

Wise Advice about Money

Selected Proverbs CBC 9/20/09 a.m.

ENGAGE: ILL: James Dobson, in his book, *Coming Home: Timeless Wisdom for Families* [242-43] tells of a time when his daughter, as a teenager, came home one day and said, “Hey, Dad! There’s a great new game out. I think you’ll like it. It’s called Monopoly.” Dobson says, “I just smiled.”

“We gathered the family together and set up the board. It didn’t take the kids long to figure out that old Dad had played this game before.” Dobson says, “I soon owned all the best properties, including Boardwalk and Park Place. I even had Baltic and Mediterranean. My kids were squirming, and I was loving every minute of it.

“About midnight I foreclosed on the last property and did a little victory dance. My family wasn’t impressed. They went to bed and made me put the game away.”

Dobson then makes this insightful comment: “As I began putting all of my money back in the box, a very empty feeling came over me. Everything that I had accumulated was gone. **The excitement over riches was just an illusion.** And then it occurred to me, *Hey, this isn’t just the game of Monopoly that has caught my attention; this is the game of life. You sweat and strain to get ahead, but then one day, after a little chest pain or a wrong change of lanes on the freeway, the game ends. It all goes back in the box. You leave this world just as naked as the day you came into it.*”

FOCUS & SET THE STAGE Biblically: Money can be a great servant, but makes a terrible master. **How can we make sure we serve God not money?** As we conclude our study of the book of Proverbs we will see that **the book of Proverbs makes numerous references to wealth and riches and poverty.**

PREVIEW: As we consider wise advice about money from the book of Proverbs, I want you to see several ways we can serve God not money by the way we acquire, handle and use our money.

ANNOUNCE the passage: For the Scripture reading this morning turn in your Bibles to **Prov 30:7-9** [p. 585].

What principles can we learn about how we use our money from the book of Proverbs? The overarching principle (or wise advice) about wisdom that Solomon gives us is that **our trust must be in the Lord not in our riches.** We must serve God not money.

Serve God Not Money (Prov 11:28).

Note the warning Solomon gives us about not trusting in our riches. Turn in your Bibles to Prov 11:28 (NKJV): “He who trusts in his riches will fall, But the righteous will flourish like foliage” (Prov 11:28 NKJV). Solomon observes, “Those who depend on their wealth to protect or deliver themselves from trouble will suffer a downfall, that is, **they will meet with disaster due to their own evil.**”

ILL: Think about the rich man and Lazarus (cf. Luke 16:19-31). The rich man trusted in his wealth, lived for himself, and look at the disaster that met him at death! **How many people live life, as if life is all about how much they can possess.** Their trust is in their wealth!

By way of contrast the implication is that the righteous do not trust in their riches but in the Lord. **Solomon observes, “If our lives conform to the Word of God we will experience fruitful lives.”**

God richly provides us with all things for our enjoyment (cf. 1 Tim 6:17). There is nothing wrong with **obtaining** riches, but there is a great deal wrong with **trusting** in them instead of trusting in the One who gives them—and who can take them away. The Bible warns us against greed and against putting our trust in passing things like wealth. God wants nothing to come between you and Him. **God does not entrust money to us as a permanent possession. TRUST THE GIVER.** Trust God, not what God gives you.

TRANS: Now when Christ commands us to be absolutely loyal and obedient to Him in every respect (cf. Matt 22:36) this includes how we handle our money. As we look at wise advice about money from the book of Proverbs let’s consider several implications of what it means for us to serve God and not our material possessions. **What are some ways we can serve God not money? First,** we can serve God by being diligent in our work.

Serve God Not Money by Being Diligent in Your Work (Prov 10:4; 14:23).

As we’ve previously noted God wants us to be **diligent** in our work. **With diligent work, financial benefits may come.** Solomon observed that the lazy worker tends to become poor while the diligent worker tends to be financially rewarded. SLIDE “The one who is lazy becomes poor, but the one who works diligently becomes wealthy” (Prov 10:4 NET). BLANK SLIDE Hard work tends to result in riches compared with the poverty brought on by laziness.

Solomon is not saying laziness is the cause of all poverty in the world. Laziness is one potential cause of poverty. This proverb also isn’t saying every person who’s wealthy got that way from hard work. Clearly some wealthy people inherited their wealth or just fell upon it or won the lottery. Solomon observes that in general **laziness leads down the economic ladder and diligence leads up the economic ladder.**

Solomon looks at the same insight in **Proverbs 14:23:** SLIDE “In all hard work there is profit, but merely talking about it only brings poverty” (Prov 14:23 NET). BLANK SLIDE “Be more afraid of idle talk than of hard labor,” Solomon says. Solomon contrasts talk without work (which produces nothing) with labor that produces something.

The Hebrew word translated “hard work” means work that’s toilsome, even painful; the kind of work that makes you drip with sweat or that requires so much concentration and focus your head begins to hurt after a while. Solomon observes that if you or I are people who are more inclined to just talk rather than industriously work we will have needs that go unmet.

APPL: Are you performing your work with diligence? **Do you need to be more DILIGENT in your work?** Have you been affected by the poor work habits of those around you? Do you need to renew your commitment to serve the Lord in your work?

TRANS: A second way we show we serve God is by **practicing honesty and integrity in life and in work.**

Serve God Not Money by Practicing Honesty and Integrity in Life and in Work (Prov 11:1, 26; 16:8, 11; 20:10, 23; 22:1).

Solomon emphasizes our need for honesty and integrity again and again. God cares about how we acquire what we have. If you or I get what we have in a way that is not honest or lacks integrity, we can be sure that the blessing is not from God.

If you or I ruin our name in the pursuit of riches, we have lost something very important in God's sight. SLIDE A good name is to be chosen rather than great wealth, good favor more than silver or gold" (Prov 22:1 NET). BLANK SLIDE Your good reputation is more important than material wealth. Being well thought of by others is more valuable than getting ahead materially.

For example, Solomon observes that the merchant who holds back his grain from the free market to raise prices when there is a **great need** for the produce will not be thought well of by others. SLIDE "People will curse the one who withholds grain, but they will praise the one who sells it" (Prov 11:26 NET). BLANK SLIDE It is assumed that merchants are supposed to have a social conscience.

Better to have a modest income acquired with honesty than to have great material wealth acquired dishonestly. SLIDE "Better to have a little with righteousness than to have abundant income without justice" (Prov 16:8 NET). BLANK SLIDE

ILL: Unethical behavior tarnishes any gain you might have and will be judged by God. Just think of **Bernie Madoff** [MADE off], the admitted operator of the largest investment fraud committed by a single person who was sentenced on June 29 of this year [2009] to 150 years in prison, the maximum allowed. Or think of **Ivan Boesky** [Bo-ski] who was involved in a Wall Street insider trading scandal that occurred in the United States in the mid-1980s. Boesky seemed to know his world would know one day crash down upon him. Before his arrest and conviction he had said: **"I can't predict my demise, but I suspect it will occur abruptly."** Boesky never recovered his reputation after doing a stint in jail, and paying hundreds of millions of dollars in fines and compensation for a host of separate insider trading scams. **Unethical behavior tarnishes any gain you might have and will be judged by God.**

And **this judgment includes bringing trouble upon your family and household.** SLIDE "The one who is greedy for gain troubles his household, but whoever hates bribes will live" (Prov 15:27 NET). BLANK SLIDE Those who are honest in their business dealings, "those who hate bribes," Solomon states, "tend to live longer."

ILL: As I think about honesty in business practices, and even going the extra mile, I think of **my grandfather, Clifford Myers**, who peddled fruit in southern Illinois for over sixty-five years up until he was over 100 years old. He used to tell those who worked for him, "Put the biggest and best peaches on the bottom, and put the smaller ones on top. I want those who buy from me to be surprised when they see the best peaches on the bottom."

Blessing comes to those who are honest in their business dealings, but for the wicked person, even if they have a house full of money, they also have a house full of trouble. SLIDE "In the house of the righteous is abundant wealth, but the income of the wicked brings trouble (Prov 15:6 NET). BLANK SLIDE

God hates dishonest business practices. One way this was often done in Bible times was with their scales and weights. The Mosaic law required that scales and measures be accurate and fair

(Lev 19:36; Deut 25:13). Shrewd dishonest people kept light and heavy weights to make unfair transactions. Again and again in Proverbs we are reminded that cheating someone in business in order to gain wealth is an abomination in God's sight. SLIDES "The Lord abhors dishonest scales, but an accurate weight is his delight" (Prov 11:1 NET). "Honest scales and balances are from the Lord; all the weights in the bag are his handiwork" (Prov 16:11 NET). "Diverse weights and diverse measures – the Lord abhors both of them" (Prov 20:10 NET). "The Lord abhors differing weights, and dishonest scales are wicked" (Prov 20:23 NET). BLANK SLIDE The Lord hates dishonesty in business transactions, but the Lord takes delight in honest business practices.

****APPL:** Dishonesty, get-rich-quick schemes such as gambling and the lottery, and greed all violate principles found in Proverbs. **Are you involved in dishonest business practices?** If so, you need to come clean. God says to you and me, "If you refuse to acknowledge your sin, including dishonest business practices, you will eventually be undone and brought to ruin, but if you confess and turn away from dishonest business practices you will find mercy" (cf. **Prov 28:13**). Have you been cheating the company you work for or your customers? If so, you need to agree with God that what you are doing is wrong and make restitution.

ILL: I think of the change that God worked in **Zachaeus**, who as a chief tax collector would organize the other tax collectors and collect healthy commissions. After Jesus' acceptance of him, Zachaeus showed his repentance in this way: SLIDE "Zacchaeus stopped and said to the Lord, 'Look, Lord, half of my possessions I now give to the poor, and if I have cheated anyone of anything, I am paying back four times as much!'" ^{19:9} Then Jesus said to him, 'Today salvation has come to this household, because he too is a son of Abraham!' ^{19:10} For the Son of Man came to seek and to save the lost'" (Luke 19:8-10 NET). BLANK SLIDE

REIT/TRANS: Serve God by practicing honesty and integrity in life and in work. God delights in honesty. **A third way** you can demonstrate you serve God is to stop wearing yourself out to get rich.

Serve God Not Money by Not Wearing Yourself Out to Get Rich (Prov 23:4-5)

TRANS: Now while we are to work hard our focus must be on serving God, not money. It's easy for us to get caught up in the cycle of trying to get just a little bit more.

ILL: **Lee Iacocca** admitted that of the seven deadly sins, greed is by far the worst. Hear him as he quotes what his Italian-born father told him: "My father always said, 'Be careful about money. When you have five thousand, you'll want ten. When you have ten, you'll want twenty.' He was right. No matter what you have, it's never enough." [Cf. Iacocca: *An Autobiography*, quoted in Swindoll, *Tardy Oxcart*, 393.]

Note the balance that Solomon gives to us about the perspective we must have in our work. Turn with me in your Bibles to Prov 23:4-5. "Do not overwork to be rich; Because of your own understanding, cease! **5** Will you set your eyes on that which is not? For *riches* certainly make themselves wings; They fly away like an eagle *toward* heaven" (Prov 23:4-5 NKJV). Solomon is telling us: "Do not wear yourself out to become rich; be wise enough to restrain yourself" (Prov 23:4 NET). Have enough understanding to stop wearing yourself out trying to get rich. Money and possessions are not the purpose for life!

APPL: Some people say, “I live to shop!” Or they live their lives as if their purpose in life is how much they can accumulate. Again, as followers of Jesus Christ this is not to be our attitude. Jesus warns: SLIDE “Watch out and guard yourself from all types of greed, because one’s life does not consist in the abundance of his possessions” (Luke 16:15 NET). BLANK SLIDE Jesus warns us to guard ourselves from the strong desire to acquire more and more possessions and experiences. This isn’t what life is all about. “Don’t wear yourself out to become rich; be wise enough to restrain yourself.” **Why?** “When you gaze upon riches, they are gone. Riches make wings for themselves, and fly off into the sky like an eagle” (cf. Prov 23:5).

ILL: Think back to the dramatic downturn the stock market took a year ago. How quickly what we accumulate can be gone.

APPL: Are you burning both ends of the candle in your effort to get ahead? Are you wearing yourself out trying to get more? Overwork is often a contributing factor in the break-up of homes and marriages. At times we need to be told, “Slow down. Stop to enjoy the blessings God has provided. Don’t wear yourself out to get rich.”

ILL: For seventeen years my wife, Janel had a craft business, selling hand-stenciled rugs [that’s R-U-G-S) not (drugs). One of our sons used to find it humorous that we would get junk mail addressed to Janel’s Hand Stenciled Drugs!] God dropped the business into Janel’s lap while I served a small church in Savonburg, Kansas. Over the years the business grew. In addition to several of our children, at its height two or three other ladies helped Janel on a part-time basis to get the product ready to sell, primarily at fall craft shows. Janel wisely realized that, with three of our daughters still in high school, the business was taking too much time away from the family and home and gave the business up. “Do not **wear yourself out** to become rich; be wise enough to restrain yourself. When you gaze upon riches, they are gone. Riches make wings for themselves, and fly off into the sky like an eagle” (Prov 23:4-5 NET).

TRANS: Now just because riches can be quickly gone, does not mean we should spend all that we receive. Proverbs encourages us to save in times of plenty for future times of need. **A fourth way** we can serve God not money is by consistently saving a portion of our income.

Serve God Not Money by Consistently Saving a Portion of Your Income (Prov 13:11).

Solomon observes that money gained without work tends to diminish quickly, because it was come by too easily. SLIDE “Wealth gained quickly will dwindle away, but the one who gathers it little by little will become rich” (Prov 13:11 NET). BLANK SLIDE Solomon here encourages us to not spend all of our money. Systematic saving, of even a small portion, over time can greatly increase. Consistently save a portion of your income.

Being prepared ahead of time is a mark of true wisdom. SLIDE “Ants are creatures with little strength, but they prepare their food in the summer” (Prov 30:25 NET). BLANK SLIDE The wisdom of the ants is found in their **diligent preparation** of food supplies in the summer for times in the winter when food is scarce. Save in times of plenty for those times of need.

APPL: Are you systematically setting aside a portion of your income for the future? There’s wisdom in doing so. Even if it’s only a small amount, the discipline of developing this habit will serve you well.

TRANS: Now in order to be able to save a portion of our income **we must control our spending**, which includes not taking on foolish debt. About four out of ten American families annually spend more than they earn. **Do you realize that overspending is sin? A fifth way to serve God is by avoiding foolish debt.**

Serve God Not Money by Avoiding Foolish Debt (Prov 22:7).

Poverty tends to make us dependent upon or obligated to others. In **Proverbs 22:7** we are told: SLIDE “The rich rule over the poor, and the borrower is servant to the lender” (Prov 22:7 NET). BLANK SLIDE I appreciate what **Tim Peck** says in this regard: “Some people take this proverb as telling us to never borrow money for anything. **Some** within the Christian community **believe**, based on this verse and others in the Bible, **it is always sinful for a Christian to buy anything on credit**, whether it’s using a credit card or financing a car or even buying a house.”

Tim says: “I don’t think that’s what this verse is saying, and here’s why. Throughout the Old Testament—and Proverbs is part of the Old Testament—being in a financial position of being able to loan another person money was linked with being blessed by God. In fact, in **Deuteronomy 15** God promises that if the people of Israel walk in God’s blessings **they would be in a position to LEND other people money** and would not need to borrow from anyone. I find it unlikely that if the ability to loan is a position of being blessed by God, God would want us to use his blessings to lure other Christians into sinning, if borrowing is always wrong.

“Clearly borrowing is not always the best idea. In fact, in most cases maybe it’s **not** the best idea. **Much of what the Bible says about borrowing is negative, but the Bible stops short of saying we should never buy anything on credit.**

“The Bible does say we should always repay what we borrow. David in noting a characteristic difference between the evil and godly observes: SLIDE “Evil men borrow, but do not repay their debt, but the godly show compassion and are generous (Ps 37:21 NET). BLANK SLIDE The apostle Paul commands us: SLIDE “Pay your taxes, too, for these same reasons. For government workers need to be paid. They are serving God in what they do. ⁷ **Give to everyone what you owe them:** Pay your taxes and government fees to those who collect them, and give respect and honor to those who are in authority” (Rom 13:6-7 NET). BLANK SLIDE

“This proverb in [Prov 22:7] is saying when we borrow money we place ourselves in a position of servitude under the person who loans us the money. In ancient Israel, when this was written, this was literally true. If you borrowed money and could not meet the terms of repayment, you or a member of your family literally became the slave of the lender, and you had to work as a slave to pay off that person. You were only released from your slavery when you paid off your debt. Borrowing was risky, especially when it was based on nothing more than a promise to repay.

We get in trouble today when we overextend ourselves with credit. The average per household debt in the U.S., not counting mortgage debt, is about **\$14,500**, with **\$8,400** of that being credit card debt. If you don’t pay off your credit card each month (like 60% of Americans), a typical credit card purchase ends up costing you **112 percent more** than if cash were used. With the average American making 24% of their purchases with a credit card, this means (because of the interest you are paying) you have much less money available to you. If you are not paying off your credit cards each month, I encourage you to cut them up, get rid of them. A \$1,000 charge on an average credit card will take almost 22 years to pay, and will cost more than \$2,300 in interest (\$3,300 total) -- if only 2 percent minimum payments are made. [Cf.

<http://www.spendonlife.com/content/CreditCardDebtEliminationAndFactsAboutDebtInAmerica-1-223-3.ashx> accessed 9/17/09]

“As a general rule, if you’re spending more than 10 percent of your monthly income on consumer debt like credit cards and car payments, you’ve overextended yourself. You need to think about rearranging your priorities. **It’s better yet to pay off the credit card bill every month, allowing you to invest money into your future and into God’s work around the world.**” [Cf. Tim Peck, “Wise Up About Money,” *Preaching Today Tape #241*; cf. www.PreachingTodaySermons.com emphasis added.] Serving God not money means we seek to avoid incurring needless debt.

TRANS: Now **if we manage what God has given, we will have enough money to give away.** And there are proverbs which direct our steps in that area as well. We’ll consider two additional ways we can serve God not money related to our giving. A sixth way you can serve God not money is by honoring the Lord from your wealth.

Serve God Not Money by Honoring the Lord from Your Wealth (Prov 3:9-10).

We noted last week that we are to **honor the Lord from our wealth** (cf. Prov 3:9-10). As we give back a portion of what we have to the Lord, we are acknowledging that all we have comes from God. The Proverbs 3:9-10 says, SLIDE “Honor the Lord from your wealth and from the first fruits of all your crops; ^{3:10} then your barns will be filled completely, and your vats will overflow with new wine” (Prov 3:9-10 NET). BLANK SLIDE

Our gratefulness to the Lord for redeeming us from sin should cause us to regularly give back a portion of what God gives us. Now no offering can ever acknowledge totally what God has done for us. But giving back to the Lord is a way to say we are aware and appreciate the blessing God has given us.

APPL: Are you consistently honoring the Lord from your wealth?

TRANS: A seventh way we show we are serving God with our finances is by sharing generously with the needy.

Serve God Not Money by Sharing Generously with Those in Need (Prov 11:24-25; 19:17).

When you show kind favor to those in need for no particular reason and with no hope of repayment, you lend, as it were to the Lord. SLIDE “The one who is gracious to the poor lends to the Lord, and the Lord will repay him for his good deed” (Prov 19:17 NET). BLANK SLIDE God’s repayment does not necessarily mean that if you give to the poor you will get money back. The rewards here in the book of Proverbs involve life and prosperity in general. SLIDE “We must help the weak, and remember the words of the Lord Jesus that he himself said, ‘It is more blessed to give than to receive’” (Acts 20:35b NET). BLANK SLIDE

God teaches that the person who pays no attention to the great needs of the poor will also have great needs himself that go unanswered. SLIDE “The one who shuts his ears to the cry of the poor, he too will cry out and will not be answered” (Prov 21:13 NET). BLANK SLIDE Those

who refuse the needs of others will themselves be refused when they need help. ILL: I think again of Jesus' account of Lazarus and the rich man. Cf. Luke 16:19-31.

Proverbs teaches us that **the generous individual will be rewarded**. We will not lack nor miss what we give away to the poor. SLIDE "The one who gives to the poor will not lack, but whoever shuts his eyes to them will receive many curses" (Prov 28:27 NET). BLANK SLIDE . Did you realize that God blesses us so we may be a blessing to others? Solomon reminds us that the generous will be rewarded. APPL: God wants us to be good stewards of our money. Being generous to the needy does not mean we give to every panhandler that comes our way. At the same time as we see genuine needs, God is pleased as we generously help others as God enables us. "Selfish, stingy people," Solomon says, "will be reviled for their heartless indifference" (cf. Prov 28:27b).

CONCLUSION

Now some of the most profound advice on money comes near the end of the book of Proverbs. This advice comes in the form of a prayer by **Agur**. **Turn with me in your Bibles to Prov 30:7-9 (NKJV):** Two *things* I request of You (Deprive me not before I die): **8** Remove falsehood and lies far from me; Give me neither poverty nor riches— Feed me with the food allotted to me; **9** Lest I be full [i.e., become satisfied] and deny *You*, And say, "Who *is* the Lord?" Or lest I be poor and steal, And profane [i.e., demean] the name of my God" (Prov 30:7-9 NKJV).

The book of Proverbs here teaches us to **ask God to help us live an honest life (not deceitful) and ask God to help us live a balanced life (not self-sufficient)**. If you or I have too much we face the temptation to take our eyes off God and put them on money or what we have. If we have too little we face the temptation of being dishonest in order to get what we need. But when we have "enough" we are not tempted either way.

ILL: In *Run with the Horses*, **Eugene Peterson** tells of seeing a mother bird teaching her young to fly. **Three young birds were perched on a dead branch that stretched out over a lake.** The mother bird got alongside her chicks and kept edging her young out to the end of the branch. The end bird fell off, and somewhere between the dead branch and the water a few feet below, the baby bird's wings started flapping and it was soon soaring on its own. The same sequence happened with the second bird.

But the third bird was another story. It held on for dear life. Finally the bird got so desperate he actually swung upside down and remained there, frantically hanging on at all cost. **The mother bird knew what was best for her chick so she began pecking at the chick's feet until it was more painful to hang on than to risk flying.** So the little bird let go and his inexperienced wings began pumping furiously. **The mother bird knew what her chick did not--that it could fly and that there was no danger in making a bird do what it was perfectly designed to do.** Birds can walk and even swim on the surface of water, but flying is what is most natural for them, and until they fly they're not living like God intended.

Flying is what birds were created to do, and GIVING is what we are created to do.

Sometimes we have to jump off the end of the branch and trust God before we can learn what a blessing giving is. **Some of us try desperately to hold on to what we have and do everything for ourselves. We hang on to the dead branch of a bank account or a securities portfolio for dear life, afraid to risk ourselves on the untried wings of giving.** We don't believe we can live generously because we've never tried. But the sooner we start the better, because we're not

going to be around forever, and the longer we wait, the less time we have for the soaring, swooping life of grace God intended for us.

We are created in the image of a generous giving God—a God who loved us so much that he gave His one-of-a-kind, unique Son so that we might live. The way to keep our very real need for money in this world from becoming a life-killing obsession is to **live up to the image we were created in, to leap from the dead branch of self-sufficiency and to let go and become a generous giver as God himself is.** As we learn to give like God gives, we will be blessed beyond anything the world has to offer. [Ill cf. David Jeremiah, *Powerful Principles* and Steve Jackson, “Stewardship,” <http://www.newsongweb.org/Sermons/2003%20Sermons/11-16-03.html> Accessed 09/16/09]

APPL: What do you need to do differently as a result of listening to this wise advice about money from Proverbs? Work more diligently? Save more? Give more?

Salvation: As we noted previously, our **God is a generous giving God.** God gave His Son Jesus to pay for the sins of the whole world. Then Christ rose from the dead the third day.

The Bible says that in order for you or me to be restored to a right relationship with God we must recognize our own sinfulness. Our sin separates us from God. **One of the pictures the biblical writer Luke uses to picture repentance is of a prodigal son returning to his father** (Luke 15:11–32). The attitude of the son is the key. When the son repented and returned to his father he came pleading no rights; he simply sought his father’s mercy. He asked to be received not as a son, but only as a servant. **Recognizing that what he had done was wrong, he entrusted himself to his father’s care. That humble reliance is a change of perspective, the essence of repentance.**

Some of you here today are saying, “I’ve made a mess of my life. I’ve gone my own way. I’ve reaped the consequences of my sinful actions.” God offers you forgiveness if you agree with Him about your sin.

For any of you here that are ready to entrust yourself to our Heavenly Father’s care I’m going to lead us in a prayer of salvation as we close you can use to express to God that you are trusting in Christ. “Dear God, I know that I am a sinner. Nothing that I am or do makes me deserving of heaven. I believe Jesus Christ died for me and rose from the grave. Right now I trust Jesus Christ alone as my Savior. I am not trusting in my good life, my best efforts, my baptism, or my church membership to take me to heaven. **I am trusting Christ alone to save me.** Thank you for the forgiveness and everlasting life I now have. Help me to live a life from this day forward that says “thank you” for what You have just given me. In Jesus’ name. Amen.”