

# GO GREEN

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Today, I launch a series of sermons for the new year with this theme: Faith For Challenging Times.

Charles Dickens' novel, "A Tale of Two Cities," refers to the years leading up to the French Revolution (1789), and begins with this familiar sentence: "It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity, it was the season of Light, it was the season of Darkness, it was the spring of hope, it was the winter of despair, we had everything before us, we had nothing before us, we were all going direct to Heaven, we were all going direct the other way."

There have always been challenging times. It would be arrogant and ludicrous to think that we live in the most difficult of times, but these are challenging times, for sure—spiritually, morally, politically, economically, socially.

Yet, to every generation, in the midst of just such perplexing circumstances, God extends an invitation to the life He calls "blessed"—a life with contentment, joy, liberty, love, and peace. Jesus said, "*I have come so that [you] may have life, and may have it abundantly*" (John 10:10). Do you have that blessed life? Are you experiencing that blessed life?

Now, when we judge by our experience, the life we have now may not seem so blessed. But if we judge our experience by the Word of God, we may be blessed in every setting. This is the act of faith, the walk of faith, the reward of faith.

You see, faith has been given to us by God for *just such* occasions—tumultuous, unsettling, distressing, challenging times. Faith is what will win the day, when nothing else can!

Jesus said, "*Here on earth you will have many trials and sorrows. But take heart, because I have overcome the world*" (John 16:33). Then John later explained, "*Every child of God overcomes this evil world, and we achieve this victory through our faith*" (1 John 5:4).

So, this month, let's examine how to put our faith to work in our finances. How to make a financial difference in our homes, in our church, and in our communities. (With thanks to Pastor Bob Franquiz.)

Let me begin this first message by reminding you that colors communicate.

At the street corner, the red light means “Stop,” the green light means “Go,” and the yellow light means “Hurry up or you’ll miss it!”

At work, we say the new hire who just graduated is “green,” inexperienced, still learning his way around.

When your neighbor gets a new car, does it make you “green” with envy? I hope not.

When someone really irritates you, do you turn “green” with anger, like the Incredible Hulk?

When you’re taking out the trash, colors inform us: blue is for paper, green is for plastic, black is for trash.

A lot of people are talking about “going green,” and this church has had an evaluation by Dominican University’s MBA program to help us become certified as a “green business,” but today I am especially concerned for people who are having real trouble with the color green—that is, with their money, their cash. Too many people are having so much trouble that they’re going broke, they’re in debt up to their eyeballs, and some are going bankrupt.

Before I became a believer (at age 21), I didn’t have much trouble with money. As a hippie, I didn’t have enough to get in trouble. I had just enough to survive.

After yielding my life to Jesus, I began to work regular jobs. Somehow, from the very start, I understood that I was to honor God with the first tenth of what I earned. Writing my first tithe check was a little bit of a shock for me—I had never given away that much of my money before—but it quickly became my regular habit. In fact, it became such a delight that I would continue to give the same amount even when I was between jobs, until I didn’t have enough left, and then I gave a tenth of whatever I had. It always seemed a “good” thing to me, a privilege really, to return the tithe to the Lord.

But here was the problem: no one ever taught me what to do with the other 90%. I usually just spent all I had until I could get some more, and then I spent that, too. Sometimes, I would be emotionally moved by a need presented by a missionary or other speaker, and give some more away. But there was no plan, no principle. It was feast or famine.

Eventually, I discovered credit cards and, without realizing it or intending to, racked up a sizeable debt. I thought I was still doing well, as long as I could make the monthly payments. I hadn’t stopped to do the math. But when I did, I learned that if I continued to depend on credit and paid only the required minimum payments, I would be paying against my debt for the rest of my life, and I would have spent 4-6 times the value of my original purchases.

Convenient, maybe. Wise, never.

*“A wise man will hear and increase in learning, And a man of understanding will acquire wise counsel” (Proverbs 1:5; NASB).*

Today, I want to present five ways to go green financially.

### **#1- I Earn My Green Honestly.**

Friend flying First Class for the first time (as the result of a frequent flyer miles upgrade) got so comfortable that he slept right through the meal. When he woke up, his wife told him that the man sitting on the other side of him had finished the meal and then stood up, opened the overhead cargo bin, unzipped his bag and slipped into it the silverware from his meal, then zipped up the bag and sat down. He stole the airline silverware! What kind of person can afford to fly First Class, but needs to steal a single set of silverware?

Whenever I received more change from a purchase at the store than I was supposed to, I used to think, “Lucky me!” and pocket the money. After I began to follow Jesus Christ, I realized that I had been making out “like a bandit”—I had been taking what was not mine (the fact that it was handed to me notwithstanding).

Today, it makes me grin inside to give back the change given me in error, and in some cases makes a cashier very happy!

Some years ago, I was visited by a missionary friend, who arrived with a briefcase that he had found in the intersection near Dominican University. Together, we opened it to look for some identification. We found none. But we did find an envelope with \$10,000 in cash. Then we began in earnest to explore the contents for some clue to the owner’s identity. There were notes written in the Thai language, and a business card from a Thai restaurant, and some other papers that suggested they might have been at the university.

So I contacted a friend who worked there to see if she could discover if a group from Thailand had been there. Sure enough, they had, and the group’s host called me. As it turned out they had just arrived for a month’s visit, and on their first day had lost the briefcase with the money for the entire group. He brought the group leaders to the church office to pick up the briefcase, without telling them the purpose of their visit. When I told them that we had found their briefcase and handed it to them, they shrieked with joyous relief!

You say I lost \$10,000. I say I lost nothing. It wasn’t mine to begin with. I was no poorer than the day that the briefcase came into my home. But I also say that I gained something that I can never lose—the joy of helping someone else in need (and it didn’t cost me a dime!).

Honesty is a quality that should mark every child of God, especially in the workplace.

*“GOD cares about honesty in the workplace; your business is his business” (Proverbs 16:11; MSG).*

If you don't put in your *full* eight hours, you're stealing from your boss. Just ask yourself how you would feel if you found your boss, or another co-worker, sloughing off when they should be working. It's demoralizing. It's aggravating. It's cheating.

Ultimately, as a Christian, you work for God, not simply the person who pays your wages. So, do your best *for Him*. *“Work willingly at whatever you do, as though you were working for the Lord rather than for people” (Colossians 3:23).*

If your job provides a stapler at your desk for managing your paper tasks, that's great. But that doesn't mean that you can take the stapler home with you, because... “They'll get me another.” Or, “They'll never miss it.” You're thinking like someone who needs a policeman to follow them around all the time! Don't take advantage of your employer. It's just the Golden Rule. Treat them the way you would want to be treated, and treat their stuff the way you would want others to treat your stuff.

*So here's the first Green Test for you:*

Am I working for my boss the way I would want my own employees to work for me? Yes? Or, no?

## **#2- I Give My Green Faithfully**

Most of us interact with money every day. Whether it's buying lunch, paying bills, shopping for groceries, going to the laundromat, getting a coffee, or plugging a parking meter.

Yet, when it comes to church, many of us have been so turned off by radio and television preachers who plead for money every week, and promise riches and healings for those who give, that if the pastor mentions money from the pulpit, we tighten up inside—men button the hip pocket of their slacks so no one can get hold of their wallet, and women sit on their purses.

You've probably heard others say (certainly never you) with a bitter sneer, “All the churches want is your money.”

That's enough to intimidate an earnest pastor. For years I avoided talking about money from the pulpit lest I be branded as “one of them.” Then something happened.

I realized how God was blessing me, as I was faithful to honor Him with my money. The first thing that happened was that we always had work to do, and our paychecks met our needs. The second thing was that He blessed us beyond our needs. The third thing was that we got

completely out of debt, except for our rent and our car payments. And eventually, we got the cars paid off, too. All this time, we were returning the tithe to God and giving to missions also.

One year, as I was preparing my taxes, and recording all our income and expenses on a spreadsheet I came to a startling and inexplicable discovery. I called Martha over to what I was seeing. “Honey, I can’t explain it, but we spent more cash money than we took in last year!” We didn’t have any savings at the time, so it was a real mystery! God was blessing us.

And I realized that what God was doing for me, He wanted to do for others. God showed me that I needed to help others discover the principles of giving that were providing me such a blessing.

You see, when we give to God cheerfully, it is an act of worship, just as much as offering Him a song from our heart. It expresses who God is to us and how we love and trust Him.

*“The purpose of tithing is to teach you always to put God first in your lives” (Deuteronomy 14:23; LB).*

As I have become consciously serious about my giving—returning the tithe (and I say “returning” because the tithe actually *belongs* to God), and giving to support the church’s projects and outreaches and missions—and as I have grown in generosity—I have also grown spiritually in other dimensions of my life. I have found that my giving is actually a key to my spiritual development!

Some well-known Christians, like JC Penney, the merchandise retailer, or RG Letourneau, inventor of earthmoving equipment, learned to grow in generosity through bringing the full tithe back to God, until eventually they were so blessed by Him that they were able to live on just 10% of their annual income and gave away the other 90%.

*Here’s the second Green Test:*

Am I honoring God by bringing the full tithe of my income to the church? Yes? Or, no?

### **#3- I Save My Green Systematically**

Here are some shocking statistics for your consideration. The average Japanese citizen saves 20% of his or her income. The average European saves 18% of his or her income. The average American saves -2.2% of his or her income every year.

It’s not like we are saving nothing. Instead, we are actually increasing our debt by 2.2% every year!

*“The wise man saves for the future, but the foolish man spends whatever he gets”* (Proverbs 21:20; LB).

Let me share with you the 10-10-80 finance plan. It’s simple. When I receive my paycheck, the first 10% goes to God, the second 10% goes to savings for me (that’s actually paying myself!), and I live on the remaining 80%.

You say, “But I can’t live on 80% of my income. That’s why I spend 120% to make ends meet.”

The first thing to ask yourself is this: “Is the job I’m in really a career?” Because if it’s not, then you need to step away and get the training and skills that you need to build a career with an income that can sustain your family.

If it’s not that, then you may just be overspending. You need to take the time and make the effort to know what you are actually spending and for what. For some, it’s a hard pill to swallow, but you have to build on reality, not imagination.

Let me say that another way: Build your life *out of* your imagination—your dreams—but build it *on* the foundation of reality—who you really are and where you really are at this point in your life.

Here’s why saving some money is important: Saving forces you to think about your future.

The Bible says, *“Watch what ants do. Learn from them and be wise. They store up food in the summer and gather their supplies before winter”* (Proverbs 6:6-8).

Ants are smarter than some people! They know things are always going to be rosy. The tide will turn. The economy will cycle. Sometimes less money will be coming in. Other times more money will be going out. That’s why you need to build up savings.

Dave Ramsey and others like Him recommend that every household have a minimum of \$1,000 put away in a do-not-touch emergency savings fund, that will only be used in a genuine emergency. Now, Christmas gifts are not an actual emergency, even if you didn’t prepare until December 15<sup>th</sup>. And a trip to Disneyland does not constitute a genuine emergency.

Then, if your car breaks down (a real emergency)—no sweat! You’ve already got the money set aside to fix it. Get it done, and begin saving that \$1,000 again.

Whenever you save, you’re earning interest. Now, your money is working for you!

Even if you are presently in debt, establish your emergency fund first, then tackle the debt.

*Here's the Green Test:*

Am I saving money each month for the future? Yes? Or, no?

#### **#4- I Invest My Green Wisely**

If you have developed the 10-10-80 plan and are practicing it consistently in your life, it's time to move to the 10-10-10-70 plan. That means 10% to God, 10% to savings for me, 10% for discretionary investing, and live on the remaining 70%.

The reality is, we are not getting any younger, people. I may still feel 35, but my joints tell me otherwise (as do my hair color and my eyesight and my hearing).

We pretty well know we cannot rely on Social Security (if it will still be functioning at all) to cover our cost of living. Just ask anyone who's trying to live on Social Security if it's meeting all their needs.

You don't want to be a drain on your family when you get older. And you don't want to be living in their garage, because you can't afford anything more. Well, the time to prepare for that is now.

*"If you obey God, you will have something to leave your grandchildren. If you don't obey God, those who live right will get what you leave"* (Proverbs 13:22; CEV).

If you invest in your family's future, they will be able to go even farther than you have. You do that by investing in your future now. Here are three ways to do so:

##### *1. Retirement*

The US average car payment is \$464 per month. If you invest that amount for 40 years (\$216,000) in any decent mutual fund, here's what you would have at retirement:

- 3% will double your money to \$421,000.
- 6% will yield over \$890,000.
- 10% will give you \$2,650,000.

Do you think you could manage on that amount in your retirement years?

Of course, you might ask, "How can I live without a car?" Well, what about driving a used car while you're building your future? A new car loses 25% of its ticket value the moment you drive it off the lot, and after just four years, it has lost about 70% of its value. In that time you've already paid over \$32,000 for a \$26,000 car and it's now worth less than \$6,000. Not a really good deal.

Listen: Most people overestimate what they can do financially in a year, and they underestimate what they can do financially over a lifetime.

## *2. Life Insurance*

I don't sell life insurance, but I understand that the stats on death are still hovering at about 100%. We all die. In the event of your untimely death (and most of them are untimely), will your family be taken care of?

Term life insurance is available for less than \$20 per month, to provide \$100,000 or more for your family to have to pick up the pieces and move on.

## *3. College Fund*

For Christmas this year, my brother made an investment in a college fund for each of *my* grandchildren! What an enormous blessing. They will each have a huge head start because of his generosity and forethought.

It's a similar idea: your money can sit there for 10-15 years working for you every day, earning you money every month, money you can freely share with your children or grandchildren.

*"If anyone doesn't take care of his own relatives, especially his immediate family, he has denied the Christian faith and is worse than an unbeliever"* (1 Timothy 5:8; GW).

If you think you can't afford to put away \$1,000, let me inform you that the average American family spends \$1,000 a year on ice cream. ColdStone or college? It really adds up. Just think about it.

Some people think a church should never have any savings, because someone could be using that money right now to save souls or build churches, and we can't take it with us. Well, we recently made a strategic decision to rebuild our savings, which over the last five years have been depleted, while we tried to maintain the status quo of ministries.

It costs something in the short run to build up your savings, but it makes sense if you have the long view in mind. It's not just about the money—the dollars and cents—it's about the formation of your soul, the building of godly character.

Where would we be today if God didn't "look at the end from the beginning"?

*Here's the Green Test:*

Am I investing in my future? Yes? Or, no?

## #5- I Spend My Green Carefully

We are all familiar with the saying, “Money talks.” Unfortunately, for many of us, it only says, “Goodbye.”

I imagine we have all at one time or another come to the end of our money, only to find that there’s still a little month left. And we wonder, “Where did it all go?”

The reason we wonder that is because we don’t have a budget in place, we don’t track our spending. I will tell you from experience, once you start this, you won’t go back. A budget, properly used, offers financial peace and comfort.

Without the pressure of salesmen and advertising to confuse you, you can prepare a budget at home and *know* what you can really afford before you arrive at the store or the dealership.

*“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty”* (Proverbs 21:5).

It starts with knowing what you have to work with and deciding—*you* deciding—where you want your money to go. And then living within your means.

*Here’s the final Green Test:*

Do I have a working budget? Yes? Or, no?

If you need help developing a workable budget, ask me. I can point you to a reliable book, or free online tools, or look over your plan with you.

You may not have what you want right now, but if you determine to honor God with your finances and live within the means that He provides today, He will bless you and increase your wealth—your real worth as a person—in so many ways. He wants to increase your livelihood, so put Him first and work patiently and faithfully.

Let’s go green financially!