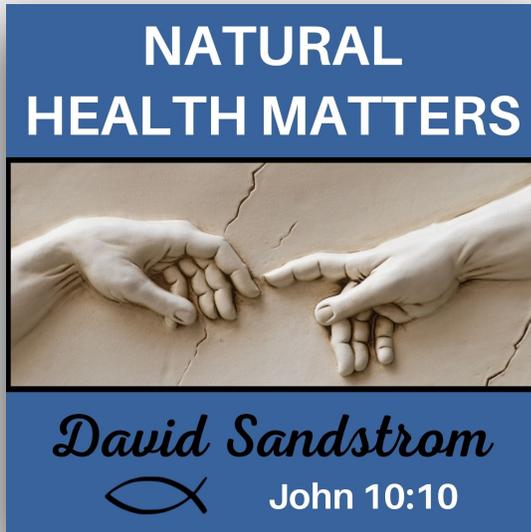


NHM - 69 Spiritual Health part 15: Biblical Finances



David Sandstrom 0:00

Here's a sample of what you'll hear on this episode of Natural Health Matters. Perhaps the most misquoted verse in all the Bible is this one on money. "For the love of money is a root of all kinds of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs." That's First Timothy 6:10. This verse is oftentimes quoted as money is the root of all evil. According to Biblical wisdom, it's not money that pierces people with many griefs. It's the love of money that causes problems. We are to love God and others. misplaced love causes us trouble. Welcome

to the Natural Health Matters podcast where it's all about maximizing your health potential, so that you can pursue the abundant life more effectively. I'm your host, David Sandstrom, Naturopathic Doctor, and Biblical Health Coach. And this is episode number 69.

David Sandstrom 1:03

One of the more common blocking factors to our health and well being is financial stress. The Bible has a lot to say when it comes to money, and how we are to approach our handling of wealth. With this episode, I want to dispel some of the myths surrounding money. And I want to share some of the key biblical passages on how we're instructed to handle our wealth or our finances, I want you to realize that we do have a great deal of control over this significant blocking factor to our health. If you're not familiar with the term blocking factors, think of our health as if we're going on a hike, we plan to wear a backpack and obviously we prefer the backpack be a lightweight one. But the trouble is, without us knowing somebody slipped a bunch of rocks into our backpack. Obviously, that extra weight will slow us down and require a lot more effort. The same is true with our health. The rocks in our backpacks are the blocking factors to our health, things like secondhand smoke, genetically modified processed food, Night Shift, work, sedentary lifestyle and things like that. In order to build health, we've got to start pulling some of those rocks out of our backpack or eliminating some of these blocking factors to our health. In naturopathy. We call this concept total body load. When we lighten our load, our bodies have more metabolic energy available for health enhancing processes like detoxification, cellular repair, and rebuilding, immune function, digestion,

and a whole lot more. So with this episode, we're going to continue talking about some of our private sins that may become blocking factors to our health and well being.

David Sandstrom 2:49

I said in Episode 65, that we Christians have done a pretty decent job of cleaning up our public sins. We're not robbing banks and things like that. But when it comes to our private sense, well, not so much so right, let's be honest, we tend to think I'm not really hurting anybody, therefore, does it really matter? But the person we're harming is ourselves with unnecessary stress. And we rob ourselves of the peace that's available to us through a loving relationship with God Himself. We may not even be aware that the private thoughts and the behaviors that go along with those thoughts are sinful, and they run contrary to God's plan for our lives. His plan is designed to prosper us and protect us. If you're part of the Natural Nation that listens to this show on a regular basis. You've heard me say before, God loves us enough, that when he tells us to do something, it's for our benefit. And when he tells us to avoid something, it's for our protection. And the Bible has a lot to say about how we handle money.

David Sandstrom 3:56

So another private and sometimes not so private saying we're going to cover is envy or covetousness. This becomes a spiritual issue because it made it into God's top 10 list. It's the 10th commandment. It's in Exodus chapter 20, verse 17. The reason why not coveting is so important to God is that it's a form of idolatry. And it gets us out of balance with our relationship with him and our relationship with others. Practicing righteousness and being in well functioning, loving relationships is what nurturing the spirit to improve our health is all about. Webster's defines covetous as this "feeling or showing a very strong desire for something you do not have an especially for something that belongs to someone else." Covetous or envious thoughts and beliefs are harmful to our health, because they lead to jealousy and they set us up for chronic stress. One of the things coveting does is it leads to a distorted thinking towards money. If our desire for possessions is out of balance, then we tend to believe that money will solve all our problems. This just isn't true. Yes, a certain amount of money can make life easier. If we're managing our finances well, and we still don't have the means to handle an unexpected expense, like a car repair or a new pair of glasses, then a little more money can definitely reduce stress. However, after our basic needs are met, financial resources do not mitigate stress or make us happy. In fact, many actors and athletes, musicians that have made a great deal of money have also made a complete mess of their lives. Another important point is this. Money is not evil. Money is a tool that we should master. In many of these rich-celebrity cases, money didn't create their life problems. It only magnified the issues that were already in place. We have to put money into

perspective. Arnold Schwarzenegger once said, "I'm a very happy person, and I have a net worth of \$45 million. But I'm no happier than when I had 44 million." I think he kind of summed it up and kind of puts things in perspective is that money is not going to make us happy. After a certain point after we get our needs met, right? Perhaps the most misquoted verse and all the Bible is this one on money. "For the love of money is a root of all kinds of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs." That's First Timothy 6:10. This verse is oftentimes quoted as money is the root of all evil. According to Biblical wisdom, it's not money that pierces people with many griefs. It's the love of money that causes problems. We are to love God and others. misplaced love causes us trouble.

David Sandstrom 7:01

Another reason we shouldn't love money is because it's a form of idolatry. Matthew 6:21 says, For where your treasure is, there, your heart will be also, we also shouldn't love money because it's tough to hold on to. Money has a way of slipping through our hands like grains of sand flowing through an hourglass. Again, the Bible has good wisdom here. "When you set your eyes on it, it's gone. For wealth certainly makes itself wings like an eagle that flies toward the heavens." That's proverbs 23:5. Doesn't that sound like it could have been written yesterday. The Bible is so succinct and accurate, sometimes it just blows me away. So let's not cause ourselves grief and compromise our health by falling in love with money. Here in the U.S.. we're bombarded with commercialism. We're pummeled with the message that we need more stuff. Businesses tell us if we buy their products and services will be prettier, thinner, safer, healthier, smarter, happier, you fill in the blank. If we fall for these pitches, we believe that we'll be more fulfilled in some way. They make it easy for us with unsecured credit. And we've set ourselves up for a lifetime of stress oftentimes when we buy big items. An excellent example of how we've been conditioned to respond to commercialism is the starter home mentality. Through commercialism. We're convinced that as our income goes up, so should the size of our houses. That way of doing things sets us up for a lifetime of stress. My good friend Russ Crossan, former CEO of Ron Blue Trust, once shared a story about a mission trip he took to Africa, he said where he was, he didn't see any starter huts; there was no perceived need to live in the biggest hut that could possibly afford. People in the villages he visited had shelter, and that was the end of it. A quick way to fall into this trap is to ask the real estate agent or the mortgage broker, how much we should spend on a house. The more we borrow, and the more we spend, the more they make. Therefore, those professions are not good sources for financial advice. I prefer to turn to the Bible for that. Through clever marketing, we think life will be better. But the satisfaction from commercialism is temporary. Going into debt to buy more stuff sets us up for a lifetime of living paycheck to paycheck. And that brings a great deal of stress.

We've forgotten that the Bible teaches "The borrower becomes the lender's slave." That's Proverbs 22:7. A better way to handle things is to simply make money a non-issue by choosing to live well below our means. And I'll bet somebody's saying right about now, "Dave, are you saying that to be healthy, I have to live like a popper and drive a 20-year-old beater with no air conditioning. You mean I can never buy the lake house?" No, what I am saying is having a keep-up-the-Joneses lifestyle is giving into envy and covetousness. And they can get the best of us and cause us trouble by making us susceptible to the lure of commercialism. And that can introduce a great deal of unnecessary stress in our lives. One of the top reasons for marital conflict is disagreements over money. The same is true for divorce. One of the most common reasons for divorce is continuing unresolved conflict over the handling of the family finances. What I'm saying is this, there's a cause and effect relationship between our financial life and our stress levels, not handling finances well can create a great deal of stress that can be harmful to our health, and that stress is optional.

David Sandstrom 10:48

When it comes to money, we don't need to be victims; we all have choices to make. When we make the choice to live below our means ahead of time, decision making becomes much easier. We're not as susceptible to the lure of clever marketing, we shouldn't ever put ourselves in positions where we don't have any money left over at the end of the month; we need to have financial margin. Living with margin is a great idea for almost any area in life. When budgeting our time, we should leave some margin or whitespace on our calendars for unexpected events or just simply having some downtime, that whitespace will act as a buffer or a shock absorber. And it will keep us from being stressed out. When it comes to my relationship with my wife, I want to make sure I'm making plenty of deposits in her love bank account. Because I know inevitably, now and then I'm going to hurt her and I make a withdrawal from her love tank. If I filled her tank, well, those occasional withdrawals are easier to make. And of course, it goes without saying we should be building health margin into our lives and have more energy and more vitality and more physical reserves than the minimum needed to get through our days. That way, we're better able to handle an accident or an illness or, you know, the curveballs that life's gonna throw at us. That's why we should be pursuing health when we're feeling well before the crisis hits.

David Sandstrom 12:17

The Old Testament law commanded the Israelites to tithe, which is to give 10% of their income to the church. Being generous, has a really powerful principle attached to it. It's the principle of being blessed by our generosity. Malachi 3:10 says this, "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this says the Lord Almighty and see if I will not throw open

the floodgates of heaven and pour out so much blessing that there will not be room enough to store it." The blessings attached to this promise don't have to be financial. It's my contention that we can be blessed with mental and emotional peace, less relational conflict, and improved physical health and vitality. If we handle our finances in a biblical fashion. In order to give a portion of our income to the church or Kingdom work, we've got to live below our means. And I would suggest living well below our means. We can absolutely buy the Corvette or the lake house, as long as we have the means to pay for them without going into burdensome debt. We're better off when these things come from discretionary income and savings, not debt. As long as we have money left over after we've covered our living expenses, savings and giving. Think go ahead and buy the BMW if you want. There's a hilarious video that Steve Martin did when he was on Saturday Night Live years ago about living below your means and not buying stuff you don't need. It's really it's really worth watching. I'll put a link to that video in the show notes this episode.

David Sandstrom 13:54

I want you to know, I didn't just read this stuff in a book and regurgitate it on this podcast and a casual fashion. I've lived this for many years. I don't often mention it because it generally doesn't apply to health and wellness. But I have an MBA a master's in Business Administration. I've studied finances, I can take a look at a company's financial statements and discern pretty quickly what the financial health of that company is. And I apply the same principles with my own personal finances. Quick story. Back in the late 90s, we were living in West Palm Beach, Florida. And as a pilot, I lived on a flying community and I owned an airplane and I kept it in my backyard. At that time. I was based in Orlando, Florida, and I flew my airplane to and from work at Orlando International Airport. I was living large. I had basically a rock star lifestyle. I parked my plane at the fixed base operation on the one side of the airport and they gave me a ride over in their van. I'd bypass security and they dropped me off right at my gate. I'd walk up the jetway and get on the airliner and start my trip from there. And then we had the terrorist attacks of 911. And that sent the airline industry into a tailspin. My airline was facing bankruptcy and we were forced to take a massive pay cut. So my wife and I had to learn how to live on a lot less money. Not only that, we were starting a family and having children, a personal airplane is an extravagant expense. And I took a look at our finances, and I realized, we were going to run out of money before we ran out a month. Now, I could have taken out a home equity line of credit and wrote checks when I needed them. But that would have run contrary to what I know the Bible teaches about how to handle our finances. So we made some tough decisions. I sold the plane, and we downsize the house. I wasn't about to let financial stress compromise my relationship with my wife, or my health and well being and we had peace to the process.

David Sandstrom 15:50

The best way to bring peace into our financial lives is to budget. However, I found that budgeting incorrectly can actually increase stress, not reduce it. It doesn't take a sophisticated computer program to budget. All budgets end up being some form of an envelope system. Each envelope has a name or category. The trouble is many people and I did this for a long time. Many people get bogged down with too many details in one group or envelope. For instance, if you decide to create an envelope for magazines or body care, you'll get bogged down with petty details. Make your categories broader. Make them something like recreation or household or kids. This makes budgeting much more manageable and doable. The next mistake people make when budgeting is to budget monthly for random items. Certain things like vacations and home repair auto repair, don't occur at regular intervals. Those items we need to plan annually. We should set aside say \$5,000 or \$10,000 for those types of items at the beginning of the year. And each time an expense comes up. Make a note of that withdrawal. This could be as simple as a handwritten note in your checkbook, or using a designated savings account for those purposes. You could also just put it in a note in your phone. Of course, this presupposes that we have some savings to begin with. Are you're starting to see the folly of living paycheck to paycheck like most people do? To get a handle on this extreme stressor, we must choose to live below our means and not get burdened with debt. Our stress levels will go down and we'll be building in health margin as a result.

David Sandstrom 17:36

One of the things I've learned from doing this podcast as long as I have, and getting feedback from you, the Natural Nation is that you want good information. But information or knowledge alone is not enough. That knowledge needs to be acted upon. The truth will set us free, but only if it's applied. So I've decided to be a little more intentional with these episodes and make sure I include some low hanging fruit, and be as clear as I can on the action steps I recommend you take after listening. So here's what I want you to do after this episode. If you care about your health, which I know you do, because you're part of the Natural Nation, here's what I want you to do. Go out and buy a lottery ticket and pray over it while you anointed with oil. No, that's not my recommendation. I'm just kidding. Don't tell anybody I said that. I'm just I'm just joking. But seriously, here's what I do want you to do. take some steps to remove this serious blocking factor from your life. Make the choice to turn finances into a non issue for you. If you do, it'll absolutely be beneficial to your health and well being.

David Sandstrom 18:46

So step one, decide ahead of time that you're going to live well below your means. Make the conscious choice to not spend more than you make. Again, I'm gonna put a link in the show notes to a really funny video on living below your means from that old Saturday Night Live skit. To get to the show notes for this page, go to David.sandstrom.com/69. The point is this. Don't be a victim of some clever marketing campaign that convinces you to buy something you don't really need or want.

David Sandstrom 19:18

Step 2, adopt or realistic budgeting system. It doesn't have to be complicated. It can be as simple as a handwritten note in your checkbook or a note on your phone. Just keep in mind, all budgets end up being some form of an envelope system. Keep your categories broad, and don't get bogged down with petty details. Keep it simple. That's what makes it doable.

David Sandstrom 19:40

Step three. Make living debt free a long term goal and take daily steps towards reaching that goal in a realistic timeframe. Romans 13:8 says let no debt remain outstanding except the continuing debt to love one another. Of course, some of us have more work to do than others; that's okay. Once you've taken the steps to have some margin with your finances, take some of that margin and start paying off the smallest loan you've got, if it's, let's say, a \$500 balance on your credit card with a \$50, minimum monthly payment, put \$75 down on it. Pay off that balance first, and then take that \$50 plus the extra \$25 that you are putting towards that, and roll it into the next largest monthly payment and pay that one off next, this method will snowball on itself. Each time you pay off a debt, you'll have more and more financial margin to work with. And you'll gain confidence in the process as it works for you. Keep doing that until you've got everything paid off, including the mortgage on your house, living debt free or even just knowing that you're moving in that direction will give you a great deal of peace and that peace will be beneficial to your health. I know what some people are saying, they're saying well Dave, I can invest in the stock market and earn more than I'm paying in interest on my mortgage. So it does make sense to pay off my mortgage. Well, as we've seen of late, stocks are uncertain. They do not bring being in the stock market does not bring peace. You know exactly what your return is going to be when you pay off that mortgage. So that's what I'm talking about. I'm talking about pursuing peace for health sake.

David Sandstrom 21:25

Lastly, make sure you budget annually for non-monthly or non-regular items such as a car repair, or a bathroom remodel or something like that.

David Sandstrom 21:35

Alright, so let's summarize. Having a distorted desire for something that belongs to someone else is coveting. Our society bombards us with commercialism. Having nice stuff is not the problem. Living beyond our means is the problem. Money is not the root of all evil. Falling in love with money is a form of idolatry, and it creates stress. In many parts of Africa, there is no such thing as a starter hut. Decide ahead of time that you're going to live well below your means. It may not feel like a choice. But for most of us, the vast majority of us it is. Biblical budgeting is quite easy if we don't get too bogged down with details and budget annually for non monthly items.

David Sandstrom 22:24

Okay, I know I asked you to do a few things with this episode. But I've got two more things I want to ask you. If you're enjoying the podcast, and you've got some Christian friends you think might enjoy it as well. Would you tell them about it? I would appreciate you spreading the word either word of mouth or use social media that would help out a lot. Also, if you're enjoying the podcast, could you head on over to Apple podcast and leave me a star rating and a review that helps other people find the show. And don't forget this series on the spiritual component of health is leaning heavily on my book the Christians guide to holistic health. So if you're enjoying this series, I believe you really enjoy my book, go to David Sandstrom comm forward slash book and pick up a copy today. More go to David Sandstrom.com in the show notes for each episode, you'll find links to all the resources that were mentioned, as well as a full transcript with timestamps that you can download for free. In addition, I always include a content upgrade with each show, which is a free download that is designed to help you go deeper with that subject. Once again, thank you for listening, and I'll talk with you next week. Be blessed