

God's Stimulus Plan

God's economy is not controlled by today's financial news. Here's how you can thrive even in the midst of bank failures and a deepening recession.

As a nation, we're going through some tough economic times. Countless people are fearful about the economy, as well as about their jobs, mortgages, foreclosures, gas prices and a hundred other things.

But I want to remind you of a simple yet profound truth—God is bigger than the economy. He does and will *always* provide for His children. Psalm 46:1-2 says, “God is our refuge and strength, a very present help in trouble. Therefore we will not fear, even though the earth be removed, and though the mountains be carried into the midst of the sea” (NKJV).

There it is: The reason we have no fear is because *God* is our refuge—not the economy, not the government, not our money. In Hebrew, the word “refuge” literally means “an elevated fortress”—a high place so guarded and protected that you're completely safe from all your enemies.

I remember one Christmas when I said, “God, we're not going to be able to have Christmas—we just can't afford it.” The Lord spoke clearly to me and said, “You know that's not what Christmas is about.” And He gave me a vision of my wife and me laying our hands on our children and giving them *spiritual* gifts.

So that's what we did. And you know what? God was so faithful. Our kids still remember that to this day, *and* He provided us with the means we needed to give them toys as well.

Why? Because God loves us and cares about us and our families. Regardless of how bad things may seem, He is completely in control.

Developing the Proper Perspective

I realize we're living in uncertain economic times and it's difficult to have hope, but I believe if you live by the following three principles, you not only will develop the proper perspective about your circumstances but also will walk in financial freedom.

1. Put God first. The Bible tells us, "Honor the Lord with your possessions, and with the firstfruits of all your increase" (Prov. 3:9). Let me ask you, "Do you honor God with the firstfruits of your finances?"

When the Israelites first entered the Promised Land, God commanded them to give all the silver and gold from Jericho to Him (see Josh. 6:19). Why? Because Jericho was the *first* city they conquered—it was the *firstfruits* of the Promised Land.

Notice that God didn't tell them to first take 10 cities and then give one of those cities to Him when it was all over. No, God commanded them to give everything from that *first* city to Him—and after they did that, He said that they could have the goods from all the other cities.

This is how the principle of the firstfruits works in our lives: Giving the *first* to God causes the rest to be blessed. God told the Israelites that if they would just *honor* Him with that first city, then He would help them conquer all the other cities.

Whether you've heard about tithing many times over the years or you're hearing about it for the first time, tithing is really very simple. It is about *putting God first*.

God told the Israelites that whenever their sheep had lambs, they were to give the *first* lamb to Him. Why? Because it takes faith to give the *first* 10 percent rather than the *last*. Giving the last 10 percent instead of the first 10 percent is saying, "Once I'm sure that I'm taken care of, I'll take care

of You, God. If I have enough room in my life for You, I'll honor and obey You."

That isn't very honoring to God, is it? But when we give God the *first* 10 percent, we're saying, "God, I want to honor *You* first."

You can *claim* God is first place in your life—but by observing where your money goes, I can tell you who's *really* first place. Maybe it's the mortgage company, the electric company or even Visa, MasterCard or American Express.

When God is first, He blesses the rest. This principle is seen throughout the Bible. The first check I write every month is the tithe check. Not the second check or the third or the eighth—the *first* check. Because I want to give God the *first* part of all my increase, not the last part.

Please understand me. This isn't law; it's love! This is expressing love and gratitude and honor to the God who has given us everything.

2. Learn to wait. The biblical character Joseph understood the importance of waiting. During the seven years Egypt experienced a season of great abundance, he made the Egyptians store up, store up and store up.

After a while, I'm sure some of the people probably said, "We've got enough grain stored up by now! Why can't we just *use* some of this grain, instead of storing it up?" And Joseph most likely replied, "No, you don't understand. If you don't store it up now, you're not going to have it later when you need it."

The Egyptians could have used all that extra grain right away or sold it and made themselves rich overnight, but later on during the famine, they would have starved.

When it comes to wealth, the Bible teaches us *to wait, be*

faithful and be good stewards. Proverbs 28:20 says, “A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished.” The reason people try to get rich quickly is that they’re unwilling to live as they ought to financially. They want to have what they want and have it *now!*

Before you make a purchase, first walk away and think about it for a while. Look at your budget, and ask God if this is His will at the moment. We live in a society of “instant gratification,” and it’s all too easy to fall into the pattern of buying whatever we want at the moment, without being patient or seeking God’s counsel about it.

The easiest way to avoid making foolish impulse purchases that you may regret later is to establish a budget. A budget changes your life by:

- Helping you see things more clearly and objectively.* A budget shows you in black and white exactly what you can and can’t afford by simply comparing “income” versus “expenses” and “needs” versus “wants.” This helps you keep emotions out of the picture and differentiate between “reality” and “feelings.”

- Providing a basis of discussion and agreement.* A budget helps you find a place of unity in your marriage because it provides an opportunity for listening, talking, praying and hearing each other’s hearts. When you talk and pray about your budget, you have a basis for finding a place of agreement about your finances.

- Providing a basis for accountability.* Because how your money is going to be spent has already been decided, a budget keeps you from overspending and making impulse purchases.

- »*Helping you live within your means.* Many people live with unnecessary stress because they have foolishly taken on financial obligations that are bigger than their income. A

budget reveals the lifestyle your income can realistically support. Many people could greatly reduce the stress in their lives by simply downsizing their lifestyles to fit their income.

•*Helping you live without debt.* God wired you to benefit from patience. He wired you to enjoy looking forward to things. He wired you for something called “hope.”

Debt robs you of the opportunity to hope. When you borrow every time you want something, you don't have to hope for it anymore—instead, you just go put it on the credit card. This is why people who are in debt are the most discouraged people in the world. They have no opportunity for delayed gratification, and that robs them of the joy and happiness that come when a hope is fulfilled.

•*Building character and discipline in your life.* A budget holds up a set of numbers and asks you to live within them. Sticking to a budget is like sticking to any other commitment: It takes character and discipline—vital qualities to have if you're going to fulfill God's destiny for your life.

Joseph had a budget (see Gen. 41:34-35) and managed it so well that after seven years of savings, he fed the entire world during seven years of famine. Now that is God's style of budgeting! And one way Joseph did it was by living on less than the amount that was actually coming in.

3. Live below your means. Most people mistakenly think they understand what it is to live below their means, but I have news for them: Living on 90 percent to 95 percent of your income is *not* living below your means.

Truly living below your means requires living on about 70 percent of your income. For example, if you tithe 10 percent, put 10 percent in savings, put 10 percent in retirement or other investments, and give something in offerings above your tithes, you're going to be living on 60 to 70 percent of your

income at the highest level.

Yet rather than living *below* their means, many people live *above* them.

Because I'm a pastor and love people, my heart is burdened when I meet believers who are experiencing financial difficulties. But when I see the homes they're living in, the vehicles they're driving and the clothes they're wearing, I know many of them are supporting their lifestyles by living entirely on credit. They're digging a hole of debt for themselves that may take years to dig out of.

I cannot stress how important this third principle is. Besides providing us with great peace of mind, living by it also pleases God (see Luke 16:10-11; Matt. 25:23).

When my oldest son was away at college, he was enrolled in an accelerated program that made working a part-time job unfeasible. So I provided nearly all his support. Right before he went off to school, we sat down and drew up a budget for him based upon a set amount I'd send him each month.

Two or three months later, we looked at his budget to see how he was doing. I was pleased to discover he was doing a great job of living within his means. He wasn't going out to eat or seeing a lot of movies. He wasn't breaking his budget with new clothes. Essentially, he was being a good steward.

So what did I, as a loving father, do for my good-steward son? I rewarded him! I increased the amount of money I sent him each month and told him, "Do anything you want with the extra money—go out to eat with your friends after church a few more times or buy a new shirt or two."

A few months later, he called me and said: "Dad, I've been thinking. If I move into a different apartment, I can lower my living expenses and save you some money." Of course, I was

blessed to see that he was thinking of ways to help. He knew his mother and I were sacrificing to make college possible for him.

We checked into his idea, worked out all the details and helped him move into the less expensive apartment. Shortly thereafter, he called and said, "It's working out like we thought; you can lower the amount you're sending me now."

Do you know what I did? I kept sending him the same amount! I said, "Thanks, Son, but now you'll just have more spending money. You've been a good steward, and I want you to be rewarded. You should enjoy the benefits of your good stewardship."

Why don't we expect God, at the very least, to be as gracious and responsive as I was to my own son? Why are we so surprised to learn that God rewards and blesses us for being good stewards and living below our means?

Where Are You Investing?

Perhaps you have an IRA—an Individual Retirement Account—or maybe some other form of retirement, such as social security. And that's great. It's good to save, make investments and be a good steward financially. But I wonder how many people have an ERA—an Eternal Retirement Account.

I know that I have more in my ERA than I have in my IRA ... a *lot* more. If I were to die tomorrow, I'm taken care of for eternity. I've made an investment the stock market can't touch.

Do you realize the *only* stocks that haven't lost any money over the last year are eternal stocks?

A good steward isn't someone who stores everything up and leaves it all on earth when he dies. A good steward is someone who schedules as much ahead as he can—someone who gives to the

kingdom, who invests in the kingdom.

And here's the great part—although we're going through tough economic times, each of us has the unique opportunity to place his trust in our heavenly Father, who owns everything, knowing that He can provide for every need. I urge you today: If you want to not only survive but thrive in good times as well as bad, be a faithful steward, give generously and continue to make eternal investments in God's kingdom.

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