

OPENING THE BOOKS BALANCED – WEEK 1

Three laws of balance:

- REFERENCE POINT – AS LONG AS I STAY FOCUSED ON THE TOP OF THE POLE, IT'S EASY TO BALANCE; CHEERLEADERS IN A PYRAMID
- CONSTANT CORRECTIONS – WALK A STRAIGHT LINE, ARMS WIDE OUT; CROSS A CREEK ON A LOG
- CLEAR OBJECTIVE – I'VE GOT TO KNOW WHAT I'M DOING; WHAT AM I TRYING TO DO?

Here's the trick: if I were to violate any of the laws of balance while I'm holding this pole, what happens immediately? The pole falls. If I violate – or in other words, if I forget what I'm trying to do, if I don't have the right reference point, or if I'm not making constant corrections, the pole falls immediately.

If you violate any of the laws of balance in your personal finances, do you know what happens immediately? Nothing. That is why some of us have spent seasons of our life violating financial principles, ignoring the laws of balance in our finances, and there have been no immediate consequences.

Why finances confuse and frustrate:

- FINANCES DO NOT FOLLOW THE LAW OF PINOCCHIO; THEY FOLLOW THE LAW OF THE HARVEST.
 - ☞ Law of Pinocchio = immediate consequences that cause us to avoid things
 - ☞ Law of the harvest = Sow now but reap later and greater
- FINANCES DO NOT FOLLOW THE LAW OF FAIRNESS.
 - ☞ "It's not fair!" No, it's not, and it never has been and never will be.
 - ☞ Money never follows the fairness trail. It's never going to be fair; but it can be balanced
 - ☞ People have tried to make personal finances fair – men like Chairman Mao and Karl Marx and Vladimir Lenin, by coercion, but they couldn't even make money fair.

- Imbalance not only show up in financial troubles but also marriage troubles, relationship troubles, stress, worry, anxiety
- If you are single and you are out of balance, and you marry someone out of balance, you will be exponentially out of balance.
- You can be out of balance in a number of ways. You can be an unbalanced saver; you can be an unbalanced spender; you can be unbalanced with debt

Before we look at what Jesus said, you may be pushing back inside. Maybe you say, "I keep God on Sunday separate from my finances. God and money should be like God and politics. I keep them separate."

Let me ask you this: Have you ever prayed that God would help you financially? Help you sell the house? Buy the car? Help you pay the bills? Get me out of this mess? If you have, you have already invited God into your finances.

You may be asking why are we talking about this in church? Why don't I tune in to Dave Ramsey, or watch Suze Orman, or listen to the Money Doctor? Why would we spend so much time talking about money and personal finances in church?

The answer is because God has said so much about money in the Bible. Jesus spoke more about money than heaven, hell, prayer, and faith combined.

Turn to Matthew 6 (page 1266 in the House Bible)

²¹ For where your treasure is, there your heart will be also. Matthew 6:21

Your heart follows your stuff. Don't judge my spirituality by the fact that I preach on Sunday. Jesus said if you really want to know where my heart is, check my finances.

Have you ever felt like you were competing with someone's stuff? His collection? Don't touch that! "Honey, the kids need new shoes. You could sell your gun." Can't see my gun.

Jesus is saying, "Once you surrender all your stuff and all your money and all your savings to me, then I have your heart. I don't want your money, your stuff. I want what your stuff represents and that's your heart."

²⁴ "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other.

You cannot serve both God and Money. Matthew 6:24

The greatest conflict you face day in and day out is not between God and Satan, or God and temptation, or God and sin; it's between God and your stuff. You are going to have a master; the tension is, who is going to be your ruler?

BEING OUT OF BALANCE FINANCIALLY IS AN INDICATION THAT YOU ARE OUT OF BALANCE SPIRITUALLY.

All of us have asked God to help us make a bad financial decision.

Money is not a master who makes you content; money is not a master under whose authority you can relax; There is constant tension and anxiety when you are serving money.

THE ANSWER TO YOUR MONEY PROBLEMS IS NOT MORE MONEY.

THE MORE MONEY YOU HAVE, THE EASIER IT IS TO GET OUT OF BALANCE AND STAY OUT OF BALANCE. Any time we have extra of anything, we tend to be less disciplined with it. Whenever there is a lack of discipline, we move toward being unbalanced.

The answer isn't getting more money; the answer begins in a completely counterintuitive place.

If you are in a marriage where you are constantly arguing about money, he's what I know about your relationship: one or both of you are serving stuff and not God. but when both of you surrendering every element of your life, including your finances to your heavenly Father, where you are sharing the same value system, the same perspective on life, you don't have to argue about pieces of paper with pictures of dead presidents.

Jesus doesn't want to get your money; he wants to make sure your money doesn't get you.

What's the first step to gaining and maintaining financial balance?

Turn to Proverbs 27 (page 822 in the House Bible)

²³ Be sure you know the condition of your flocks, give careful attention to your herds;

²⁴ for riches do not endure forever, and a crown is not secure for all generations.

Proverbs 27:23-24

BALANCED PRINCIPLE #1: KNOW WHERE YOUR MONEY GOES.

ACTION STEP: SPY ON YOUR MONEY