

Money and the Man in the Mirror

Making Money God's Way

Unedited Transcript

Patrick Morley

Good morning, men. I'd like to ask Charles Weatherby to come up, if you would please, and bring your sheet of paper there as well. Yeah. Last week ... Was it last week that we sent off Michael?

Last week. The table leader. But then also from time to time, we have a man who rises up, goes into ministry and then we send him forth there. Charlie Weatherby, whose wife is Leanne. They have two children. He coached at the Air Force Academy in Arizona and was the head coach at Utah State and also at the US Naval Academy in Louisiana State?

Louisiana Monroe. He came here in 2010 and was working with First Baptist Church and then started as the FCA director in 2014 as the director of coaches and now is moving down to the Naples area and will be in charge of FCA for that region down there. I would like to have a prayer and send Charlie out from our midst. Would you join me for that?

Our dearest heavenly Father, we just thank you for this godly man who has been a maker of men all of his career and now is working with FCA and raising up coaches who are makers of men and helping them to reach young men with the good news of Jesus Christ and how he can help change their lives and guide their lives. As he goes forth from here, Lord, we pray that you would bless him and Leanne with a great abundance in every area of their lives and that you would give him a powerful and ministry, you give him all the resources that he needs to do the work, and that the great memory of this gracious and kind and charming man who always has a smile on his face would be a sweet memory to us all the days of our lives. We ask this in your name, Jesus. Everybody said, "Amen."

Okay. God bless you. That's Charlie's last week here. If you want to say goodbye, today's the day. You should hello first before you say goodbye.

Turn in your Bibles, if you would, to Proverbs chapter 3. I'll tell you what. Let's do it differently. Turn in your Bibles to 1 Chronicles chapter 29. 1 Chronicles chapter 29.

Let's get the day kicked off with a shout out. We got a group of men, 25 of them. They've been meeting monthly for a year at the church on the third Sundays at 6:30 PM. Then, they meet in between in smaller accountability groups. They're called Connect Men from the Connection Church in Jonesboro, Georgia, led by Lance Sumner. I wonder, would you join me in giving Connect Men a rousing and a warm Man in the Mirror welcome? One, two, three. Hoorah.

Welcome, guys, to the Bible study. We're so glad to have you part of what we're doing here. We're doing a little series, Money and the Man in the Mirror. Three weeks. Today, we're going to talk about

Making Money God's Way. By the way, next week Brett will talk about spending money God's way. I need to know how to spend money better so I'm going to come and do that. Brett needs to know how to make money better so he's here this morning.

The bottom line here is that when we see financial wisdom in the world, where do you think that comes from? When you see financial wisdom in the world, it comes from God. It comes from God. What I want us to do today is I want to show you the roots of true financial wisdom as seen in the Bible as it relates to making money God's way. The first thing up is just making sure that we all have the right perspective. 1 Chronicles chapter 29, David has been collecting money for the temple, resources for the temple. He prays beginning in verse 10. It says, "David prays the Lord in the presence of the whole assembly saying, 'Praise be to you, O Lord, God of our father Israel, from everlasting to everlasting. Ours, O Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in Heaven and Earth is ours. Ours, O Lord, is the kingdom. We are to be exalted as head overall.'" Interesting, huh? Interesting, huh?

Let's reread it. Before you remove the Y, you should ask why it's there. Let's put the Y back and read it again. "Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in Heaven and Earth is yours. Yours, O Lord, is the kingdom. You are to be exalted as head overall. Wealth and honor come from you. You are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks and praise your glorious name. But who am I and who are my people that we should be able to give as generously as this? Everything comes from you and we have given you only what comes from your hand."

The perspective on money and wealth and everything else is that it all belongs to the Lord God. I want us to take a look next at Proverbs chapter 3. Proverbs chapter 3. We'll start at verse 1. What I want you to see is that money is a byproduct of thinking in a certain way, having a certain kind of a mindset, having a certain kind of perspective. It's a byproduct of being a certain kind of man. We see this perspective in 1 Chronicles 29 about wealth and where it comes from and who it belongs to.

Then, we see in Proverbs 3 verse 1, "My son. My son, my son, my son. Do not forget my teaching but keep my commands in your heart." I just circled the word "commands" in my Bible. "For they will prolong your life many years and bring you prosperity. Keeping the commands of the Lord will bring you prosperity."

Then, drop down. You should probably sometime, if you want to at least, read the whole chapter, but let's just drop down for the sake of time to verse 9. "Honor the Lord with your wealth." I just circled the word "honor" in my Bible. "Honor the Lord with your wealth with the first fruits of all your crops. Then your barns will be filled to overflowing and your vats will brim over with new wine." That's a metaphor, of course, not many of you are farming today. Bring the first fruits of your labor into the Lord, to honor the Lord with them.

Then, drop down if you would to verse 13. "Blessed is the man who finds wisdom." In my Bible, I just circled the word "wisdom". "Blessed is the man who finds wisdom, the man who gains understanding. For she is more profitable than silver and yields better returns than gold. She is more precious than rubies. Nothing you desire can compare with her. Long life is in her right hand." We're talking about wisdom. "In her left hand are riches and honor. Her ways are pleasant ways and all her paths are peace. She is a tree of life to those embrace her. Those who lay hold of her will be blessed."

We have this perspective of God owning everything, all riches belong to him, the whole Earth, Heaven and Earth, everything belongs to God, created by him for his pleasure and entrusted to us as stewards. We'll get to that. Then, he says that all I really want you to do to be able to enjoy the fruit of this creation and the wealth and everything that comes with it just keep my commands, honor me with the first fruits and then go after wisdom and then you will have this amazing blessing that I have for you. Now, you may be thinking, "Yeah, but God didn't help me get anything I have. Everything I have, I worked really hard for. In fact, it almost seems like somebody was working against me to get all this. I did this. God didn't do this. I did this. I made this. I created this."

There's this story, most of you have heard it, about the man who wanted to help his children understand about rural life and so he took his family and he piled them in a car and he went out into the countryside and just all these beautiful rolling farms. There was this one farm they came upon. It was the most beautiful of all the beautiful farms. The farmer just happened to be out at the mailbox. He stopped and he commented to the farmer, "My, what a beautiful, beautiful farm that God has blessed you with." The farmer had the twinkle in his eye and he said, "Yeah. God really has blessed us with a beautiful farm. Of course, you should have seen it when he had it all to himself."

There is this idea. I've heard that story told a few times, even by people like Ravi Zacharias, but let me tell you that it's very misleading to talk like that. It's extremely misleading to talk like that because in order for the farmer to be able to say that, it's like all he's done is broken a bottle of champagne over the bow of his ship and then claimed all the credit for building the ship.

Thousands and thousands of years ago, God sent a deluge of water of that began to rinse nutrients off the tops of mountains and create sand that would run down into the valley below and then he brought seeds and forests and trees that created a transfer of nutrients into the soil. For thousands and thousands of years, this soil was being prepared so that someday the land could be cleared and then God created all these different kinds of seeds, all these different kinds of plants and then allowed men of science be able to genetically improve them and make them better and better and better in the genetics of seeds themselves. God created a sun so that these crops could grow once they began to spring up. The seeds, they don't spring to life because of the farmer, they spring to life because of the one who made the plant, put the plant in the seed to begin with.

You have the rain, you have the soil, you have the sun, you have all of these things. Then, that's not all. Then you have the banking system that allows the farmer to be able to finance the land and finance the crops. Then, you have the grain reason and then you have the trucking system. You have all of these things supporting the farmer. You have the laborers who are willing to go to work for a wage to work for the farmer to bring in the harvest. Then, you have markets and then you have zoning. You have property rights. You have property laws. You have land use. You have regulations. You have irrigation. You have all of these things going on. When the farmer says, "Yeah. Of course, you should have seen it when he had it to himself," that's a pretty big mistake of what's actually taken place.

What's actually taken place is that God, because of his great love for you, has given you the dignity of causality. He's given you the dignity of you making the money instead of him just giving you everything including the crop. He gives you the dignity of actually going out and planting the seeds and making sure that everything gets watered properly and then bringing in the harvest, whether that's real estate or doing the banking business or the practice of law or your landscape maintenance business or whatever it is that you do.

The vast majority of everything that we do, it's really honestly, it's more like you have a little child and you're trying to teach the child how to change a tire and so you do everything. You pay for the car, you have filled the car up with gasoline and oil and kept it maintained. You take it to the service station. You put air in the tire. Then, you want to train your son on how to change a tire. You loosen all the lug nuts, you put it up on the jack, you're the one that cranks it up, then you have your son take a lug wrench and go over and he puts it on the already loosened lug nut. Let's say we're putting the tire back on by now. He turns it and he tightens it a little bit, not tight enough to really hold, but he tightens it a little bit and he says, "Daddy, I changed a tire." That's about what it's like when we think that we are the ones who are creating the wealth. Even though he gives us the dignity of causality, let's make sure we have the right perspective of how much causality we're bringing to the party. All we're really doing is putting a little lipstick and rouge on something that God, himself, is the one who has done.

Or like the CEO who has been working at the company for 90 days and the company comes out with a new product that's been in R and D that they've spent hundreds of millions of dollars on over the last ten years. He's been there 90 days. It's a rip-roaring success and he claims credit for it. That's kind of like what it would be if we were to say, "Yeah. But you should have seen this when God had it all to himself." Whatever it is, our occupation is.

If you're a lawyer, just think about the hundreds of years of legal precedent and case law that have been developed so that you can walk into a courtroom and make a presentation based on the law of the land and so forth and so on.

He made everything. God has made everything. Everything that God has made is good and he loves us enough to bless us to be able to have a little degree of influence over it in order that we can take that last step to get the payday out of it.

Here's the Big Idea for the day. **God wants you to make all the money you need to do everything that God wants you to do.** God wants you to make all the money that you need to do everything God wants you to do. Money is a hand of providence. Notice I didn't say it's the hand of providence. Money is a hand of providence. God uses money to direct us. We need money. It's a necessity. Money is a necessity. It's how we provide for our families. God uses money as a hand of providence to direct us where he wants us to go, to do all the things that he wants you to do.

How exactly does God do this? How exactly does God do this? How does God advise us to make money today? I'm going to give you four areas to look at.

The four areas are, number one, earning. Earning or providing. Let's talk about providing and the big idea. The big idea, again, is that God wants you to have all the money you need to do to everything God wants you to do. God wants you to be able to earn money. Proverbs 13:11 says this, "He who gathers money little by little makes it grow." He who gathers money little by little makes it grow. There are four ways, four classic ways that God has given us for earning money.

Number one, our labor. We go out and we do the work. We physically do the work. The second way is by employing others and making a return on the labor of others as well. Some of us have that entrepreneurial piece going. The third way that God has given us to earn money is to credit others or to loan it out. We can put our money in a place where we can get a fixed return on it. Then, the other way, the fourth way, is we can invest it or take calculated risks. In other words, we take the money and

instead of loaning for a fixed return, we put it into maybe a stock or a real estate investment where there's an uncertain return on it. We can make money that way. My labor, I can make money on my labor. I can make money on your labor. I can loan you money or I can invest money. Those are the four ways that we have to earn money today. The idea of get rich quick schemes are much better when they're considered instead ... Instead of a get rich quick scheme where you put all your money in one big thing, the Bible commends the principle of diversification.

Ecclesiastes chapter 11 verse 2 talks about dividing your money up between seven, maybe eight, different possible things. It says, "Bread cast on the water ..." I need to look it up because I can't remember it. I'm trying not to have you look up a lot of verses here. I'm giving you the addresses this morning and just repeating the verses. This one, I need to look up. "Give portions to seven, yes to eight, for you do not know what disaster may come upon the land." In other words, not every deal works out. Not every investment works out. Not every employee works out. Not every loan works out, for crying out loud, for that matter. In fact, even my own labor sometimes doesn't work out. The idea of diversification in the earning.

Then, secondly, is saving. We have earning and then we have saving or investing. Again, the question is: How does saving and investing and the big idea, how do they work together? The big idea, again, is that God wants you to have all the money that you need to do everything God wants you to do. How does that fit in the area of saving and investing? Proverbs 21 verse 20 says this, "In the house of the wise are stores of choice food and oil, but a fool devours all that he has." God does not want you, to at the end of your life, to be dependent upon your children. Now, some of you will be. That's just the way it is. God gives us this option of saving and investing so that we will have in our wise house, these stores of choice food and oil, or in our case today, it would be some sort of retirement plan. Just this whole idea of diligence is so interesting to me. Most of you have these Bibles on your phones and iPads and browsers and all that.

I'm looking this up. I wasn't planning to do this. The word "diligent" in Proverbs. Proverbs 10:4, "Lazy hands make a man poor but diligent hands bring wealth." 12:24, "Diligent hands will rule but laziness ends a slave laborer." 12:27, "A diligent man prizes his possessions." 13 verse 4, "The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied." 21:5, "The plans of the diligent lead to profit as surely as haste leads to poverty."

God's way of making money is to go out and earn it. It's to invest and save. It's to be diligent about this because diligence is wise. God doesn't want us to be dependent upon our children at some later date. To save and invest is one of the two major ways that God has given us to make money. God, again the big idea, **God wants you to have all the money that you need to do all of the things that God wants you to do.** All right.

The third way is through sharing or giving or tithing or generosity, however you'd like to say that. Generosity. Let's talk about generosity and the big idea. God wants you to have all the money that you need to do everything that God wants you to do. What do you think God wants you to do with your money? Well, he wants you to take care of your family. He wants you to help build his kingdom. We might as well look at it because every time anybody talks about this, they always go to Malachi chapter 3. We might as well too. Go to the first chapter of the New Testament and turn back two pages to Malachi chapter 3. We will start at verse 10. We will start at verse 10. We'll look at 10 to 12. "Bring the whole tithe into the storehouse that there may be food in my house. Test me," and this says the Lord almighty, "and see if I will not throw open the floodgates of Heaven and pour out such a blessing that

you will not even have enough room to take it in. I will prevent pests from devouring your crops and the vines in your fields will not cast their fruit," says the Lord almighty. "Then all nations will call you blessed."

One of the things that God wants us to do with our money, the reason he wants us to make money, is so that we will help build his kingdom. I like the idea of the tithe. It's a 10% tax. God says, "Look. Everything belongs to me, but I'm going to entrust what I have to you. All I want for you to do is to give me back a tenth to go over here and do the things I want you to do with the money in addition to taking care of your own family. In addition to taking care of your own family, I want you to help other people take care of their families too. I want you to tithe. I want you to make all the money that you need to do all the things that I want you to do. This is one of the things that I want you to do. I want you to earn money for your family, I want you to save money so you won't be dependent upon others, so that you'll have financial independence. Then, I want you to take 10%," in the New Testament, the idea is proportionate giving. It ties in offering. It's 10% or more.

"I want you to take 10% or more of your income and help other people. I want you to make all the money that you need to do all of the things that I want you to do and this is what I want you to do."

Look, there's so many different ways to do this. One of the really big things now, in an increasingly wealthy country like ours, is a lot of people are doing reverse tithes. A lot of people are giving 90% away and living on the 10%, some of the extremely wealthy people. Other people have put a cap on their standard living and then they just give away everything over that. That's what Patsy, my wife and I did, 30 years ago. We just said, "Okay. We have all we need so anything above this cap, we're just going to give it away." That's the way we lived our lives. It's a life of generosity. It's a life of generosity. God wants you to make all the money that you need so that you can do all the things that he wants you to do.

Then, the fourth way. We've had earning, we've had saving, we've had generosity. Then, we have debt or borrowing in terms of a way that God wants us to make money. Proverbs 22:7 says, "The borrower is the servant of the lender." I've only ever wanted my name associated with one maxim or one proverb or one idea. It's this. Debt is dumb. Debt is dumb. Proverbs 22:26 and 27, "Do not be a man who strikes hands in pledge or puts up security for his debts. For if you lack the means to pay, your very bed will be snatched from you."

I think most of you know, but some of you may not know. I accumulated, over a period of seven years in my business career when I went into developing new buildings, a huge amount of debt because that was the only way you could do it and I wanted to make a big name or whatever motives. I'm not even sure what I was trying to do. I don't even like money, to be honest with you. I could care less. You want my money? You can have it. I've always enjoyed the deals. The scent of the deal. I wouldn't even mind losing money if I could just do the deal. I'm not even sure I like money. The point of that is ... I'm not even sure I know what the point of that is. Just forget about it.

I did spend seven years accumulating a massive amount of debt and then the Earth collided with the moon and I had short money when I should have been long with the money. You know short-term construction loans when I should have had long money. The market collapsed and so I was upside down. Basically was something like this. Let's just say one day, the accountant said, "You have \$100 worth of properties and \$75 in mortgages." In six month's time, the accountants came back and they said, "Oh, those \$100 worth of properties, scratch that out. Those \$100 worth of properties, they're now only worth \$50." This is exactly the proportion. Property values plummeted 50% in six months. That's why we

talk about risks when we talk about making investments. What's the problem with that scenario? I have \$50 worth of properties, what's the problem? I still have \$75 worth of debts and mortgages.

It took me seven years to accumulate all this mortgage debt and then it took me another seven years to work out of it. That's like fourteen years. I have quite a bit to say about debt, quite a bit, quite a bit to say about debt. This is what I have to say. Debt is dumb.

Those are the four ways that God gives us to make money. Now, God doesn't give us any prohibition against debt. Howard Dayton and Bob Shoemaker back here is the area director for Compass Finance God's Way, works with Howard closely. I have it on good authority that Bob Shoemaker is the top guy worldwide for Compass Finance God's Way.

Howard Dayton is a friend of mine. I used to be his bartender when I was in college. He owned a restaurant and I was his bartender. He had to get out of that business because I drank all of the profits. I drove Howard out of the restaurant business and now he's this great financial guy, all because of me. You should have seen Howard's life when he had it to himself.

Anyway, Howard, I did communicate with Howard on this subject and Howard doesn't have a problem with a little debt. He says that it's a good idea to have a plan to pay it off as quickly as you can, but you can't really buy a house, most of us, can't really buy a house without a mortgage. Our ministry, which is buying the building, as it turns out, we probably need to take a mortgage, at least early on, in order to get it going. Howard's okay with that. Howard's okay with that. Howard is the leading financial thinker in the world today, from a Biblical perspective. Maybe he and Ron Blue would be tied or something like that for first place. It's okay. Debt is what? Dumb. Oh, so dumb.

I was a developer, real estate developer. We had a developer's credo. "A dollar borrowed is a dollar earned. A dollar refinanced is a dollar saved. A dollar paid back is gone forever." The big idea here, God wants you to make all the money you need to do all the things that God wants you to do, but remember, debt now is not actually a way of making money. The problem with debt is what? You have to pay it back. You have to pay it back.

How do we want to respond to this? A couple ways. Turn with me, if you would, to James chapter 4 verse 13. James chapter 4 verse 13. How am I doing on time? Did we start late today or something?

James chapter 4 verse 13. One way we want to respond is we want to have the mindset of a faithful servant. We want to be stewards. We want to be humble. 1 Corinthians chapter 4 verse 2 says, "Now to whomever has been given a trust, they must be found faithful." What does faithful look like? James chapter 4 verse 4. "Now, listen you who say today or tomorrow, we will go to this or that city or carry on business and make money. Why, you don't even know what's going to happen tomorrow. What is your life? You are a mist, a vapor that appears for a little while and then vanishes. Instead, you ought to say if it is God's will, we will live and do this or that. As it is, you boast and brag and all that kind of boasting's evil."

The whole idea is just having the mindset of a servant and not boasting that we're going to go make money, but rather this idea that whatever God's will is, we're going to go do. We're going to do it humbly. We're going to view everything that we have as though we are a servant. The mindset of a faithful servant.

Then, trust God. The second way we respond is we trust God. Proverbs chapter 23 verses 4 and 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've all had that happen.

But counter to that is Matthew chapter 6. The famous passage says, "Do not worry about what you will eat or what you will wear or what you're going to drink." All of the nonbelievers run after things but your heavenly father knows what you need. To put our trust in him and to rest, to take the Sabbath. Part of making money God's way is Sabbath.

English merchants are said to have discovered that the donkeys upon which they would carry their goods, if they would work their donkeys seven days a week, they could get about fifteen miles per day out of their donkeys and they looked terrible. They looked like they were on death's door. They found when they rested their donkeys for one day a week, they got 30 miles per day out of their donkeys on the six days they ran them and the donkeys looked great. They looked sleek. They looked happy. They looked healthy. That works for humans too. You know, Chick-fil-A, you may have already heard this. Chick-fil-A, which of course is closed on Sunday, makes more revenue per square foot, more sales value per square foot, in six days, considerably more in six days, than their next closest competitor makes per square foot being open seven days a week. The idea of trusting God, trusting God enough to rest and renew yourself.

Then, just in this area, trusting him. Just remember, there's always going to be somebody that makes more money than you. That's not what this is about. What this is about is that God wants you to make all the money you need to do all the things that God wants you to do.

When I was still an expectant father, before we even had our first child, we were down in Biscayne Bay, my father-in-law, Patsy's dad, had a small 36-foot Pacemaker yacht. Small yacht. We were out in the bay but her parents were friends with the Bertrams. Bertram Yachts. We were out in the bay and apparently the Bertram's personal yacht must have been out for a service run or maintenance run or something because it came by us very quickly and there were lots of workmen on board. I was just stunned. I was stunned. I had never seen anything so big and so beautiful on the water before. I was starstruck. I was a young guy and wanting to go places and make a name for myself and make some money. I was just thinking, "Now, that's the pinnacle. That's the pinnacle."

The Bertram yacht pulled into the mouth of the Miami River and we happened to be following the boat in. It had to stop because coming out of the mouth of the Miami River was another yacht that made Bertram's yacht look like a Boston Whaler. I laughed out loud like you're doing now. It was seared into my brain from the very early stage, no matter how big a boat you get, there's always going to be somebody with what? A bigger one. Exactly. God will give you all of the money that you need to do everything that God wants you to do. That is something you can take to the bank.

Let's pray.

Our dearest Father, Lord, thank you for your scripture, what your word says about money. Lord, it's of course challenging to talk about money, making money your way, not because you say so little but because you say so much. I pray that this reminder for most of us, a primer for some of us, would inspire us to make money or go back to making money your way. This we ask in Jesus' name, amen.

