

Reaping Blessing
Gal 6:7-9
Luke 6:37-49

What goes around comes around.
Actions have consequences.

You've heard these sayings all of your life. Yet, when it comes to our financial lives many people act very differently. One of the biggest mistakes we tend to make is not believing that we reap what we sow with respect to the financial provision God has placed in our hands.

Many people believe they see exceptions to this reaping/sowing truth all the time. They think people can even commit crimes and get away with it.

Before I was a pastor I was a banker. I worked for a little bank in Raleigh at the corner of Six Forks Road and Millbrook. One day while I was across the street on my lunch break a guy came into the bank and robbed it. He got a lot of money from the tellers and then seemed to just vanish. The police were not able to find him, and the investigation dragged on for months. It seemed as if this man had been able to commit this crime and get away with it.

However, one afternoon this same fellow was in a bar having a beer. To pass the time he chatted with the man next to him. After too many beers he began to brag about the bank robbery that he had pulled and about the fact that he was too smart for the police to catch. As it happened, he was bragging to ... an undercover officer.

It's a mistake to not believe that we reap what we sow.

But that we do not reap what we sow is exactly what the serpent lured Adam and Eve into believing. They had been given strict instructions by God regarding how they were supposed to live and what they could and could not eat. The Enemy, disguised as a serpent, convinced them that they would not reap what they sowed. In other words, if they disobeyed God it would not affect the quality of their life, in general; nor, more specifically, would it affect their ability to live the way God intended for them to live so that they could experience blessing.

I assume I don't have to finish the story for you. If you aren't sure what they reaped, go back and read Genesis chapter 3.

God's Word tells you and me very plainly how God feels about debt in our lives. It is not part of God's plan for how we are to live. This is because, very simply, debt is about trusting in something/someone other than God for our daily needs.

Still, many of us are in debt. When I was ordained in The United Methodist Church the Bishop Edwards asked me along with all of the other ordinands a question that has been asked since John Wesley was the one doing the questioning. He asked, "Are you in debt so as to embarrass you in your work?" To be sure, Sarah and I had school loans and car payments; but, we considered that to be normal.

Listen to these statistics:

- In 2006, the United States Census Bureau determined that there were nearly 1.5 billion credit cards in use in the U.S. A stack of all those credit cards would reach more than 70 miles into space -- and be almost as tall as 13 Mount Everest. (Source: NY Times, Feb. 23, 2009)
- In 2006, U.S. Visa cardholders alone conducted more than \$1 trillion in annual volume. Can you imagine what it would be today? (Source: Visa USA internal statistics, 4th quarter 2006)
- Eighty-four percent of the student population overall have credit cards, an increase of approximately 11 percent since the fall of 2004. Half of college undergraduates had four or more credit cards in 2008. We're talking about people who largely have no income! (Source: Sallie Mae, "How Undergraduate Students Use Credit Cards," April 2009)
- The average outstanding credit card debt for households that have a credit card was \$10,679 at the end of 2008.
- In 2007, before the recession began, 14.7 percent of U.S. families had debt exceeding 40 percent of their income."
- Total U.S. consumer debt (which includes credit card debt and noncredit-card debt but not mortgage debt) reached \$2.56 trillion at the end of 2008

It was only after studying scripture in more depth did Sarah and I realize that debt was not part of God's plan for God's people.

Throughout the last six months of this year, at Sunrise Church we are having a spiritual emphasis on getting out of debt.

Why get out of debt? God didn't create us so that we could seek our own satisfaction.

I believe that God put each person down here for a reason and that reason is to bless others. In doing so, we will be blessed. We will reap the blessing that we sow.

If you are like most Christians I have met, you want to be able to give more. You really want to be able to bless people and give more to your church, too. But again, if you are like most that I have met, you are thinking, "it is hard enough just to pay the bills each month, let alone give to others the way I would like to."

This is exactly why you need to get out of debt...so God can use you the way He always wanted to...to bless you as you bless others!

We truly reap what we sow.

When we sow debt, we reap:

- bondage,
- fear,
- stress,
- a spirit that becomes unable to rely totally and exclusively upon God.

These are not blessings!

When we sow a life without debt, we reap blessing. That blessing comes through the following:

- Strength of character,
- an ability and willingness to delay gratification,
- a reduction in envy because we are satisfied with what we already have,
- trusting that God's provision is sufficient,
- less stress,
- more joy,
- a freedom from bondage and burden,
- and, as our children watch us they learn these same things and receive these same blessings.

During this month, and over the next few months, we will be offering you strategies for getting rid of the debt in your life, as we also seek to further reduce the church's mortgage debt. During the Sunday School hour today, Dave Ramsey talks/talked about the Debt Snowball. This is a strategy by which you pay off your smallest debt first, and then take those payments and apply them to the next larger debt. You do this until all of your debts are paid off. Sarah and I are doing it and we invite you to join us.

We have placed our total debt figure that we want to pay off by the end of December in the box at the back of the sanctuary. I hope you will join us, and the rest of the congregation, as we total our debts and then celebrate as they get paid off over the next six months!

Friends, I'm going to close by reminding us of the end of the Lukan passage we read earlier:

"So why do you keep calling me 'Lord, Lord!' when you don't do what I say? I will show you what it's like when someone comes to me, listens to my teaching, and then follows it. It is like a person building a house who digs deep and lays the foundation on solid rock. When the floodwaters rise and break against the house, it stands firm because it is well built. But anyone

who hears and doesn't obey is like a person who builds a house without a foundation. When the floods sweep down against that house, it will collapse into a heap of ruins."

It's a lot harder to dig deep so that you can build your life's foundation on the solid rock of the Word of God. But it is my desire for each of you that you would reap blessing from your life, and that you would be able to pass that blessing on to others (instead of to the finance company). If we join together and embrace God's call to debt-free living, I believe you will reap the blessing that you sow in the name of Christ.