

Opening the Books Andy Stanley

Idea: You can't follow Jesus and remain out of balance financially.

Visual: Balancing a bat or stick on my palm. *Scriptures: Matthew* 6:21, *Luke* 16:13

Introduction

1. We are introducing a brand new series today called *Balanced*. We are talking about creating balance in your finances. But before we talk about *money*, we need to talk about *balance*.

2. So to begin with, I want to introduce you to the three laws of balance: say them with me:

Reference Point-Constant Correction-Clear Objective

- Reference Point: If I were to ask you to balance on one foot with your arms stretched out, you would instinctively look straight out in front. That's the proper point of reference. None of you would instinctively look at one of your hands. Balance requires a singular point of focus.
- Constant Correction: Modifications. Tweaking. If I were to ask you to walk along a narrow plank, you would make constant adjustments as I am doing with my hand. This is what a good financial planner does. Modifies your portfolio to adjust to changes in the market in order to keep your portfolio balanced.
- Clear Objective: Any time you are balancing something, you have answered the question: What am I trying to do? Keep the end of the pole in the air. Stay on the plank. Balance allows you to remain where you want to be. Balance allows you to progress to where you want to be.
- 3. Now, if I violate any of the laws of balance while balancing this pole, something happens immediately. The pole falls down.
- 4. If you violate the laws of balance in your finances, nothing happens immediately. And that's the reason we do nothing. If there were an immediate consequence, we would make a course correction immediately. If your nose grows when you tell a lie, you quit lying. If your eyes got larger every time you looked at something you shouldn't look at, you would quit looking. If your ears . . . shouldn't listen to. Mouth . . . say things.
- 5. But why make a course correction financially when you can get a home equity line of credit?
- I. Finances follow the law of the harvest . . . not the law of Pinocchio.