

# INTRODUCTION

I have always appreciated the wisdom of the saying, “When all else fails, read the instructions.”

We live in a time when lots of things are shaking and more and more things are failing. We are at a unique time in American history and our personal history when we need real help, real hope, and real answers for the day-to-day realities we’re facing. We live in a financial and work world that is experiencing rapid and unprecedented changes.

Americans have spent years building financial houses that now resemble sand castles on the beach. For a long time many of our sand castles looked beautiful and kept getting bigger in the sunshine of the day. But strong ocean tides beyond our personal control are beginning to move in and our sand castles are beginning to crack and dissolve.

Jesus said in Matthew 7:24–27,

Everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat

against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash.

The truth is that we have not been hearing Jesus' words on finances, provision, and generosity in our churches. For many decades, most churches have been strangely silent about the 2,350 verses in the Bible on these subjects that affect our lives every day.

So, instead of building on the rock of God's Word, we've gone after trying to get a piece of the rock of the American dream. In recent decades, all the studies would show that Americans (including Christians) have built their lives on consumerism more than contentment, greed more than generosity, pleasure more than prudence, laziness more than labor, and debt more than diligent savings.

Our financial and career decisions haven't been guided by the Word of God, but more by Madison Avenue marketing, investment advisors, real estate agents, corporate pension plans, shopping malls, credit card companies, banks and mortgage lenders, car makers, the fashion industry, and government programs and policies. If we are honest with ourselves, we have to admit that strong ocean tides have begun to erode and crumble our houses of sand. It's as if we've built a financial house of cards and now someone is shaking the table.

In the book of Haggai, God's people had been extremely materialistic and had lived for themselves more than for God. So, God began to shake the economic system and reduced their ability to make money. He knew they had gotten their priorities all out of alignment and He wanted to get their attention to help them to refocus on the Word of God, to reconsider their financial practices, and to realign their financial priorities so they would begin to put

God first in their lives again. Here's what the Scripture says in Haggai 1:3–11:

The word of the Lord came through the prophet Haggai: “Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin?” Now this is what the Lord Almighty says: “*Give careful thought to your ways.* You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it.” This is what the Lord Almighty says: “*Give careful thought to your ways.* Go up into the mountains and bring down timber and build the house, so that I may take pleasure in it and be honored,” says the Lord. “You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?” declares the Lord Almighty. “Because of my house, which remains a ruin, while each of you is busy with his own house. Therefore, because of you the heavens have withheld their dew and the earth its crops. I called for a drought on the fields and the mountains, on the grain, the new wine, the oil and whatever the ground produces, on men and cattle, and on the labor of your hands.” (emphasis added)

As a nation, we have been living a materialistic, me-first lifestyle for a long time. We have been putting money in our pockets (sometimes lots of money), but our pockets have had holes in them and we wonder where all of our money has gone. And now in the sovereignty of God, He has allowed cold winds to blow over our economy, and the values of our homes have gone down, our investments have shrunk, our paychecks have frozen or decreased, and our pension funds (if we have any) are at risk.

This book was written to help you “give thought to your ways” and to consider God’s Word. God wants you to see and experience

Him as your Provider. God wants you to build your finances and life on the solid rock of His Word. God wants you to learn to become a generous person, and He wants to bring you help and hope for your faith, finances, family, and future. This book is filled with Scriptures that will instruct you and true stories that will inspire you. This is not a money management book, but rather a book that will help you manage your life under the *Lordship* of Christ.