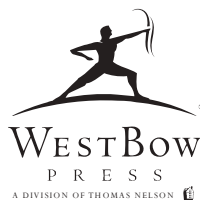


FINANCIAL FAITHFULNESS

*Unlocking Scripture to Avoid
the Distraction of Money*

ROGER GUM
WITH MISSY SCHRADER



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CONTENTS

<i>Preface</i>	<i>ix</i>
<i>Acknowledgments</i>	<i>xv</i>
<i>Introduction</i>	<i>xvii</i>
Chapter 1 Why a Biblical Perspective?	1
Chapter 2 The Purpose of Money	11
Chapter 3 Making Wise Financial Decisions	21
Chapter 4 The Power to Make Wealth	31
Chapter 5 Giving—Don't Miss the Blessing	43
Chapter 6 The Truth about Taxes	61
Chapter 7 Free from Debt	73
Chapter 8 Investing for the Future	89
Chapter 9 Who Needs a Budget Spending Plan?	107
Chapter 10 Rethinking Retirement.	115
Chapter 11 Provision for Life's Most Difficult Times.	131
Chapter 12 A Legacy Worth Leaving	143
<i>Epilogue</i>	<i>157</i>
<i>More Online</i>	<i>165</i>
<i>Notes</i>	<i>167</i>

INTRODUCTION

One of the great challenges of life is to limit distractions in order to focus on what matters the most. Regardless of how much or how little we have, issues of money threaten to sidetrack us.

If we have a lot of money, we fear losing what we possess. We are tempted to put our hope in our wealth instead of God. If we don't have so much, we stress about not having enough to provide for our families and are often consumed with the desire for more.

The most important aspect of my job as a financial planner is helping people see money from a biblical perspective. If we are able to achieve this, the diversion of money will be much less of an issue in our lives.

Let me tell you a true story to explain how powerful perspective can be.

Airplane Man

A few years ago, my friend Wayne tore his ACL while playing pickup basketball. The injury required surgery.

Immediately after the operation, he began rehabilitation at the University of Virginia. He had to wake up to the bitter cold at

5:00 a.m., ice his knee, struggle to get ready while maneuvering on his crutches, and drive for an hour to make his appointment.

Physical therapy was strenuous and painful. One machine he especially hated was nicknamed “the Beast.” This mass of metal, bars, and weights inflicted pain like he had never experienced. Before long, he began to dread his early morning routine and became increasingly frustrated with the circumstances of his injury.

One morning after finishing his battle with the Beast, Wayne saw someone coming through the door who caught his attention. This man was in a cast from his waist to his neck. His arms were connected to his waist by wires that kept him outstretched like a child pretending to be an airplane. He had to turn sideways just to fit through the door. The immobilized patient only stayed in the room for a few minutes before being escorted to another section of the building.

Partly out of curiosity and partly out of wanting to delay his next encounter with the Beast, Wayne asked the nurse who had assisted the man what happened to him. She said he fell out of a second-story window and broke almost every bone in his back and upper body. He would be in the cast that covered his entire torso for months, and he was dealing with severe pain.¹

As Wayne returned to his physical therapy regimen, he had renewed energy. After seeing the “airplane man,” his situation did not seem so bad.

When the alarm rang at 5:00 a.m. the next day, Wayne was not as tired as usual. When he went outside, the cold air did not feel as biting, and the drive to UVA did not seem as long. He had so much motivation during his workout that he even did an extra set of reps on the Beast!

In reality, Wayne’s circumstances had not changed at all. The weather report said it was just as cold as the day before. He drove the same number of miles. And the pain from his workout was still intense. Everything was the same, but he felt different, very different.

Why?

His perspective had changed, and that changed everything.

The goal of Financial Faithfulness is to challenge our perspective concerning money. Having a biblical mentality will not change our financial circumstances, at least not right away. But just like seeing the “airplane man” changed Wayne’s mindset, I pray the principles we explore in this book will transform our financial outlook.

As we begin to see money from a biblical perspective, we will be well on our way to the financial freedom and peace of mind that everyone desires but few find.

CHAPTER 1

WHY A BIBLICAL PERSPECTIVE?

Mine! Mine!” shouts a toddler who does not want to share his toys. A twelve-year-old’s Christmas list includes a cell phone and an iPad. A teenager expects a new car for her sixteenth birthday. A young wife is thrilled with her first home, until she visits her friend’s professionally decorated house. A husband envies his friend’s boat and impulsively buys one of his own. The toys are all different, but the underlying issue is the same: it is easy to believe more money and more stuff will make us happy.

Why is it important to discover what God says about money in the Bible? Let’s look at four compelling reasons.

Money Talks

God talks about money a lot, a whole lot. In fact, there are over 2,350 verses in the Bible that reference money—more than on faith and prayer combined. Scripture says more about money than it

does about heaven and hell. Fifteen percent of Christ's words and two-thirds of His parables are devoted to the topic of money.²

Why does the Bible have so much to say about money? All those verses about money are not simply about money. They teach us about God and His character, our own heart, the nature of sin, and about loving others. God's frequent use of money in Scripture indicates the topic is important to Him. So as believers, cultivating a biblical perspective on finances should be critical to us, too. As we will see, a significant connection exists between our spiritual lives and how we handle money.

A Mark of Maturity

As believers, we know our fundamental purpose in life is to glorify God. One of the ways we extol our Creator is by being obedient and holy. How we deal with money is an indicator of where we are in this process of sanctification. In Scripture, the proof of true spiritual change is often related to a radical change in our behavior toward our possessions. Consider Acts 2:44–45 (NASB).

And all those who had believed were together and had all things in common; and they began selling their property and possessions, and were sharing them with all, as anyone might have need.

The Christians in this first church were certainly much more generous with their possessions after they believed in Jesus. Their behaviors, including how they handled money, completely changed with conversion. These young believers are great examples for us when we struggle to incorporate our beliefs into our conduct.

George Barna, the well-known researcher of faith and culture, says, "Millions of people who rely on Jesus Christ for their eternal destiny have problems translating their religious beliefs into action

beyond Sunday mornings.”³ This difficulty of faith application is especially evident when it comes to money, as Christians often look like the rest of the world financially. As Christ-followers who desire to glorify God, we show our movement toward spiritual maturity in part by the way we treat our wealth.

We Are Hit Hard

Will we have a worldly perspective of riches or a biblical one? We are constantly bombarded with our culture’s claims that we can find security, happiness, and fulfillment through riches. Movies, advertisements, social media, and television shows relentlessly proclaim contentment is found when there is an abundance of wealth.

To offset these materialistic influences, we should immerse ourselves in the Bible, studying its principles about money. Otherwise, the sheer volume of what we hear and see will overwhelm us and seep into our beliefs and behaviors.

In Philippians 4:11–12 (NIV), Paul says, “for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.”

The world’s falsehoods concerning what will make us content are easy to believe. Yet Paul uses the word “learned” to assure us that viewing money and possessions from a scriptural mind-set is a process that can be achieved. The beauty of the contentment Paul describes results from understanding money and life from God’s perspective.

Beware of Danger

There is a lot of money in this world. This may not sound like a problem, but wealth can be extremely dangerous.

And Jesus said to His disciples, “Truly I say to you, it is hard for a rich man to enter the kingdom of heaven. Again I say to you, 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.” When the disciples heard this, they were astonished and said, “Then who then can be saved?” (Matt. 19:23–25 NASB)

Why does Jesus single out the rich? He knows our temptation to love money is greater when we have a lot of it. Jesus was not saying the rich cannot go to heaven. He was saying that wealth tempts us to put our hopes in money rather than in God. It is essential to have our eyes wide open to the possible perils of money, especially if we are rich.

So who are the rich? Several years ago Fidelity Investments hired Northstar Research Partners to survey over one thousand households with average investable assets of \$3.5 million. Almost 42 percent said they did not feel wealthy, stating they would need \$7.5 million to feel rich.⁴ The Global Rich List, however, points out that anyone who makes \$47,500 or more in a year ranks in the top 1 percent of the world’s income.⁵

In his book *Money, Possessions and Eternity*, Randy Alcorn writes,

If you have sufficient food, decent clothes, live in a house that keeps the weather out, and own a reasonably reliable means of transportation, you are among the top 15 percent of the world’s wealthy. If you have any money saved, a hobby that requires some equipment or supplies, a variety of clothes in your closet, two cars, and live in your own home, you are in the top 5 percent of the world’s wealthy.⁶

So who are the rich? You and me. Society admires and encourages financial accumulation. But beware, this pursuit can be dangerous.

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 griefs. (1 Tim. 6:10 NASB)

Scripture warns us of the hazards that lurk with money, especially with a lot of it. A biblical perspective is critical to safeguarding against these pitfalls.

What Is a Biblical Perspective of Money?

Let's examine four ways we can begin to think biblically about our finances.

It's All His

God owns it all. We are simply called to be faithful stewards of what belongs to Him.

A steward is someone entrusted with another's wealth or property and charged with the responsibility of managing it in the owner's best interest.⁷

And what is required of a steward? First Corinthians 4:2 (ESV) tells us, "Moreover, it is required of stewards that they be found trustworthy."

What does it mean to be found trustworthy or faithful? About thirteen years ago, my two oldest sons, Griffin and Xander, played soccer in a six and under league. The kids played four-on-four, including the goalie. At four years old, Xander was the youngest

player in the league (I had to talk the commissioner into letting him play), and Griffin was one of the oldest.

They both had a great time. But as you can imagine, Griffin enjoyed a lot of success, while Xander did not. In fact, going into the last game of the year, Xander and another player, Blair, were the only ones on the team who had not scored a goal.

During the last quarter of the last game, the coach put Xander and Blair in the game with specific instructions to stay by the opponent's goal. Then he ordered Griffin to stop the other team by himself, and to feed passes to Xander and Blair to help them score.

As the quarter began, Griffin chased the other team's players downfield, stole the ball, and kicked a perfect pass toward the goal, only to find both of his teammates had wandered off to the woods, where they had seen a squirrel. Coach called the only timeout of the season and placed the two non-scorers on the line, six feet from the opponent's goal, and said, "Don't leave this line!"

As play continued, Griffin gained control of the ball and fed a pass toward Xander and Blair. But the pass came up a few feet short of the goalie box line. Xander and Blair, remembering their coach's instructions to stay on the line, stretched as far as they could but were not able to reach the ball.

By this time, all the parents from both sides were cheering for the two to score. Griffin kicked another pass in the air to Xander who, thinking the ball was going to hit him in the head, ducked out of the way. For the entire ten-minute quarter, Griffin exhausted himself blocking, stealing, and passing. And while the other team did not score, neither did Xander nor Blair.

The game ended, and the season was over. All the parents clapped. Xander and Blair came running off the field happily. Everyone was cheering.

Then I glanced down to the other end of the field and saw Griffin coming toward me. He was clearly upset. With tears streaming down his face, he said, "Dad, I did everything I could, but they didn't score!"

And he absolutely had done everything he could do. In one of those rare moments when God gave me just the right words to say, I gave him a big hug and said, “Griffin, you *did* do everything you could do. You did what the coach asked you to do, and I am so proud of you!”

You see, Griffin was faithful, even though Xander and Blair did not score. His faithfulness had nothing to do with the final result. He did what he was instructed to do, and that made him trustworthy.

At that moment, I realized this is what God requires of us in order to be faithful. Faithfulness is about pleasing our Master! And we please Him through obedience. God is in charge of the results.

Contentment in Him

We must learn that money does not equal contentment.

But godliness actually is a means of great gain, when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. And if we have food and covering, with these we shall be content. (1 Tim. 6:6–8 NASB)

Paul says that beyond food and covering, money should have nothing to do with our contentment. That’s hard, isn’t it? Most of us have food, clothing, and a roof over our heads, but we are not always content. We live in a world that defines contentment with one word ... more!

Read what John Steinbeck said to Adlai Stevenson in a letter printed in the Washington Post on January 28, 1960: “A strange species we are. We can stand anything God and nature can throw at us save only plenty. If I wanted to destroy a nation, I would give it too much, and I would have it on its knees, miserable, greedy, sick.”⁸

Money does not provide contentment, and the richest of the rich in our society prove it. Psychologist and social scientist Dacher Keltner says, “The rich really are different, but not in a good way: Their life experience makes them less empathetic, less altruistic, and generally more selfish.”⁹

Richard Watts knows more about the wealthy than most. He provides legal counsel to the super-rich, families with \$100 million or more. Surely if money brings contentment, these people would know it. In his book *Fables of Fortune: What Rich People Have That You Don’t Want*, Watts says, “They [the rich] feed at the table of materialism without ever being satisfied.”¹⁰

The world’s myth that money and possessions guarantee contentment is simply false. If it were true, those who have the least would be the most dissatisfied. Yet the most content Christians I’ve ever met have almost no material possessions at all.

I travel to the Dominican Republic (DR) every year to do mission work. The DR is wonderful country, but it is a poor country, and we do much of our ministry in poverty-stricken sugarcane villages. The believers we meet have almost nothing, but they are more content than many Americans.

Don’t get me wrong; they have needs. But they are content. On a recent trip, we saw kids playing baseball with a papaya and a small tree limb. We offered them a baseball. They looked at it, threw it to the side, and continued their game with the papaya!

I have taken my boys with me on several of these trips. Each one has asked me the same question: “Dad, how can they be so happy when they don’t have anything?” These Dominican Christians realize true contentment and joy comes from who they are in Christ and from the hope He has given them.

They are not tempted to find satisfaction in money or in things. They rarely, if ever, see any images of wealth. They don’t dream of mansions and fancy cars; they dream of heaven. And yet, even after visiting seven times, the desire to give these believers

more things still overcomes me. Why? Because I struggle with this notion that money and stuff bring satisfaction. In reality, the Dominican Christians are teaching me about true contentment!

Watch Your Desires

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. (1 Tim. 6:9 NASB)

It is very tempting to become consumed with acquiring money and things, because being rich in our society is associated with luxury, pleasure, and a carefree life.

It is a very serious thing to grow rich. Of all the temptations to which God's children are exposed, it is the worst, because it is the one they do not dread. Therefore, it is the more subtle temptation.¹¹
(Charles Haddon Spurgeon)

A specific amount of money is not the problem. The trouble is the pursuit and love of money, which never delivers the satisfaction it promises. As believers, our heart's desire must be to pursue and love Christ, who always satisfies.

God Is Our Hope

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. (1 Tim. 6:17 NASB)

Remember, we are all rich, so this verse is for us. Listen carefully to the warning. It doesn't say we should be poor. It says we should fix our hope on God, even when we are wealthy.

The uncertainty of wealth was made painfully clear during the stock market crash of 2008 and 2009. On October 9, 2007, the Dow Jones Industrial Average (DJIA) closed at a record high of 14,164.53. Over the next seventeen months, there was an intense downturn. The severe financial crises brought the DJIA to a closing low of 6,547.05 on March 9, 2009, which represented a drop of almost 54 percent. During just eight trading days in October 2008, the index shrank by 22.1 percent!

This catastrophic decline proved the unpredictability of wealth. The days following the crash were significant. Why? Because the truth of Scripture was put to the test. When wealth is taken away, it becomes clear whether our security is in our riches or in God. Our reaction to loss is revealing.

My sleep, my mood, my outlook, and my relationships were all negatively affected by this loss of wealth. I had to confess that my hope was on riches rather than on God. It was when I was faced with wealth's uncertainty that I experienced what it really means to put my hope in God.

Here We Go!

The goal of *Financial Faithfulness* is to help Christ-followers develop a Christ-centered view of money. But we are not going to stop there. We want this mind-set to translate into our behavior. To do that, we will learn how to practically apply a biblical perspective into our everyday dealings with money.