

Money, Money, Money

"I'm working as hard as I can to get my life and my cash to run out at the same time. And if I die right after lunch on Tuesday, everything will be fine." - Former Pro Golfer, Doug Sanders

A fascinating story appears in the book of Nehemiah about one man who led an entire nation to accomplish a lofty goal. Nehemiah was serving as cup bearer to the king, far away from his homeland of Judah, when he was visited by some of his old Jewish friends. He asked about the state of affairs in Judah—was everyone okay, following the exile? How was the city of Jerusalem holding up?

The answers troubled him deeply. Famine had struck, the region was in ruins, and the city's protective walls were in a state of disrepair. The people were hopeless, hapless, and in desperate need of help, and Nehemiah knew he was the man for the job. And so, he fasted. He prayed. He begged his heavenly Father to have mercy on his people, and to allow Nehemiah to be released from his duties with the king long enough to help rebuild Jerusalem's walls.

Favor was with Nehemiah, and not only did the king approve Nehemiah's departure, but also he provided resources to make his trip quick and smooth. Nehemiah arrived in town, he rallied a group of fellow wall-builders around him, and he assured his posse that God was on their side – that the wall would *definitely* get rebuilt.

In the end, Nehemiah would be right about that: the wall did, in fact, get rebuilt. But not without opposition that Nehemiah never knew to predict.

Along the way, there were mockers who hurled insults at Nehemiah and his team, almost daring them to succeed. There were fellow Jews whose resentment, cynicism, and ridicule made it difficult to keep at the job. There were those with ill intent, who imperiled the team's very lives. Through all of these challenges, Nehemiah encouraged his team to focus not on their enemy, but on the Lord, who stood by their side. "Our God will fight for

us!" (Nehemiah 4:20, MSG) Nehemiah promised his ranks. They simply could not afford to give up.

But then, Satan's intended coup de grâce: when he couldn't thwart Nehemiah's team's efforts with discouragement, defeatism, or outright danger to their lives, he decided to employ a sure-fire tool from his evil arsenal, a tool that has been debilitating believers since the beginning of time: *financial bondage*. Nehemiah 5:1-5 says:

- ¹ Now there arose a great outcry of the people and of their wives against their Jewish brothers.*
- ² For there were those who said, "With our sons and our daughters, we are many. So let us get grain, that we may eat and keep alive."*
- ³ There were also those who said, "We are mortgaging our fields, our vineyards, and our houses to get grain because of the famine."*
- ⁴ And there were those who said, "We have borrowed money for the king's tax on our fields and our vineyards."*
- ⁵ Now our flesh is as the flesh of our brothers, our children are as their children. Yet we are forcing our sons and our daughters to be slaves, and some of our daughters have already been enslaved, but it is not in our power to help it, for other men have our fields and our vineyards."*

We are "fearfully and wonderfully made," some translations say, not upon birth, but beginning in the womb of our mothers. In the human body there are 30 trillion cells, letters of a divine alphabet that spell out unique characteristics of a brand new individual. Even a pea-sized fetus in the womb has everything necessary for determining eye color, hair color, skin type, facial features, personality, and intelligence.

Nehemiah's people had fallen into a pit of financial failure, and they saw absolutely no way out.

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Misuse of Money Causes Conflict

The children of Israel were living in bondage financially, which was causing turmoil in their hearts individually, and also turmoil in their dealings with each other. Which is typical, isn't it? You and I both can relate to the conflict money-problems cause. We see conflict in our government, we see conflict in our country's businesses, we see conflict in our churches, we see conflict in our families—and it all hinges on the almighty buck. It is said that more than 56 percent of divorces stem from conflict over money, money, money. Indeed, a house divided cannot stand, especially when the dissension deals with cash.

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Former Senate Chaplain Richard Halverson once summed up the crucial role management of money plays in our lives:

"Jesus Christ said more about money than any other single thing, because money is of the first importance when it comes to a man's real nature. Money is an exact index to a man's true character. All through Scripture there is an intimate correlation between the development of a man's character and how he handles money."

Chaplain Halverson has it right: how we handle money speaks volumes about whether we are greedy or generous, selfish or selfless, consumer-minded or consecrated to God. The Israelites were overextended in their money life. They were leveraging their houses to buy food, proving financial bondage was running its course. And slavery is number fun.

A generation or two ago, when our grandparents didn't have enough money to buy something, they practiced the novel idea of *not buying it*. But with today's proliferation of credit cards beckoning us to simply "charge it," the majority of people in this country get sucked in and max out fast.

Of the nearly 200 million Americans who have credit cards, their average total household debt is just more than \$15,900¹. Nearly sixteen thousand dollars owed, on plastic "gimme now" cards! And with interest rates on those cards sometimes cresting 20 percent, it's no wonder people have likened the process of getting out of debt to climbing an icy mountain.

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When I meet with people who fear they, too, may be enslaving themselves financially, I ask them to run through a top-ten list of indicators that quickly assesses their "bondage quotient:" See how you fare, as you review the following points:

1. Are you charging daily expenditures—necessities of daily living—to credit cards, because you have a lack of funds?
2. Are you procrastinating paying a bill until "next month"?
3. Are you borrowing money in order to pay fixed expenses such as a mortgage payment, an insurance payment, or your electric bill?
4. Are you unaware of how much you really owe your creditors?
5. Do you have creditors call on you or write to you, to alert you to past-due bills?
6. Are you taking money from your savings account, to pay regular, monthly bills?
7. Are you taking out new loans in order to pay off the old ones?
8. Do you and your loved ones argue over money?
9. Do you consider being dishonest, unscrupulous, or unethical – even "just once" – in order to help make this month's ends meet?
10. Do you find it difficult to return God's tithe to God's house on God's day each week?

If you answered "yes" to any of the above items, you are in some level of financial bondage. And

¹ <http://www.creditcards.com/credit-card-news/credit-card-industry-facts-personal-debt-statistics-1276.php>

this type of bondage will affect every aspect of your life. It will keep you up at night. It will fracture your marriage. It will hamstring your relationship with your children. It will preoccupy you at work. It will cause ailments in your physical body, not to mention exceptionally high levels of stress. It will keep you from investing, saving, and giving from the overflow of your heart. It will make you irritable and defensive and sad.

"...FINANCIAL BONDAGE WILL KEEP YOU FROM LIVING THE LIFE GOD HAS CALLED YOU TO LIVE."

But there is a worse effect still, which is that financial bondage will keep you from living the life God has called you to live. You will want to be part of God's divine work in the world, and yet because of your sorry financial condition, you'll have to watch from the sidelines while others who have mastered their money enjoy a fulfilling, full-throttle ride. God's desire for us is that we would live not enslaved, but rather, that by His truth, we'd be set free. (See John 8:32.)

Financial Stewardship Causes Peace

God promises blessing, not bondage, when we follow His will and His ways. Deuteronomy 28:2-6 lays out in plain terms the blessings that await us:

*God's blessing inside the city,
God's blessing in the country;
God's blessing on your children,
the crops of your land,
the young of your livestock,
the calves of your herds,
the lambs of your flocks.
God's blessing on your basket and bread bowl;
God's blessing in your coming in,
God's blessing in your going out.*

Don't we both crave blessings such as these?

Verse 8 continues the coveted list: "God will order a blessing on your barns and workplaces; he'll bless you in the land that God, your God, is giving

you." And then, in verses 11 and 12, we read: "God will lavish you with good things: children from your womb, offspring from your animals, and crops from your land, the land that God promised your ancestors that he would give you. God will throw open the doors of His sky vaults and pour rain on your land on schedule and bless the work you take in hand."

We read a list such as this and find ourselves salivating in eager desire: "Yes, Lord, yes! I'll take one of each, please!" But in my experience, people are far more interested in receiving the blessing than they are in honoring the two requests God makes of us first. Verse 1 of Deuteronomy 28 makes clear what we must do: "If you listen obediently to the Voice of God, your God, and heartily obey all his commandments that I command you today, God, your God, will place you on high, high above all the nations of the world. All these blessings will come down on you and spread out beyond you because you have responded to the Voice of God, your God."

If you want to live blessed instead of in bondage, we must *listen*, and we must *obey*. Obedience is that brings blessing. *Disobedience* is what keeps us enslaved.

"IF YOU WANT TO LIVE BLESSED INSTEAD OF IN BONDAGE, WE MUST LISTEN, AND WE MUST OBEY."

The Bible says that we cannot break God's laws without suffering, and Proverbs 6 makes it clear that God hates hands that shed innocent blood. He prizes life and asks His followers to prize life, too. "I set before you life and death, blessing or cursing," Deuteronomy 30 says, "Choose Life."

There is a Way Out of Debilitating Debit

We have been abundantly blessed by our loving and generous God. All we must do now is live in such a way so as to receive it. We must first *listen*, and then *obey*. What follows are three practical steps you can take, to begin to obey God in your finances.

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Tell the Truth

Back to our story in Nehemiah 5. Just after Nehemiah listened to the rants and raves of his financially strapped colleagues, the text says he got very angry. But instead of lashing out impulsively, he first thought things over. *"I took counsel with myself,"* verse 6 says, *"and I brought charges against the nobles and the officials. I said to them, 'You are exacting interest, each from his brother.'"*

Nehemiah's first step toward helping free his people from financial bondage involved "taking counsel" with himself. This must be our first step, too.

If you are suffering in financial bondage today, then it's absolutely critical that you come clean with your struggle. Stop covering up the problem, stop deceiving your friends and loved ones, stop pretending things will miraculously get better on their own. Proverbs 21:5 says, *"the plans of the diligent lead surely to abundance"*; in other words, we are wise when we effectively plan.

So, come before God and in a spirit of humility admit the reality you are facing. Tell the truth. Get upset over it. Apologize for it. And then receive His grace and forgiveness so that you can begin to make right what is wrong.

Take Decisive Action

After you tell the truth about your situation, it is then time to take decisive action. Nehemiah did just that: in verses 9 through 13, the great leader laid out a detailed plan for his people to follow, involving abandoning harmful financial practices, living within their means, and squelching the self-centeredness that had gotten them into trouble to begin with. There's a lesson here for you and me both.

1) Reduce your spending.

To break bondage's claim on your life, first, you

must reduce your spending. This probably sounds like a declaration of the obvious, but I'm always surprised by how many needless expenditures people willingly incur month to month, when they're drowning in a sea of red ink. Things such as four dollar coffee drinks, monthly satellite-TV subscriptions, cellphone plans, and a few lunches out with friends are not inherently bad, but when you're not able to see straight because your debt level is taking you under, you might consider giving them up – at least for a time.

Ask God to help you sort out your needs from your "greeds," remembering that He has committed himself to supplying every single [true] need you have. (See Philippians 4:19)

2) Budget your income.

Next, budget your income. Gather your family together and say, "Kids, we're going to live a different kind of life for a while so that we can solve the problems that we face." Write down your monthly income; subtract your tithe and fixed expense; such as mortgage payments, utility bills, and car and health insurance; and then divide what remains across your debt payments and living expenses. You may need to boost your savings or set aside monies for children's education funds, but these things must take a backseat to the pressing need to free yourself from debt.

3) Focus not on getting, but on giving.

Finally, focus on what you can *give* and not what you can *get*. At the end of Nehemiah 5, we read that instead of expensing the costs associated with rebuilding the walls surrounding Jerusalem, Nehemiah paid out-of-pocket for many of them and even hosted a banquet for 150 people as a simple act of generosity. He had learned to be a giver, not a taker, and God was blessing him richly as a result.

Later, in the New Testament, we read Jesus' exhortation along these same lines: *"...give, and it will be given unto you. Good measure, pressed down, shaken together, and running over will be put into your lap"* (Luke 6:38). This is astoundingly good advice! I dare you to try it sometime. I challenge you to stop trying to sort out how you

can get more in this life – more recognition, more opportunities, more money, more power, more prestige, more advancement, more toys – and instead try to sort out how you can give, give, give more away. Sacrifice something, so that someone might come to know Christ. Bless someone somewhere, so that they may know a good God exists. Listen closely to that still, small voice that asks you, “When are you going to give something away, instead of acquiring more and more?”

“BLESS SOMEONE SOMEWHERE, SO THAT THEY MAY KNOW A GOOD GOD EXISTS.”

Change your focus, and you’ll change your life. I promise you, this much is true.

The fifth chapter of Nehemiah closes with the leader recounting his faithfulness to his God and then asking God to bless him as a result: *“Remember for my good, O my God, all that I have done for this people”* (Nehemiah 5:19). And based on Nehemiah’s depth of relationship with the Almighty, I would venture a guess that the man knew God would gladly bless him, in return for obediently following God. This is how God works, remember? Obedience yields blessing. Always has, and always will.

- By Dr. Jack Graham
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