
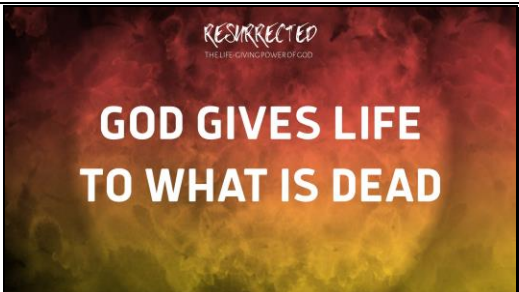


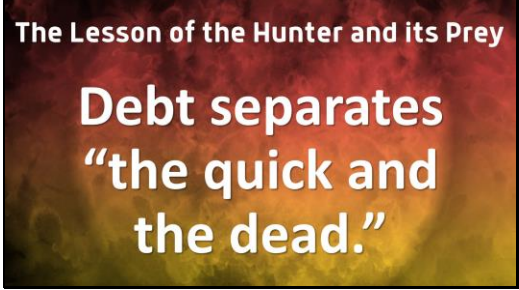
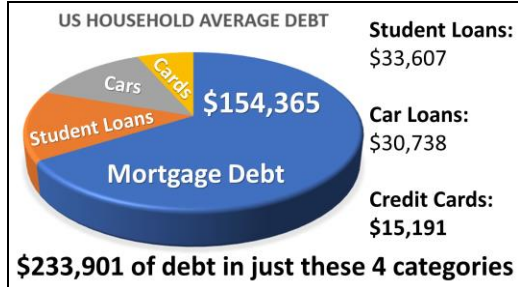


<p>S l i d e 1</p>		<p>Prayer</p> <p>Welcome to the closing week of our resurrected series. It seems like Easter was so long ago. We're used to starting an Easter series on Palm Sunday and finishing on Easter. But I think it has been good to launch on Easter. We are going to do the same thing this Christmas, having an advent series and then a Christmas series – but let's not rush the year... we have a long summer to look forward to.</p>
<p>S l i d e 2</p>		<p>The theme of this "Resurrected" series has been that "God gives life to what is dead." Each week we have shared a resurrection story, some area of life that was dead and Jesus brought it back to life. This week I'm the one who gets to be vulnerable and share a resurrection story a little bit later.</p>
<p>S l i d e 3</p>		<p>Our topic today is "Resurrected Finances". Our first three topics, hope, marriage and parenting, are frequently discussed in church. However, finances are either over-emphasized or under-emphasized. Today we are going to address</p>

		<p>financial problems and financial solutions in a biblically balanced way. That’s the goal. And, in keeping with my preferences, though we will look at a variety of scriptures and topics, we do have a central text in Proverbs 6:1-11. Let’s begin with the first of two lessons:</p>
<p>S l i d e 4</p>		<p>The Lesson of the Hunter and its Prey</p> <p>Proverbs 6:1-5</p> <p><i>¹ My son, if you have put up security for your neighbor, have given your pledge for a stranger, ² if you are snared in the words of your mouth, caught in the words of your mouth, ³ then do this, my son, and save yourself, for you have come into the hand of your neighbor: go, hasten, and plead urgently with your neighbor. ⁴ Give your eyes no sleep and your eyelids no slumber; ⁵ save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler.</i></p> <p>Deanna was home to observe the least productive two hours of my work week. I wanted to find a short</p>

		<p>video clip where a gazelle outran a cheetah. For two and a half hours I watched gazelle run at amazing speeds but the cheetah, with its ability to accelerate to 90 mph kept winning. Finally, Deanna sent me a link to this amazing video.</p> <p style="text-align: center;">Show Gazelle and 2 Cheetahs Video</p> <p>This video shows the exception to a pretty solid rule. Typically, the cheetah wins, and the gazelle dies. Solomon uses these two examples of hunters and their prey in order to illustrate the danger of debt.</p>
S l i d e 5		<p>The Lesson of the Hunter and its Prey is that Debt separates “the quick and the dead.”</p> <p>In this Proverb debt is the hunter and we are the prey.</p> <p>Before we further unpack this Proverb and its two key lessons, let me introduce the broader topic of debt in America.</p>

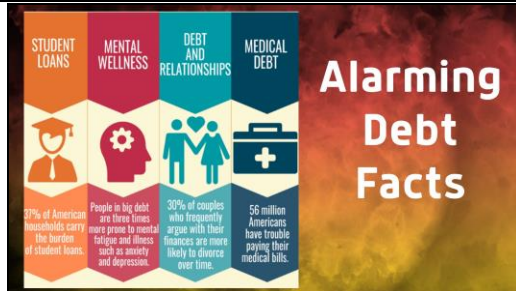


This pie chart illustrates the average American debt. The average American carries:

- \$154,365 of Mortgage Debt.
- \$33,607 of Student Loans.
- \$30,738 of Car Loans
- \$15,191 of Credit Card debts.

The student loan statistics are a bit misleading. Many don't go to college or grad school. That waters down the stat. The amount of student loan encumbering graduates is much higher.

Forbes magazine cited that A 2022 report studied the return-on-investment of 14,000 different graduate degree programs and discovered that 40% of graduate degree programs have no net value at all. Worse, the authors of the study found that 14% of advanced degrees and 40% of master's degrees have a negative financial return. This means students who pursued these degrees wound up worse off financially than if they had entered the workforce directly after earning a four-year degree instead.



Here are some alarming debt facts that demonstrate the impact of debt upon our overall well-being:

- 37% of American households carry the burden of student loans
- People in big debt are three times more prone to mental fatigue and illnesses such as anxiety and depression.
- 30% of couples who frequently argue about their finances are more likely to divorce over time.
- 56 million Americans have trouble paying their medical bills.

And we are just one country in a broader global problem of debt. Debt is skyrocketing and our government is leading the charge, printing money and increasing spending creating inflationary headwinds that are staggering.

Our text in Proverbs 6 offers some very specific fiscal advice. And after we consider its counsel, we will look at some other biblical bits of fiscal wisdom.

Biblical Financial Counsel**Co-signing Loans
is a trap***Prov. 6:1-5*

Look at the first three verses of
Prov. 6 again:

¹ My son, if you have put up security for your neighbor, have given your pledge for a stranger, ² if you are snared in the words of your mouth, caught in the words of your mouth, ³ then do this, my son, and save yourself, for you have come into the hand of your neighbor: go, hasten, and plead urgently with your neighbor.

What the biblical author calls “surety” we would call “co-signing a loan” or putting up collateral. There is something very noble, on the surface, to co-signing a loan. What could be more generous than voluntarily taking responsibility for someone else’s loan. Understand, I am not saying that we should never do this. You may have, at some point when your kids were starting out, co-signed so that they could get a car or even a starter home. However, the example in our text is not a son or daughter... it’s a neighbor. Co-signing a debt or putting up life necessities as

		<p>collateral are risky moves. We can, at times, barely control our own behavior. How do you control someone else?</p> <p>Cindy and I knew a young single woman in Sarasota who co-signed a loan for her mom and sister. It bankrupted her and ruined her financials for years.</p>
S l i d e g	<p>Proverbs 22:26-27</p> <p>Be not one of those who give pledges, who put up security for debts. If you have nothing with which to pay, why should your bed be taken from under you?</p>	<p>Proverbs is filled with financial wisdom. This topic of putting up a surety is addressed in Proverbs 22:26-27 as well:</p> <p><i>Be not one of those who give pledges, who put up security for debts. If you have nothing with which to pay, why should your bed be taken from under you?</i></p> <p>I bet you didn't know that the Repo-man was hinted at in the Bible!</p>
S l i d e 1 0	<p>Proverbs 11:15</p> <p>Whoever puts up security for a stranger will surely suffer harm, but he who hates striking hands in pledge is secure.</p>	<p>Another gem is found in Proverbs 11:15:</p> <p><i>Whoever puts up security for a stranger will surely suffer harm, but he who hates striking hands in pledge is secure.</i></p>

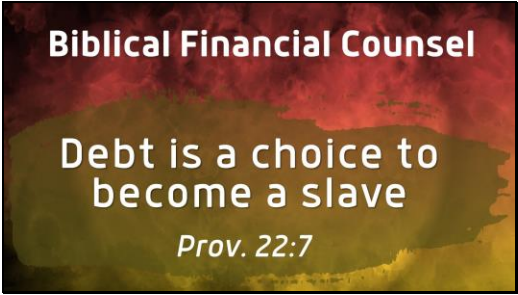
These arrangements are easy to get into, but almost impossible to get out of. Striking hands means signing on the dotted line... it's a contract and its legally binding.

One of my favorite people addressing the topic of debt is Dave Ramsey. Not only is Dave entertaining and downright animated when he addresses this topic, he is experienced. He became a millionaire at a young age, went bankrupt by taking on risky real estate investments and learned his lessons. He has become famous for this phrase: "You have to pay off debts with Gazelle Intensity." Verses 4-5 of our text were his inspiration:

⁴ Give your eyes no sleep and your eyelids no slumber; ⁵ save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler.

In these verses, Solomon encourages the person who has taken on the debt of another to waste no time. Appeal to the neighbor. Get out of the debt. Know that it is a trap. The Bible doesn't

S
l
i
d
e
1
1



only address this aspect of debt. It's one of the rarer ways that people wind up in debt. So let's look at some more biblical counsel in Proverbs:

One key lesson is that:

Debt is a choice to become a slave.

Look with me at Proverbs 22:7:

The rich rules over the poor, and the borrower is the slave of the lender.

This may well be the strongest statement in the Bible about debt. Debt is voluntary slavery. I am reminded of the words of Marley's Ghost in Dickens' Christmas Carol, "We wear the chains we forge in life." The links of those chains are car loans, gaming systems, \$1400 iPhones, multiple streaming services, island vacations, Air Bnb house rentals, robot vacuum cleaners, Doordash meals, you know the meals that cost more than twice as much so you don't have to drive to get them! Think for a moment about how many of these things were unheard of fifteen years

		<p>ago or less. Our culture now excels at coming up with novelties with one key purpose – separating you and your money!</p> <p>Now, if you can afford this lifestyle, God bless you. But if you fund this lifestyle on credit cards and loans, you need to understand something. You’re choosing to be a debt slave.</p>
S l i d e 1 2	<p>Genesis 29:15-20 Jacob was offered a wage. He chose debt slavery!</p>	<p>Genesis 29:15-20 describes a man who made this very choice. Jacob was offered a wage. He chose debt slavery.</p> <p><i>¹⁵ Then Laban said to Jacob, “Because you are my kinsman, should you therefore serve me for nothing? Tell me, what shall your wages be?” ¹⁶ Now Laban had two daughters. The name of the older was Leah, and the name of the younger was Rachel. ¹⁷ Leah's eyes were weak, but Rachel was beautiful in form and appearance. ¹⁸ Jacob loved Rachel. And he said, “I will serve you seven years for your younger daughter Rachel.” ¹⁹ Laban said, “It is better that I give her to you than that I should give her to any other man; stay</i></p>

with me.”²⁰ So Jacob served seven years for Rachel, and they seemed to him but a few days because of the love he had for her.

Notice that Jacob was offered a wage. However, he chose debt slavery instead! The something Jacob had to have right away was someone, the beautiful Rachel. Jacob could have postponed his gratification and earned his wages. In time, he would have been able to afford the “bride price.” But instead, he obligated himself 7 years to his swindler uncle who cheated him and doubled his debt deceitfully.

Everytime I read this story I want to slap him and shout, “Snap out of it.”

S
I
D
E
1
3

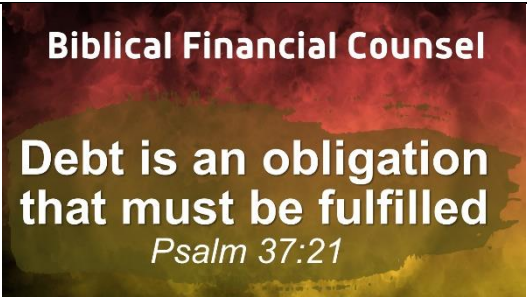
The Rule of 72


Payoff Results	
Months Until Payoff:	<input type="text" value="163"/>
Years Until Payoff:	<input type="text" value="14"/>
Total Interest Paid:	<input type="text" value="\$25,516.56"/>
Principal Paid:	<input type="text" value="\$15,191.00"/>


When I was a kid there was a mob activity called “loan sharking.” Loan sharks charged 20% interest. It was illegal because it was a level of interest that doubled way too quickly.

Right now, most credit cards charge 18%. The rule of 72 tells us how long it takes for money to double. It applies to interest or debt.

According to the rule of 72, that

		<p>average credit card debt of \$15,191, at an interest rate of 18% doubles in 4 years. If you make a fixed minimum payment of \$250 per month and add nothing to your balance, here's how long it will take to pay off your debt.</p> <ul style="list-style-type: none"> • The debt will be paid off in 14 years. • The principal of \$15,191 will be satisfied. • You will also have paid \$25,516 in interest. <p>That is what debt slavery is and the slave master is named VISA.</p>
S l i d e 1 4		<p>Let me share another tidbit of financial wisdom from the Bible:</p> <p>Debt is an obligation that must be fulfilled.</p> <p>Listen to these words in Psalm 37:21:</p> <p><i>The wicked borrows but does not pay back, but the righteous is generous and gives.</i></p> <p>Some people have found a much shorter way to get out from under the burden of debt... just declare</p>

		<p>bankruptcy. As of March of this year, there were 42,368 bankruptcy filings. Not all are wicked. Businesses fail. Illnesses and tragedies strike. However, some people use bankruptcy filing as a preferred debt solution. We had a neighbor who bought new cars, made home improvements and ran a business into the ground every 7-8 years. Bankruptcy was his number one fiscal tool. That is wicked. It's important that we understand that our neighborhood businesses and our friends are hurt by such practices... it's not victimless.</p>
S l i d e 1 5		<p>One other comment on debt. There is a debt that the Bible encourages in Romans 13:8:</p> <p><i>Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.</i></p> <p>Notice that in this verse, the apostle Paul begins with a general statement on debt: Owe no one anything! But then he qualifies the statement with an exception:</p> <p><i>except to love each other...</i></p>

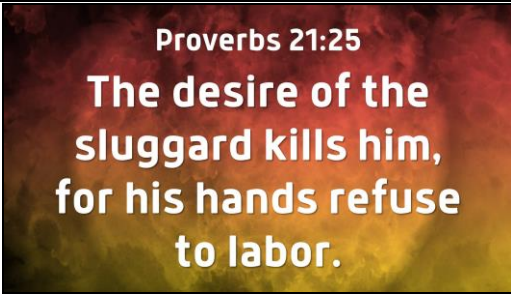
		<p>God's Word encourages us to love each other. One way we express that love is through generosity. When you are in debt, you become stingy. But when you come out from under that slavery you begin to see the world as a free man. You regain your love for others, your respect for yourself and your desire to ease the burden of others. When the Son sets you free you are free indeed!</p>
S l i d e 1 6		<p>I want to take a lesser amount of time to address a second vital lesson for our times:</p> <p>The Lesson of the Harvester Ant.</p> <p>Look with me at Proverbs 6:6-11</p> <p><i>⁶ Go to the ant, O sluggard; consider her ways, and be wise. ⁷ Without having any chief, officer, or ruler, ⁸ she prepares her bread in summer and gathers her food in harvest. ⁹ How long will you lie there, O sluggard? When will you arise from your sleep?</i></p> <p><i>¹⁰ A little sleep, a little slumber, a little folding of the hands to rest, ¹¹ and poverty will come upon you</i></p>

like a robber, and want like an armed man.

The ant most common in the Holy Land in Jesus' day was the Harvester Ant. They can lift ten times their body weight and are prodigious workers. Solomon wants us to know something important about these ants... they don't need someone to bark out orders or crack the whip. They are self-motivated. It's an accurate description.

Contrasted with the Harvester Ant is the opposite, the sluggard. It's not a word we use often but we know what it means. The sluggard is consistently depicted as idle and in love with his bed. There is also a frequent focus on the idleness of his hands. In our text, the hands are folded in endless rest. In a later proverb, it is asserted that this can be a fatal desire.

S
l
i
d
e
1
7



Proverbs 21:25:

The desire of the sluggard kills him, for his hands refuse to labor.

These proverbs address the other side of the Bible’s fiscal counsel... the value of work. Have you noticed that something has definitely changed in our culture with regard to work ethic? Do you see how many help wanted signs there are downtown? How many stores and restaurants are only open 5 days per week? There’s a name for it.

S
l
i
d
e
1
8



It's called the Great Resignation.

This little Minion captures the heart of this growing trend:


“So how do I tell my boss I don’t want to work anymore but I still want the money?”

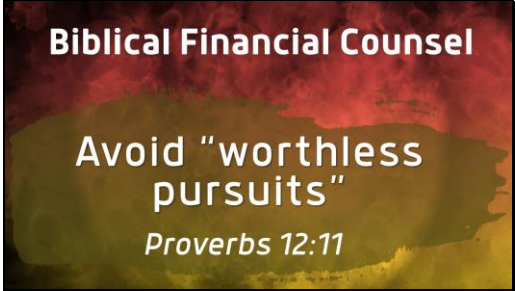
It’s funny but it’s rooted in the truth. In a recent article in Forbes magazine, Chris Westfall reported:


According to a new survey released by TinyPulse, 1 in 5 executive leaders agree with this statement: “No one wants to work”. These same leaders cite a “lack of response to job postings” and “poor

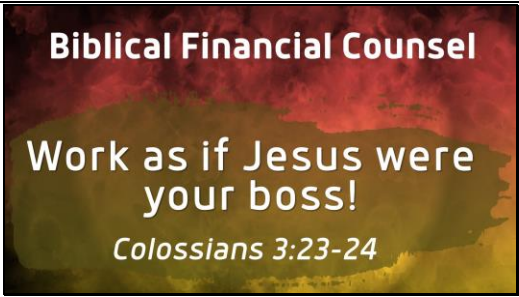
quality candidates” when describing why it’s hard to hire right now. A Gallup poll says that dismal employee engagement is a sign of global mismanagement, noting that 86% of employees are actively disengaged at work.


The endless payouts during COVID seem to have lit a fire that is consuming the American Work Ethic. Millennials and Gen-Zers have gone on the record. They want nothing to do with what they describe as “*Hustle Culture.*” The Harvester Ant does not inspire them! And let me speak for those generations for a moment: “OK Boomer!” You know, they’re right. This is not just a young person’s problem. This is an American Problem. We’ve grown complacent and many of us have lost our motivation. Take away a solid work ethic and there is no way to reverse the growing debt that America is drowning in. We can’t wish our way out of debt. We need to work our way out, and God’s Word has some great advice for us that I want to

		share in rapid succession for the sake of time.
S l i d e 1 9	 <p>Biblical Financial Counsel</p> <p>Follow the divine example</p> <p><i>John 5:17</i></p>	<p>We need to</p> <p>Follow the divine example.</p> <p>In John chapter 15, the Jewish religious leaders criticize Jesus for healing a man on the Sabbath. He makes a most interesting reply. Look at Jesus' words in John 5:17:</p> <p><i>But Jesus answered them, "My Father is working until now, and I am working."</i></p> <p>Jesus explained his healing ministry and his violation of their overly stringent Sabbath customs by appealing to the divine work ethic. Think about this.</p> <ul style="list-style-type: none">• Our Heavenly Father works. He created the universe and He superintends over all creation and is the sovereign ruler.• Jesus works. He intercedes for us. He is preparing a place for us. He directs His Body, the Church, defending it from the gates of Hell.

		<ul style="list-style-type: none"> • The Holy Spirit works, convicting us of sin, blessing us with spiritual gifts, glorifying the Father and the Son and teaching us by applying God’s Word to our hearts. <p>If the triu-une God is a worker; can we, his servants, be greater than our Master and idly coast through life?</p>
S l i d e 2 0		<p>Another bit of wise counsel:</p> <p>Avoid “worthless pursuits.”</p> <p>Proverbs 12:11</p> <p><i>Whoever works his land will have plenty of bread, but he who follows worthless pursuits lacks sense.</i></p> <p>What are worthless pursuits? Get rich quick schemes. Time wasters. When is the last time you looked at your phone and took note of your screen time? It’s pretty sobering. We all have the same amount of time in the day... 24 hours. I am inspired by my staff. I am amazed at what they cram into a week! They motivate me to work hard. I am amazed by my wife. Cindy works</p>

		<p>hard and then serves her entire family. And she still makes prayer and studying God’s Word a priority. I am racing to keep up with her. Worthless pursuits are more than time wasters... they are life wasters!</p>
<p>S l i d e 2 1</p>	 <p>Biblical Financial Counsel Develop employable skills <i>Proverbs 22:29</i></p>	<p>Here is a very practical bit of fiscal wisdom:</p> <p>Solomon also tells us to:</p> <p>Develop employable skills.</p> <p>Proverbs 22:29</p> <p><i>Do you see a man skillful in his work? He will stand before kings; he will not stand before obscure men.</i></p> <p>I found myself wondering whether the author of this proverb had read the Harvard Business review... his words are so similar.</p> <p>According to Joseph Fuller, Christina Langer, and Matt Sigelman, Skills based hiring is on the rise. In fact, they asserted that a structural reset is taking place right now. They defined this reset in this way:</p>

		<p><i>If demand for talent far outreaches supply, employers de-emphasize degrees.</i></p> <p>Many students are graduating college with degrees in women’s studies, gender studies, anthropology, political science, philosophy. These degrees capture the interest of students. But there’s a problem, businesses aren’t looking for these disciplines... they are looking for employable skills. Young people. Make sure you are studying something that will put gas in your car and food on the table.</p>
S l i d e 2 2		<p>One final bit of biblical financial counsel:</p> <p>Work as if Jesus were your boss!</p> <p>Colossians 3:23-24:</p> <p><i>23 Whatever you do, work heartily, as for the Lord and not for men, 24 knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ.</i></p> <p>When I was 21, shortly after graduating college, I was working for a boss named Buddy. Buddy</p>

	<p>wasn't a buddy to anyone. He was harsh, vulgar, showed lots of favoritism and, you guessed it... I wasn't Buddy's favorite. I had to remind myself of this verse continuously. <i>"I'm not working for Buddy... I'm working for Jesus so I can represent Him."</i> Sometimes I succeeded – oftentimes I failed and joined my co-workers in complaining about Buddy whom we affectionately called "Bud-nuts" because he was his own special brand of crazy!</p> <p>Is your boss a challenge? Take the challenge. Speak well of them. Treat them better than they deserve because Jesus treats us better than we deserve.</p>
<p>S l i d e 2 3</p> 	<p>As I close, I want to share two powerful resources and one Financial Resurrection story.</p> <p>The resource is Dave Ramsey's Financial Peace University.</p> <p>Ron and Tracy Hartman showed incredible vulnerability in sharing their Resurrected Marriage story. And Mike Bealer also stepped up and gave us lots of personal stories</p>

of successes and failures as a husband, like not being a great listener or hugger. It's not easy to share this stuff. So, it's my turn.

Two and a half years ago, Cindy and I spent \$99 and ordered Financial Peace University. We were coming off of a period where health care costs went nuts, especially if you didn't have a group plan. It was called Affordable Health Care. We went on the "Exchanges" before we had a church group plan. I was paying \$36,000 per year for my health care. We were \$17,000 in debt and it was snowballing. We watched Financial Peace University and worked our way through the Baby Steps.

- The first step wasn't part of FPU – but I knew it was essential. I spoke to the Elders and had an awkward conversation about how the lack of a group Health plan was affecting me and the staff. They were compassionate and got to work. And this

congregation stepped up... BIG TIME.

- Next, Cindy and I did something we were afraid to do. We had \$17,000 in credit card debt and \$17,000 in savings. We took \$10,000 of those savings and paid down a big chunk of the debt. Guess what happened to our Visa payments... they got small. We did, as Dave described. We attacked the remaining debt with Gazelle intensity. We had our \$1000 Emergency Fund... that's Baby Step One. In 8 months we had no debt outside of our mortgage. It took two years to get to Baby Step three – a fully funded Emergency Fund – that's 6 months' worth of paychecks. We've passed that. We have no loans. We only use a debit card and buy most things with cash in an envelope. I had lost all hope in ever getting free. I can't tell you how different our life is now. Cindy has been consistently generous, but I

was tight-fisted – my generosity was stilted by fear. That has changed for me. Cindy and I get to be generous together. Our finances are not perfect. We have a lot of catching up to do. But Cindy and I experienced a Financial Resurrection. Financial Peace University was the tool God used to get us away from predatory lenders and debt.

S
l
i
d
e
2
4

NEXT STEPS: THIS FALL


- Stewardship and Giving
- Planning
- Debt
- What is this stuff?
- Savings and Investing
- Retirement

Mark Koerlin

One other exciting resource coming up. Our own Mark Koerlin is a retired CPA with a full career of experience in managing resources. Mark has offered to teach a Sunday School elective this Fall. Topics will include:

- Stewardship and Giving
- Planning
- Debt
- What is this stuff?
- Savings and Investing
- Retirement

If you are drowning in debt, your worst enemy is pride and embarrassment. Reach out. I would be glad to tell you more about our

		<p>story. Mark could give you valuable advice. Take the class and regain hope. Jesus loves to resurrect dead things! Amen!</p>
S l i d e 2 5		<p>Let's Pray</p>