

# TODAY'S WORD ON MONEY™

*"Outside-the-Box, Inside-the-Kingdom" Wealth Principles*

BY STEVE SAPPINGTON

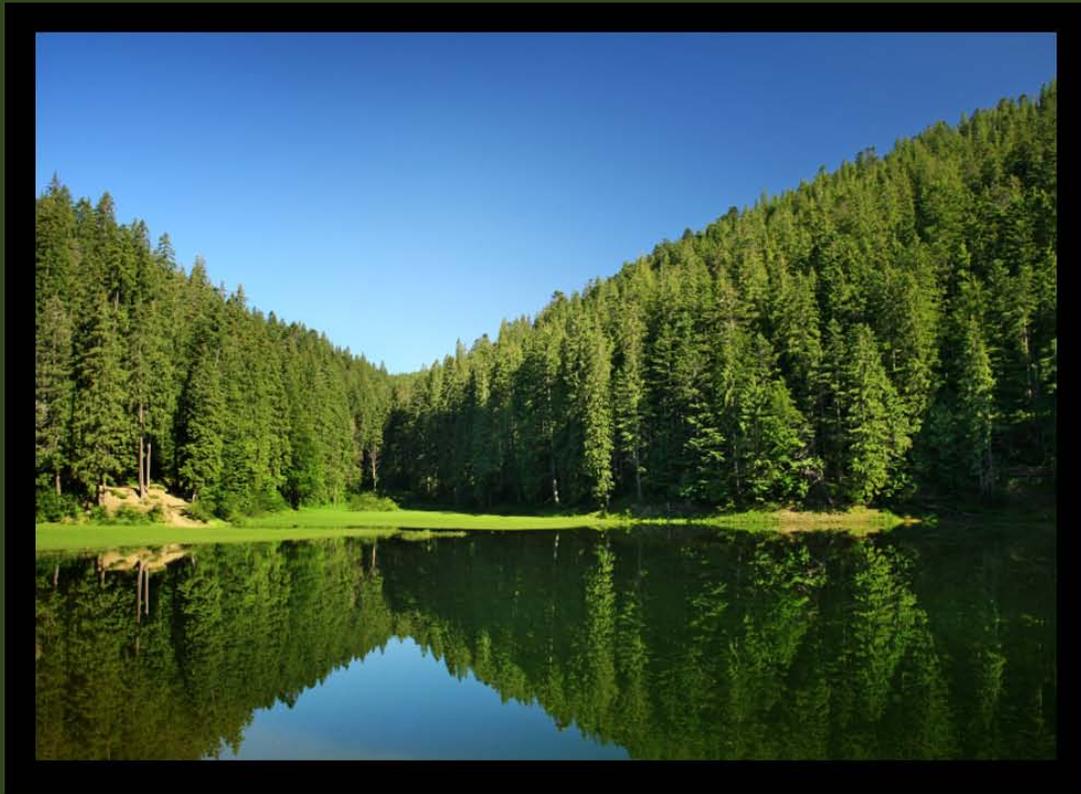


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**One More Thing**

## Foreword by Paul J. Meyer

Steve Sappington's timing couldn't be any better. With the endless stream of reports from media outlets, financial experts, and the government about our nation's gloomy economy, along with the ensuing concern and anxiety, his book, Today's WORD on Money,<sup>TM</sup> offers a much-needed message of hope and help to those who desire to approach this dismal state of affairs with a more positive attitude and outlook.

Initially, when outlining the topics for the book, Steve considered a straightforward, practical guide to personal financial planning and management. But, while drafting outlines about estate planning, mortgages, and savings and investments, he realized that any remedy, particularly in today's corrupt financial environment, would have little worth without an outright change in personal responsibility. . . a "change of heart," as Steve put it. First, Americans as individuals and then our society as a whole must be really honest about the root of our country's financial ills.

Although his views might be distasteful to some, Steve points to a lack of spirituality as the source of our troubles; he puts the blame squarely at our feet for worshipping false gods . . . the gods of consumerism and greed. That's a tough pill to swallow, but it makes absolute sense. We want to live beyond our means (bigger house than we can afford, more car than we really need, the newest hand-held communication devices, extravagances for our children without the benefit of them earning it, and on and on). And we want these things even if it means we have to dance with the devil!

He isn't saying we should deny ourselves of all comfort and even some luxury, and he certainly isn't suggesting we should live in dreary austerity. He just thinks we've forgotten to put God first in our lives. "As long as we serve the gods of this world it doesn't matter what 'quick fixes' or investment solutions we try," he says. We still will be living a life clouded by half-truths and lies.

In Today's WORD on Money,<sup>TM</sup> Steve addresses the common topics of financial management, but supports the discussion with fundamental truths from Scripture that shed light on the things we should consider to be most important when making decisions regarding our personal finances.

Steve challenges us to work through the daily lessons, read the accompanying Scripture, and contemplate the daily meditations for 40 days. You are sure to renew your mind, your heart, and especially your spiritual soul, not just during these stormy periods of financial uncertainty, but for all of your life. And, as Steve points, you have His WORD on it.

Paul J. Meyer, Founder of Success Motivation International, Inc., and 40+ other companies

and New York Times best-selling author

Day 1—Today's WORD on Money™: The Most Valuable Thing on Earth

What if something you thought was true turned out NOT to be true? When would you want to know that it was indeed not true? The goal of Today's WORD on Money™ is to share Biblical wealth principles that you can implement NOW before it's too late. And by the way, if you're still alive, it's never too late to make at least some improvement in your life, perhaps even an eternal improvement.

The Bible has well over 2000 scriptures dealing with money and wealth, so evidently God knows we need lots of help when it comes to managing finances. And He wants us to use money as a tool, not as an idol to worship. Over the next 40 days, we will look at some of the key scriptures which can help us apply Biblical principles to the wealth that God entrusts to us.

Today, let's put first things first: what is the MOST VALUABLE thing on earth? There are literally 100's of scriptures which can help us answer this question, and I encourage you to study beyond what our brief devotionals will cover. Why do I say this? Because God tells us in the Bible that He wants to have a personal relationship with each and every one of us! I know that may be hard for some of you to believe right now, but that's why He created us.

In spite of all of our shortcomings, and in spite of all of the evil that is temporarily on this planet, the King of the Universe truly cares for each and every one of us. He has countless wonderful secrets intended just for you, if you'll only learn to communicate with Him. So don't be like the Hebrews at Mt. Sinai, when they wanted Moses to tell them God's words, instead of hearing God for themselves. (Exodus 20:19, Deuteronomy 5:25-27)

For today, though, so that you don't think that what I'm saying is impossible, or in case Bible study is new to you, let me help you get started. Matthew 16:26 reads, "*And how do you benefit if you gain the whole world but lose your own soul (life) in the process? Is anything worth more than your soul?*" The Message translation reads, "*What kind of deal is it to get everything you want but lose yourself? What could you ever trade your soul for?*"

So God tells us that our eternal existence and well-being are FAR more valuable than EVERYTHING material, which is temporary at best. (Here are just a few of the many additional verses you can study: Jeremiah 29:11, Deuteronomy 8:18, Matthew 5:16, Romans 3:5-6 and 8:31, Hosea 6:3, Matthew 6:33, and Luke 6:38.)

Tomorrow, we'll learn more about who truly owns this most valuable of all assets.

“Paradigm Shifters—Action Points”

1) Make a list of some things you once believed that you now know are not true.

Santa Claus

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2) Did someone ever try to change your mind about something, but you weren't ready to receive it? How would your life be different if you had received it sooner? Sometimes we are all too much like the Pharisees were, unwilling and/or unable to see the truth because of our traditions. Is there anything now that you know you need to change? God loves it when we run *to* Him, not *from* Him. As in the story of the Prodigal Son, God welcomes us with open arms.

3) In what have you placed too much value or trust? God's Word says we should have no other gods before or above Him. I once heard of a Christian lady from India who said she didn't like to visit America because we have so many idols over here! Ask someone who knows you well if they see something that you've made more important than your relationship with God.

## Day 1 Selah-Meditations

(How would you like to have 40 more scriptures “hidden in your heart”? If so, [pick your favorite translation below and memorize it](#). Watch how God’s Word recharges you and how you grow in your walk with Jesus. Even if you don’t memorize it, if you meditate on a verse throughout each day, over the next 40 days you will have cultivated a great habit!)

Proverbs 11:30

The fruit of the righteous is a tree of life; and he that winneth souls is wise. (KJV)

The fruit of the righteous is a tree of life, And he who is wise wins souls. (NASB)

A good life is a fruit-bearing tree; a violent life destroys souls. (Message)

*The fruit of the [uncompromisingly] righteous is a tree of life, and he who is wise captures human lives [for God, as a fisher of men--he gathers and receives them for eternity].*

(Amplified)

The seeds of good deeds become a tree of life; a wise person wins friends. (NLT)

The fruit of the righteous is a tree of life, but violence takes lives. (HCSB)

## Day 2—Today's WORD on Money™: Who Owns It?

So far, we have learned that each of us has an eternal soul that is worth more than every material possession on earth: not just any possession—every possession! So who owns all of these assets?

Psalm 24:1 says “*The earth is the Lord's and everything in it. The world and all its people belong to God*”<sup>1</sup>. On the other hand, Psalm 115:16 says “*The heavens are the LORD's, but the earth He has given to the human race.*” (HCSB)<sup>2</sup> After reading these and other passages, some people may conclude that God made everything and then only expects 10% back from us. Others will conclude that God still owns 100% and that we are to be stewards. But even those who emphasize personal ownership of the 90% will generally agree that we need to commit and dedicate everything to God, so that no enemy can invade what God has given us. Whether we see ourselves as stewards or as owners, for the purposes of this book our focus will be that all followers of Christ should manage all that's entrusted to us according to God's will, so that His “kingdom comes” and His will is “done, on earth as it is in Heaven.” Thus I believe we can all agree that God expects us to be good, wise, profitable managers (Matthew 10:16 and 25: 14-30). Further, I believe that we can gain much wisdom by examining the traits of all four of the major characters in the Parable of the Talents. While I prefer to write in terms of stewardship, if you prefer to replace my “stewardship” terminology with “owner” or “manager” language, be my guest.

So how are we expected to manage the assets God entrusts to each of us? If you are serious about finding out what your own stewardship responsibilities are, a good place to begin is by studying the Parable of the Talents, found in Matthew 25:14-30 and in Luke 19:12-27. This story contains more than a dozen economic and wealth stewardship principles.<sup>3</sup> We will cover some of these principles in our future lessons.

By contrast, in Luke 15 we see an example of what not to do, as we read the Parable of the Prodigal Son (Luke 15:11-32). One lesson from this parable is that we can waste and even lose our gifts if we ignore or reject God's instructions for how to succeed in life.

Various Bible passages<sup>4</sup> teach us that we should be diligent, and that we are to view work as one of the many ways in which we should gratefully worship God, the giver of all good gifts. We also learn that God actually expects us to be profitable.<sup>5</sup>

For those of you who feel called to the workplace, especially those who already own or want to own your own business, we encourage you to take courses in Biblical Entrepreneurship. (See the footnotes below, or our website for more details.) Tomorrow, we'll look at some ways to apply what we've learned about what God says is His most valuable asset.

<sup>1</sup> See also Deuteronomy 28, 32:65, Psalm 71, 100 and 139, Haggai 2:8, Colossians 3:10, Ephesians 2:10 and 3:9

<sup>2</sup> See also Psalm 50:10-12

<sup>3</sup> Biblical Entrepreneurship was developed by Patrice Tsague, [www.nehemiahproject.org](http://www.nehemiahproject.org).

<sup>4</sup> Psalm 119:98-99, Proverbs 13:22, Micah 6:8, Luke 11:9-13, Mark 12:29-31, John 12:20-26, John 13:34, Ephesians 2:14, Colossians 1:10 and 3:17, 23.

<sup>5</sup> See also books like [God at Work](#) by David W. Miller, [God Is at Work](#) by Ken Eldred,

[God @ Work](#) by Rich Marshall, and [The Elk River Story](#) by Rick Heeren.

See also Psalm 50:10-12

Day 3—Today's WORD on Money™: The Best Investment You Can Make Now

Yesterday we examined the issue of ownership. The Bible also teaches that God gives us the freedom to accept or reject His authority in our lives. But before proceeding any further, let's answer the question I'm most frequently asked: "Where is the best place to invest now?"

Earlier, we learned that each person's eternal soul is worth more than everything on earth (Matthew 16:26). Things are temporary but souls are eternal. In Matthew 13, Jesus tells about a sower who harvests 100 times as much as he planted. In financial terms, that would be like investing \$1000 and turning it into \$100,000!

Most people think that gambling, not investing, is the only activity that might bring them a hundred-to-one return. Yet the Bible tells us that, instead of relying on "luck", which really doesn't even exist, anyone who follows God's system has the potential to receive a 100-fold return. In other words, God wants all of his children to win, not just one person. So the Bible teaches that only blessings and cursings exist, not good luck and bad luck.

Soon, we'll cover more on the topic of how to be blessed and not cursed. But in terms of investing, even a brief study of scripture reveals that if we help even one person change his or her eternal destination, we will receive a higher, spiritual return than that very rare person who receives a 100-to-1 monetary return.

Even though Christians should not gamble or rely on games of chance, it does not follow that we should never make financial investments. In fact, Matthew 25:27 teaches that good stewardship requires that we make a profit. Sometimes God may direct us to grow and hold assets for a period of time. But we must remember that the time may come when God asks us to use earthly profits to harvest heavenly treasure. I don't know about you, but I frequently need to remind myself that God is my source, and not any of the assets that God entrusts to me for a season.

Some of our studies will mention ways to increase our financial profitability, because we are expected to make a monetary profit. But let us never lose sight of the fact that investing in God's Kingdom is ultimately THE most profitable investment we can make.