

LET'S DO 50/50.

COLOSSIANS 3:23-24

On the wall of former President Lyndon Baines Johnson's White House office hung a framed letter written by General Sam Houston to Johnson's great-grandfather more than 100 years earlier. Evidently God had used Johnson's great-grandfather to help Sam Houston understand what it meant to receive Jesus as his Savior and Lord. Houston was a changed man. Instead of continuing to be coarse and belligerent, Houston became peaceful and content. The day came for Sam Houston to be baptized as a follower of Jesus – an incredible event for those who knew the old Sam Houston. After his baptism, Houston offered to pay half the local pastor's salary. When someone asked him why, Houston replied, "My pocketbook was baptized, too." Interesting.... Did your wallet get saved when you did? Did your checkbook get redeemed when you did? Did your bank accounts and your debit card get born again when you did? In other words, did your attitude and approach to money change when your eternal destiny was changed?

Last week I began a three part message series I'm calling *Who Wants To Be A Tither?* It's a take off on the now long running, popular TV game show *Who Wants To Be A Millionaire?* If you've ever watched the show, you know that each contestant is given lifelines that help him or her answer multiple choice questions if necessary. Last week we combined the "Phone a Friend" and the "Ask the Audience" lifelines into "Let's Ask A Friend In the Audience" when we heard from our own Mike Etherington on his family's journey towards tithing. Now, today I want to toy with another one of the lifelines – something called "50/50." In the TV show, each multiple choice question has four possible answers. If the contestant is struggling to come up with the right answer, he or she can ask that two of the wrong answers get eliminated which leaves one correct answer and one incorrect answer. In other words, there's now a 50/50 chance of getting the answer to the question right... or wrong!

So, here's the question I want to ask you today. How can a person have godly financial success in life? Here are four possible answers: (a) Don't work hard and don't plan for success; (b) Don't work hard, but plan for success; (c) Work hard, but don't plan for success; and (d) Work hard and plan for success. Now, because I know you are very intelligent, savvy people, you probably already know the right answer to the question. But, humor me this morning! Let's pretend there's some uncertainty. Time to do the 50/50 lifeline! Just like on TV let's ask the computer to eliminate two of the wrong answers. There they go!

We knew answers (a) and (b) were wrong, didn't we? Most of us have figured out that if you're unwilling to work hard in life that sustained financial success just isn't going to happen. That leaves answers (c) and (d). You're probably pretty confident that (d) is the correct answer, but I'll tell you why (c) is an attractive choice. It's how most of us actually live. Most of us understand the connection between hard work and financial success. We know they go hand in hand. But

fewer of us actually ever get around to putting together a financial plan for our lives. In fact, I'd guess that most of us spend more time planning our yearly family vacation than planning for financial success. So, if we were completely honest with ourselves – if we voted for the right answer based on how we actually live day to day – most of us would have to pick answer (c). But if we did pick (c), poof! There goes 1 million dollars! The correct answer is (d) and that's what I want to spend the remainder of our time thinking with you about today. Again, the question today is how can a person have godly financial success?

THE 1ST REQUIREMENT: WORK HARD.

Let's look at our first Bible passage just now: Colossians 3:22-24. Now, that passage is about work and how a follower of Jesus should work. I'm not going to get into the Bible's view on slavery which is interesting and important to understand, but it's just not our topic this morning. What's obvious from those verses is that working hard at anything in life honors the Lord. When you give your employer your full effort and your best effort, God is pleased.

I heard about a bright young man who was offered an entry level job at a solid company. He wanted to do well so he approached his uncle – a man he respected highly – for some advice on how to get ahead in his new job. The uncle's advice was simple, practical and direct. "What time do you have to be at work?" "8:30." "Don't ever get there at 8:30. Get there at 8:00 or 8:15 instead." "How long do you have for lunch?" "An hour." "Don't take the whole hour. Who needs a whole hour to eat a meal? You can eat a whole Thanksgiving feast in less than an hour! Take just 30 minutes or maybe 45 if you're with a friend." "What time is the workday over?" "5:00." "Don't ever just leave at 5:00. Go to your supervisor and tell him that you're about to leave, but you're wondering if there's anything else you can do for him that day." That young man followed his uncle's advice and before long that 24 year old was a vice-president in that company. He bypassed older employees with much longer tenure. Why? He simply knew the value of working hard and he did it. We hear all the time how the American work place is changing. Yada, yada, yada.... At the end of the day just about any place in the world will make way for a person who works hard.

Please understand that there's a world of difference between working hard and being a workaholic. The first honors the Lord; the second dishonors Him. One will lead to godly financial success. The other – being a workaholic – may, in fact, lead to financial success, but it won't be the godly version. Why not? A workaholic makes his job, her career or his profession into a personal god. Workaholics worship and serve their jobs. Many times they wreck their marriages, alienate their kids and destroy their health. Nothing about that honors God. But working hard does indeed please and honor God.

God has no place for laziness. One interesting Bible passage is Proverbs 6:6-11 where God dips into the insect world of all places to get an illustration on the

value of hard work. Just observe a bunch of ants sometime this summer at one of your outside barbecues and you'll learn a lesson on the value of hard work. Those ants want some of whatever you've got because they know winter is coming. Ants know how to work hard. They work hard when the going is good because they know it won't always be good. Ants don't need somebody standing over them to do their jobs. Ants don't need a supervisor. Ants know how to take the initiative. Ants are self-motivated and self-starters. What's the Bible's point? If an ant can do and be all that, why not you?

If you go back to the Colossians 3 passage we looked at earlier, you'll notice that it's not enough just to work hard. We're also told there that we should work as if the Lord is our real boss. Guess what? God is your real boss and your ultimate boss! Yes, you have a human boss – or you may be your own boss – but if you're a follower of Jesus, He is your 24 hour a day, 7 day a week, 365 days a year Boss in every area of life including your job and how you do it. Understand the truth the Bible is teaching here. When you work, you're not serving some company or some business ultimately. You're serving the Lord. That – more than anything else – should revolutionize how you work every day and any day.

Your human boss may be the crankiest, no good, screw up on the planet. He or she may not even deserve your worst effort much less your best one. But if the Lord is your real boss, you just work hard and do the best job you can regardless. You say to yourself, "My human boss may well be a jerk, but my real boss is King Jesus. He deserves my best." Your company may have terrible policies and treat its employees like dirt, but give your best effort because your real supervisor is Jesus. You say to yourself, "I'd like to blow this place up, but instead I'll do my very best, because I'm really working for Jesus." For all those reasons and more, you set your mind and heart to be scrupulously honest, to treat everyone in your workplace with respect and dignity and to have complete integrity. Why? Because you can't hide anything from your real Boss! He sees everything you do. He hears everything you say. Why, He even knows the motivations and intentions of your heart better than you do!

Here's something I can say with the utmost confidence. More often than not in life, if you give the kind of effort envisioned here – working hard as unto the Lord – you will experience more and more financial success and stability over the course of your whole life. There are still a lot of employers and businesses out there looking for good people who will work hard and exhibit the sort of attitude the Bible wants us to have. There are still a lot of customers out there looking for honest, hard working people with whom to do business. I'm not offering some kind of guarantee this morning. I know there are exceptions and sometimes things happen in the workplace that are beyond our control. But, the Bible says that habitual hard work usually leads to financial success. It just does.

Here are a couple of other biblical reasons to work hard and to do it in a way that honors the Lord. Work hard to provide for your family, not to get rich. Providing

adequately for your family is a worthy, God-honoring desire. In fact, refusing to provide for your family – or doing it in a lazy, haphazard way - dishonors the Lord. The Bible says, “But those who won’t care for their relatives, especially those in their own household, have denied the true faith. Such people are worse than unbelievers.” (1 Tim 5:8 NLT) The Bible never blesses a desire to get rich. The Bible never equates wealth with godly financial success. You can have a very middle class income and be financially successful in God’s eyes.

Another reason to work hard and to do it in a God-honoring way is to be able to share with others and not hoard it all for yourself. The Bible says, “...Instead, use your hands for good hard work, and then give generously to others in need.” (Eph 4:28 NLT) Again, the Bible never ever blesses any desire to get rich. In fact, it warns you that the more stuff you accumulate in life, the more you put your soul in danger. Accumulating stuff can rot your soul. So, what do you do with the extra God sends your way? Give it away to those who are in need. Give beyond the tithe to your church. Start supporting some more people who are doing mission work full time. Godly financial success never measures the size of your income, your financial assets or your estate. God just measures the degree that you bless others with whatever God has allowed to come your way. The question today is how can a person have godly financial success?

THE 2ND REQUIREMENT: PLAN FOR SUCCESS.

Now, last week I said that tithing was really all about trusting in God. Sometimes when we hear about trusting God, we can assume that nullifies the need for us to do anything. “Well, I’ll just trust God for money and not make any plans.” We can even turn it into an excuse to be lazy. “Well, if God wants me to have this or that, He’ll just send it my way. I’m not going to make any extra effort. I’m not going to work any harder or plan any better.” Sometimes we can assume that trusting God means it’s OK to sort of drift through life aimlessly just taking each day as it comes along. It’s like the old song: “Que sera sera. Whatever will be, will be. The future’s not ours to see. Que sera sera.” Remember that God is the greatest planner this universe will ever know. He planned creation out before He made anything. He planned the whole process by which human beings can restore their relationship with him before Jesus ever came into the world. He’s already planned the future – the end of this world as we know it, the new Heaven and the new Earth, everything. The Bible says you’re made in His image; therefore, learning to make plans God’s way pleases and honors Him.

Let me share three principles based on the Bible that have to do with planning for financial success. First and foremost, commit to make God your financial partner in life. Yes, He’s your financial boss, but there’s a relational or partnership dimension to that relationship that we can’t overlook. God wants to partner with you in every area of your life – your marriage, how you raise your kids, what you do for a living and how you do it. Some time ago I found these seven things that partnership with God will do in the area of our finances. Turn with me to Malachi

3:6-12. How do those verses speak to the issue of God partnering with us when it comes to money? One, partnership with God in the area of our finances unifies. Verse 7 says, "...Return to me and I will return to you." Two, partnership with God purifies. This entire passage is all about putting and keeping God first in your life when it comes to money. When you tithe, you put God first in your finances. Three, partnership with God satisfies. It satisfies God's expectations. It brings satisfaction to our hearts because we know we're pleasing the Lord.

Four, partnership with God in the money area multiplies. Isn't that the whole point of v. 10 there? God says, "If you obey Me in this area of life, I will bless you in ways that you'll find hard to comprehend." Five, partnership with God solidifies. That's the point of v. 11. God says to the people of Israel, "If you'll partner with Me in the area of money, I'll make sure your crops don't get destroyed." He says to you and me, "I'll make sure you don't get devastated financially. I'll provide protection." Six and seven, partnership with God testifies and clarifies. Both of those are found in v. 12. We find there the implication that it will be pretty evident to everyone that God is your partner. People will acknowledge that you're blessed and that God is the Bless-er.

A second piece of advice about planning for financial success is this: commit to follow God's financial plan. This certainly isn't original with me and I've shared it with you before. It's called the 10-10-80 plan. First, pay God by giving Him the tithe or the first 10% of your income. Christian author and leader, John Maxwell, tells a great story about what happened when his then 14 year old son, Joel Porter, got his first job. After a couple of weeks, he got his first, official paycheck. Was he ever thrilled! He came home and showed John and his mother his first ever paycheck. Then he said, "You know, I've thought it over and I'm not sure I can afford to tithe." Now, he had more money in his hand than he'd ever had before, but what happened? All of a sudden he says, "I really need this money for something else." Out of the mouth of a 14 year old – true to his fallen human nature – comes the real question, "Where do I put God? Is He first? Is He second? Fifth? Where is God and what place does He have in my life?"

Second, pay yourself by putting the second 10% into some kind of long term investment instrument. True, the Bible nowhere says how much to save. But it does assume and advocate saving. So, the first 10% (the tithe) is God's clear expectation while the second 10% is a wise suggestion based on the Bible. Pay God first. Pay yourself second. Third, pay everyone else. Learn how to live on the remaining 80% - whatever that is – and with it pay your rent, your mortgage, your food, your clothing, your vacation stash, your college fund, your fun money.

Now, here's an interesting illustration of what can happen if you follow this simple plan. Let's say you're just 25 years of age and you make only \$15,000 a year and you get no raises for 20 years. Unrealistic and unlikely, but bear with me. At age 45, you will have given \$30,000 to the Lord's work through your tithe. If you put that second 10% in an investment earning an average of 10% a year – and

left it alone – you will have a nice nest egg of \$85,000. OK, so let's say you're 35 and you're making \$30,000 a year. You get no raises for 20 years. When you're 55, you will have given \$60,000 to the Lord's work and you'll have \$171,000 in savings. One final illustration. You're 45 years of age and making \$60,000 a year. You get no raises for 20 years but you follow the 10-10-80 plan. At age 65 you will have given \$120,000 to the Lord's work and you'll have \$343,000 in your investment fund. Sure, I know it may not work out exactly like that, but you get the idea. Have a plan. Have a plan that honors God. Do it God's way and see what happens. I'm confident that He will bless any plan that truly honors Him.

Here's a third piece of advice: commit to learn and grow in the management of your money. Just because you love Jesus and you're going to Heaven doesn't mean that you automatically understand how to manage your money well. But you can learn. If you need personal advice, we have some people in our church gifted in the area of money management that can help you. Just ask me and I'll point them in your direction. From time to time, we've offered financial management seminars and I'm sure we will again. Watch for them. I recall Mike Etherington telling us last week that a financial management seminar here at our church was used by God to turn Him in a completely new direction. As a church, we want to partner with you as you partner with the Lord. Our first and top priority is to see men, women, boys and girls come to know Jesus as their Lord and Savior. But knowing how to use money and manage money in a godly way is one aspect of following Jesus. Once we help people find Jesus as Savior we want to help them follow Jesus as Lord – in every area of their lives.

Albert Lexie is a shoe-shine man. For the last 30 years, Albert has set up shop in Pittsburgh's Children Hospital. He buffs and polishes other people's shoes. He charges a mere \$5 for his labor. Often, a satisfied customer will leave a tip. Most give an extra dollar, some give two. Once, during the Christmas season, a doctor gave him \$50 for shining one pair of shoes. But big tips like that are few and far between. But when Albert has shined his last shoe and put away his shoe-shine kit for good, he will not be forgotten at the Pittsburgh Children's Hospital. That's because Albert will leave behind an amazing legacy. Since the day he shined his first pair of shoes there 30 years ago, Albert has donated more than a third of his earnings to the Children's Hospital Free Care Fund, which helps parents who can't afford to pay for their sick children's medical costs. In addition, Albert has also given the hospital every tip he has ever received. Every single tip. But Albert is just a shoe-shine man. He's told newspaper reporters that he makes about \$10,000 a year. How much could there be to give? According to the hospital administration, he gave just over \$200,000. It's a seemingly impossible number. 200 grand is what professional athletes give, not shoe-shine men. And yet that is the correct number.

That's the power of hard work and the power of a plan. And that's what you call a legacy. What legacy will you leave behind?