

Introduction

For the past two men's meetings we have been looking at what the Scriptures say about our finances. We saw that God is the Owner of all things, and that we are merely Stewards. God expects us to be good stewards, and to use His resources for His purposes. We saw that debt is not a good thing, and it is important to learn to budget our money. To budget our money, we really have to know how much we are earning, and how much we are spending. Then, we can prepare and live by a budget. If our income changes, particularly negatively, we must make adjustments to our spending. These are just basic foundational truths about our finances. Foundations are important in our finances and in other areas of our lives.

In October 1992 my father and Charles Sanders were teaching a drilling class in Cairo, Egypt. They were in an area known as New Mahdy. That afternoon at 3:00, as they were conducting simulator exercises, they heard a long noise, and then the building started shaking. There was a 5.9 earthquake in Cairo. My father said that they went from the fourth floor to the ground in no time. He said he doesn't remember hitting any of the steps on the way down. It did over a billion dollars damage to buildings. There were buildings all around their building that collapsed, but their building had withstood the earthquake. The fatality count was near 600, and there were over 10,000 injured. With over 14 million people in Cairo, it is a wonder that more people were not killed. Charles Sanders is an Engineer and has taught for our company for twenty-five years. Charles surveyed many of the buildings that collapsed and determined that faulty construction materials was to blame for much of the damage. The concrete was like dust. There was no gravel in it. There was not much structural support, and when the earthquake hit, buildings just collapsed. His findings were confirmed through the official investigations that were done. Here is an excerpt from one of them.

“An earthquake of local magnitude 5.3 (duration magnitude M_d) on the Richter Scale occurred at Dahshour, 18 km south of Cairo, Egypt, on Monday, 12 October 1992 at 3:09 pm (local time)... Many buildings and monuments were severely damaged or collapsed. Modern concrete skeletal structures suffered minor nonstructural damage. Earthquake physical damage was estimated at about one billion U.S. Dollars. The severity of the damage was mainly due to poor construction materials and detailing, aging, inferior workmanship, and inadequate maintenance.”

This morning, I want to step back from the foundation and look at three other keys that are important to our finances. These are: 1) Proper Humility, 2) Proper Focus, and 3) Proper Perspective. If we lack any of the ingredients or materials, if we lack humility, or our focus or perspective is wrong, the building will come down.

Three Key Financial Ingredients To Build With

1. Proper Humility
2. Proper Focus
3. Proper Perspective

1. **Proper Humility.** (Deut 8:16-18, Isa 10:12-13, James 4:13-16, Romans 11:35-36, James 3:4-5, Pro 27:1, Psa 67:1, 90:17, Rom 11:35-36)

How many of you have ever been in a real tight spot with your finances, where you just did not know what to do next? How many of you turned to the Lord and asked for His help and His provision during those times? In 1981, I made a decision to go out on my own. Up until then, I had used a sponsor. Most professional golfers had sponsors in that time period. There was not enough money on the PGA Tour or other tours for most players to make a living. Therefore, golfers would get sponsors to pay their expenses, and they would get the lion's share of the winnings. In 1981, I felt led to venture out on my own. And, the Lord always faithfully provided for Karen and I. But, there were still lots of tight spots. We had a growing family. It was hard enough to make expenses for one person, let alone a large family. But God always provided for us.

One year, we were down very low in our finances. I went to Fort Myers to play in a tournament. I slept on the floor of a house of some friends of a friend. In addition to that, it was spring time and I was have a difficult time with my allergies. My family needed some money to pay the rent, pay for groceries, etc. We cried out to the Lord to supply our need. We recognized that it was the Lord who gave the ability to make wealth. We recognized that He is the source of all our provision. So we cried out to Him for our daily bread. That week in Fort Myers, I shot 68-63 to win the tournament by one shot. It was a good field with Calvin Peete, Fuzzy Zoeller, and many other PGA Tour players. I received \$7,000.00 for that win. We were grateful that the Lord had come through for us one more time.

The nation of Israel went through difficult and trying times like that. In Deuteronomy 8, Moses tells the nation of Israel how God fed them with manna and humbled them. He goes on to tell them why God humbled them, "Otherwise you may say in your heart, 'my power and the strength of my hand made me this wealth.' But you shall remember the Lord your God, for it is He who is giving you power to make wealth..." As we look at investments and making a good return with the resources that God gives us, we must maintain a humble attitude.

(Deut 8:16-18) ""In the wilderness He fed you manna which your fathers did not know, that He might humble you and that He might test you, to do good for you in the end. {17} "Otherwise, you may say in your heart, 'My power and the strength of my hand made me this wealth.' {18} "But you shall remember the LORD your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day."

Paul tells us in Romans that everything that we have has come from the Lord. For from Him and through Him and to Him are all things. None of us first gave to God. It was He who has first given to us. Ultimately, He is to receive the glory for all things. God wants us to have a humble attitude about making wealth.

(Roms 11:35-36) "Or WHO HAS FIRST GIVEN TO HIM THAT IT MIGHT BE PAID BACK TO HIM AGAIN? {36} For from Him and through Him and to Him are all things. To Him be the glory forever. Amen."

In the book of Isaiah, God said that He was going to punish the King of Assyria for being arrogant and haughty. Why? Because the King of Assyria said, "by the power of my hand and by my wisdom I did this." This is what Moses and Paul were talking about. When God blesses us

and we are able to have a great return on our investment, we get prideful and take the credit. To God be the glory forever, not us.

(Isai 10:12-13) "So it will be that when the Lord has completed all His work on Mount Zion and on Jerusalem, He will say, "I will punish the fruit of the arrogant heart of the king of Assyria and the pomp of his haughtiness." {13} For he has said, "By the power of my hand and by my wisdom I did this, For I have understanding; And I removed the boundaries of the peoples, And plundered their treasures, And like a mighty man I brought down their inhabitants,"

So, as we look at investments, we must start with a heart of humility. James has a lot to say about humility. In James 4:13-16 he tells us to look at investments with humility. Listen to what he says:

(Jam 4:13-16) "Come now, you who say, "Today or tomorrow, we shall go to such and such a city, and spend a year there and engage in business and make a profit." {14} Yet you do not know what your life will be like tomorrow. You are just a vapor that appears for a little while and then vanishes away. {15} Instead, you ought to say, "If the Lord wills, we shall live and also do this or that." {16} But as it is, you boast in your arrogance; all such boasting is evil."

Instead of saying, "we shall go to such and such a city, and spend a year there and engage in business and make a profit," we should say, "if the Lord wills, we shall live and also do this or that." Anything else is boasting in our arrogance, and James says that this is evil. A few verses earlier, James said that God is opposed to the proud, but gives grace to the humble. I do not want God opposed to anything that I do, including my investments. I want God's grace and His blessing on all that I do. Therefore, I must start with an attitude of humility.

(Jam 4:6) "But He gives a greater grace. Therefore it says, "GOD IS OPPOSED TO THE PROUD, BUT GIVES GRACE TO THE HUMBLE.""

In Psalms 67, we have a prayer that God will bless us. The psalmist says, "God be gracious to us and bless us, and cause His face to shine upon us." God does want us to bless us and cause His face to shine upon us. He wants us to recognize that it is He who is blessing us, and we are not the source of the blessing. He wants us to be humble and give Him the glory. Remember, that He is opposed to the proud, but pours out His grace on the humble. Therefore, it is important that we start and remain in a position of humility.

(Psa 67:1) "(For the choir director; with stringed instruments. A Psalm. A Song.) God be gracious to us and bless us, And cause His face to shine upon us-- Selah."

On a side note, James also tells us that our tongues are like the rudder of a ship. Our words give direction to our lives. It is good to say that we are planning on going to such and such a city and do this or that to make a profit. It is good to verbalize our intentions and plans. We want to set the course for our actions and plans. But, we need to balance our leadership with humility. We need to keep God in the midst of our plans, and we need to refrain from boasting in tomorrow. We need to say, "if the Lord wills, we shall go to Houston, open up a new training center, and make a profit."

(Jam 3:4-5) "Behold, the ships also, though they are so great and are driven by strong winds, are still directed by a very small rudder, wherever the inclination of the pilot desires. {5} So also the tongue is a small part of the body, and yet it boasts of great things. Behold, how great a forest is set aflame by such a small fire!"

(Pro 27:1) "Do not boast about tomorrow, For you do not know what a day may bring forth."

Our industry has suffered the worst downturn ever. Our sector of the industry has been hit particularly hard. Karen and I have cried out for the Lord to provide for us in the downturn. We also ask God to bless our business. We ask Him to bless our enrollments at our various locations. We ask Him to bless us and cause His face to shine upon us. Another thing that I do on a daily basis is to ask God to bless and confirm the work of my hands. This prayer is based on Psalm 90, where Moses prays for the favor of the Lord to be on us, and to confirm the work of our hands. Everyday, as I drive to work, I ask God to give me wisdom. I ask Him to bless and confirm the work of my hands. I ask Him to give me success in all that I do.

(Psa 90:17) "And let the favor of the Lord our God be upon us; And do confirm for us the work of our hands; Yes, confirm the work of our hands."

This may sound trivial to you, but I recognize that God is the source of my blessing. We saw earlier in Romans that it is from Him, and through Him, and to Him. We recognize that it is from Him that we have the ability to make wealth. It is through Him and His principles that we will make wealth. And, it is to Him that we give all the glory and thanksgiving. God wants to bless us, but He wants us to recognize that He is the one that gives us the power to make wealth. We must start and remain humble in our endeavors to make wealth.

2. **Proper Focus** (1 Tim 6:9-17, Pr 23:4-5, Ps 62:10, Pr 28:20-22)

The second key that I would like to discuss is having the Proper Focus. Paul wrote in 1 Timothy 6 that the rich in this present world are not to be conceited. The Greek word means to be lofty minded, arrogant, or high-minded. Paul is simply stating that we must start with humility. We must recognize that God is our source. He has given us the ability to make wealth. We must maintain a humble and grateful heart.

(1 Tim 6:17) "Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy."

Strong's G5309. hupselophroneo, hoop-say-lo-fron-eh'-o; from a comp. of G5308 and G5424; to be lofty in mind, i.e. arrogant:--be highminded.

He goes on to say that we are not to fix our hope on the uncertainty of riches. Instead of looking at wealth, we must fix our hope on God, who richly supplies with all things to enjoy. God is the source of our wealth, and we must keep our eyes fixed on Him. We must have a Proper Focus. We cannot focus on wealth, but we must focus on God.

In 1995 I won the Tallahassee Open. It was a NIKE event, and it was televised. It had been a difficult off-season, as I had several foot surgeries, and I was not able to prepare properly. I was

not playing bad golf. I was making the cuts every week, but I was not having high finishes. With a large family, I needed lots of good finishes to make ends meet. As the first few months went by, I saw our savings dwindle until we got down to our last \$300.00. The Lord was showing me during that time that I was trusting in my own supply, rather than in Him. Like the Israelites, I have had to learn some of the same lessons more than once. I knew that God was my source and my provision, but somehow I got my eyes fixed on the uncertainty of riches. He used Matthew 6:24-25 to reveal to me that my anxiety over our finances was the fruit of not trusting in Him for my provision. If we are worrying about our finances, we are serving the wrong master. I had to repent and place my faith in God for my finances. I had to adjust my focus. I called Larry Malament, our Pastor, and told him that I had learned what the Lord wanted me to learn, and that I was going to win that week. I had never won on the Nike Tour, but I was confident that God was going to provide.

(Matthew 6:24-25) ""No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon. {25} "For this reason I say to you, do not be anxious for your life, as to what you shall eat, or what you shall drink; nor for your body, as to what you shall put on. Is not life more than food, and the body than clothing?"

Paul tells us not to fix our eyes on the uncertainty of riches. He may have been inspired by what Solomon wrote in Proverbs. He tells us not to weary ourselves to gain wealth, for when we set our eyes on it, it is gone. He says that wealth certainly makes itself wings, like an eagle that flies toward the heavens. We cannot focus on wealth because it is here and then it is gone. If our focus is on the wealth, we are going to be greatly disappointed. Therefore, Solomon tells us to cease from our consideration of it.

(Pro 23:4-5) "Do not weary yourself to gain wealth, Cease from your consideration of it. {5} When you set your eyes on it, it is gone. For wealth certainly makes itself wings, Like an eagle that flies toward the heavens."

David writes in Psalms 62 that if riches increase, we are not to set our heart upon them. Our heart and our focus has to be on the One that richly supplies us with all things to enjoy.

(Psa 62:10b) "If riches increase, do not set your heart upon them."

Solomon wrote in Proverbs 28:20-22 that a faithful man will abound with blessings, but he who makes haste to be rich will not go unpunished. He says that a man with an evil eye hastens after wealth. A greedy man has his eyes on the wealth and goes after it. Because his focus is on the wealth, he is willing to make compromises to obtain that wealth. Notice that he writes that for a piece of bread a man will transgress. If your focus is wrong, we open ourselves up to much evil.

(Pro 28:20-22) "A faithful man will abound with blessings, But he who makes haste to be rich will not go unpunished. {21} To show partiality is not good, Because for a piece of bread a man will transgress. {22} A man with an evil eye hastens after wealth, And does not know that want will come upon him."

Let's go back to 1 Timothy and see what else Paul has said about our focus. He says that those who want to get rich fall into temptation and a snare and many foolish and harmful desires which

plunge men into ruin and destruction. He says that the love of money is a root of all sorts of evil. By having their focus on money, by longing for it, some have wandered away from the faith, and pierced themselves with a pang. Paul tells us to flee from these things. We are men and women of God. We need to focus on God. Notice that Paul tells us to pursue righteousness, godliness, faith, love, perseverance, and gentleness. We must have a proper humility and proper focus about investments.

(1 Tim 6:9-11) "But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. {10} For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang. {11} But flee from these things, you man of God; and pursue righteousness, godliness, faith, love, perseverance and gentleness."

There was a prophet in the Old Testament who set his eyes and his heart on money. Both Peter and Jude make mention of him in the New Testament. Peter writes about false teachers, and he uses Balaam as an example. He says that these men have a heart trained in greed, and have gone astray. He adds that Balaam loved the wages of unrighteousness.

(2 Pet 2:14-16) "having eyes full of adultery and that never cease from sin, enticing unstable souls, having a heart trained in greed, accursed children; {15} forsaking the right way they have gone astray, having followed the way of Balaam, the son of Beor, who loved the wages of unrighteousness, {16} but he received a rebuke for his own transgression; for a dumb donkey, speaking with a voice of a man, restrained the madness of the prophet."

What was it that Balaam did? We find the account of Balaam in Numbers 22-24. Basically, Israel had destroyed the Amorites and the Moabites were next in line. They were greatly afraid of what Israel would do to them. They sent Balak and some of the elders with some divination money to Balaam. They asked Balaam to curse the Israelites. Balaam said that he must only do what the Lord tells him and he would not curse Israel.

(Num 22:6-7) ""Now, therefore, please come, curse this people for me since they are too mighty for me; perhaps I may be able to defeat them and drive them out of the land. For I know that he whom you bless is blessed, and he whom you curse is cursed." {7} So the elders of Moab and the elders of Midian departed with the fees for divination in their hand; and they came to Balaam and repeated Balak's words to him."

Balak came to Balaam a second time with more distinguished men, and promised to honor him richly. Balaam answers correctly by saying that even if Balak were to give him a house full of silver and gold, he could not do anything contrary to the word of the Lord. But, Balaam sought the Lord again about the matter, even though the Lord had already clearly communicated His will in the matter. The Lord tested Balaam and said to him to go with them, but only speak the word that He tells him to speak.

(Num 22:15-20) "Then Balak again sent leaders, more numerous and more distinguished than the former. {16} And they came to Balaam and said to him, "Thus says Balak the son of Zippor, 'Let nothing, I beg you, hinder you from coming to me; {17} for I will indeed honor you richly, and I will do whatever you say to me. Please come then, curse this people for me.'" {18} And Balaam answered and said to the servants of Balak, "Though Balak were to

give me his house full of silver and gold, I could not do anything, either small or great, contrary to the command of the LORD my God. {19} "And now please, you also stay here tonight, and I will find out what else the LORD will speak to me." {20} And God came to Balaam at night and said to him, "If the men have come to call you, rise up and go with them; but only the word which I speak to you shall you do."

So Balaam arose in the morning and went with the leaders of Moab. Verse 22 tells us that God was angry because he was going, and the angel of the Lord took his stand against Balaam. The only thing that saved Balaam's life was his donkey. The donkey saw the angel of the Lord with a drawn sword and would not go forward. Instead, he pressed Balaam against a wall. Balaam became angered at the donkey and beat the donkey. Then, the Lord opened up the donkey's mouth and the donkey asked Balaam when he had ever done such a thing to him before. The donkey was asserting his faithfulness. Then, the Lord opened Balaam's eyes and he saw the angel of the Lord and repented.

(Num 22:21-33) "So Balaam arose in the morning, and saddled his donkey, and went with the leaders of Moab. {22} But God was angry because he was going, and the angel of the LORD took his stand in the way as an adversary against him. Now he was riding on his donkey and his two servants were with him. {23} When the donkey saw the angel of the LORD standing in the way with his drawn sword in his hand, the donkey turned off from the way and went into the field; but Balaam struck the donkey to turn her back into the way. {24} Then the angel of the LORD stood in a narrow path of the vineyards, with a wall on this side and a wall on that side. {25} When the donkey saw the angel of the LORD, she pressed herself to the wall and pressed Balaam's foot against the wall, so he struck her again. {26} And the angel of the LORD went further, and stood in a narrow place where there was no way to turn to the right hand or the left. {27} When the donkey saw the angel of the LORD, she lay down under Balaam; so Balaam was angry and struck the donkey with his stick. {28} And the LORD opened the mouth of the donkey, and she said to Balaam, "What have I done to you, that you have struck me these three times?" {29} Then Balaam said to the donkey, "Because you have made a mockery of me! If there had been a sword in my hand, I would have killed you by now." {30} And the donkey said to Balaam, "Am I not your donkey on which you have ridden all your life to this day? Have I ever been accustomed to do so to you?" And he said, "No." {31} Then the LORD opened the eyes of Balaam, and he saw the angel of the LORD standing in the way with his drawn sword in his hand; and he bowed all the way to the ground. {32} And the angel of the LORD said to him, "Why have you struck your donkey these three times? Behold, I have come out as an adversary, because your way was contrary to me. {33} "But the donkey saw me and turned aside from me these three times. If she had not turned aside from me, I would surely have killed you just now, and let her live.""

The sin of Balaam was that he followed the lust of his heart. He knew that he was not to curse Israel. He knew that he was not to go with the men of Moab, but he went in hope that God would change his mind and he would be richly honored and rewarded. Moab had his eyes on the money. He did not have the Proper Focus. When we do not have the Proper Focus, we open ourselves up to much evil and deception. As Paul writes, by having the wrong focus, it has plunged men into ruin and destruction. It has caused some to wander away from the faith, and they have pierced themselves with many a pang.

(1 Tim 6:9-10) "But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. {10} For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang."

3. **Proper Perspective.** (Matt 6:19-24, 1 Tim 6:5-19)

We start with Proper Humility. Then, we must have Proper Focus. The third key ingredient is having the Proper Perspective. On Monday, May 28, the temperature on my rear view mirror as I drove to work was 30 degrees. They had forecast 39 degrees in Tijeras, and I was not too concerned about my fruit trees or vineyard. However, on my way to work, I saw that it had got much colder than forecast. I live in a cold pocket and it was probably in the twenties at my house. When I got home that night I checked my vineyard to see if it had caused any damage. Unfortunately, more than half of my vineyard suffered damage. Some of the grapevines were completely destroyed. Others had damage, but parts of the vines were still alive. It made me really sad as I inspected all the plants. To be honest, I felt like crying. I spend time watering, pruning, tying, weeding, and caring for my vineyard. To see this unexpected loss was painful.

The reality is that my vineyard is very temporal. One day, the earth will be destroyed with fire. All the fruit trees will be burned up. One day my vineyard will be burned up. One day everything on this earth will be burned. It is temporal. When we set our eyes on temporal things, we will be disappointed and let down. There will be floods, fires, and freezes that affect our temporal things. We have to set our minds on things that are eternal. There is no disappointment in the eternal things.

I want to pick up our passage in 1 Timothy again. We will start with verse five. The context is that some people were trying to use their faith to gain wealth. Paul does not deny their theology, but he clarifies the principle. He says that godliness actually is a means of great gain, WHEN accompanied by contentment. If a person has proper humility and proper focus, it is a means of great gain.

(1 Tim 6:5-6) "and constant friction between men of depraved mind and deprived of the truth, who suppose that godliness is a means of gain. {6} But godliness actually is a means of great gain, when accompanied by contentment."

Continuing on, Paul writes that we have brought nothing into the world, so we cannot take anything out of it either. We should be content with food and covering. Our wealth is only temporary; it is not eternal. A Proper Perspective means that we understand the temporal value of wealth.

(1 Tim 6:7-8) "For we have brought nothing into the world, so we cannot take anything out of it either. {8} And if we have food and covering, with these we shall be content."

In the sermon on the mound, Jesus tells us not to lay up for ourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. Instead, He tells us to lay up for ourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in and steal. He is telling us that the wealth of the world is temporary and not very secure. It can rust, rot, or be robbed.

(Matt 6:19-20) ""Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. {20} "But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal."

Jesus goes on to say that where your treasure is, there will your heart be also. If our focus is not right, if our focus is on wealth, it reveals that we have an evil eye. Jesus said that the lamp of the body is the eye. If our eye is clear, our whole body will be full of light. However, if our eye is bad, our whole body will be full of darkness. He concludes by saying that we cannot serve two masters. We will hate the one and love the other, or hold to one and despise the other. We cannot serve God and mammon. Jesus has summed up our two final points, that we must have the proper focus, and we must have the proper perspective about wealth.

(Matt 6:21-24) "For where your treasure is, there will your heart be also. {22} "The lamp of the body is the eye; if therefore your eye is clear, your whole body will be full of light. {23} "But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is the darkness! {24} "No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon."