

Money — Family Crises #2

While on vacation at our cabin we were out boating when I smelled gas fumes. Charleen and the children could smell them, too. Although it seemed strange that we could still smell them when we were going full throttle, I didn't do anything about it that first time. The gas smell was there again another day, but we started the boat and used it anyway.

As we were waiting for a skier to get ready to take off I asked Charleen to turn off the key while I looked around the engine. There was gasoline pooled in the stern. We quickly returned to the dock where I started to work removing the gas tank. There was a hole in the bottom of the tank resulting in a steady flow of fuel.

After removing and repairing the tank I learned some things I had never known before. A gas leak in a boat is far more dangerous than a gas leak in a car. Fuel tanks in cars are far away from the engine so leaking fuel falls on the road; boat gas tanks are near the engine where there are electricity and sparks! Any leaking fuel stays back with the engine. Perhaps most disturbing of all, I read a publication from the Minnesota Department of Natural Resources that said the fumes from one cup of gasoline have the same explosive power as 15 sticks of dynamite!

Money is the fuel upon which families and households run. When correctly contained it is a wonderful commodity that brings great good. But when it starts leaking out of control, it has enough explosive power to destroy marriages and families. It can be worse than dynamite. The time to prevent explosions is before the leak begins. If you can already smell the fumes, stop the boat and take immediate action!

Money is one of the major causes of crisis in marriages and families. Although this has always been true, the problems are greater now than ever before. And money problems are not limited to gross mismanagement and extreme poverty. Most families face money crises. So let's look at some factors that cause family money crises.

Near the top of the list is the matter of desire.

Jesus said in Luke 12:15, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." Greed causes us to desire what belongs to somebody else. It is an explosive and self-destructive force. No matter what we have there is always more to get. And the more we feed the desire, the larger it can grow until it becomes what life is all about. Jesus was very clear when he said, "life does not consist in the abundance of possessions." The family that allows the desire for things to become central to life will create a crisis.

Let me try to put that into perspective. Most sincere Christians I know don't want to be materialists; they don't want to desire what others have. But in our society advertising can be an overwhelming force that is telling everyone around us to desire, desire, desire. And everyone around us then influences us as well.

Do you ever find yourself desiring things you don't really want? I can read a magazine or a newspaper and come across an ad and all of a sudden I have a tremendous desire for something I never even knew existed before. I drive a perfectly good car but wonder if I should trade it in

for another one. I see tools I'd like to have to fix things I don't own. It's crazy! Therefore, we must take active measures against the desire for things. In order to avoid money crises we must

determine in advance to resist the manipulative pressures of our materialistic society.

PREPARE is an outstanding pre-marital evaluation test produced by several Minneapolis psychologists. It includes ten questions related to financial management. Each person is asked to individually respond with: 1-strongly agree; 2-agree; 3-indecision; 4-disagree; 5-strongly disagree. A key factor in evaluating a couple is their level of agreement or disagreement in answering the questions. If there is a great deal of agreement then in all probability they will do well in their marriage, at least in that particular area. If there is a great deal of disagreement in their answers, then that is a trouble area where they may

Do you ever find yourself desiring things you don't really want?

need further counseling or training.

That is not to say that our views on money management are irrelevant, but it is to say that agreement/disagreement is very, very important. In some cases, it may be better for a couple to make less than the best decisions but at least be united in their decisions. Disagreement can be very dangerous. One is comfortable with debt and the other isn't. One keeps meticulous records on expenditures while the other has no idea how money is spent. One focuses on saving and the other focuses on spending. This is a crisis in the making. And it really doesn't matter how much money the family has.

What can be especially hurtful is when family members use these disagreements to injure each other. A wife may punish her husband by running up credit card charges. A child may rebel against parents by touching off their differences on finances.

A third cause of family crisis in terms of money is debt. According to Proverbs 22:7, "The borrower is the slave of the lender." Only those who have been enslaved to debt can fully appreciate the truth of this proverb. Debt can control one's life and dictate one's decisions. Avoiding debt can be the greatest preventative there is to family crisis.

Our purpose here is to understand the dangers of debt as a cause of family money crises. To begin I would like to share with you a portrait of the financially overextended family in our society as presented in Sylvia Porter's Money Book:

1. The family is young, has more than the average number of children and an average income.
2. The parents are easygoing, carefree, and impulsive, have "limited pleasure postponement mechanisms" and rubber wills when confronted with high-pressure salesmen.
3. Although the husband, in most cases, is satisfied with his job, one in three wives is dissatisfied with her husband's pay.
4. The family doesn't read anything, not even the daily newspaper. TV is the major communications medium in the family's life and TV disproportionately influences the couples buying deci-

sions.

5. The parents tend to blame their plight on vague, unavoidable "circumstances" or superficial backbreaking straws such as pregnancy, temporary loss of job, buying a car—and thus they feel their troubles are not really their own fault.
6. Neither husband nor wife assumes clear responsibility for managing the family finances.

A fourth cause of family crisis related to money is disaster. Any one of a number of disasters can hit an otherwise financially stable family. Among them are catastrophic illness, huge medical bills, lengthy unemployment—typically three months or longer, lawsuits, theft, foreclosure or some uninsured catastrophe such as a flood or auto accident. Preparation is the best way to avert such disaster. In our society insurance is the usual way. Other remedies may include bankruptcy, public assistance or help from family and friends.

Such disasters place enormous strains on marriages and families. This seldom shows up in the press or is discussed even at church. It is easier to talk about "looking for a job", "going to the hospital" or "finding a place to stay" than it is to talk about family fights, diminished self-esteem, casting of blame or feelings of hopelessness. Usually, these are far greater problems than the problems of dollars and cents.

What can we do to avoid family money crises or, if the crisis is already here, what can we do to handle it? Begin with a family philosophy of money. Better yet, make it a theology of money and seek God's way! The Bible has an astonishing number of verses on money and possessions. Plus, libraries and bookstores have wonderful reading resources available.

Talk through your family's approach to money. The best time to do that is before a crisis arises! If rightly done, there probably won't be a crisis.

Decide your philosophy of possessions. Is a car for status or transportation? What you decide will make an enormous difference in your spending. Is your housing mostly for shelter, mostly for prestige or mostly for investment?

Decide your philosophy toward debt. Is it ac-

ceptable or unacceptable? If debt is acceptable, how much and under what circumstances? The time to decide is not when making a purchase.

What is your philosophy on savings? I am convinced that the family that saves has a completely different approach to money than the family that doesn't save. I have told families in financial crisis that even if they begin a minimal savings program it can be one of the most practical steps they can take because when you start saving money it has a huge impact on your perspective on money.

And what is your family's philosophy concerning giving? Most people keep everything for themselves. This is totally contrary to what the Bible teaches. In Luke 6: 38 we read, "Give, and it will be given to you." And in II Corinthians 9:7 we find that "God loves a cheerful giver."

The advice if you are serious about avoiding or getting out of crisis is to write out a one or two page philosophy of money. What do you believe? What do you want? No specifics, just principles. Then put the paper away and come back to it in a week. Talk it over as a couple and as a family. Revise and refine it until it becomes a part of you. Argue about it if need be until you can agree. That by itself will have a major impact in averting and resolving crises.

A second factor in avoiding family money crises is priorities. It is really an extension of philosophy. Make a list of what is most important. If you have limited resources, (and everyone has some limit on their resources!), what is first, second, third and fourth on your list?

Proverbs 3:9 tells us, "Honor the Lord with your substance." This verse is most often used to motivate giving, and it certainly means that. But, we should have as our highest priority to honor God with whatever we have.

Contentment should be another high priority! The Apostle Paul said in Philippians 4:11, "Not that I complain of want; for I have learned in whatever state I am, to be content." Contentment is learned. It is a decision of the will and a discipline of life.

Charleen and I recently went through a process of considering some major purchases. Along

the way we asked each other the question, "Can we be content without it?" It was a turning point in a major decision. We decided to find our contentment elsewhere and didn't buy. The outcome won't always be the same, but learning contentment with what we have should be a major priority for every Christian.

According to I Timothy 5:8, "If anyone does not provide for his relatives, and especially for his own family, he has disowned the faith and is worse than an unbeliever." Several years ago I knew a man who would take his wife's medicine money and use it to print religious literature that he would then distribute. His priorities were wrong!

Charleen and I have decided that doing things together as a couple and as a family is more important than the house in which we live or the car we drive. We'd rather go to McDonald's or have Domino's pizza or go to the State Fair than drive a newer car or live in a larger house. But that doesn't mean that should be your priority. I know

another couple that skipped going out or doing anything extra in order to save enough money for a down

payment on a home. We must all decide our own priorities before God, but let me suggest a few that need to be near the top:

1. Giving to the Lord. Do it no matter how much.
2. Providing for family. Not luxuries, but essentials.
3. Paying debts. Aim to be debt free.
4. Savings. Even if it is only a dollar a week!
5. After these . . . make a list of all you could ever want; anything is fair game! Then, before every significant purchase, check your list and see and agree that this purchase is the highest priority.

Next, write a plan reflecting those priorities. The Old Testament book of Haggai opens with a financial crisis over what the Hebrew people should do. God had told them to rebuild the wall of Jerusalem, but they were having troubles making ends meet already. They argued that all their

Pray every day about your finances.

wages seemed to be going into a bag full of holes! Twice God told them, "Consider your ways." In other words, take inventory and make a plan.

What does God want you to do? Such plans can be simple. It involves figuring out what you have, your assets. Figure out what you owe, your liabilities. Determine how your money is spent, your expenditures. How much money do you have to spend, your income. Then put it all together and make a simple plan that reflects your philosophy and priorities.

Many people who have done this with wonderful results. Those in debt have gotten out. Those in crisis have found stability. Families have seen God at work; marriages have been saved; harmony has come.

If you need help, get it! Proverbs 15:22 tells us, "Plans fail for lack of counsel, but with many advisers they succeed." Wooddale Church provides courses on how to do it. Laypersons are often available to sit down and help people straighten out their finances and prepare a plan. Without a plan financial crisis will become the tragic pattern of life in a family.

Philosophy. Priorities. Plan. And prayer. Prayer is not left to the last because it is the least important, for in many ways it is the most important. But I suspect there are an awful lot of Christians who don't pray correctly when it comes to money. We pray that God will give us money. We pray that God will perform a miracle. We ask for signs about what to do.

Rarely is that the way God wants us to pray about money. It is far better to pray for wisdom. Wisdom is the divine guidance to use correctly what we have. It is not crisis-oriented; it is life-long oriented. Pray every day about your finances. I do! Ask God for the wisdom to have the right philosophy, priorities and plan. Don't wait until the crisis to pray about buying a new car - - - or at least don't just pray in the crisis! James 1:5 tells us that "If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him."

Faith Matters® is the Broadcast Ministry of
Leith Anderson and Wooddale Church
6630 Shady Oak Road
Eden Prairie MN 55344
952-944-6300
www.wooddale.org
©Leith Anderson