

THE BIBLE ON FINANCIALLY MAKING ENDS MEET
"Part II: Biblically Managing The Income God Assigns Us"

Introduction: (To show the need . . .)

(1) The April 4th, 1994 issue of The Hartford Courant ran a story on "Learning From Others' Mistakes." It dealt with why some businesses fail. Five reasons why businesses fail in Connecticut were enumerated, among them: (1) pursuing a venture without sufficient planning, (2) too much ego for the entrepreneur, (3) market ignorance and (4) overdependence on one person especially in small businesses. But, without question, "the unanimous winner, mentioned by all of the experts and researchers" was (5) "Mediocre management skills." The Small Business Association's assistant district director for Hartford, James Williams "believes this is the most common cause of business failure in the state. 'This is the difference between being good at the work of the business, and being able to run the business.' . . . You can be doing the work of your business all day, every day, and still go out of business if you don't know how to manage it."

(2) But management problems go beyond owning a business to affecting how we run a household. Several people have shared with me how that in Avon, Connecticut, where houses sell on lots of at least 5 acres, often in a living room there is only a couch and a lamp because the homeowners who bought the place or who built it cannot afford to furnish it with much due to the high costs involved!

(3) James Dobson reports on a couple that sought his counsel on finances. The mother was farming her youngsters out to a daycare center because she had to go to work to supplement her husband's income to make ends meet. When Dr. Dobson got to investigating, he found that her husband drove a Mercedes to work and she was working to help make payments on her Lexus she used for transportation to and from work! Dr. Dobson dared to suggest the purchase of a Ford and a Chevy to replace these vehicles which would have enabled this Christian mother to stay home with her young children!

Why do we get behind the "eight ball" when it comes to making ends meet though we make good money? How can we manage well to succeed with the money God has assigned to us in our jobs?!

(We turn to our sermon insert for answers . . .)

Need: "I am sure that God wants me in my current job, but I'm still not making ends meet! Where do I go from here? Why? HOW?!"

- I. **If one does not make ends meet even with a good job, he is mismanaging due to irresponsibility caused from not having to face hardship in his job!**
 - A. God emphatically and unconditionally expects every able-bodied head of household to provide for the livelihood needs of himself and his household dependents **without help** from other people!
 1. God expects householders to do their own work, 1 Th. 4:11-12.
 2. God expects them to provide for their dependents, 1 Tim. 5:8.
 3. Indeed, what he eats must be his own earnings, 2 Th. 3:12.
 - B. However, not all heads of households make ends meet even with a good job. The cause of this problem is clarified in Gen. 3 as follows:
 1. God initially told Adam to till the Garden of Eden, Gn. 2:15.
 2. However, when Adam sinned by heeding Eve on eating the forbidden fruit, God added troubles to Adam's tilling work as an antidote for the irresponsibility bent in fallen males:
 - a. Eve was created to be subject to Adam, for God brought her to him to be named, a Semitic custom marking sovereignty over another, Gn. 2:20-23, Ryrie St. Bib., KJV fn. to Gn. 1:10.
 - b. However, **she** wrongfully usurped his authority in tempting him to eat the forbidden fruit, so **he** irresponsibly heeded a subordinate in eating the prohibited food, Gen. 2:16-17; 3:6.
 - c. Therefore, God's curse on the **woman** aimed to stress her into more readily submitting to her husband, Adam, 3:16b.
 - d. Likewise, God's curse on Adam aimed to stress him in his employment **to urge him to be responsible** in his role, for if he didn't take initiative in tilling he would not eat, a fact reflected in 2 Thessalonians 3:10b, cf. Gen. 3:17-19!
 3. **Therefore, mismanagement of a good job by a householder arises from his not having yet had to face so as to manage his job hardships, an exercise that counters a householder's sinful tendency to be irresponsible!**
- II. **The Solution, then, to job mismanagement is a spiritual one!**
 - A. The **wrong way** to counter a householder's mismanagement is to have (1) others manage **for** him or (2) for others to **supply** for his livelihood, for these moves leave him ducking hardships that drive him toward responsible oversight as God designed in Gn. 3:17-19!

- B. The **right way** to help a needy householder, then, is to join with God's plan so he can face his sin and **really** get some help:
1. If he cannot make himself manage well, he finally sees his need for Christ and believes in Him, Mtt. 11:28-30.
 2. If he is saved, he eventually must confess his self control lack (1 Jn. 1:9) and relies on the Spirit for enabling, Ga. 5:16-23.
 3. Now, **once** he is **spiritually** right, he will **use** Scripture as follows:
 - a. Item One - He will prioritize costs **God's** way (food/clothes - #1, 1 T. 6:6ff; taxes - #2, Ro. 13:7f; debt - #3, 1 P. 2:13; etc.)!
 - b. Item Two - Eluding quick money (Pr. 28:20), he will budget regular income for costs: thus, a high income month excess feeds a low income one or goes for future business or home expansion, cf. Gn. 41:34-36; 41:47-49, 53-57; 47:13-26.
 - c. Item Three - Getting counsel acc. to Pr. 11:14, he may heed G. Bowman's How To Succeed With Your Money (MP, '74) to budget his income (home) into 70% operating costs, 20% debt payments and 10% savings/investments. He works at trimming the 70% and 20% rations and adding to the 10% part!
 - d. Item Four - To avoid debt bondage (Pr. 22:7), he debits the budget when charging accounts to avoid service charges.
 - e. Item Five - He relies on the Spirit to keep these guidelines!

Application: To manage well, (1) get right with God (see "II, B, 2-3") as **BASIC** to all good management. (2) Then, properly motivated by God, a householder (a) biblically plans in priorities for cash flows, (b) budgets wisely and (c) stays on track with these plans in his life as he is motivated by God instead of his sin nature, 1 Timothy 6:9-11. (3) If we have mismanaged ourselves into the difficulty, don't prolong the problem by taking a handout, but follow God's lead out of trouble as follows: (a) first, follow what Scripture states, 2 Tim. 3:16f; (b) then, get counsel, Pr. 11:14; (c) next, use circumstances for direction, Acts 16:6-10; (d) then, do what we want (Phil. 2:12f). (4) If another party needs management help, cooperate with God's plans for him as clarified in "II, A". (5) To heed 1 Jn.3:17, we show real love in supplying goods to a householder only if or how it promotes God's Gen. 3:17-19 plan for him!

Lesson: Good management by a householder comes if he handles his resources righteously, for sin is the root behind mismanagement!

Conclusion: (To illustrate the lesson . . .)

(1) Marci Alborghetti, reporter for The Hartford Courant story we introduced in this message interestingly reported on a small business that is surviving although it has faced incredible odds.

Raffaella Cannatelli of Yankee Aluminum, a Hamden business, has seen it all. (1) Her husband started the business in 1988 only to see a tornado hit the business on July 10, 1989 and destroy the building, 100% with its first "major load of inventory" (2) only **then** to find out that the business was **underinsured**! The Small Business Administration stepped in with a loan, keeping the business afloat. Then, in July of 1991, (3) Mr. Cannatelli died suddenly, and his wife, Rafaela had to step in to keep her living. It was like starting over.

However, according to James Williams, the SBA assistant director of the Hartford area, "She just decided she would have to learn everything she didn't know, and she did!" Marci Alborghetti, the writer for the Courant entitled this story, "Toughness a key quality." She writes: "Today, Cannatelli talks like someone who has seen it all . . . she acknowledges, 'We are a good service company, and people keep coming back. We're probably in the best place we've ever been.'" Yankee now employs 12 people and fabricates aluminum products such as windows and doors for commercial businesses and installers.

(2) Nolan Ryan finally retired from pitching in the big leagues, but he left an interesting insight into his long career. He said: "There's no secret to what I do. God gave me a great right arm, but it's up to me to do the hard training it takes to keep on playing. If that sounds boring, that's the way most major leaguers feel about it--and it may be the reason most quit in their 30s. But I'm not bored. I like work. Especially when it pays off, as it did that spring night when a guy who felt old (at 44 years of age) did a young man's job (pitching a no-hitter game in the major leagues). And for just a little while, at least, my kids stopped teasing me about losing my hair." (Jerry Jenkins, Miracle Man as quoted in Reader's Digest)

God's purpose in difficulties in one's career are intentional challenges designed to spark motivation for responsibility. God wants us to face trials with HIM and defeat our own sinfulness of irresponsibility!