

I. Introduction

- a. We've said that God's ways of handling money work. But as they work, they also raise some important questions:
 - i. How do I keep wealth from ruining my life?
 - 1. You don't want to become the person who goes crazy just because you've gained some wealth.
 - ii. How do I keep wealth from ruining my kids?
 - 1. Dave mentions that there are two types of rich kids: those who are messed up and those who are not.
 - 2. None of us want our kids to become the next reality star whose life is out of control because they don't know how to handle money properly.
- b. Prosperity can lead us down the wrong road. If we aren't careful, we can find ourselves in a whole lot of trouble in a short amount of time. That's why we need a biblical pattern for how wealth is supposed to work in our lives.
 - i. We need guidance so that the wealth God provides becomes a blessing for our families—not a curse.
 - ii. "I call heaven and earth as witnesses today against you, that I have set before you life and death, blessing and cursing; therefore choose life, that both you and your descendants may live" (Deuteronomy 30:19).
- c. The biblical pattern moves us through a process called "Now, Then, Us, Them." It takes us from a place where we are focused on our immediate needs to a spot where we can give generously to meet needs around our neighborhood and around the world.

II. Now

- a. "Now" is when your head is down, and you're focused on getting through each day.
 - i. This is the stage where many people are living these days.
 - 1. They move from "Thank God it's Friday!" to "Oh no, it's Monday!"
 - 2. It's hard to enjoy life because they are so focused on making a living.
 - ii. While you're living in the "Now," your primary focus is on taking care of your family. But that's okay because from a biblical perspective that's what you're supposed to be doing at this stage.
 - 1. "Anyone who does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever" (1 Timothy 5:8).

2. You need to care for those closest to you. Never let anyone try to guilt you into letting other priorities come before your family.
- b. This is the stage where the biblical foundations for handling money really take root: getting out of debt, staying on a budget, living on less than you make, saving as much money as you can, and giving as generously as your circumstances allow.
- c. When you follow the basic principles, you start to find some margin and can breath a little bit. As you do, your head comes up and you can start to look ahead to the future.

III. Then

- a. “Then” is when you start looking toward the future. As the weight of the “Now” starts to lift, you recognize that there is more than what’s going on right now. You can start developing a vision for the future.
 - i. You develop a future focus.
 1. “Where there is no vision, the people perish” (Proverbs 29:18).
 2. “In the house of the wise are stores of choice food and oil” (Proverbs 21:20).
- b. Once your family is secure and you’re starting to gain some confidence, you can start planning for the future. You can start investing for retirement and saving for college funds.
- c. Some people think they are living by faith when they are really flying by the seat of their pants—just living on the edge and claiming to trust God. But that’s not faith. That’s irresponsibility. Real faith involves creating a plan, thinking about what can be done, and pursuing a vision.

IV. Us

- a. Once you set in motion your vision for the “Then” in front of you, your peripheral vision allows you to see something better for your family. As your vision continues to expand, you begin to think about the kind of legacy you are building for the next generation.
 - i. “A good man leaves an inheritance to his children’s children” (Proverbs 13:22).
 - ii. We are all building a legacy. To build a legacy that makes a positive difference in your family, you must be intentional about training your children to handle God’s wealth.
 1. “Train up a child in the way he should go, and when he is old he will not depart from it” (Proverbs 22:6).

2. You have to prepare them to pass their own positive legacy to future generations—like a runner passing a baton in a relay.
- iii. During the “Then,” you start to see what you can do to change your family tree.
 1. You can break free from bad habits and bad decisions that may have been crippling your family for years.
 2. SPEAKER: Dave talks about his great-great grandfather’s Bible and how he spread the gospel after the Civil War. If appropriate, share a story from your family history. Emphasize the power of a legacy and encourage your audience to begin building a legacy for their future generations.
- b. You can’t just leave money to dysfunctional, immature kids because it will ruin them. You need to put safeguards in place. There are three main “lenses” that provide safeguards for your family.
 - i. The Lens of Magnification
 1. Money makes you more of what you are—it magnifies the person you are. So, if you’re a jerk without money, you’ll be a bigger jerk with money. If you’re generous without money, you’ll be incredibly generous with money.
 2. You have to be careful about the person you become because that will be magnified with money.
 - ii. The Lens of Ownership
 1. God owns it all. We are managers. “The earth is the LORD’s, and the fullness thereof” (Psalm 24:1). Whatever you are in charge of (regardless of the amount) belongs to Him.
 2. Recognizing God’s ownership allows you to keep your possessions in a proper perspective. It’s much easier to handle someone else’s money and property.
 3. This attitude lets you handle money wisely for God’s glory without having it mess you up.
 - iii. The Lens of Community
 1. You become like the people you hang around, so be careful about whom you spend your time with.
 - iv. Once you align your own life with these lenses, you need to apply them to other relationships in your life.
 1. In marriage, you need to remember that couples can’t heal hurts with money.
 2. In parenting, make sure your kids understand that God owns it all and make sure they carefully choose the people and friends who surround them.

3. With extended family members and others, maintain proper boundaries to protect your legacy.
- v. Generational handoffs
 1. Some people today think that it's better for Christians to give all their wealth to non-profits instead of handing it off generationally to their family members. But the Bible shows that we shouldn't hesitate to pass our resources to our family if those individuals are trained to handle it well.
 2. David and Solomon (1 Chronicles 22:14-16)
 - a. One prime example of a positive generational handoff is the story of King David and his son, Solomon.
 - b. David couldn't build the temple, but he provided the money for Solomon to build it.
 - c. In today's money, David contributed \$21 billion.
 - d. David understood that his resources were God's resources. He knew he could trust Solomon, so David didn't hesitate to give his son the money he had saved for the temple.
- vi. In building a legacy for your family, you have a choice to make. You can choose between blessings and curses (Deuteronomy 30:19).
 1. The difference between blessings and curses, life and death, is the decisions you make during the "Us" stage. Your choices today will establish a direction for your children to follow.
 2. Choose life so your family can make a difference for years to come. You can create a legacy that will outlive you and that will make an impact for the kingdom of God that can stretch for decades.

V. Them

- a. In this stage, your vision broadens. Your vision for your family is in place, and God allows you to see other needs that you can meet.
 - i. "God loves a cheerful giver" (2 Corinthians 9:7).
 - ii. These needs can be down the street or around the world. The key is that you respond to God's leading and give generously to meet the needs of others.
 - iii. Margaret Thatcher once said, "No one would remember the Good Samaritan if he only had good intentions. He had money as well."
 1. Poor people can't meet the financial needs of poor people. You have to build wealth and let God use you to fulfill His plans with His resources.

- iv. Each Sabbath, Jewish families observe a special ceremony known as the Havdalah (*Thou Shall Prosper*, by Rabbi Daniel Lapin, p. 153).
 1. During the Havdalah observation, a member of the family pours wine into a cup placed in a saucer. The one who pours allows the cup to fill and even overflow the lip of the cup. This lets some of the wine collect in the saucer below.
 2. In the ceremony, the cup represents the resources dedicated to the family. So, filling the cup represents a commitment to make sure all of the family's needs are met during the week to come.
 - a. We work with God to determine how big our cup should be. We don't want it so small that our family's needs don't get met. But we also don't want it to be so big that we become selfish and self-centered.
 3. Meanwhile, the overflow that runs into the saucer represents resources dedicated to meet the needs of other people. While the cup is filled, some of what God has provided is set aside to minister outside the family.
 4. While we meet the needs of our family, we can plan for some "overflow" that will allow us to minister to others for God's glory.

VI. Conclusion

- a. Now, Then, Us and Them give us a biblical framework for handling money. This process can bless our own lives, the lives of our family members and the lives of others. It will make a difference now and for years to come.
- b. The Bible says that God blessed Abraham, and that He would use Abraham to bless the world (Genesis 12:3). We are also blessed so we can be a blessing to others.