

Three of the Biggest Mistakes People Make When it Comes to Money

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Mastering Your Money

This morning I am going to continue in a series that I started a couple of weeks ago on *Managing Our Money*. As I mentioned several times in the last few weeks, I have been personally surprised by the amount of Bible material on the subject of money. Until I delved into the subject six or seven weeks ago, I really wasn't aware of how much of the Bible directly covers what we do with our money. I knew that there were a number of passages, I just didn't realize how many passages and how extensive the teaching was on money.

I also came to realize that in my own teaching ministry, I have simply not taught on the subject to the extent that would be warranted by the amount of material in the scriptures. Like most pastors, I have taught about giving, but the Bible covers so much more than material on giving when it comes to money. It touches most of the things that you and I deal with everyday. Material on loans and credit, should we take out loans, how much, in what situations? Is it right for me to loan money? Is it right for me to loan money at interest? How to think about my work? There are very few subjects that we would be concerned about regarding money that aren't covered at some depth in the scriptures.

Now, what I would like to do today is read to you a little story. You have seen the lottery advertisements with the Ohio Lotto and the instant money winners. "You have to play to win..." "Can't win if you don't play..." "Join in the winning..." "Lotto Fever - Catch it!"

Let me share with you a story from *Omni Magazine*. It is a true story of a guy named Bud Fishman who at 41 years of age was a computer technician earning about \$45,000 a year. And in 1985 he won the \$2 million dollar "Golden Cracker" Georgia State Lottery. \$2 million bucks! After telling the local media that he wouldn't change his life style one micron, he proceeded to buy a new Cape Cod style house, a fire red corvette, a ten-screen multi-media computer entertainment system. Within two weeks, he received 23 pre-approved credit card applications with a credit limit of \$210,000, all of which he signed and returned. Over the Christmas holiday, he went into such a spending frenzy that he bought himself a King Tut-size water bed and a whale shaped in-ground swimming pool, which he purchased by going to the limit on 9 of his 12 credit cards. He even bought 12 rounds of drinks at Ken Kato's High Tech Tavern.

He didn't realize how differently he was behaving until he returned to work the following Monday to find all of his stuff cleaned out of his office. When he turned around, his boss yelled at him and said, "Apparently you don't need us any more, Bud, not after what you said at Ken Kato's last week." I guess Bud had gotten a little loose-lipped about his job while he was buying the rounds of drinks and so he was fired from his job.

Psychologists said that he was suffering from PCS (Post Cash Syndrome) "moo-lah madness," the "cash crazies." Well, Bud decided that it would be good for him to get back to work and so he took a job (this is all a true story) at Burger Buffet as the evening fry-cook. He ate so many french-fries that his cholesterol

sky rocketed. One day his heart gave out and he injured his spine falling on the buffet table. He ended up going to the hospital. He tried to calculate his lottery winnings and while he was in the hospital suffered a panic attack.

After three years of therapy and anti-depressant drugs, Bud made his final move. [Here's a quote] "After dragging himself to the top of his Cape Cod house, Bud vaulted into the blow-hole of his empty whale-shaped pool and died. His remaining checks are being used to pay off all the credit card companies and St. Bernard Hospital which just completed a wing in the hospital for the study of the impact of money on the human psyche." What they are saying is that Lotto Fever is an actual mental disorder now.

My secretary, Shelley, did some research for me and we found story after story of people whose lives were wrecked by sudden inheritances or major instantaneous infusions of cash. One executive said that he deliberately buys lottery tickets for all of his enemies. This is money from hell. This is money with a major price tag on it.

The reason I start with this kind of story is because it is such a wonderful illustration of the distance between the hyped unreality of winning a sweepstakes or winning a lottery and the actual way that winning instant cash plays out in the life of a real human being. The Center of Psychiatry in Palo Alto, California said that it is a rare person who can survive winning big money and they are lobbying Congress to require lottery tickets to have a warning label on them saying, "Accepting the proceeds from the wager can be harmful or even fatal." Amazing.

Well, I don't expect that most of us here are ever going to be in the position of poor Bud Fishman, who ended his life in his whale-shaped pool. But I do know that from my own personal experience that we all operate with societally trained lies about money. And as a result of the lies about money, we find ourselves in varying degrees of bondage and tremendously out of sync with the will of God.

This morning what I would like to do is talk about three of the biggest mistakes people make when it comes to their money. Three major errors that cause us to have the wheels come off of our financial lives and cause us to walk out of God's will. Let's pray.

Let me give you mistake number one that many of us believe: I can be a good person and yet handle my money badly. Now, because there has been such an incredible absence of teaching about money from the Bible, and because most Christians tend to become compartmentalized, they are spiritualized in the way that most Americans compartmentalize life, we don't see that money is a reflection of Christian character. That what we do with our money is an indication of the kind of person we are. "Yeah, I have had some problems with money. I have this much debt. I have a hard time giving a lot of my money away. I am not very good at savings. I am not very good at budgeting. I am not very good at this or that. But I am a decent person."

We have no idea that biblically handling money is the acid test. It is the leading indicator of our real character. Let's say you are in the position of having to determine whether somebody is a worthy candidate for Christian leadership. Should this person be ordained as a pastor or is this a person who really has the character to be a small group leader or a woman's group leader?

Or let's say you are the subject of a fund-raising appeal and you are looking at the person who is making the appeal and you are trying to assess the character of the leader of this particular Christian organization. How would you do that? You don't know their heart. How do you know what kind of person this is and whether they ought to be a Christian leader or whether this person is worthy of your money?

Well, the Bible says, "Look at the way people handle money and you have a good window to their real value system and to what their real character is like." Flip over with me to 1 Timothy 3. One of the things that you will note as you go through the passages on the qualifications of a person for Christian leadership is that the person who we appoint to Christian leadership ought to be extremely trustworthy when it comes to the handling of money. And they ought to be extremely generous in their giving of any money that they get. You are not meeting the criteria for Christian leadership unless you can handle your money well.

1 Timothy 3, Paul writes in verse 3 that along with other qualities, an elder ought to "not be given to much wine, not be violent but gentle, not be quarrelsome, not be a lover of money." And in verse 2 he says that they ought to be hospitable. That means that they ought to use their material possessions to serve others. They ought to be a person whose house is generally open. They are not hoarding it for themselves, but are regularly sharing whatever material possessions they have.

We see the same standard for leadership in Titus. If you flip over to Titus 1:7, it says that the elder is someone who is not pursuing dishonest gain. An elder ought to be very concerned about the way they acquire money. They need to make sure that any acquisition of money is completely above board and without reproach.

Peter says the same thing in 1 Peter 5 for pastors. He says that pastors ought to serve without being greedy for money. As I have examined the whole scope of the scriptures, one of the things that I found notable about spiritual leaders in God's book is that the spiritual leaders in the scriptures were all people who were quite generous in their giving. In other words, they were leaders when it came to money.

David was very open handed in giving. I have been reading through the book of Nehemiah in the little reading plan that we handed out. And Nehemiah was notable for being generous with what he had. The same thing could be found in the New Testament if you look at someone like Barnabas or Paul. They were leaders in giving. A key verse in thinking about spiritual leadership and its relationship to money is found in the book of Luke in Luke 16:10-11. Jesus tells us how he would pick a leader. And Jesus says, "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. [Now listen to this] So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you haven't been trustworthy with someone else's property, who will give you property of your own?"

If you haven't been trustworthy in handling money, who will give you true riches, in other words spiritual riches? And you could do a thorough search of all the passages in the Bible regarding false leadership and bad spiritual leadership

and what you will find notable by way of contrast to everything I said is that in most of the passages, greed, a lack of trustworthiness in handling money, selling religion for financial gain, those are the indicators of the false leader. How a person handles money is a bottom line indicator of qualification for spiritual leadership.

And not only is handling money an acid test for Christian leadership, but handling money, especially in the New Testament, is an acid test for spiritual life. One of the questions that I have been asking myself more and more recently is how do we really know if someone is saved? See, it has become increasingly easy in modern society to evangelize. It is almost impossible to not lead someone to Christ these days. People talk about hardness, I don't know where they are looking, but it sure isn't in the United States. Because it is increasingly easy to present the message of the gospel and have people embrace it. I think with the amount of change that is happening in modern society and the number of times in a person's life now that the wheels are coming off, in family break-ups, in financial problems, in lay-offs and all the shifts and dysfunctions of modern life, folks are more open at more times in their lives than they have been ever before. I think it is increasingly easy to evangelize.

But it is becoming increasingly difficult in modern society to disciple somebody. Modern life in secular America is so compartmentalized that even when people say that Christ is Lord, they really don't mean Lord of their whole lives. We don't mean Lord of everything. We don't mean Jesus is #1 all the time in every area. Words have become so cheap in an advertising age that what we say and what we do are almost not intersecting at all. So in a time when it is hard to make disciples, I have repeatedly asked myself the question, "How then do we know if someone is, in fact, attached?" How do we know if someone has been converted?

Martin Luther, the Reformer, once said that for a person to be saved they have to go through three conversions. They must have their mind converted. That is they have to agree in their mind with the facts of the gospel. They have to have their will converted. That is they must decide for Christ. And then he also said that they must have their purse converted. Their money must follow their mind and their will.

In the New Testament, money is the test of spiritual life. You say, "Rich, where do you find that?" I find that everywhere. For example: You know the story of the Good Samaritan? The fellow who helped a poor beaten man who was laying on the side of the road. He put him on his donkey and carried him to the local inn. He put him up for the evening and all of that. That story of the Good Samaritan is almost always taught out of context because it is taught of a story of good works of the way that Christians ought to act toward the world.

But it is not just a good works story. It is a story of how you know if you are saved. You see, it was a story that was told by Jesus in response to a question posed to him from a lawyer. A lawyer came to Jesus one day to challenge Jesus. He asked Jesus, "What must I do to inherit eternal life?"

"How do I get it, Jesus?" And the story flowed out of that question about eternal life. You see, money is the test. See, millions of people in America say they believe in Jesus, but how do you know if what you're saying is real? I mean how do you know if you are a professor or a possessor? And it is funny,

depending on what camp of the church you speak to, you will get different answers. Charismatics and Pentecostals would say, "Well, the sign of the Holy Spirit's activity is miracles." Conservative Evangelicals would say that it is morals.

But when I read the New Testament, I find that it is not miracles and it is not morals, it is money. There are going to be people on the last day that will say according to Matthew 7 that they worked miracles in the name of the Lord Jesus and they cast out demons in the name of the Lord Jesus. And the Lord will say to them, "Depart from me, I never knew you." The test is not miracles when it comes to the reality of spiritual life.

The test is not even morals when it comes to the reality of spiritual life. Many, many people, called the Pharisees were highly moral, but they didn't have the Holy Spirit. If you go through the New Testament literature, what you will find over and over again as the test of life is money. I will give you a few passages just to show you this.

Let's consider what the apostle John says in 1 John 3:16, "This is how we know what love is. Jesus Christ laid down his life for us and we ought to lay down our lives for our brothers... [then he goes on] If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue, but with action and in truth." How does the love of God abide in you? It is not in your words, it is in your deeds and in your sharing of your possessions.

Or let's consider what the apostle James says on the subject. James 2:14, "What good is it, my brothers, if a man claims to have faith [he is a professor—says he believes in Jesus] but has no deeds? Can such faith save him?" Well, what are the deeds that we would look at? "Suppose a brother or sister is without clothes and daily food. If one of you says to him, 'Go, I wish you well. Keep warm and well fed,' but does nothing about his physical needs, what good is it? In the same way, faith by itself if it is not accompanied by actions is dead."

You see, the searching test Jesus told us a few weeks ago in our studies is money. "Where your treasure is there will your heart be also." What you do with money is a discerning test of where your heart is because your heart will be where your treasure is. So anyone who thinks that money is irrelevant in terms of deciding what kind of person you are, doesn't understand the Bible's message. It is the acid test. It is the bottom line barometer and a very real barometer, very, very concrete of the kind of character we have.

Well, let's look at the second big mistake people make regarding money. "I don't need counsel to handle my money well." Money is irrelevant to the kind of person I am. And second, I don't need counsel to handle my money well.

Most of what I am going to be talking about over the next few minutes is derived from the book of Proverbs. And let me give you a little interpretive key to understanding the book of Proverbs. There are two things that you need to understand when you read the book of Proverbs:

First—Experience is often a means of God's revelation. Experience, life experience, is often a means of God's revelation. A good deal of the lessons the writer of Proverbs writes down are the result of having learned things through experience or through observing others live life. You learn what God wants, that God's way is always better. You learn that the longer you live. You learn that

your way often leads to destruction, but God's way leads to life. So one of the principles of the book of Proverbs is the principle of experience leading to revelation.

And the second key to understanding Proverbs is that by-and-large, most of the Proverbs are not commandments. They are principles of wisdom. In other words, if you violate most of the Proverbs, you haven't violated a law of God. Most of the Proverbs don't say that God is going to be angry with you for breaking this command. That is not the way you should think about most of the Proverbs. What the Proverbs say is that life experience has taught me that if you violate this principle, things often will go bad for you. I mean, maybe several people have been able to make money on this get-rich-quick scheme, but life has taught us that most people are going to be losers with get-rich-quick schemes. So, you don't do it. It is going to be bad for you if you violate this principle.

Again, as I go through this mistake, the failure to take counsel, I want you to understand that this isn't a command; this is a principle of wisdom. Don't do it and you will probably get hurt. You might get off scott-free. Some of you have been able to get off scott-free, but most of you won't.

Now, if I might be permitted to make a gender based comment, in my observation of things, I have found that most men are not famous for taking counsel. I mean, you watch the average guy assemble a toy for their children or a barbecue or put a lawn mower together or hook up a garage door opener and the typical guy says to himself, "I don't need any instructions, instructions are for wimps." So they get about 80% into and the handle bars are attached to the bottom of the seat of the bicycle and the chain is wrapped around the front fork. And then they yell at their wife, "Now, where are those instructions? Where did you put them?" Men are not famous for being really open to seeking advice or counsel. Watch men with their wives when the guy is lost driving. "I don't need to stop and ask directions." Wives, am I telling the truth here? "I don't need to stop and ask directions. I know where it is. I would rather drive 20 miles out of our way than stop at a gas station and just say, 'I am lost.'"

Now, I must have a heavy dose of female hormone pumping through my body because I know that I am terrible with directions. And I know that I can't put anything together. So, I don't have a particular problem in stopping or in asking for help. I know I can't do it. But, I have observed that most guys basically have this kind of independent Lone-Ranger-I-Can-Make-It-On-My-Own streak.

And I see it here in the church. It is really amusing when you see things from my perspective for a moment. I watch group leaders and the gender based distinction is amazing. But you get a typical guy whose group is absolutely dead on arrival, you know, at best on a good week they have four people coming to group. And you ask him, "How's your group going?"

"It's going great, Rich, excellent."

Ask for help, of course not. No guy worth his salt would ever ask for help. Having problems? No. You know, the only problem is that the last 18 times that I ran my head into the wall, I probably didn't get a good enough running start. If I just back up a little bit farther and run a little bit harder, this time when I mash my head into the wall, I will probably be able to move the wall out of the way. It is not that I am not doing it wisely; it is not that I need to change directions; I just need to run a little harder into the wall.

See, every guy in America is trained to think like John Wayne. “Well, sugar, there are seven of them and one of me. I think I can take ‘em. Let me at ‘em.” In the United States men who don’t take counsel are called independent. We call them “free-thinking,” real macho guys, “Lone Rangers,” independent, like the guy in the Grapenuts commercial. Sit on top of the mountain eating bark and Grapenuts. “Don’t need anyone, just me and my dog.”

You know what the Bible calls a man or a woman who doesn’t regularly seek out counsel? Stupid. Proverbs 12:1, “Whoever loves discipline [literally ‘loves instruction’] loves knowledge. But whoever hates instruction is stupid.”

Proverbs 12:15 says, “The way of a fool seems right to him [literally, ‘the way of a fool is always right in his own eyes’], but a wise man listens to advice.”

When it says that a person who doesn’t like instruction or counsel is stupid, I looked up the word *stupid*. And the original meaning is actually interesting. It literally meant *brutish*. He who hates instruction is brutish, meaning like an animal, a person who doesn’t want to get counsel is like an animal, a mule that is stubborn and wants to do what it wants to do and you sort of have to whip it, but it won’t listen.

See, the book of Proverbs regularly draws a comparison to people who won’t seek counsel and animals. Here is a particularly graphic proverb: Proverbs 26:11, “As a dog returns to his vomit, so a fool repeats his folly.” See, as a dog [if you get the picture] returns to his vomit, so a fool repeats his folly—the dog doesn’t get it. If their stomach has rejected something because that thing is bad for them, a dog will go up and say, “Hmmm that looks pretty good.” And it will eat what their stomach rejected in the first place. And what the writer of Proverbs is saying is there is nothing particularly terrible about making a mistake. We all make mistakes. We all make financial mistakes. What is stupid is continually repeating the same mistake over and over again without getting any help.

Why do we listen to counsel? Well, again, you know the Bible shoots straight and says that the main reason why men and women don’t listen to counsel is pride. Proverbs 13:10, “Pride breeds quarrels, but wisdom is found in those who take advice.” We don’t listen because when we calculated up two minutes of embarrassment in sitting down with somebody and saying, “Hey, I am having some financial problem” or, “My financial world is in total chaos”—two minutes of embarrassment is weightier to us than fifteen years of anxiety and frustration and disorder and arguments. We would rather argue and fuss and fight than be embarrassed for a few minutes. That is where we are at and I sure understand that. I understand feeling embarrassed about personal areas of my life that are not going well. But it is pride.

Yet, when you look at it, the benefits of listening are so great. Proverbs 10:17 says, “He who heeds discipline or counsel shows the way to life, but whoever ignores correction leads others astray.” In other words, a path to a fruitful and effective, fulfilling life is to listen to other people.

Proverbs 15:22 says, “Plans fail for lack of counsel, but with many advisers they succeed.” If you are going down for the third time, maybe what you need is a broader perspective, many advisers, and folks to assist you and to talk to you and say, “This is what you are doing wrong. This is why you keep having a wheel fall off.”

Now, unfortunately, we go to the wrong people when we are seeking counsel. Let's say that you and I are convinced, and you could go through the whole book of Proverbs and find dozens of verses on the need to listen and the need to get instruction, and you say, "I don't want to be the independent type. I want to hear broader wisdom." The next question, then, is who should I go to talk to?

Well, let me answer that by sharing with you who you shouldn't go to talk with from the Bible's perspective. If you want counsel on anything, but for present purposes we are talking about money, if you want financial counsel, people you should not go to are the ungodly. Psalm 1 says, "Blessed is the man who does not walk in the counsel of the wicked." The wicked, or the ungodly, are people who do not have the mind of God in a particular area like money.

Let me talk to the 5-10% of you that have a significant amount of surplus cash at the end of the year, significant enough that you are inclined to seek out financial counsel regarding what to do with your surplus. At the end of the year let's say you have more than \$10,000 in surplus income. Who are you going to talk to about that? Who is giving you counsel?

What I find with people who have a significant amount of surplus income is that they are going to be ungodly. They are getting financial advice from people who don't have the mind of God, folks who don't have an open Bible in their hands. Why in the world would a committed Christian—think about this, brothers and sisters, why in the world would a committed Christian go to a non-Christian accountant or a non-Christian broker, or a non-Christian investment adviser for counsel regarding where to put their money?

Now, I can understand getting counsel regarding the technical aspects of tax law from anyone who knows tax law. And I can understand getting counsel regarding the relative merits of this or that stock from anyone who knows stock. But where to stick your surplus in terms of the overall priority scheme of what you want to do with your money, should be determined by you with an open Bible and a godly man or woman who is sharing with you the mind of God. I can't imagine any non-Christian, or even a Christian, who doesn't have the mind of God saying to you, "Well, of course your first priority in this enormous surplus is giving to the work of the kingdom of God. And since you have such a large surplus, let's just say that you will give 50% of it to the kingdom of God. Yes, that sounds good. And then why don't we take some of it and set it aside for giving to the poor?" I mean, you are never going to hear that.

You are going to hear about how to maximize your tax savings. You are going to hear about what you can do legally. You are going to hear about maximizing your security and making sure that you maximize the amount of income that your kids are going to get so that they don't learn about how to work, and you can ruin their lives through too much of an inheritance. You know, you are going to hear that kind of counsel. It reminds me of going to a time-management expert to get counsel regarding how you should spend your surplus time. And what time management expert is going to turn to you, if you are well off, and say to you, "You ought to take at least 1-2 evenings per week and go to a kinship group and make sure that you are really worshiping the Lord and praying for people. And hey, there is a great training center class. And why don't you volunteer down at Pregnancy Distress Center? You have Saturday mornings open, you aren't doing anything! How about if you help unwed mothers?"

Brothers and sisters, those of you who have surplus income, let me make an appeal to you. Do not go to the ungodly and have them advise you regarding what your priorities ought to be with your surplus income. God has given you a sacred trust. You are going to be held accountable with what you do with that sacred trust. One of your great talents here on the earth may be your ability to make a lot of money. You need to use that for the kingdom of God. In the same way that a person gifted in another area needs to use their gifts for the kingdom of God, you need to make sure that you are getting counsel about using your talent for God's kingdom. Think about what I am saying.

Well, another group, and I might offend here those of you who are selling investments, but if I was to get financial counsel, I would not wish to get financial counsel [this is a personal bias], I would not get financial counsel from someone who stood to financially benefit from the counsel they were giving me from the sale of the product that they are advising me to buy. In other words, I would want to get financial counsel from someone who was disinterested, from someone who didn't stand to make money based on what kind of counsel I bought. In the same way, if I was trying to find the best car on the market, I don't think that I would go and talk with a Ford dealer and say, "Gee, what kind of car would you recommend?" Now, if a person dealt with any kind of investment vehicle and could sell any sort of insurance policy and I trusted them and I trusted their godliness, then I might listen to them. But I would prefer to not deal with somebody who stood to gain based on the advice they gave me.

Well, who should we talk to then? I looked up the word *counsel* in the original Hebrew. And the word *counsel* literally means intimate counsel. The best source of counsel, financially in particular, but the best initial source of counsel is from people who know us well and have the value system of God's kingdom, people who you are closely related to. Men, who is that? It is your wives. Wives, who is that? Who knows your spending habits best? It is your husbands. We miss the prime source of financial counsel when we don't turn to our spouses, those of us who are married.

I have seen this principle violated over and over again in the years that I have gotten together with couples. Wives will tell their husbands, "I don't like this particular scheme that you are cooking up. I think it is unwise. I don't think we should make this investment. I don't think you should leave your job at this particular time. I feel like this is really not a good move, honey. I feel very insecure about what you are doing. I don't trust that partner that you are going into business with. He seems like a real shyster. I don't want to sign this contract. I don't trust this."

And one of the first questions that I will ask somebody who is facing financial hardship, if they are married, I will turn to their spouse, husband or wife, and I will say, "Now, wife, did you tell your husband what you thought about their pattern of spending? Or their investments or the business venture that they entered into and sunk all of your family finances? Did you talk with him about that?"

Typically, they will say, "Yes, I did."

I will say, "What did he say to you?"

"Oh, you are not a risk taker. You are not as adventuresome as I am. You are too conservative."

"Husband, did you talk with your wife about her spending?"

"I sure did. I tried to sit down with her. I went over the budget with her over and over again. And she violates the budget. And I told her that this was the amount of money that we have to spend."

She said, "You don't understand. I needed this. You don't understand."

Of course, sometimes a wife or husband's counsel could be wrong, but, brothers and sisters, if we are not in unity with the person that we are closest with, our spouse, if we are not open to hearing financial counsel from our spouses, then isn't that a pretty good indicator that something is amiss and shouldn't that tell us something about why God's blessing is not on our financial life?

Who should we listen to? First of all, listen to people who you are intimate with, your spouses, your closest circle of friends. Proverbs 19:14 tells us, "Don't reject the gift of your wife. Houses and wealth are inherited from parents, but a prudent wife is from the Lord." The Lord has given you a precious gift in giving you a prudent wife, a conservative wife, a conservative husband who is concerned about your spending habits or a circle of friends who are willing to share the truth with you in love. That is a gift from God and don't reject that. Listen to your intimate circle, especially those who have the mind of God and listen to people who know something about the area that you are looking into, whether it is insurance or investments, or setting up a budget, especially if they are not profiting.

One of the things that we are committed to here in the Vineyard is to assist you in a whole variety of life issues that most of us haven't had any training in. I don't know about you, but I have never had anyone sit down with me and help me put a budget together. And I want to do that. I have generally worked over the years with a sort of a general budget, and a clear set of priorities, how I feel about debt and giving and saving, but I haven't had a detailed budget. In all the years that we have been married, Marlene and I have not had a detailed budget. I want to work that out in the next few months and see where we really are. I want to take this stuff to heart. Jerry Stephens is preparing a team of people, the same way that we have a team of peer counselors, Jerry Stephens has a team of folks that he is working together with and is training folks in giving financial counseling, helping families to set up budgets, helping people with crisis counseling and I am going to take advantage of the budgeting one and try to get Marlene and I on a very clear budget.

So seek counsel from intimates and seek counsel from the godly. And seek counsel from people who know something, but don't search around for counselors until you get what you want. You know, the one person who tells you that it is OK to do what you have intended to do all along.

Here is financial flaw #3: "There are short-cuts to achieving God's will in my finances." There are short-cuts in achieving God's will in my finances. See, our society works with the principle that the end justifies the means. And so long as you have a good and noble end, the means don't matter. You know, as long as at the end you have acquired the money and you plan to give a portion of that away to the church or you plan to help support your family, then it really doesn't matter how you make the money. It could be a pyramid scheme where you are required to use your friends or fellow church members to make money. It could be a get rich quick scheme that just skirts the line of the law. The end justifies

the means in our society's mind. Of course, that is not a biblical principle. The Bible never says the end justifies the means. The Bible always teaches that the only thing that justifies the means is righteousness. That God cares about the process as much as he cares about the end. There aren't short-cuts, biblically, to getting things together financially. There are not short-cuts, in the same way that there are no short-cuts to good character.

It is interesting to look at Bible characters and watch them trying to make short-cuts. The best example, of course, is Jacob whose name means "grabber." His life was a life of conniving, of grabbing, of finagling. Jacob is one who finagles toward getting the financial blessing of his father, Isaac, and cheats his brother out of his birthright and shrewdly deals with Laban, his uncle on a business matter. And he thinks he so shrewd and smart. And some of us think we are so clever when it comes to handling money.

Jacob wakes up one night and finds himself wrestling with God. God has a hold of him. And the Lord begins to push on Jacob's hip. He begins to break Jacob. And the Lord is going to get a hold of us in our shrewdness, in our cleverness, in our playing fast and loose with cash. And always having some other scheme and pipe dream, and invest with this, and we can manipulate money that way, and we don't have to listen to anyone. The Lord will get a hold of us.

I have always taken the picture of the Lord wrestling with Jacob to be a statement of the Lord to Jacob basically saying, "Jacob, your whole life you have run your head into the wall. And you thought that you were wrestling with your brother, Esau. And you thought you were wrestling with your Uncle Laban. And you thought you were wrestling with your Dad, but you know, Jacob, your whole life you have been wrestling with me." And there are Jacobs out here today. And the Lord says, "Your whole life financially, you thought you were wrestling with the bank. You thought you were wrestling with your business. You thought you were wrestling with your bills. Thus sayeth the Lord, 'You are wrestling with the Lord.'" There are no short-cuts. We need to learn some things about God's way of dealing.

One of the things we learn is that unlike the rest of society, God has an absolute ethical system. He doesn't grade on a curve. We live in a society of relative ethics, of short-cuts, everyone cheats. So I can. Everyone overstates their expenses on the deductions on the tax forms. Everyone understates their income. Everyone takes from their employer, so I can. God has an absolute ethical system.

Let me share with you a little verse. Proverbs 11:1 says, "The Lord abhors dishonest scales, but accurate weights are his delight." Three times in the book of Proverbs, dishonesty in setting up the scales in business, ethical short-cuts are said, in the book of Proverbs, literally the Hebrew word is abomination to the Lord.

So I thought about that and looked up the word *abomination*. I found that it is kind of a rare word in the Old Testament. You see in Leviticus 18 where the Lord says that certain sexual practices are an abomination in his sight. He speaks of incest and bestiality and men laying with each other like you would lay with a woman. It says that that is an abomination to the Lord.

Now, it occurred to me that the church has been very good, in fact very ruthless, in making sure that everyone understood that when somebody did something sexually outside of God's will that that was an abomination. But, you know, I have never heard anyone say that cheating on our taxes was an abomination to the Lord. I have never heard the church, this church or the Christian church in general, say that our cheating of our employers is an abomination. Padding an expense account is an abomination. Stealing office supplies is an abomination. Using the copying machine at work for personal stuff or stealing time is abomination to the Lord or lying on your resume to get a job, adding something on an application that isn't so.

Well, why do you think it is that we focus so hard on sex and so little on money and yet the Bible uses the same word for both kinds of problems? Could it be that most of us are not involved in bestiality, but most of us are involved in financial problems? Could it be that we are soft on money problems because we have money problems? Could it be that that indicates something about the God of America? That the church is so lenient when it comes to things like greed and so hard when it comes to the sins that most of us don't commit? The same word is used in the Bible for financial impropriety and bestiality.

The question is what will you do under stress for money? Let me tell you a personal story of my own compromise for money.

About 14 years ago I got out of law school. Marlene and I were living on a shoe-string. We were married. And I was given a job offer by a local law firm. The moment I was given the offer, I had an internal sense that I shouldn't take this job because of the nature of the clientele of the law firm. I felt that I honestly, in good conscience, couldn't represent many of the clients that this law firm handled. But the money was good. Marlene and I needed the money. We just discovered that she was pregnant and she was going to leave her job as a social worker. And we were going to have the baby. We were also in the process of purchasing our first home.

So, here I was this 24 year old having this big offer [at the time it seemed big to me] dangled in front of me and I went through this process of rationalization. I basically told myself that somehow I could make this thing compatible with the will of God. It wasn't compatible, it was a compromise.

Well, the fact is I went to work there. I was miserable there. I knew in my heart that I was compromising what I believed God wanted me to do and in short order, I was fired because they realized that they had made a tremendous mistake in hiring somebody who didn't want to represent the clients that they had.

Let me share with you some lessons that God taught me after many months of unemployment. I learned that I must never compromise on a major life decision, especially about finances. That there is no way that God is going to change his mind. No matter what my rationalizations are, God's mind on things is fixed. He is not going to change. And so my attempts to combine God's will with something else that is incompatible with God's will never work. It is a horrible place to live in that mix of trying to fit two things together that just don't fit together. I learned not to compromise.

And I also learned that I can't push God's time-table. That my short-cuts won't get me to the end any faster than what God has. We walk, we labor, we

look for jobs, but only God can open it up. I learned that my times are in his hands.

And I finally learned what we are supposed to do in times of stress. You see, you don't need to hold pat and you don't need to fold through compromise or deceit or just simply say that God is not going to do anything or help me out. "I am ticked off with all of Christianity." Forget it.

I learned that in the midst of stress and pressure, we followers of Christ are called to obey God. No matter what. Trusting him with the results. You and I have to come to a place with our money and our finances where we say, "There are certain principles that I will not violate. And one of the principles that I will not violate is that I will not do what I believe in my heart is wrong even though I get under pressure."

Let me say that again, and you say that to yourself. This is a bottom line principle for financial dealings. "I will not do what I believe in my heart is wrong even when I get under pressure."

Now, you have to predetermine that the reason you have that principle is because the scripture says, "Whatever doesn't precede from faith..." (Romans 14:23) "Whatever doesn't precede from faith is sin." In other words, if you in your heart believe that some monetary dealing is wrong, then it doesn't matter who gives you counsel that it is OK. It doesn't matter that your husband tells you, "It's OK, sign the paper. It's OK, we can declare bankruptcy. It is OK that we don't have to pay off our debts." If you in your heart believe that this is sin and wrong, then for you that issue does not proceed from faith—faith that God is pleased with your activity and it is sin. And if you have a bottom line that "I will not do anything that I believe in my heart is wrong no matter how much pressure I get under" then you are not folding.

And I realize that we cannot be entirely certain, all of the time, about whether something is completely wrong. I don't believe you need to be completely certain before you say, "I am not going to do it." If you are 95% sure that this is not good; if you are 60% sure that this isn't good, then don't do it.