

CHRISTIAN MONEY \$ENSE

BBC FOUNDATION • CLARKS SUMMIT, PA

Root & Fruit Issues

Mark Robbins, CPA

True story - I recently ministered at a church in a nearby state through BBC FOUNDATION'S Stewardship Weekend ministry. This ministry seeks to reinforce the Bible's consistent messages regarding finances to local congregations. At the request of the pastor, I preach Sunday messages and then stay to provide free and confidential financial counsel to families and individuals.

Late on Monday evening, a woman arrived for her counseling session. She was obviously frustrated and did not hesitate to open up about her financial problems. She has a job as a computer analyst that pays her a six-figure salary. Five years ago, she had accumulated \$40,000 in credit card debt. She knew this was wrong and wanted to pay off the debt. Over a period of three years, she eliminated this debt by living below her means and redirecting extra money to the loans. She was proud of this accomplishment, as she should have been.

To quote Paul Harvey, "Now...the rest of the story:"

My counselee had obviously not learned her lesson. Six months ago, she decided to start using the credit cards again. At first she used the cards sparingly, but soon lost control and now owes \$30,000 in credit card debt. She was not proud of this, and I began to focus my counseling on encouraging her as she sobbed and said, "I can't believe I did this to myself again." I gave her some advice on how to whittle this debt down more quickly by reducing her spending and paying off one credit card at a time. But, I could not help but agree with her in my thoughts, "How could you do this to yourself again?"

While driving home late that night, I was reflecting on this particular counseling session. Suddenly I realized how she got herself back into deep financial debt. This woman was viewing her money problem as the "root" issue in her life. She thought that financial pressure was her main problem, but that is not the message of Scripture. Paul wrote to Timothy that the love of money is a root of all kinds of evil (1 Tim. 6:10). Our unbiblical thinking and selfish desires are the "root" of our problems. Financial pressure is the fruit that is produced. In other words, our checkbook and credit card statements are thermometers of our spiritual lives.

To truly change, this woman needs to see that her financial pressure is not the problem, but a symptom of her main problem. The true "root" issue relates to greed, lack of contentment and living for pleasure at any cost. This is what the world teaches us to do, but God cares about the heart, which produces the fruit of our lives. "Above all else, guard your heart, for it is the wellspring of life" (Prov. 4:23, NIV). How do you view your financial pressure? Do you think it is your "root" problem or would you agree with Scripture that it is a fruit issue that reveals other spiritual problems in your life? Don't focus on the effect. Focus on the cause of your problems - the heart.

- Get in the Scriptures – The book of Philippians has some wonderful teaching on contentment and joy. If you do not have a current Bible study plan, focus on this book for a month and begin to change your thinking.
- Get a plan – If you have never made a personal or family budget, you need to start. You will not get out of debt without it. Contact BBC FOUNDATION INC. to receive a free sample plan that can help you start this month.
- Focus on others – Purpose to increase your giving. Begin with your church giving and then consider other ministries that God is using to impact people. God can use your gifts to Baptist Bible College to prepare ministry students for effective service. There are other good ministries you can consider as well.

True or False? Your financial pressures are a symptom of other spiritual issues in your life. True. Now you know the rest of the story.

BBC Foundation has been ministering to churches and individuals regarding biblical stewardship since 1992. Send your questions on finances and stewardship to: BBC Foundation, 538 Venard Rd., Clarks Summit, PA 18411. Phone: (800) 451-8668, website: bbcfoundation.org; e-mail: info@bbcfoundation.org