

# On Solid Ground: Financial Freedom

By Brian L. Burbach

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## **Merrimack Valley Baptist Church**

517 Boston Post Road  
Merrimack, NH 03054

**Website:** [www.mvbc.org](http://www.mvbc.org)  
**Online Sermons:** [www.sermonaudio.com/poweroftheword](http://www.sermonaudio.com/poweroftheword)

I don't get to be up here often so it's really encouraging to hear your voices united. I want to thank pastor. I know he's not here but publicly for letting, giving me the opportunity to speak with you this morning. Whenever we first were talking about this a few weeks ago, I knew the topic I wanted to address and one of the things that I know is true is there are those of you that are in here that know way more on the topic than I do and I just want to say I'm humbly coming to you to share with you because I do have something that backs me up pretty strong and that's the word of God and I'm encouraged by that. But I think we've all had failures and victories in this area and I want to let you know that I don't want you to come here with the baggage of it, I want you to leave without the baggage of it. I don't want you to feel like this is just going to be a heavy time of talking about finances and debt, but one of the goals that I have for this is for you guys to see exactly biblically how we're supposed to operate with our finances and there are several things that came to my mind when I was researching this and one of them is the fact that we are in a place financially in our church that I think leaves you a good model. We all have models for something, we all have a model for our job, someone that we aspire to be or some characteristic, but the one thing that I think is lacking in Christian circles today is the church being an individual model for us as individuals.

It's pretty sad when Apple computer could be a better model than a lot of churches as far as financially structuring themselves to have a savings, not debt, and be in a place in which they can make decisions and thrive during an otherwise difficult economy. Our church stands, I think, above in many regards in this aspect only from the perspective of our pastor says no debt. And I know debt is a heavy thing and one of the aspects we sometimes address this but this thought occurred to me: when you tithe, when you give your offerings to this church, it's not going to TD Bank, North Garden. Do you understand that? It's not going to interest. It's going to the ministry and I think we should all praise God that pastor has positioned us to be in that situation.

My journey through this has been a learning one. I did a Sunday School class a few years ago in our young marrieds and it proved to be hugely beneficial because I believe there are two areas that we don't stress enough and I think these two areas, we either bring baggage, we have baggage, inter-relationships and all kinds of things, and one would be money. We're very private about money. We're very quick to address our victories. Have

you ever noticed that? If we ever buy a car, it's nobody has ever gotten a better deal on a car than I have. I don't like to brag but I'm going to.

I have a joke with the guys in the office because sometimes they'll say, "Hey, that's a nice shirt. Where did you get it?" Oh, I paid \$2 for it at Old Navy. They were having a sale. Well, if someone says they like my shirt, I normally will say jokingly, "I actually paid more than they wanted. They wanted \$50 and I said, I'm going to give you \$60 for this just because. I'm going to pay more."

I'm not going to exhaust the issue of money this morning. For you, I hope it initiates a journey. I really do. I hope this is going to be something that makes you crave and hunger to know more both biblically and from counsel from others. There are several things that I want you to understand. Our money issues are not the answer to the problems. I know there's uncertainty with our economy right now, people are freaking out, okay? One of the things that I want you to know: our faith, our trust is not in DC or BAE or anything except God and him alone. God and God alone says, "I will supply your needs."

One of the funniest little cartoons I've seen recently is a picture, is a drawn cartoon of the White House and right next to it is an ATM machine with cars lined up and they're bailing out everybody and I kind of picture it like a big dam and there's a hole and they've got their finger in there and they're just being stretched to the limit. Our hope is not in President Elect Obama. It's in God and God alone.

Another thing that I think is groundwork for us to understand our finances and that's an avenue of what is God's money? I have 100% of what I make, how much of it is God's? 100%, 10% is not God's, okay? All of it is. So don't look at it as, "This is mine and I'm just going to give a little here just to make him happy." He's not happy with 10% if that's not from your heart. And we'll talk about that a little bit later.

There are over 1,500 verses that address this issue of money in the Scriptures. Money is not principally what we're talking about. We're not talking about tangible cash here, we're talking about goods, services, things like that, that can attract our attention, our mind, and we can be consumed with it. It's amazing our consumer mindset today and I'm afraid we bring that right into church. We're like, "I want what I want." Have you ever bought deodorant lately? How many of you have been to Walmart and seen the deodorant aisle? You're like, "I want to smell like a glacier falls this week." But really, mountain fresh is what, that's next week. It's like you have all these and you're just like... It's amazing. Yeah, I want antiperspirant but, yeah, this looks good, and you're just all over the place. We bring that in and we're like, "Church, what can you do for me?" And we get in this consumer mindset and it's very very dangerous in our culture.

I'm going to read to you some statistics here, if I may for just a few moments. One thing I learned very quickly regarding these statistics and these are general statistics between believers, non-believers. There is no distinction and this is one area we very much, you know, there are things we do that separate us from the world but this is one area we don't and it's ironic because I have not found any distinguishing characteristics that say that

Christians are better with their finances than non-believers. I know a lot of non-believers who are very good. They deny themselves what they want in order to get something later. Ramsey put it this way, "Live like no one else today so that one day you can live like no one else." They take that philosophy, they actually don't maybe know it but they're applying biblical standards to their life and they're getting to places and they're making strides financially and there is no distinguishing.

I want you to listen to this in light of believer, non-believer and actually all of these are the same. Half of all Americans are living paycheck to paycheck. Many times the church tells us what to do with the 10% but not the 90%. 40% of Americans say they live beyond their means. Half, this one blew me away, half of college students have \$5,000 in credit card debt. Of the 13,000 that were polled, 1/3 of them have more than \$10,000. The average household with debt carries approximately \$8-12,000 in total revolving debt. That's not including home mortgage and nine credit cards. The US has the lowest personal savings rate of any major industrialized nation. Half of American households have a savings of less than \$1,200. By the way, I've heard that if you have I think it's around \$2,400 in savings, you're wealthier than more than half the world. More than half of us are not putting aside enough to maintain anything like our present standard of living upon retirement. By the year 2010, 78 million Americans will be 65 years or older. One in three have no retirement savings. It costs the average American family over \$200,000 to raise a child to 18. Amazing. Only 32% of American parents talk to their children regularly about personal finance. Only 7% of parents say their teen understands financial matters well. Only 5% of investors believe they know everything they need to know to make a good investment. Approximately 57% of all divorces are due to arguments over money. The traditional value of save now and buy later has been replaced by a modern one: buy now and pay later. Americans spend on average 107% of their income. How can you do that? They are lovely things called credit cards. Let me preface it, 99% of all statistics are made up on the spot.

I remember a few years ago I was watching this commercial and it was one of those while it was happening I was laughing my head off but then afterwards I just kind of sat back and I let it soak in and I'm like, "Wow." There was a commercial a few years ago and I don't know if it's still on. Don't say you have an excuse to go out and buy a plasma tv now or whatever, but you can go in debt for that. But it was a Lending Tree commercial and this Lending Tree commercial and Lending Tree is debt consolidation which treats the symptoms, so I'm not promoting this. It does not treat the problem. But it's the story of this guy is standing there, he's got his family around him and it goes to different shots and he's got this, he's a quirky guy and he's got this grin that somewhere lingers between sanity and insanity. He's just smiling away from cheek to cheek or ear to ear. It's so funny. He's like, "I'm Stanley Johnson. I've got a great family. Four bedroom house in a great community." Then he's driving his car and he's like, "Like my car? It's new. I belong to the local golf club. How do I do it?" And he's smiling away as he's taking stuff out of his pool with a net and he's like, "I'm in debt up to my eyeballs. I can barely pay the finance charges." Then he's driving a riding lawnmower on a lawn that's no bigger than this stage and he's like, "Somebody help me."

We've all been lost at some point in our life and I'm not talking about, I'm talking about in the believers' sense. We've all been lost. We've taken a bad roadmap. We've taken a map, we've either veered off either in a number of areas and I'd like to share with you a few of these areas just briefly for a moment. Here are areas we get lost. We can get lost morally, can't we? Our society drives into us two things: money and sex are going to make us happy. They drive it into us. Those are the answer to our problems. And we can get lost morally, we can get to the point where we see, do you know what? As husbands or wives, that over there is going to make me happy so I'm gong to pursue it with everything I have. And it's wrong.

Another area we can get lost is professionally. I know of people who have actually gone to college because they liked a girl and they followed them to a certain college. Not a wise move and then they regretted it. Or maybe it's a profession that you've chosen that you regret being in. We can take the wrong...and I know of some people who have not listened to their parents on where to go to college, they've done their own thing and wound up regretting it. We can take the wrong road on that.

And also personally whether with our physical self or whatever. We can take a wrong roadmap if we do not take care of ourselves.

And the one area we do it as well is in this area of finances. How do you know if you're lost financially? Let's take a test. Are you ready? If you spend more than you make in a year. If you spend more than you make in a year. If you don't know whether or not you spend more than you earn. "I mean, I don't know." Then you're lost. If you owe more on your car than it's worth. Is it possible to go without a car payment? Yeah. It is. If you don't know how much you owe on your car and don't care. Well I don't and I care. If paying the minimum on your credit card is a way of life. If you think paying the minimum on your credit card is good financial planning. If you don't know exactly how much you owe. If you have no method of tracking where your money goes. Some people use computer programs, some people just simply write it on paper. If you have financial dreams but no plan. If you have goals and dreams but you have no plan to get there, you're lost financially.

The first thing I'd like to emphasize is that when it comes to money, money is intangible. It doesn't have a mind of its own. You tell it or you should tell it where to go. It is a spiritual issue. It is not just a physical, "I'm just not wise." It's rooted back. As you peel the layers of your decisions regarding your finances, it comes down to a spiritual decision. Either I'm going to believe that makes me happy which I'm going to believe a lie.

So here are some things that I think illustrate the point that it is a spiritual issue. Jesus said more about money than heaven and hell combined. He knew there was going to be roads we're going to travel that are going to be very dangerous. Most of his parables deal with money so this is something he was trying to drive home to us. He never asked for money and then his goal was not to get money, it was to keep money from getting us.

Now, what is my purpose today? Why are you doing this, Brian? Well, let's take a look at some reasons that I think our times call us to be vigilant with money. The title of this is "On Solid Ground." I want and I think it would be a great avenue for us to be on a solid platform financially as families. Why? We are very clear to our co-workers that we're Christians, right? I mean, most of us should be, at least. What are we doing during these economic times when times get rough? As I go back to those statistics, if those are Christians as well, are we going to be just like the world is? Or are we going to realize that God is the giver of this and what's the worst that can happen as long as you have your family and health?

So our times call us to be vigilant with money. We need to trust God in every area of our lives. This is one area that I'm afraid we struggle with. Then we need to experience God's faithfulness financially in trusting God with our money as an invitation for him to be involved in our finances. If money is a spiritual issue which I'm very convicted and convinced it is, he needs to be involved in it. The word of God needs to be involved in it. We are being bombarded by the world telling us we deserve this, we deserve that, or whatever. We need to hear what the Bible says about it.

Next is we need to be free to go where God wants us to go, do what he wants us to do, and give what he wants us to give. I know one thing that would break pastor's heart is if you sat through a missions conference here and felt God is calling for you to go somewhere, take your family, uproot them and go and be a light to a community somewhere else and you could not because you are drowning in debt. So to be able to be free, to be able to make a decision on where to go and what to do because he wants you to and we need to be financially secure.

One of the things I want to make very clear: our hope and our trust is not in our money. You could get to the place in which you are financially secure and you feel safe there. "Oh, it's so nice." But our faith is not in our money, it's in God and it's in him alone. Security comes, though, not of accident. It doesn't just happen. Most of you are not going to get an inheritance this week. "Oh, there goes all my problems. Aunt Judy passed away and left us a billion dollars. Maybe I'll give that to GM or whatever." It's not the case. It takes time.

Then initiate conversations with your children. On my front, obviously with my own children but with the students in the school, this is something desperately desperately needed. Desperately needed. Only in America can you not have a job, not have a track record of paying off anything and get a loan for college. Think about it. We're setting our kids up for failure. And then one kid gets \$40,000 in debt and he marries somebody with \$40,000 in debt and now they have \$80,000 and it's a burden. It's heavy. We don't realize what we're doing. I heard one person say, they said, "How is your 401k doing?" He goes, "Yep, they call me every week." This is his kid, he didn't dump it into himself.

The first area and I want to go through four foundations that are crucial for us to be financially secure. The first one is this area of contentment. Please turn to 1 Timothy 6:6. Do you ever feel like that on the inside? I know there has been times in my life where

you've wanted something, you've desired something, and on the outside your look in control but on the inside you're like, "I want that!" You know, kids are a little bit not as wise about displaying their feelings and so forth, we can control them but that's what we look like on the inside when it comes to what we want.

I love this passage here and I'm going to explain this to you in just a few moments a little more in depth but verse 6 is this,

6 But godliness with contentment is great gain. 7 For we brought nothing into this world, and it is certain we can carry nothing out. 8 And having food and raiment [clothing] let us be therewith content.

Paul is doing an amazing job. When Paul mentions this idea of contentment, it's actually if you've ever taken an economics class, the context is the word autarky and the idea of a self-inclusive or self-sufficient nation. So for example, if America, if our borders were all secure, everything we made, spent and did was only in America so it was self-sufficient. So I want you to envision your sphere, your area, your goods, your things that you have. God is saying, "Be content with that." So you have this surrounding you, don't always be kind of like the dogs down at the racetracks where they have the rabbit/bunny thing, they're just running. "I never catch this thing." And you're never going to catch it because you're never going to be happy if you go at it your own way. Be content with what you have. Be thankful.

How can you be content? And this is an interesting thing. I thought it was neat how Socrates put it. Socrates said this when he was asked, he was asked a question, "Who is the wealthiest?" And the answer came back, "He who is content with the least for self-sufficiency is nature's wealth." He who is content with the least for self-sufficiency is nature's wealth. The Stoic philosophers had an idea and this is actually when Paul interjects his idea and his philosophy on this passage, he injects godly philosophy in but the Stoics believed this, they believed that the world around you, if you could picture it kind of like a machine, it's driven, it's going, nobody can stop it, nobody has control over it. It's going. The only thing I can control is myself and what I believe. So there was an attitude even with the Stoics of self-sufficiency. I can't control what's out there so just be happy with what I have.

So here Paul comes along and infuses biblical language with it and says this, "No, there is not a machine going that's out-of-control, God is in control but we are supposed to be content with what we have. We're not supposed to be striving for more, a bigger this or a bigger that." And this is not in the area and this is not in the context of, "Well, am I not supposed to want my business to thrive?" That's not what we're talking about here. We're talking about contentment on a personal level with you and you desiring more and more and more. And I know and if you are applying the biblical principles and if you are honest with yourself, you will realize that what you have in your heart is either coveting and wanting more or it is contentment and it's where you're supposed to be.

One of the areas that we need to get to is this area of being thankful. Ephesians 5:20 says this, "Giving thanks always for all things unto God and the Father in the name of our Lord Jesus Christ." Give thanks to God. What are we supposed to give thanks for? Life. For work. Does anybody know what tomorrow is? What is it? You guys said it really good, actually, I appreciate it. "That's Monday. It's not Friday. Friday's fun. Monday, Monday." There is a book called "No More Mondays" by Dan Miller and it talks from the perspective that our work is from God and is designed to be an avenue. Many people look at work as a negative. Look at it as an opportunity. Christ may not get to every area, but you can carry him with you to those areas. Be a light for him. Look at work as a positive thing.

Another thing we're supposed to be thankful for is our family. "But you don't know my family." I'll move on from that. You need to be thankful for your family, for your wife, for your husband, for your children, for your parents. Be thankful.

Be thankful for your senses. Sight. We don't thank God for these things a lot but if you look at prayer in the New Testament, most of it, and even in the Old Testament with David, is thanking God for things. It's not asking. It's not a wish list. It's thanking him. Be thankful for the things we don't always think about. Be thankful for what you have. A wise man does not look at what he does not have, but he looks at what he does have and he's thankful for it.

God is also the giver. If you look at 1 Chronicles and if you would, please, turn there to 1 Chronicles 29:11-12, this is a prayer of David to God. This should be our prayer. It will help us to realize that number 1: we're supposed to be self-sufficient, we're also supposed to be thankful, but one thing, we're supposed to know who to be thankful to and realizing that God is the giver. Your parents, your job, is not the giver. God has in his sovereignty allowed that to happen, those transactions, those timings, all of it to happen. This is what David prays in verse 11, "Thine, O LORD, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine; thine is the kingdom, O LORD, and thou art exalted as head above all. Both riches and honour," both money and honor, "come of thee, and thou reignest over all; and in thine hand is power and might; and in thine hand it is to make great, and to give strength unto all." It comes from God. God is the giver. God gives work. God gives our breath. You are not guaranteed anything. You are not guaranteed tomorrow. Your breath that you just took is a gift from God Almighty. So is your money. It's not yours. It is from God and him alone.

The first thing is contentment. I think it's important for us to realize we are to be content with what we have, and then to realize that things are temporal and this is the area of temporality. If you would, turn to Matthew 6:19. C. S. Lewis put it this way and I love this quote, "The disease of temporality is incurable." The disease of temporality is incurable. You cannot, I don't care who you are, change the fact that whatever you gather on this earth you're going to take with you. You cannot do it. No matter how hard you try, everybody has tried it, you cannot do it. Matthew 6:19 says, "Lay not up for yourselves

treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal." Our possessions will pass. They will be gone.

Do you remember when you were a kid asking for something and saying, "I will never ask for anything again"? Maybe even that was last week. I don't know, Tim was nodding his head. But some of you, you know, you get to the point in which you say, "God, if you give me this." Or, "Mom, dad, if you give me this, I will be happy." Now where is it? Where is it now? I remember when I was a kid, I wanted so bad, it was like this rubberized man. A freaky looking little muscle man and you could just, you've got someone on the other hand and you're just stretching that thing out and his arms are stretching out. I remember I wanted that so bad and I also one time wanted a beanbag. I wanted a beanbag so bad and I remember the first time that I got a hole in it and those little little white styrofoam balls start coming out, so sad. But at the same time, we're to the point in which where is that beanbag now? I wanted that thing so bad, where is it?

So we need to realize all of this is temporal. The one thing that I think we get into the belief of, is we actually enjoy the hunt more than the catch. We enjoy the hunt. We enjoy the striving for it and then when we get it, eh, not as much as I thought it would make me happy.

I was at Best Buy a few years ago and I remember, actually I was there with Brad W. and I went to go and purchase a laptop computer and it was kind of weird there at the time, you had to tell somebody you wanted it and then go and pick it up somewhere else and then take it somewhere else. They've changed it. I remember when I went, I was standing there and the lady that was trying to sell cellphones, we were just standing there looking like, I guess, we wanted someone to talk to. So she comes over and she says, "Hey, you guys need a cellphone?" I'm like, "No." Then she's like, "Well, we've got tv's in the back. You guys want a tv, right? And you guys work hard..." And we're like, "No." We were just playing with her because she wants you to think, "I deserve this." Yeah, you want a car, "I deserve it." You don't. You don't deserve anything. You don't deserve tv's. We don't deserve life and God is the giver of it.

We're supposed to lay up treasures in heaven. If you read Matthew 6:20-21, "But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also." There will your heart be also. What you value, that's where your heart is going to go. Do you value God or self? That's where your heart is going to be.

William Borden was a man who died in 1913 in Cairo, Egypt. He graduated from Yale. He inherited a lot of money, turned away from the money to say, "I'm going to go, I want to go and reach the Muslims for Christ." He moved to Cairo. Four months later got spinal meningitis, died at the age of 25. On his gravestone it says this, "Apart from faith in Christ, there is no explanation for life." It was a very obscure missionary grave in Cairo.

Miles from that was an exhibition. King Tut died at the age of 17. He was buried with solid gold treasures and thousands of golden artifacts. He was buried with literally tons of



thousands and thousands of pounds of gold. Ironically, the Egyptians believed in the afterlife but they stayed right where they were until Howard Carter found them in 1922. You can't take anything with you. You can't take anything with you.

The next thing. So there are two foundations we've looked at so far. The first being contentment and temporality, to realize we need to be content with what we have. The second thing, we need to realize that things are temporal. They are not going to give us worth and value. Then the next thing is biblical wisdom. Biblical wisdom and applying biblical wisdom, two things.

Let me take a look here just real quick. Turn over to Proverbs 22:7. If you ever listen to Dave Ramsey, Dave Ramsey at the beginning of his broadcast, he's a Christian guy that you can call in and ask for financial advice, the first thing he says is, "Debt is dumb. Cash is king." Debt is dumb. Cash is king. Proverbs 22:7 says this, "The rich ruleth over the poor, and the borrower is servant to the lender." Debt is not a problem in America. "Really, I thought it was?" Debt is a symptom of a problem in America. Debt is something that will go with you on your vacation, it is with you when you put your head on your pillow at night, it is something that can be very heavy and very taxing on your mind. Credit cards, owing others, are very very dangerous places to go. Hard decisions need to be made in our lives if we are going to set examples for the world in this area of debt. There is something called a plasticectomy that you might need to do, which means to chop up those credit cards, plastic surgery, whatever, get rid of them.

It's funny because I was curious about this when I started to research Dave Ramsey. He's very very strong against debt and I'm like, I can't find much of his material except online and how do you have to order stuff online? Credit card. So I go and I look and I was thankful that they actually have a debit card policy only. If you don't have the cash in there, in your account, you're not going to be able to pay for anything through his website. They do not take credit cards.

And it is a dangerous place, it is a very heavy place. One person put it this way: once you're in debt, interest will be your companion every minute of the day or night and it's working against you. It has no love, no sympathy. It is as hard and soulless as a granite cliff and you cannot dismiss it. Whenever you get in its way or you cross its course or fail to meet its demands, it crushes you. Get out of debt. Create what they call, something called a debt snowball if you're in it, which means pay off the lower ones and then keep it going. It takes sometimes people years and years to get out of it. But remember, the road to financial freedom is going what direction you're going in. It's not necessarily that you're in debt. Go in the direction that is scriptural and the way you need to go. The average family is \$8,000 in credit card debt and that's Christian or non-Christian. That doesn't matter. Bankruptcy is considered one of the top five worse things that could ever happen to you. Debt. Stay away from it.

The next thing is saving. Proverbs 21, just over, Proverbs 21:20 says this, "There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up." One of the goals should be to have 3 to 6 months of living expenses in our savings

account. That should be a goal. Why? Because whenever you make a decision to follow God's principles, someone else is going to move into your home and it's called Murphy. Have you ever heard of Murphy's law? He has a law out there and something is going to happen so you need to have some sort of a net to catch you. Some people would say and if you talk to financial, even Dave Ramsey, they would say the first thing you need to do is get \$1,000 in the bank, then work on your debt snowball. And I'm going to be able to share with you some resources that can help you with some things regarding this. Ants are considered wise because they save, they plod, they work for the future. Joseph is a good example in the Old Testament of someone who saved for bad times. Savings is let your money make money for you, either in mutual funds, compound interest, things like that that are very important.

Please turn over to Luke 14 just for a moment. This is another area that I think we need to apply biblical perspective to and this is in the area of budgeting. If you don't have a plan for your money, your money will have a plan for you and it will drive you crazy if you do not have a budget. In Luke 14:28 it says this, "For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?" In this passage, do I have if I make X amount of dollars, if I'm spending the way I am, am I going to end up over that or under that? If you don't know, you need to set up a budget and stick to it. There is a word you're going to have to learn and I have to learn it too, that a lot of people do not know and you can understand and that's the word "no." No, I'm not going to do it. If all of our friends are going on vacation to the Bahamas during the middle of the worst month in New Hampshire in February and you can't because you're working on your debt, say no. Let them make fun of you. Dave Ramsey actually has a saying: live like no one else so that one day you can live like no one else. Don't live like the world. They don't know what they're doing. Live the way the Scriptures are telling us to.

I know there are so many ways that you can work to shave down your budget. One of the things we had to do because of oil prices a few years ago was we had to stop and list our necessities all the way down to our wants and there were some things that we had to cut out. If you have to cut out eating out or if you have to cut out cable television, do it. "Well, what am I going to do about my game?" Who cares. Make a tough decision. I hear excuses all the time about, "Oh, what if I can't... I need..." No, you don't. We don't need what we think we do. We need to get on a biblical perspective of seeing things the way we're supposed to see them.

One of the things that I think is very crucial to this and the implementation to the budget is one word and I'll get to it in just a minute. Tom Stanley wrote a book called "The Millionaire Mind." He wanted to go and find out what drove these men, first generation millionaires to become millionaires and he wanted to see, he looked at 38 correlating characteristics. So what he did is he took these men, all of them had \$10 million in worth and each of them made over \$750,000 a year, okay? And so he looked at these 38 correlating characteristics, he studied them: where they went to college; what their GPA was; what their major was. And he looked at them, he interviewed their children, he interviewed their families, their kids, everybody. There was one correlating thing that

was the same in all of them. One thing and that was they said that these men had staunch integrity. They were honest. They had integrity. One of the things when it comes to us, if you're going to take steps to go this way, you must have integrity. You must be honest and you must do this with intensity.

Another thing that I think is important to point out is I feel like I'm coming across kind of doomsdayish. "Brian, you know, we can't enjoy anything on this earth." Well, maybe not for a little while but let me illustrate it like this: there is contentment, there is the idea of temporality, there is the idea of biblical wisdom, and then the next thing is the avenue of sharing. But I want to go with you to another thing really quick and that is to Ecclesiastes. I love this passage in Ecclesiastes 2:24. It is imperative from my perspective and I even think biblically, in order for you to enjoy the fruits of what you've done, you must have these four things in place, okay? "But I need a vacation to get away." You don't. Stay at home, then. We don't always have to go away.

Ecclesiastes 2:24, "There is nothing better for a man," remember this is the same Scripture that's telling you to not lay treasures up on earth. "There is nothing better for a man than that he should eat and drink, and that he should make his soul enjoy good in his labour. This also I saw, that it was from the hand of God." Recognizing, contentment, temporality, biblical wisdom, and then sharing the money with others are crucial for you to be able to get to the place in which you can sit and enjoy the fruits of your labor. It's crucial.

The next thing here is in the area of sharing and I want to look at, I have to move very quickly, but having the proper attitude in sharing. If you turn to 2 Corinthians 9:7, a lot of people, is it 10%? If you look at Old Testament tithes, there are varying degrees of it but there are actually 22 to 30% is what Old Testament tithe was. Now, I know the word "tithe" means 10% but if you do research on it, a lot of it even in Deuteronomy 17, has to do with people bringing the firstfruits together and to enjoy them in the presence of God. One of the things, again, I can't stress to you, is where pastor has put us financially. It is an awesome place for us to be able to say, "Your tithe does not go towards interest to a bank but it goes to the work of the ministry." One of the things is the word "tithe" does mean "tenth"; it is an excellent starting point. It's an excellent starting point. One of the things that is true is that we are, according to 2 Corinthians here, chapter 9, verse 7, it says here, "Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."

Look at tithes in the New Testament. Many times tithes in the New Testament are mentioned in the negative connotation to the Pharisees because they were holding to a law of, "I give the tenth." But Jesus is like, "It's not about that. It's right here out of your heart. You do it because you want to share in a ministry and you recognize I don't own this money. It's not mine. I'm giving a portion of it back so that the church can thrive and grow because of it." Okay?

So we're supposed to tithe and then the next thing is also in the area of sharing and others. You and I, I think, sometimes limit sometimes our money to the church but don't forget

others around you in your community. Use your home, use your money, use your food to be an avenue of grace to your neighbors. So look at it as an avenue, not just the money that goes to the church, take that separate and then use your money to be whether it's to take somebody somewhere and use your own gas money, or whether it's food, you go and bring it to somebody, use that money that way.

One thing that I know is true is that with these four principles, you will be on the way to financial freedom. I'm only scratching the surface. I'm not getting into it as deep as others have. I don't have the time to, but I know Mr. Steckey and some others are teaching a class during this hour. I would advise you, make a commitment during next week or whatever to go to the first service and then go to that Sunday school class. Get financially secure. It may be a long road for some of you, it may not, but recognize these principles.

Let me be really quick and I don't have much time here but let me share with you, obviously the Scriptures were very important in me understanding how to operate financially and then also this book, Dave Ramsey has a book called "The Total Money Makeover." It uses examples. It is one of those books that as you're reading it, you get more excited because you see that there's an avenue that God says, "Do it." And he's so strong about it, he's like, "Get over it. Get over how you feel, you need to do what you've got to do." And if you want to see this book, I would encourage you to get it. It's called "The Total Money Makeover" by Dave Ramsey.

On a different level but same type of principle is "The Treasure Principle" by Randy Alcorn. This is a book that actually attacks the area of where your treasure is, there your heart is, and it starts fundamentally back. It's less practical, like what to do with specific money, but it does help with your heart issue.

Then also this, this is something that I know has helped a few people. It's very simple. It's called "A Crown Financial Money Map" and all it is, you can even go to their website and purchase it. I don't care if you have this one, I don't care, but it's a map that helps you with certain destinations. You can put it up on your wall at home and it helps you. Every time you hit a destination, like we saved \$1,000, you have to write in there: how am I going to celebrate it? And you celebrate those victories in your life because you're moving in a direction in which you can be free to do what God would have you to do.

Okay, I truly hope, my prayer for you guys was for you guys to really truly have an understanding for where God wants us to go with our money and praise God that our church is in a place in which they can be an excellent model. Not the government or anything else.

Let's have a word of prayer.

*God, we love you. Thank you for the opportunity to serve you and thank you for the time that we have together. God, money is a gift. Money is not bad but the love of it and the desire to have more and more and more and consume ourselves with it is. And God, I pray that we would be content, we would recognize the temporality of the things that we*

*have on this earth and that, God, our biblical perspective would change so that we would have a better understanding of how we're supposed to spend our money, what we're supposed to do with it. And then, God, also help us to share. Help us to look and let that be the first thing that we give to and that we would be able to help others and the church. And God, may you use this in the hearts of all that are here. In Christ's name. Amen.*

Thank you. You are dismissed.