

Chapter 5

CONTROLLING OUR MONEY

Jesus knows that money and material possessions are very necessary for our lives. He also knows that money and material things are more likely than anything else to replace God at the center of our hearts. “*No one can serve two masters . . You cannot serve both God and money*” (Matthew 6:24). For our lives to be complete, we must control our money—lest our money control us. Many of us need help in determining the proper use of money.

Unless we honor God in the area of our finances, we are not living “life at its best.” The mismanagement of money can easily lead to feelings of frustration and despondency. In times of financial turmoil:

- the thing we think about,
- the thing we worry about,
- the thing we talk about,
- the thing we lose sleep over is:

MONEY!

If our thoughts are consumed with anxiety over money, money issues will likely be obstacles to finding the time and peace of mind to be in God’s Word and prayer. Our attention will focus on material matters rather than eternal ones. We may also find that stressful financial issues hurt our ability to witness to others. Because we are consumed with our own problems, we become unable to take advantage of opportunities to serve others.

Money can be either a curse or a blessing. Our relationship with money can enhance our spiritual growth or diminish it. Money is a curse when it separates us from a loving relationship with Christ. When we become preoccupied with having or wanting money, it has become our treasure. “*So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches*” (Luke 16:11)? How we use and view money will influence our ability to find value and purpose in life. We need to be God-centered rather than self-centered in all areas of



Life at its Best

our lives, especially money. Our goal is to learn and follow God's Biblical principles regarding money and possessions.

The Bible has much to say about the use of money. It may not tell us whether it is proper to purchase an expensive car or a boat for recreation, but it does offer principles on giving, handling, and controlling our money. Scripture is very clear about our need to acknowledge God as the Owner of all we possess. In spite of what we own, we are to develop a spirit of inward detachment from our assets. We are to possess our possessions rather than let our possessions possess us. Our hearts are not to be filled with earthly treasures (Matthew 6:21).

The possessions we purchase with our money can compete with Christ for the control of our lives. The more we focus on money, the greater potential it has to consume us. More money does not necessarily reduce our burdens; often it increases them. Jesus tells us we must choose between God and money (Matthew 6:24). We are told in Scripture that we should not continue to acquire possessions that have no eternal significance. Jesus said in Luke 12:33, "*Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys.*"



Peter, one of Jesus' disciples, said we are not to be "...greedy for money, but eager to serve" (1 Peter 5:2). As God's people, we can't give God a disclaimer saying that we and everything we have are His except for our money and possessions. The apostle Paul diminished the value of possessions saying, "...*What I want is not your possessions but you*" (2 Corinthians 12:14). We need to acknowledge that all things belong to God and are to be placed under His control.

SETTING GOALS

Too many Christians, like other folks, are figuring their living costs by the following rule:

Gumm: "Do you know any reliable way for estimating the cost of living?"

Dumm: "Yes, take your income, whatever that may be, and then add ten or fifteen percent."¹

How do we get control of our money? The first step we need to take is to determine our goals, specific objectives stating what we wish to accomplish. When we set goals, we are taking a big step towards achieving what is most important to God and ourselves. As Christians, our goals or objectives for living "life at its best" must grow out of what He desires for us as revealed in His Word, rather than what we think we want out of life.

With goals, we have a direction or focus. With goals, we have a greater chance of success. With a clear objective, we have that extra energy which motivates us. Jesus said, "...do not worry about tomorrow" (Matthew 6:34). He never told us, "Don't plan for tomorrow." In fact, Proverbs 21:5 tells us, "*The plans of the diligent lead to profit as surely as haste leads to poverty.*" God gives us intelligence and the ability to earn money. If we choose not to work and plan when able, we are irresponsible. "*The noble man makes noble plans, and by noble deeds he stands*" (Isaiah 32:8). Plans made with God's blessings keep worry from plaguing us.



We will want to accomplish some of our goals in less than a year.

Examples of short-term goals may be to buy a car, pay off a loan, or buy needed furniture. Whether our goals are short-term—having money for a vacation, for example, or long-term—such as education or retirement—all of the goals need to have a target dollar amount, and a stated time frame. When goals are measurable and have deadlines, we are forced to be more responsible. Goals need to be more concrete than merely hoping for something to happen.



Setting goals will help us stay focused and prevents us from being bogged down in trivial matters. We will be more apt

to keep first things first. Goal setting will help us grow in the area of self-control, so that we will be willing to give up short-lived pleasures in order to achieve long-

Life at its Best

term benefits. Adherence to goals will help give us the strength to say “no” to the purchase of some unneeded items.

Goal setting will help us establish priorities. Many of us would like to have or accomplish more than is realistic or achievable, so decisions determining priorities have to be made. As God’s people, we must continue to determine whether the goals we set are pleasing to Him. Proverbs 16:3 admonishes, “*Commit to the Lord whatever you do, and your plans will succeed.*” When our objectives honor God, He will direct our paths. Proverbs 16:9 says, “*In his heart a man plans his course, but the Lord determines his steps.*”

Money is important, but it is trivial when compared to a loving relationship with the Lord. “*But seek first His kingdom and His righteousness, and all these things will be given to you as well*” (Matthews 6:33). When we seek a faithful relationship with the Lord, He promises to provide for our needs. We have God’s assurance that our needs, such as food and clothing, will be provided (1 Timothy 6:8).

This does not necessarily mean that we will eat lobster, drive sports cars, or wear the latest fashions. This does mean that we will receive God’s peace and financial security when we allow God to be in control.

All of us must answer the question: Will I make money my highest goal in life, or will I serve God and others? Our answer to this question will determine how we use and handle money.

Once we establish goals and priorities, it is necessary to develop a Godly plan, a strategy for carrying out and reaching those goals. Whether we have large or small amounts of money:

- we need a plan which will identify goals;
- we need to set time frames or deadlines;
- we need to establish financial targets.

With plans, we can initiate action rather than simply respond to what develops. A plan will help us to focus and get organized. With a plan, we will reduce a great deal of anxiety related to money, and we will be better equipped to handle unexpected and unplanned expenses. The old adage is so true, “People don’t plan to fail; they fail to plan.”

Elizabeth S. Lewin, CFP, wrote the following in her book *Your Personal Financial Fitness Program*: “Planning is also important to your emotional security. With planning under control, you reduce risks, avoid anxiety and



for carrying out and reaching those goals. Whether we have large or small amounts of money:

overspending, and manage to increase savings. You are ready to cope with unexpected and unplanned expenses that can adversely affect your resources.”² If we delay setting goals and developing plans, both our mental state and finances will suffer. Committing goals and plans to paper will make us more accountable and help provide motivation. Our planning needs a beginning and a completion date. We may want to organize our goals in the following manner:

Goals	Amount Needed	Date Needed	Amount Per Month
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

CONTROLLING DEBT

Possibly the most pressing and immediate money problem facing most of us is the amount of debt we have. This problem can cause life to be at its worst rather than at its best. Credit is highly accessible, and, in today’s society, we are encouraged to take advantage of it. Franklin D. Roosevelt said, “Any government, like any family, can for a year spend a little more than it earns. But you and I know that a continuance of that habit means the poorhouse.” With so much available credit, it is no surprise that bankruptcies and divorces related to financial tension are on the increase. Debt often causes stress along with mental, physical, and emotional fatigue. In spite of all the warnings about excess credit, we are still willing to buy now and pay later. A bumper sticker aptly describes the situation, “I owe, I owe, so off to work I go.”

The advertising industry does a good job of enticing us to buy things by making us feel discontented and woefully dissatisfied with who we are and what we have. The young man watching the car commercial with a beautiful young model pointing out the vehicle’s assets thinks that, if he only had that car, he could also have the gorgeous girl. We are pulled and pressured from every side. Because we succumb to these deceptions, we begin to acquire more than we need in order to attain an illusion of what we’re told we should be.

We live in a society in which enough is never enough! One of the biggest reasons we get into debt is greed. “*Watch out! Be on your guard against all kinds*



Life at its Best

of greed; a man's life does not consist in the abundance of his possessions" (Luke 12:15). Jesus was criticizing the notion that the value of life is determined by the number of possessions we own. Things don't have lasting value, yet greed entraps many Christians.

Greed may gradually take over our lives until we are convinced that we have the right to use our financial gifts as we please. Slowly we begin to desire more and more and are never fulfilled. Our abundant economic life has become the necessary life. Often buying things on credit is the only way we are able to continue feeding the hungry monster of greed. For some of us, it will take a long time to discover that "money cannot buy happiness."

Is borrowing Biblical? Scripture does not forbid debt, but we are warned about the misuse of it. Proverbs 22:7 reads, "*The rich rule over the poor, and the borrower is servant to the lender.*" Debt creates a bondage that prevents us from allowing God to act as freely as He wants in our lives. Perhaps there is a family in need. Maybe fire has destroyed their home and possessions. We know it's God's will for us to share with those in need, but, because we ourselves are overcommitted financially, we are unable to help. Because of debt, our personal witness may suffer. If others see we can't control our finances, our message and witness will be questioned. The Bible encourages us to eliminate debt as quickly as we can. "*Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler*" (Proverbs 6:4-5).

Prior to entering into any consumer debt, we should ask ourselves some questions:

- Have I prayed about it?
- Does it fit the budget?
- Will the added debt cause tension or anxiety?

One of the best ways to avoid credit card debt is through the use of a budget. We are foolhardy if we don't have budgets. A budget will tell us how much cash, if any, is available to pay towards credit card bills. Sticking to a budget will reduce the tendency to become overextended. A budget reinforces our need to restrict purchases, especially on things that attempt to raise our standard of living without the money with which to do it. Out-of-control credit will compel many families to change their lifestyles drastically.



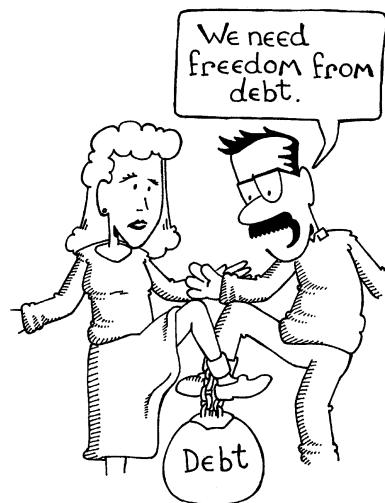
The easy availability of credit has created a phenomenal growth in the number of credit cards that an average family maintains. If we have fewer than five cards, we are likely to be in the minority. Many of us are paying five to twenty percent or more of our budget towards credit card debt, which places a great burden on family expenses.

Common suggestions regarding credit cards need repeating. Credit cards should mainly be used for the purpose of convenience. Any purchases made with a credit card should be paid off within the thirty days credit card companies allow before interest is charged. To minimize the use of credit cards, we need to limit the number of cards we own. In the event we are unable to pay the entire balance off monthly, we need to do our best to eliminate the credit cards.

Do you know what you owe on your credit cards and other debt? Listing your debts will help you get a better picture of where you are financially.

Outstanding Debt:

	Amount owed	Monthly payment	Interest rate
Home mortgage	_____	_____	_____
Credit card companies	_____	_____	_____
Bank	_____	_____	_____
Installment loans	_____	_____	_____
Loan companies	_____	_____	_____
Personal loans	_____	_____	_____
Total debt ³	_____	_____	_____



MONEY AND OUR MARRIAGES

Staying happily married for a lifetime is a very challenging task. The single greatest threat to marriages is a problem with money issues. Today about half of all new marriages in America dissolve within the first five years. About seventy percent or more of all couples who are getting divorced say they believe that the number one source of their problems was money.

Life at its Best

Why does money cause problems in marriages? In looking at this question, we must understand how intertwined our lives are around money. It is estimated that up to eighty percent of our waking hours are spent on making money, spending money, or thinking about money. Almost daily we buy something with cash, checkbooks, or credit cards. We are all managers of money; the difference is that some are better at managing it than others.

Married couples face the challenge of controlling money before it controls them. Handling money properly can help unite couples just as poor handling can help break up marriages. An outcome of poor money management within a marriage is strife and tension. The thoughts and conversations of couples with money problems will be centered on money issues to the exclusion of all other topics. Because of financial worries, couples may become less intimate, social, and caring. Relationships tend to suffer when couples undergo stressful financial situations. Money issues may cause individuals and couples to question whether the Lord actually loves and cares for them.

The following recommendations will help couples put their financial lives back on track:



6:33 urges, “*Seek first His kingdom and His righteousness, and all these things will be given to you as well.*”

- Set goals as a couple.



- Acknowledge that financial decisions are spiritual decisions.

As God's people, we acknowledge that God owns all things. “*The earth is the Lord's, and everything in it, the world, and all who live in it*”(Psalm 24:1). When couples agree that they are only stewards of God's property, money takes on a different perspective. Giving money for the Lord's work and managing money wisely glorifies and honors God. Wasteful and foolish spending dishonors God. Putting God first changes lives and marriages. Matthew

Marriages have a much better chance of succeeding when both spouses are working together toward the same financial goals. Couples need to spend time together to establish monetary priorities. Goals should be realistic, practical, and obtainable. Couples who aim at nothing will hit it every time. Without mutual goals, couples can easily go their separate ways and become combative with one another.

- Develop a budget.

It is paramount that couples get control of how and where they spend money. A budget will help couples make the best possible use of their money. A budget, when used properly, tells us where we should spend our money rather than wondering where it went. A budget will help couples say “no” to the pressures of acquiring “things.” Another benefit of a budget is that it promotes communication between mates. For budgets to work, there needs to be on-going dialogue between the husband and wife. Working together as a team develops a unity between the two partners as they strive toward their common goal.



- Couples reap what they sow.

Couples will only get out of marriage what they put into it. If couples spend little time planning and preparing their financial future, it should not be any surprise that money problems occur. Managing money will take time, discipline, and effort. Couples who work hard at planning and controlling their money will have a better chance of reaching their goals.

- Know the pitfalls of overspending and relying on credit.

For some couples, overspending through means of credit cards is a major financial problem that can devastate their financial futures and destroy their marriages. When debt is out of control, we need to divert large amounts of money to pay the interest and principal to creditors, and our established goals are in jeopardy.

- Spending versus saving mentality.

It is likely that spouses will differ in the degree of importance they place on spending or saving money. It is not uncommon for couples to experience conflict over a spending or saving attitude. Spenders love to buy things, whereas savers are interested in putting money away because of a feeling that there won't be enough. Couples need to assess their styles and, if necessary, make attitude adjustments.

Money issues within a marriage won't go away without open communication, discipline, and a commitment between spouses. Instead of money being a negative factor within a marriage, it can be a positive influence to bring couples closer.

Being aware that money issues can be hazardous to marriages should cause couples to become wiser and work harder in coming to grips with money in their marriages.

QUESTIONS FOR REFLECTION:

1. How can money be seen as both a blessing and a curse?
2. What are some good and evil purposes for money?
3. What do good financial goals need to have?
4. Why does Scripture discourage debt?
5. What do advertisers do to encourage you to spend money?

RESISTING THE PERILS OF MONEY

Proverbs 30:8-9 entreats, “*...give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown You and say, ‘Who is the Lord?’ Or I may become poor and steal, and so dishonor the name of my God.*” These verses indicate the challenge that wealth and poverty present to our faith. Of the two, riches or poverty, we can make a case that wealth can cause Christians a greater problem. The Scottish writer Thomas Carlyle said, “Adversity is hard on a man, but for one man who can stand prosperity, there are a hundred that will stand adversity.”⁴ Possibly the easiest time for us to experience failure of our faith is during successful times.



Of all the desires of mankind, one of the strongest is the desire for prosperity. Many people will indicate that wealth or monetary success is their number one goal. With money comes the ability to buy all the things we think we should have. If we receive monetary wealth, how will we respond? Will God receive the credit for our financial success? Will we use the money for His purposes? Max Anders said, “God wants us all to have wealth; we must be careful

not to settle for money.”⁵ True wealth encompasses far more than money. There are those who are rich in material goods but poor in spirit. There are those who have vast resources but are destitute of family and friends. True wealth is found only in Christ.

If asked to define wealth, it is likely that each of us would do so differently. Compared to the rest of the world, most of us living in America are wealthy. Many households have two cars, multiple telephones, televisions, washers and dryers, microwaves, computers, etc. Do we really need all these things? According to the world’s standards, especially the “third world,” we are wealthy. We live with an abundance of things. We are secure, warm, and well fed. While people in other parts of the world have little or nothing, we suffer from too much. Our luxuries have become necessities, and we refuse to give them up for the sake of

others. Is this prosperity affecting our personal relationship with Christ? Because we have what we have, we must be especially mindful of the warnings of our Lord about the dangers of wealth. Are we dependent upon or independent of the Lord?

The account of the ten lepers found in Luke 17 indicates how a person’s attitude can change when he receives what he wants. Although there is no reference to money in the leper story, there is a unique connection between how the lepers responded when they were cured and those who have obtained financial success.



Now on His way to Jerusalem, Jesus traveled along the border between Samaria and Galilee. As he was going into a village, ten men who had leprosy met him. They stood at a distance and called out in a loud voice, “Jesus, Master, have pity on us!” When He saw them, He said, “Go, show yourselves to the priests.” And as they went, they were cleansed. One of them, when he saw he was healed, came back, praising God in a loud voice. He threw himself at Jesus’ feet and thanked Him—and he was a Samaritan. Jesus asked, “Were not all ten cleansed? Where are the other nine? Was no one found to return and give praise to God except this foreigner?” Then He said to him, “Rise and go; your faith has made you well.” (Luke 17:11-19).

When nine out of ten lepers received what they wanted most—clean and healthy bodies, they no longer needed nor were interested in what God could do for them. Only one leper gave praise to God for what He had done.



Life at its Best

If acquiring wealth is a major motivation, how will we respond if we become prosperous? Will we be like the nine lepers who gave no thanks to God once they received what they wanted most, or will we be like the one faithful leper? The nine lepers thought they had everything they needed once they were cured. In the short-term everything was fine. In the same way, prosperity brings short-term happiness. With money we can go places, do things, and buy many “toys.” Will our money breed a spirit of self-sufficiency or an independence from God? Prosperity is often good news for Satan, because many of us foolishly believe that . . .

- Money will solve all our problems.
- Money will provide us with lasting pleasure.
- Money will bring us closer to God.

God clearly warns His people in Deuteronomy 8:11-14 against allowing wealth and success to take center stage in their lives.

Be careful that you do not forget the Lord your God, failing to observe His commands, His laws and His decrees that I am giving you this day. Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the Lord your God, Who brought you out of Egypt, out of the land of slavery.

In our land of plenty, we would do well to heed the warning God gave His people in Israel not to forget Him when they had the food, fine homes, herds, and everything else they needed. Revelation 3:17-18 reminds us of the insignificance of material wealth:

You say, “I am rich; I have acquired wealth and do not need a thing.” But you do not realize that you are wretched, pitiful, poor, blind and naked. I counsel you to buy from Me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see.

During times of prosperity, we can develop an attitude that nothing else is needed. Why do we need God now when we have nice homes, nice cars, and all the other comforts? Could it be that we want God when He can be helpful, and, after we receive what we've been seeking, God is no longer important?





All of us are grateful for the comforts of life, but we need to be careful that these comforts don't become our masters rather than our servants. It is nice to enjoy the things money can buy as long as we don't lose the things money can't buy.

God never said that if we have wealth, we can't have Him, or if we have God in our lives, we can't have money. What God does say is that we can only have one **master**. Matthew 6:24 reads, "*No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.*"

We need to stay persistent in our faith regardless of our economic conditions. In this endeavor, we can find encouragement from God's servant Job. Job had it all—fields and flocks and a large close family. In a few short hours, it was all taken from him, and soon he even lost his health. Job's response was, "*Shall we accept good from God, and not trouble?*" (Job 2:10b). "*The Lord gave and the Lord has taken away; may the name of the Lord be praised*" (Job 1:21b). If we are blessed financially, then we should realize as Job did that these blessings are from God. If our lives take a downward turn, we can rely on God to carry us through those times. "*Every good and perfect gift is from above, coming down from the Father of the heavenly lights, Who does not change like shifting shadows*" (James 1:17). God is the Author and Provider of all good and perfect gifts. It is you and I who can turn success into a potential curse by doing what we please with our gifts.

Ecclesiastes 5:19 states, "*Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God.*" We need to attribute all of our success to God, because all that we have is a gift from Him. It is God who gives us the ability to produce wealth. "*You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the Lord your God, for it is*



Life at its Best

He Who gives you the ability to produce wealth . . .”(Deuteronomy 8:17-18). Wealth and success come from God’s hand, and Christians should not feel guilty about His bounty but use it for His glory to serve in building His Kingdom.

If God blesses us financially, we need to be cautious and aware of the problems that money can bring. Here are some of the perils money can cause:

- The failure to attribute our success to God as the source of all things. Having money can create an attitude of self-sufficiency.
- The peril of not seeing beyond our prosperity to serve the needs of others. Our success should be a source of help to others.
- Our failure to be a channel of God’s blessings through ourselves to others. It is very easy to want to hoard one’s riches.

Handled properly, wealth and material blessings can be used as “tools” from our Lord. With prosperity we can provide for our families’ needs and comforts and generously support the Lord’s work. Biblical characters such as Abraham and Job showed that their wealth never interfered with their life-long pursuit of glorifying God. In the midst of affluence, Abraham served the Lord. When all his possessions, his herds, and his children were taken from him, Job said, *“Through He slay me, yet will I hope in Him”* (Job 13:15a).

God blesses us so we can be a blessing to others. As in all things, when we seek His guidance, God will give us the wisdom to handle money properly. God loves us, and He does not want to see us destroyed by the success that He provides. May God grant us the wisdom to know that riches are meaningless in comparison to our relationship with Him. When we have God and nothing else, we still have as much as someone who has God as well as worldly riches. We never know that Jesus is all we need—until we find that Jesus is all we have.

LIVING THE PROPER LIFESTYLE

Scripture does not dictate that we live in a certain way. God does not tell us what we can or can’t own. He does not list the specifics on the type of home or the number of cars or clothes we are to have, but God does want us to develop certain attitudes within the area of financial responsibility.

First of all, God wants us to have an eternal perspective. With an eternal perspective we act and live differently. Our lifestyles will reflect our relationship with Christ. As we acknowledge God’s



ownership and love, we are called to be good stewards by using our gifts and financial blessings in God-pleasing ways. An eternal perspective calls us to live moderately and share generously in the work of the Lord. Financial decisions will be spiritual decisions.

God does not condemn being rich, but He warns against greed and the self-centered attitude that can result from wealth or from the goal of acquiring wealth. Money is not inherently bad, but we can become preoccupied with it so that it blocks our focus on God. If we love God with our hearts, souls, and minds, and share generously with Him and others, God will not be disappointed if we live comfortably. Our attitudes are more important than our possessions. 1 Timothy 6:9 cautions, *“People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.”* We must be careful not to be consumed by the desire for money and things.

The society in which we live tells us that to be happy we always need more and more. In our culture, loving money is not a sin, but a virtue. Because the love for nice things is such a subtle problem, we may not be aware how attached we are to the luxuries of life. Money and nice things are not the problem, but the love of these things is the root of evil (1 Timothy 6:10). Our goal is to place all things in perspective.

If we acquire things for a comfortable lifestyle at the expense of God, it reflects the conditions of our hearts. We can honor God with both our lives and our possessions and still support a very comfortable lifestyle. God does not require that we live in little shacks; He does require that we place Him first. He also says that if we have two coats, we should give one away. If we have followed God’s will, it is not wrong for us to buy a new car, even the best model. A new purchase, however, is certainly wrong if made outside the will of God. We may be ignoring God’s will if we incur a large debt or if the purchase reduces our giving to God.

Our lifestyles do not need to reflect what our neighbors are doing or have. Because the Joneses have something does not justify that we should spend more in order to have what they have. If we have little, it does not mean that we should go into debt to buy more, nor should those who are well off live as opulent a lifestyle as they can afford. With God as our focus, we will be content in our own circumstances.



In his book, *Balancing the Christian Life*, Charles C. Ryrie gives us two thoughts on how to make financial decisions that are God-pleasing in any economic situation: (1) Learn contentment in the will of God in every circumstance of life. (2) Love God more than things either owned or desired.⁶

WEALTH: A FALSE SECURITY

Because of the importance that money has in our society, it dictates so much else that is important. For example, many believe that who we are, what our places are in society, and how others respond to us are determined by the amount of money and possessions we have. For many, the goal in life is to amass more and more money, thereby increasing the likelihood of achieving success, power, and status. Because of the attraction money has, we need to be careful that it does not become our security.

Richard Halverson said,

Jesus Christ said more about money than any other single thing because money is of first importance when it comes to a person's real nature. Money is an exact index to our true character. Throughout Scripture, we find an intimate correlation between the development of a person's character and how he or she handles money.⁷

Money can wholly control our lives. We may believe that money can buy security, love, respect, and acceptance. If money consumes us, God will be pushed aside. Money can provide momentary pleasures, but not lasting fulfillment. The coins and dollar bills that we spend say, "In God We Trust." Do our attitudes and spending habits reflect that slogan? Are we reflecting God's values when we spend money on lottery tickets, gambling, or other vices?



The Bible says a great deal about money, but it never says that money brings security. The temporary value of money is shown in Proverbs 23:4-5: "*Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.*" We are foolish to think we have all we need if we have money. Money brings no lasting value or satisfaction. All the things that money can buy can be lost, stolen, destroyed, or rusted. The limitations of money are expressed in the following list:

- Money can buy medicine, but not health.
- Money can buy a house, but not a home.
- Money can buy companionship, but not friends.
- Money can buy entertainment, but not happiness.
- Money can buy food, but not an appetite.
- Money can buy a bed, but not sleep.
- Money can buy a crucifix, but not a Savior.
- Money can buy the good life, but not eternal life.⁸

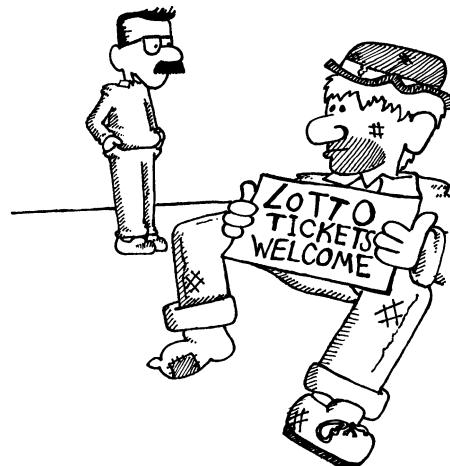
RESISTING THE LURE OF GAMBLING

Gambling can devastate an individual and families. Often those who can least afford it are the ones who spend the greatest portion of their incomes on gambling. When the gambler is addicted, God and family lose importance.

In light of this information, the Church is faced with how we should address these problems. Is there an eleventh commandment that says, “Thou shalt not gamble”? Of course not, but there are several Biblical principles that gambling violates. The Bible warns us of the dangers of greed (Luke 12:15), selfishness, and the desire to get rich quick (1 Timothy 6:9-10). Gambling encourages greed, materialism, and “get-rich-quick” thinking.

Scripture also tells us that all good gifts come from above (James 1:17) and that we are to be good stewards of those gifts (1 Corinthians 4:2). Gambling encourages a reckless investment of our God-given resources (Matthew 25:14-30). Gambling says, “I don’t appreciate what God has provided. I deserve and want more.” God tells us not to amass more wealth but to manage well what He’s given us (Matthew 6:19-20).

We read in the Bible that the greatest commandment is to love God with all our hearts, souls, minds, and strength, and the second is to love our neighbors as ourselves (Mark 12:30-31). Gambling may show some of us that the love of money has replaced love for God and has become our basis of trust. How do we show love for our neighbor (Romans 13:10) when our gain comes as the result of his gambling losses?



Life at its Best

Throughout Scripture, the “sluggard” is condemned (Proverbs 10:26; 19:24; 21:25; 22:13; 26:14), but the idea of getting something for nothing (or at least, getting a lot for a little) is the basic premise of gambling.

As the people of God, we need to proclaim to the world the true riches promised through Christ, as opposed to the worldly treasures that are destroyed or stolen (Matthew 6:20). Renewed by the power of Christ, Who changes and transforms our hearts and minds, our hearts can turn away from the things of this world.

ATTITUDES AND ACTIONS

<u>LIFE-ENRICHING</u>	<u>LIFE-DESTROYING</u>
We control money	Money controls us
Peace and contentment with money	Anxiety and tension with money
Proper planning	Little or no planning
Debt avoidance	Debt abuse
Wise spending	Wasteful spending
Couples communicating	Couples not communicating
Attributes success to God	Attributes success to self
Helps others	Hoards everything for self
Life with eternal an perspective	Life with a worldly perspective
Fellowship with God	Fellowship with things
Contentment	Always wanting more

WRAPPING UP

We make financial decisions daily. We decide whether to spend our money, give it, lend it, save it, or invest it. Because money is part of life, it's important to come to know what our Lord teaches us about it in His Word. While money itself is neutral, we can make it either a positive or negative part of our lives. When God has first place in our lives rather than money, a big obstacle to an intimate relationship with Christ is eliminated, and we can live “life at its best.”

To supply our needs and to have money to share generously with God and others, we must develop good money management skills. We need to be diligent in goal setting and planning, budgeting, saving, and investing. God expects us to be wise in the management of money that He entrusts to us (Matthew 25:14-30).

Do we understand that money and things provide no lasting happiness? Are we aware of materialistic attitudes that permeate our culture? It is easy to be lulled into the thoughts and lifestyles that our society offers. With God's strength, guidance, and wisdom, we can make the right choices regarding the resources He entrusts to us. God gives us money not for our own gratification, but for His purposes. We need to show self-discipline in our own demands and desires for self-gratification. He wants us to give to others, share what we have, and assist those in need.

QUESTIONS FOR REFLECTION:

1. How do the sowing and reaping principles found in 2 Corinthians 9:6 apply to your handling of money?
2. Why don't more people develop financial goals?
3. How can financial mismanagement hurt your relationship with the Lord?
4. Who does not repay debt (Psalm 37:21)? When are you to repay debt (Proverbs 3:27-28)? How are you to lend to others (Luke 6:34-35)?
5. What does the desire to keep up with the Joneses say about your spiritual condition? What lifestyle pleases God?
6. How are financial decisions also spiritual decisions?
7. About what does Jesus say you are not to worry (Matthew 6:25-34)?
8. What are some attitudes that cause you to go into debt?
9. What are symptoms of debt problems? Why is debt so deadly?
10. What is your number one weakness in handling money? Are you caught up in spending more than you earn? Are you taking steps to change some poor habits you've developed?
11. Why does Jesus speak so much about material things?
12. How much money and possessions does it take to make you happy?
13. What good things can money do?
14. What are the dangers of affluence? (Revelation 3:17, Hosea 13:6) Poverty? (Proverbs 30:8-9).
15. What are the dangers of gambling—even a little bit?
16. What is the purpose of a budget or plan of spending?
17. Why can Christians handle adversity better than prosperity?
18. Why are money issues the number one reason for marital discord?

Notes:

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- ¹ T. K. Thompson, *Stewardship Illustrations*, (Englewood Cliffs, New Jersey: Prentice Hall, 1965) 1.
 - ² Elizabeth S. Lewin, CFP, *Your Personal Financial Fitness Program*, (New York, New York: Facts on File Inc., 1995), 2.
 - ³ Howard Dayton, *Your Money Counts*, (Longwood, Florida, Crown Ministries, Inc., 1996) 43.
 - ⁴ Randy Alcorn, *Money, Possessions, and Eternity*, (Wheaton, Illinois: Tyndale House Publishers Inc., 1989), 67.
 - ⁵ Max Anders, *The Good Life*, (Dallas, Texas: Word Publishing, 1993), 16.
 - ⁶ Charles C. Ryrie, *Balancing the Christian Lifestyle*, (Chicago, Illinois: Moody Bible Institute 1994), 97.
 - ⁷ Dayton, 30.
 - ⁸ Charles R. Swindoll, *Strengthening Your Grip*, (Waco, Texas: Word Books, 1982), 85.