



## ***The Five Uses of Money*** First in the “Biblical Stewardship” Series

**John Fisher**

**President of Fisher Precious Metals**

**Alternative Investment Consultant & Qualified Kingdom Advisor**

Hi, I am glad that you are with me here today. My name is John Fisher. We are going to talk today about “*The Five Uses of Money*”, which is very near and dear to my heart. You will find out some of my experiences of going through the journey of money, of Biblical money, what the LORD has to say about it and how He has grown my life and my faith in this arena. Some of the things we will talk about today may touch a nerve. Some of these things you may not necessarily want to hear, but you will be glad you have had heard them. If you will just stick with me, I promise you that in the end I will share my own personal experience and much of my own testimony as it relates to what the Bible says about money, my personal journey about money and what the LORD has done in my life. And, I may interject as we go along how these uses of money—proper or improper—might also affect your health, your Biblical health. So, let’s get started.

I have outlined five uses of money. These may not be exhaustive but they are certainly encompassing. They are 1) Giving; 2) Saving; 3) Spending; 4) Reducing Debt and 5) Investing.

To begin with let’s use as our premise, Deuteronomy 8:18. There the LORD says, *remember the LORD your God for it is He who gives the ability to produce wealth*. When it comes to anything financial, it is important to remember where it all begins. It is the LORD God the Bible tells us Who gives us the ability to produce wealth. At times we may think to ourselves, *I have worked so hard*, or *I have finally got the right job*, or *I have got such and such education*. But, when you really back it down, how was it that you acquired such education? Where did the money come from? How was it that you were given sufficient intelligence to even earn that degree? Why were you born on one side of the tracks and not on another? Why were you healthy as a child? Who developed your interests? Who planted the seed? So much of it comes back to what the LORD did. Let us never forget that ultimately it is by the LORD’s favor that we are given the ability to produce money.

So what does He say about giving? In Psalm 24:1, the psalmist tells us that the earth is the LORDS and everything in it, the world and all who live in it; the entire earth is the LORDS, everything in it and all who live in it. So, He owns everything. If you believe that, if you indeed believe that the Bible is true and that He says that everything is mine, I own everything and I own everyone in the world, then what are we to do with that? When you look at giving, all giving really is when it comes right down to it is an acknowledgement of the fact that what you have is not yours. It is Gods. And you are simply giving a portion back to Him.

Luke 6:38 says, *give and it will be given to you, a good measure pressed down, shaken together and running over will be poured into your lap. For with the measure you use, it will also be measured back to you.*

Think about that for a moment. How we give is exactly how it will be given back to us. I think that there is even an argument that could be made here that the LORD has set up His idea of giving in such a way that we can be self centered in our giving even; that we can give with the promise of receiving and in fact, even receiving a good measure more, pressed down, shaken together and running over. For me, that really interests me a lot. That catches my attention. It causes me to think that if He is asking me just to give a portion back of what I didn't earn or deserve any way, that in so doing He was in essence going to cause my cup to run over. Isn't that exciting? When you think about it, isn't that a wonderful promise? We have to stop and ask ourselves then, then why don't we do that? Or if we are doing it, why don't we do it to a greater degree? Is the promise really true?

In Matthew 6, Jesus says, *do not store up your treasures here on earth.* And again, remember, all of our treasures that we do have here on earth have come only because of Him, and because of His favor. So what He has given us He is telling us not to store up here on earth where moth and rust can destroy and where thieves can break in and steal. But, to store up for yourselves, for me, for you, store for ourselves treasures in heaven where moth and rust do not destroy and where thieves do not break in and steal. Of course, for where your treasure is there your heart is also.

An important thing to note in this verse is that He is telling us to store up for ourselves treasures in heaven. He is telling us that whatever we are given here, why don't we send it on to heaven? Why don't we invest it in terms of what is going to be waiting for us in heaven for us to enjoy? That our treasures will be waiting for us in heaven. That is another area. When we really think about it, that can get us very excited about giving here on this earth for this short time we are here, it is but a vapor; that we will be able to enjoy for an eternity in heaven. Another place in the Bible it says that those treasures can be multiplied 30, 60 and 100 fold for eternity.

What does it matter if we don't give? What impact does it have if we don't give here on earth? Well, if we don't give or we don't give sacrificially, then what we are really saying is that I can do better with what God has given me than what He could if I gave a portion back to Him. Or we are afraid that we won't have enough; or we're concerned that we can't trust Him. There is a lot of worry that goes around money and a lot of it can manifest itself in our health. One of the greatest ways to alleviate worry is to let go, to open up your hands, to give and let some of the resources God has given you flow back out. In so doing, you can't help but trust in what He is going to do with them. You can't help but say there is a force, there is something greater than me that I can give to. It is actually very freeing.

Let me share with you a personal experience....a personal testimony that I have had in this area of giving. I became a Christian in 1982. And I attended church faithfully all through the years. It wasn't until I married Lynn, my wife, in 2002, twenty years later, that I became a giver. Up to that point I had only been a tither or a "tipper", some people would say. I would give a little bit here or a little bit there, sometimes I would feel a little bit guilty and I would write a check. But, I wasn't tithing, I was tipping. I would give the LORD a little bit of my leftovers now and again. I had a check in my spirit about it, I knew it, but I never really dealt with it.

When Lynn and I got married, Lynn had been a tither from the moment she became a Christian. When I got married to her, I became an instant tither like it or not. I am so thankful now because honestly so much of my own personal spiritual growth has come out of my maturing as a giver; first as a tither. Honestly, first as an obligatory tither and then as a joyful tither and now as a giver over and above the

tithe. As I look at my personal Christian growth in these last years, in some way it can all be attributed to or tied back to when I overcame that hurdle and matured in the area of giving in my walk with Christ. I tell people all the time that it was all because of my wife and her encouragement and for that I am so thankful.

Let's talk a little bit about saving; giving and then saving. When I think of saving one of the first things I think of is living on margins. Maybe some of you have read or seen the book, *Margin*. It talks about how can I live a portion of my life so that I have room to breathe, room to relax, I have money left over at the end of the month, I have time with my family, my children, for my church or whatever else there might be that you have a margin or a buffer around your life. So that you are not pushing everything to the edge and certainly savings is a part of that.

Savings allow you and I to respond to God's call. A big reason why many people cannot respond to the call for a short term missions trip, to support an individual in raising funds, for being able to give back to the church, give back to the LORD's work, or to prepare a church ministry is that they have absolutely no savings. They have no margin. Every dollar is taken up. In Proverbs 22:3, the Lord tells us that a prudent person foresees danger and takes precautions. If we don't have any savings, what happens if there is a hole in the roof, something wrong with the car, or someone develops a serious illness that isn't covered completely by insurance? Or, a friend or family member needs some help? A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences. Going blindly on is much like the (photo) ostrich that sticks its head in the sand. If it wants to avert danger or it doesn't want to face reality, it simply sticks its head in the sand. But that is not prudent. It is not looking forward to seeing what might possibly be coming.

So, saving... Proverbs 21:20 says the *wise man saves for the future but the foolish man spends whatever he gets*. Where is your focus? Is it in the today or is it looking out and preparing for the tomorrow? In actuality it really has to be both. But, it can't be all one. For too many people it is the today. And foolishly we waste our time, our money, our focus, our attention only on today. Yes, we are to live for today, but we are to look for tomorrow. The wise man saves and prepares for the future. Again, saving allows us to respond to opportunity; an investment opportunity, the need of someone, or something that the LORD puts on our heart. We can't do that if we are living hand to mouth and have not saved resources.

The flip side of saving is, of course, being in debt and the importance of reducing debt. In Proverbs 22:7 says that the *rich rules over the poor and the borrower is slave to the lender*. If you have ever been significantly in debt (or you may be in debt even right now). If you are, you can probably relate to how it literally feels like an albatross around your neck; like you are dragging a ball and chain; and if the debt is large enough how you are drowning and you can barely keep your head above water. Is that what the LORD would have for us? Certainly not!

The borrower is a slave to the lender. Whether it be Visa, MasterCard or even a mortgage or any other source of debt, we have to abide by the terms of the lender. And, we agree to do so when at some point we sign saying such. In Psalm 37:31 the Bible says that the wicked borroweth and payeth not again. One of the things that might be getting in the way possibly of your financial progress are debts that might not be repaid...if this is applicable to you. If you have a debt that you haven't paid from a credit card company, if you have had a bankruptcy, if you have had deferred payments where you are in credit collection, think about how that might impact your entire life. Not just this debt with this company that you borrowed from, but even in terms of your relationship with the people around you and how it is affecting your family, your relationship with the LORD, and your witness amongst people in our community.

*The wicked borroweth and payeth not again.* If you have had a bankruptcy and you have not repaid that debt, I would encourage you strongly to get on your knees and ask the LORD what it is that He would have

you to do about that. It is only thing to have negotiated debt with your lenders and to have reached mutual agreements. But it is another thing to have declared bankruptcy for a debt and not made those debts whole. The minute a person goes into debt he or she loses a portion of their freedom. They become a servant to the lender and the rich rule over them.

Let's talk a little bit about spending. We talked earlier about giving and about the fact that the LORD gives us everything that we have. We really don't deserve anything. It is by His grace. He makes us stewards over all that He gives us. Even all that we might have control over, that of our employers, or that of our family or maybe some position in the church or something. But here in terms of spending, we all have to spend money to live. We all know that. There is gasoline, transportation, there is shelter, food, and all of those items. And each and every one of them is a stewardship decision. How much should I spend at the grocery store? Do I really need this? Can I really afford that? What kind of a car should I drive? Should I have a payment? Should I buy a used car? A new car? Pay cash? Take out a loan or lease or something? At every step of the way every spending decision is really a stewardship decision.

Fortunately, the LORD tells us in James 1:5 that if any of you lack wisdom, let Him ask God who gives generously to all without reproach and it will be given to Him. Have you ever had one of those decisions...that is like, gosh...I don't know what I should do about this car...I really like this car but this one is less expensive; and what if it breaks down...but, then a new car has a warranty... Have we really stopped to ask God—and done it consistently—what it is that He would want us to do? Because He is really the one who is going to protect us in any of those decisions depending on what decision it is that we make. In His permissive will He will allow us to make many different decisions...in His permissive will. But, He may have one decision that is especially right for us in the moment as in James 1:5. Let's make sure to ask the LORD what He would have us to do in each of these spending decisions.

By the same token, in Luke 12:15, Jesus said take care and be on your guard against all covetousness; for one's life does not consist in the abundance of his possessions. Being covetous... wherever you and I live there are always people around us that have more and better. They have nicer clothes, a nicer car; they have a cuter family, they have a nicer home, they live at a better address, they might go to better schools and they take nicer vacations...you name it, right? There is always those around us that have what the world would consider more or better. Yet, for some reason the LORD knows exactly what He wants for us. Provided that we seek His will, that we live in obedience to Him, He has a place exactly where He wants us and it may not be at the level of those people around us. The world would tell us that what they have is what we should have or that what they have is what we actually at times need. We have to be on our guard against that type of thinking because it is there that Satan can easily attack us, can easily drive a wedge even between a couple about what is really a need and what is really a want. We have to be on guard all the time.

Another thing about debt...I would encourage you if you are in debt to get out of debt as quickly as you possibly can. There is a number of good ministries that exist out there to help facilitate that, but you will feel the weight lift. It will take sacrifice. It was easy to get in, but that doesn't mean it will be easy to get out of debt; but it is possible. You will feel the weight lift and it will allow you to respond to a greater degree to what the LORD has for you. And, finally, in Proverbs 33:27, 28, it says *do not withhold good from those to whom it is due when it is in your power to do it*. If you can pay someone, if you can pay a lender, then pay them. Don't wait until the last minute, the last day or hour...do not withhold good from those to whom it is due when it is in your power to do it. The verse goes on to say, *don't say to your neighbor, go, come again tomorrow when you have it with you today*. Pay your bills promptly. Pay your obligations promptly. Pay your debts promptly. If you owe someone money, family members, friends or whatever, pay them promptly.

Finally, let's talk about investing. But, before we touch on investing, let's just go back and do a quick review. Remember Deuteronomy 8:18? It says, *remember the LORD your God for it is He who gives you the ability to produce wealth*. That is where it all begins. It all begins again with the LORD giving each one of us, you and I the ability to produce wealth; wealth, being a relative term for whatever you and I produce through the help of the LORD. Because of the LORD, we're first instructed to give. We're to bring the first fruits into the storehouse. It is a very clear instruction in the Bible, it is all throughout the Old Testament and it is substantiated in the New Testament in Matthew 23 where the Lord instructs us to bring the first fruits or the tithe into the storehouse. It is the very first thing we should do every time we get paid. If you are paid weekly, monthly it is the very first thing that we should do. And then we are to give over and above to people in need, for alms, for offerings as the LORD lays the burden on your heart.

And then we are to save. Saving is what creates margin. Saving creates the ability to respond to the calling of God. Saving creates the ability to seize opportunities that might be presented to you. Spending: each financial decision involves in some way spending. You will allocate money somehow, some way. The LORD tells us that if we don't know, to ask in James 1:5 and He will give to each of us generously in answer to our questions. Reducing debt will lift the burden that the LORD does not want us to carry; that of being in debt; even secured debt or debt that is collateralized like a home. We have seen people in homes who have not been able to pay off their debt even though they have home because it has decreased so greatly in value. So debt reduction and debt elimination...when that is all said and done we have opportunity to invest.

If we have been prudent with our monies, if we have lived below our means, if we have kept our lifestyle in check and in balance there may be monies left over that the LORD has given us that we can use to invest. We see so many Ponzi schemes where people are trying to get rich quick. It has always been the case that individuals want the shortcuts. They want to get rich quick. It is a temptation for you and I. It is a temptation for the world. It is a temptation of Satan. We are told in Proverbs 28:20 that *a faithful man will abound with blessing but he who makes haste to grow rich will not go unpunished*. There are no get rich quick schemes, techniques or avenues. They all sound good and sound like they are going to work, but they don't work. Rather, we are to surround ourselves with counselors (Proverbs 15) to obtain wisdom and advice from those who see what we can't; from those who aren't caught up in what we might be, in the enticement of some of these schemes.

In Proverbs 19 it says also *it is not good for a person to be without knowledge. He who hurries his footsteps errs*. To make a long story short when it comes to investments, is that it is the slow and steady plodding, it is being conservative, it is having good counsel, it is having multiple counselors, it is investing for the long term, and it is not getting caught up with the ideas of neighbors and friends who intend well but are caught in a scheme themselves. We are to divide our investments among many places as it says in Ecclesiastes 11. For you don't know what risks might lay ahead. We don't. We look in the future, we pray for the LORD's wisdom, but we don't know. We just don't know what will lie ahead.

Divide your investments, be conservative, have many counselors and watch out for greed. Greed will in the long run consume whatever it is that we have saved. Greed will always cost us in the long run. In Luke 12:15, Jesus was talking to His disciples. He said, watch out, be on your guard against all kinds of greed. Life does not consist in the abundance of possessions. I think that is a good wrap up for this investment part of our discussion. Greed will always be present, tugging at us...Satan and the world knows what gets our attention. And greed is one of those things. Fear is another. You have heard about investing...greed and fear are the items that really drive investment behavior. The Lord says guard against all kinds of greed. If we feel that desire welling up within us that should be a huge red flag that the world and the schemes of Satan are attempting to attack us in this arena and it is not of the LORD. And the LORD said it is not what life is about...the abundance of possessions and that was from Luke 12:15.

Well, let me conclude by telling you a little story about the points that we have just discussed: give, save, spend, reduce debt and invest. I grew up on a farm in Southwest Minnesota. My dad was a farmer. His dad and his dad before him were all farmers. We were probably about eight miles outside of town, a little country town of only 700. Life was very, very simple. And, it was very, very consistent. Each spring when the snow thawed and the ice dissipated, the ground started to dry and the frost went away, my dad would get out the tilling equipment, the tractor and first the discs. He would go all over the land with the discs. Then he would get the digger and go all over all the land with the digger. Then he would get everything nice and smooth with a drag. So he would go over the fields three times, just preparing them for what comes next, and that is the seed. He would plant the seed in the fields with a planter in nice even rows. After that he would wait for the seeds to germinate and grow.

When they were very young he would cultivate each of these rows very slowly for these small little seedlings. As they got fatter and bigger and taller he could go through the fields more quickly. At some point they would become too big for him to till any longer and he would just have to let them grow by themselves. He would wait and wait. There would be rain and sun and sometimes there would be hail. And sometimes there would be too much rain or flooding. Or maybe there wasn't enough heat and too much cold and the crops wouldn't grow. What could my dad do about it? Nothing. He really couldn't do anything about it...except he was a man of faith. He prayed.

I always remember this peaceful...when everyone else was worrying...my dad, he might have had some anxiety inside but from the outside he would always say, what can a man do about it? It is in God's hands. It is in God's hands. Then in the fall we came to the harvest period and there would be a bountiful crop. The weather had been good, there had been lots of sun and rain and we would have a bumper crop. Some falls it would be very paltry. There wasn't enough heat, not enough rain, too much hail, or maybe the bugs had gotten into the plants and the yield would be very, very poor. But no matter how the fall ended up, the same thing would always happen. And that was that Dad would start to prepare the ground again for the spring. He would cut off all the stalks from the corn that was harvested; he would plow the fields and turn all the dirt over upside down so there would be fresh dirt for the spring and he made sure that the fields were all prepared to go through the winter.

Years later what I really gleaned from all this is that when my dad started in the spring...well, really when he started in the fall...when he plowed the fields, there was going to be another year before he harvested. But, he was already starting when he plowed the fields and then he would just wait. And in the spring he took such diligence in preparing everything. He didn't know how the rest of the year was going to turn out. He didn't know if there was going to be enough rain, too much hail, too much rain, not enough rain, too much sun, not enough, insects...he didn't know. But, in faith he did what he was supposed to do and he was diligent. He tended his crops. He cultivated them when they were small and when they were medium. He was ready in the fall. All the equipment was ready and he showed up for the harvest.

I say all that to say that the whole process together...you couldn't leave out one component or one piece. To make the whole harvest work you had to have every piece of that whole scenario and you had to do every one well. So as you continue to embark on your own financial journey, start in prayer. The period between the fall and the spring, maybe, start in prayer. Acknowledge that it all comes from God and give back to Him, to His work or whatever He puts on your heart. If you have debt, do whatever you can, set out a plan to eliminate it. Seek help.

In your spending decisions, seek Him first for counsel. Ask Him what He would have you to do. He knows you need all these things. He can help you make the right decisions. Save so that you have some margin. Save so that it is not hand to mouth, so you can take care of opportunities and you can take care of anything that is unexpected that might crop up. And then, invest. Part of what you have left over, invest conservatively for the future. We don't know what the future holds, but in so doing, we're being prudent.

Well, as we come to a close, I want to thank you that we could spend this time together. And I want to leave you encouraged. I want you to know that there was a time in my life where I struggled with significant debt; and where I did not give let alone give abundantly; where I had little if any savings. I didn't really seek the LORD on my spending decisions. And, I had nothing left over to invest. I want you to know that it doesn't have to be that way. If you are going to start somewhere, start reducing your debt. Just start with the debt portion. Again, there are resources...potentially in your church or on the internet...about Christian debt counseling, or budgeting. Just start there. Just start with the debt piece and as you whittle away at it, you will experience tremendous encouragement.

If that is not you, if you have the debt part largely taken care of, then I want to encourage you to really look into your relationship with the LORD in terms of giving and giving back to His work. Malachi 3 gives us a wonderful, wonderful promise where the LORD even says we can test Him. He says, test me in these things and see if it is not true. So, for you, I would encourage you to test the LORD; if that is where you are. If you are not certain, if you are a little bit scared, go to Malachi and take the LORD's offer of testing Him.

Thank you and I look forward to going into each of these topics in greater depth on Biblical Health TV. I look forward to talking to you again, soon. Thank you.



*John Fisher is the President of Fisher Precious Metals, a professional Alternative Investment Consultant, and a Qualified Kingdom Advisor.*

If you would like to contact John, please do so through Fisher Precious Metals:

**Website:** [www.FisherPreciousMetals.com](http://www.FisherPreciousMetals.com)  
**Email:** [John@FisherPM.com](mailto:John@FisherPM.com)  
**Phone:** (800) 390-8576