

“Bling-onomic\$--When Wall Street and Life Collide”

All of us have our own bling-onomics personal management style when it comes to managing money. For instance, we have all kinds of different people represented in this room. We have Neiman-Marcus shoppers represented in this room; we have WalMart shoppers represented in this room. We have cash people; we have credit card people. We have big tipping people in the room; we have pastors in the room. No; actually I do pretty well in that category.

There are people who carefully balance their checkbook every month right down to the last penny, and then there are those who just kind of close their checkbook every two years and start all over again—and you know who you are.

We've got all kinds of different people in the room. And no matter what your personal kind of bling-onimics style, I think you're going to find the teaching of Jesus from Luke 14:28-30 to be very challenging and very liberating.

I'm going to talk about money today. And I acknowledge that people get funny when you talk about money. Have you ever noticed that? Whenever I talk about sex or money, people are like, “Uh Oh, here we go. This makes me nervous.”

So let's just clear the air. This isn't about making you feel guilty. So let that go. This isn't about the church needing your cash. This isn't about meeting a budget or getting you to fill out a commitment card. If you're a member of this church, you fill one out, you know that, that's just part of the commitment you've already made.

I teach on money throughout the year for a couple of important reasons, first because how we handle our money and possessions affects our souls. Plain and simple. Jesus said one day, **“Where your treasure is, there your heart will be also” (Matthew 6:21, NIV)**. Heart follows treasure. You see, Jesus wants your heart. And he knows that your heart and mine are closely tied to our money and possessions, and where we put those things, that's where our hearts are going to be.

Jesus talked more about money than he talked about Heaven or Hell. Eighteen of the 38 parables are all about money. Jesus was always talking about money and not because he was into money, he didn't really own anything. He talked about it so much because he knew how quickly people worship it. He knew how quickly it takes the place of God. He knew how it could tear apart families, and marriages, and people's souls if it was put in the wrong place in a person's life. And you probably know what I'm talking about. So we talk about getting a right perspective on money occasionally because it affects our souls.

Well, today we're looking at a kind of mini-parable that Jesus tells in Luke 14. Here he's talking about those who don't give enough attention to the management side of their bling, to those who don't give enough planning to the management side of their wealth. It goes like this: **“Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, saying, ‘This person began to build and wasn't able to finish.’” (Luke 14:28-30, NIV)**.

Now Jesus is using a little humor in this parable. Ever see someone start a construction project that goes over budget and they can't finish it? They never ask how much it's going to cost, and they get into something that they can't finish. It becomes like this eternal construction site. Like I-44 between here and Tulsa. It just never ends. It will never, ever be done.

And Jesus asks, “If you want to build a tower, won't you first sit down and estimate what the cost of the tower is going to be?” Often the answer to that question is ‘no.’ A lot of times in our lives we start a tower without estimating the costs that are out ahead of us.

A Gallup poll found that 64 percent of all couples argue over money. Show of hands. How many of you agree with that? Yeah, about 64 percent. *ABC News* reported recently that more than one-quarter of all baby boomers have less than \$1,000 in savings. The average young couple spends \$1,600 more a year than they make. According to the Illinois CPA Society, the average college student ends up with three credit cards carrying a balance of \$8,000. Administrators say kids are leaving college due to financial problems and bankruptcy more often than they're leaving because of bad grades. Wall Street and life have collided and there are stress fractures because of it.

Where do these stress fractures in our financial foundations come from? One thing that has to be mentioned as contributing to the stress fractures in our financial foundations is a lack of effort. For some people it's just called plain old-fashioned laziness and that causes stress fractures in financial foundations. The Bible says in Proverbs 28:19, **“Hard workers have plenty of food; playing around brings poverty” (Proverbs 28:19)**. That's a work ethic issue.

Another cause of stress in our financial foundation is just simply our consumptive lifestyles. Sometimes on impulse we make some very unwise purchases of bling that we think we just have to have. Somewhere in your house, how many of you have a Bowflex or a ThighMaster that you just had to have, and it's not getting used?

I've heard that two hours before any given Super Bowl you can go to Sam's or Target, or Costco and watch the men line up to buy big-screen TV's to take home and hook up in time for the game. One man said he saw some of the guys in the parking lot taking the TVs out of the boxes because they couldn't figure out how to fit these things in their cars. Two hours before the game. You think there were any impulse buys going on there?

Listen, a consumptive lifestyle has at one time or another tempted every single one of us in this room. A lot of Americans are nostril-deep in debt. How bad is it? According to the Department of Commerce, Americans have gone from saving 11.1% of their disposable income in 1985 to saving negative .5% in 2005. That was the first year since the Great Depression in 1933 that Americans spent more than they made. Each year for the last several years more people in the U.S. declared bankruptcy than graduated from college.

Many people are careful with their money, but many more are living with levels of debt that are suffocating. The result of all these stress fractures in the financial foundation, is that bankruptcies in the U.S. were up 32% in 2006 and 40% in 2007. Debt keeps you stuck in your future, paying for your past.

One other leading cause of our financial stress fractures is lack of a financial plan. According to the *Wall Street Journal*, 70 percent of Americans live paycheck to paycheck. But Bible makes this promise in Proverbs 21:5, **“Good planning and hard work lead to prosperity” (Proverbs 21:5)**. In other words, when you put a simple financial plan together, when you build your foundation right, you will be able to build a towering success story in your life. It takes a simple plan.

For years many Christian financial counselors have been recommending to people a plan that's based on the wisdom of God's Word. It's simple, it has a proven track record, but it requires intentionality. Some of you know it already—it's simply the 10-10-80 plan. It's a plan that Janet and I have lived by for a quite a long time.

The 10-10-80 financial plan says you begin by taking the first 10 percent of any income that you get, any windfall that you get, any inheritance that you get, any lottery money that you win, and you honor God by giving the first 10 percent to him.

Now this principle is taught in many places in the Bible, but maybe the most famous passage is the one from Malachi 3:10 where God himself says, **“Bring the whole tithe into the storehouse that there may be food in my house. Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it” (Malachi 3:10, NIV)**. The tithe is the first 10% of your earnings, and the storehouse is the place where you receive spiritual sustenance.

I want to preface what I'm about to say by acknowledging freely to you that there are many areas of my own journey with Christ that I have failed in over the years. I have so many shortcomings in my life. And what I'm about to tell you, I couldn't say about my prayer life; I couldn't say about my Bible study life; I couldn't even say about my character or my love for my neighbor. But I can say this: that since shortly after I got my first fulltime job, when my salary was about \$17,000, I have consistently honored God with the full 10 percent tithe, and beyond, in my income. And one thing I know, one thing I've learned from my experience: it's absolutely true that when you give, God gives back to you. You cannot outgive God.

Many of you know exactly what I'm talking about because you have experienced it in your lives. I just wish every one of you could experience God's supernatural touch and involvement in your financial life because you're honoring him with the first 10 percent of your income.

Next in this 10-10-80 plan, you take the second 10 percent and you pay yourself. Don't you like that? Most people like this part. In other words, before you head to the mall, before you book the trip to Disney World, before you buy whatever it is, you set 10 percent of your income aside in a long-range investment fund of some kind.

Proverbs 13:11 says, **“Whoever gathers money little by little makes it grow” (Proverbs 13:11)**. That's often referred to as the miracle of compound interest. It grows. The beauty of God's plan is that you don't have to make a lot of money in order to accumulate a lot of money because when you save it little by little, it grows into a lot. If you make just a little and take 10 percent every time you get some income, it will grow and grow and grow.

Some of you aren't sure if you believe that because you don't have a lot. Let me tell you, if you save just \$2.75 a day—and that's like Starbucks money or considerably less than Starbucks money for some of you—but if you're 25 years old right now and if you were to invest that \$2.75 a day (that's about \$85 a month) in a typical mutual fund, that averaged 8%, you know what you would have by the time you were 65 years old? You would have \$298,000. For a cup of coffee a day. At 5 dollars a day that goes up to \$425,000. Little by little, it grows. And every one of us can do this sort of thing. Every one of us can do that.

So the 10-10-80 plan says that if you want to be a towering financial success story, you honor God with the first 10 percent—that's a test to see if you're putting God first; you pay yourself with the second 10 percent; and then with the last 80 percent, you enjoy. You live joyfully on the rest.

1 Timothy 6:17 says, "**God richly provides us with everything for our enjoyment**" (1 Timothy 6:17). Do you see those words: *for our enjoyment*? You live joyfully when you do this because when you've honored God with the first 10 percent of your income and you've invited his supernatural involvement in your finances and you've paid yourself 10 percent in a long-range investment fund, there is a joyful freedom that comes in learning to live on the remaining 80 percent.

Now I know right away some of you are saying you could never do that. Never. That it's unrealistic: "I have a house payment. I have car payments. I have utility bills that are looking more like mortgage payments these days. I cannot afford to do it." Or "It's too late for me." Or "It's such a mess for me."

Listen, that's stinkin' thinkin', you can do it. Let's look at some very practical suggestions. **First suggestion: Make the decision that you are going to stop the bleeding, the financial bleeding, right now.** I've had people tell me they want to get out of debt, but they don't want to change anything about their lifestyle. They still eat out at the same restaurants; they still spend freely on entertainment, vacation and movie and spa treatments; and they buy new clothes. They even continue to borrow more money to make large purchases like bigger houses and newer cars.

If you are in a financially challenging situation right now, I challenge you to stop the bleeding today. Don't go any further into debt. If you can't pay off your credit cards when the bill comes at the end of the month, I would encourage you to go home, invite some of your friends over, throw a little party, preheat the oven to 450 degrees, take out a cookie sheet and spread out all those little plastic credit cards on the cookie sheet, stick it in the oven; and you all can join hands and sing *Kumbaya* and celebrate the new freedom that you have because you're free at last, free at last, thank God Almighty, you're free at last of those things. Some of you have got to stop the bleeding, or it's never going to get any better.

Second: Learn to live on less. Let me identify some very simple ways you can learn to live on less. The first one will make some of you hyperventilate, but it has to be said. The biggest opportunity to make significant gains in your financial picture if it's gotten bad is cutting back in housing and automobile expenses, the two biggest items in our budget. These are typically the two biggest budgetbusters.

They are where some of our biggest financial blunders get made. Now I know a house can be an appreciating asset, but if living in it straps the rest of your budget and causes you to go into all other kinds of financial foolishness, why stay there? Do you need to move to a less expensive house?

Do you need to drive a car that's less expensive? Do you need to share an apartment with a roommate? Do you need to rent out a room? Some of you say you could never do that; even if God asked you, you could never do that. If that's you, there's a word for what that car or that place you live has become in your life; it's become an idol. Maybe you've idolized your car or your house or whatever, and the Bible says to get rid of idols.

Another suggestion: Don't purchase items when they aren't on sale. That's simple. Janet and I have lived by this our whole marriage: we never buy clothes if they're not on sale. We just don't. And they **always** go on sale! I don't know if you know this; but, eventually, whatever you want always goes on sale. Some of my favorite shirts I got for 2 or 3 dollars at Kohl's.

When Abby and I go to Panera for brunch on Friday's I take fruit from home because it's so much cheaper than their fruit—saves me about \$4. It's like a sale. I'll bet some of you have no idea how cheap I can really be in my life. I hate to spend money on non-appreciating assets, even for things that I can afford.

What would you say if I told you that you could increase your discretionary income between 15 and 25 percent in the next month? Not two months from now, not three years from now, not 15 years from now—increase your discretionary income by 15 to 25 percent next month. Wouldn't you jump at that chance? It's actually very simple.

Financial counselors say that simply by tracking every expense, every dime that goes out of your hands over the course of a month—by doing that for a month, just tracking it, people typically reduce their discretionary spending by 15 to 25 percent. It's so revealing for them. Try it. Track everything you spend and see if as your awareness goes up, your spending goes down, and you increase the amount of money that you have at your discretion by 15 to 25 percent in a month.

Before you can go on this kind of adventure and have this kind of towering success story be true of you, there are three questions you're going to have to wrestle with. And I want to warn in advance that these questions are not for everybody. These questions are only for those who are interested in putting on their scuba gear and

going deep in their relationship with God. These questions are only for those of you who really want to be fully surrendered followers of Jesus Christ.

The first question you're going to have to wrestle with: **Am I trusting God as the owner of my bling?** Really, am I?

We talk about *our* stuff, *our* bling, *our* house, *my* money, *my* car. But we ultimately don't own a thing; we're just managers of it. Everything I have comes from God, belongs to God, and is distributed by God.

Psalm 24:1 says, **The earth is the Lord's, and everything in it** (Psalm 24:1). This part of the Bible was written in ancient Hebrew and the literal translation of the Hebrew word for "everything" is "everything." We brought nothing into this world, and we'll take nothing out of it. So, really, in your heart of hearts, down deep in your soul, are you trusting God as the owner? And have you assumed the manager role or do you still have the attitude "It's all mine"?

Here's a second question to wrestle with: **Am I robbing God?** Show of hands. How many of you have ever had anything stolen from you? Anybody ever have an automobile stolen? A few of you. Hope it didn't happen in our parking lot! Our home was robbed last Christmas and it was a very disturbing thing. They didn't take a lot, but to have personal things stolen from you, to be the victim of theft, is a very emotionally disturbing thing.

In the Old Testament, God spoke about a very unusual theft victim. In Malachi 3:8 God says, **"Will a mere mortal rob God? Yet you rob me. But you ask, 'How are we robbing you?' In tithes and offerings"** (Malachi 3:8). You ask how they were robbing God. People in that day would get themselves into some kind of financial predicament, and then they would reduce the tithes and offerings that they were supposed to give to honor God.

For example, maybe somebody goes to Sam's to get groceries, but they end up walking out with furniture for the house and all kinds of stuff that they never intended to buy. They overspend their budget; so on the way home, they wonder how they're going to make ends meet. And they decide they'll just take some of the tithe money they were supposed to honor God with in his work, and they'll use it to balance their checkbook. And they rob God.

Maybe someone else starts building a new house, and they didn't realize all the little extras it was going to take at the end—the flooring upgrades, the window coverings, the landscaping. And while they're in the midst of construction, there's no better time to build out the basement. But to help meet all those extra expenses, they'll have to take some of the tithe money that was supposed to honor God. And they rob God.

I'm sure once in a while in Malachi's day, somebody would hit the financial big leagues. They'd sell a piece of property that had skyrocketed in value, or they'd have a bumper crop and they would make a staggering amount of money. And then they'd sit down to figure out what 10 percent of that was going to be. And they go, "I don't care who's on the throne of heaven, I'm not writing a check that big to anybody and giving it away! And if God has a problem, have his people call my people." And they rob God.

God says, "I've given you everything you have and I'm just asking you to begin by taking a tenth out of all I bless you with in your life and return it to me consistently as a worship offering, reminding me I'm first place in your life."

How about it? Are you robbing God? I want to challenge every one of you who sincerely loves God to make an effort to come clean before God in this area and make a commitment. Come clean before God, and you'll feel great about it.

One final question: **Will I take action right now?** There has to be a point where you say, "I begin now." It's a huge step but you can say, "The first thing I will do is honor God with the full tithe; then I'll pay myself and build my freedom fund; and then I will pay my bills with the rest." That's when God opens the floodgates of heaven. I've seen it happen again and again in the lives of ordinary people. But you're not going to just drift into that place. It takes a conscious decision. It takes a decision of trust.

I wish all of you would do that. This is a decision between you and the God who loves you. And listen if you choose not to, God's still going to love you. It's just that you're choosing to get out of the flow of his blessings.

So how about it? Will you be a towering success story? If you agree, God says he'll *throw open the floodgates of heaven and pour out so much blessing* you won't even be able to contain it. And for today, that is the Good News. In the name of the Father and the Son and the Holy Spirit. Amen.

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