

**THE BIBLE ON FINANCIALLY MAKING ENDS MEET**  
**"Part I: Biblically Earning The Income We Need"**

Introduction: (To show the need . . . )

(1) If you drive out of our church parking lot east on route 202, about 7 miles down the road, just to your right across route 179 you can see an attractive set of newer buildings with the sign, "Miner Lumber Supply" written over a main entrance. The strange thing is that the place is **empty!** WHY? Though this once very competitive company used to do a lot of business out of Collinsville down in a less attractive former setting in Collinsville Center, when the company moved to this new development with better location and facilities, it couldn't support the payments for the expansion due to the downward turn in the housing market! The rest is history.

(2) What happened to Miner Lumber Supply has happened and threatens to happen all over our state to numerous smaller businesses and family units!

(a) Friday's Register-Citizen reports on page C1 that though New England rivals the West Coast on regions hardest hit on military base closings, "even more jobs will be lost this year . . ." In this year already, Connecticut lost 3,800 defense jobs, pressuring individual families as more unemployed wage earners flood the job market!

(b) The plant in Stratford making tank engines for AlliedSignal will lose 1,400 jobs due to President Clinton's latest approval of the Defense Base Closure and Realignment Commission's recommendations.

(c) Torrington voters nixed a tax raise in its Tuesday non-binding referendum by a 4-to-1 margin! Mayor Donne has called on voters to pitch in to fix the budget! People are short on money!

(3) This hits us on a personal level at Nepaug Church. In the last three months, I have counseled 5 family units who are desperate on making ends meet not only at home, but at **work** or with **income!** **Within the last year, I preached a message on "Making Ends Meet To Sustain Today's Family," but found that I needed to go into much more depth as many families in the Evangelical community struggle here with lots of questions. Thus, this message!**

**Well, what does GOD have to say about all of this, particularly when we pray to Him so much requesting provisions for our finances?!** (We turn to the "Need" section of the message . . . )

***Need: "Jesus said that money was evil 'mammon' (Lk. 16:9), so must I concern myself with earning it?! Won't God just provide the income I need or am I fully responsible to make ends meet? If I am thus responsible, HOW can I possibly earn all that I NEED?!"***

- I. **Scripture makes paradoxical statements on income: Christ calls money "mammon!" Still, God pledges to meet our needs (Phil. 4:19) but yet tells us to earn a living ourselves (1 Th. 4:11-12)!**
- II. **Thus, we need God's balanced insight on earning money as follows:**
  - A. Item One - Choose between serving God or money, for they are **opposing** masters, Mtt. 6:24! One or the other will rule our lives!
  - B. Item Two - Submit our job choice and location to God's leading, Jas. 4:13-15. (We find out **how** in "Application (4)" below.)
  - C. Item Three - Establish the career before setting up the living standard (family, home, etc.), Prov. 24:23-27.
  - D. Item Four - We are rewarded for good work by God regardless what evil we face from others. Thus, work uprightly, Ps. 62:4-12; He. 13:5-6 with Phil. 4:19.
  - E. Item Five - Keep our workmanship as independent from others as is possible to minimize losses due to their failures, 1 Th. 4:11-12.
  - F. Item Six - Minimize wasting time and attention to detail as these add up to make or break us over time, Proverbs 24:30-34!
  - G. Item Seven - Minimize our frailties by our strengths: (1) ants are weak but build storage by **persistence**; (2) badgers are frail but **wisely** choose rock homes; (3) leaderless locusts **cooperate** to achieve; (4) lizards are vulnerable but **opportunistic**, Pr. 30:24-28.
  - H. Item Eight - For **long-term** needs, invest well, Ecc. 11:1a:
    1. Solomon tells us to invest, v. 1a. Ryrie notes: "cast thy bread ..." is "...from the grain trade...illustrating...a...business venture."
    2. Solomon advises how we can **skillfully** do this in Ecc. 11:1-6:
      - a. Rule One - Invest courageously in businesses, "cast" in 11:1a in view of the grain trade! (See "II,E,1".) \$100 invested in 1926 in Treasury bills yields \$1,173 now; placed in corporate bonds gives \$4,034 now; but put in S & P's NYSE index yields \$80,008 today, Inv. Adv., 20th Cent. Mut. Fnds., Fall '94, p. 3.

- b. Rule Two - When investing, diversify, giving portions to "seven or to eight," Ecc. 11:2. Quinn, "Making the Most of Your Money," (Newswk., fin. ed.) advises us to try **quality**\* "mutual funds" where "professionals manage" money better & with more risk-lowering **diversification** than individuals can.
- c. Rule Three - Don't try to time the market or speculate, but stay invested for the long-term. "After **many** days" we will profit (v. 1) if we don't speculate, v. 3-5. The Reg.-Cit. "Investor's Corner," says that from 1982 to 1987, one's staying invested in S & P's index of stocks would have gained him 26.3% **overall**. Yet, missing **10** of the best **DAYS** during those **YEARS** would have dropped it to 18.3% for **ALL 5 YEARS!**
- d. Rule Four - Invest regularly to use **dollar-cost-averaging** (buying more for your dollar when the market is down) and **compounding**. Solomon urges: "In the morning sow thy seed, and in the evening withhold not thine hand" (v. 6) to promote regular investing. Money, 4/95, p. 78ff shows that putting \$25 a wk. into a mutual fund @ 12%/yr. compounds in **10 years** into \$24,921! Over **20 years**, from 1970 to 1990, one fund for those investing \$11.54/wk. (@ \$50/mo.) yielded \$96,000 and for those investing \$17.31/wk. (@ \$75/mo.), it made \$220,000!

**Application:** *To live in wisdom with income, (1) believe on Christ to be released from the rule of money and be ruled by God, Mt. 6:24; Jn. 3:16! (2) As believers, (a) confess any slavery to money (Mt. 6:24; 4:10) and (b) rely on the Holy Spirit for a proper view of it, Ga. 5:16-23! (c) Then follow the above Scriptures on career choice, job performance and investing to have the income we need! (3) If we now fail to earn enough, review these Scriptures and adjust accordingly! (4) If we are entrenched in problems so that we cannot easily apply the points in the sermon, heed God's lead in dealing with the issues as follows: (a) as priority one, go with what Scripture states, 2 Tim. 3:16-17; (b) as priority two, seek godly and/or relevant counsel, Pr. 11:14; (c) as priority three, heed clear circumstances as being from God, Acts 16:6-10; (d) as priority four, to avoid errant subjectivism (Dt. 13:1-4), only when all of the above leave us unsure, do what we desire, Phil. 2:12-13.*

**Lesson:** *Though money is the "mammon of unrighteousness," God expects us to use it to glorify Him as part of our witness!*

**Conclusion:** (To illustrate the message lesson . . . )

While in a small pastorate in O'Neill, Nebraska, Nadine and I were privileged to know Art Van Campen, a pastor old enough to be our father and who encouraged us younger ministers as area overseer in the backcountry "Sandhills District" of our Berean Fellowship. In one of the more memorable district meetings, Art counseled us about handling the pressure of limited incomes, and shared this testimony:

Years before, with his family of 6 children, Art resigned the ministry of a Church to go to Brazil as a missionary. However, just before sailing, the trip was suddenly dropped at no fault of Art's and he was left facing a Nebraska winter in a house lacking any heat with his wife and six children! Knowing he had kept faith on his part of the bargain, Art chose to do what he could and trust the Lord with the rest. He was a carpenter, so Art got a few odd construction jobs that winter. They unpacked their missionary barrels and dressed the children up for living in their unheated home. With tears filling his eyes, Art emotionally concluded his testimony to us, saying, "Men, no one in our family got so much as even a cold during that whole winter, and we always had enough food! So, don't you ever doubt but that God will provide for you wherever He leads you!" (One of his daughters has since married Dave Wyrzten, son of Jack Wyrzten of Word of Life!)

A few years after hearing Art's testimony, I left a heartbreaking pastorate in North Platte, Nebraska. We had no income. Joanne was due to be born in 4 months! So, the day after Greg's 4th birthday, in a distraught, faithless state of mind, I drove the family south toward Dallas to stay with my folks and stopped for the night at a motel in Wichita. After supper we took the kids out to the city airport for some sightseeing. Greg suddenly pointed towards a large passenger jet and exclaimed, "Dad, let's go for a ride on that plane!" I told him, "It will be a LONG time before we can ride on a plane like THAT!" Well, true to Art Van Campen's words, God has since provided. Our family has now flown on passenger jets 8 times, 3 of which have been round trips coast-to-coast, and our round trip flight to California in ten days is already paid for! We will have flown 9 times **within** the last 14 years since Greg's request that night on September 28th of 1981! **19 years ago, Art Van Campen was RIGHT! The same God provides in the same abundant, wonderful ways for us now IF we but do His will!**