

“THE MASTER’S GARDENERS (#3): PULLING WEEDS”

(2 Kings 4:1-7; Galatians 5:1)

[PROPS NEEDED: (#1) “How Are You Getting Out of Debt” Video; & (#2) “Debt Free” Video]

[East Cobb U.M.C.; 4-20-08]

–I–

[Pre-Service: SHOW VIDEO: “How Are You Getting Out of Debt?” (Money Matters DVD, Time: 2:15)]

1. Read Text 2 Kings 4:1-7; Galatians 5:1 and Pray.

2. According to the latest data from the Federal Reserve, consumer debt in America today stands at \$2.5 trillion, which includes debt from credit cards, mortgages, and car loans. ¹

A–That’s \$12,500 of debt for each U.S. household, of which \$8,400 is from credit cards.

B–It’s estimated that, on average, 20% of Americans have “maxed out” their credit cards, causing 25% of them have of credit problems, resulting in over 1.5 million credit card-related bankruptcies every year. ²

C–A Newsweek article put it this way, “*People [today] are exhausting their savings, selling off their investments, and still running huge debts. It will take very little to push them into bankruptcy. For many, just a few months out of work or with reduced income will do the trick.*”³

D–I wonder: does any of this hit close to home? Well, I guarantee that even if you don’t personally struggle with financial debt today, you may have in the past, or you may at least know someone around you who currently does.

3. So, to help with these issues, we’re in the midst of a series of sermons called “The Master’s Gardeners” in which we’re exploring the relationship between faith and possessions by comparing our lives to a garden.

A–And today, we’re using something that every gardener hates to deal with – *WEEDS* – as a metaphor to discuss what the Bible says about getting and staying out of *financial debt*.

1–Weeds in a garden, of course, choke out sunlight, and steal water and nutrients from the soil, preventing desired plants from growing properly.

2–And financial debt in life works in the same way: it chokes out resources that could be used for something more fruitful, and prevents us from reaching our fullest potential.

B–Now, according to a “Master Gardener” that I interviewed from our own church, there are several ways to get rid of weeds in a garden,⁴ but they told me that the single-most effective way is to get down on our hands and knees and pull the weeds out – hence today’s title, “Pulling Weeds”, as a metaphor for getting and staying out of financial debt.

1–You know, Jesus didn't come to earth just to keep us out of hell. No. He also came to set us free from anything that oppresses and keeps us in bondage.

2–Remember what today's Galatians 5 passage says? “[It's] for freedom [that] Christ has set you free, [so] do not submit yourself again to the yoke of slavery.”

C–Well friends, financial debt is slavery – it's something that keeps us in bondage. And so, what I'd like to do today is use the 2 Kings 4 scripture to talk about **FOUR PRINCIPLES FOR LIVING A DEBT-FREE LIFE** (Please see bulletin “Sermon Notes”).⁵

–II–

4. The first principle we find here is to learn to *Live Beyond the “Tyranny of the Immediate.”*

A–You know, the nature of debt is such that it always seeks *instant* relief and gratification – I.E., we see something we want, we want it now, and even though we don't have cash to pay for it, no fear... there's always plastic! Have it *now*, and pay for it *later*.⁶

B–Well, this is exactly the attitude of the woman in today's story from 2 Kings.

1–She and her husband were living what we might call the “American dream,” buying whatever they wanted, *whenever* they wanted it. They didn't have the money, but they spent it anyway, running up more and more debt.

2– And so, when her husband died unexpectedly, in Verse 1 she essentially says, “*I can't believe I'm in this situation! My husband was a godly man who 'feared the Lord'; and bad things aren't supposed to happen to 'good people' like him! But now he's gone, and I'll have to mortgage my life and my children's future just to pay off the bill collectors who're coming after us to take us into slavery!*”

3–Like so many of us today, she and her husband had fallen prey to the “tyranny of the immediate,” *instead of* trusting in *God* for security for their future.

C–In practice, “living beyond” this tyranny may mean, for example, that we learn how to hold off on a purchase until we have the *cash* to pay for it – don't use credit at all!

1–Or if we *do* use a credit card (as safety, so we don't have carry much cash around), we discipline ourselves to pay off the bill every month.

2–Now, my wife and I have been doing this for years – we're the kind of customers the card companies hate, because they never earn any money on us!

3–But we've found that if a purchase might prevent us from paying off the bill later that month, then we don't need to buy yet – instead, we save up and buy it later.⁷

5. A second, related principle for living debt-free is implied in Verse 2, where the prophet Elisha asks this woman, “*What do you have in your house (i.e., what resources do you have to help pay off your debt)?*”

A—And she says “*Nothing, except this jar of oil.*” In other words, “*I don’t really have any resources at all because I don’t earn enough money to pay these people off!*”

B—Well, do you hear the principle implied in this woman’s speech? Contrary to what she (and we) might think, getting and staying out of debt is *not* about making *more money*, but about learning to ***Spend Less Than We Make***.

1—Now, we spoke about this last week, when we talked about the importance of “*living below our means*” / “*consuming less than we take in*” – and if necessary, create a budget or spending plan so we can control what comes in and goes out.

2—Someone once explained this by saying that “*A \$100,000 salary does not have to be accompanied by a \$100,000 lifestyle.*”⁸

C—The point that this woman and her husband never learned is that you and I can’t always control how much money we *make*, but we do have control over how much we *spend*.

6. Third, living debt-free will often require us to ***Seek the Help/Support of Others***.

A—Verse 3 says that Elisha told the widow to, “*Go to your neighbors (to borrow vessels for your oil)*” – e.g., don’t try to get out of debt all by yourself; get help from others!

B—To be successful in getting out and staying out of debt, you and I will need accountability with, and the help/knowledge of others around us, such as people at our church, debt-support groups, perhaps even credit counselors and credit agencies.

C—That’s one reason why in the next month or so our church is going to be offering Dave Ramsey’s well-known “*Financial Peace University*” – a 13-week program that already helped ½ million people get out of debt and better manage their finances.
(*There’s an article in today’s bulletin announcing several upcoming Information Sessions about this that I encourage you to attend if you struggle with debt issues*)

7. The fourth and final principle that I want to talk about today is probably the most important one of all if we’re to live debt free... we must learn to ***Put God First*** in our finances.⁹

A—Now, while it’s true that this isn’t referenced *directly* in today’s story, we *are* told that this woman & her husband “*feared the Lord*” & were connected to a Jewish prophetic community.

B—As such, they would have known the Hebrew law, which said that the first tenth of our money/possessions (what the Bible calls the “*tithe*”) should be set aside and given to God through the work of God’s community – what we today call His “*Church*.”¹⁰

C–What amazes me, though, is how little this is understood or practiced by Christians today.

1–For example, rather than putting God *first* in our finances, more often than not we tend to give God & His church our leftovers, and only when it’s *convenient* – i.e., after we’ve paid all our bills, or only when we’re in town, or only we attend worship.

2–OR, some of us we give to God with strings attached... only if we like the preacher, or the direction of our church, or agree with everything about our denomination – consequently, money becomes a tool for us to control things.

3–But do you know what the scriptures say about such attitudes? Malachi 3:8 says, “*Will anyone rob God? Yet you are robbing me! But you say, ‘How are we robbing you?’ In your tithes and offerings!....*”

D–You see, I need to be candid/frank: whenever we withhold our tithes from the work of God’s church (regardless of the reason/excuse) we’re actually robbing God, because that tithe belongs to Him (not us!) as a way to acknowledge His priority in our financial life.

E–There’ve been plenty of times when I didn’t agree 100% with the use of money in my church (& I’m the preacher!); but I gave it anyway because I was giving *not* to a person, structure, denomination, or budget, but to *GOD* – and I believe God honors that! ¹¹

–III–

8. So... (#1) *Live beyond the “Tyranny of the Immediate,”* (#2) *Spend less than you make,* (#3) *Seek the help/support of others,* and (#4) *Put God first* – these are four simple financial principles we can practice to help live a debt-free life. ¹²

A–Before we close, I want us to listen to the true testimony of a couple from another church who applied these principles, and then hear what happened in their lives when they did....

[WATCH VIDEO “*Debt Free*” (from Money Matters DVD, Time: 3:32)]

B–Financial debt is like the unwanted, unproductive weeds of a garden. So, with God’s help, how well are YOU “*Pulling Weeds*” so that the “garden” of your life can grow strong and healthy for God?

9. [PRAYER]

10. [CLOSING MUSIC: “Love Lifted Me”]

11. [AT BENEDICTION: Remind congregants to *bring canned goods or \$ for needy to church* as a way of sharing our bounty and being generous with others...]

ENDNOTES:

1. Data from first quarter of 2008 (January-March). Source: Federal Reserve Statistic Release, April 7, 2008, cited at <http://www.federalreserve.gov/releases/g19/current>.

2. The statistics above are taken from the website of “Consumer Credit Counseling Service,” at http://creditcounselingbiz.com/credit_counseling_statistics.htm.

3. Newsweek article from August 27, 2001, cited from Lee Warren, “American Consumer Debt” in 2001 PLIM Report, Vol. 10 #5 at <http://www.plim.org/AmericanConsumerDebt.html>. The article goes on to say that “Sixty percent of American families actually spend more than their after-tax income while consumers spend \$50 billion more than they earned in April alone. Even more astounding is the fact that 32 million families (i.e. 80 million people) run an annual average deficit of \$8,160.” And even though this article published in a 2001 issue, its content still accurately reflect the reality of today’s culture.

What’s more is that we start this cycle of debt early. Consider, for example, that the average child coming out of college in America comes out with \$20,000 in college debt (student loans). That does not count their credit card debt. So immediately, our 21-year-olds are starting out in a cycle of slavery.

4. The first three methods are: (#1) Mulching (using leaves, rotted sawdust or chips to cover up weeds and allow them to die); (#2) digging out weeds with a hoe/spade; (#3) using various types of chemicals to kill the weeds (though this method was not recommended by Master Gardeners because of the harm it can cause to the environment).

5. “The primary mission of stewardship is liberation. [We] must discover the power of the freedom that comes through the disciplines of sound biblical financial principles” [Michael Slaughter, Money Matters: Financial Freedom For All God’s Churches (Nashville: Abingdon Press, 2006), p. 18]. These following five principles taken loosely and generally from the spirit of the sermon “Debt-Free” preached by Michael Slaughter at Ginghamburg UMC on November 6, 2005, found at http://ginghamburg.org/sermon/resources/2005_11_06_Text/53, and also found in his book Money Matters: Financial Freedom for All God’s Churches (Nashville: Abingdon Press, 2006).

A similar set of six principles is described by Rev. Adam Hamilton in “The Disciplines of Managing Your Money with Wisdom and Faith”: (#1) Put God first; (#2) Prepare a spending plan and track your expenses; (#3) Simplify your lifestyle – live below your means; (#4) Provide for an emergency fund; (#5) Pay off all credit card debt – use cash, not cards; and (#6) Practice long range saving and investing habits [Cited from the sermon notes of “Wisdom and Finances”, preached by Rev. Adam Hamilton (the United Methodist Church of the Resurrection) on October 21, 2007, cited at http://www.cor.org/uploads/tx_wecsermons/SN_10_21_2007.pdf].

6. The problem is that “later” always comes at a much higher price! Consider that, on average, Americans pay a 19% interest rate on credit card debt, a rate that – on an \$8,000 debt, for example – will take over 25 years to pay off, and in the end cost more than \$24,000. Statistics reveal that, on average, the typical credit card purchase is 112% higher than if using cash. And that’s why any debt that we acquire *now* always mortgages our *future*.

7. And even with big items like car payments and house mortgages, the rule of thumb is to never purchase something that you can’t pay off within a reasonable amount of time – say, 2-3 years for a car, or 8-10 years for a house. And if that’s not possible at your current income level, then you don’t need to make that purchase just yet until you can afford it.

8. John Piper, from Sample Sermon 4, “Carnal Cash Into Kingdom Currency,” page 3, found in The Generous Church Toolkit, 2004 (Generous Giving, Inc.), at www.generousgiving.org. Please re-read last Sunday’s sermon on our website (www.eastcobbumc.org), where we were invited to remember that “less is more” when it comes to happiness and contentment in life regarding our money and possessions.

9. This fourth principle merely points out that part of learning to live debt free is the ability to acknowledge from where our money comes in the first place (i.e., from God).

10. Many places throughout both the Old and New Testaments affirm this practice of “tithing” not only to remind us of God’s ultimate ownership of all things, but also of our ultimate need for and reliance upon Him. Read, for example, Malachi 3:8-10 (that I quote later in this sermon), and 1 Corinthians 16:2 where Paul says, “*On the first day of every week, each of you is to put aside and save whatever extra you earn, so that collections need not be taken when I come.*” Read also Deuteronomy 14:22, and 2 Chronicles 31:5-10.

11. My point is that many of us use our money selfishly either as a tool for *self*-blessing, or as a method of control. Either way, such attitudes cause us to lose sight of the fact that God is to be *the* primary and first priority of our life. The “tithing” to God through our church can help to correct this mindset, and that’s precisely why God asks that His followers practice it.

12. There’s actually a fifth principle which we didn’t have time to discuss, but which is important, and found in today’s scripture story: “**(#5) Keep Pouring.**” Remember what Verse 5 said in today’s story? “*They brought the jars to her and she kept pouring*” – in other words, persevere in your debt-reduction plan, and don’t give up! Even if we follow all the other four principles, if we’re currently in deep financial debt, getting out won’t happen overnight (even if we win the lottery!). But if we’ll *stick with* these principles over time, then they’ll bear fruit in the long run. Like this woman, learn to keep working to reduce your debt little by little, and before long (like her) you’ll have enough to “oil to sell” (so to speak) to pay off your creditors, and finally to find financial freedom. As Michael Slaughter once said, “*Debt-free living is a commitment to ... persevere through the temptations of immediate gratification towards the promise of Christ’s abundant future.*” [Michael Slaughter, Money Matters (Nashville: Abingdon Press, 2006), p. 29].