

CA 11 EMAW 11 A BALANCED PERSPECTIVE

Music Theme

Correction pg 9 or 10

FOSTER: Is it a sin to be rich? Is it more biblical to be rich or poor? Is it better to get along with very little, or have a lot of money and not have any needs? These are some challenging questions.

Welcome to Champions Arise. I'm Foster Braun and I'm with Kent Darcie. In this current series we've discussed the importance of contentment and living within our means. Today we are going to continue our discussion on biblical money handling by looking at the biblical perspective of rich versus poor and what biblical prosperity is. We'll be right back with Champions Arise.

Music theme in

Music theme out

FOSTER: Kent, I'm glad we're talking about a balanced perspective with money handling because I believe there are a lot of misconceptions out there.

KENT: I agree. So I want to start off our conversation by looking at two stories from the Bible. The first one is from Mark 12 verses 41-43.

One day "Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people put in large amounts. Then a poor widow came and dropped in two small coins. Jesus called his disciples to him and said, "I tell you the truth, this poor widow has given more than all the others who are making contributions."

FOSTER: That's the story of the Widow's mite. She had almost nothing and what little she had, she gave to God.

KENT: That's right. The second story is from Luke 19 and describes Zacchaeus meeting Jesus. *"Jesus entered Jericho and made his way through the town. There was a man there named Zacchaeus. He was the chief tax collector in the region,*

and he had become very rich. He tried to get a look at Jesus, but he was too short to see over the crowd. So he ran ahead and climbed a sycamore-fig tree beside the road, for Jesus was going to pass that way.

When Jesus came by, he looked up at Zacchaeus and called him by name. "Zacchaeus!" he said. "Quick, come down! I must be a guest in your home today."

*Zacchaeus quickly climbed down and took Jesus to his house in great excitement and joy. **But the people** were displeased. "He has gone to be the guest of a notorious sinner," they grumbled.*

Meanwhile, Zacchaeus stood before the Lord and said, "I will give half my wealth to the poor, Lord, and if I have cheated people on their taxes, I will give them back four times as much!"

Jesus responded, "Salvation has come to this home today, for this man has shown himself to be a true son of Abraham."

FOSTER: Ok. So in the first story we had a very poor women. In the last story we saw someone who was very rich.

KENT: Very rich. Someone who was at the opposite end of the financial spectrum from the widow. But look at what Jesus says regarding these two. About the widow—who was very poor, Jesus said, “I tell you the truth, this poor widow has given more than all the others who are making contributions.”

And about Zacchaeus—who was very rich, Jesus said “Salvation has come to this home today, for this man has shown himself to be a true son of Abraham.”

So was the widow or Zacchaeus more biblical in the eyes of Jesus?

FOSTER: I would say...both. It sounds like he complimented them both.

KENT: He did. And my point is, a balanced perspective isn't about how much money you have, it's about how much love for God you have in your heart.

So we're going to look at 8 things we can do to have a balanced financial life—a life of biblical prosperity if you will—regardless of much money we have. Think of these 8 steps as eight spokes in a wheel. When they are all present, they keep our financial wheel strong and balanced. So let's get started.

Our first spoke for a balanced financial life is: “Don't live extravagantly.” Proverbs 21 verse 17 applies to this. Foster, can you read that for us please?

FOSTER: Sure. But first I want to remind our listeners that you are listening to Champions Arise. I'm Foster Braun and I'm speaking with Kent Darcie. Today's topic is how to live a balanced financial life.

Our first spoke is don't live extravagantly and Proverbs 21:17 says: “Whoever loves pleasure will become poor; whoever loves wine and olive oil will never be rich.”

KENT: The key word is love. “Whoever **loves** pleasure.” It's similar to [1 Tim 6:10]. “the love of money is a root of all kinds of evil.” It doesn't say **money** is the root of all kinds of evil. The verse says, the love of money is the problem.

I think the same principal is in effect when we talk about not living extravagantly. The things we buy we usually not evil, but when we are working many hours to buy things (or try to buy things) we really don't need, we are pursuing extravagance.

And remember this is not about how much money you have. There are wealthy people that don't live extravagantly and there are poor people who try to live extravagantly. We find balance when we stand on God's word. Hebrews 13:5 says, “**Keep** your lives free from the love of money and **be content** with what you have.”

FOSTER: So the first spoke, in this financial wheel analogy, is don't live extravagantly, what is the second spoke for living a balanced financial life?

KENT: The second spoke is to avoid debt. Proverbs 22 verse 7 says. “*The rich rule over the poor, and the borrower is slave to the lender.*” Overspending and acquiring debt is a major

obstacle to having a balanced financial life. In our last program we spoke about this in detail, so I encourage our men to listen to that program.

FOSTER: I agree. It was called “Live on Less Than you Earn” and you can hear it at our website championsarise.org. **KENT** What is the third spoke?

KENT: Our third spoke for living a balanced financial life is manage your assets well. Proverbs 27:23 says, “*Be sure you know the condition of your flocks, give careful attention to your herds.*” In our last program we talked about having a financial plan. That plan would include a list of the assets you have. Because most people don’t know the value of everything they have.

But there is also another aspect to managing our assets that’s important. They aren’t our assets. **We** are stewards of **God’s** assets. And God expects us to manage them well. We see this clearly in Matthew chapter 25. In a parable Jesus told about a man who entrusted his slaves with his possessions before he went on a journey. Before He left, he gave **five** talents to one, **two** to another, and **one** to a third slave; each according to their skill level.

After a long time, the master came back and settled accounts with them. The slave who had received **five** talents had traded and gained **five** more. The slave who had **two** talents had traded and acquired **two** more. But the one who received only **one** talent had hidden his talent in the ground. He returned it and made excuses for not doing more.

His master scolded him and said, “You wicked, lazy slave, you should have at least put my money in the bank so I could get my money back with interest.” We see in this parable, it’s not the amount, it’s our heart toward God.

FOSTER: That is so true. When I think of some couples I’ve known that have a balanced financial life, some had a lot of money, and others had...nothing, but they both honored God with their finances.

KENT: And my guess is they were content too.

FOSTER: Oh yes, they were probably the most content people you’d ever want to meet.

KENT: Sounds like they were applying these 8 principles.

FOSTER: That would be my guess. Amazing people as I think about it. But let’s move to the 4th spoke in our financial wheel analogy.

KENT: The fourth spoke for a balanced financial life is to be diversified. Applicable verses to this can be found in Ecclesiastes 11.

Verse 2 says “Invest in seven ventures, yes, in eight. You do not know what disaster may come upon the land.”

Verse 6 says. “Sow your seed in the morning, and at evening let your hands not be idle. For you do not know which will succeed, whether this or that, or whether **both** will do equally well.”

I would encourage our listeners to speak to a financial specialist at your church or at a credible Christian organization to find out what financial diversification looks like in your situation.

But also keep in mind that diversification doesn't just apply to money. The Bible speaks about the man "*who delights in the law of the Lord and whatever he does prospers.*" So in your quiet times with God, pray about how He would want you to spend your time and your efforts.

FOSTER: So that's number four of our eight spokes for a balanced financial life.

The first is Don't Live Extravagantly
 The second is Avoid Debt
 The third spoke is Manage your Assets
 The fourth is Be Diversified
 And the fifth spoke is...

KENT: no drum-roll?

FOSTER: Sorry, it's not in the budget.

KENT: Bummer. Actually, I like that. No extravagance. Very good. Anyway the fifth spoke for a balanced financial life is to stay out of sinful behavior. Proverbs 23 verse 20 and 21 say, "*Do not join those who drink too much wine or gorge themselves on meat, for drunkards and gluttons become poor, and drowsiness clothes them in rags.*"

We shouldn't be spending the money God has blessed us with on drinking too much, pornography, drugs, gambling, or even on a hobby if we're spending excessively on it.

The **visible** consequences **we see** from these sins are financial problems. The consequences we don't see are men with a ruined character, no integrity. Have hurting spouses and families. Neither of these are in the will of God.

FOSTER: And the 6th spoke?

KENT: The sixth spoke in a balanced financial life is to work hard. Proverbs 14:23 says, "All hard work brings a profit, but mere talk leads only to poverty." The Bible also says whatever you do, do it all for the glory of God." [1Cor. 10:31]

FOSTER: I think that spoke is pretty self-explanatory. What is the 7th spoke?

KENT: The seventh spoke for a balanced-financial-life is to plan well. Proverbs 14:8 says "the wisdom of the prudent is to give thought to their ways." In addition to an overall financial plan, we need to think before we spend. If being impulsive is a problem, leave your credit cards home. Just bring enough money for what is on the list of items you and your wife agree on. It sounds hard, but it takes discipline, sacrifice, and hard work to achieve a balanced financial life.

FOSTER: And that balanced financial life is very important for our eighth spoke, right?

KENT: Yes it is, because our last spoke is to give generously. This is the fun one. Proverbs 11:24-25 says, "*Give freely and become **more** wealthy; be stingy and lose everything. The generous will prosper; those who refresh others will themselves be refreshed.*"

When our finances are balanced in a biblical way, we have the privilege and great joy of blessing and supporting others. But we can't do that if we're overspent and deep in debt.

FOSTER: Generous giving is so much better **than** debt.

KENT: Amen

FOSTER: Let's do a review of where we've been today.

KENT: Sure. Today we discussed how, from God's perspective, it's not the amount of money you have that's important, but how you handle it. And we used the illustration of spokes in a wheel to cover 8 things (spokes) that are necessary for a balanced financial life. Those eight were:

1. don't live extravagantly
2. avoid debt
3. manage your assets well.
4. be diversified
5. stay out of sinful behavior
6. work hard
7. plan well
8. Give generously

Together, these combine to make a strong and balanced financial life. They may not be easy, but with the help you'll receive in your daily quiet times and with the accountability of other Christian men, you'll find "with God, all things are possible.

FOSTER: Kent, I'm excited, because I believe men are going to do these steps and we're going to see the chains of debt and arguing about money fall off.

KENT: That would be fantastic.

FOSTER: Yes it would. We'll be right back.

Closing Music Theme in (Program close)

FOSTER: Thank you for listening to Champions Arise where men are equipped and strengthened to meet their God-given potential. Today reviewed steps for living a balanced financial life. This program is based on lesson #3 in the book "Every Man a Warrior," Volume 3, by Lonnie Berger. You can find more information on his book and re-listen to this program at our website at championsarise.org. I'm Foster Braun with Kent Darcie. Thank you for listening to Champions Arise. May God mold you into the man He knows you can be.

Music bumper out