

Introduction:

Thanks Landon and thanks CL for having me here this morning. I'm deeply humbled that you have welcomed Claire and me into your family and trust me to serve on your board and to give this message today. First, for those of you who may not know me:

- I'm from a small town in Indiana called Salem.
- I met Claire in our hometown, she actually grew up a mile away. Our families are both in the house today!
- I went to Purdue University for my bachelor's and master's in aeronautical and astronautical engineering.
- I know work for the USAF at Arnold AFB as a test engineer in their wind tunnels.
- We moved here in 2019, but found the church in 2021. That's when we felt at home.

- Our church loves the lord, the truth, and the word.
- Pastor Ron, the board of directors, the other pastors and staff all share the heart and vision of equipping God's people in this life.
- Real demonic spirits are at work to break apart families, to impoverish God's creation, and to dim the light of the Church, to steal its saltiness.
- The recent series entitled "Culture Wars" talked about voting and our role as Christian's in this society, and how we have been given responsibility from God that we have unfortunately absolved for decades. No more.
- Similarly with finances. We've absolved the topic almost entirely. Many pastors are afraid to talk about it because they are afraid of offending others, losing tithe money, and possibly losing their jobs. (Thank you to P. Ron for not being afraid and for encouraging me to give this message.) The only time it seems we talk about money in modern, American churches is when we need to boost tithes and offerings. I think it's time we talk about it to equip God's people to be good stewards of all he's blessed us with!

Some of y'all are already like, "oh great. He's talking about money." Look, I understand this is a sensitive topic, some are struggling, some married couples fight about it. Might have even just got an elbow from your spouse letting you know to listen! Know that there is grace today, and we're all a family. I have no agenda. I just want to get the discussion going.

Alright, If you don't know, we asked everyone here at CL to take an anonymous survey to help us get an idea of where we are as a church family on this topic. Thank you to those who took it! We right over 100 participants. Let's look at a few key results now.

CL Survey Results:

- 30% of us said we are struggling financially, some even in crisis.
- 12% are struggling to pay for essential expenses, like food, rent, mortgage, utilities, etc.
- 35% of us have frequent anxiety surrounding finances.

- 13% of married couples said they frequently fight about money.

These are all pointing to reasons to talk about money. But this next one I think is the reason why. Over 70% of us say we were never taught how to handle money growing up.

Look, I'm not standing here today claiming to be an expert, or even the best person in the room to talk about it. Again, my hope is to just get the discussion going so that we, together, can come into alignment with God's plan for our lives on this topic. Just know there is grace for you no matter where you are in this journey.

Also, know that I'm not trying to make you financial experts today, that's what FPU and the resources I'll talk about at the end are for. My goal today is to:

- 1) Discuss what a lack of financial education, and particularly debt is doing to the Church and marriages.
- 2) To clear up key doctrinal confusions that exist on wealth.

And here is why I care. Ramsey Solutions has conducted some of the largest studies of personal and church finances nationwide. From one study:

*American churchgoers brought home an estimated \$5.2 trillion in 2008, with \$850 billion of that being disposable income. What if those members had tithed just on their disposable income? That would have put \$85 billion into America's collection plates. **Imagine what the church could do with \$85 billion!***

For starters, we could keep almost two-thirds of the starving children in the world from dying, provide all children with a basic primary education, and deliver the gospel to the 1.9 billion unreached people around the world. Empty Tomb estimates that those three could be accomplished for a combined total of only \$13 billion. We could do all that and still have \$72 billion left over for more good work – every year! – Ramsey Solutions

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And if we tithed on all our income... that remaining number for more good work goes up from \$72B to over \$500B!! Can you imagine?!?!

You know, this is why I'm standing up here today. I just can't get this vision out of my mind and heart, so I can't help but feel it's a timely and prophetic word from God. Joseph's story in the Old Testament. If you don't know it, long story short:

- Joseph's dad had a bunch of sons, Joseph was his favorite.

- The brothers were jealous of Joseph (understandably) and sold him into slavery (a little extreme if you ask me).
- He ended up enslaved in Egypt, ended up in prison in Egypt, and then through a series of events was called upon to interpret a dream God gave to Pharaoh.
- The dream: there would be massive famine in 7 years that would last for 7 years.
- Because Joseph, through the power of God, was able to get this meaning from the dream, Pharaoh elevated him to #2 in command and allowed him to store up abundance for the years of famine to come.
- As a result, not only was Egypt fed and taken care of, but Egypt was able to feed the entire known world, including the Hebrew nation and Joseph's brothers who sold him to begin with.

What if the world had something like that today? Would the world be able to turn to the church? Would the church even be able to meet the needs of those within our own congregations? The sad truth is, I'm not sure. I believe it's our call to do this though! It's so sad to me that the people of the world had to turn to Egypt in famine instead of to God's own chosen people to meet their needs, and it's even sadder to me that God's chosen people turned to Egypt instead of to God.

I love how author Craig Hill puts it in his book *Five Wealth Secrets 96% of Us Don't Know*. Before reading, let's recall two key verses:

The rich rule over the poor, and the borrower is servant to the lender. – Proverbs 22:7 (NIV)

"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." – Matthew 6:24 (NIV)

Now the quote from the book:

If God personally appeared in physical form in our church and asked us as a congregation to participate financially in a missions project, most people couldn't do so, whether they wanted to or not. One hundred percent of their monthly cash flow is already allocated to their debt obligations. So in reality they can't obey The Master because they have many other "masters" who must be satisfied first. – Craig Hill

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Church, I think debt is the biggest issue in our finances today. And our church is not immune. The survey results of the 100 participants showed we have about \$1.8M in combined debt (not including our mortgages). Our church is about 400 strong, so if I quadruple that number, it means we may have a combined debt in this room of \$7.2M. And notice I said it excludes mortgages, so this means student loans, car loans, credit cards, some medical debt. Church,

while we may not claim to have a greater love for money than for Jesus, is it possible we have a greater lover for stuff, education, cars? Look I understand there are at times extenuating circumstances that make it tough. But, if we're honest, we at best are putting ourselves under other masters due to poor education on the topic, or at worst, we are willingly put ourselves under other masters in pursuit of stuff. Regardless, do you think Jesus' intent immediately after he freed us from the master of sin was for us to become enslaved in debt to yet another master? Church, let's ruthlessly eliminate debt from our lives so that we can remove ourselves from under the control of other masters, and align ourselves under the lordship of Jesus, and let's trust that's his will for our lives!

Unfortunately, there's another reason we need to talk about money. **The number one cause of divorce today in the church is conflict surrounding finances.** Number one. Above infidelity. It's the number one issue couples argue about. And guess what - amount of debt was directly linked to arguments about money and to divorce. We already showed our survey results here with 13% married couples frequently arguing about money. Here are some findings from a 2017 survey conducted by Ramsey Solutions:

- Around two-thirds of all marriages begin in debt.
- One-third of people who fight with a spouse about money state that they hid a purchase because they knew that their spouse wouldn't approve.
- 63% of individuals with \$50,000 or more in debt are uncomfortable discussing personal finances with their spouse.
- 94% of spouses who claimed that their marriage was "great" discussed monetary goals with their spouses more frequently.
 - Finally, a positive statistic! Let's start the discussion! Let's start making goals!

Christian Life, do we love our families? Our marriages? YES! Again, we've used the word "equip" a lot at this church, and if this is the number one tool the evil one is using to destroy our marriages and families, then I think it's worth spending some time equipping you in the ways of finances. Agreed?

So, if we care about reaching the world for the Kingdom of God, if we care about helping those who need help, if we care about serving Jesus as Lord and Master and no one else, if we care about the success of marriages, then we need to care about finances.

It matters! If we could get this right as Christians, then I believe we could be more generous than ever before. I believe we could take back money as a tool for the kingdom of God and stop allowing the evil one to use it as a tool and a weapon against our churches and our marriages.

Biblical Wisdom on Finance:

Thankfully, the Bible has a lot to say about money! If you're new to the Bible, you may not realize just how much the Bible discusses money! Money is mentioned more than 800 times in the Bible, across over 2,000 verses. Faith and prayer – only 500 verses. 4 times as much

guidance on money! Based on that alone, I'm already thinking this topic is more important to God than we care to admit.

We've already discussed a major key financial principle from the Bible (debt and financial freedom don't go together). I'm not going to spend any more time on this today, because we'll go over it in way more detail in FPU (so sign up!). Dave Ramsey has spent years and years studying and compiling Biblical wisdom to present in FPU. That's why his stuff works!

The rest of my time today I want to address what I think are the two main doctrinal deceptions or extremes in the church today on the topic of finance and wealth building.

1 – The Prosperity Gospel

It's easy to read through the Proverbs that talk about finances and be tempted to think something along the lines of, "If I do these things, then God will bless me financially." While some of these principles are true, and while handling money God's way does tend to lead to better financial health, it simply does not guarantee prosperity. Job is case and point. Job was the wealthiest man on Earth, he was righteous in God's eyes and did nothing wrong, yet everything he had was taken from him. The message in Job is simply this: Though the Proverbs and wisdom of scripture is good, God is above it all. He is far more than our words can capture or our thoughts can comprehend. He sees things we don't. Consequently, there are times when for reasons only he knows, that he'll introduce deviations from the normal results we would expect from practicing wisdom.

Further, on this point, I think if the Prosperity Gospel appeals to you in any way, the bigger issue is what that likely reveals about your heart. If the Gospel (i.e., the good news) of the death, burial, and resurrection of Jesus Christ isn't good enough for you, then it's likely you have still yet to fully comprehend or grasp its significance. If you still want more than His Grace, which is far more than any of us deserves, then I think it's likely you are struggling with idolatry. Money is tricky like this, as sometimes it pulls us in and makes us believe and trust in it (or the gods behind it) instead of in God. Remember, **money is a provision, not a provider**. So love God, don't love money. If we love God, if we truly put our faith in him, then we'll learn to be content and joyful, and we'll have joy even if we don't have money.

That's all I want to say about the prosperity gospel; keep Jesus first, not prosperity.

By the way, I want to make sure you all understand that the prosperity gospel isn't the gospel. The word gospel is attached to it because some preachers actually preach this as the gospel, as the good news. It's an extreme view of the word of God, and it's not healthy. The other extreme view on the topic of wealth in the bible is...

2 – The Poverty Gospel (as I like to call it)

While the prosperity gospel thinks having money and wealth is a sign of God's favor, the Poverty Gospel thinks wealth is toxic, evil, un-Christ-like. I want to spend some time proving how this view is also an unhealthy, un-Biblical view of wealth.

First, the **myth that "money is the root of all evil"**. Here's two thoughts on this:

- 1) If money is the root of all evil, then that means if I have no money, then I'm not a sinner, because all evil comes from and through money, which I don't have. We know that's not true.

...for all have sinned and fall short of the glory of God... - Romans 3:23 (NIV)

- 2) If money is the root of all evil, then Christians shouldn't have it, and the only ones who will have it are the evil ones of the world. Do we really want to live in a world like that? I think Christians should be the ones with money so that we can offset the bad in the world with outrageous, life changing, Christ-glorifying generosity. Salt and light people!

Let me share this thought. How many of you think to yourselves at times, "God, please just whisk me out of here! Things are so bad! The world is so evil! Take me to heaven!" When Jesus taught his disciples to pray, he said this, **"Your kingdom COME, your will be done ON EARTH as it is in heaven," [Matthew 6:10 (NIV)]**. Guys, we can complain about this world, but if we absolve ourselves from being the salt and the light of the Earth, then how can we pray this prayer? We are commissioned by Jesus himself to displace the kingdom of the world with his kingdom! And we are to pray for his help through the Holy Spirit. **"Your kingdom come, your will be done on earth as it is in Heaven," [Matthew 6:10 (NIV)]**.

There are so many examples in the Bible of people using their wealth in Godly ways. Job, Solomon (though not perfect), even the Good Samaritan had money and paid for the man on the road to be taken care of by the innkeeper. God uses money for good.

In fact, I just recently heard of someone here in America who got together with some of his rich friends and together dropped some serious cash to charter a helicopter with ex-special forces guys to Haiti to rescue 15 orphans who were being kept in a cave and sex trafficked. Rich guys in America who are Christians did that. Not poor people. Rich people. Money does amazing things when Christians get the topic right and steward it well.

All this makes me question the "teaching" that "money is the root of all evil." So what did Paul really say to Timothy?

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. 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. For the love of money is

a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. – 1 Timothy 6:6-10 (NIV)

Notice Paul doesn't say "money is the root of all evil" – you'll never find that in the Bible. It can be "*a root of all kinds of evil*" but money is not evil. Money is amoral. ***I've heard it said money just makes you more of what you already are.*** Look at what happens to people who win the lottery! We all know stories of people who implode.

Let's look at another major story that gets taken out of context – **the rich ruler and the eye of a needle:**

A certain ruler asked him, "Good teacher, what must I do to inherit eternal life?" "Why do you call me good?" Jesus answered. "No one is good—except God alone. You know the commandments: 'Do not commit adultery, do not murder, do not steal, do not give false testimony, honor your father and mother.'" "All these I have kept since I was a boy," he said. When Jesus heard this, he said to him, "You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me." When he heard this, he became very sad, because he was a man of great wealth. Jesus looked at him and said, "How hard it is for the rich to enter the kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." – Luke 18:18-25 (NIV)

Most of the time, people stop there. We just say to ourselves and others in the church that money must be evil and we are only hurting our chances of getting into heaven if we have it. As I said earlier, that doesn't sit well with me. Context matters, so let's keep reading.

Those who heard this asked, "Who then can be saved?" Jesus replied, "What is impossible with man is possible with God." – Luke 18:26-27 (NIV)

This no longer seems to me like Jesus is talking about money here. Jesus wasn't saying the rich man wouldn't go to heaven because he was wealthy; he was saying "that young man won't be able to go to heaven because he'd rather keep his wealth and stuff than follow me there." He's saying to everyone, wealthy or poor, that none of them will ever come to the Father except through the son. The rich man walked away sad because his stuff was an idol. It was a barrier between him and Jesus. Guys, Christians have been flooded with this lie that being poor is somehow holy and being rich is somehow evil. There are also many who think being rich is holy and a sign of God's favor (remember the Prosperity Gospel). I'm not teaching either of those things today. Jesus made it abundantly clear. ***Poor is not holy. Rich is not holy. Holy is holy. And holiness only comes through the blood of Jesus Christ. AMEN!***

Concluding Remarks

To close us out, I want to go back to where we started – the vision of Joseph feeding the world through Egypt. One of the minor prophets, Malachi, spoke about similar issues that Isaiah spoke

of earlier. He was furious with the Israelites for neglecting one of the most important tithing requirements of their law and day. They were to take a tenth of their produce and food once every three years and fill storehouses attached to the temple. These storehouses were called “mansions” or “apartments”, basically. They were attached to the father’s house, and they were intended to be used to feed widows and orphans. Instead of being full, these rooms were empty and forgotten. Malachi had this to say:

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” – Malachi 3:10 (NIV)

Most of the time I see this passage come up, it’s to support the prosperity gospel. Again, context shows it’s not that. It has nothing to do with God filling your own pockets for your own gain. He is saying, “Bring me the five loaves of bread and two fish you have, and I’ll multiply them and feed everyone. Bring me the little with a generous heart to love the widows and orphans, and to feed them, and I will multiply that generosity and feed every widow and orphan in the world.”

Jesus said, *“In my Father’s house are many mansions; if it were not so, I would have told you. I go to prepare a place for you,”* [John 14:2 (KJV)].

I think Jesus was calling our attention back to Malachi 3:8-10. These words are a promise that the Church, in bringing God’s kingdom to Earth, will finally have storehouses filled with food, so much so that every single widow and orphan, every single person who has ever gone without or suffered, will be fed. All will have their needs met by the bride of Jesus, his church, that is filled and empowered by his Holy Spirit.

That’s my heart. That’s my vision. Marriages and families safe in his blessings, and those blessings being released into the world as he intended.

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Now what? Ending and next steps:

If you’re here today and you don’t have a clue how to get started, or how to clean up the mess you may feel like you’re stuck in, fear not. No external force/problem is bigger than our God. He can and often will set us free from the master (lender) because He wants to be our master!

Even when the source on paper is our income/jobs/employers, the ultimate source is God.

God’s chosen people, not long after Joseph’s time, found themselves enslaved in Egypt, under Pharaoh as their master instead of God. God, a jealous and loving God, intervened in the burning bush. Moses caught vision of freedom for his people, and God worked in Egypt to get

his people out of Egypt, i.e., out of slavery/debt. The Israelites had to move out in faith, and even when it seemed impossible, God parted the Red Sea. God wants you out of debt. He'll deal with the impossible if you just start walking away from debt and align yourself with him, your true master.

We have several resources available for you:

- 1) Sign up for FPU! ([Show QR code](#).) My wife, Claire, and I, along with Bill Morgan will be your coaches and will guide you through the basics of finance and what steps to take to become debt free, build wealth, and live/give like no one else!

2) Books:

- a. Proverbs
- b. The Total Money Makeover – Dave Ramsey
- c. The Legacy Journey – Dave Ramsey
- d. Simple Money, Rich Life – Bob Lotich

- 3) [Response at the stage](#), we have people who not only want to pray with you and for you, but these people are willing to be a resource for you, like a personal financial coach, answering your questions and helping you. If you need help creating a budget, they'll help. If you don't even know what a dollar bill looks like, they can show you!

4) Branches?

We are a family, and we'll do this together.

As we move forward together in our journey to financial freedom, and as we build wealth for the kingdom, as we fill up storehouses in His name, I leave you with this:

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. – 1 Timothy 6:17-19 (NIV)

PRAY!