Financial Principles of the Bible

Part 3: God is Our Source

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Full Text (for reading on your own)

Being Transformed by the Truths of the Kingdom

You don't get the truth from a message by listening to it once. You have to listen to a message several times if you want it to become part of your life! We need to not be deceived about that. We may think "well I've gone to church for 10 years!" But, are you owning any of those truths; are they changing your life? Just going to church and hearing messages isn't going to change your life. The message is meant to open a door of understanding - but we each, individually, have to make the choice to walk through that door; we have to personally take the time to search that truth out if we are going to own the truth for ourself.

So, what steps can we take to walk through the door that is opened to us by a good teaching?

- Listen to the teaching again and again. Instead of just having a fleeting glimpse of the "opened door," listening to a teaching again and again causes all that the preacher was sharing to become very clear to us so that we can really see what they were sharing. Keep in mind that the enemy loves to steal the word that was sown. As a shop owner, if you do not have an accurate inventory, it is easier to be stolen from. When we listen to a message again and again, its components become very clear to us thereby making it very difficult for the enemy to slip some of the most powerful parts of it out the back door by means of our forgetfulness!
- Look at the scriptures that were in the teaching. Go to those scriptures and begin to search out the truth that is contained in them. Meditate on those scriptures. The Lord will then begin to reveal more and more truth to you from those scriptures. The message will begin to take on a life of its own in your life.

This is how you bring Heaven into your life - you have to find out the truths of Heaven and begin to seek them out. Only when we have searched for them and sown them into our hearts will the truths of Heaven will begin to manifest in our lives! When we don't do the work of transforming our thinking according to His Word, our lives will be no different than

anyone else's life on the earth - even though you're a believer and they're an unbeliever. All the blessings of God have been bought and paid for, but we need to lay hold of His Word if we want to see them take effect in our lives! The truths of the Kingdom do not just automatically come to you as if their movement was governed by osmosis.

Basing our Life on Biblical Principles about Finances

What does the Bible have to say about money (finances, possessions, prosperity)? About owning things? It is really important that we understand heaven's perspective on possessions - on money - so that we hold (own) them and they don't hold (own) us! Money has that power; it will grip you if you don't own it. This is why when Jesus talked about whom you serve, He only compared two options: God and mammon. "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon." (Mt. 6:24) Jesus was saying "you are going to serve one or the other." If you do not, on purpose, make yourself subject to God (and not to money), you will be subject to money. The default is serving money. To serve God, you have to make a decision - and to make that decision you need to grab hold of God's perspective about finances.

The Bible has over 2300 verses on money or possessions - more than double all the scriptures on faith *and* prayer combined! There are more verses on money or possessions than there are about Heaven and Hell. Jesus gave us 38 parables; 16 of them are about money or possessions. Why does the Bible have so much to say about money? There is a connection between how we view money and our spiritual health.

It is God's desire to prosper you in every area of your life! In what area of life would we want our children to not be blessed in . . . and is not God far more loving than us?!? He wants us blessed in our knowledge, health, marriages, families, social circles, finances, etc. - in every part of our lives, God wants us blessed! But, in order to walk in His planned blessing for us, we need to build our lives on His principles. For instance, in our social circles, God would tell us "do not be unequally yoked with unbelievers." (2 Cor. 6:14) That doesn't mean to have no interaction with unbelievers, but it does mean to not marry one or become best friends with one. It is not good to form a tight relationship with someone who's worldview is anti-Christ / anti-God. That sort of deep fellowship that you can have with another individual should not be with those who are opposed to the ways of God, because such "unequal yoking" will gradually drag you down. Similarly, there are principles in scripture about money that we want to be diligent to base our lives on!

Principle 1: Money is NOT the Principal Thing

There are many things in life that are far more important than money! For instance, wisdom, knowledge, understanding, marriage, children, health, friendship, security, love, peace, joy, a thankful heart, and (most important of all) a deep relationship with the Lord . . . all of these are far more important than money. In fact Prov. 3:13-15 says "Happy is the man who finds wisdom, and the man who gains understanding for her proceeds are better than the profits of silver, and her gain than fine gold. She is more precious than rubies, and all the things you may desire cannot compare with her."

Proverbs 4:7-8 says "Wisdom is the principal thing; therefore get wisdom. And in all your getting, get understanding. Exalt her, and she will promote you; she will bring you honor, when you embrace her." You can see the order of priority there. It is not discounting money and possessions and riches, but it is instructing us to go after wisdom and knowledge and understanding and they will promote us and bring gold and silver into our life. Don't go after the gold and the silver - go after wisdom. Go after knowing God and His ways and all of this will be added unto you. (Sounds familiar to Matt. 6:33, huh!)

2. Have Money, Don't Let Money Have You

1 Timothy 6:10 says "For the love of money is a root of all kinds of evil." It does not say that money is the root of all kinds of evil. It is saying a mindset, a heart stance - the love of money - is the root of all kinds of evil. Jesus said "It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." (Mark 10:25) If we misunderstand these things, we will think that God is saying that He doesn't want us to have money. Actually, if you look more carefully at 1 Tim. 6 and Mark 10 (as whole chapters), you will see that those chapters are actually very much for you having lots of money - but they also provide warning about some of the dangers of money.

Many good products carry warning labels with them: car seats, nail guns, microwaves, ladders, blow dryers, shampoo, etc. all have warning labels on them! Do these warning labels mean that you should not use the product? No, they simply instruct you how to use the product safely and effectively. They alert you to potential dangers to help you be successful and safe when using these helpful products.

On the other hand, there are in fact some products that are actually just bad - and the warning labels effectively indicate that you should never use them. Cigarettes, for instance, say "these are harmful to your health." A similar type of warning is seen at the beginning of

a DVD: "copying this movie could result in a \$250,000 fine." This type of warning label is saying "don't do it!" There are also things in the Word of God that carry similar warning labels: sin! God is saying, choose to sin, choose to suffer. Sin is never good. The bible does not afford us warning labels that teach us how to "sin well" or to sin in such a way that it does not hurt us. Sin will always hurt us and others, so the bible makes it clear that we should not submit ourselves to sin.

So, there are "how to safely use the product" warning labels and "don't use this product" warning labels. One specifies some conditions, the other declares a prohibition. The Word does not speak to money with the language of prohibition. But, the Word does warn us that if our heart is given to money (where it has become our priority) it is going to cause all sorts of problems in our lives. 1 Tim. 6:10 continues by telling us that if we go after money as our goal in life, we will pierce ourselves through with many sorrows. That is why God says "don't go after money, go after Me!" The result will be just what Prov. 10:22 says "The blessing of the Lord makes one rich, and He adds no sorrow with it." Do not confuse a warning label with a prohibition.

3. God is Your Source!

God is your source. Not your boss. Not your wife or your husband. Not yourself. God is your source.

Do you think Adam and Eve had any problem with understanding that God was their source? It was only after the fall of man (when sin and therefore confusion entered in) that man started to lose grasp of this reality. In man's fallen state, He forgot this and looked to himself as his provider. This not only produces a very poor provider, but it brings with it lots and lots of stress. The truth of the matter is that God is our provider.

How can we lock into the fact that God is our provider? Start here: God made everything - including you. He made your body, soul, and spirit. He made your brain, and even the breath in your lungs. God even holds your breath in His hand. Everything you have came from God! Acts 17:28 says "for in Him we live and move and have our being".

You may say "the money that I have is because of the particular talents I have in my business; I am good at what I do. I am the one that gets up early in the morning, goes to work 8-10 hours a day and gets a paycheck. I earned this." Imagine for a minute what it must be like for God to overhear His very own creation (the ones that He has particularly gifted in different ways) speak about how they have earned all of their success by themselves -

and nowhere in their dialogue do they give credit to God (the very Designer who made them and gifted them with specific and valuable talents). Our abilities are God-given! God is our Creator and He chose to give each of us certain talents so that the world would be a wonderful, diverse place to live in which we all supply different needs for one another! Yet, we act as if we are self-made. Any and all gifts and talents we have are given to us by God; He is our source!

If we really get this, we will have an entirely different attitude about everything we have in our lives! For instance, knowing that God is our source keeps us from being haughty or proud about the success we experience. Knowing that God is our source brings on tremendous humility. If we are truly humble, we have no problem recognizing that we have a gift because we know where it came from! "I'm not taking ownership of my gift; it came from Him! And I am going to use it with everything I have to bring glory to Him; I'm not going to waste the gift that He gave to me. He didn't give it to me to burry. He gave it to me to use for His glory. So I want to use it!" Use your music talent, writing ability, business skills, your gift of mercy to bless others and glorify Him! All the gifts listed in Romans 12 are gifts from God! It's a portion of Himself that He gave to you to give to others! Our gifts are beautiful! Use them!

If God knows finances will not "get hold of you" then He can safely get substantial finances to you! In Mark 10, when the rich young ruler came to Jesus to ask Him what he must do to inherit eternal life, Jesus told him to give away all that he had and to follow Him. That scares a lot of people off from having money - reasoning that having possessions will keep you from following Christ. First of all, that's the only place in all the Bible that we see God tell someone to get rid of all they have. Why? Because Jesus was addressing a very particular issue for a very particular man. In this case of the rich young ruler, the money had him. He was really deceived. The young ruler thought he had a bunch of money. That was not the case. Instead, it was the bunch of money that had him! Jesus was loving on him and trying to set him free. "What must I do to inherit eternal life?" Jesus was answering his question. "Get rid of your god because he is a false god. Come and follow me." Then, later in that same story, Jesus explains to his disciples that "I would have given that man back 100x more than he had if he had just followed Me. I was trying to set him free of a false god and once he got set free from that, I was going to give back to him 100x what he had previously because now he would have the money and the money would not have him."

David knew God was his provider - and it positioned him to be blessed mightily by God. In Ps. 50:12, God is speaking and tells David "for the world is Mine, and the fullness thereof." David learned that lesson well: "Blessed are You, Lord God of Israel, our Father, forever and ever. Yours, O Lord, is the greatness, the power and the glory, the victory and the majesty; for all that is in heaven and in earth is Yours; Yours is the kingdom, O Lord, and You are exalted as head over all. Both riches and honor come from You, and You reign over all. In Your hand is power and might; in Your hand it is to make great and to give strength to all." (1 Chron. 29:10b-12) In preparing to build the temple for God, David gave \$35 billion in gold and \$15 billion in silver. This was David's mindset in giving: "O Lord our God, all this abundance that we have prepared to build You a house for Your holy name is from Your hand, and is all Your own." (1 Chron. 29:16) David was saying "it's true, we gave a lot, but it is all yours anyhow." That's the mindset of a steward.

This is the mindset we are to have: the mindset of a steward, not the mindset of an owner. A steward realizes that it's all God's and what we have is a blessing from the Lord. If we have the right mindset with God we become safe vessels, and He will pour more into our life. That includes not having a religious mindset about money - thinking God doesn't want you to have it! That's unbelief and it will block His blessing in your life. You need to open up your heart to Him and say "bring it Lord, bring it!" But you also want to have the mindset that says "Lord, I will never forget that you alone Lord own everything - and everything you give to me is a gift and I will be a good steward of it." Now, He tells us in other parts of the Bible (including Timothy as well) that when He brings blessing into your life He wants you to enjoy it. It's a gift from God, it tells us in Ecclesiastes, to be able to enjoy the blessings that God has given to us!

Here is what I have seen: It is good and fitting for one to eat and drink, and to enjoy the good of all his labor in which he toils under the sun all the days of his life which God gives him; for it is his heritage. As for every man to whom God has given riches and wealth, and given him power to eat of it, to receive his heritage and rejoice in his labor—this is the gift of God. For he will not dwell unduly on the days of his life, because God keeps him busy with the joy of his heart. here is an evil which I have seen under the sun, and it is common among men: A man to whom God has given riches and wealth and honor, so that he lacks nothing for himself of all he desires; yet God does not give him power to eat of it, but a foreigner consumes it. This is vanity, and it is an evil affliction. (Eccl. 5:18 - 6:2)

God actually will empower people to make money but not give them the ability to enjoy it. You may see a lot of people who are rich, but are miserable. You may see other people who are rich but are full of joy. You want the gift of the wealth, but you also want to the gift to enjoy it - and that gift comes from God to those who use it rightly, who are stewards of the money. So don't even envy those who possess a lot of money. They may not even be able to enjoy it, because God will not even give that "gift of enjoyment" to them if they are not good stewards of what they have.

Prepared for Promotion

When we understand these principles, we can open up our hearts for God to bless us financially, and know that His blessing will also bring joy and peace with it - it will not bring sorrow into our lives!

The Lord is the One who blesses us. It is not our own strength and ability. All that you have - that talent to be able to do well in whatever it is that you do - is a gift from God. This was the whole reason for the wilderness experience. The whole reason God took the Israelites through the wilderness as long as He did is because they would not get this mindset - and until they did, He was not going to take them into the promised land. What was the mindset He wanted them to get? That God is their source! The wilderness experience is to teach us His nature, His power, and His desire to provide. He was teaching them that He would take care of them in all circumstances (e.g., He gave them water out of a rock in the middle of the desert, manna from Heaven, etc.) Nevertheless, His people just kept not getting the fact that He was their provider - so they stayed in the wilderness. The wilderness was only meant to sustain them. The promised land was meant to promote them! Let us not be like the people in the wilderness who did not grasp the fact that God is our source. As long as we possess pride saying "this is my doing" we are never going to get to that place where God wants to promote us. When we realize and declare "God you're my provider," now we can move into promotion and He will take us into the promised land!

Scriptures

"No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon." (Mt. 6:24)

Happy is the man who finds wisdom, and the man who gains understanding for her proceeds are better than the profits of silver, and her gain than fine gold. She is more precious than rubies, and all the things you may desire cannot compare with her. (Prov. 3:13-15)

Wisdom is the principal thing; therefore get wisdom. And in all your getting, get understanding. Exalt her, and she will promote you; she will bring you honor, when you embrace her. (Prov. 4:7-8)

For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows. (1 Tim. 6:10)

"It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." (Mk. 10:25)

The blessing of the Lord makes one rich, and He adds no sorrow with it. (Prov. 10:22)

for in Him we live and move and have our being (Acts 17:28)

Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life. (1 Tim 6:17-19)

For I say, through the grace given to me, to everyone who is among you, not to think of himself more highly than he ought to think, but to think soberly, as God has dealt to each one a measure of faith. For as we have many members in one body, but all the members do not have the same function, so we, being many, are one body in Christ, and individually members of one another. Having then gifts differing according to the grace that is given to us, let us use them: if prophecy, let us prophesy in proportion to our faith; or ministry, let us use it in our ministering; he who teaches, in teaching; he who exhorts, in exhortation; he who gives, with liberality; he who leads, with diligence; he who shows mercy, with cheerfulness. (Rom. 12:3-8)

"for the world is Mine, and the fullness thereof." (Ps. 50:12)

"Blessed are You, Lord God of Israel, our Father, forever and ever. Yours, O Lord, is the greatness, the power and the glory, the victory and the majesty; for all that is in heaven and in earth is Yours; Yours is the kingdom, O Lord, and You are exalted as head over all. Both riches and honor come from You, and You reign over all. In Your hand is power and might; in Your hand it is to make great and to give strength to all." (1 Chron. 29:10b-12)

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Text Summary (for reading as a group)

Just going to church and hearing messages isn't going to change your life. You have to listen to a message several times if you want it to become part of your life! When we don't do the work of transforming our thinking according to His Word, our lives will be no different than anyone else's life on the earth - even though you're a believer and they're an unbeliever. All the blessings of God have been bought and paid for, but we need to lay hold of His Word if we want to see them take effect in our lives! Listen to a teaching again and again. Look at the scriptures that were in the teaching and meditate on those scriptures. The Lord will then begin to reveal more and more truth to you from those scriptures. The message will begin to take on a life of its own in your life.

The Bible has over 2300 verses on money or possessions - more than double all the scriptures on faith *and* prayer combined! There are more verses on money or possessions than there are about Heaven and Hell. Jesus gave us 38 parables; 16 of them are about money or possessions. Why does the Bible have so much to say about money? There is a connection between how we view money and our spiritual health.

It is God's desire to prosper you in every area of your life - including financially! It is really important that we understand heaven's perspective on possessions - on money - because Jesus said "if you do not, on purpose, make yourself subject to God (and not to money), you will be subject to mammon (money)." (Mt. 6:24) We don't want to be subject to money! There are many things in life that are far more important than money! Proverbs instructs us to go after wisdom and knowledge and understanding and they will promote us and bring gold and silver into our life. Don't go after the gold and the silver - go after wisdom. Go after knowing God and His ways and all of this will be added unto you.

God warns us that placing money as the priority of our lives will produce all kinds of evil and pain in our lives and the lives of those around us (1 Tim 6). God also warns us that those that trust in riches will be drawn away from God in their hearts. Not good! These are warning labels God places on finances - but they are not prohibitions!

God is your source. God made everything - including you. Any and all gifts and talents we have are given to us by God. This is the mindset we are to have: the mindset of a steward, not the mindset of an owner. A steward realizes that it's all God's and what we have is a blessing from the Lord. When we have a steward's mindset with God we become safe vessels,

and He will pour more blessings into our life - including the blessing of being able to enjoy what he has given us!

The whole reason God took the Israelites through the wilderness as long as He did is because they would not get this stewardship mindset - the mindset that God is their source! The wilderness experience is to teach us His nature, His power, and His desire to provide. He was teaching the Israelites that He would take care of them in all circumstances (e.g., He gave them water out of a rock in the middle of the desert, manna from Heaven, etc.) The wilderness was only meant to sustain them. The promised land was meant to promote them! Let us not be like the people in the wilderness who did not grasp the fact that God is our source. As long as we possess pride saying "this success is my doing" we are never going to get to that place where God wants to promote us. When we realize and declare "God you're my provider," now we can move into promotion and He will take us into the promised land!

Points to Ponder . . .

- What causes someone to serve mammon instead of God? What effect does that have in their life? How can someone chose to serve God instead of mammon?
- Compare and contrast the blessing that comes from God and the "wealth" that comes from the world. How could you tell if you or someone else was experiencing one or the other?
- How does the mindset of a steward differ from that of an owner? How would you encourage a young believer towards a stewardship mindset? What scriptures might you share with them towards this end?