

## **Secure The Bag-3**

### **“Delay”**

Hey Newsong!

I want to take a moment and welcome our first-time guests and those worshipping with us online!

Let me ask you a question this morning...

Have you ever wished that you could go back in time?

When I was a kid I used to daydream about being like Marty McFly from Back to the Future...

When I was like 15 years old, I thought how amazing it would be to take my time traveling DeLorean back to 1906... the year my grandfather immigrated from Calabria Italy to New York...

This past week I read a 2015 Vanity Fair news article about a CBS survey that asked 1,020 people a series of questions regarding time travel...Where would you go? What past event would you want to see?

39% said they would want to go back to 1969 and see Apollo 11 land on the moon...

29% said they would want to go way back to 1492 and witness Christopher Columbus sail into the harbor of the Caribbean Island He called San Salvador.

The article had some crazy answers including 3% of those polled who said they would want to go back to the first time someone decided to eat an oyster...

Have you ever wished you could go back and undo a bad decision? If you decided not to listen to your friend...

If you had taken that job...

If you never said that one thing...

What about using a time machine to improve your financial situations...

Go back and make decisions to avoid debt...  
Knowing what you know now you could make crazy investments...

Like maybe going back to December 12th 1980...that's the day that Apple started selling stock at \$22.00 a share...According to how stocks work, that one share would have split into 56 shares each share worth \$14,896.00 each...meaning that your \$22.00 investment is now worth about \$834,176.00...

Just for fun, let's say you bought \$100.00 worth your investment would be worth about \$17,161,256.00

We're in week three of what I hope has been a very practical series about managing our money God's way...

What we're realizing is if we had a chance to do things over, most of us would choose to live by God's principles and not the worlds...

We would give more, save more and even invest more and we would want to spend less...

The bad news...

We don't have a time machine...We can't go back and undo things...but here's what we can do...we can start doing things God's way.

That's what this series has been about...

Taking God's biblical principles and putting them into three words that we can apply to our financial life...

Why are we doing this series?

I told you my agenda upfront but just in case you weren't here...I want you to find freedom in your finances

I truly believe that God wants you to find freedom in every area of your life, including your finances...

I want you to be blessed so that you can be a blessing to others...Imagine being able to be in a financial position to be able to say "Yes" to whatever the Lord asks?

I want you to teach your children these principles now so that they can avoid the same mistakes we've made...

The first word we learned was obey.  
Obedience is the starting point...it's the foundation...

***...You have a long history of ignoring my commands. You haven't done a thing I've told you. Return to me so I can return to you," says God-of-the-Angel-Armies. "You ask, 'But how do we return?' 8-11 "Begin by being honest. Do honest people rob God? But you rob me day after day. "You ask, 'How have we robbed you?' "The tithe and the offering—that's how! And now you're under a curse—the whole lot of you—because you're robbing me. Bring your full tithe to the Temple treasury so there will be ample provisions in my Temple. Test me in this and see if I don't open up heaven itself to you and pour out blessings beyond your wildest dreams. Malachi 3:7-11 (MSG)***

We said if we want God's blessings then we must follow God's instructions...If we want to live according to God's system we the first step is to obey...

Our second word was Pay...

We want to get to the place where we pay for things in cash...and we don't spend as much as we make...We need to avoid falling into the trap of debt...

***7 The rich rule over the poor, and the borrower is slave to the lender.-Proverbs***

***22:7 (NIV)***

We don't want to be slaves to our money...we want to serve God and not our money...so we have to go in order...

Obey comes first...or our strategy won't have God's blessing...Then we have to pay because our strategy won't work if we continue to accumulate debt...

Now this third word is so counter-cultural and so radical that you're not going to like it, because it's not easy in our world...

**Delay**

Delay means to put off until a later time, to defer, to postpone...I know what you're thinking...there's nothing positive about this word!

My flight gets delayed...I'm not happy

My bus gets delayed...I'm not happy

My Grande Americano with no sugar and room gets delayed...I'm not happy

So I get it...It's not a great word when it's applied to most things in life...but when it comes to our financial strategy it's an important principle...

Delay the **PURCHASE**

I know this sounds crazy...because most of us are spontaneous shoppers...And everything we see, we feel like we need it right now...



But we're learning how to think differently aren't we?

When PC & I were first married, we were spontaneous shoppers...big time...and here's the thing...we didn't really have any money...

What we did have was expensive taste and credit cards...In fact my wife still has very expensive taste...no matter what she happens to like...it's always the most expensive one...

So, let's just say that expensive taste + CC or lines of credit = debt...and just like so many of you...it got us into deep trouble...

Let me share with you one example

### **bought a van**

I ended up having to pay for something I didn't even have anymore...

You know what? It was hard...and it took time...but during this time we started putting God first in our lives...and we started to learn God's financial principles and asking the Holy Spirit to give us wisdom

One of the things we've learned to do is delay the purchase until we have the cash...I bought an old van...it needed work...it was a little embarrassing at times...but it got us from a to b most times...

We started to learn...to wait until we had the money...

**new dryer**

What are we doing? We're learning a whole new strategy to financial freedom...we're doing it God's way...

Delay the **UPGRADE**

We're always being bombarded with the latest and greatest...You still rocking that old Iphone? You still got that old laptop? Old Apple Watch? That old flat screen?

There's always something newer and better that we're told we have to have! Did you ever notice that we were pretty happy with what we had until someone told us what we didn't have?

Keep what you've got until you can buy another one...delay the upgrade

Now here's the thing...You start to live this way, the world will think you're foolish...

***16 Better a little with the fear of the LORD than great wealth with turmoil.-Proverbs 15:16 (NIV)***

God's Word says it's better to have a little...Better to delay...

Better a little peace, better to wait until you really need it...better to pay cash for it...better to have no stress about it...finance charges attached to it...

Better a little fear of the Lord than what everyone else wants...Better to be wise in the eyes of God than foolish in the eyes of man...Better to delay...

So what do we do while we're delaying? I'm so glad you asked...While you're delaying the upgrade you save the difference...

Save the difference between what you're paying now and what the new one would cost...

Now again, I realize that this is a crazy concept...but while we're delaying we start saving...we put it away, and in time it adds up...

Saving is wise according to the Bible...

***6 Go to the ant, you sluggard; consider its ways and be wise! 7 It has no commander, no overseer or ruler, 8 yet it stores its provisions in summer and gathers its food at harvest.-Proverbs 6:6-7 (NIV)***

***20 The wise store up choice food and olive oil, but fools gulp theirs down.-Proverbs 21:20 (NIV)***

We delay our purchases...we delay our upgrades and we start saving...we start living our life within our means...Last week we talked about creating a budget and paying off debt...So as we're putting all of this into action we save...

As we follow God's financial strategy we start to see progress...we delay today and save for tomorrow...

Let me illustrate all that we've been talking about...

It's payday...I made **\$1,000**...I'm doing things God's way, so I know that the first 10% of what I make belongs to Him...I return it to Him through my church...

**I've got \$900** now to pay my expenses for the week..it's been difficult because I was doing things my own way, but the Holy Spirit is helping me...I'm using wisdom, I'm using self-control...I'm working my budget...I'm sacrificing so I can get out of this debt...

I stopped eating lunch out everyday and started bringing my lunch with me...If you're still in school you're eating the schooly everyday...

I'm not buying my coffee...I got my stanley that I originally bought on amazon simply because everyone else had one...But now I'm using it

I canceled two out of the four streaming services that I was paying for and that gym membership that I don't use...and I was able to find **\$60** extra dollars a month

So far I've been able to add that extra **\$60** per month to my emergency fund while I'm paying my bills...and I only have **\$40** more to go to reach **\$1,000** (and I didn't have to sell my dog)

Good news...I received an unexpected blessing...I got **\$100** from my Mom for my birthday...And a free coffee from Starbucks...which is right next to Zara here I come...No...no...no

Priority's Mike...

I return 10% to God...that leaves me with **\$90** I use self-control... get my free Venti with extra whip...and I add the **\$40** dollars to my emergency fund...

I've got my **\$1,000** all saved and I take the **\$50** that I have left over and make an extra payment on my credit card

Before long, it's payday again and the cycle continues...and God blesses in all kinds of ways...and now I'm working that debt snowball...I'm getting aggressive...

I'm sticking to the plan...I'm delaying purchases I don't need...I'm delaying upgrades I don't need right now...

Here's some great news...

If you don't give up, if you hang in there, if you watch for the blessings of God and put it all toward your debt...You will become debt free

Now the priority isn't to climb out of debt...The priority isn't to pay others...it's to pay yourself...to save...to invest



So this is what happens...we can't outgive God right? He blesses us and now we get a raise... Hey, here's a crazy idea... What if I

### Delay the **RAISE**

I've never done this, but I was reading an article on investing and building wealth for your future and...Rod Loy has been living by this principle for years...I'm going to do this...

Let me show you how this works...

I was making **\$55,000** a year...God is good I get a raise to **\$60,000** a year...I return my tithe to God...I got a \$5,000 dollar raise which would be **\$500** more in my tithe and I save the **\$4,500**

Maybe even invest it...

Here's a crazy idea...I'm living my budget for one more year off of the **\$55,000**

Then I get another raise **\$63,000**

I return my tithe on the difference that's **\$300**  
and I save and invest the **\$2,700**

Then I give myself last year's raise and adjust  
my budget...What I've done is save or invest  
**\$7,200**

These numbers work no matter how much you  
make...And it keeps going...delay your raise  
and live off of last year's salary...You're just  
living your life one year behind your raise...but  
it adds up!

I know that this is a radical way to live...but  
imagine what you can do once you're debt free!  
Imagine what kind of blessing you could be to  
your family, to others...for the Kingdom?

This is a biblical principle

***11 Dishonest money dwindles away, but  
whoever gathers money little by little makes  
it grow-Proverbs 13:11 (NIV)***

Now listen, I am not a financial adviser but my wife and I do have one...You should get one too...someone who is gifted in saving and investing...someone to help you work your plan

And by the way all of this is in our plan...we want to be able to say yes to God whenever He asks...

Think about this...everything we're learning we can teach our children...and they can teach their children...and their children

We can see the cycle of poverty broken in our future generations if we simply start following God's financial strategy...

My question for you today, as I close is this...what can you delay? What do you really want but you can wait to have? Delay the purchase, the upgrade, the raise, sacrifice!

You say, that's impossible, no one is going to live this way...I'm not going to do this...The Bible mentions you...

***28 Like a city whose walls are broken through is a person who lacks self-control.-Proverbs 25:28 (NIV)***

It takes self-control to wait...

Without self-control we have no defense...

We just do what we want when we want...

It's time to stop the crazy!

I know that this is hard, and I know it's not fun, but how much fun is doing things our way?

By the way, these principles aren't just for our finances...How many times have we complicated our lives because we didn't have self-control?

Think about how people fall into sexual sin...

They don't want to listen to God's plan...  
God says wait, I know you want it now, but if  
you wait, things will be so much better...

If you do things my way, you'll avoid pain and  
heartache...

If you wait you'll avoid this long string of  
unhealthy relationships...if you just wait!

Why do people make horrible decisions with  
their life and their careers? They're not willing to  
wait on God's timing...

How much better would our lives be if we  
learned the principle of delay? If we listened to  
the wisdom of God...If we exercised  
self-control?

People date people they shouldn't date, marry  
people they shouldn't marry, move to places  
they shouldn't move, quit jobs they should keep  
and take jobs that they shouldn't...

All because they're in a hurry and they want to have it now! See we tend to trust God, but we don't always trust His timing. If we trust God and we're willing to delay, I'm telling you that God's plans are better than yours!

He has good plans for your future...

He has good plans for your spouse...

He's got good plans for your finances...

Trust Him and Trust His Timing!

## **What's the Holy Spirit saying to you?**

Father, teach us to wait. Forgive us when we foolishly rush ahead...when we don't exercise self-control...

When we allow our emotions to speak louder than Your voice...When we follow the wisdom of the world instead of the wisdom of your Word...

Father, we know we can't undo the past, but we can trust You for our future...We make the decision today to wait!

I want to talk to you today if you're far away from God...The greatest investment plan in all of history is when God sent His Son Jesus who was born without sin into a world filled with sin...

Jesus made the perfect sacrifice for the forgiveness of our sins...He took those sins upon Himself on the cross...He shed His blood, He died and rose again...

We are all sinners, but Jesus is a great Savior! The greatest investment of all time, Jesus gave His life for the greatest savings plan possible that you and I can be forgiven and have a relationship with God...

We can know God personally as our heavenly  
Father...Come to the cross!