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## Papa Hawk Perspectives Finances & Investment

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**“One man gives freely, yet grows all the richer, another withholds what he should give, and only suffers want.” (Proverbs 11:24)**

### **God’s System of Finance vs. the World’s System of Finance**

In 1996, my wife, Denise, and I were frustrated with our overall financial picture. It always seemed like we had “more month than money.” We made a quality decision to surrender and operate under God’s system of finance vs. trying to get by on our own and being inconsistently obedient.

God's laws of finance always keep God first while the world's system of finance always puts money first. The world prospers by hoarding, but God reveals that the way to financial prosperity is through giving. In the world, people study investment periodicals and all the stock market tips to decide how to handle their money. This is fine for man's system of prosperity, but as Christians, we should study God's laws of finance & stewardship found in the Word.

God doesn't operate by the world's system, and it's more important for us to understand how God's financial system works than it is to understand Wall Street. The most fundamental principle of God's economics is the principle of sowing and reaping. In God's economy, you move closer toward your goals by giving than you do by clinging to everything you have. It all comes down to understanding God’s laws of finance & stewardship and then being obedient to what God instructs us to do.

For the first 10 years of our marriage, through 1996, we were attempting to tithe on our income but were not always consistent. Some other need or excuse would always seem to come up and we would put off giving the way that the Word instructs. We were working hard and doing the best we could but were just not able to get ahead. The following verse described our situation perfectly:

“You have sown much, and bring in little; You eat, but do not have enough; You drink, but you are not filled with drink; You clothe yourselves, but no one is warm; And he who earns wages, earns wages to put into a bag with holes.” Haggai 1:6

Just for the record, we always had plenty to eat – pictures of me at the time would verify this fact lol. But the point is, we were trying to get ahead without consistently being in submission to God’s instructions concerning stewardship and keeping God first place in our finances. The results were predictable - we just couldn’t get ahead. In the physical realm, it did seem like we had a bag with holes in it.

So, we made a quality decision to be consistently obedient with our finances. We weren’t making it by making excuses and taking shortcuts i.e. trying to get by on our own power. Our thought process was, if we’re going to fail, lets at least fail and do what God recommends. By making this change in our obedience, we essentially put God to the test as He talks about in Malachi 3 – “test Me now in this, says the Lord of hosts, if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it.”

### **A Focus on Giving**

Very simply, Denise and I became focused and intentional in our giving. Regardless of how the economy may be performing, we were are at peace knowing that we were being good stewards and vessels to give whenever we had

an opportunity i.e. having all sufficiency for all things and to have an abundance for every good work.

When we got started with this focus on giving, it began with wherever we attended church as the first priority and honoring the Lord with the first fruits. As the Lord began to increase our finances, we were then able and led to give to other causes more and more liberally - missions, people in need, Christian organizations, as well as other organizations that are making a difference in people's lives.

**It's only what you give away that you get to keep, and no one is a fool to give away something they can't keep in order to get something they can never lose – Jim Elliot**

Denise and I are in total agreement to be aggressive in our giving. But getting to this point didn't happen overnight. It has been a gradual process to get to where we are now. As we started out by giving what we could, the Lord would bless and multiply our seed, and we would give a little more, and the Lord would bless and multiply our seed a little more. God's Word proved to be true.

There isn't enough room to give all the specifics in this article about events and increase that came upon us financially. But it was obvious that God's hand was moving and over time we began to prosper in our finances.

Even more important, we were at peace with regard to our finances. We knew in our spirit that God could do so much more with our finances if we gave a portion away than we could ever do on our own with us in control of 100% of our finances.

#### **Seed-Conscious, Not Need-Conscious**

And ever since 1996, our finances have continued to increase as we have remained faithful in our giving and stewardship. As we gradually increased our giving over time, our income gradually increased over time. God would multiply the seed we planted (2 Corinthians 9:10) and we would give a little more, and our income would increase, and God would give us more seed..... and the cycle just continued. We have experienced first-hand "whatever a man sows, that he will also reap."

In God's system of finance, we have available to us the best investment opportunity in the world, knowing that God promises to give back to us "a good measure, pressed down, shaken together and running over." He also assures us that "with what measure we use, it will be measured back to us." (Luke 6:38) And it's great to know that heaven's economy is not dependent on what may or may not be happening in the world's financial systems.

Over time, Denise and I developed a sense of joy in giving to be a blessing to those in need and to help further God's kingdom. Today, it is a part of our lifestyle, and we would never consider not keeping God first in our finances and looking for ways to give and make a difference. This is one of "the secrets" - to sow faithfully, generously, joyfully and regularly so that we can realize a continual flow of godly increase to the seed we have sown.

#### **He Will Add No Trouble To it**

One last point concerning operating in accordance with God's system of finance. Proverbs 10:22 says, "The blessing of the Lord brings wealth, and he adds no trouble to it."

During my time at IMA, I worked with some producers that generated very strong incomes. What was interesting though is some of these people had very little peace in their lives, regardless of their financial success. They had a tendency to get stressed very easily if things didn't go their way. As the old saying goes, they tended to be "wound

tighter than a banjo string.” Some required night caps in order to get a good night’s sleep. Obviously, being in a state of perpetual stress is not good for our physical or emotional health.

I was once accused by the President of IMA of “not caring” when a big deal didn’t go our way. I just refused to get upset or stressed over work issues. Of course, there are going to be times when we do get a little frustrated with what may or may not be happening. But my thought process has always been, is it really going to matter a year from now, or 10 years from now, or in eternity, if that one circumstance doesn’t turn out the way I had hoped? Nope!

The same holds true with our finances. Denise and I, maybe to a fault, have never let our finances be an area of overriding concern. We are at peace knowing that we are being obedient to what the Word teaches. The bottom line is this – God owns everything, we are just His stewards, and he has promised to meet our needs and give back to us as we give a portion of our finances to Him and look to be a blessing to others. So no need to stress! 😊

### **Our Worldly Investments**

Denise and I have a very simplistic approach when it comes to the stock market or traditional investing in general. We rely on our advisor to guide the decisions there. The one principle we have insisted on with our worldly investments is being VERY diversified and into a variety of different types/classes of investments. Being diversified is important when one sector or class of investment doesn’t perform well, you’re still in a good position overall.

Be very cautious concerning any investment that promises an unusually high rate of return. Fraud runs rampant in the world of finance. We have known people and we have all read stories of people who have come to ruin financially by putting most or “all of their eggs” in an investment vehicle only to lose it all when it was found to be a scam. This cliché is true – if it sounds too good to be true, then it probably is.

### **Budgeting**

Instead of tracking our expenses and how much money we spend and what our cost of living is, our focus every month is on our giving, making sure that we give plenty away as we are led, as discussed above. We stopped doing a budget probably 25 years ago. This of course is totally contrary to the world’s system, but we have complete peace of mind when we know that we have a lot of good seed going to work that God can use to be a blessing and help fulfill the great commission. And as a result, our needs will be met, and our seed will be multiplied.

### **Living to Give**

So in a nutshell, for us, it has not been a priority to micromanage our investments or keep a close eye on what’s happening with the economy/markets. Of course, we want to be informed and have a baseline knowledge concerning these things. We just don’t put a lot of thought, time or energy into our worldly investments. Our focus is on keeping God first in our finances by being obedient to His Word and being good stewards with what He has entrusted us with i.e. living to give instead of living to get.

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