

The Other 90%

I TIMOTHY 6:6 *But godliness with contentment is great gain. 7 For we brought nothing into this world, and it is certain we can carry nothing out. 8 And having food and raiment let us be therewith content. 9 But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. 10 For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. 11 But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness. 12 Fight the good fight of faith, lay hold on eternal life, whereunto thou art also called, and hast professed a good profession before many witnesses.*

Subject: Stewardship and the management of our affairs.

Disclaimer: Not an expert, but only passing on some Scriptural principles and realistic suggestions which may help you. I have been asked to share ideas and pass along what I know. Many people (including me!) wind up learning these things the hard way.

Many of you will look at this and think how wrong you have done it, so let's change!

Many of you will look at this and think how right you have done it, praise God!

John Wesley: Make all you can, save all you can, give all you can!

Laodicea: Make all you can, can all you make and spend more than you can!

As a result we are purposely taught to be good consumers instead of good stewards, and many who profess to live by God's Word live a lot of their life in debt when they really should not, or don't have to. The leading cause of divorce ties to management of money, not the lack of it but the lack of good management over it.

Let's see what the Scripture says, because more is said about money and resources than any other single subject in the Bible. (Worth, assets, talents, lands, houses, stewardship, etc.)

I Tim. 6:6-12 There are 2 things certain in this life: We bring nothing into this world and we take nothing out! You can't take it with you! But you can send it on ahead of you!

MATTHEW 6:19 *Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: 20 But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: 21 For where your treasure is, there will your heart be also.*

II CORINTHIANS 12:14 *Behold, the third time I am ready to come to you; and I will not be burdensome to you: for I seek not yours, but you: for the children ought not to lay up for the parents, but the parents for the children.*

Since we brought nothing in, everything we have is given to us from God.

Ecc. 5:9-20 (Wisest man!)

Point: What we have we have been given from God. "I worked for it." Well God gave you the ability to work and the talent and the opportunity.

Deut. 8:13 *And when thy herds and thy flocks multiply, and thy silver and thy gold is multiplied, and all that thou hast is multiplied; 14 Then thine heart be lifted up, and thou forget the LORD thy God, which brought thee forth out of the land of Egypt, from the house of bondage; ...17 And thou say in thine*

heart, My power and the might of mine hand hath gotten me this wealth. 18 But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day. 19 And it shall be, if thou do at all forget the LORD thy God, and walk after other gods, and serve them, and worship them, I testify against you this day that ye shall surely perish.

And it is good to enjoy the fruit of your labor **without** falling into the trap of I Tim 6:10 which speaks of the love of money being the root of all evil.

Portion: God has apportioned some of what is His to you, after all He owns it all. It's not yours, it belongs to God, since you have a measure of control over what is put in your hand, (but you can't take it with you) that makes you a **steward**.

When you know you have a temporal gift from God which according to the Scripture (Luke 16) you are entrusted with it makes sense that you find out what the owner would like done with His own goods! What are **His** rules or guidelines for his own substance.

Luke 16:10-13

He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. 11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? 12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own? 13 No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

1. You have a "boss" someone over you or is able to commit something to you.
2. We are under the tutorship of the Holy Spirit.
3. We have been given a little and He watches to see what is done with that little
4. What you do with what you already have will determine what happens next.

God cares about what you do with what you are given!

EG: Adam's stewardship over the garden. He and she had to obey.

GOD'S.PROVIDED.WAY 53-0513 E-9 What I do with money, the reason that I don't own a big tent, or have places like that. I spend every penny of money, God Who is my solemn Judge knows that everything that I don't have to have to live on, I put it in foreign missions, and go over to the heathen lands to preach the Gospel to the heathen, to bring them the same type of ministry that you see right here. And then when that day comes, I want to be counted a steward that did just exactly what God would have me to do. And if I know I take it myself, and go over there... I won't receive the reward. It'll be you people that sent me, 'cause I couldn't go without you sending me, that's right. Without you making a way, and God put on your heart. And I will use every bit of it, the best of my knowledge for the outgoing of the Gospel of Jesus Christ.

WARNING.THEN.JUDGMENT 63-0724 38 Like this watch here, now, every little movement in there has its place. Now, every part of it can't be the hands. Now, I only look at the hands to see what time it is. But if one of them little wheels in there gets out of order, that won't keep the right time. And that's the way it is with people. We've all, the Body of Christ has got to be in their position in harmony. ... Then the world's a-looking to see what it is. But they're watching you. And if you're just a little hair spring, main spring, or whatever you are, you do the very best job you can at that.

40 Now, because we have a responsibility that we've got to answer to God someday for. Every man that come on the face of the earth has to answer to God for a responsibility. And to many of us, a stewardship, we have to answer for. This responsibility is a stewardship that's been committed to us by

God; I don't care what it is. As I said a few moments ago, "a housewife," then be a genuine housewife. That's right. If it's to be a farmer, be a genuine farmer. Whatever it is that God has put you to do, you got a stewardship to that; you've got to answer to God for, because it takes all these things to do it.

Luke 12:13-15

And one of the company said unto him, Master, speak to my brother, that he divide the inheritance with me. 14 And he said unto him, Man, who made me a judge or a divider over you? 15 And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.

Life does not consist of what we possess, we came here without any possessions, yet many people live for possessions and that's all they have in life. They be left behind.

King Midas: Asked the god Dionysus (ancient Greek) I would like everything I touch to turn to gold. The sand turned to gold-dust, the rock turned to a lump of gold; "I will be the richest and happiest man in all the world!" So he prepared a banquet, but his bread turned to gold, his drink turned to gold and in his distress turned and embraced his daughter, she turned to gold. He would up cursing his gift.

Money is a great servant but a terrible master!

Heb.13:5 *Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. 6 So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me.*

He has promised to supply our every need and that he often does in abundance.
Remember that even the best stewards are tested!

Prov. 22:1-7 and Romans 13:1-8

Better to be conservative (prudent man) who is prepared for the evil day, making preparation in the day that is not evil.

Teach the young while they are still young.

TABLE 1:

Simplistic View: Take a sum of money and divide it this way.

The lesson is in establishing priority, good stewardship. Should we save? If we are gone in the long term, the world can have it; if we are here, I could use it!

America: We have the highest per capita income in the world and only 5% are capable of a secure income at retirement. **Our nation has only 4% of the world's population but we consume 56% of the world's manufactured goods!**

God gave us a natural example of the ant:

Prov. 6:6 Go to the ant, thou sluggard; consider her ways, and be wise: 7 Which having no guide, overseer, or ruler, 8 Provideth her meat in the summer, and gathereth her food in the harvest.

Studies were made of northern ants transplanted to the south with no long winter, the ants adapted over time by not storing up as much for winter. Moving back to the north they gradually would go the other way and worked to store.

ABRAHAM.AND.HIS.SEED 61-0416 E-5 And everything that we do is free of charge. Now, I'm not trying to get your address.... Well, my secretary, he does my work. ...These boys work for the Branham Tabernacle, which I'm associated with, which is a independent sovereign church, chartered at Jeffersonville in Clark County. And it's a nonprofit foundation, and the money that comes into the church

and so forth, goes into the foreign fields to sponsor poor people who doesn't have the money to send for me to come over there, but yet they need me real bad. And I take that money, as soon as they get enough built up and go over to the foreign fields to preach to those this same Gospel that you have a privilege of seeing. And therefore, I know as a steward of His money, I'm going to have to answer for it at the day of the judgment. And I take it myself as long as I'm young enough to go, and can go, I want to go and be sure that I preach and bring them the message that you donated for them to hear. The credit will all be yours at that day. I'm just His servant to pack the message.

SHOW.US.THE.FATHER.IT'LL.SATISFY 56-0422 E-19 "And it'll take another five hundred to run till you go to the next meeting." Well then the rest of it, put it in foreign missions... Then when it's got enough built up there, enough momentum built up, I can go overseas and preach to them poor little naked, starving, heathens, and things, and see them led to Christ. Then I know I'm just a steward of God's money and I got to give an account for what I do with it. And I know then it isn't given out to something to be rode around and taken on safari trips and things like that. I know it's done gone to the Kingdom of God. That's right. And then when I answer it'll be the best that I know how to do. Because I take the money and preach the Gospel with it to the heathens.

E-20 And I know you're right there. Every missionary is always right. "Go ye into all the world and preach the Gospel to every creature," that's general orders. So you're always right. And I'll assure you this, friends, every penny... Some of you mothers and dads got little kiddies and things, I hope you didn't hurt yourself in doing that. I hope you didn't. And I pray that it'll return to you a hundredfold. And then, I'll assure you that every penny will put to, best of my knowledge, to the Kingdom of God. I got children to feed; I got a home to be taken care of and things to do. But everything outside of that, I'll put it right to the Kingdom of God to the best of my knowledge. Thank you for your confidence to believe that I'd do it.

Luke 19:26

For I say unto you, That unto every one which hath shall be given; and from him that hath not, even that he hath shall be taken away from him.

"One thing that is so hard to understand in income tax!" A. Einstein

Prov. 22:1-7 and Romans 13:1-8

Better to be conservative (prudent man) who is prepared for the evil day, making preparation in the day that is not evil. Teach the young while they are still young. Teach the young not to be servant to the lender.

Luke 19:11-27 Jesus wasn't against money in the bank! But there is accountability for all we are given and this types the Gentile dispensation.

1. The Religious Escape: "The Lord will look out for me!"

He is a Provider! And always will be. But if our bad habits have created the circumstances that cause the shortage, He wants that changed first. We are to participate in the plan not just observe it. Be responsible.

2. Over-commitment & Overwork:

Most families would live on less to have more of Dad.

As couples become alienated from each other, husbands find more satisfaction in work and the work relationships.

3. "I Can't Afford to Pay my Tithes"

Tithing is an outward sign that you acknowledge God owns it all. You really can't afford not to pay them, it's too clear in Scripture.

4. Lack of Money

Normally, it is not a lack of dollars but a lack of management of the resources we have. When we have to overwork or put a spouse to work because we overspend and live beyond the normal means, that is wrong. More money won't help, that income will also be spent and you'll only need more. (Eccl. 5:10.)

5. The Ostrich Syndrome

False supposition that debts and expirations won't come, they won't matter. It's easy to lean on others to bail us out of our own irresponsibility: extended family, gov't., church, etc.

TABLE 1:

Simplistic View of the Division of Income:

Take a sum of money and divide it this way. The lesson is in establishing priority, good stewardship. Should we save? If we are gone in the long term, the world can have it; if we are here, I could use it!

1) Tithe: Outward expression of your belief that He owns everything. (Mal 3:8)

2) Govt: Matthew 22:21 (Romans 13:1-8)

3) Savings to spend and to save (Long term vs. short term.)

Social Security: Designed as a supplement to your retirement income, not a sole means of income. The creation of IRA's, 401's, 403b's, Keough's, etc. were the government's way of saving yourself, with tax advantages. "Don't depend on SSI."

4 & 5) Living on 80-90% of "spendable" income – goal is to live on less than 100% of SI Don't treat this like a "diet" – gain, lose, gain, etc. Think of your self as a steward, you have a measure of control and knowledge over the assets of another and a subsequent responsibility to handle it correctly.

2 Kings 4:1-7

God turned this situation around, but none of us would want to leave our family in danger of being sold out. (life is fleeting!) The ideal is to save a little of what we earn, to borrow less.

Nehemiah 5:1-13

Mortgaged everything to survive and their children were in bondage.

SHOW.US.THE.FATHER.IT'LL.SATISFY 56-0422 E-19 ... Well then the rest of it, put it in foreign missions... Then when it's got enough built up there, enough momentum built up, I can go overseas and preach to them poor little naked, starving, heathens, and things, and see them led to Christ. Then I know I'm just a steward of God's money and I got to give an account for what I do with it. And I know then it isn't given out to something to be rode around and taken on safari trips and things like that. I know it's done gone to the Kingdom of God. And then when I answer it'll be the best that I know how to do. Because I take the money and preach the Gospel with it to the heathens.

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DOOR.TO.THE.HEART HARRISONBURG.VA 58-0316E E-11 What do you think Oral Roberts runs a day? It was the last I had heard of about seven to eight thousand a day. Billy Graham's is so many thousand a minute when he's on his broadcast. Now, Oral Roberts would like to come to some of these little places and hold revivals. Oral Roberts is a real good brother.

E-12 But you see, God knew that I didn't have intelligence to take care of a program like that. Oh, my. Television and everything else, I couldn't stand it, if I had to, you know, go out and take up money, and with that much responsibility, I'd go wild. So I just couldn't do it. And then he'd like to come to little places... I just held a revival in a place that held twenty people. But you see, I'm not out much expense. Now, the way I do it, I just wait on the Lord, and if He tells me to go to a place that's got twenty people, I'm not under no obligations to the world, or to the radio, or anything, so I couldn't go; and so I just go hold a revival.

E-13 And then if He wants me to go to Africa, India, or something like that, and preach to a half a million, He always has somebody to pay the expenses. I just set back and do what He tells me to do, get along fine. So I like that. God knowed I didn't have the intelligence that Oral Roberts and them's got. See, Oral Roberts is a college graduate, four years of psychology. So you can tell he's a smart man. And I'm not smart enough for that, and the Lord knew it.

**NOTE: All Bible verses are from the King James version.
All quotations, unless noted are by William Branham.**