

## INTRODUCTION

This is the second message in the series “A Matter of Life or Debt.” Today’s message is entitled, “Taming the Money Monster.” I’ve borrowed this title from the excellent book by the same name written by Ron Blue, a respected Christian financial expert.

In the previous message we examined the difference between smart debt and stupid debt. If you owe money on a home mortgage, an education experience, or a business loan, in many cases these can be wise debts. Owing money for consumer goods that depreciate is unwise debt. The biggest cause of financial misery is unpaid debt on credit cards.

You really *can* get out of debt, if you make it your goal. Last week I shared that people struggling in debt is like a man trying to walk up a down escalator while carrying two heavy suitcases. A person who lives paycheck to paycheck is like someone on a treadmill, and a person who is debt-free is zipping along on a moving sidewalk.

A few days ago I received an unsolicited email from a young family in our church. I received their permission to read a portion of it to you.

Close to 10 years ago, even before we had children, my wife and I determined that having credit card debt was like an albatross around our necks, and we went through a debt consolidation process, paying off all our credit card debts. But in 2005, we were still somewhere between what you describe as the “escalator” phase and the “treadmill” phase. We had no credit card debt, but still owed a mix of “stupid” and maybe not-so-stupid debt. We had \$25,000 in an unsecured loan, and around \$12,000 in auto debt. We also had a 30-year house note and over \$20,000 in student loan debt. The combined effect of all these loans was that we were living paycheck to paycheck, and were not experiencing the abundant life as promised by Jesus. Then, through what I can only explain as the admonition of the Holy Spirit, our family went through two years of extreme change (including implementing a budget, living with my brother and his family, and other changes) with the purpose of becoming totally free of all consumer debt so that we would be available for service to the Lord. And, within that two year period we did, indeed become entirely debt-free. Toward the end of those two years, we became aware that God was placing a call on our lives to serve as full time missionary staff with FamilyLife. There is no way we would’ve been available or able to follow the Lord in this manner had we not first been obedient to become debt-free.”

A foundational principle taught by Crown Financial Ministries is that we don’t own anything. We only manage things God gives to us, and everything we receive comes from the hand of God. In the Old Testament, King David was raising money to be used to build a temple for God. David never got to use this temple, but he wasn’t building it for himself, he was building it for God. He knew his young son, Solomon, would someday be king, and this temple would be a place where God could meet His people. David had already gathered the skilled workmen, and all the material to build the temple. And then he did an amazing thing—he donated his entire personal fortune to this project. David’s example caused all the Israelites to give sacrificially as well. When all the offerings were gathered, the Bible says the people celebrated. David prayed

and in his prayer we discover a powerful spiritual principle about money—that it all comes from God. Let’s read this prayer found in 1 Chronicles 29:10-14.

“David praised 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. 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 exalted as head over all. 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.’”

There are three things you need to know if you’re going to tame the money monster.

### **1. Money can be a monster if you love it more than God**

Most of us are familiar with Robert Louis Stevenson’s story *The Strange Case of Dr. Jekyll and Mr. Hyde*. Dr. Jekyll was a mild-mannered physician, but at times he transformed into the monstrous Mr. Hyde. Money is a lot like Dr. Jekyll and Mr. Hyde. There’s nothing inherently evil about money—it’s just a measure of value. Money can be used for good or evil. Money can be used to buy drugs, or it can be used to buy bread for a hungry child. Money can be used to buy missiles, or it can be used to send missionaries around the world. Money is morally neutral.

Sometimes we love money so much and the things it can buy us that we get a little overprotective about our stuff. An elderly woman in Northern Virginia was given a handgun that included training by her son, because there had been an increase in crime in the area. It wasn’t long before she got a chance to use it. She was walking out from the grocery store pushing her cart when she noticed two strange men sitting in her car. She knew just what to do. She pulled out her handgun and screamed, “I have a gun, and I know how to use it, so get out of the car.” That was all it took, because the two men scrambled out of the car and ran across the parking lot. She was ruffled, but she loaded her grocery bags in the back seat and got into the drivers seat. That’s when she discovered she had a problem. She put the key in the ignition but it wouldn’t work. That’s when she realized the car she was in was identical to hers, which was parked four or five spaces away. She loaded her bags into her car and drove to the police station to report her error. The sergeant who took her report doubled over in laughter and pointed to the end of the counter. There stood the two frightened men reporting a car jacking by a deranged grandma! Our love for money and the stuff it buys can make us act strangely!

The Bible never says money is evil; it’s the LOVE of money that can transform it from a Dr. Jekyll into a monstrous Mr. Hyde. The Bible says, “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” (1 Timothy 6:9-10)

If you don’t believe money can be a monster, let me illustrate this fact. A few years ago, there

was a book published called *The Day America Told the Truth*. Authors Peter Kim and James Patterson revealed how far Americans would go to be rich. When asked what they would do for \$10 million, 23% said they would abandon their entire family; 23% said they would become prostitutes for a week; 16% said they would give up their American citizenship; 16% said they would leave their spouses; 7% said they would kill a stranger; and 3% said they would put their children up for adoption. For too many people, gold is their god, and greed is their creed. When you love money more than God, money becomes a monster.

## **2. When you admit that God is the source of your income, you can tame the monster**

Quick, do the math. If you made \$1,000 last week, how much of it belongs to God? If said, “\$100” you’re wrong. If you made \$1,000 last week, all \$1,000 belongs to God, because He owns all the wealth in the universe. The Bible says, “The earth is the Lord’s and everything in it.” (Psalm 24:1) In Haggai 2:8 the Bible says, “‘The silver is mine and the gold is mine’ declares the Lord Almighty.” Since God owns it all, He is the source of all our money.

These ten apples represent all the money God gives you every month or every week. You didn’t make them, and you didn’t earn them. Only God can make an apple. If you want to be blessed, then you need to follow the simple 10-10-80 Money Management Plan. You give this first apple to God. You give this second apple to yourself to save (I’ll talk specifically about saving later in this message). Then you discipline yourself to live on these remaining 8 apples. This 10-10-80 plan is the financial pathway to blessing, prosperity, and ultimately living a debt-free life.

We don’t really own anything in this life. You may disagree and say, “I own some property; I have a deed that states that I own it.” Oh really? You didn’t make that property, the Creator made it. And if you think you really own it, I’d like to see you come back in 1,000 years and try to claim it. It’s like the scientists who had cloned organisms, so they confronted God and bragged that they could do anything He could do. So they challenged God to a creation contest making a person. So God took a handful of dirt and said, “I can make a man from this.” The scientist grabbed some dirt and said, “I can make a man from this, too.” And God said, “No, that’s my dirt, you get your own dirt.” We don’t own anything; we only manage things for God for a brief period of time. Have you come to a place where you realize God is the source of your money? You might want to disagree with that statement with the response. “I worked hard for my money, so hard for the money, so you better treat me right!” But what I’m saying is that whether you worked for it, won it, found it, or received it as a gift, God is the source of it all.

If you’re tempted to think you earned what you have and it’s yours to keep, consider this statement from God’s Word, “You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me.’ But remember the Lord your God, for it is he who gives you the ability to produce wealth.” (Deuteronomy 8:17) So, once again, do the math. If you earned \$1,000 last week, how much of it belongs to God? Right. \$1,000.

## **3. You honor God when you manage the monster wisely**

Most Christians don’t care for the word “stewardship” because it conjures images of some kind of high-pressure stewardship emphasis where they are asked to sign a card and give money. But

in its original meaning, the word "steward" had nothing to do with money. It was a word used to describe a person who managed an estate for an absentee owner. The steward lived on the estate, and enjoyed the fruits of it, but he always remembered he didn't own it; he was only managing it for his boss. We are stewards of all the resources God has given us.

How we spend our money reveals a lot about our priorities. Sometimes when a crime is committed, investigators speak about "following the money trail." All of us leave a money trail, and it tells a lot about how we manage God's resources. In his book, *Taming the Money Monster*, Ron Blue writes: "Your checkbook reveals all that you really believe about stewardship. A life story could be written from a checkbook. It reflects your goals, priorities, convictions, relationships and even the use of your time. A person who has been a Christian even for a short while can fake prayer, Bible study, evangelism, and going to church and so on but he can't fake what his checkbook reveals." What does your checkbook say about how well you're managing God's money?

Jesus told several parables about how God wants us to be trustworthy stewards. If you manage well, the little bit that God gives you, He'll give you more to manage. Jesus said, "If you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." (Luke 16:11-13) So, how can you manage God's money wisely? First, you've got to understand what you can do with money. Most people have never really thought about it, but there are only five things you can do with God's money. Understanding this simple truth can help you decide to do the BEST things with God's money first. Here are the five things you can do with money:

### **(1) Give it**

You can give God's money away. You can give it to God or you can give it to others. One of the great promises of God is "those who honor me, I will honor." (1 Samuel 2:30) You don't have to wonder how you can honor God because one of the clearest ways to honor God is found in Proverbs 3:9-10: "Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine." You honor God by giving Him your first apple.

If you are giving God your first 10% don't think you are doing something super-spiritual. As David observed, "Who am I to think that I'm being generous with you, God? Because this apple came from you and I'm just giving you what has come from your hand!"

Now, God gave you these apples and He's the only One who can make more apples to give you, so do yourself a BIG favor and don't eat His apple and then hand Him the core. Or worst yet, don't eat all the apples and say, "Sorry, Apple-maker, there's nothing left for you!"

### **(2) Save it**

After you've honored God, then take this second apple, and give it to yourself. If you have

outstanding credit card debt, your first use of this apple should be to apply it to your debt. If you want to accelerate your road to becoming debt free, then direct two apples toward paying down your debt. But once you no longer have stupid debt, what do you do with your savings apple? You should create and maintain a \$10,000 emergency fund.

The purpose of this emergency fund is to pay for all the unexpected expenses that arise in every family. How many of you have ever been going along, doing pretty well, keeping your bills paid, and suddenly, your car breaks down, or your air conditioner quits, or there's an unexpected doctor bill? That's just life. But the problem is we can't really budget for these—and many families who are almost out of debt, or barely out of debt are hit with these unexpected expenses and their only recourse is to borrow the money to pay for it, and then they find themselves right back where they were before—a prisoner on debt row.

This emergency fund isn't an investment; it's a contingency savings fund. So, don't invest this emergency fund in the stock market. It needs to be in some savings instrument that makes it immediately available to you. In most cases an interest-bearing account that allows you to write a limited number of checks per month or a money market fund is a good place to keep this fund.

You may think this amount is beyond what you can save, but if you can somehow carve out \$12 a day in savings, then that's \$360 a month, and if you place it in an interest bearing account you'll have \$10,000 in a little over two years. It takes discipline, but this is the first place where you need to save.

The writer of Proverbs tells us we can learn a lesson about saving from one of God's tiniest creatures. "You lazy fool, look at an ant. Watch it closely, let it teach you a thing or two. Nobody has to tell it what to do. All summer it stores up food; at harvest it stockpiles provisions. So how long are you going to laze around doing nothing?" (Proverbs 6:3-4 *The Message*) When I read that I'm reminded of the Sunday School teacher who was teaching that verse to her six-year-olds. She finished the lesson and asked, "Now, boys, and girls, who can tell me what happens to the tiny ant?" A little boy said, "He gets stepped on!" That's NOT the lesson God is trying to teach here. God is reminding us it really is wise to save for a rainy day, because rainy days are sure to come.

### **(3) Invest it**

Once you have filled your emergency fund, then you are ready to start investing your money in financial instruments that can give you a greater return than a bank account. There are plenty of good financial advisors who can assist you in this, so I won't go into details here.

### **(4) Lend it**

These three uses of money: saving, investing, and lending, fall into the things you can do with your 10% that you give to yourself after you've given your first 10% to God. You may think since you're not a financial institution you can't lend money to others. But there is an exciting trend in the financial world called micro-lending. This involves loaning as little as \$50 to poor people to help them jump-start businesses in the poorest countries of the world. This has become

a powerful tool for evangelism and missions around the world. This isn't charity; it's a loan that is paid back with interest. It's not a hand-out, it's a hand-up to assist entrepreneurs get established. If you're interested in learning more about micro-lending, you can go online and put "micro-lending" and "missions" in a search engine. You can even lend money online. Your \$50 could buy seeds for a farmer in Bangladesh, and he will pay you back with interest when he harvests his crops.

### **(5) Spend it**

So after you've given an apple back to God and saved an apple for yourself, what are you going to do with these remaining eight apples? Eat one, and trade the rest for things like more food, housing, clothes, electricity, and transportation. God doesn't want you to hoard these apples, because apples are more valuable when they are fresh and crisp. God wants you to be a channel to distribute His apples into His world. As Mary Hunt writes in her book, *Debt-Proof Living*, "Money is not for spending, it is for managing first."

## **CONCLUSION**

I recently read a true story about a dad who asked his five-year-old son if there was anything he wanted. Jimmy said, "Yes, Dad, I'd love to have some McDonald's french fries." His dad said, "If that's what you want, then that's what I'll get you. Let's go." They hopped in dad's truck and drove down to a local McDonald's. As the dad stood at the counter and ordered the fries, Jimmy's mouth was watering and he was jumping up and down with excitement. And his dad loved him so much, he even super-sized the fries and got him a drink as well.

Even before they got to the table, Jimmy couldn't wait to sink his teeth into those golden, crispy fries. They sat down at a table and their prayer consisted of a quick, "God bless this food. Amen." But those few words seemed too many for Jimmy, who was eagerly eyeing those fries. As soon as the "amen" was said, Jimmy grabbed the fries and with eyes full of delight he started eating them. The dad was pleased that such a simple blessing of french fries could make his son so happy. The father decided to share in the blessing, so he reached over to get a couple of fries out of the box. To his surprise, Jimmy quickly put his arms around the fries as if he was building a fort and pulled them toward himself and said, "No! These are MINE!"

The man was in shock for a moment and couldn't believe what his son had just done. But instead of reprimanding him, he simply pulled his hand away and sat back and reflected on Jimmy's attitude toward the fries. The first thing he thought was, "my son doesn't recognize that I am the source of those french fries. At the counter, I was the one who took out my wallet and bought the fries. And not only that I bought a serving of fries twice as large as he expected, and here he is talking about HIS fries." He smiled as he continued to ponder Jimmy's attitude. He thought, "Not only does he not recognize that I'm the source of his fries, but he also doesn't realize that I'm 6 feet tall and weigh 200 pounds and if I wanted to, I could easily take those fries away from his small hands. And he doesn't know that I really don't NEED his fries. I have enough money to go back to the counter and buy 30 servings of fries, more than he and I could ever eat."

As he thought about it, he knew the issue was not just a couple of fries; the issue was that he had

simply wanted his son to invite him into his world by offering to share his blessing with his dad—the very same blessing that his dad had provided in the first place.

What a lesson for us. Our heavenly Father supplies every blessing we have and He loves us so much He desires for us to invite Him to sit down with us at our table and share the blessing He has provided. But too often we're like Jimmy and we say, “No, God this is MINE! No. No. No. No. You go get your own!” And we build our own little puny forts around our blessings and try to keep them to ourselves.

Friends, God doesn't need our french fries or our apples. But it's an honor and a privilege for us to share our blessings with the One who gave them to us. That's what King David was saying in his prayer. He was saying, “God, you are the source of everything we have. All this wealth we're giving to build you a Temple has come from your hand. We took it from your hand and now we're putting it back in your hand, and you will continue to hand us more blessings—it's a great circle of giving.” When you love God first, and recognize He is the source of your money, and manage God's money wisely, then money becomes a means of blessing rather than a monster. That's how you tame the money monster.

## OUTLINE

### 1. Money can be a monster if you love it more than God

"People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs." *1 Timothy 6:9-10*

### 2. When you admit that God is the source of your income, you can tame the monster

"You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the Lord your God, for it is he who gives you the ability to produce wealth." *Deuteronomy 8:17*

### 3. You honor God when you manage the monster wisely

Jesus said, "If you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." *Luke 16:11-13*

## THERE ARE ONLY FIVE THINGS I CAN DO WITH MONEY:

#### (1) Give it

"Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine." *Proverbs 3:9-10*

#### (2) Save it: Create and maintain an emergency fund of \$10,000

#### (3) Invest it

#### (4) Lend it

#### (5) Spend it

"Money is not for spending, it is for managing first." Mary Hunt, *Debt-Proof Living*





**DISCLAIMER:** These messages are offered for your personal edification and enrichment. There is no legal copyright on this material. I have used many sources, and I have always attempted to cite any exact quotations. Any failure to cite a quote is simply an oversight on my part.

If you are a preacher or teacher, I encourage you to use this material to stimulate your own Spirit-driven imagination. Additional study beyond this material will benefit both you and your listeners. You have my full permission to use any of this material as long as you cite the source for any substantial amount used in your message.

If you borrow the majority of a message or outline, I encourage you to simply preface your remarks by saying something like: ***“Some (or “much” as the case may be) of the ideas I’m sharing in this message came from a message by Pastor David Dykes in Texas.”*** This simple citation may prevent any criticism that may be directed toward you.

To put it in Texas terms, “You’re mighty welcome to use any and all of my ingredients; just make your own chili!”

For the Joy...  
Pastor David Dykes