

Expanding Earnings

Four Keys to Financial Freedom

Proverbs 24:30-31; Colossians 3:22-24

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It is the number one issue causing conflicts in marriages and resulting in divorce. It is the key to business partnership splits, government shutdowns, labor strikes and most lawsuits. We spend 40 to 60 hours a week earning it and countless hours in thought on how to handle it. We worry that we won't have enough of it, we dream and scheme how to acquire more of it. Despair over losing it causes many suicides. The obsession with gaining it leads to many crimes, and the absence of it causes many of society's nightmares. Some call it the root of all evil; others claim that it is the means for great good. Whatever our attitude, we cannot afford to ignore the importance of... money.

Money is important in the Bible. Did you know that over 2,000 passages in the Bible refer to the use of money? Are you aware that nearly two-thirds of Jesus's parables make some reference to money? The Bible considers money important because God revealed to its writers both the positive and adverse effects money has on us. God knows that we all struggle in some way with money, at least on occasion. Our health can

be subverted, our relationships poisoned, our integrity impugned and our lives shortened if we slip one way or another into financial bondage. Since we all deal with money, we all need good counsel.

Over the next four Sundays, we will examine some of the things that the Bible teaches about money. We'll hear what the Spirit of God has said to others in this regard, and we'll give attention to what God wants for you. There are important biblical truths that promote both financial and spiritual freedom. We are to go to bed at night with the peace and confidence that we are experiencing God's favor in our work and financial decisions.

In addition, depending upon your experience, God wants you to avoid or recover from the crushing shame associated with falling into financial difficulty. When people mismanage their money and end up requiring help, they feel such shame. They know intuitively that they are at fault, that they caved into temptations and pressures they should have resisted. They feel so embarrassed. There, however, are biblical principles, keys that God's Spirit has revealed. Specifically, there are *Four Keys to Financial Freedom*. If you use these keys, they will unlock for you a new world. The words "freedom" and "contentment" may approach but cannot adequately describe what you will experience. God wants you to taste and know His own freedom, and that is mind-blowing.

Even though there are many Scripture passages that discuss money, there are just four keys to financial freedom. There are just four because there are only four things we do with money. We acquire it, we save it, we spend it, and we give it away. Each of

those four things impact the freedom we experience. If we embrace God's plan for us in each of those activities, then we are fully submitted to God in our dealings with money, and we will know God's freedom. Let's then look at the first area. Let's look at the issue of acquiring money.

Fellow pastor, Bill Hybels, talks about something we might call an *earning continuum*. Imagine a large line. On one side of it is a couch. On the other side is a liquor bottle. Let's consider the couch side of the line.

One reason some people are not financially free is that they spend too much time on a couch. King Solomon wrote in Proverbs 26, verse 14:

As a door turns on its hinges, so a lazy man turns on his bed.

Solomon was talking about couch potatoes. He saw lazy people who do as little work and expend as little effort as possible. Their attitude and behavior offer nothing of value to others. When we offer nothing of value, we receive nothing of value.

I once worked in Hawaii with a woman who nearly starved to death. She prayed for her provision and then sat home waiting for it to come. She ascribed to platter theology. She thought God would bring her answer to her on a platter. If she asked for something, she expected it to come on a platter rather than through the work of her hands. She expected money or food to appear just because she prayed. In truth, she was violating God's will. She behaved like a person Solomon once observed. He wrote:

I went past the field of the sluggard, past the vineyard of the man who lacks judgment; thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. I applied my heart to what I observed and learned a lesson from what I saw: A little sleep, a little slumber, a little folding of the hands to rest—and poverty will come on you like a bandit and scarcity like an armed man (Proverbs 24:30-34).

God doesn't want the human family to sleep their lives away. God doesn't reward laziness. God honors diligence. God provides as people work; and the value of people's work increases, and thus their earnings for their work, when someone doesn't have to stand over them to make sure they do their job. God's Spirit does not lead people to be lazy, bad attitudes do.

The couch potato has a bad attitude. Maybe he hates his boss. Maybe she dislikes the work. Maybe he doesn't get along with other workers. Maybe she developed a slipshod attitude about arrival time, coffee breaks, sick days and the importance of her work. Maybe he is into drinking or carousing or other activities that interferes with his alertness. Maybe she sees other workers loafing and feels pressure to conform. Whatever the case, bad attitudes lead to bad habits. Bad habits diminish the value of our work. God's Spirit will have nothing to do with such attitudes and habits.

The Bible teaches that we have responsibility to work. It says:

If a person refuses to provide for his own household, he has denied the faith and is worse than an infidel. (1 Timothy 5:8)

Notice that the Bible places responsibility on us. We are to provide. God expects us to work, and to shoulder work as an important responsibility. When we work, we reflect a God who works, we reflect a God who performs deeds of value. We are to perform deeds of value, and we are to perform those deeds in such a way that we provide for those for whom God has given us responsibility.

God wants you to work not only to provide for your family, but to fulfill God's dream for you. In Colossians 3:23 the Bible exhorts, "***Whatever you do, do your work heartily, as unto the Lord.***" You are to embrace your work as worthwhile, as a work for God. God's Spirit tugs at you and tells you that you're working for God, so be excited about it. See its worth, and do it well.

There are good habits that stem from the desire to honor God with your work. Out of the desire to do well comes the thirst for knowledge and skill. Earnings increase when people possess greater knowledge and skills, and then take initiative to both start and complete tasks unsupervised. Did you know that it is estimated that only 20% of the value of your work rests upon your skill? It is believed that 80% of your earnings hinge on upon your attitude and the habits that flow from it. When you see your work as a mission for God, all kinds of things happen. Among them is the value of your work changes. The value of your work increases dramatically, especially as you value people. As a result, you earn more as the value of your work increases. You also expand your earnings the more your work values and serves people.

You want to be financially free. Get to work. Be on a mission with it. Value people in it. Value people through it. Do it for God.

However, there is another bondage to be shed. On the other side of Bill Hybels' *earning continuum* is that liquor bottle. Acquiring money for many is an addicting intoxicant. The mixture of esteem, power and pleasure that money provides becomes narcotic. The Bible speaks of it as a god that demands sacrifices, so we sacrifice our families for it, and become completely out of balance in the time we dedicate to earning money. We may sacrifice some of our scruples and cheat on taxes, or exploit a confused clerk or take advantage of an ignorant customer. We may dicker and exploit someone else's misfortune or situation and then complement ourselves on our astute ability. Of course, the Bible condemns ill-gotten gain by theft and extortion, but it never affirms the abandonment of our families or our health. Although every one of these practices may generate income, they never invite God's favor. The addictive elixir that the Apostle Paul calls *the love of money* creates such grief for so many, and eventually, it ruins those who drink it.

So there is the continuum. On the one side is a couch and terrible attitudes and habits that rob us of value. On the other side is an intoxicant and all kinds of destructive practices that sacrifice what is valuable. Where do you find yourself today? Where must you move?

I entitled this message *Expanding Earnings* because the Bible teaches again and again, both principles that increase our value to others and a relationship that is critical to

our wealth and health. There are so many things no one can control but God. Can you drought-proof your crop? Can you crash-proof your stock? Can you fraud-proof your investments? Can you theft-proof your holdings? Can you disaster-proof your property? Can you war-proof this country? Can you disease-proof your body?

Jesus frequently taught that God is our source. Provision for our needs, wealth, and money, all depend upon God's favor, God's protection, God's work. You'll never be financially free – physically and emotionally – until you embrace God as your source and partner. You'll never be totally healthy until you learn to trust God's love for you.

Some time ago a parishioner underwent some financial difficulty. We sat down together and prayed over the situation. Within a week, an unexpected check came to help out. Then after more prayer an unexpected raise came. We both recognized that knowledge, skill and good habits are important, but God's favor is so crucial to our earnings. Therefore we prayed. A few months earlier than that, another family was facing financial crisis. They simply needed more earnings. There was not enough money in the bank for them to tithe and pay all their bills. The father told me, *AWes, I got some special income, and wrote the check out right away because I knew if I waited until Sunday I couldn't do it.*@ Excitedly he told me that right after he wrote the check, he received the job offer that would change their situation.

I emphasized today the *earning continuum* because our attitudes and actions often prevent God's blessing; but (1) when we embrace work as a gift through which we can serve God and his children, (2) when we recognize God as the true source for our income,

and (3) when we commit ourselves, our families and our welfare to God, we will unlock an important door to real freedom.