

Managing Money God's Way

In these uncertain economic times, financial matters are a huge concern. But God's Word speaks in a very practical way to money and money management—both corporately and privately.

Ron Blue is confident that financial freedom is brought by generosity. He takes God's word for it—and he has seen it happen with his own eyes.

With a burdened heart about the way people were spending money, Blue started a financial planning firm in 1979. The objective of the firm was to help Christians plan and manage their money so they would have more to give away. By the time he left the firm 25 years later, his clients were giving away about \$1 billion per year.

He tells the story of a married couple he counseled. The man and woman both are doctors. Years before they went to medical school, they were both on a high school mission trip together in Haiti. Seeing the poverty of others transformed their lives.

When they finished medical school, they decided they did not need all the money doctors would make. So, they committed to living at their medical school standards, giving the excess away to kingdom work and to the poor. They did this, along with educating their four children.

Over their working lives, they gave away approximately \$14 million.

“As I saw that these things really can happen, I began to think, ‘Why don't Christians give more?’ Then I came up with seven primary reasons why I think we don't do this more faithfully.”

He will explore these seven reasons with pastors at the Cove

during the seminar. One of the reasons, he believes, is poor spiritual commitment and understanding. "I want to talk about these seven steps so that the pastor can understand who is sitting in the pew. I want to help them understand what their congregations are thinking and why some of them might not be giving," explained Blue.

Blue says, however, that the members of a church are not the only ones who should be giving regularly. During his time with these pastors at the Cove, he plans to help them examine their own personal finances.

"You can't lead someone to a place you haven't been," says Blue. Unless a pastor shares in his own convictions his own issue of giving—or practices what he preaches—the best he can do is give a shallow sermon with little power behind it."

When the pastor and those he leads are on the same page with God about how money is to be used, a generous culture can be born.

"Generosity is the symptom of understanding money. Matthew 6: 19-24 we read the passage that tells us that where our treasure lies, there also lies our hearts," Blue explained. "God doesn't *need* money. He uses it to get to your heart, and generosity is the way to open your heart to him."

He also wants to warn pastors of the most common mistakes the church makes when it comes to money.

"The church, in general, doesn't talk about stewardship enough. When you get into a financial crisis like we are now, there is no quick fix. What I tell people is that they didn't get into financial trouble instantly, so they are not going to get out of it instantly, either. It takes a significant commitment to change the way we think about money and the way we manage money," he said.

Some advice to Christians in general: Turn off the television.

He says there is no credible, biblical financial advice on television and believes the advertisements only serve to make us discontent with our lives and possessions.

He also urges everyone to live within his or her income, set aside money for future, give generously and avoid all use of debt. Most importantly, he says that we must all realize you are stewards and not owners of resources.

If you find yourself in a financial bind, Blue says to be brutally honest with where you are: Do you owe money on anything? If so, what are your payments? Where are you sending your money? How certain are you of your income?

Once we face these facts head-on, Blue has some very simple advice to walking in obedience—and freedom—when it comes to money.

“Ask God to show you where He would like for you to be. Plan and manage to get there.”

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