**Bumper Video – They Live

Good afternoon from Plano Tx. My name is Chris Fluitt. I am the lead pastor here at Redemption Church and I greet you in the name of Jesus Christ!

We are in the 3rd week of our Financial Peace series.

- Week 1 We spoke about stewardship... to manage our money in a way that honors the one who gave us the money... God gives us everything and when we are good stewards... when we correctly use his gifts and follow his commands, then it becomes worship.
- Week 2 We talked about debt... The borrower is slave to the lender. Debt can enslave you. Debt stands in the way
 of financial peace. We gave you steps on how to become debt free and challenged you to live on less. God's
 financial plan is to be happy with less and the world's financial plan is to never be happy until you have more. LIVE
 DIFFERENTLY

Today I want to talk to you about wealth.

How were you raised to think about money?

How you feel about the subject of money, can have a lot to do with how you were raised.

- Raised in a home that never talked about money... You don't like to talk about money. (It feels wrong or weird)
- Raised in a home that pulled out a credit card for everything... You couldn't wait for your first credit card!
- Raised in a home that struggled financially... You might be living pay check to pay check, and think that is normal...
- Raised in a home that had huge fights over money... You feel contentious about money... If someone brings it up... look out!

Whatever it is you are feeling while we are talking about money today... It could be connected to your past experiences. SO KNOW THIS GOING IN! Investigate these feelings. Some of our notions on money need to be confronted... That does not usually feel pleasant...

Some of you might have wrong notions like ...

- Money is the root of all evil... No! That is often misquoted... 1 Timothy 6:10 For <u>the love</u> 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.(NIV)
- o If you think money is evil... then you certainly don't think we should talk about it at church...
- Poverty is more holy than being wealthy. Mark 10:25 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."(NIV)
- Wealth is attributed to pride and poverty to humility... but this is not necessarily true. Wealthy people can be humble servants... and impoverished people could be prideful and thankless people... It is not about what is in your bank account as much as it is about your heart!
- The more money you have the more holy, blessed, or loved by God you are...
- Acts 3:6 Then Peter said, "Silver or gold I do not have, but what I have I give you. In the name of Jesus Christ of
 Nazareth, walk."(NIV) The sign of blessing here is not the presence of money... but the presence of FAITH and the work of God!
- Money can be a blessing from God... but we are shortsighted if we see it as the highest form of blessing.
- o God's love is revealed through Jesus on the Cross... not Benjamin Franklin...
- We shouldn't be talking about money at Church... We should be talking about spiritual things...
- The Bible talks about money around 800 times. Jesus talked about money more than He did Heaven and Hell combined. He talked about money more than anything else except the Kingdom of God. 11 of 39 parables talk about money. Your heart and your treasure occupy the same space... Money is a spiritual topic.

Deuteronomy 8:18 But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.(NIV)

He is the God of MORE THAN ENOUGH... It is not His will for us to live a life of NOT ENOUGH.

God has given us the ABILITY to produce wealth... Is that what you are producing?

We dream about money sometimes. But our dreams are always like this... WE ARE SUDDENLY RICH AND HAPPY. That is the entire dream. No one ever dreams... I work really hard and earn promotions on my job. At the same time I make wise decisions. I learn to tell myself "NO" a lot. I buy used cars... I don't go out to eat every day... I make sack lunches... I pay off all my debt and start investing my money... and then slowly over the course of decades I build wealth.

No Our dreams about money are unrealistic Adam Sandler movie plots.... Mr Deeds (long lost relative dies and leaves an inheritance). We want to suddenly come into wealth without really working for it... We want the riches without the learned responsibility.

For this reason many people that come into large money... like winning the lottery or getting a professional athletes salary... end up blowing their money and ending up back in the same economic situation. It is not about the amount of money you have... Wealth is not a numbers game - it is about the heart! It is about wisdom, character, and self-control.

We ask God for wealth... but why should He give us more if we haven't learned to manage what we already have. God is pro wealth, He pours out blessing and gives us more than we deserve... You see His idea of wealth is way different than most of society's idea of wealth...

Sarah and I love to play "Neiman Marcus" or "Nordstrom's." We go to some of Dallas' more elite malls… think Galleria or North Park, and we go into one of the higher end stores and then try to guess how much they are selling that shirt, dress, or blue jeans for. It's like our version of "the price is right." Let's play Neiman Marcus…

Yellow pants with odd black symbols - \$755

Valentino Wind breaker. Camouflage pattern with pops of color - \$1790

5 Tshirt - \$290

Butterfly Jacket - \$2590

This game always amazes us and makes us feel weird. It makes us feel like we have lost the grasp of the value of a dollar... Just throw funny money at name brand clothes...

A lot of our problems with money come from not understanding the value of a dollar. We either put too much emphasis or not enough... We are often caught in the extremes. ...This goes way beyond clothes. It extends to homes, cars, vacations, tech, and who cut our hair...

I AM NOT SAYING – it is wrong to shop at high end stores or to own luxury cars.

I AM NOT SAYING – you should not spend your money because God wants you to give it all to the Church. GOD HAS NEVER SAID THAT. God has never asked for all your money... He has asked to be a priority in your heart. (If you tried to give Redemption Church money to the detriment of your family... we would not accept it. That would not honor God. That would not be good stewardship.) (1 Timothy 5:8 If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.(NIV))

I AM NOT SAYING – that you only need to wear the cheapest, eat the cheapest, drive the cheapest hunk of junk.

None of those are what I am saying... That would be a numbers game pointed towards frugality. God is not about a numbers game... He looks on the condition of the heart. Here is what I am saying... We have lost the value of a dollar and no longer understand the purpose for building wealth...

We build wealth to live in peace and to bless others

- \circ $\;$ Not to impress others with what we own... but to serve others in need
- \circ $\;$ Not to feel the pride... but to experience peace that all our needs are provided by God.

God blessed Abraham and everyone that is the seed of Abraham. (Both physical and spiritual) Here is why Abraham was blessed...

Genesis 12:2 "I will make you into a great nation and I will bless you; I will make your name great, and you will be a blessing. (NIV)You are blessed to be a blessing.

How do you produce wealth? God gave us the ability... so how do we do it? You save... You don't spend more than you make... you save.

The 70% Challenge will help with this. You live on 70% of what you earn... that way you can

- honor God in Giving
- Pay off debt
- And save for the future

70% Challenge SAVING

After you paid off your debt... 20% of your earnings can be saved. You can with time build wealth.

As a culture we are terrible about saving for the future. It might be that we are more worried about urgent things than important things... We talked about that in week 2.

An August 2014 national poll by Bankrate has some shocking information about the number of Americans saving for retirement...

- o More than a third of ADULTS have not started saving for retirement
- "Even Americans who are getting close to retirement age seem to be struggling when it comes to planning their financial future. The survey shows that more than a quarter of the respondents age 50 to 64 have yet to start saving for retirement.
- 56% of couples have not even attempted to calculate how much money they will need for retirement.

Some of you thought the 2500 butterfly jacket from Neiman Marcus was insane... let me tell you going into the future without a plan is insane. The God who gave you the ability to create wealth, also gave you the ability to think...

You may get mad at me but I will risk it. Someone needs to shake us and tell us we are marching straight into financial oblivion with the rest of society.

The Patriarchs of the Bible were wealthy...

Job, Abraham, Isaac, Jacob & Esau, Joseph and his brothers... Then they fell into slavery and lost everything... But God restored them... As Israel marched out of Egypt watch what God did... Exodus 12:36 The LORD had made the Egyptians favorably disposed toward the people, and they gave them what they asked for; so they plundered the Egyptians.(NIV)

Those slaves left wealthy!

David, Solomon... on and on... The People in your Bible, who followed God, did not live in poverty.

Psalm 37:25 I was young and now I am old, yet I have never seen the righteous forsaken or their children begging bread.(NIV)

And the people in your Bible, who followed God, left an inheritance to their children...

It was a big deal to pass down blessings... houses and lands... wealth. IT IS STILL A BIG DEAL

Proverbs 13:22 A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous.(NIV)

If you aren't saving, then those that come after you can't inherit wealth....

Now there, of course, are other things for your kids to inherit... Faith and knowledge in Jesus, wisdom, your example, and your love... BUT don't you deep down want to pass on an inheritance of wealth?

I believe God wants us to have wealth. I believe God wants us to be good stewards. I believe he wants us to impact future generations.

I know we have talked about money today and it can be awkward and tense... but I still believe God wants to do something in this place. We are about to open the altars for a time of prayer. If you want someone to pray with you all you have to do is come up to the first 2 feet near the stage and that lets us know you want one of our pastoral staff to pray with you. If you don't come up to the front... no one will bother you... we aren't trying to ambush you... we just want to provide a time for you to talk with God...

Remember that God gives us the ability to produce wealth... I want you to repeat these words... God gives us the ability...

In Matthew 17, Peter the disciple was asked by tax collectors... Does your teacher, Jesus, pay the Temple Tax? Now this is ironic because residing inside Jesus is the very presence that inhabits the Holy of Holies inside the Temple... Does God need to pay the Temple Tax?

Jesus tells exactly this when He said "From whom do the kings of the earth collect duty and taxes—from their own children or from others?"

Jesus then says... "But so that we may not cause offense, go to the lake and throw out your line. Take the first fish you catch; open its mouth and you will find a four-drachma coin. Take it and give it to them for my tax and yours.

Before we come to this altar today I want to tell you that God gives us the ability to produce wealth. He provides the wealth. He pours out blessing... BUT YOU STILL HAVE TO ACT... There is something you need to do today. There is something each of us need to do today...

Peter needed to go down and cast a line in... catch a fish... open its mouth... and then receive the miraculous provision. Peter does the natural... God does the Supernatural.

To come in contact with God's supernatural... you must do something in the natural....

Worship, Receive the Word, talk to God... Do something in the natural and come in contact with the Supernatural...