

Is Simplicity Enough? 10-11-09

Scripture Text: Proverbs 21:5, 20

⁵The plans of the diligent lead surely to abundance,
but everyone who is hasty comes only to want.

²⁰The wise store up choice food and oil, but fools gulp theirs down.

If you were here last week you heard Steve preach about the American Nightmare that is finance. Steve set the table for a series about living life in simplicity and generosity. Our goal is to give some tools on how to simplify our lives and help us in our financial struggles. This will also lead to a discussion of being content with what we have and also giving of what we have generously.

Today we are discussing using Wisdom in regards to our finances. Our Scriptures this morning are proverbs and they can give us some wisdom in regards to our finances. It is easy to be hasty when it comes to buying things. After all, most consumer items are now packaged in such a way that everything looks attractive and are calling for us to buy, buy, buy. This leads to us no longer being diligent to stay on top of our financial plan.

In some respects, saving money seems like a thing of the past. We work hard for our money but sometimes it seems like we work harder to spend our money. In fact we do a really good job of wasting money. Money wasters are things that we can look back on and wish we had that money back. Money wasters are those things we think about when we don't have the money to buy something we really need. Oh man, if I would have just passed up the Cubs Memorabilia store I would be able buy some food for the baby.

There are two money wasters I want to look at this morning. These seem to be pretty prevalent in our culture today. The first one is impulse buying. This would be demonstrated with my story about the memorabilia store. Impulse buying is the buying or spending that happens at the point of contact with an item. When we see something on the shelf or the rack from a distance and decide we cannot live without it before we touch it, see it up close, or look at the price tag, we are impulse buying.

Stores and marketing departments know us very well. They work hard to know how to package things so that consumers will buy them on an impulse. Sale posters and racks tend to suck us in and it is not until weeks or months later when we have yet to wear that shirt or those pants that we realize what we have done.

The second big money waster is eating out. I know how convenient eating out is. I know how great it is to not have to cook anything at home and to not have to cleanup. Restaurants do a good job of getting you to impulse shop as well. You go in with a plan to buy something small and inexpensive but you end up getting much more because of the pictures on the menu or the dessert cart that they wheel around. It is hard to say no to food.

However, it seems that people have decided that eating at home can save money. In 2008 people ate out 45% less than they did in 2007 citing money saving as the reason. Also, the sale of cookbooks has been on the rise from people cooking at home and trying new recipes.

If we can get away from wasting money, maybe we can get into saving money and ultimately being generous with our money.

If I were to ask you today “what is your life purpose?” what would you say? Would you mention your vocation? Your family? I would guess that many would mention helping other people. I believe that our life purpose is directly related to our personal finances. Check the areas where you spend the most money and you will probably see where some of your priorities are. In life, we want to help others and give money to the church and to the homeless and needed, but our money habits do not make that possible. It seems we need to make an adjustment in life to make money available to do the things we truly want to do.

We need to make goals to achieve our life purpose. Then we need to make financial goals that will help us achieve our life purpose. I would encourage you this week to look at your life purpose and to come up with goals to achieve it. This would be a great time to start a budget and to truly look at your finances if you do not already.

Some of you may be held down by debt and not able to make these financial decisions but there are strategies for debt relief as well. I know that credit cards have consumed us and the debt from these cards can be overbearing. There are ways to get out of credit card debt. Let’s start by watching this sketch from Saturday Night Live. Here are the things that Adam Hamilton suggests are the Disciplines of managing your money and debt 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
6. Practice long range saving and investing habits

These are some great advice but the choice is ours. In order to live into our life purpose, the purpose we want for ourselves, what changes do we have to make. Are we using our finances in an appropriate way? Are we living lives that reflect who we are and who we want to be? Are we taking care of what God has created for us and are we being responsible with it?