

The Man in the Mirror

Solving the 24 Problems Men Face

The Four Pillars of Financial Strength

Unedited Transcript

Pr 13:11 cf. 2 Tim 6:9; Pr 21:20 cf. Luk 12:16ff; Mat 23:23 cf. Mal 3:10; Pr 22:26-27 cf. 6:1-5; Pr 30:8-9

Good morning, men! Welcome to Man in the Mirror Men's Bible Study, and if you're visiting us we're glad you're here this morning! So we're going to do a couple of shout outs before we begin. We have two of them this morning. The first one goes to Sonny Boys of Grace Presbyterian Church in Morayfield, Queensland Australia. 8 men who have been meeting for 3 months at 6pm on Wednesday nights at a McDonald's using the Video Bible Study. Led by Darren Burnett. We currently do not have International Area Directors. Want to welcome you men!

The second shout out today goes to MIM Bible Study of Woodlawn United Methodist Church in Derby, KS. 5 men who have been meeting at the church on Fridays at 6am for over a year using the Video Bible Study. Led by Troy Heckart. We are looking for an Area Director for the Derby, KS region. So we want to welcome these men, so would you join me in giving these men a rousing Man in the Mirror welcome this morning? One, two, three, hoorah! Welcome guys, we're really glad to have you with us!

So the study that we're in is The Man in the Mirror. We're taking a look at the 24 problems that men face. This morning we're going to look at the second of two messages on finance, today it's the four pillars of financial strength.

The money questions that never go away!

The first thing we want to look at are the money questions that never seem to go away. First question is this: what should be the financial aspirations of a Christian man? What are the realistic and the Biblical financial aspirations that you should have as a Christian man? Is it okay to want to be rich? Is it okay to make a lot of money? How much money do you have to share with others? Should a Christian sock away money? Is it okay to go into debt and if so how much? These are the kinds of questions that are lingering and nagging, questions that never really seem to go away! Why is that? There are several reasons. One, the Bible itself has so much to say about money. In one part of the Bible it will say something like go ahead and earn money, then in another place it will say don't build bigger barns. So coming up with the right wisdom from the whole counsel of scripture is not necessarily that easy.

Another reason that these questions never seem to go away is we're a little forgetful. In fact, if you didn't know any better, you'd think you'd have an enemy out there snatching the word away when it comes to you! The whole area of personal opinions, too. I was on a website this week and I read an article, just a very wonderful article! And then I read some of the opinions on it... People are just crazy! They go crazy with their own best thinking, and they get away from the truth of the Bible, and that's because a lot of us just want to do what we want to do when we want to do it. So if the Bible says one

thing and it's disagreeable to us, then we tend to forget it. Why? Because our sin nature is being augmented by an enemy, an opponent who wants us to forget it, so we just sort of wink at these different verses and end up going our own way.

Let me give you an example: I don't know what to call him so I'm going to call him Brian. Brian, I met several decades ago. He was a young, rookie, green behind the ears real estate residential agent. He stopped by my house, farming the neighborhood, looking for locations. I struck up a conversation with him. Brian wanted to be rich, in fact he wrote me a letter just a couple weeks after we met and talked about all of his financial goals. Long story short, I was able to help Brian give his life to Jesus Christ, and man! He gave his life to Jesus with the same fervor that he had given his life to being rich! He was out and out for Jesus Christ! I remember several years later going to his wedding, and everything in the wedding just glorified Jesus Christ. They couldn't have children, and then finally 15 years ago, the doctor told them they would never have children and they walked out and he said that God can give them children if he wants to give them children. And he did! They now have three children, fourteen, twelve and eight. But, a few years ago, Brian's career took off, and he started making more and more money every year. He's a salesman. So long story short, two years ago he was making \$500,000 a year in commissions and it went to his head. The Bible language is that he exchanged the truth of God for a lie and the glory of God for an idol. He made money his idol, and he began to wink at the Bible, and he and his wife began to live a lusty lifestyle. They started going to the watering holes where the singles go, and they began to mingle among single people. You can kind of guess the rest of what happened, but it was her. She ended up having an affair, and then at the very same time she was having an affair, they also had just purchased a home with a mortgage of over one million dollars on a lake here in Orlando. Brian had been able to accumulate six rental properties. So he had this big debt, these rental properties, this big lifestyle, big tipper, lusty lifestyle, hanging out. Christian guy, wife has an affair, he goes into the office to pick up his annual bonus check and his employer announces that even though they said they would never put a limit on his income, obviously they thought he was making too much money, and so they cut his monthly check from \$45,000 to \$25,000, just like that! As soon as his wife who was having the affair found out about this, she was done with him. She said if you can't support my lifestyle, the lifestyle I've become accustomed to, then I don't need you anymore, and she split. So he's gone through this grisly divorce, he's lost those rental properties, he's lost that house, he's a great father, he got way off track. But now, guess what? God took a spear and thrust it through the heart of his idol, mortally wounded his idol, and that's the way God has blessed him, because now he's back to where he should have been all along.

The money questions that never go away, they go away because there's confusion about them, because of what we want, because what the devil wants is to want. So his error was that he wanted to have the best of both worlds. Proverbs 11:28 says:

Whoever trusts in his riches will fall.

But don't think of it as punishment, although there's certainly a chastening that's part of it, but it's also a grace of God to keep us from destroying ourselves. What one thing if fully understood and truly believed could change everything for us? It's obvious, it's the Big Idea today: **The greatest source of financial wisdom about earning, saving, sharing, and debt has always been and will forever be the Bible.** The greatest source of financial wisdom for all of these things is the Bible!

Earning, saving, sharing, debt

With that in mind, I want us to look at Proverbs 13:11, and I want us to look at these four pillars and what the Bible says, briefly, about earning, saving, sharing, and debt. First up, we'll look at earning, and Proverbs 13:11 says this:

He who gathers money little by little makes it grow.

I want to juxtapose that, compare that with 1 Timothy 6:9, and I want you to see this verse for yourself. It's one we've looked at a few times here. I have known, because of the work that I do in my vocation of working with men, I talk to all kinds of men, and I raise money, so I've met hundreds of wealthy Christians. Men who love God with all of their hearts, every ounce of their energy and the sum of their strength. They are all in for Jesus Christ, they're rich Christians, but look what it says in 1 Timothy 6:9:

People who want to get rich (remember one of the first questions I asked you was is it okay to want riches? Listen again, this is the answer to the question), they fall into the temptation and a trap, and into many foolish and harmful desires that plunge men into ruin and destruction.

So people who want to get rich, this is the risk that they run. Does that mean that every person who gets rich is plunged into destruction? Absolutely not! But the point is if that's your goal, if that's what you want, if that's your idol, if that's what you exchange the truth of God for a lie for, you're at deep risk to plunge yourself into ruin and destruction. But we need money. Yeah, it's great we have these rich Christians, but every one of those guys... some of those guys, these are axioms when you get to Proverbs, some of these guys wanted to be rich and they're there and they've repented, and now they're okay. But a lot of these men, their aspiration was never to be rich. They just had an idea that they loved and they put themselves into the idea, and the overflow of hard work and diligence is that they became rich. But it's just as likely you could be poor.

My dad and I had lunch at a restaurant and there was a young woman, I'll call her Abby. Abby was a little down, so we struck up a conversation. She has six and eight year old boys. Her ex-boyfriend, never married, is a bad actor, he's not in the picture. So here is this young twenty-six year old woman with this eight year old and six year old boy who now is out working her tail off to earn enough tips to raise these kids and having trouble making ends meet. There's certainly nothing wrong with money, the principle is he who gathers money little by little makes it grow, but if you want to get rich, it's a temptation and a trap. You know making idols is a whole lot easier when you have enough money to do it, right?

So the verse Luke 9:25 says what does it profit a man, what does a man gain if he gets the whole world and yet forfeits his own self? Proverbs 23:4-5 do not wear yourself out to get rich, have the wisdom to show restraint. Cast but a glance at riches and they are surely gone, for they will fly off to the sky like an eagle. And if you've ever had money, you know that's true! G. K. Chesterson said this, he said to be clever enough to get a great deal of money, one has to be stupid enough to want it. I'm not saying don't go and make as much money as you possibly can based on your skills, just understand that the Bible has so many warnings about letting that get out of control and wanting to be rich, making a lot of money.

Second is saving. Look with me at Proverbs 21:20. Then right after that we'll flip and compare that with Luke 12:16 and following. In Proverbs 21:20:

In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

Let's take a look at Luke 12:16 and following where Jesus tells this parable:

“The ground of a certain rich man produced a good crop. He thought to himself, ‘What shall I do? I have no place to store my crops.’

“Then he said, ‘Oh I know! This is what I’ll do. I’ll tear down my barns and I’ll build bigger ones, and there I’ll store my grain and my goods. I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink, and be merry.”’

“But God said to him, “You fool! This very night your life will be demanded from you, and then who will get what you have prepared for yourself?’

“This is how it will be with anyone who stores up things for himself but is not rich toward God.”

You can see how you can get a little confused reading the Bible! In the house of the wise are stores of choice food and oil, but then if you build bigger barns, you’re in real trouble for doing it! The point is store up for yourself, but then be rich toward God with what you don’t need. That’s the principle that’s working here. In the book, *The Man in the Mirror*, I go through the whole nest egg principle and how you can save enough money and invest enough money, this is saving and investing. Save enough money so that you can retire in the fashion that you would like to and you can look in the book for that. Proverbs 27:23-24 say:

Be sure to know the condition of your flocks;
Give careful attention to your herds;
For riches do not endure forever...

So we do have the responsibility to store up, to steward that, to watch over that. You have to take personal responsibility for what happens when you retire. You have to do that, nobody else is going to do that for you. That’s the ethos of Proverbs, is go do it! But then be cautious at the same time. So that’s earning and saving.

Now we’ll take a look at sharing. Some interesting statistics; the Bible talks about the concept of a tithe. A tithe, if anybody doesn’t know, is 10%. The Bible talks about in the Old and New Testaments giving a tenth or more of your income. We’ll look at a couple verses here in a moment, but what’s interesting is that the average amount of giving in the church is not 10%, it’s 2.5%. In the Great Depression it was 3.3%! In these incredibly prosperous times that we have, it’s actually less than it was in the Great Depression. That amounts to approximately 165 billion dollars from which we’re actually spending on our other lover. You see God is a jealous God, and he’s not interested in being part of a love triangle with you, him and money. He’s not interested in that! In fact, the Bible says this is like spiritual adultery when you make these idols, when you love money you are committing spiritual adultery against God. These are Bible words, spiritual adultery against God. He’s a jealous lover and so there’s 165 billion dollars that Christians are spending on other lovers. Fascinating! Let’s look at the scriptures. Malachi 3:10 and Matthew 23:23. Malachi is like the last book of the Old Testament in case you didn’t know that. Malachi 3:10, most people know this. Let me ask you this before we read it. What do you respond better to, a promise or a command? I’ve got one for each of you. If you respond to the promise of God’s blessing, if that’s what animates you, how God’s going to take care of you, then it’s Malachi 3:10. Let’s read it:

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 to take it in.

If you've been a tither, you know this is true. I have made so many mistakes with money, but I have always tithed. And you know something? No matter how many mistakes I have made, God has always redeemed those mistakes because I tithed, and not only that, but I'm talking about really tithe. Not just figuring out the minimum. I'm talking about hey if you get health insurance on the side, figuring out the value of that health insurance and then tithing on that, too. Scrupulous tithing! Or more. Tithes and offerings. But if you like a promise, woo! Here's the promise for you. Just test me! he says. I don't think he says that anywhere else!

Then over to Matthew 23:23, because a lot of people think that tithing is Old Testament only, and that it's not in the New Testament. Wrong! Matthew 23:23, Jesus is talking to the Pharisees, and he says this:

"Woe to you, teachers of the law and Pharisees, hypocrites! You give a tenth, you tithe, you give a tenth of your spices – mint, dill and cumin. But you have neglected the more important matters of the law – justice, mercy, and faithfulness. Listen, you should have practiced the latter, without neglecting the former.

You tithe. Yeah, you should do that, don't neglect that, but even more important than that is justice, mercy, and faithfulness. So Jesus is ratifying tithing as a concept for us as believers.

Now, how many of you think you can't afford to tithe? Don't raise your hand. How many of you think you can't afford to tithe? Oh I want you to raise your hands, but no. If you can't afford to tithe, then in the name of Jesus, I'm praying this prayer for you right now. Father would you please, for every man who thinks he cannot afford to tithe, would you please in the next year reduce his income to a level that he can afford. It's prayed, you better get with it!

We've talked about earning, we've talked about saving, we've talked about sharing. Now we're going to talk about debt. Debt and I over the years have had a special relationship. My background, for those of you who don't know is real estate development. I was a real estate developer before I left to work with men vocationally. In the early days, I had a pact. I, under the influence of Howard Dayton, made a pact that I would never sign personally on a mortgage, that I would always have the property itself be sole collateral for the repayment of the debt. The reason I did that is because of Howard's influence, but also because I was reading in Proverbs 22:26-27, and it says:

Do not be a man who strikes hands in pledge
Or puts up security for debts;
For if you lack the means to pay,
Your very bed may be snatched from you.

I said oh my gosh I'm in real estate! Real estate is built around mortgage debt! I can't get by without doing this, so I did everything! I examined the paper to see if maybe there was a flaw in the paper, I did everything to try and justify otherwise. It says if you lack the means to pay! I'm smarter than the average guy! That will never happen to me because I'm so much smarter than the average bear! Then it says your very bed may be snatched from under you. That's not going to happen to me because I have all these other assets. Anyway, I justified it anyway I could, but could not so I made this commitment to

never sign personally on a debt... until the perfect deal came along, the deal that was too good to be true. But the only way I could get that deal, a little warehouse over on Railroad Avenue, was to sign personally on the mortgage, meaning that I was pledging all of my other assets in addition to the building itself to the repayment of the debt. It was a sweet deal! So what I did was I went over to the line I had set for myself, and I just sort of kicked dust over the line I had drawn in the sand and stepped over it. Guess what? After that, every deal was like that, it made no difference, I just started signing away my life. Once I had exchanged the truth of God for a lie and the glory of God for an idol, I ended up doing what Brian was doing, you see? Debt is like riding a motorcycle. It's not a question of if you're going to crash, it's just a question of when. If you go into debt, it's like riding a motorcycle, it's not a question of if you're going to crash, it's a matter of when. Is there anybody in here who rides a motorcycle who has not yet crashed? Okay, get these guys and get close to them. See if you can get in their wills!

Richard Armour wrote a little poem that summarizes my experience with money. He said money talks, I won't deny. I heard it once, I said goodbye. So what should you do if you've gotten yourself in debt? I'm not going to go through the text right now, but Proverbs 6:1-5, and this is about cosigning and putting up security for a neighbor, but it applies equally well to you if you've gotten yourself in debt. Do not delay! I guess I'm going to go through it anyway. I adopted this and it says if you've been trapped by what you said, snared by the words of your mouth, then do this my son to free yourself, since you have fallen into your neighbor's hands, go and humble yourself. Press your plea with your neighbor. Allow no sleep to your eyes, no slumber to your eyelids. Free yourself like a gazelle, and so forth. I made a commitment once I came to my senses that I was going to make getting out of debt my number one business goal. It took me seven years! Seven years to get into a mountain of debt and seven years to get out. Sounds like something Biblical in proportions, seven years of famine, seven years of good, that whole thing, but that's exactly what happened! The Big Idea this morning: the greatest source of financial wisdom, and you can see it from all the verses we looked at, about earning, saving, sharing, and debt has always been and will forever be the Bible. Even if you're not a Christian, even if you're not a believer! You don't even have to believe in Jesus for this to be true. The Bible is the greatest source of financial wisdom. If you want to know how to earn money, save it, and share it, and how to handle debt, this is not even a Christian issue, this is just a wisdom issue, and it's the Bible!

The prayer of Agur

Finally, the Prayer of Agur. Turn with me if you would to Proverbs 30:7. Every time I prepare a message, the first and last thing I do on my worksheet for it is repent of any self-sufficiency to either prepare or deliver this message. Then the last thing I do before I come in here is I repent of any self-sufficiency to either prepare or deliver this message. I know a little bit about money, this special relationship thing, so I was like halfway through preparing this message and I realized I hadn't even prayed my first prayer yet! So I had to repent of not repenting of any self-sufficiency to prepare or deliver this message! This, though, what I'm about to talk about, the Prayer of Agur, this is the application, because the money has the power to change us as much for wrong as Jesus has the power to change us for good. Just remember, this is the jealous God who is not willing to let a love triangle with money develop. The prayer is this, verse 7:

"Two things I ask of you, oh Lord;
Do not refuse me before I die:
Keep falsehood and lies far from me;
And give me neither poverty nor riches,

But give me only my daily bread.
Otherwise, I may have too much and disown you
And say, 'Who is the Lord?'
Or I may become poor and steal,
And so dishonor the name of my God.

I have prayed this prayer, I continue to pray it. I want you to know something men, God has outwitted me. I have so much more in the area of financial blessings than I can even imagine, and even after I asked him not to give it to me, he has given me riches beyond riches in terms of looking at what's going on worldwide. 2 billion people earn 2 dollars a day or less! A billion people will go to bed hungry tonight! I'm so unbelievably blessed! He's outwitted me on this, but here's the thing, the application for you: if you want to know if money is too important for you. If you want to know if you are trying right now to have the best of both worlds, if you want to know if you have exchanged the truth of God for a lie and the glory of God for idols, then see if you can pray this prayer. If you can't, you probably are in trouble! If you can't pray this prayer, you're probably in trouble! So I'm going to close now, and if you want to, just pray it silently to yourself. I don't want to be embarrassing anybody here by having somebody pray it out loud and the person next to that person not feeling comfortable to pray this prayer, and then feeling embarrassed because they don't. So this is silently to yourself, but if you're ready to test God in this and see if he won't do everything he said, and submit yourself to this book of financial wisdom, the greatest source of financial wisdom about earning, saving, sharing, and debt that ever has been and ever will be! If you're ready to do that, pray this prayer silently to yourself after me. This is our closing prayer.

Closing Prayer

Our dearest Father, two things (pray this to yourself) I ask of you oh Lord. Do not refuse me before I die, keep falsehood and lies far from me, give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you, and say, "Who is the Lord?" Or I may become poor and steal, and so dishonor the name of my God. In Jesus' name, amen!