to God? Is it part of the first fruits of your work? Or is it what's left over, if anything, after you've used your money for whatever you wanted to use it for?

Come one, that's not fair! I try to support the church and give to others whenever I can. But I've got bills to pay, and it seems like something's always coming up. New tires for the car, an air conditioner that needs fixing. Surely you're not suggesting that I skip my mortgage payment so that I can give more to God?

Nope. Again, that's between you and God. All I'm asking is that you take some time to think about the big triangle in your life between you, God and your material possessions. The way you spend your money is a pretty strong indication of where your priorities and values lie.

Let me ask you this. Are you carrying any credit card debt? Maybe a home equity loan? In other words, have you gone into debt to pay for your lifestyle? Bet you've never gone into debt to give to God!

You want me to get a loan and give it to God? You're crazy!

Man, you sure are being thick-headed about this! It doesn't take much to find several passages in Scripture that caution against borrowing for any reason. My point is simply to put your money where your mouth is.

Kind of like "you are what you spend?"

By George, I believe you're getting it! It's pretty simple, really. Does God come first in your life? Then He should come first with your money. Is building a secure future for you and your family really a high priority? Then you should be saving something now for that future.

Makes sense.

Well, then, try this. Take the first part of your income and give it to God. Take the next part and give it to yourself by saving it. Spend the rest any old way you want.

That's pretty straight-forward. But how much should each part be? Wait - don't tell me! It's between me and God, right?

Right! Just making the commitment and sticking to it is more important than the exact amount you start with. And speaking of commitments, I still have a number of homes to visit. There's an unusually large number of broken resolutions this year. Besides, those police sirens are getting awfully close...it's time to duck back into the shadows!

Want a little help with some aspect of your financial life? Call the Budget Guy, Allen Gunter, at 301-1246 or send an email to BudgetGuy@SHPC.org. I will help you in any way I can, and it's free and completely confidential.

For a wonderful look at what the Bible says about money, check out the Crown Financial Ministries Small Study Groups. Contact Chris Gordon (484-1905; cgordon1@austin.rr.com) or Roger Wade (301-4921; rcwactuary@austin.rr.com) for more information.