

"Plan Ahead"

By Allan Pole



Theme: Prepare for tomorrow so you can enjoy it when it arrives.

Text: Proverbs 21:20

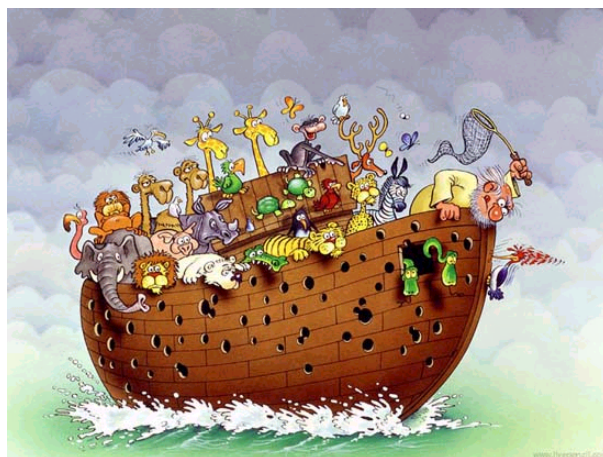
Here's a thought: Howard Dayton explains, "Saving is making provision for tomorrow, while debt is presumption upon tomorrow."

Years ago Brenda and I went on a trip with a family who, we discovered, were not very good at planning ahead. In the early part of our adventure they bought a lot of items in gift shops and ate frequently at nice restaurants then in the latter part they lamented their lack of money and ate sandwiches until they – and we – were sick and tired of them. Could this be an example of how many people live, spending what they have now with little thought about the future?

King Solomon pointed out this tendency almost 3,000 years ago in Proverbs 21:20: "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." NIV

The Living Bible expresses Proverbs 21:20 this way: "The wise man saves for the future, but the foolish man spends whatever he gets."

The Wise Man Saves for the Future



Noah is a prime Biblical example of one who planned ahead. The Bible does not specifically say how long it took Noah to build the ark but we know it took decades! Noah would definitely have had to plan ahead and deal with any woodpeckers on board.

Wisdom is not reserved for those with a high profile, as pointed out in Proverbs 30:24-25:

24 "Four things on earth are small, yet they are extremely wise: 25 Ants [for one] are creatures of little strength, yet they store up their food in the summer; NIV.

Howard Dayton explains, "Saving is making provision for tomorrow, while debt is presumption upon tomorrow."

What is the difference between saving and hoarding? Saving is done with the objective of readiness for times when you will need to draw on reserves to cover planned and unplanned expenses while hoarding is done with the objective of keeping it all to yourself. Today I am exhorting you to save and not to hoard!

Joseph saved during the seven years of plenty to ensure that there would be enough food for Egypt and his family during seven years of famine. We see the result in Genesis 47:11-12:

11 So Joseph settled his father and his brothers in Egypt and gave them property in the best part of the land, the district of Rameses, as Pharaoh directed. 12 Joseph also provided his father and his brothers and all his father's household with food, according to the number of their children. NIV

Steve Scalici, a Certified Financial Planner, reflects on what is known as the "Joseph Principle":

This is a great reminder that economic cycles have been going on for thousands of years and are actually normal. Economies go up and they go down. We've seen this here in the United States. In the past 70 years, the U.S. has had 12 recessions averaging about 10 months each. In the past 70 years, there have been 840 months. About 120 of those months were spent in recession. In the other 720 months, the economy grew.

Steve Scalici goes on to draw out two lessons in practical wisdom that we can glean from this: First, it's always best to rely on God and second, we need to leverage what we have for God and for others. (From www.crosswalk.com/family/finances/the-joseph-principle-flourish-during-times-of-famine-11579748.html)

Please don't let your eyes glaze over if you have heard this kind of message

before. I feel the Lord wants me to help you prepare for difficulties and challenges that come in life – including financially lean times. Will you plan ahead and prepare for them?

The Wise Man Saves for the Future

The Foolish Man Spends Whatever He Gets



In Proverbs 21:20 the foolish man literally spends it up or swallows it up. The wise man, rather, always has something in reserve and never exhausts himself. This principle certainly applies to finances but it could also apply to wisdom, to the oil of divine influence in one's life. (From Barnes' Notes, Electronic Database Copyright © 1997, 2003, 2005, 2006 by Biblsoft, Inc. All rights reserved.)

Let's compare Matthew 25:1-13:

1 "At that time the kingdom of heaven will be like ten virgins who took their lamps and went out to meet the bridegroom. 2 Five of them were foolish and five were wise. 3 The foolish ones took their lamps but did not take any oil with them. 4 The wise, however, took oil in jars along with their lamps. 5 The bridegroom was a long time in coming, and they all became drowsy and fell asleep. 6 "At midnight the cry rang out: 'Here's the bridegroom! Come out to meet him!' 7 "Then all the virgins woke up and trimmed their lamps. 8 The foolish ones said to the wise, 'Give us some of your oil; our lamps are going out.' 9 "No,' they replied, 'there may not be enough for both us and you. Instead, go to those who sell oil and buy some for yourselves.' 10 "But while they were on their way to buy the oil, the bridegroom arrived. The virgins who were ready went in with him to the wedding banquet. And the door was shut. 11 "Later the others also came. 'Sir! Sir!' they said. 'Open the door for us!' 12 "But he replied, 'I tell you the truth, I don't know you.' 13 "Therefore keep watch, because you do not know the day or the hour. NIV

We are called to be ready for the Lord's return at any moment but we are also called to be prepared in season and out of season (2 Timothy 4:2). I cannot replenish your lamp with oil and you cannot replenish my lamp with oil – this is a load or responsibility that each of us must bear (Galatians 6:5).

Opportune moments to speak, serve or give cannot be predicted. Such moments come in everyday life without a bolt of lightning or a trumpet call. Such moments don't necessarily bash down our front door but more frequently

knock quietly with a whisper (see Revelation 3:20). If you and I have nothing ready to give we will miss such opportunities.

From <http://globalnews.ca/news/1554809/more-canadians-living-paycheque-to-paycheque-survey/>, September 10, 2014:

The Canadian Payroll Association, in its sixth annual survey of thousands of Canadian employees, says it found more are living paycheque to paycheque, most are saving less than they should and even more are falling further behind in meeting their retirement goals.

About one in five Canadians said they would struggle to find \$1,000 if an unexpected cost came up.

The association said the survey found that more than half of employees — 51 per cent — would find it difficult to meet their financial obligations if their paycheque were delayed by a single week. That was up from an average of 49 per cent over the past three years.

For those aged 18 to 29, the number is even higher — 63 per cent report living paycheque to paycheque.

Meanwhile, more than a quarter of respondents — 26 per cent — said they probably could not come up with \$2,000 over the next month if an emergency expense arose.

I enjoy the Balderdash and Slang Teasers games where players try to fool their opponents by making up their own definitions while guessing the real meanings for obscure words. One such word is scurryfunge, which dates back to 1882 and is a hasty tidying of the house between the time you see a neighbour unexpectedly and the time he or she knocks on the door. In a more general sense it is to rush around cleaning when company is on their way over. I suspect that most Canadians scurryfunge their financial house when car troubles, unemployment, a baby, their child's university application or their retirement show up at the door.

This sign was apparently seen outside a shop in Atlanta, Georgia (www.petitemorte.com):



When Jesus told us not to worry about tomorrow in Matthew 6:34 He wasn't telling us to be *unprepared* for tomorrow. The principle we are talking about here relates not only to money but to how we spend our time and energy as well.

Beware of trying to shoehorn more activities into an already overcrowded calendar. Pay attention to your body. Be sure to get enough rest regularly and to get *extra* rest when you feel a bug coming on. How many times have you been sick in the last year? How many of these times were because you pushed yourself too hard, depriving your body of enough food and sleep? Whether it is your body or your bank account running on empty it will eventually catch up to you. It is time to stop this cycle of running and crashing for your sake and for the sake of everyone around you.

What draws little boys to the edge of the cliff while hiking or sightseeing? This drives mothers particularly crazy. If only I had a dollar for every time I had heard my mom say, "Allan, don't get too close to the edge!" There is something within many of us that call us to live close to the edge with our time, energy and money.

Ask Kathryn Seib to share for five minutes on how she saves a bit each month.

I haven't run out of gas for a while but I have come close. In my early years of driving I ran out of gas several times. When we bought our first church van and were driving it home from the used car dealer that should have filled the tank we ran out of gas in the station parking lot so my friend and I pushed it to the pump. Lesson learned: you will get further down the road when you leave some gas in the tank.

A budget or financial plan is essential. It does not need to be complicated but it does need to be intentional if you are going to make financial progress and be prepared for the lean times.

Larry Burkett (1939-2003), a Christian financial counsellor, suggested the following percentages be applied to your budget:

Tithes and Offerings (10%) and total taxes come off the top of your gross income. You are left with your net spendable income.

Housing (30%)

Automobile (15%)

Food (16%)

Insurance (5%)

Entertainment/Recreation (7%)

Clothing (5%)

Medical (5%)*

Miscellaneous (7%)

Savings (5%)

Indebtedness (5%)

*Canadians could include this with offerings, dental, savings or indebtedness.

American author Henry David Thoreau (1817-1862) declared, "I love a broad margin to my life."

Someone has explained that when Thoreau wrote this he was speaking with great enthusiasm of the joys of leisure time. When he lived in the woods at Walden Pond (which is actually a lake in Concord, Massachusetts), he did whatever physical work was necessary for his survival, such as chopping wood and tending to his garden. But, he also spent countless hours enjoying the silence and solitude of the woods. He loved contemplation, doing only as he wished.

The G7 leading industrial nations have agreed to cut greenhouse gases by phasing out the use of fossil fuels by the end of the century, the German chancellor, Angela Merkel, has announced, in a move hailed as historic by some environmental campaigners. (From www.theguardian.com/world/2015/jun/08/g7-leaders-agree-phase-out-fossil-fuel-use-end-of-century)

This raises the question, "How will Alberta survive without oil and gas revenue?" Perhaps you ask, "Why bother worrying about that far ahead?" We were one of the poorest provinces in Canada before a major oil field was discovered in the Leduc area in 1947 and we have it really good here in Alberta today – even with depressed oil prices. A loving, unselfish Heavenly Father calls us to build and plan for the generations that follow us. This applies not only to our government but to you and me as well.

My motorbike does not have a gas gauge but it does have a small reserve tank. All I have to do is adjust a valve when I feel my main tank is about to run dry. This has saved me more than once from having to walk to the nearest gas

station or to call AMA to bail me out.

Do you have a reserve tank in your bank account? If no, would you do yourself a favour and start to build one?

Most experts list the creation of an emergency fund as a critical part of a sound financial plan. Putting three to six months' worth of your income in the bank so that you have it on hand should you need it is a great way to give yourself some breathing room if your paycheques come to a sudden and temporary halt. Here is what I am asking you to do if you haven't already done it: begin to set aside a portion of your paycheques for a "rainy day" fund that amounts to what you would earn in three to six months. Thank the Lord for His provision, pat yourself on the back and encourage me with your decision when the rainy day comes and you have to draw from the fund.

Let's review Proverbs 21:20 from the Living Bible:

The Wise Man Saves for the Future
The Foolish Man Spends Whatever He Gets

Prepare for tomorrow so you can enjoy it when it arrives.

