

# 18 May 2023 – Mens' Meeting – Money

## • Intro

- I was headed down a path to talk about money and what the Bible says. Could not get any peace about it even though I had written a lot.
- Went out and mowed grass.
- Lord impressed on me....."Tell My people that I am their source."
- So I started over on this talk and will open my heart and tell another part of my story in how God has proven to be my source and show how He is challenging me to lean in further to Him being my source.

## • Foundational Scriptures

- Gen1:26-27 – <sup>26</sup> Then God said, "**Let us make human beings<sup>in</sup> in our image**, to be like us. They will reign over the fish in the sea, the birds in the sky, the livestock, all the wild animals on the earth,<sup>in</sup> and the small animals that scurry along the ground." <sup>27</sup> So God **created human beings<sup>in</sup> in his own image**. In the image of God he created them; male and female he created them.
  - We are the created and He is the creator.
  - This means we have no choice but to serve someone.
- We have a choice on who to serve.
  - Joshua 14:15(NLT) But if you refuse to serve the LORD, then **choose today whom you will serve**. Would you prefer the gods your ancestors served beyond the Euphrates? Or will it be the gods of the Amorites in whose land you now live? But as for me and my family, we will serve the LORD."
- Psalms 24:1 The earth is the LORD's, and everything in it. **The world and all its people belong to him**.
  - God owns it all and we are His stewards.
- I Cor 4:1-2 (NLT) So Apollos and I should be **looked upon as Christ's servants** who distribute God's blessings by explaining God's secrets. <sup>2</sup> Now the most important thing about **a servant is that he does just what his master tells him to**.
  - KJV – Steward
  - Steward - manage or look after (another's property)
- Luke 16:13 (KJV) No servant can serve two masters: for either he will hate the one and love the other; or else he will hold to the one and despise the other. **Ye cannot serve God and mammon**.
- 2 Peter 2:19 (NLT) They promise freedom, but they themselves are slaves of sin and corruption. **For you are a slave to whatever controls you**.

## • Back to my story - Childhood

- Grew up in rural Pennsylvania

- Dad worked at Grove Manufacturing (hydraulic cranes) and it sort of was the way Cat was in Peoria where many people worked there in the region
- Dad started out as a welder and worked his way up to where he was interacting with some of the top management.
- In 1982 during a recession, Dad was “laid off”. Years and years later the rumor was that he was fired for sexual harassment.....in the early 1980’s
- Things got tighter financially but never the threat of lack of food or shelter.
  - Dad built our house when we were kids and so it was relatively new....but never finished. We had a garden and got beef from my grandparents.
- In 1984 when I was 17, Dad took off with his girlfriend and left my mom to finish raising 4 boys aged 17,14, 8, and 8.
  
- At an early age, I wanted to have a family and my wife needed to be a stay-at-home mom. Therefore, I needed a good enough job to provide for a single income household. That swayed me towards engineering vs history which I also have an interest in.
- Got a mechanical engineering degree while working a part time job + Army Reserves.
  - Miracle #1 – Between mom, me, grants, and student loans – God funded my college. The college experience for me was WORK.
  - Mom had a HS education and immediately had to enter the workforce making barely over minimum wage.
  - Dad did everything he could to NOT financially support his children. He did not pay a dime of my college.

- **Adulthood**

- After college – Got a job at Cat. Moved to Illinois. Found a church. Met a girl. Got married. Had 3 kids.
- During this phase, tithing was taught in a more comprehensive way.
- I had always put something in the offering plate at church, but the principal of tithing did not take hold of me yet.

- **Side Bar Teaching - Tithe = 10%**

- Tithing was established before the Law of Moses, in the Law of Moses, and in the New Testament.
  - Abraham gave 10% of the plunder to high priest Melchizedek. Gen 14:17-20
  - Deut 14:22-29 – Bring first 10% of everything to the house of the Lord to supply those who do the work of the Lord. Obedience to bring the tithe and the Lord will bless your work.
  - Jesus reinforced the tithe...Matt 23:23 – Jesus told the Pharisee they should continue to tithe but not neglect justice, mercy, faith
  - Hebrews 7 – Believe the argument can be made that Jesus is our high priest in the order of Melchizedek. Abraham gave a tithe to Melchizedek. We are Abraham’s children because of Jesus. Therefore, it would be proper to continue to tithe.
  - Malachi 3:8-12 - Command to bring all the tithe to the storehouse and God will bless you in return

- <sup>8</sup>“Should people cheat God? Yet you have cheated me! “But you ask, ‘What do you mean? When did we ever cheat you?’ “You have cheated me of the tithes and offerings due to me. <sup>9</sup>You are under a curse, for your whole nation has been cheating me. <sup>10</sup>Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! **Put me to the test!** <sup>11</sup>Your crops will be abundant, for I will guard them from insects and disease.<sup>[a]</sup> Your grapes will not fall from the vine before they are ripe,” says the LORD of Heaven’s Armies. <sup>12</sup>“Then all nations will call you blessed, for your land will be such a delight,” says the LORD of Heaven’s Armies.
- Verse 11 KJV – Rebuke the devourer for your sake
- Verse 8 – Anything over the first 10% is considered an offering

- **Back to my story**

- As a single man and even young married man, we gave at church but often it was after the bills were paid and near the end of the month. (I got paid monthly)
- It was often not the 10%.
- I was taking a video class at a previous church from another ministry. The topic on this night was tithing and giving.
  - Lev:27:30-31 (NLT) <sup>30</sup>“One-tenth of the produce of the land, whether grain from the fields or fruit from the trees, belongs to the LORD and must be set apart to him as holy. <sup>31</sup>If you want to buy back the LORD’s tenth of the grain or fruit, you must pay its value, plus 20 percent.
  - The tenth was never mine because God’s (holy means set apart) and so I have been stealing from the Lord.
  - I had to make it right.
- I went back and pulled my tax returns from the first year I worked at Cat. I calculated 10% of the gross and added it up from 1988 to the current time which was about 1998.
- Then added 20% to that number. Didn’t have that kind of money laying around.
- We, my first wife Jennifer and I, went to the bank and took out an unsecured loan. Then presented that check to the church. Right or wrong – that is what we did.
- We wanted to be obedient and clean in the sight of God.
- To me, tithing and giving offerings is the foundation of God’s blessings in my life. The Word backs it up. My life experience backs it up.....you will never talk me out of this.

- **Not smooth sailing and happily ever after either**

- We tithed at the first of every month. We gave offerings. I took advantage of the investment plans at Cat. God continued to bless with merit raises and STIP (Profit sharing).
- We fought about money because there was rarely much left over at the end of the month. We sort of had a budget. We had car payments, house payment, PCS tuition, no college fund for the kids.
- Then – Jennifer gets killed in a car accident in 2008.
- Everything changes.

- On the financial side, years earlier when the kids were born, we took out life insurance policies on me and her (Outside of Cat's system). That infusion of a single chunk of money changed the financial trajectory of our lives.
  - Paid off the car loans (haven't had one since)
  - Set aside money to cover some of the kid's college
- **New Phase**
  - Started at Riverside in Feb 2010 and then got married to Karen in July 2010
  - One by one the kids graduated from PCS and that burden decreased and then went away in 2014
    - Miracle #2 – 8 months before Jennifer was killed. She became a part time librarian at PCS and the Kids got the staff tuition discount which was a nice chunk of change. PCS continued to give us the staff discount even though Jennifer was killed through when Jake graduated in 2014.
  - Karen and I went through the Dave Ramsey Financial Peace course at Riverside.
    - Opinion: People complain about the cost of the course, which is a little steep but the value of the information, if applied, far outweighs the initial cost.
    - Karen and mine financial experiences were different. But we were absolutely in lock step on tithing and giving offerings.
    - We evolved to a hybrid envelope system within an overall budget. She has certain responsibilities. I have certain responsibilities. It probably would seem clunky to a lot of people, but it seems to have worked for us.
  - It was also during this time that we started to branch out on giving offerings with more intentionality.
- **Side Bar Teaching - The tithe is holy to the Lord – But what about the rest of the money?**
  - 1<sup>st</sup> – WE WORK AND TAKE CARE OF OUR FAMILIES, including our bills.
    - 2 Thess 3:10 (NLT) Even while we were with you, we gave you this command: **“Those unwilling to work will not get to eat.”**
    - 1 Tim 5:18 (NLT) For the Scripture says, “You must not muzzle an ox to keep it from eating as it treads out the grain.” And in another place, **“Those who work deserve their pay!”**
    - 1 Tim 5:8 (NLT) <sup>8</sup> But those who **won't care for their relatives**, especially those in their own household, have denied the true faith. Such people are **worse than unbelievers.**
  - 2<sup>nd</sup> – WE PAY OUR TAXES – Just like Jesus did.
    - Matt 22:15-22 (NLT) <sup>18</sup> But Jesus knew their evil motives. “You hypocrites!” he said. “Why are you trying to trap me? <sup>19</sup> Here, show me the coin used for the tax.” When they handed him a Roman coin,<sup>19</sup> <sup>20</sup> he asked, “Whose picture and title are stamped on it?” <sup>21</sup> “Caesar's,” they replied. “Well, then,” he said, **“give to Caesar what belongs to Caesar, and give to God what belongs to God.”**

- Matt 17:24-27 (NLT) <sup>27</sup> However, we don't want to offend them, so go down to the lake and throw in a line. Open the mouth of the first fish you catch, and you will find a large silver coin.<sup>[a]</sup> **Take it and pay the tax for both of us.**"
- Romans 13:7 (NLT) Give to everyone what you owe them: **Pay your taxes and government fees to those who collect them**, and give respect and honor to those who are in authority.
- 3<sup>rd</sup> – WE ARE GENEROUS TO OTHERS – not an exhaustive list
  - Prov 11:25 (NLT) The **generous** will prosper; those who refresh others will themselves be refreshed.
  - Deut 15:10 (NLT) Give **generously** to the poor, not grudgingly, for the LORD your God will bless you in everything you do.
  - Psalms 112:5 (NLT) Good comes to those who lend money **generously** and conduct their business fairly.
  - Prov 22:9 (NLT) Blessed are those who are **generous**, because they feed the poor.
  - 2 Cor 9:6-9 (NLT) <sup>6</sup> Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. <sup>7</sup> You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully."<sup>[a]</sup> <sup>8</sup> **And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.** <sup>9</sup> As the Scriptures (Ps 112:9) say, "They share freely and give generously to the poor. Their good deeds will be remembered forever."<sup>[a]</sup>
  - 1 Tim 6:18 Tell them to **use their money to do good**. They should be rich in good works and **generous to those in need**, always being ready to share with others.
- Do you see the pattern – OBEY GOD and He will bless you and take care of your needs. HE IS YOUR SOURCE.
  - Luke 6:38 (NLT) Give, and you will receive. Your gift will return to you in full—**pressed down**, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back."
- System of Mammon (money)
  - Prov 22:7 (NLT) Just as the rich rule the poor, so the **borrower** is servant to the lender.
    - In the System of Mammon, EVERYONE knows that the borrower is servant to the lender. (Just try not paying your mortgage or your car payment)
    - Truth applies to EVERYONE at all times of history, to all peoples, to all government structures, to all races, to all genders, and it applies to those who follow Jesus and those who don't.
    - Trillions of \$\$ exchange hands because the borrower is a servant to the lender and pays interest to the lender. The lender is in charge.

- People who love money and all the sinful things it can buy are slaves to the system of Mammon.
    - 1 John 2:16 (KJV) For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, **is not of the Father**, but is of the world.
    - 1 Tim 6:10 (NLT) For the **love of money is the root of all kinds of evil**. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.
  - The System of Mammon wants to enslave you if you pursue the 3 basic sins in 1 John 2:16. Those 3 sins were present when Adam and Eve fell in the Garden of Eden (Gen 3).
  - Even without the bondage of various sin addictions, everyone knows that being in debt up to your eyeballs is bondage as well.
- The Flipside in the Economy of God
  - Prov 22:7 (NLT) Just as the rich rule the poor, so the **borrower** is servant to the lender.
  - Prov 19:7 (NLT) If you help **the** poor, you are **lending to the LORD**— and he will repay you!
  - Is God our servant?? Absolutely not. He will not be indebted to us. So if we help the poor, God absolutely will repay.
- **Back to My Story – Up to the Present**
  - The Lord continued to bless through Cat. We started to give offerings to missions, etc and support the special projects within Riverside. Plus we support other ministries outside of Riverside as the Lord leads.
  - Miracle #3 – Through a radio spot on a Saturday morning, we found a financial planner who turned out to be a Christian man. I now believe that was a divine appointment because he and his associates were able to guide us through the end of my Caterpillar career and into the next phase in life.
  - 1 year ago, I retired from Caterpillar but not from life. There is no retirement in God. I have a new assignment.
    - Probably 8 years ago, God started leading me out of my introverted personality. I got a Facebook account. Seems like nothing but it was a big deal to me.
    - Then about 7 years ago ~2016, God started birthing a business idea to me for my post Caterpillar days. But, it wasn't just a business. It was also a ministry to proclaim Jesus, but I was a poor witness in my estimation through most of my life.
    - MillerWerken was born inside of me. In 2017, the website was started. I was learning everything for the first time...kind of just creeping along not knowing what I was doing.
    - In 2018, I started a blog.
    - In 2021, MillerWerken was incorporated by State of Illinois.
    - The business will support the ministry side not unlike the Apostle Paul in 1 Thessalonians 2 and 2 Thessalonians 3.
      - I like wood and metal. The business is to sell things I make from woodworking, blacksmithing, welding, etc.

- We are also pursuing resale of things like a flea market.
    - The ministry side for now is the blog. We are in the infant stages of YouTube videos. I have ideas for many more videos. I like to write, and books are on the horizon. I like to teach as well.
  - The vision inside me is BIG and it is God birthed because I would have NEVER thought this up on my own.
    - Because the vision is BIG, God has been reminding me that HE IS MY SOURCE.
- **Side Bar Teaching – Parable of the Talents Matt 25:14-30 KJV**
  - Dion Miller modern paraphrase
  - A financial tycoon called together 3 of his financial stewards and entrusted them with funds to invest while he went on an around the world sailing trip. It was a bucket list thing for him, and he would be without communication to the outside world except for dire emergencies.
  - He entrusted the amount of funds to each of the 3 based on their ability and track record.
  - A talent (KJV) is the equivalent of 6000 denarii.
  - A denarii is 1 day's wage.
  - Based on 260 working days in a year and the 2022 median annual income in the US of \$54,132
  - Doing all the math, the steward entrusted with 5 talents would calculate to \$6.2 Million.
  - This was big time finances.
  - Sailing trip was over and the tycoon wanted an accounting on his funds.
  - Steward 1 – I doubled your money. You gave me \$6.2M. I made another \$6.2M
    - Well done good and faithful servant – from the tycoon.
  - Steward 2 – I doubled our money. You can me \$2.5M. I made another \$2.5M
    - Well done good and faithful servant – from the tycoon.
    - The reward was the same even though the dollar amount was not. Steward 2 produced a 100% return on investment just like Steward 1.
  - Steward 3 – Here is your \$1.25 back. I was afraid of you. I didn't want to lose your money. I hid it in a hole in the ground behind the tennis courts.
    - Steward 3 accused the tycoon of being hard.
    - All three stewards got the same instructions and knew how the tycoon did business. They knew what was expected.
  - Tycoon to Steward 3
    - Wicked and lazy man – What did you do with all the time that I was away?
    - If you knew how I did business, why didn't you deposit it in the bank? At least I would have gotten some interest.
    - Take the money away from Steward 3 and give it to Steward 1.
    - You're fired Steward 3. You can sit there and cry while you can't find another job because you are a wicked and lazy employee.
  - Dion's Takeaways:
    - God is the God of increase and not maintaining.
    - You are expected to use the resources and talents that God gives to you for the increase of the Kingdom of God.
    - When you do that, God will take care of you.

- Matt 6:33 (KJV) But **seek ye first the kingdom of God**, and his righteousness; and all these things shall be added unto you.
- “these things” – Needs of the current life – food, clothes, etc

## • Wrapping Up My Story

- I am currently stuck with physical space. I can only build and do my work outside. I have an OLD pole barn that is basically an eyesore. It needs to be reskinned and shop/workspace developed inside of it. It is an absolute must to take the business to the next level.
- I knew there would be some money coming in early in 2023.
  - Income tax return
  - 5 months of STIP from Cat
  - And unexpectedly – an inheritance from the passing of my dad in 2022.
    - Backstory – as I said, my dad quit financially supporting me the minute he walked out the door. Even though he was told several times during his lung cancer illness, he refused to write a will.....for whatever reason. After his death, the lawyers called and said that under Pennsylvania law his sons were entitled to a portion of the estate. When it was all said and done, each son got a payout of his estate.
      - Miracle #4 – Dad in a round about way paid for my college...35 years later.
- I was seeking the Lord on what to do with this money.....significant pay down the mortgage? Should we get a newer vehicle (3 vehicles – total 650,000 miles – newest one is 11 years old).....buy gold as they say on the TV ads all the time?
- It was never a question in Karen’s mind.....do something with that shed to advance the business.
- It took the Lord to show me through the parable of the talents that He was not the God of maintaining. But the God of increase and advancing.
- We are taking steps to get the building reskinning – hopefully late June early July and continue to walk down this path that God has set us on.

## • Final Thoughts

- If God calls you to do something, He will provide the means to get it done. We must trust Him and have faith that He will do what He says He will do.
  - God called the Israelites to the promise land and He provided for them to get there.
    - Manna, quail, water even when they screwed it up and changed a couple week journey into a 40-year journey. Even their clothes did not wear out.
- Last thought – God is MY SOURCE
  - Not the system of Mammon
  - Not IRA’s or buckets of gold
  - Not jobs/careers
  - Not crime
  - Not winning the lottery
  - Not gambling on the video slots
- GOD IS MY SOURCE and HE IS YOURS TOO if we have faith and fully trust in HIM.