

Intro thoughts:

No one is thinking about saving right now. Black Friday!!!

- Who's already been checking the leaked ads online?
- Have you already planned out how you're spending your Thanksgiving evening and Black Friday?
- Have you put your list together?
- In fact, you might even be thinking the opposite. Not only have I not saved, I don't have money to buy the things I want to buy so I'm going to go into debt to buy them.

The Plan: We're going to look at two texts that address two sides of the coin of savings. The first...

Read Proverbs 6:6-8 (page 531)

I. Be wise and save so you don't presume upon God (Proverbs 6:6-8).

- Solomon calls us to "consider the ways" of the ant because in doing so we can learn *wisdom*.
- What can we learn from the Ant? The ant stores her provisions in the summer and gathers in the harvest because winter is coming. The ant foresees that there will be the need for added provisions during winter when they will be difficult to come by.
- While there are a number of principles that we could learn from the ant (initiate, discipline, etc.), the primary principle crucial for saving is foresight.
- The wise save in order to set aside money for future needs.
 - The Story of Joseph: he interprets Pharaoh's dream (Gen 41:25-36).
 - Joseph saw in the dream that there would be seven years of plenty followed by seven years of famine.
 - The God-given wise solution: set aside 1/5 of the produce of the land during the plentiful years to be used during the years of famine.
- **The wise save for short-term future anticipated needs**
 - Vehicle, child, adoption, house renovation
- **The wise save for long-term future anticipated needs**
 - College, downpayment on a house, retirement
- **The wise save for unexpected emergencies (3-6 months of expenses is a good goal).**
 - It's going to rain so you need to plan for a rainy day.
 - Lost job, medical emergency, unexpected pregnancy, major car issues, a loved one dies
 - How much you need for an emergency fund depends on how risky your situation is. Learning from the ants, the more hostile the climate, the larger the anthill, because more storage space is needed. The milder the climate, the smaller the anthill.
 - High risk scenario (6-month rule). Is your income commission based? Are you self-employed? Are you single? Are you a one-income married household? Is your job situation unstable? Does your family have chronic medical problems?
 - Low risk scenario (3-month rule). Have you been in your job for 15 years? Is everyone in your family healthy?

- **The wise begin saving as early as they can.**
 - The power of compound interest - compare Ben and Arthur
 - Ben starts saving at 19. He saves \$2000/year until age 26 (8 total years) and he never invests another dime.
 - Arthur starts saving at 27. He saves \$2000/year until age 65 (39 years).
 - Who has the most money at age 65?
 - Ben only invest \$16,000 but ended up with \$2,288,996.
 - Arthur invested \$78,000 but only ended up with \$1,532,166.

- **The wise build savings through hard work, not get-rich-quick schemes.**
 - “Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.” (Proverbs 13:11 ESV)
 - “The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.” (Proverbs 21:5 ESV)

- On the other hand, fools don’t save.
 - **Fools spend everything they have with no foresight to future need.**
 - To do this is to invite poverty. The Bible calls this foolish:
 - “Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.” (Proverbs 21:20 ESV)
 - Why do many people struggle with saving?
 - It typically isn’t because there is an incredible trust in God.
 - It’s usually self-indulgence, presumption, and lack of foresight and discipline.
 - What’s the difference in the way kids and adults view money?
 - “One definition of maturity is learning to delay pleasure. Children do what feels good; adults devise a plan and follow it” (Dave Ramsey).
 - **Fools borrow instead of saving.**
 - Debt is financial whining – “I want it.”
 - “. . . the borrower is slave to the lender” (Proverbs 22:7).
 - “The temptation to spend, spend, spend is so strong, however, that many of us all but close the shackles across our own wrists” (Jamie Munson).
 - “My contention is that debt brings on enough risk to offset any advantage that could be gained through leverage of debt” (Ramsey, 21).
 - Have you heard of Murphy’s Law? “Anything that can go wrong will go wrong.” Dave Ramsey says that Murphy lives with people who don’t handle money well. But he also notes a cool thing, that when a person starts to get control of his money, Murphy leaves them alone.
 - 75% of the Forbes 400 said the best way to build wealth is to become and stay debt-free.

Transition: Saving is wise but it can be a sin if it is done for the wrong reasons and without a view to eternity.

Read Luke 12:13-21 (page 871)

II. Flee the foolishness of hoarding so you don't replace God (Luke 12:13-21).

- Summarizing the story:
 - Someone from the crowd asks for Jesus' help in resolving an estate dispute with his brother.
 - Jesus refuses to get involved with the dispute and warns the crowd (not just the brother) against covetousness/greed and excessive possessions.
 - Jesus continues with the Parable of the Rich Fool to teach a lesson.
 - The harvest for the year was extremely productive and this left him in a very favorable situation. The surprise here is that the man has a perfectly natural dilemma.
 - There's nothing wrong with having a great harvest. He earned his wealth honestly.
 - This man has a dilemma: what's he going to do with this large harvest? He doesn't have anywhere to store it.
 - Based on God's reaction, he obviously made the wrong decision and ultimately wasn't rich toward God.
- **Any savings you have has been provided by God and is owned by God (16).**
 - The rich fools' perspective is wrong: MY crops, MY grain, and MY goods. This is MY wealth because I earned it.
 - Arrogance is the problem with the rich fool, not preparation.
 - God owns everything and he has entrusted these things to us. Our job is to figure out what God wants us to do with his money. The rich fool morally mismanaged his money because he gave no thought to how God wanted him to use his money.
- **You should align your saving goals with the mission and will of God (19).**
 - Saving simply to build wealth is very dangerous. It is usually motivated by greed or fear and worry and seeks to stockpile resources so you no longer have to depend on God's provision and protection.
 - This is called hoarding: an attempt to completely cover your material bases so that God's isn't necessary. The goal is to achieve financial independence.
 - "But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction." (1 Timothy 6:9 ESV)
 - A word about retirement.
 - Saving for retirement is not saving so that you can quit the job you hate. If you hate your career path, change it. Do something with your life that lights your fire and lets you use your gifts.
 - God didn't create you to hit cruise control at age 65.
 - "Nowhere in Scripture do we see God calling healthy people to stop working. Of course, it's perfectly legitimate to work without pay. . . . But as long as God has us in this world, he has work for us to do. The hours may be shorter, the work different, the pay lower or nonexistent" (Randy Alcorn).
 - Don't fall for the American dream.
 - Retirement is not the ultimate goal of life:
 - "For some people, retirement has replaced the return of Christ as the 'blessed hope,' the major future event that we anticipate" (Randy Alcorn).

- Retire to give, not get:
 - Rick Warren, the author of the best seller, *Purpose Driven Life*: He has “retired” from the staff at Saddleback Church (a 20,000 plus congregation). He paid back his salary from 25 years of ministry and works there now as a volunteer. He now gives away over 90 percent of his income.
 - “If you’ve saved for retirement and no longer need to work for pay, then work for God, the church, the poor, or underprivileged children. And don’t forget the great opportunity you have to become a self-supported missionary for two or five or ten or twenty years” (Randy Alcorn).
 - *Is any resource “untouchable” to God?*
 - Emergency Funds
 - You are to only use these for emergencies. Otherwise, you don’t touch them.
 - Retirement Funds
 - You are to only use these for retirement. Additionally, when you retire, the goal is to live only on the interest and never touch the principle. Is the principle really untouchable? The principle is as much God’s as the interest
 - We can’t declare any resource as off-limits to God. “If anything we have is off-limits to God, if it’s not fair game for prayerful dialogue, then let’s be honest about it—we aren’t stewards, we’re embezzlers” (Randy Alcorn).
 - *But I want to leave a great inheritance for my children?*
 - Did you know that families are destroyed over inheritances?
 - How do you know that your children will use it for God’s kingdom purposes?
- **When Jesus returns, all savings will be eternally useless (20).**
 - The rich fool never had a chance to use the money and possessions that he had stockpiled.
 - Naked I came my mother’s womb and naked I shall leave this world (Eccl 5:15).
 - The more you have, the more you have to lose and the more you’ll leave behind.
 - I realize that this isn’t easy to figure out.
 - Imagine what impact we could have right now if just some of the millions stored up in retirement accounts were freed up for the mission of God.
 - “Are we truly obeying the command to love our neighbor as ourselves if we’re storing up money for potential future needs when our neighbor is laboring today under actual present needs? I realize this is a troubling and threatening question. Believe me, it bothers me to ask it” (Randy Alcorn).
 - “I don’t want to be a poor fool by not planning for the future. But I also don’t want to be a rich fool by overplanning for it. Above all, I want to make plans for the *right* future, the eternal one. I want to ask how each investment will be paying off not just thirty years from now, but thirty million years from now” (Randy Alcorn).
 - Are you ready for the return of Christ?
 - “But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?'"

- There is no amount of money that can buy your entrance into the kingdom of God. Jesus died for your financial recklessness, your hoarding, your greed. Turn to him today in repentance and faith for the forgiveness of your sins and you will have eternal life...eternal treasure.
- **When in doubt, give, don't hoard (21).**
 - "As for the rich in this present age . . . They are to do good, to be rich in good works, to be generous and ready to share." (1 Timothy 6:17-18 ESV)
 - The clear teaching of Scripture is that we are not to be storehouses but channels. As John Reddy shared last week, aircraft carriers (we're just vessels carrying God's resources to those whom he has intended). Thus, saving is always secondary to giving. Give first, then save. We have intentionally crafted the series to begin in giving and then proceed to saving and then spending.
 - Practical: so when Leigh I prepare our budget (Yes, we live on a budget. It's written down and we pinky swear to keep it), the very first line item at the top of the page is giving to Redemption Hill Church. From the very beginning of our marriage (almost 11 years ago), we've made it a point to give at least 10% of our income to our local church (even as a full-time grad student for 10 years while working on my MDIV and Ph.D.). Now below RHC, we have another line item that we call Great Commission Giving. This goes for the many other great things that we desire to give to (Turkey Giveaway, Great Commission Offering, friends serving in CRU, adoption, student missionaries, etc.). The third major category for us is saving.

The point: We should save in order to be wise and not presume upon God, but not so much that we are tempted to deny him.

"Two things I ask of you; deny them not to me before I die: Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, 'Who is the Lord?' or lest I be poor and steal and profane the name of my God" (Prov 30:7-9).

- This requires wisdom and leading by the Holy Spirit. Don't leave him out of your financial planning. Ask him to lead you and follow wherever he leads.
- Are you building a kingdom for yourself or investing in the eternal kingdom of God?