

“Breaking Free of Debt ~ Eternity” [3.04.07]

One of my favorite pastimes is being outdoors; in my former life I did quite a bit hiking. During those days I quickly learned - It's easy to take your eyes off the top of the mountain as you make your way up the trail.

I'll never forget my 1st hike up to Mt. LeConte, in the Smokey Mtn.'s

- I took my youth group over to Eastern TN to enjoy a nice leisurely 11 mile day hike.
- I enlisted my buddy Marc Imboden to tag along; he was a hiking veteran ☺
- Morning of the day hike; we got up early & headed to the local Shoney's to load up on all the carbs we could stomach for added energy.
- Outside the restaurant Marc suggested we stop by a 7-Eleven and pick up some water & candy bars for extra energy; I was so full that this idea sounded unnecessary – but since he was the pro we bought a few supplies.
- The morning started out beautifully...
  - Birds were singing – students were happy.
  - @ the base of Mt. LeConte the trail head was wide & smooth ☺
- 1 hr. passed; then 2, then 3 hrs. passed; & still we were no where close to the top!
- We trudged on (may I add), my wife was really loving this = (2) trips, 1st & her last
  - By this time I was so hungry – I would have taken Emilee's Snickers Bar
- After (4 ½ hrs.) of climbing a fairly narrow trail; we finally reached the end of the trail; we broke through to summit which lay under a crystal blue sky.

For the 1st time we could see for miles & miles; Payoff was magnificent!

On the trail of life...

- Wealth & possessions entrench us in the present world;
  - Financial commitments & debts can be like “spikes chained to our legs & driven in to the ground”.
  - These debts sometimes make it difficult for us to look up & remember, ‘that planet earth is not our final destination’!
  - Easy to lose perspective!

(R) Hebrews 11: 13 – 16 or p. 927 in pew Bible

Bible says we are only foreigners & nomads here on earth; in other words - It's only a temporary stay!

Perspective adjustment - think about it this way...

- If you were traveling thru a foreign country on foot or by bicycle;  
‘What would your attitude be toward accumulating possessions’?
  - You would not hate possessions or think them evil; but you would choose them strategically!
  - Regarding most of them as encumbrances; unnecessary things that could slow your journey or eventually even make it impossible.

Tertullian [early church father] once wrote;

“And so it is that when a man walks along a road; the lighter he travels the happier he is. Equally on this journey of life; a man is more blessed if he does not pant beneath a burden of riches.”

This morning is about how to avoid being entrenched in this present world and how not to lose sight of our eternal summit; being w/Jesus.

So, how to we keep our focus & not lose sight of our eternal summit?

I. 1st = Pursue Spiritual Riches

A. Remember - it's only paper!

Isaiah 55: 2 = God pleads with us,

“Why spend your money on food that does not give you strength?  
Why pay for food that does you no good?  
Listen, & I will tell you where to get food that is good for your soul.”

B. Book of Proverbs lists (5) things more important than money:

1. Reputation: “A good name is more desirable than great riches; to be esteemed is better than silver or gold.” [Proverbs 22: 1]
2. Wisdom: “Blessed is the man who finds wisdom, the man who gains understanding, for wisdom is more profitable than silver & yields better returns than gold. Wisdom is more precious than rubies; nothing you desire can compare with her.” [Proverbs 3: 13 – 15]
3. Integrity: “Buy the truth & do not sell it; get wisdom, discipline & understanding.” [Proverbs 23: 23]
4. Intelligence: “Gold there is, & rubies in abundance, but lips that speak knowledge are a rare jewel.” [Proverbs 20: 15]
5. Harmonious relationships: “Better a meal of vegetables where there is love than a fattened calf w/hatred.” [Proverbs 15: 17]

Jesus added salvation to the list saying, “What good is it for a man to gain the whole world and yet forfeit his soul.” [Mk 8: 36]

Most of us would add good health – freedom - & happiness to the list of things that are more important than money.

- Instead of pursuing something fragile like...
  - Earthly wealth – determine that you will honor God by pursuing ‘righteousness; godliness; faith; love; & gentleness
- Instead of fighting...
  - to get to the top of the success ladder or gold watch that will someday fade away;
  - “Fight the good fight of the faith” & “take hold of the eternal life to which you were called.” [I Timothy 6: 11 – 12]

### C. (2) Contemporary Success stories

- 1st Success story = Lloyd Blankfein, age 52 has spent the last (8) months now as CEO of Goldman Sachs Group – the richest, shrewdest most powerful investment bank in the world.
  - Blankfein - Bronx-born & Brooklyn-bred grew up in a federal housing project in the blue-collar E. New York neighborhood.
  - @ age 16 he made it to Harvard on financial aid & a scholarship
  - Under his leadership, Goldman Sachs made \$9.34 Billion in 2006 as a company
  - @ Christmas time, Goldman Sachs handed out \$16 billion in bonuses;
  - Average bonus per employee = \$622,000.00
  - [Blankfein, CEO] received \$53.4 million in salary & bonuses 😊
    - Can you imagine – he must be elated, having the time of his life?
    - WRONG!
  - According to the article in 'Forbes,' "Blankfein can't sleep @ night, fretful over what could go wrong when the unforeseeable happens. He says, what keeps him up at night is how changes in sentiment because of unforeseen events could unravel years of wealth creation. He adds, how much wealth would leave how quickly & what be the knockoff effects? I worry about scenarios like that."
  
- (R) Ecclesiastes 2: 18 – 23 or p. 506 in pew Bible
  - Materially, wealthiest man to ever live!
  
- 2nd Success story = John D. Rockefeller [1st modern day Billionaire]
  - ← ← Article
  - Reporter once asked him, 'how did you amass such wealth'? He said, "Simple. Save (10%) Give (10%) & Live on the rest."
  - This eternal principle of generosity is the significant difference between Blankfein & Rockefeller!
  
- Similar 10 – 10 – 80 Principle we practice @ WRCC
  - Tithe (10%) Save (10%) & Enjoy the (80%)

Last piece of pastoral advice in keeping your eyes on the eternal summit, & not allowing yourself to become entrenched in this present world is...

#### II. 2nd = Determine to live a God-honoring lifestyle

- A. (R) I Timothy 6: 17 – 19 or p. 913 in pew Bible
- B. [Notice] Paul did not command those who are rich to stop being rich;
  1. They are told to '...use their money to do good.'
  2. 'The rich' are told to take a vow of generosity!

C. [Big question] who are these 'rich' today?

1. Statistically, if you have sufficient food, decent clothes, live in a house that keeps the weather out, & own a reasonably reliable means of transportation. You are among the top (15%) of the world's wealthy.
2. If you have any money saved, a hobby that requires some equipment or supplies, a variety of clothes in your closet, (2) cars (in any condition) and live in your own home; You are in the top (5%) of the world's wealthy.
3. If you have over \$500,000 in assets, this places you in the richest 1%
  - Nearly 3 billion people live on less than \$2 per day
  - ANSWER: You & I are the 'rich' Paul is addressing!

Vow of Generosity keeps us away from being entrenched by this present world!

(R) I Timothy 6: 6 - 10

D. Why it's important to re-evaluate our level of indebtedness?

- (1) Good reason to live economically is to loosen the grip of materialism in our own lives. Giving away what we don't need is the greatest cure for materialism.
- Another good reason for simpler living is found in (re-R) v. 19
- Perhaps the clearest reason for cultivating a God-honoring lifestyle is...
  - The dire spiritual need of the world.
  - There is also the cause of feeding the hungry & helping the unfortunate.
  - ← ← insert Tammie Gipe's story
  - Martin Luther (German Reformer & Theologian) once penned, "I have held many things in my hands, and I have lost them all. But whatever I have placed in God's hands, that I still possess."

Close:

These last (5) weeks have been about how to 'Break Free from Debt.'

- We pray that you have received some practical advice that you are beginning to practice as a family.
- Keith Comp's message, 'How our life might be different w/out debt.'
- ← ← insert (1) such Testimony of life after debt;

God longs to bless your family today;

1. Commitment Card [sign & to be kept in your personal Bible]
2. Confess your sins & ask Jesus to be Lord of your life
3. Invest in WRCC & become partners in our mission to influence Central Indiana & others abroad in the name of Jesus!