

Founding & Senior Pastor Dr. David Anderson
Bridgeway Community Church
Series: DEBT FREE
April 14, 2024

DEBT FREE:
“A Lasting Legacy”

I. OPENING STATEMENTS

“Debt Free is Your Destiny!”

Good Morning, Bridgeway! You’ve caught us in the middle of a three-week series called DEBT FREE. Our topic for today is “*Legacy*,” and before we open God’s Word, let me pray for us...

II. SERMON INTRODUCTION

I don't want to die anytime soon.

I don't plan to die anytime soon.

But here is the reality in this world, unless the Lord returns in our lifetime, which is entirely possible, if not completely probable these days, we will all go the way of the grave.

● **MURDER OF FATE BRANNON**

- Just this week, I heard of a woman in our church who lost her 17 year old son who was working at a Jack in the Box fast food restaurant. Unfortunately he was working when a gunman came in to rob the place and the robber killed him. Seventeen years old.
- Our hearts go out to the Brannon family.
- Lia Brannon is a regular attender, and it was her son Fate Brannon who was murder while living in Charlotte, North Carolina.
- Pastor William Jin officiated the funeral last week. I was also able to call the grieving mother and offer her our condolences as a church

- **DEATH OF MAYNOR SUAZO:**

- A few weeks ago, Baltimore's Key Bridge collapsed when a ship lost control and ran into a pillar.
- Six workers fell down into the cold water as they were working on the bridge, and they sadly, and unexpectedly lost their lives.
- One of the lives recovered last week was Maynor Suazo.
- He was friends with one of our ministers-in-training graduates at our Owings Mills Reisterstown campus, David Escobar.
- His wife, Anabel Escobar, is one of our employees who oversees our BridgeKids ministry at our OMR campus.
- Maynor was a migrant from Honduras. David Escobar is also from Honduras and they were friends.
- Brother David, we are so sorry that you lost your friend. We are praying for you and Maynor's family.

- **DARRYL STRAWBERRY:**

- For those of you who were here when the 4 time baseball champion, Darryl Strawberry was here in February may have heard that he had a heart attack shortly after leaving Bridgeway.
- He went from here to spring training in Florida. Shortly after that, he had an unexpected heart attack.
- He is recovering fine and doing well. Praise the Lord.
- In fact, I just spoke with him on the phone last week. I assured him that we were praying for him. You may recall that we prayed for him after he preached right here on this stage.

My Point:

Whether you are younger or older, *you never know when your last day will be.*

Just the other day I was able to attend the funeral for the mother of one of our church partners, Chris Walls (his wife Karen Walls is on our Elders Council of Women). His mother was 87. We are grieving with you and your family, Chris.

But you see, whether you are 17 or 87, you never know when your last day will be.

A friend and I were reflecting on the fact that neither of us want to die right now, but *if we did, we would be grateful for the life we have lived and the impact we have had.*

Of course there are always some things you wish you would have done differently or not done at all, but all in all, when it comes to the overarching mission for our lives, *we were both overwhelmed with gratitude to God for how he has used us.*

Question:
What about you?

Do you feel like you are living your life everyday in a way that you can be grateful for what you have accomplished so far? Do you feel good about what you have contributed so far on this earth and to the people in your lives?

Are there more places around the world that we would like to see? Sure.

Would we like to meet the adult children's spouses once they get married? Of course.

Would we like to meet our unborn grandkids one day? You bet.

And for me?

Is there one more book to be written, one more sermon to be preached, one more radio show to be hosted, one more hug and kiss to give my loved ones, and one more episode of “*Law and Order*” to watch? YES, OF COURSE! (*Sound Effect - DUNT DUNT*)

But if none of that happens, I am incredibly grateful for all I have contributed with the one life I have been blessed to live.

What about you? Friends, everyone cannot say that!

When you live out your purpose, your mission, and have fulfilled what you were created to do, *the way you view death becomes very different.*

My goal today is to inspire you to live up to your potential and to DIE EMPTY!

That's right... DIE EMPTY!

The apostle Paul said it like this:

- *“For I am already being POURED OUT like a drink offering, and the time for my departure is near.” (2 Timothy 4:6 NIV84)*
 - Paul died empty.
 - He was POURED OUT
 - He had nothing left.
 - He left it all on the field.
 - He said, *“I fought the good fight, I have finished the race, I have kept the faith.” (2 Timothy 4:7-8 NIV)*

Paul died empty.

Question:
What about you?

- Don't die with more in you.
- More books to write
- More love to give
- More horizons to explore
- More visions to achieve
- More offenses to forgive

Die empty!

Give it all you've got.

Make sure you pass on EVERYTHING YOU'VE GOT TO THE NEXT GENERATION!

Even if you have a bad past, you can start now to create a better future and legacy for yourself and those behind you.

Don't worry about all the things in your past that you screwed up, if that is indeed you.

Paul messed up some things too. Paul admits that he used to be a really bad person, but God changed him. Listen to what he said about himself:

- *“Even though I was once a blasphemer and a persecutor and a violent man, I was shown mercy because I acted in ignorance and unbelief.” (1 Timothy 1:13 NIV84)*

He goes on to say...

- *“But for that reason I was shown mercy so that in me, the WORST OF SINNERS, Christ Jesus might display his unlimited patience...(1 Timothy 1:16 NIV84)*

God knows you have a past... So does the devil.

But God also knows you have a future! And so does the devil.

God says in the Book of Jeremiah...

- *“I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you hope and a future.” (Jeremiah 29:11 NIV84)*

As you live in the reality of your calling and press into your future, you will be able to leave a legacy that you are proud of.

Even *if you are not* proud of your past, you can start now building a future that you will indeed be proud of! You can live your life with no regrets. You can start your legacy work now!

Whether you are 18 or 80. Get started. Keep it going. Here's how...

1. First, you must repent of your sinful past.

Ask God to forgive you and start afresh!

2. Second, you must grow up in your faith so that you can live the purposeful life that God has for you.

This is where discipleship comes in.

- When you get discipled (meaning you are growing spiritually, learning God's word, walking with other believers, and maturing in the faith), then you will be equipped for every good work that God has for you.
- You can live your life completely confident that *you are absolutely immortal until God has finished the work that He has called you to do.*

The way the Apostle Paul put it was like this...

- *"For me, to live is Christ, but to die is gain."* (Philippians 1:21 NIV84)
 - If I live, I will continue to live for and serve Jesus Christ on the earth.
 - If I die, I gain heaven and an eternal home with Jesus.
 - This assurance is all I ever need to ensure the kind of purpose that motivates me.

So just like the Apostle Paul, I repent and I grow...

3. Third, I begin living my life on purpose for Christ.

That's it!

- 1. Repent**
- 2. Grow**
- 3. Live for Christ**

These are the 3 steps that will set you up to live a life of legacy and leave a legacy to pass on to others as it relates to the matters of life and purpose.

But what about the matters of MONEY?

It's the same steps: (*repent, grow, and live for Christ*)

1. Repent

- Repent for bad spending habits & bad financial stewardship
- **PAUSE** - *How about we say a short prayer of repentance right now before I keep preaching?*

2. Grow

- Grow in your understanding of how money works & become debt-free

3. Live for Christ

- Live your life on purpose for Christ, sold out to him alone, even with your money!
- This 3rd step is where good stewardship and the joy of generosity comes in.
- This is where you get to pass on to the next generation a legacy of godliness and generosity!
- Some people are so stingy...and they pass that spirit of stinginess to their children.
- Some of you may be stingy because, honestly, your parents were stingy.
- We're going to break that "spirit of stinginess" today, in Jesus's name.
- We're going to break that "spirit of selfishness" today.

I DECLARE THAT PEOPLE IN THIS CHURCH WILL BE DEBT-FREE AND GENEROUS.

I DECLARE THE JOY OF GENEROSITY WILL BE OUR PORTION

WE ARE DEVELOPING CHEERFUL GIVERS WHO ARE EXCITED TO BLESS OTHERS,
BECAUSE THEY THEMSELVES HAVE BEEN BLESSED!

Hallelujah!

One of the ways we do this is with our finances. Next week I will talk about how our generosity creates future harvest. The message for next week is entitled HARVEST TIME.

But today I want to spend the rest of our time discussing how you can begin to leave a FINANCIAL legacy beyond your years on earth...whether you're 18 or 80.

The real question is this...

Question:

What kind of legacy would you like to leave?

- The Book of Proverbs says, "*A good man leaves an inheritance to his children's children, but a sinner's wealth is stored up for the righteous.*" (**Proverbs 13:22 NIV84**)

"Debt-free is your destiny!"

III. 3 THINGS TO PASS ONTO YOUR KIDS ABOUT MONEY

1. TITHING to God

- Many believers who tithe well were taught it when they were younger by Christian parents.
- Even if they don't do it now as young adults, they learned it and have it as a memory.
- Now that they're older, they see the wisdom in it and they become tithers.

2. TRUSTING God to supply all their needs

- Kids will remember that they mom and/or dad placed their trust God

3. TOOLS for living as good stewards

- Teach them about banking, savings, and investments
- Start a small fund for them if you have the ability

REVIEW:
3 THINGS TO PASS ON TO YOUR KIDS ABOUT MONEY

- 1. TITHING to God**
- 2. TRUSTING God to supply your needs**
- 3. TOOLS for living as good stewards**

IV. PRACTICAL APPLICATIONS

Friends, to close, I want to give you three practical applications that will help you leave a legacy of purpose and generosity...

1. MAKE A DECISION TO BECOME DEBT-FREE BY FAITH

- Start saying out loud to yourself and others in faith, *"I am becoming debt-free"*
- Each time you pay a debt off (small or large), celebrate!
- 2 weeks ago, Lady Amber texted me and told me that we finally paid off a \$6000 debt that we had been paying on for a couple of years.
- I responded with a happy text and then I said, "Let's get some Korean BBQ tonight to celebrate."
- Of course, I don't need any excuse to eat some Korean BBQ.
- **JOKING** - She woke up the other day and said, "Good morning. I love you." I said, "I love you, too. Let's CELEBRATE OUR LOVE and get some Korean BBQ tonight." :-) (just kidding)

SCENARIO: If you have 3 credit card bills, *how do you know which one to pay first?*

1. Credit card debt #1 - \$1000 at 18% interest; monthly payment \$25
 2. Credit card debt #2 - \$2000 at 20% interest; monthly payment \$50
 3. Credit card debt #3 - \$3000 at 25% interest; monthly payment \$65
- In this scenario, if you're paying the minimum balance, it would take 59 months (almost **5 years**) to pay off the \$1000 debt (CC #1).

- In this scenario, it would take 60 months (**5 years**) to pay off the \$2000 debt (CC #2)
- In this scenario, it would take 82 months (almost **7 years**) to pay off the \$3000 debt (CC #3)
- But if you ***just add \$25 to that minimum payment*** for the \$1000 debt, you cut down the time from almost 5 years to pay off that debt to just 24 months!

Then you take those payments and apply them to the other two debts to cut them down by years as well.

Attacking the lower balances first is called the SNOWBALL METHOD of debt-reduction (I learned this from Steve Maruca, who leads our Financial Ministry).

The Bible says, “*Get wisdom!*” (**Proverbs 4:5 NIV84**)

- Go get it! It is here, right at Bridgeway!
- It is all IN THE HOUSE RIGHT HERE!
- #COMEHOME!

2. TAKE ADVANTAGE OF ALL BRIDGEWAY HAS TO OFFER

Here is what Bridgeway has to offer you FOR FREE to help you become Debt-free and financially wise:

a. One-on-One Financial Mentoring Available at Bridgeway

- Information sessions on April 16 & April 23rd
- Bridgeway.cc/events
- Send an email to Care@Bridgeway.cc (subject: Financial Mentoring)
- It's free!

b. Wednesday Night Alive Class: A Financial Foundation - God's Way!

- A Special Class during WNA Module 5 which is April 24th through May 29th, taught by expert Marcus McConnell
- Bridgeway.cc/events
- It's free!

3. START PASSING THE BATON WHILE YOU'RE STILL LIVING

- What *wisdom* can you give now?
- What *leadership opportunities* can you give now?
- What *disciple* can you raise up now?
- What *investment* can you begin to seed now?
- What *responsibilities* in your ministry, in your business, in your family can you begin to give away now?
- This baton passing is not just to your children, but maybe to your *siblings*, to your *disciples*, *protoges*, or even to your younger *colleagues*

V. CLOSING ILLUSTRATION & STATEMENT

E.G. - Baton Pass in a Relay Race (*Illustrate with Jonathan Adejoh on stage*)

- Like a relay race, run hard and then hand it off to the next runner.
- Notice that in a relay race, the next runner doesn't qualify to advance the race until they have received the baton.

Jonathan: If we were running a relay race and I'm receiving the baton from you, the timing of the hand off is crucial. I've got to be running at your pace, and I've got to adjust to you, so I'm ready to receive your baton.

Dr. Anderson: So the next generation has to adjust to the previous generation. Both of us have to be engaged in the process. But you'll adjust to me and my pace in order to get what you need to get from me, because you want what I have so that you can take it further than I've taken it.

Jonathan: That's right. And even after the hand off, you still have a role to play. Your job is to cheer me on as I take on the baton from you – you're not disengaged.

Dr. Anderson: Right. But I also need to be willing to hand off the baton and not just put it in my pocket and say, "Hey, I'll pray for you!" Both of us need to be engaged for this to work.

How many of us die without actually passing on the baton?

Question:

What baton will you pass on to the next generation?

Like I said at the beginning, unless the Lord returns first, we must all go the way of the grave. *You never know when you will breathe your last breath.* But one thing we do know is the one in whom we live, breathe, and have our being... Jesus Christ!

Question:

Do you know him?

Close in Prayer & Invite people to receive Christ who have not already