

"You Need Help!"

By Allan Pole



Theme: You must look for wise counsel rather than wait for it to come to you.
Text: Proverbs 11:14

Here's a thought: Someone has observed, "Two quick ways to disaster are to take nobody's advice and to take everybody's advice."

Phil McGraw, better known as Dr. Phil, was born in Vinita, Oklahoma and was raised there, in North Texas, and in Kansas. McGraw is Christian, but rather than talk about it, he sort of plays it down (from <http://hollowverse.com/phil-mcgraw/>). I wouldn't endorse everything that Dr. Phil says but I find it interesting how he, Dr. Laura, Ann Landers, Dear Abby, Dr. Oz and others have filled the counselling void in our culture and advised millions.

It would seem that even though not everyone seeks it out or applies it most have a sense that we all need help at one time or another.

One of the wisest and wealthiest men to have ever lived wrote Proverbs 11:14, "Where there is no counsel, the people fall; But in the multitude of counsellors there is safety." NKJV

When it comes to financial decisions you can:

**Go it Alone or
Seek Advice**

Go it Alone



Where there is no counsel, the people fall. Counsel or guidance is a nautical

term used of steering a ship. The "steerings" or counsel of advisers can be helpful. A wise person is open to others' opinions and counsel. Without such counsel, he may make serious mistakes (from Bible Knowledge Commentary/Old Testament Copyright © 1983, 2000 Cook Communications Ministries; Bible Knowledge Commentary/New Testament Copyright © 1983, 2000 Cook Communications Ministries. All rights reserved).

The pursuit of good and godly counsel is a daily choice to be made by each generation. King Solomon himself started out well but strayed from the counsel of God's Word. King Solomon's son, Rehoboam, succeeded him to the throne in Jerusalem and ended up losing ten-twelfths of his kingdom by neglecting good counsel (see 1 Kings 12).

I have observed a common thread amongst people that are in financial trouble – they have not sought out wise counsel. In fact, many of them have not sought out counsel at all. This principle is true in so many areas but it is *certainly* true in financial management. Seek counsel from the Word of God, the Spirit of God, Godly people, your spouse, your parents and your financial planner.

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We cannot follow *everyone's* counsel but the more common error made amongst people is neglecting to seek *anyone's* counsel. When I think of bad investments we have made I think of two particularly and in neither of them did we seek out good counsel. Will you learn from my mistakes?

Why don't people seek help? Pride ... and remember that pride goes before a fall (Proverbs 16:18). I would add two other reasons that are motivated by pride – shame and embarrassment.

In the summer of 1986, two ships collided in the Black Sea off the coast of Russia. Hundreds of passengers died as they were hurled into the icy waters below. News of the disaster was further darkened when an investigation revealed the cause of the accident. It wasn't a technology problem like radar malfunction - or even thick fog. The cause was human stubbornness. Each captain was aware of the other ship's presence nearby. Both could have steered clear, but according to news reports, neither captain wanted to give way to the other. Each was too proud to yield first. By the time they came to their senses, it was too late. (From Closer Walk, December, 1991)

There are certain things that people are very private about: the candidate they vote for in the election, their age, their weight, their sex life and their money management. I am not asking you to tell *me* your secrets but I am encouraging you to become more open and intentional in seeking out input and advice from *someone*.

Someone has said that the definition of insanity is doing the same thing over and over again but expecting different results. It can be so helpful to have someone else with fresh eyes see and evaluate our situation. We can get locked into mental ruts as we see in Proverbs 12:15, "The way of a fool seems right to him, but a wise man listens to advice." NIV

Have you ever wondered ... if it's true that we are here to help others, then what exactly are the others here for?

There is a valuable lesson to be gleaned from Luke 5:27-32:

27 After this, Jesus went out and saw a tax collector by the name of Levi sitting at his tax booth. "Follow me," Jesus said to him, 28 and Levi got up, left everything and followed him. 29 Then Levi held a great banquet for Jesus at his house, and a large crowd of tax collectors and others were eating with them. 30 But the Pharisees and the teachers of the law who belonged to their sect complained to his disciples, "Why do you eat and drink with tax collectors and 'sinners'?" 31 Jesus answered them, "It is not the healthy who need a doctor, but the sick. 32 I have not come to call the righteous, but sinners to repentance." NIV

Jesus speaks directly to salvation and how we must first acknowledge our need for a Saviour if we are to receive His salvation. However, there is a principle here that can apply to every potential area of growth in our lives – we must first admit that we lack something and that we need help to overcome this lack.

Our society is more independent and detached than ever. Gone are the days when people knew your business and you knew theirs. If no one knows your financial picture other than you (and your spouse if you are married), you are in a *very* vulnerable position.

It would appear that most people have concluded, "Ignorance is bliss - even when it comes to finances." Parents often feel inadequate and unprepared to discuss money management with their children, our educational system assumes it is being talked about it at home and the church is shy to talk about it lest we give the impression that we are just interested in getting people to donate. Where, then, do people go to learn about and to get help with our finances?

When was the last time you asked someone for advice about anything? How long has it been since you asked someone for *financial* advice?

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a disciple of Christ is to be His student, learner or follower.

Biblical wisdom and understanding goes much deeper than accumulating knowledge. In fact, it is not about having a high IQ. Here is the irony of discipleship: the more I know the more I know I don't know. If I start to think I am superior to others because of the knowledge I acquire then my head is swelling with pride and I am heading for a fall.

To be a disciple of Christ in the area of finances is to learn and apply all we can absorb from the Word of God, godly counsel and His general revelation. We can learn much about financial management from others – even if they do not know Jesus personally and provided we weigh everything they say against the Word of God (see Psalm 1:1-3).

Elementary school age children were asked, “Why did God make mothers?” Here are three of their answers:

1. She's the only one who knows where the scotch tape is.
2. Mostly to clean the house.
3. To help us out of there when we were getting born.

Admit it – we needed help from day one!

I am grateful for the money mentors I have had in my life - my father and my Uncle Howard just to name two. I have benefited from a number of authors and their writings on the subject of finances. I don't claim to be a businessman but I am intrigued by such T.V. shows as Dragons' Den and Shark Tank.

My wife, Brenda, is my partner in life – including our finances. According to a Money Personality Assessment developed by Scott and Bethany Palmer (www.TheMoneyCouple.com) my Primary Money Personality is Risk Taker and my Secondary Money Personality is Saver. Brenda's Primary Money Personality is Security Seeker and her Secondary Money Personality is Saver. There are times when her tendency to be a Security Seeker and my tendency to be a Risk Taker clash. However, we are learning to use these differences to our advantage. I can't say that I always *feel* this way but I must say that I am glad and thankful for these differences!

A. MacEwan might have learned this lesson the hard way like I have but he concluded, “The more experience a man has the less disposed he will be to give advice unsought.”

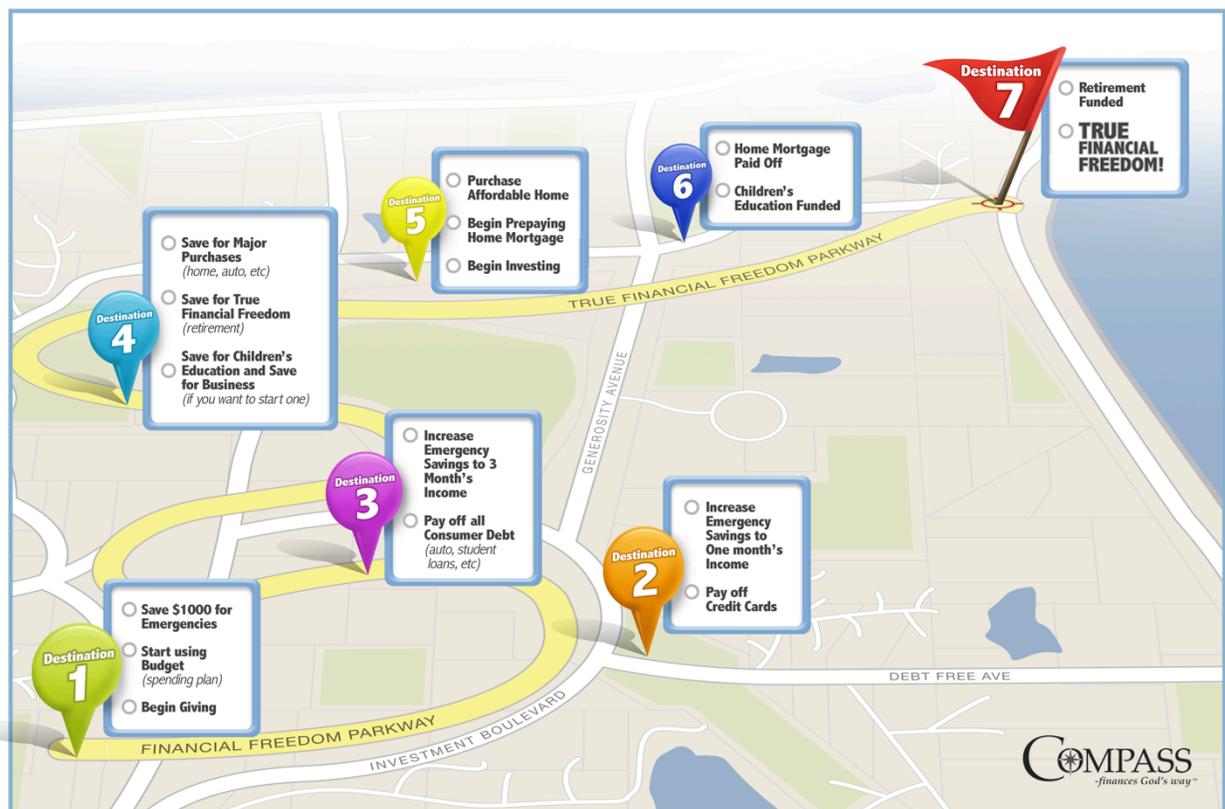
We learned many valuable things from our first financial planner, Deborah Tulloch, almost 30 years ago. We have had others since (Dale Unland, Reg Hildebrand and Michael Stark) and we continue to learn from our current financial planner, Dean Dyer. Such people give themselves full-time to studying the markets so we can invest strategically. Our accountants, Mike Shaikh and

now Jerry Gartly, have also provided valuable advice when we needed to make decisions, plans and adjustments.

Solomon used a great word picture of teamwork in Ecclesiastes 4:9-12:

9 Two are better than one, because they have a good return for their work:
10 If one falls down, his friend can help him up. But pity the man who falls and has no one to help him up!
11 Also, if two lie down together, they will keep warm. But how can one keep warm alone?
12 Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken. NIV

I have to sift through the points that are unique to Americans but I enjoy listening to Howard Dayton, Steve Moore and their [Money Wise podcasts](#). Do you feel like you are spinning your financial wheels and need some input? They have provided this excellent road map to true financial freedom ...



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President Abraham Lincoln once got caught up in a situation where he wanted to please a politician, so he issued a command to transfer certain regiments of soldiers. When the secretary of war, Edwin Stanton, received the order, he refused to carry it out. He said that the President was a fool.

Lincoln was told what Stanton had said, and he replied, "If Stanton said I'm a fool, then I must be, for he is nearly always right. I'll see for myself." As the two men talked, the President quickly realized that his decision was a serious mistake, and without hesitation he withdrew it. Such humility and openness to counsel was what made Abraham Lincoln such a great leader.

Stop and reflect. Where could you use some financial advice? Who will provide such input or help you find such input? Will you commit to humbling yourself and seeking out financial advice?

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