

YEAR ROUND CRUSADERS

Gleaned from: Campus Life, Mar/Apr. '01 and God's Ways of Handling Money '97.

Remember learning about the Crusades of the 12th century? Multitudes of brave people left their homes and families to go off and fight a holy war for their country and their God. Many of them knew they would not return and they were willing to sacrifice everything. However there were others who were not quite so devoted. These people were mercenaries, hired by the Crusaders to fight for them. But even the mercenaries had to abide by certain rules. Since this was a "religious war" one that was fought in God's name, the crusaders insisted that the mercenaries be baptized before they were allowed to fight. They wanted to be sure the mercenaries would surrender themselves to the God for whom they fought. Oddly enough, these hired guns (or swords in this case) were hesitant to make a false pledge to God. So, as they were being baptized, they would hold their swords high, out of the water, to show that Jesus Christ was not in control of their swords. They felt this gave them the freedom to use their swords in any way they wished.

Today, many people handle their money in a similar fashion. They may not be as obvious about it, but they claim devotion to Christ but hold their wallets or purses "out of the water." When it comes to money, many people want to use it however they wish, and the Lord of their lives has no say in that matter.

WHAT DOES GOD SAY ABOUT MONEY?

Would it surprise you to learn that the Bible has a great deal to say about money? From beginning to end, Genesis to Revelation, there are more than 2,350 verses on how to handle money! Compare that to 500 verses on prayer, and less than 500 verses on faith. Sixteen of the thirty-eight parables in the gospels deal with handling money and possessions. In Mathew, Mark, Luke, and John alone, one out of ten verses (288 total) addresses money. Jesus talked more about money than about almost any other topic.

So what is the big deal? Why did Jesus spend too much time talking about money and our attitudes towards it? There are two simple reasons.

REASON #1

How You Handle Money Affects Your Relationship With God.

Check out Luke 16:11. Jesus makes some pretty amazing statements regarding the ways we handle money. He says, "If then you have not been faithful with the dishonest wealth, who will entrust to you the true riches?" What are the true riches? A strong relationship with Jesus. So, this makes it clear that how we handle our money will have an impact on our relationship with Christ. If we follow the principles in the Scriptures, we will grow closer to God. Guaranteed. However, if we ignore those principles and handle money irresponsibly or carelessly, our relationship with God will suffer. Also guaranteed.

This is shown in the parable of the talents. Three servants were given money to use while their master was away. Only two servants used the money wisely, and were able to give the master even more money than they had been given in the first place! Obviously, the master was thrilled. He congratulated the servants, telling the, “Well done, good and faithful servant; you were faithful with a few things; I will put you in charge of many things. Enter into the joy of your master.” (Matthew 25:21).

Put quite simply, the Bible is your Instruction Manual for wise money management.

Think about it. Suppose you go out and buy a CD system. What’s the first thing you do when you get home? Put it together of course! And how do you do that most effectively? By tossing the instructions and guessing which wire goes where, right? Not hardly. Not unless you are some kind of electronics whiz kid. But if you are like most of us, the last thing you want is to end up with a mess of wires and blinking digital displays. No, you pull out the instruction booklet, read it over, and follow what it says.

The same goes for the Bible and money. When you use the Bible as your Instruction Manual, you learn to handle money properly and, like the servant, you have the opportunity to “enter into the joy” of a closer relationship with the Lord.

REASON #2

You Can Serve Only One Master

Like it our not, possessions often compete with the Lord for mastery of our lives. The Lord talked so much about money because He knows that much of our lives would revolve around the use of it. As adults, we spend a lot of time earning money in our jobs, making decisions on how to spend money, thinking about where to save and invest money, or praying about giving. Fortunately, God has prepared you for that task by giving you the Bible as his blueprint for living.

TAKE THE 6 STEP CHALLENGE

Step 1: Give It All to God

God has placed the toughest step of all right at the front. Once you accomplish this step—admitting that he owns everything—all the others will fall into place. Here's why.

God expects us, as Christians, to transfer ownership of every possession and relationship to him—money, time, parents, brothers, sisters, girlfriends, boyfriends, education, and things like cars, clothes, and other possessions.

Did I leave anything out? If I did, add it to your list. God expects it all. In fact, if you believe you own *anything*, that will affect your attitude.

It's important that you gain the proper understanding of stewardship. By Webster's definition, a steward is "one who manages another's property." We are merely stewards of God's property while we're here on Earth. God will not force his will on us. If we transfer everything to God, he will keep his promise to meet every need we have through physical, material and spiritual means.

There is absolutely no substitute for this first step.

Step 2: Share Regularly (10%)

Every Christian should tithe as a minimum testimony to God's ownership. God wants you to give back to him the first part of what he has given you: "Honor the Lord with your wealth, with the first fruits of all your crops" (Proverbs 3:9).

Step 3: Save Regularly (10%)

Open a *savings account* and put something into it every week or every month, regardless of how much. The amount isn't nearly as important as the act of doing it. (Proverbs 21:20) "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has."

Step 4: Spend Responsibly (80%)

First, you need to have a *written plan* of all the stuff you're thinking about buying, in order of importance. Determine whether each thing is a need, a want or a desire.

Needs are obvious—things like food and clothing.

Wants can also appear awfully important. You may need a new pair of jeans, but does it have to be the most expensive kind? That's the difference in a *need* and a *want*.

Desires are tougher to define. They don't exactly seem like needs, but they could—if you rationalize them. Maybe the old clunker you're driving works fine, but if you got a *new* car, you wouldn't have to worry about it breaking down.

There's nothing wrong with desiring nice stuff. But if it rearranges your priorities, takes your attention from what's important, and gets you into debt, you're in trouble.

(Luke 14:28) "Suppose one of your wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?"

Step 5: Don't Overdo It and Avoid Unsecured Debt

Most of us rarely pass up a want or a desire. We need to learn to control wants and desires by refusing to give in to them—and to give them to God instead. We must, as the Bible says, "deny ourselves" and follow Christ (Luke 9:23). If there is something that you really want, save in order to purchase it. Avoid borrowing

money. If you cannot avoid it, only borrow for things that gain in value and only when you can give collateral. Repay secured debts as quickly as possible.

(Proverbs 22:7) "The rich rule over the poor, and the borrower is servant to the lender."

Step 6: Avoid Snap Decisions

You're always going to be tempted to buy stuff and make quick financial decisions—through advertising, through peer pressure, through your own wants. Resist the urge to splurge. The Bible says "the plans of the diligent lead to profit, as surely as haste leads to poverty" (Proverbs 21:5).

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