

PARADIGM SHIFTING - II GROWING A HEALTHY CHURCH SERIES

Text: Romans 13:8

Key Word: Shift

Key Thought: It's Time for the Church to Grow Past its Problem of Debt

This is the second in a series of messages dealing with seriously activating a number of paradigm shifts in essential areas of our life. This is much more than just reaching new plateaus and remaining in those positions forever. The old tendency of “*steady as it goes*” normally produces a boring life.

Some of our tendencies have actually kept us bound in an increasingly downward spiral that we find hard to admit to. That is because in actuality few of us remain in a state of equilibrium. If we are honest with ourselves we are either heading upward or declining in vital areas of our lives. That is why I want to investigate the advantages of reaching for new paradigms to follow.

The Webster's Dictionary describes the word “*paradigm*” as “*model, example.*”

One major problem that we need to conquer is that of getting out of debt and staying out of debt. There is an overly high rate of families in this city and area who are having difficulty controlling their spending habits. There is an interesting article by Gillian White in The Atlantic titled “*Escaping Poverty Requires Almost 20 Years of Nothing Going Wrong.*” Talk about encouraging words! *Lets not give up too easily. This is a shift that is well worth the efforts we put into it.*

How Can We Set a New Paradigm of Financial Management?

I. THE PROBLEM OF DEBT (Proverbs 22:7)

II. THE POTENTIAL OF DETERMINATION (Hebrews 11:26a)

III. THE POWER OF DECISION (II Kings 4:7)

****** A man called the police and reported that all of his wife's credit cards had been stolen. Then he added, “*But don't look too hard for the thief. He's charging less than my wife ever did.*”

Source Unknown

I. THE PROBLEM OF DEBT (Proverbs 22:7)

A. We Become Enslaved

“The rich rule over the poor, and the borrower is servant (a slave - KJV) to the lender.”

Proverbs 22:7

I suggest that most people regret receiving their credit card statement in the mail. Most of us use it more than we should. Businesses produce their own credit cards because they realize that their customers will spend an average of 17% more in their store if they use THEIR credit card. Don't be taken in by the gold chains or other special introductory offers. These are easily paid for in a few months.

The Bible makes it clear that we should not get into debt. Unfortunately, we are generally not listening to its warning. It has created all kinds of grief and additional stress that has often been the source of marital breakdowns. We cannot owe money without becoming a slave to the one who is lending it to us.

The average college student in 2015 graduated with a debt of \$35,000. Those who live in debt in America have accumulated over \$15,609 just in credit card debt. If you carry the average credit card balance of \$15,609, pay a typical 15% APR, and make a minimum monthly payment of \$625, it will take you 13.5 years to pay it off. And that's only if you don't add to the balance in the meantime, which can be a challenge on its own.

“Canadian household debt ratios hit a record high over the spring, according to new figures released Thursday by Statistics Canada. The ratio of household credit market debt to disposable income rose from 165.2 per cent in the first quarter of the year to 167.6 per cent in the second quarter. That means households held \$1.68 in credit market debt for every dollar of disposable income, Statistics Canada said.”

<http://www.cbc.ca/news/business/debt-income-ratio-record-1.3763343>

This trend is showing no signs of slowing down.

“The only reason a great many American families don't own an elephant is that they have never been offered an elephant for a dollar down and easy weekly payments.”

Source Unknown

I. THE PROBLEM OF DEBT (Proverbs 22:7)(Contd.)

A. We Become Enslaved (Contd.)

“The latest statistics from the Federal Reserve indicate consumer debt in the United States continues to increase, reaching nearly \$3.6 trillion in April 2016. According to statistics published by the Census Bureau, that works out to over \$11,140 in debt for every man, woman and child that lives here in the United States.”

<https://www.bing.com/search?q=united+states+consumer+debt+statistics&FORM=QSRE5>

B. We Become Fearful

“Will not your debtors (or creditors) suddenly arise? Will they not wake up and make you tremble? Then you will become their victim.”

Habakkuk 2:7

I wonder how many people today fear that their creditors are about to close in on them. But it is not just those who are in debt that are walking in fear. So is the case of those who have plenty. This is not something new.

“A dreadful sound is in his ears: in prosperity the destroyer shall come upon him.”

*Job 15:21
KJV*

** A man was once boasting to an acquaintance, *“We have a whole roomful of furniture from France that goes back to Louis the 14th.”*

“That’s nothing,” replied the other. *“We’ve got a whole house full of furniture from Leons that goes back to the warehouse on the first.”* **

Source Unknown

II. THE POTENTIAL OF DETERMINATION (Hebrews 11:26a)

A. Don't Be Deceived

Unfortunately, we have had a host of Christian leaders who, through their teaching, have led the church into a massive debt load. One such teacher was Jimmy Bakker while he has the president of the PLT Club. But thank God, during his imprisonment that he came to his senses and began to warn people not to fall into the trap that he did. He was upfront with those he had once deceived.

“Don't pray, *'Lord, Your will be done'* when you are praying for health and wealth. You already know it is God's will for you to have those things! To ask God to confirm His will in a matter, When He has already told you what His will is, is an insult to God. It is as though you don't really trust Him, or that He is a good as His Word. Instead of praying, *'Thy will be done,'* when you want a new car, just claim it. Pray specifically; tell God what you want, and be sure to specify what options and what color you want too.

Such arrogance, such foolishness, such sin . . . What a shock to realize that I had helped propagate an impostor, not a true gospel, but another gospel – a gospel that subtly implied and often overly stated that God wants you to be rich! . . .

The more I studied the Bible, however, I had to admit that the prosperity message did not line up with the tenor of Scripture. My heart was crushed to think that I had led so many people astray. I was appalled that I had been so wrong, and I was deeply grateful that God had not struck me dead as a false prophet.”

Jim Bakker
“Prosperity and the Coming Apocalypse”
1998, pp. 22,23

Jesus, declaring the parable of the Sower

*“Still others, like seed sown among thorns, hear the word;
19. but the worries of the this life, the deceitfulness of wealth (riches) and the desires for other things come in and choke the word making it unfruitful.”*

Mark 4:18,19

We need to be determined not to follow teachings of deception that appease our lusts.

II. THE POTENTIAL OF DETERMINATION (Hebrews 11:26a)(Contd.)

B. Go After True Changes

We need to be determined to make changes. Perhaps I can help in encouraging you to be determined by offering you a few quotes from those whom God has sent to warn us.

“There is a worldwide economic confusion just ahead. In my vision, this is the clearest thing I have seen . . . Not only is the American dollar headed for deep trouble, but so are all other world currencies. I see total economic confusion striking Europe first and then affecting Japan, the United States, Canada, and all other nations shortly thereafter.

It is not really a depression I see coming – but a recession of such magnitude that it will affect the lifestyle of every wage earner in America and around the world.”

David Wilkerson
“*The Vision*”, Spire Books, 1974

Understanding what the world has come through and seem likely to be headed for again, we must strive for true changes. He that goes a-borrowing goes a-sorrowing. Poor habits must be stopped. Most churches are in debt because its pastors and people have become accustomed to living under the bondage of debt. They deceive themselves that they NEED things when in reality they WANT things.

C. Go After Trying Changes

Whether we are rich or poor, God doesn't want us to fall into the trap of loving money and the material things they purchase. Have you noticed that Cornwall's population is remaining about the same and yet we are continuing to build more houses. There is only one answer. Our family sizes are getting smaller. Yet interestingly, our homes are getting bigger. Why is that?

Good changes will try our patience and determination. It will not be easy. Breaking habits takes not just knowledge and wisdom but also a great deal of determination that will often stretch us to our limits. If it doesn't hurt, it probably won't bring about the changes that are required. Unfortunately, we like to live comfortably. God will bring us beyond our comfort level. Even one of the greatest leaders in Israel, Moses discovered this fact.

“He regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt, because he was looking ahead for his reward.”

Hebrews 11:26

III. THE POWER OF DECISION (II Kings 4:7)

*“And she went and told the man of God and he said,
‘Go, sell the oil and pay your debts. You and your
sons can live on what is left.’”*

II Kings 4:7

We need to learn to live on what is left after we pay our debts. God will not help us get into debt; we do it on our own but He will give us wisdom in how to get out of debt. We need to become very serious about breaking patterns that have brought us in bondage and fear.

We not only need to be determined to get out of debt, we need to make decisions and keep to them.

If you Are in Constant Debt

1. Love God and put Him first, not money. Buy only what you need (and can afford) – not what you want. Use cash instead of credit.
2. If you are not paying your credit cards at the end of each month, set a date to begin.
3. Lower your limits on every card you own. Most people can get along easily on one card with a limit of \$5,000.00
4. Check out about amalgamating your loans into one payment and use the money saved to pay off the debt.
5. Cut up most of your credit cards especially if you own one from a business like Canadian Tire; Leons; the Brick etc.
6. Be careful using credit cards for consumable items (food, gas, etc) that will not be paid on time.
7. Agree about any purchases you are about to make that will get your family into debt.
8. Don't be easy on yourself by making excuses about why you are in debt. You will be bound by what you tolerate.
9. Be humble enough to admit that you have made decisions which have got you and your family debt that has crippled your ability to enjoy life.
10. Make a plan to pay off your debt and keep to it no matter how much it hurts.

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Date: Jan 14/18

Place: FCA

Time: 10:30Am

Song: The Poorest King - G

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B. Go After Trying Changes - *Hebrews 11:26*

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