

James MacDonald: 3 Enemies of Triumph over Treasure

<http://www.walkintheword.com/>

Heard on March 2 & 3, 2009 – 94.7FM by: Crown Financial Ministries

<http://www.crown.org>

We're bringing you a message today from Dr. James MacDonald, pastor of Harvest Bible Chapel in Rolling Meadows, Illinois. Pastor McDonald has a radio program called *Walk in the Word*. I know you'll be blessed by it.

Proverbs 22:7 tells us, "The rich rule over the poor, and the borrower is servant to the lender." (NIV)

You can't get to a place of financial freedom, financial victory, and joy until you break the bondage of wrong thinking.

There are three enemies of triumph over treasure. Let's take a look at them today.

#1. Debt

Debt is created when you purchase beyond your ability to pay, spending more than you make. When it's done year after year, it becomes a lifestyle that seems normal. That's where our society is today, but it wasn't that way 50 years ago. Back then, if people didn't have the money, they didn't buy something. Credit cards have become the easiest way for people to become enslaved to debt. Here are the symptoms of slavery to debt:

- The required monthly payments to debt are more than 30% of your income
- Using savings for daily expenses
- Using a cash advance on a credit card to pay other debts
- Not knowing how much you owe
- Calls from creditors and collectors
- Fighting in the home about money

The number one reason people have financial problems is that there is a change in the borrower's ability to pay. People are over obligated and when there's a job change, it can have devastating consequences. Here are 3 guidelines for permissible debt:

1. The item purchased is an asset with potential to increase in value or produce income
2. The value of the item is equal to or greater than the amount owed against it
3. The debt is small enough that there's no potential for financial strain during hardship

Here are some financial principles to live by:

- Everything belongs to God
- Tithe
- Save as much as possible, at least 10%
- The first month you can't pay off the balance on your credit card, stop using it, if you can't pay off the next month, cut the card up

#2 – Dishonest gain

The covers not only illegal or unethical behavior but also gambling. The biblical way to gain income is to work. Hard work honors God.

Chuck's closing thoughts:

You can't build wealth or enjoy prosperity by using debt. You can't borrow your way into prosperity whether you're an individual, company, or **government**. That's a lie of the enemy.

We need to seek to influence the people setting economy policy for our country. They're now trying to throw money at our failing economy and most of it is **borrowed**. We're setting ourselves up for a major problem in the future.

There should be a sense of urgency for all of us to stop borrowing and get out of debt. People are always looking for a short cut, but there isn't one. The Biblical plan for wealth is **work**. If you're willing to work hard as unto the Lord, you don't have to be worry about your needs being met.

No matter what business you're in, there will be a way to take care of your family, but if we try to use debt or dishonest gain, it will lead to more debt and problems.

Day 2

You need to have a sense of urgency about **obeying** the Lord. The consequences of disobedience can be dire. Don't just be a **hearer** of God's Word, take action on what you hear.

Followers of Christ will have their needs met even if the economy continues to decline. I'm not trying to be a "doom and gloomer" but we have economic problems that will be difficult to overcome. There is hope, God is in control, but don't be lulled to sleep even if the markets improve and it looks as if the recession is over.

Use this opportunity to get your financial house in order. This is also an opportunity for revival, for people to turn their hearts to the Lord. The object of God's financial principles isn't so you'll have more money, but so you'll have a more intimate relationship with Christ. Jesus is the author of the Bible's financial principles. He wrote them so you would know who He is.

James McDonald:

Dishonest gain is out of control in our society. It seems normal, the only way to keep up. It's impossible to triumph over treasure unless you are completely honest in your financial dealings.

The story of Achan shows us that there are 3 consequences of of dishonest gain:

Your finances will **dwindle**
Your family will **disintegrate**
your life will end **prematurely**

#3 – Distraction

Money can be very distracting. If riches increase, do not set your heart on them. Money can distract you from what matters, what is lasting.

Money can be a good thing. If God has blessed you with it, be a good steward and use it for His kingdom. The more money we have, the greater our tendency to believe we don't need God. It's okay to have money, but not for it to **have you**.

We are the followers of Jesus Christ and should be living for Him, His glory, and His kingdom. We're studying His principles from His Word. We can't separate the principles from Him and our ultimate accountability before Him.

Jesus is the only hope for fallen humanity. The goal is not to take the Bible's financial principles and only get your finances in order. All we do is for Him and in His strength. A deep, personal relationship with Jesus Christ is what fuels victory in finances or any other subject.

I challenge you to memorize 1 Chronicles 29:11-12:

Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all.

Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. (NIV)

Chuck's closing thoughts:

The three enemies of triumph over treasure are debt, dishonest gain, and distraction. Satan usually exploits the soft spots in your life. Keep up your guard, watch for him, and keep him from taking you captive with his ways.

I encourage you to sign up for a Crown [Small Group Study](#). The study that changed my life and the lives of many others.

Memorize the verses mentioned today and meditate on them. God is in control of everything. Ask Him how you can apply [1 Chronicles 29:11-12](#) to your life.

Many people think they provide for themselves, but it is God who provides. Get actively involved in teaching others God's financial principles. Those of you who have had your lives changed by God in the area of finances should look to help others by starting a small group study in your neighborhood or church.

Another option is to become a Crown [Money Map Coach](#). Do something to multiply God's kingdom with what He has given to you.