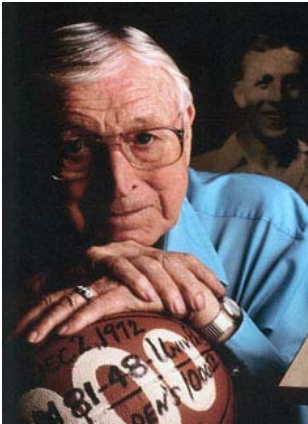


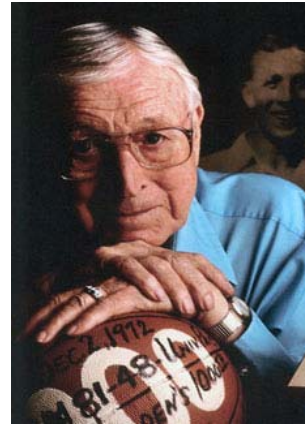
## The Wisdom of Planning Proverbs 21:5



What images come to your mind when you think of the typical coach of a sports team? My perception is of a guy who paces the sidelines yelling instructions out to his players, and yes, who sometimes yells at the referee. He is a very active and animated individual, seemingly exerting as much energy from the sidelines as his players are exerting in the game. The man who may be the greatest coach in the history of U.S. sports however, was quite the opposite.

John Wooden coached the UCLA Bruins men's college basketball team from the late 1940's to the mid 1970's. During a 12-year span he led his team to 10 national championships, at one point winning 88 games in a row. And yet it was commonplace to see Coach Wooden calmly *sitting* down on the sideline during the game, and keeping his words to a minimum! How could such a successful coach be that calm during the heat of competition? The answer I believe, lies in the fact that Coach Wooden believed that planning, preparation and careful attention to the details were the keys to winning. The hard work of planning, preparation, and honing the finer points of the game, had all been done in the practices leading up to the game. At gametime his teams simply needed to carry out what they had spent all that time preparing for.

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The words of Scripture validate that there is wisdom and blessing in Coach Wooden's philosophy. **Proverbs 21:5** says "The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty." Planning brings blessing and profit! Nowhere is planning more important than in the realm of our finances. Let's think for example, about the cars that we drive. Might they one day wear out, and we need to replace them? Obviously, yes! Can planning ahead now by saving for that next vehicle lead to profit? At the very least it can minimize or eliminate paying interest on a car loan. **Proverbs 22:3** talks about how a wise man looks ahead and foresees evil (danger), and he prepares himself for it. Financial emergencies will come, retirement will come. Coach Wooden had no guarantees that his planning and preparation would lead to championships, nor do we have any guarantees that our planning and preparation will yield particular financial results. The principle of Scripture however, is that it is far better to plan ahead and be prepared, than to be hasty and only living for the present.

#### For thought:

- How are you planning for your financial future? Are you actively preparing for emergencies, for your next car purchase, for retirement?
- Do you have a Will that displays your Christian convictions, and Power-of-Attorney documents?

Remember, planning is a sign of wisdom.

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