

ABCs of Financial Freedom #4 - Decision

When you make a decision, do you stick to it? How many New Year's resolutions have already fallen to the wayside? Going to the gym 5 days week. 5 became 4 then became 3 which became 2. Did I go at all last week? It can be really hard to make a decision and stick to it. Especially good decisions.

A reporter asked a very successful business executive, "What is the secret of your success?"

"Two words – Right decisions."

"And how do you make the right decisions?"

"One word – Experience."

"And how do you get experience?"

"Two words – Wrong decisions."

Making good decisions and sticking with them is essential, especially when it comes to our financial freedom. In the ABCs of Financial Freedom we've seen the importance of adjusting our attitude. That is the A. Most financial problems begin not as money problems, but as attitude problems, and the attitude that leads to financial freedom for followers of Christ is to recognize that everything we have comes from God and to honor him first all we have.

The B in ABCs is breaking the bondage of debt over our lives. Avoid debt when at all possible. Get out of debt as fast as possible.

Last week we looked at C which stands for choice. Our choices make all the difference. You may not be able to choose the financial destiny of your life, but usually we have the power to choose the financial direction. Financial freedom is a choice, not something that happens to us, and there are several biblical choices we can make that lead to financial freedom. If you missed last week's sermon, I encourage you to go online and check it out.

A. B. C. D. D stands for decision. I know last week was about choice, which can mean the same thing as decision, but I mean decision as in a commitment – making a firm decision and then sticking with it.

Hopefully over these last three weeks you've been encouraged to make some good financial decisions. You've made the decision to honor God first with your money. You're going to make tithing and giving a priority in your financial life.

You've made the decision to get out of debt. You're cutting out extraneous expenses. You're going to get some extra money coming in. You're going to do the debt snowball and you've listed all your debts from smallest to largest and you're going to pay them off.

You've set down with your spouse and you've agreed on a budget, or you've decided to start saving an emergency fund, or you're going to diversify your investments. These are all good

decisions. They're biblical decisions, they will put you further down the road to financial freedom.

But now, you've got to stick with it. The challenge is going to be you're dealing with more than just the normal difficulty in sticking with a commitment. Following God's way leads to freedom, but it is never easy.

I want to take you to a story in 2 Kings. If you've got your Bibles or devices open them to 2 Kings 5. This story is not about finances, but it's filled with spiritual principles that can apply to any spiritual commitment you've made, including following the ABCs to financial freedom.

It's a story that actually happens with one of Israel's enemies, the Arameans. They were Israel's northern neighbors in what we know today as Syria.

This is one of the Old Testament stories that shows us the global heart of God. God's desire was always to save all people, not just one people. God chose Israel, not just to save them, but as God promised Abraham, to one day bless all nations. So, in this story God uses a prophet in Israel to bless the military commander of Israel's enemy. Chew on that one for a minute or two. "God you want me to do what for who?" Verse 1 introduces us to the main character,

Now Naaman was commander of the army of the king of Aram. He was a great man in the sight of his master and highly regarded, because through him the Lord had given victory to Aram. He was a valiant soldier, but he had leprosy.

So Naaman is this great military leader. The Bible calls him a great man. He's a man with power and a man with prestige, but he's got leprosy. This isn't necessarily the modern disease that goes by that name. Leprosy was an umbrella term for a number of skin diseases that afflicted the ancient world. By their very nature, these diseases could be very debilitating, and they were often quite contagious, so leprosy carried a huge social stigma with it. The story continues.

Now bands of raiders from Aram had gone out and had taken captive a young girl from Israel, and she served Naaman's wife. She said to her mistress, "If only my master would see the prophet who is in Samaria! He would cure him of his leprosy."

So Naaman's wife has a slave whom they took as a captive on a military raid of Israel. She's just a young girl. The word used here could indicate a girl anywhere from an infant to adolescence. Our best guess is she's 10 to 12 years old, old enough that she remembers a prophet named Elisha, and the wonderful miracles God did through him.

Contrast this little slave girl with her own who is described as a great man. But we have a God who uses even little girls to speak great truth to great men. All the power and prestige in the world cannot save this man; only the knowledge possessed by this little slave girl. Never underestimate what God can do through you. Never look at another person and say, "God could never use someone like me to reach someone like them." Oh, yes He can.

Also notice that this little girl is more than just in a servant's position; she possesses a servant's heart. She is not bitter toward her oppressor. Who would have blamed her if she had kept the good news to herself? "Let this man who commands the men who stole me from my home suffer. After all it's his just punishment from God." How many opportunities to share Christ do we miss because we are bitter and angry, and want those who mistreat us to get what they deserve, instead of showing them the same grace God showed us while we were still sinners?

And so Naaman reports this to his king who tells him to go to Israel, and the king sends 750 pounds of silver and 150 pounds of gold coins and ten sets of clothing, I'm hoping these are some fine threads. All of this is tribute to the king of Israel to win his cooperation. This shows you just how much the king values Naaman as a military commander.

Naaman arrives in Samaria, the capital of Israel, and he presents his letter to the king. The king in Israel at this time is a very wicked man by the name of Ahab. He's led the whole nation into idol worship. This is why God was giving victory to Israel's enemy. And when Ahab reads the letter asking him to cure Naaman of his leprosy, he freaks out. Verse 7, *"And when the king of Israel read the letter, he tore his clothes and said, 'Am I God, to kill and to make alive, that this man sends word to me to cure a man of his leprosy? Only consider, and see how he is seeking a quarrel with me.'"*

Ahab is distraught, because he realizes he's got no power to heal Naaman. He also knows that none of his prophets of Baal and Asherah have the power to cure leprosy. He thinks he's being set up. He thinks the Arameans are looking to start a fight.

Word of what happened leaks out and gets to the prophet Elisha, Verses 8 and 9 say,

But when Elisha the man of God heard that the king of Israel had torn his clothes, he sent to the king, saying, 'Why have you torn your clothes? Let him come now to me, that he may know that there is a prophet in Israel.' So Naaman came with his horses and chariots and stood at the door of Elisha's house.

There's a very thinly veiled insult in Elisha's message to King Ahab. "You may not recognize that there is a prophet or the true God in Israel, but this foreigner will sure know there is." By showing there is a real prophet in Israel, Elisha will prove there is a real God in Israel. I find it funny that a little slave girl is smart enough to recognize who real prophet of God is, but a wicked king like Ahab refuses to see it.

Naaman shows up at Elisha's house with his full entourage. Verse 9 says he showed up at the door of Elisha's house with his horses and chariots, and we have to assume all of his silver and gold and fine threads. Check out Elisha's response in verse 10.

And Elisha sent a messenger to him, saying, 'Go and wash in the Jordan seven times, and your flesh shall be restored, and you shall be clean.'

Elisha, who by the way, sent for Naaman, doesn't even come out to greet this foreign dignitary. Instead he sends a messenger with his instructions for healing, "Go wash in the Jordan River seven times."

Why such a detached response? We can only guess. I imagine that Elisha wanted Naaman to know that his healing had nothing to do with his power and prestige. I think Elisha may be testing his faith. Will you accept the truth even if doesn't come from the lips of a great man? Will Naaman recognize that God's power has nothing to do with the person? Perhaps Elisha wanted to show Naaman that he wasn't motivated by profit and expected no payment.

Naaman, for his part, is not the least bit impressed with the prescription he gets from the prophet's messenger.

But Naaman was angry and went away, saying, "Behold, I thought that he would surely come out to me and stand and call upon the name of the Lord his God, and wave his hand over the place and cure the leper. 12 Are not Abana[c] and Pharpar, the rivers of Damascus, better than all the waters of Israel? Could I not wash in them and be clean?" So he turned and went away in a rage.

Naaman expected a personal response from the prophet. He expected some sort of ritual. He wanted Elisha to say the magic words. He wanted some sort of pomp and circumstance to accompany this dramatic moment of healing. Instead he gets a simple message from a delivery boy telling him to take 7 baths in a muddy little river.

There is absolutely nothing impressive about the Jordan River. You can easily wade from one side to the other. Naaman can think of two much more inspiring rivers in his own home city of Damascus.

Naaman takes the whole thing as an insult. He didn't just go away disappointed. He went away in a rage. He's mad because what he's asked to do is beneath him. Thankfully, Naaman has some level-headed servants in his entourage. And we read in verses 13 and 14,

But his servants came near and said to him, "My father, it is a great word the prophet has spoken to you; will you not do it? Has he actually said to you, 'Wash, and be clean'?" 14 So he went down and dipped himself seven times in the Jordan, according to the word of the man of God, and his flesh was restored like the flesh of a little child, and he was clean.

His servants undermine his pride with common sense. This isn't a demeaning thing the prophet has asked of you. "It is a great word the prophet has spoken to you." If the prophet had asked you to do some great and difficult task, you would have happily done it, why refuse such a simple instruction. Why not try this simple cure? What could it hurt? Naaman follows their advice and he is healed.

This is not the end of Naaman's story. He converts and becomes a worshipper of God. He acknowledges God as the only true God. It's quite the remarkable statement of faith, "*Behold I know that there is no God in all the earth but in Israel.*" Elisha refuses to accept any payment for his part, but he has a servant who sneaks off and tells some lies to try and score some silver. Of course, he is busted, and he lies to Elisha, and in the end the servant walks away with the leprosy from which Naaman had just been healed. But for our purposes here this morning, we're going to stop the story here, and mine a few nuggets of application as you journey the road of financial freedom.

Here are six powerful lessons:

1. No one is immune from problems.

It doesn't matter whether you are the commander of a great army or the CEO of a corporation or a teacher, or a factory worker, or work in an office cubicle. No one is immune from problems. Naaman may have been a great man, but none of his power and prestige saved him from getting leprosy.

As we talked about last week, we can make good choices that get us on the road to financial freedom, but none of those choices can guarantee you won't have problems and setbacks. You can avoid some. You can minimize others, but everyone on their road to financial freedom experiences setbacks.

They come in three forms. You will get discouraged. You will see other people buy new cars, and nice clothes. You'll see their Facebook posts when they go on really cool trips to exotic locations, and you'll be tempted to give up. "Why am I struggling to get out debt, when these people are all really happy?"

You're going to get distracted. There are going to be things that come along and you'll find it really easy to rationalize. "Well, the car is getting too expensive to keep fixing. We should just get a new one. The kids really want to go on this school trip and we don't want them to feel left out." If you're not careful, these distractions can sound real convincing, and you'll find yourself in the same bondage again.

There will be detractors. You will have so-called friends who make fun of you. They will urge you to give up. There will be people in your own family who will tell you that you're doing the wrong thing, and they will make arguments that sound really good in the moment.

These are more than just the normal difficulties in sticking with a decision. You have an enemy who is committed to getting you to fail. Satan is going to do everything he can to keep you from financial freedom. He's going to throw obstacles in your path. There will be difficulties and challenges. There will be temptations and distractions. Anything he can do to get you off the road to financial freedom.

2. God will use the most unlikely sources to get us what we need.

Notice who God used in our story to get Naaman what he needed – A little slave girl, a prophet’s messenger, and his own personal servants. It wasn’t the great and powerful. All of his king’s silver and gold meant nothing.

When you trust God and you make the firm decision to follow his path to financial freedom you will discover his help coming from the most unlikely sources and in the least expected ways. Money that you had no idea was coming in, comes in. People randomly giving you money saying, “God laid it on my heart to give this to you.” Groceries left at your front step. Financial windfalls that are exactly what you need, even down to the penny. I’ve seen all these things in more with God working in my own life. Don’t give up. Trust that God can and will provide.

3. The answer to our problems won’t usually be what we want to hear.

God will lead you to financial freedom, but His solutions won’t always be what you want to sign up for. Naaman wanted to be cured of his leprosy, but when he heard the instructions to go wash seven times in the Jordan, he found it insulting.

There will be things that God asks you to do, and you’ll think, “That’ll never work.” Tithing is that way. How can I get out of debt faster by giving more to God,” but God says, “Just try me.”

4. We’ll be tempted to come up with our own plan.

We can always come up with a way that sounds better to us. We always want to modify what God asks us to do instead of simply trusting him and obeying him. Off the top of his head, Naaman could come up with two other rivers that were much better candidates than the Jordan. They’re bigger. They’re longer. They’re cleaner.

You’ll be tempted to say, “We’ll follow God’s plan. We’ll do everything except for this one part. God didn’t have our situation in mind when he said that. Our situation is different. It’s unique. God would understand. Do you really think that God in his perfect knowledge and wisdom overlooked your problem when He inspired His word? Do you really think He would say, “Oops. I left that part out? It’s okay. Go ahead. No. Don’t come up with your own plan. Stick with God’s plan.

5. Wise friends will always encourage us to do what God wants

This is how you can tell who your truest friends are: they will tell you what you need to hear; not what you want to hear. Your best friends will encourage you to obey God. There will always be plenty of voices that will tell you what you want to hear. There will always be those to tell you to turn this way or go that way. Listen to those who tell you what you ought to hear. Thankfully, Naaman had advisors and servants who told him what he needed to hear, instead of a bunch of “yes” men. They could have said, “You’re right boss. This guy doesn’t know what

he's talking about. You're so much better than that second rate excuse for a river." Your best friends are those who tell you to do what God says. Listen to them.

6. God's Way is Always the Right Way.

Although Naaman was tempted to follow his own way, he eventually did what he was told and was healed. There is great security in obedience. You will never regret having obeyed God. No one ever gets to the end of their life and they're sitting there on their death bed and they say, "You know what. I was too faithful. I should have disobeyed God more. I wish I hadn't done all the right things. I wasted too much of my life pursuing holiness. That never happens.

But I can assure you of this. Countless are those who've met the final hours of their earthly lives, and how their hearts ached over their misspent youth, over selfish and sinful choices. Oh, how they wish they hadn't done this or hadn't done that. They wish they could do it all over again and do it differently this time. "If I had only known, I would have done it God's way."

Conclusion (Stay on Target)

My favorite movie growing up was Star Wars, and my inner 8 year old still loves that movie. Yes, I'm a nerd disguised as a preacher.

In the climatic scene the rebel alliance is making their desperate attack on the Empire's Death Star, even as the evil Lord Vader is on the cusp of destroying them completely. Luke Skywalker and his band of X-Wing fighter pilots are making a daring torpedo run down an engineering trench on the great space station. Laser canons and Imperial TIE fighters make this trench run a veritable valley of death.

As the fighters make their approach to their torpedo launch point, there is one refrain that is repeated over and over again. Stay on target. Stay on target. Stay on target. Don't let the defensive towers scare you off course. Don't let the enemy fighters distract you. Keep your eyes on the prize and stay on target.

That's my message to you this morning. Stay on Target. The decisions you've made to find financial freedom. Your commitment to follow God's ABCs. Stay on target. Don't get sidetracked. Don't get distracted. Stay on target. You will blow up the death star of financial bondage, and you will find financial freedom.