

GOD-PLEASING STEWARDSHIP 2 **“MANAGING DEBT”**

Let me remind you of the foundational principle and text for this little 4-part series: God-Pleasing Stewardship, which consists of last weeks message: Maintaining Balance, this week: Managing Debt; next week: Investing Wisely, and the last, Living Simply. Here is the principle: **IT'S ALL GODS!** Here's the verse: *Everything we have has come from you, and we give you only what you first gave us!* 1 Chronicles 29:14

There are hundreds of statistics around about debt: The average 30 yr old wage earner in America is spending \$1.21 cents of every dollar they are earning, the average US household has 12 credit cards, and 3 of them are maxed out. The average debt on every credit card in America today is somewhere between \$7,000 and \$8,000. Credit card companies send out more than 1 billion new credit card offers every year. Each year Americans are paying over 2 billion dollars in interest and for the past 10 years there have been over 1 million bankruptcies in the US, each year. Debt may not be a problem for you, but it is none-the-less a big problem, and we are going to address it today...from an unlikely source.

The Bible does speak of debt, and lending money, of borrowing, and repaying debt. The Bible is not explicitly opposed to borrowing money, but, as we might expect, it does advocate that we borrow responsibly. There are some interesting instructions about forgiving debts, years of jubilee and even the 7 year cancellation of debts owed to Israelites, upon which many of our current bankruptcy laws are loosely based. The source of today's message comes from the book of 2 Kings, chapter 4, verses 1-7, lets take a look:

One day the widow of a member of the group of prophets came to Elisha and cried out, "My husband who served you is dead, and you know how he feared the Lord. But now a creditor has come, threatening to take my two sons as slaves."

"What can I do to help you?" Elisha asked. "Tell me, what do you have in the house?" "Nothing at all, except a flask of olive oil," she replied.

And Elisha said, "Borrow as many empty jars as you can from your friends and neighbors. Then go into your house with your sons and shut the door behind you. Pour olive oil from your flask into the jars, setting each one aside when it is filled." So she did as she was told. Her sons kept bringing jars to her, and she filled one after another. Soon every container was full to the brim!

"Bring me another jar," she said to one of her sons. "There aren't any more!" he told her. And then the olive oil stopped flowing. When she told the man of God what had happened, he said to her, "Now sell the olive oil and pay your debts, and you and your sons can live on what is left over." 2 Kings 4: 1-7

A pretty remarkable and interesting story, wouldn't you agree? I hope to share with you three principles we might learn from this story about how to manage debt. I know that solving the national debt crisis, or even fixing our personal credit crisis' can't be reduced to 3 simple principles, but I want to try and help all of us to be better God-Pleasing Stewards, by helping us Manage our Debt better. Here is principle number one.

1. HONESTLY CONSIDER YOUR CURRENT SITUATION

what do you have in the house?" "Nothing at all, except a flask of olive oil,

Let's consider this woman's situation. Her husband was dead, and apparently he left her with 2 sons. We don't know their ages; I'd assume they were young. He was a servant of Elisha, and a member of a religious order, maybe a preacher/prophet in training. He had borrowed money for some reason apparently unknown to his wife, possibly for his education. We all know preachers are not over paid. I tried that on a police officer who stopped me for speeding a few weeks ago. I was begging to get off with just a warning; I said; "You know, I'm just a poor preacher." He straight-faced, while continuing to write the ticket replied, "I know I heard you on TV last week!" Not really, but did you know that when the average minister graduates from seminary today, he/she will have a debt of about \$50,000? We have some young clergy under our BOM care who will work for 30 years to pay off their school loans, and 10 years for their retirement.

Some debt is inevitable; home mortgages, auto loans, education loans, and in this woman's case, emergencies. And I don't think God or the Bible has anything negative to say about such debts as these.

Yes, they still need to be 'stewarded', and though they might not be our 'fault', they are still our responsibility. But some debt is wrong, and much of this type is dangerous. Beginning to deal with debt; often requires an honest admission, not unlike the addict who initially seeks help.

This woman went to her spiritual leader, a God-representative, and simply explained her situation. Now, I'm not suggesting all you in debt should make an appointment with me...but maybe all of us debtors ought to make an appointment with God! For we cannot disconnect our indebtedness from our relationship with God, they are not incongruous, or mutually exclusive. Especially if that indebtedness is a result of immature materialism, our appointment with God might have to include some confession, and likely, repentance.

I also want you to note what Elisha asked her; "What do you have in your house?" Part of her consideration included an honest look at what she had, what resources were at her disposal. She had a house, she had 2 sons, she had a little oil, and she had a will to keep those things she loved. I'm afraid Elisha may have been reminding her, like God often reminds us; that what we have makes us far richer than what we think we want or even "need", and what we have, makes that next "toy" really suspect as we try justifying it's purchase! She was not destitute; she just needed a little reminding, and a little perspective, a little direction, a little help, a little honest consideration of exactly what was her situation.

If you are living under a mountain of debt, its time to honestly admit it, get some help, and get back on track. I might be able to help you, or find you some help; but I know that ultimately if you sincerely want to follow God closely, you and God can figure out how to get out from under the mountain or cloud of debt. Principle #2 we observe:

2. HUMBLY COMMIT TO DOING THE RIGHT THINGS

So she did as she was told.

Here's where it gets a little dicey, and my analysis of this story might prove suspect. This woman is getting foreclosed on, and the commodity being repossessed was not her car or her house, but her two sons, who would be sold into slavery to earn enough to retire her unpaid debt. Did you notice what Elisha told her to do? Go borrow as many jars as you can, from all your friends, family and neighbors.

I know some people, and even some credit card companies who employ this tactic; consolidate all your debts into our "plan", and in one "easy" payment soon all your debt and problems will be gone! Hardly ever works exactly like that. I know that can be a helpful strategy, but like my dad always said...if it sounds too good to be true...it probably is!

The point of the story is not that she compounded her debt by borrowing more, but that she obeyed Elisha (God) and did what he told her. Her obedience, even in the face of conventional wisdom, was the next step in getting her tragic situation reversed.

For us, we have all probably figured out that to get out of a debt mess we have to make a commitment to doing so, and that is no small feat! Many people just give up, borrowing and spending further; buying and wasting more; with no other plan than bankruptcy some inevitable day. That's a poor plan, and a poorer witness. I know, for some of the tragic reasons I stated earlier, that some people are forced to choose bankruptcy; but it is my opinion (not the gospel) that even those who choose this option are still responsible for that money! What a terrible witness for a Christian to leave lenders holding their bag of irresponsible debt!

Here is what I believe to be God's unconventional wisdom concerning this situation; causing us that choice or commitment. God says we are to give, irrespective of our debt! I searched for a couple hours this week on the internet 'advice to manage debt'. And from none of the 'secular' websites did I find any advice that included 'giving' as a strategy for managing debt.

Yet I believe God employs exactly that strategy, largely because, God knows that part of the reason we get into willful debt trouble, is we have ignored God and the proper uses of the resources God has allowed, even called us to “Steward”.

So if you are struggling under that mountain of debt, probably the last thing you think you need to hear...(that you need to give)...may be the very essential strategy you must choose, as you move toward better debt management, and a more God-Pleasing Stewardship life. Doesn't make much 'natural' sense, but neither did borrowing jars into which her oil would be divided into pittance portions. It's not about making sense, it's about being obedient, making a commitment to do the right things...giving is right!

Over the years after preaching this message repeatedly, I've come to love and even anticipate hearing your stories how making this commitment to giving, even in spite of debt has proven God faithful to meet our needs. One family who has admitted they have not yet reached their goal of tithing; have shared with me the amazing news that because of a decision last year to move that direction, to increase their giving, even when it didn't make much “natural” sense, has resulted in the best year he has ever had in his business! Maybe that would have happened anyway, I doubt it! Now Principle #3

3. HOLY CONTENTMENT IS THE BEST WAY TO LIVE

and you and your sons can live on what is left over.

Can you imagine the scene? The tiny house of this young single mother is literally filled with jars, on the tables, shelves, counters, floors...and then she picks up in one hand an empty jar, (probably a large clay water pot) and in the other her small vial of olive oil and she begins to pour. Out comes the oil, not dribbling or dripping, but gushing and filling this jar, then another, then another, hand me another, get me that jar, oh boys, bring me another jar! It would be like winning the lottery! Well not exactly! I don't think God is ever going to answer that prayer; “If I would just win the lottery, then I'd give more to God.”

Did you know that almost 50% of all million dollar + lottery winning families in the state of Florida in the last 10 years have either declared bankruptcy, or gotten divorced or both? This was no lottery fluke – this was a miracle, not unlike the feeding of the 5000; as the disciples handed out loaf after loaf, their satchels never ran empty, her vial never ran empty, till all her jars were filled. I believe the miracle must not be missed – her faithfulness, her commitment, her obedience was honored by God, and God answered her need.

But, she wasn't done, God didn't direct deposit her miracle...and often doesn't for us either! She went back to Elisha; she continued to hold herself accountable to her advisor and her plan. He informed her that she now had to sell all those jars of oil. Have any of you failed in sales? She had to work her plan, to receive her miracle. She apparently succeeded, and her and her boys got to enjoy the rest of their lives because of her faithfulness.

I'm not sure why but I perceived a note of contentment in that last sentence: *and you and your sons can live on what is left over.* We often give God our left overs, but here it states they got to live on the left overs, and they did just fine. I want to say more about this contentment.

I'm of the opinion that much of America's debt has directly to do with our discontentment that is often fueled by two things. One, the materialism machine that marches unabated across our country, into our homes, surrounds our families, and infects all areas of our lives...unless we purposely and intentionally reject said materialism. We may not be able to completely ignore the cultural values of materialism and consumerism espoused via the modern media...but we don't need to invite them over for dinner, or into our church, or into our lives!

Secondly, much of the discontentment that drives us into debt stems from a basic misunderstanding of who God is, and who we are in relation to God! God has promised to meet all our needs according to His riches, and we settle for “Happy Meals”, and wonder why we are still hungering. God has made holiness a greater human value than happiness, but that doesn’t sell “stuff” or keep the malls operational. God has built into each of us the desire to give, and we’ve traded, masked, or completely ignored that reality; instead insisting that we can have it our way, we can have it all, and we’ll have it NOW...with a side of extra large fry’s...thank you very much! Listen”

Yet true godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can’t take anything with us when we leave it. So if we have enough food and clothing, let us be content. I Tim. 6: 6-7

I’m not trying to hyper-spiritualize debt into some other-worldly reality that just requires we pray harder. I fully recognize there is wisdom and advice that can help all of us be better stewards, and some of us better manage our debt. But I want you (at least initially) to see that most debt has a spiritual foundation, that when acknowledged, reveals to us the will and the ways to get a handle on this very real situation. If you are living in this reality today, come see me, I’ll help you find help with The Village Counseling services, or somewhere else. I promise.

Now I want you to listen to one more scripture as we conclude. It may be describing the woman and her sons we’ve been studying this morning...I hope it may also describe me...and you!

Imagine a person who lives well, treating others fairly, keeping good relationships— doesn’t eat at the pagan shrines, doesn’t worship the idols so popular in Israel, doesn’t seduce a neighbor’s spouse, doesn’t indulge in casual sex, doesn’t bully anyone, doesn’t pile up bad debts, doesn’t steal, doesn’t refuse food to the hungry, doesn’t refuse clothing to the ill-clad, doesn’t exploit the poor, doesn’t live by impulse and greed, doesn’t treat one person better than another, But lives by my statutes and faithfully honors and obeys my laws. This person who lives upright and well shall live a full and true life. Decree of God, the Master. Ezekiel 18:5

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Imagine a person who lives well, treating others fairly, keeping good relationships— doesn’t eat at the pagan shrines, doesn’t worship the idols so popular in Israel, doesn’t seduce a neighbor’s spouse, doesn’t indulge in casual sex, doesn’t bully anyone, doesn’t pile up bad debts, doesn’t steal, doesn’t refuse food to the hungry, doesn’t refuse clothing to the ill-clad, doesn’t exploit the poor, doesn’t live by impulse and greed, doesn’t treat one person better than another, But lives by my statutes and faithfully honors and obeys my laws. This person who lives upright and well shall live a full and true life. Decree of God, the Master. Ezekiel 18:5

**DAILY DEVOTIONAL STUDY AND DISCUSSION GUIDE
RELATED TO TODAY'S SERMON**

Monday: Read the following Proverbs: 11:24,25,28; 3:9-10; 22:7; then prayerfully consider and answer: "How will I this day make sure to keep my trust in God?"

Tuesday: Read 1 Timothy 6:17 then prayerfully consider and answer: "List the blessings that God has provided for you to enjoy, and how you can work to maintain their proper perspective in your life."

Wednesday: A few weeks ago Good Shepherd Lutheran Church had a bulletin outside the church that read: "The best things in life...aren't things." Read Matthew 6:19-21 and prayerfully consider how that text and that quote might be related.

Thursday: Read Job 31:24-28 then prayerfully consider and answer; "Are there things in my life that provide me security besides God? If so, what will you do about that?"

Friday: Read the text 2 Kings 4:1-7, then prayerfully consider and answer; "What commitments do you think God is asking of you in the area of stewardship at this moment in time?"