**The Establish Book Session 5 Notes**

This week we are looking at the fifth practise: Handling Money Wisely!

**Discuss:** If I gave you R1000 what would you do with it?

**The Spender:** There are two kinds of people in the world – for one money burns a hole their pocket and they have to spend it as soon as they get it.

**The Saver:** For the other, money is something to put away and let it build into a sizeable amount so they can buy something they really want that costs more.

**Money From the Sky:** I grew up with a mom who believed that her ship would come in one day and we would be rich – she entered all kinds of competitions – Edgars use to run a luck draw competition that and a big payout – she never won a cent and we are still waiting for her ship to arrive in the Durban harbour!

**Luck is not the Answer:** You can’t live your life hoping that the roll of a dice will bring your wealth. We play a dice game at home called Farkle – and it is all about greed – you will either get a lot more points or go bust depending on whether you choose to roll again or stick. 95% of the time we end up with a Farkle!

**Lotto is not the Answer:** It has even less odds than playing dice!

**You May Say:** *“If I won the Lotto I would never work another day in my life.”* – Oh yeah?

**Tell it to these Lotto winners:** (1) Ken Proxmire won $1m, but filed for bankruptcy and works as a machinist. (2) Willie Hurt won $3.1m, spent his money on divorce and cocaine – is now broke! (3) Evelyn Adams won the lottery twice for $5.4m, today she lives in a trailer. (4) William Post won $16.2m, now lives on social security and food stamps. (5) Janita Lee won $18m, filed for bankruptcy 8 yrs later with $700 left!

**You May Say:** “If I was a millionaire I would be really, really happy!” Oh yeah?

**Tell it to these rich guys:** “I was happier doing a mechanic’s job.” (Henry Ford); “I have made many millions, but they have brought me no happiness.” (John D Rockefeller) - The wealth they dreamed would bring them happiness brought them nothing but misery.

**You May Say:** “If I can just go shopping I’ll feel great!” Oh Yeah!

**Until Buyer’s Remorse Hits!** That unhappiness you feel after you have made the purchase.

**The Bible says:** “Whoever loves money never has enough money; whoever loves wealth is never satisfied with his income.” (Eccl 5:10)

So does God hate money and want us to be poor???

God wants to bless you – so you can be a blessing to others!

Many godly people in the Bible were rich: David, Solomon, Job!

But hang on, doesn’t the Bible say that money is the root of evil.

Actually it says that the LOVE OF money is the root of evil – and not money itself!

We are going to look at three simple, but important guidelines, for handling our money wisely!

**1. God Owns Every Thing**

**The Bible says:** “The earth is the Lord's, and everything in it, the world, and all who live in it.” (Psalm 24:1)

**The Steward and the Owner:** There is a difference between a steward and an owner. The word steward is not a common word today, but it is an important word to know.

**What is a Steward?** A steward is someone who is hired to look after someone else's property. It could be a butler, a domestic worker, a maintenance guy (like Frank at church), a gardener, etc. In Harry Potter, Hagrid is a steward.

**Two Ways to Handle Our Money:** (1) How much of God's money will I use for myself? or (2) How much of my money will I use for God.

**The Playground 1:** We live on God’s playground. Everything exists to extend his kingdom on earth.

**The Playground 2:** The devil, greed and complacency breaks the equipment and it spoils our fun.

**The Playground 3:** But we can defeat the devil, overcome our greed and rebuild the park.

**2. Give To God First**

**The Bible says:** “Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing.” (Proverbs 3:9)

**Challenge:** Are you giving what's right, or what's left? (2 Corinthians 8-9)

**3. Enjoy the Rest Wisely – How do we do that?**

**Spend Some…Wisely!** Is that really what I want to spend my money on. Is money controlling me? Is God cool with this purchase?

**Give Some Away:** Give to people who are in need!

**Put Some Away:** Keep some for bigger purchases that you can’t afford right away! It is called delayed gratification!

**Save Some:** To live on later!