

## **How Do You Manage Wealth Whether You Are Rich or Poor?**

- [Narrator] Nehemiah, Chapter Five. "Now there arose a great outcry of the people and of their wives against their Jewish brothers. For there were those who said, 'With our sons and our daughters, we are many. So let us get grain that we may eat and keep alive'. There were also those who said, 'We are mortgaging our fields, our vineyards, and our houses to get grain because of the famine'. And there were those who said, 'We have borrowed many for the king's tax on our fields and our vineyards. Now our flesh is as the flesh of our brothers, our children as their children. Yet we are forcing our sons and our daughters to be slaves, and some of our daughters have already been enslaved, but it is not in our power to help it for other men have our fields and our vineyards'. I was very angry when I heard their outcry and these words. I took counsel with myself and I brought charges against the nobles and the officials. I said to them, 'You were exacting interest each from his brother'. And I held a great assembly against them and said to them, 'We, as far as we are able, have bought back our Jewish brothers who have been sold to the nations, but you even sell your brothers that they may be sold to us'. They were silent and could not find a word to say. So I said, 'The thing that you are doing is not good. Ought you not to walk in the fear of our God to prevent the taunts of the nations our enemies? Moreover, I and my brothers and my servants are lending them money and grain. Let us abandon this exacting of interest. Return to them this very day their fields, their vineyards, they're olive orchards and their houses, and the percentage of money, grain, wine and oil that you have been exacting from them'. Then they said, 'We will restore these and require nothing from them. We will do as you say'. And I called the priest and made them swear to do as they had promised. I also shook out the fold of my garment and said, 'So may God shake out every man from his house and from his labor who does not keep this promise. So may he be shaken out and emptied.' And all the assemblies said, 'Amen' and praised the Lord. And the people did as they had promised. Moreover, from the time that I was appointed to be their governor in the land of Judah from the 20th year to the 32nd year of Artaxerxes the king, 12 years, neither I nor my brothers ate the food allowance of the governor. The former governors who were before me laid heavy burdens on the people and took from them for their daily rations 40 shekels of silver. Even their servants lorded it over the people. But I did not do so, because of the fear of God. I also persevered in the work on this wall, and we acquired no land, and all my servants were gathered there for the work. Moreover, there were at my table 150 men, Jews and officials besides those who came to us from the nations that were around us. Now what was prepared at my expense for each day was one ox and six choice sheep and birds, and every 10 days all kinds of wine in abundance. Yet for all this I did not demand the food allowance of the governor, because the service was too heavy on this people. Remember for my good, oh my God, all that I have done for this people."

- All right, we're in Nehemiah, Chapter Five. We're gonna answer this question. How do you manage your wealth whether you are rich or poor? I just wanna start by thanking everybody joining us online, but especially those of you who made it. If you are not in Arizona, it is flooding. People ask, does it rain? Yeah, all at once, that's how it rains in Arizona. So, we now found all the people that own jet skis. Thanks for coming to church, we're glad to have you. And this is a super special weekend. It's our commitment weekend. It's where we make a pledge. We've

been praying and planning about what our part would be in rebuilding this church home here at Trinity Church. And that leads me to Nehemiah Five. But, at the end, we'll collect those pledges and see what God has in store for us. And the story of Nehemiah is that God's people are trying to assemble. They're trying to live together, love one another, care for one another. But there's a lot of obstacles and enemies. First and foremost, I don't know if this sounds familiar, there's an oppressive godless government that doesn't seem to like the Bible. In addition, there was an economic downturn and the culture was against God's people and there were some people who decided that they would be enemies and adversaries. So, it seems like everyone and everything is against God's people. What makes it so significant is they need to take care of each other. Some things never change. The government's not gonna take care of God's people and help us get Bible teaching out. The economy may not go in our direction. Culture is certainly not in our favor and enemies are not going to become allies. So, it becomes increasingly important that God's people care for, look out for, pray for, support, are generous and good toward one another. That leads us to the context of Nehemiah Five. God's people weren't taking care of each other. And if God's people don't take care of one another, no one is going to take care of them. And, in part, it was largely financial. And we know that our lives as believers are intertwined relationally and spiritually. But what we see in Nehemiah Five, they're also intertwined financially. You do business together. You buy and sell goods together. You employ people that are believers. And how we treat one another is really significant for our unity. Because it's not external problems that really can hurt the church and God's people, it's the internal problems. It's how we treat one another. The pain in heaven was when Satan, who was part of God's family, turned on God. The pain in Jesus' ministry is when Judas, who was part of the leadership team, turned on Jesus. It's always internal, not external that is the greatest threat to the unity, to the love, to the wellbeing and the future of God's people. And this week we're looking at how their lives are intertwined financially and certain believers are taking advantage of other believers. Before we get into Nehemiah Five, I need to set up the categories because most Americans don't understand the Bible has significant things to say about money, stewardship, wealth and finances. Over 800 scriptures, including Nehemiah Five, 25% of Jesus' teaching is on wealth in finances. That being said, we tend to think wrongly in our culture in terms of rich and poor. And if you're under 30, went to a university, and/or have been on social media for more than 15 minutes, you've been brainwashed and lied to, and you tend to think in categories of rich and poor. The Bible has four categories, not two. And the big idea is this. It's the godly versus the ungodly, it's not the rich versus the poor. So, here are the four categories in scripture. There are the godly rich. God blesses them, they work hard, they tithe, they invest smart and are generous. You're gonna see it as the story unfolds in Nehemiah Five. That's Nehemiah, he's godly and he's rich. Number two, there are people that are godly and poor. They work hard, they're integrous, they're good stewards. These are the poor people who are suffering in Nehemiah Five. Number three, there are people who are ungodly and rich. They gain and spend sinfully. This would include in Nehemiah Five, the overtaxing government. Can you believe that? That a government was overtaxing? And also charging excessive interest. They had inflation, sound familiar? And then, number four, there are the ungodly poor. They do not spend wisely, tithe or invest smartly and they tend not to work. Those people are not expressly mentioned in Nehemiah Five. But the battle in Nehemiah, Chapter Five is category

two versus category three. It's godly poor people that are being taken advantage of by ungodly rich people. And then, there's a guy named Nehemiah, he's godly and rich. He comes in and he resolves the problem. Now, let me explain this to you. The reason that we need to establish these categories is we have been brainwashed by something called Marxism. And Marxism is an ideology from a man named Karl Marx. And the result was that most young Americans now think in categories that are according to Marxism, not according to God's word. And so, here's Karl Marx, first and foremost, and this leads to socialism and communism. Some of you ask what's the difference? There really isn't one, it's like pain versus pain. It's just failure versus failure. But the lie in Marxism is this. First and foremost, there is no God. This comes from Karl Marx. So, it's atheistic. Now, as Christians, we know that there is a God and He gives us commands to obey regarding all of our life, including our wealth and our finances and our stewardship. And we believe that if we obey what God says, God is more apt to bless those who are obeying Him. In addition, this atheistic Marxism, it has no category for God just blessing someone. How many of you, you came into money, your business flourished or succeeded, and it's not because you're a genius, but because you're blessed? There's no concept that God could just bless His people. And some people do very well financially because of God's blessing. In addition, atheistic Marxism doesn't acknowledge that we're sinners and that sometimes the pain in our life isn't because of what they did, but because of what we did. Anybody here ever made a dumb decision that cost them a few bucks? We're in church, be honest, right? Two or three witnesses just agree with me that sometimes our finances are the result of really bad decisions that we have made. And we can't blame people for oppressing us. We need to take ownership for our own decision making. In addition, part of the problem with atheistic Marxism, it doesn't acknowledge that human sin has entered the world and that the world is cursed and fallen. What this means is, to get anything done is really, really hard. To start a company is a lot of work. To keep it afloat is quite a chore. To generate income, to plant a church, to feed a family, to pay your bills, it's going to be very difficult because sin in the world has caused everything to work against your labor. The result is then, in atheistic Marxism, the concept is that there are rich people and poor people. Karl Marx calls them the bourgeois and the proletariat. And who do you think the good guys are? The poor. Who do you think the bad guys are? The rich? So, the rich people are automatically demonized and the poor people are automatically idolized. And the assumption and presumption is those people that have more than those people, they must have stolen it. They must have oppressed. They must have done something wrong so that they could have so much success. There must be systemic injustice. And then, what we need is the government to come in and to take from the rich who are bad and give to the poor who are good. And so, God is not the highest authority. Government is. Government is. And the goal of government is to take from the bad rich and give to the good poor. And the result is atheistic Marxism doesn't believe in heaven and so, the closest you can get is heaven on earth during this life. So, the vision is the government should replace God, should take people with power and remove their power, take people with wealth, remove their wealth, transfer that wealth and power to those who don't have wealth and power. That's exactly where we're at in America. True or false? It's exactly where we are. You go to the Bible and it's not the rich versus the poor, it's the godly versus the ungodly. And so, when you hear this, some of you who are young, you'll be like, I'm poor, I'm godly poor. And what I would say is, if you're in

America, you're probably not godly or poor. Even if you are an American citizen, the standard of living you enjoy is pretty rich. In the history of the world. I've been to the townships in South Africa. I've been to Haiti. I've been to the rural villages in India. A bad day in America is still a pretty good day. And the result is that's why people are trying to come into America and the people who don't like it still won't leave. It's that good. It's that good. And so, it's not about the rich versus the poor, but it's about the godly versus the ungodly. I mean, you think about it today, we enjoy a lifestyle that's pretty incredible. 60% of the world still doesn't have an indoor toilet. If you can flush at your house, you're rich. I can prove it, you've gotta throne, right? You're rich, you're doing great. And when we think of Jesus, we tend to think of him as poor. And so, if God is poor, then if I'm poor, I must be godly. Here's what it says in Saint Corinthians, Chapter Eight, Verse Nine. "Our Lord Jesus Christ, though He was rich. for your sake, He became poor so that by His poverty you might become rich." So Jesus, when He was in heaven, rich or poor? Rich, loaded. Came to earth, rich or poor? Poor. Went back to heaven. Today, rich, He owns everything and He's gonna come again and claim it all as His own. So, you can be like Jesus, whether you're rich or you're poor because Jesus was rich and poor. The problem in Nehemiah is not between the rich and the poor, it's between the godly and the ungodly. In this scenario, the believers who are supposed to be godly, they're acting ungodly. And the believers who are poor, they are godly, but they're being taken advantage of by those who are rich. So, that leads me to the first principle. You either love money and use people, or you use money to love people. The context of Nehemiah Five, one through five is this. Tell me if this doesn't sound familiar. Here's their circumstances. First and foremost, they had supply chain issues, they had a famine, they didn't have enough materials, they couldn't get things that they ordered, right? In addition, number two, what was happening in that day? There was an economic downturn and a crisis. The economy was not doing well. Number three, what happened then, the government decided that they would raise taxes. The government decided, you know what, the economy's not doing well so we need to hire, I don't know if they had 87,000 new IRS agents or how this worked, but they taxed the people excessively because government never wants to cut back. It'll demand that people do at their expense. Well, then what happens next is that kicked interest rates and inflation really high. So, now the people that have money, they can really get incredible interest rates in their loans and they can get people to take risks and to add as security their home, their business, their family farm, even their children as collateral in the high interest loan because people are in desperate need of cash and they are in crisis. In addition, making matters worse, they had rampant crime. And one of the big ideas in Nehemiah is they needed to build a wall to secure their border so that they could control the rampant crime. Does this sound familiar to anyone? Does this sound familiar? People are like, oh, the Bible's so old. It's like, no, no, this is literally, it's like Americans are like, let's try. And it's like, we already did and it didn't go well. And what happens then is the ungodly rich say we have a strategic opportunity to really maximize our profit. We can kick up prices, we can really increase interest rates on loans, and we can get people to put up as security things that they would never, under normal circumstances, put at risk, including their own children becoming slaves. And these people are supposed to be believers. And what they're doing is taking advantage of the godly poor. These people are starving. They're starting to sell their own kids into slavery. And some of their children have already been taken to pay off their debt. This is a terrible witness and it's a terrible worship. The

witness is, Nehemiah says this in Nehemiah Five. "The taunts of the nations of our enemies." So, if one believer is taking advantage of another believer, and let's say this, if you are rich, you can afford attorneys and contracts and deal terms, and if you're poor, you're probably in the weaker negotiating position, you're gonna get yourself in a bad deal. And now, the non-Christians and other nations are watching, it's a terrible witness. They're like, we don't even need to attack the believers, they attack each other. And it's a terrible worship of God. It says this, "A great outcry of the people and their wives against the Jewish brothers". And it says, "Some of our daughters have already been enslaved". So, imagine this. Imagine you come to church and somebody else drives in your car 'cause they got it. And out of the car comes your daughter, who's now their slave. And they're gonna go home to what used to be your house, but you didn't read the fine print and they took it. How hard would it be to worship with that person, right? They raise their hands, close their eyes, you're like, perfect, you know? What this is doing, this is killing their health and their love and their unity among God's people. That, ultimately, they're seeing one another as profit margin and not brother and sister. And this is a violation of Galatians, 6:10, which says, "As we have opportunity, let us do good to everyone, especially to those who are in the household of faith". God's people are to love and serve and care for and be generous toward anyone and everyone. But first and foremost, top of the list, it's other believers. Sometimes God's people overlook believers to go serve lots of other people, which is not bad, but it's not first priority. The government is not going to take care of God's people. The culture is not going to take care of God's people. The critics and enemies, Sanballat and Tobiah are two named in the book, are not gonna take care of God's people. Which means we're down to one option. Who's gonna look out for God's people? God's people. I mean, if we don't look out for each other, nobody's gonna look out for us. And if we don't help each other, nobody's gonna help us. And it's not like there's some group out there that's really excited to get Bible teaching out other than our group. And so, as things get darker, God's people need to go deeper in their relationships and their generosity and their care for one another. I don't claim this to be prophetic, but I believe the future, the next few years, is gonna be rough. Culturally, politically and economically. Which means it's incredibly important for God's people to take care of each other. To operate like a church family, to love one another, to care for one another, to look out for one another, to seek the best for one another. Just a couple practical things. First and foremost, you have professional relationships and personal relationships. So, let's say you're dealing with a believer. Maybe you are buying or selling goods and services. Maybe you're employing them. Maybe you are going into business with them. You've now got two relationships. You've got your personal relationship, but now you've got your professional relationship. And, oftentimes, what God's people don't like to do is write things down and have a good, clean, honest contract. They're like, well, we love each other, we love the Lord. Well that's your personal relationship, but you better button up your professional relationship, otherwise it'll do what to your personal relationship? It'll hurt it and damage it. How many of you lent money to somebody and you didn't get paperwork and you didn't get repaid? How many of you hired someone, they love the Lord and you thought they'd do their job, but they didn't do their job? Now you're in a difficult place. So, you need a contract. And contracts are for professional relationships to then protect the personal relationships. Part of the problem here, some of these people didn't have a contract and they're getting taken advantage of. And others, they didn't

rightly understand their contract. And what I would say then is if you're the person who's the employee, maybe you're the person who's contracted, maybe you're rebuilding somebody's home or repairing someone's car or repurposing their air conditioning unit, do your job, do a good job, give a bid, keep your honest integrity intact. Don't take advantage of them. Wink, wink, hey brother. Do your job. And if you're the person who is paying or employing, you're the person who's contracting someone else, pay them. And that's what's not happening in Nehemiah Five. Those who have money and power taking advantage of those who do not. And, what they're doing, they're ruining their witness and also their worship. So, really, here's the big idea. You're spending reveals your soul. This is Nehemiah Five, six through 13. Jesus says it this way. "Our treasure shows where our heart is." That's what Jesus says. So your spending out there determines your soul in here. It really does. If you're a guy, let's say, you're like, I got a bass boat and a golf, you know, membership and a side by side and a couple of rifles and a fishing reel, but we don't have money in the budget for date night, it tells me a lot about your marriage. And that is that you like your hobbies more than your wife. People say a lot of things, but they vote with their wallet. And that's where you find your real priorities. And so, your spending reveals your soul. So, Nehemiah sees these believers who have more than enough and they're taking the little that is left of the other believers who are not in a strong negotiating position. And here's what he says, "I was very angry". I was very angry. Some people will say, you shouldn't be angry. Well, all emotions can be godly or ungodly, it depends on what we do with him. The Bible says that God gets angry. And I would say if you never get angry, you're probably not paying attention. If you look at the world and you're like, I think it's going great. Whatever your prescription is, order me one. I mean, that's amazing that you can ignore and deny reality that consistently. That, at the end of the day, there are things in life that you're gonna see and it's like, that makes me really angry. That's just wrong. And what he doesn't do, he doesn't respond in sin. How many of you, you see somebody doing something wrong, it makes you angry and then you do something wrong? Instead, here's what he does. He says, "I took counsel with myself". He said, you know what, I took a little time and he prays nine times in the book. He's gonna go process talk with the Lord. Okay, what am I gonna say? What am I gonna do? I can't just get angry and post on Twitter. I probably gotta figure out what a go forward plan is. So he says, "I was very angry. I took counsel with myself and I brought charges against the nobles and the officials". He's godly and rich. He understands law and business and rights. And what he says is, you guys, like me, you're rich and you understand how the legal system works and how the financial system works and how to manipulate a contract and it's wrong. So he's gonna use his wisdom and his wealth to seek justice. He brought charges against the nobles and officials and he says, quote, "I held a great assembly against them". They had a meeting. This would be like a church meeting. "And they were silent and could not find a word to say." Nehemiah laid out the case. All right, all of you guys who took from all these people, what do you have to say for yourself? What do you think the meeting was like? Super awkward, a lot of guys doing this. They're like, we don't. Now, let me say this, what they were doing was probably not illegal, it was just sinful. And there are laws that the government has and then there are laws that God has, and usually God's laws are a higher standard than the government. So, Nehemiah isn't saying, basically, you know, you guys are criminals. What he's saying is, you're bad Christians. You know, the government isn't going to arrest you, but God is not going to bless you 'cause this just

isn't right. Now what happens is the ungodly rich, they do two things, repentance and restitution. What they say is, first and foremost, we're wrong. We were wrong. We took advantage of people when they were down on their luck and in a vulnerable position. And then, restitution is we're gonna give back everything that we should have not gotten in this way. Repentance is saying I was wrong. Restitution is saying I'll make it right. Repentance is saying I was wrong. Restitution is I'll make it right. Let's say you lie about somebody publicly and their whole reputation gets really damaged. You meet with 'em, you're like, sorry. They're like, well tell people that was a lie. That's restitution. I stole your car, sorry. They're like, can I have it back 'cause I'm walking to work, right? Restitution is making it right. And what we see here is that when Nehemiah confronts them, the Holy Spirit does convict them to repent, I was wrong, and to practice restitution to make it right. And this is significant. Jesus says it this way, "Where your treasure is, your heart is." What he's asking them is your heart for the Lord 'cause it doesn't look like it? And is your heart for the Lord's people? It doesn't look like it. He says, "No one could serve two masters. You'll hate one and love the other. Be devoted to one and despise the other". Jesus bottom lines it and he says this, "You cannot serve God and money". And, previously, these people said that they were believers but they weren't worshipping God, they were worshipping money. And they were willing to violate all of God's principles to get more profits. This is where we all need to, consistently, examine our own heart. Like, is the Lord my highest priority or is my wealth, my security, my comfort, my hobbies, my lifestyle? Do I think that my net worth determines my self worth? And it's a heart check that Nehemiah gives these people. And Jesus also said, in Acts 20:35, "It's more blessed to give than receive". So, when we see these people who are now repenting and practicing restitution, the thought can be, oh yep, see, they're losing. Actually, here's how gracious God is. When we give, they're blessed and we're blessed. You know that something is of the Lord when it's a win-win. You know that something's of the flesh when it's a win-lose. And you know it's of the devil when it's a lose-lose. This is a win-win. The people who had lost everything, they're now gonna survive, they're gonna keep their daughters and they're gonna have something to eat and still have their business to try and care for their family. So they win. But the people who are giving it back, they're blessed too. There's something tremendous in giving because this is the heart of our God. The Bible says, "That God so loved the world, He gave Jesus Christ, His only son". This is the remarkable thing about Christianity. Before we give God our best, we give God our worst. Before we give God our money, we give God our sin. And God gives us His son. And the result is that God is the most blessed 'cause He's the most generous giver. And then, when we give, we share in that blessing. There is a false teaching that says give to get a blessing. That's not what I'm saying. I'm saying that we don't give to get a blessing. Giving is the blessing. How many of you have given a present to a child, seen the look on their face and they weren't the only one that was blessed? How many of you have helped somebody who was down on their luck and it was a blessing to them but the Holy Spirit just gave a confirmation in your soul, that's a blessing to me too? And people who give are people who can also forgive. And if you can give, it unlocks your entire life and destiny. So what Nehemiah is not doing here, he's not doing bad for the ungodly rich and good for the godly poor, he's doing good for the ungodly rich and good for the godly poor. Everyone is blessed. And then, Nehemiah himself, he's dealt with their finances, now he's gotta deal with his own. And what we see from Nehemiah is that he is a rich man. He is very

wealthy. I'll prove it in a moment. And he's very godly. And what he determines is he's going to raise his standard of living. Instead, he's gonna raise his standard of giving rather than his standard of living. In every economic downturn, in every financial season of hardship, there are a few people that do really well. Maybe it's God's blessing or maybe it's their business model or maybe it's the lane that they're in financially. The result is they're doing really, really well. Nehemiah is a guy, in this economic downturn, he is prospering and flourishing. I would say, in large part, because of God's blessing. The result is he is either going to increase his standard of living and go get a bigger house, new car, upgrade his lifestyle, or he's going to increase his giving. And what he does, he chooses to not increase his standard of living but his standard of giving. So he says this, he says, "I was governor in the land of Judah 12 years". It's a little indication of his level of affluence. He says, "I was governor in Judah for 12 years". In that day, like our day, being a governor came with some perks. First is you get a guaranteed salary 'cause the government's gonna tax everybody. Unlike a business where you've gotta generate revenue, taxing means that you're always gonna get paid. So, he was guaranteed an income, in addition, a home. In our day, most states have a governor's mansion, not a governor's apartment, a governor's mansion, which is a really nice place that they pay free 99 for. It's free to them, they don't pay for it. So, the house is paid for, the furniture is paid for, the utilities are paid for. True or false, they usually get a pretty decent staff? Cooks and security and nannies. There's a whole staff that comes with it that was customary. In addition, you usually get a budget. If people come over, you don't pay for it. It comes out of your, comes out of your budget. You want to entertain people, you don't pay for the food. That's paid for. You don't cook the food, that's cooked. You don't clean the dishes, they're cleaned. All of that's taken care of for you. And one thing that they would allow as well is, if you went into an area as a governor, and let's say it was economically depressed, and you had a plan to revitalize that area, what do you think is gonna happen to property value over time? It's gonna go up. So, what you would do, you would buy on the cheap at the beginning of your terms. You would go buy as much real estate as you could knowing what your economic development plan was. In addition, you know where the development is coming 'cause you're the governor who decides where the development is coming. I'm gonna put this business there and we're gonna put some money into that neighborhood. So, what you would do, you would go to those areas and you would buy as much land as possible so that when the economy turned around you hit the jackpot. All of that was legal. And here's what Nehemiah says. "Neither I nor my brothers ate the food allowance to the governor. "The governors before me", he said in that area, generation after generation, "they laid heavy burdens on the people and took from them for their daily ration 40 shekels of silver. But I did not do so because of the fear of God". Wouldn't it be great to have a politician who prayed? Lord, just one, amen. So, it's a politician who says, you know what? I could really generate a lot of revenue, but that's not what God asked of me. Nehemiah loves God and God's people more than he loves himself. He loves God and he loves God's people more than he loves himself. What he says is, I could take from them but that would burden them. So, rather than take from them, I'm going to give to them. He's godly and rich. "I also persevered in the work on this wall." He said, I didn't take a salary and I still did my job for 12 years. "And we acquired no land." He says, I didn't go buy any land. I'm gonna leave that for the people to purchase and let them chase the economic opportunity. "And all my servants were gathered



there for the work." I took my personal staff and I put 'em to work in the ministry to help 'em bless God's people. "Moreover, they were at my table, 150 men." So, he's still having these large lavish state dinner parties. "Now what was prepared at my expense." So, he sent the guy to Costco with his personal credit card for the state dinners. "For each day it was one ox, six choice sheep and birds. And every 10 days, wine in abundance." He was cup bearer to the king. So, he was a guy who understood fine wine. Says every 10 days, we didn't have the boxed wine, we had the real thing, we did. Not that two dollar stuff from Trader Joe's. This was the real deal. We got this from Napa Valley. "Yet, all this I did not demand the food allowance of my governor because the service was too heavy on the people." Here's what he says. It was gonna hurt me or it was gonna hurt them. Here's what he decided. It's gonna hurt me. Isn't this a great man? God's people are gonna carry the burden or I will. You know what, Lord, I'll carry the burden. I love those people. He then prays, "Remember for my good, oh my God, all that I have done for this people." What he's saying is, Lord, I'm gonna take care of your people and I'm asking you to take care of me. Does God like to answer that prayer? A hundred percent. You're a parent, you take care of your kids, God wants to take care of you. You're a believer, you wanna take care of God's people, God wants to take care of you. What he's saying is, Lord, I'm gonna do everything I can and I'm asking you to do what only you can do, and that's take care of me so I can take care of them. He worked for free and he gave all he had. And what you see is his priorities. God's kingdom and God's people. That's what matters most to him. God's kingdom and God's people. And it's interesting in our day, let me just riff politically for a minute 'cause we got nothing else to do. Currently, current administration gives less than 2% a year to charity. We had a candidate running a few years ago, socialist Marxist, talked a lot about the 1%. Do you know how much they give? Less than 1%. And see, what we tend to think is generosity is what you do with other people's money. Generosity is not what you do with other people's money, generosity is what you do with your own money. If you're giving their money away, that's not a sacrifice. One of the words for worship in the Bible is sacrifice. You're like, well, if I give their money away, that's not a sacrifice for me. And I just am tired of people telling everyone what to do with their money and going after the 1%. If you can't even give 1%, you're not ready to tell anyone else what to do with their money. You gotta figure out what to do with your own. And Nehemiah is this counter-cultural example. He's a guy who could, because of his position as a political leader, he could enrich himself. And, instead, he blesses God's people. He doesn't tell other people what to do with their money without also modeling for them with his own money. We live in a day when everyone wants to tell everyone else what to do and they're not doing what God has told them to do. Nehemiah is this great example and he's one of the greatest most generous leaders in the history of the world. And what you'll see is this. He gives his money toward generosity and hospitality. And what that is, is blessing others. That's what he does. This is a ministry mindset. Since it's sort of commitment weekend for our Capital campaign, this is ministry mindset. And I know we've got a lot of former church planners and pastors and ministry leaders and missionaries and you understand this. When Grace and I first started ministry, our first ministry, we were newly married, was to college kids. True or false, college kids are not a great economic income stream, right? They're not. So, we started a college ministry and the kids were all broke, but we loved them. And so, we just paid for everything out of our pocket. We worked two full-time, she worked and I worked full-time jobs.

Well, then it got to the point where it became enough that it turned into a church. So, we met late at night on a Sunday and we rented a building and we paid for it. The first three years we were given a small salary from a sponsoring church but we gave all that money to the ministry. We didn't take a salary for three years. We volunteered. And then the church lost its office. So we thought it'd be a good idea, in retrospect, this was not a good idea, we moved the church office into our house. So, we found this old rental near the college 'cause we're trying to reach the college kids. The interns lived in the basement, the church office was on the main floor and we lived upstairs. And we would open our house 'cause we didn't have a building for Bible studies and premarital. And we counted it up. One year, I finally was like, I can't do this anymore. 'Cause we had over 2,000 people in our home that year. And Grace fed every single one of them. Every single person that came in our home. And so, for us, it was like, okay, our house, our income, I mean, we're volunteers. We're doing all we can 'cause we love God's people. And then we moved to Arizona about seven years ago, I guess it was now, and we weren't sure what God would have us to do, but we felt as a family that God was calling us to plant a church. And we didn't know people here. We didn't have a job. We didn't know what was gonna happen. All of our money was tied up in a house that a cedar tree fell on and sheared the bedroom off of the house and split the bed down the middle where Grace and I would've been sleeping on Saturday morning and our kids wouldn't even have parents. So, now we're in our mid-forties with five kids in Arizona, no job, no income. And I got a tree house that I can't sell, you know, in another state. I can laugh about it now, it wasn't funny at the time. And I was like, oh no. And then God said, plant a church. We're like, plant a church, okay. Well, then this building came available and we finally did get the house sold. And so, we were able to give the first gift to open the church and the first gift toward the building out of the equity of our home. And we worked as a family, Grace and I and the five kids, for the first 18 months as unpaid volunteers. I preached for free. I served for free for 18 months, gladly. Very gladly, by the way. Nobody asked me to do that. But my salary would've made it difficult for us to buy the building so I didn't take my salary, okay? And it's one of the greatest blessings of my whole life. We even got to serve as the backstop. So there were certain months early on in the church when we couldn't make payroll, so we did as unpaid volunteers. Tithing to the church, actually it wouldn't be a tithe, I mean, it was more than a tithe 'cause any percent of zero is, anyways. So, we're giving and then on the months that payroll was short, we dipped into the equity from the home that we got to sell and we paid for the staff salaries so that the church could be okay. And I'll be honest with you, zero regrets. One of the greatest blessings in my whole life. I can account and attest that it's more blessed to give than receive. For me and my family, we show up and we're like, people are here, yay. We were hoping that would happen, right? And we see the growth in the property and in the people. We've seen 700 people get baptized. Like, that's unbelievable. We've seen people get married and fall in love. We've seen kids get born, like hundreds and hundreds and hundreds of them. You're apparently getting along in your marriages. Congratulations. And we're seeing life in the spirit and joy in the spirit and we're seeing a blessing on God's people. And it's such an encouragement and a blessing to say, you know what, Lord, we got to be a part of that. Our whole family got to be a part of that. It built the faith of our kids. It let them see that God goes before us and we all got to be part of the blessing. So, I'll close Nehemiah Five with this. There's three ways to live your life. We see this in Nehemiah

Five. Selfish, what's mine is mine. That's the ungodly rich in Nehemiah Five. They're not sharing, giving anything. What's mine is mine. Stealing, what's yours is also mine. This would be the ungodly rich and the overtaxing government in Nehemiah Five. Not only do I keep what I have, I'm gonna take what you have. And then they're stewarding, that's mine is His. That's the example of Nehemiah. And a steward is this, First Peter 4:10. "Each of you should use whatever gift you've received", this can be serving or giving, "To serve others as faithful stewards of God's grace in its various forms". And a steward is one who understands this. God is the owner and I am the manager. God is the owner, I am the manager. Again, in Marxism, cultural Marxism, economic Marxism, there is no God, there's just government. According to the Bible, God is the owner and I am the manager. God gives me time. How do I steward my time? 'Cause it's His time. God gives me ability. How do I steward my ability 'cause those are gifts that He gave me. God gives me money. How do I spend the money that, ultimately, belongs to Him? And this is the mindset of a steward. Nehemiah is one of the most incredible examples of stewardship in the entire Bible. And what he does, he goes to the Lord nine times in prayer and he's asking the Lord, okay God, these are your people, what do you want me to do for them? God, this is your church, what do you want me to do for it? God, this money is your money, where do you want me to spend it and give it and share it? God, this is a house that belongs to you, who do you want me to open it to? God, this is the job that you have given me, how can I invest that for you? And he takes everything that he has and everything that he is, and he uses it as a steward to invest it in God's kingdom and God's people. And that brings me to your chance to participate. We are kicking off today with our commitment weekend for the Rebuilding Home Capital campaign. And, in Nehemiah, they had an old home where they worshiped and then it went into disrepair so they had to rebuild it. We're doing a much smaller version. Aren't you glad I'm not asking you to rebuild Jerusalem? That's a big request. We're just gonna do our little four and a quarter acres here in Scottsdale, Arizona. And we've made much progress. So, I want to thank all of you who have given generously over the years and just a bit of an encouragement. Since day one, we've paid cash for everything as we have moved forward as a church. We've put 40% of all of our income toward capital expenses and fixed assets. We also have paid down our mortgage in the first six years by 40%. We also negotiated our interest rate from six to 4% a few months ago. So, we are trying to be good stewards of everything that you give to us. And I'm really encouraged by the stewardship that God's allowed us to have. And the result is that the church is healthy, it's strong, it's unified, things are going great. I'm actually in the most joyful and enjoyable season of my whole life. It's just a really great, wonderful season. And we just wanna finish rebuilding home to bless God's people. You matter. Your marriage matters. Your kids matter. Your grandkids matter. Your business matters. Our ministry matters. And we've got God's people moving in from all over the world, as happened in the days of Nehemiah. They were leaving places that were not good for God's people trying to get in a place that was good for God's people. We wanna welcome them and many of them are watching online. In addition, there's a lot of people that don't know Jesus and they need to know Jesus. And they're not gonna pay for ministry. So we pay to minister to them so that they would come to meet Him. And so, the Capital campaign is two years and we're gonna collect our pledges in just a moment, our commitments. And phase one, I'll share all of this with you in a moment, phase one is a park out front for hospitality and relationships. Phase two is expanded and improved kids ministry space.

That's exploded. Phase three is broadcast and that's where those who are joining us online can participate in the campaign as we reach over a hundred million people a year with Bible teaching online through Real Faith. And then phase four would be paying off our entire mortgage and being debt free in two years. All of that is 4.6 million dollars. It's an incredible deal that we got this building for. And God's been very gracious. So, in conclusion, if you're live in the room, you can fill out the form or you can go to the website. You can fill out the form, we'll collect those in just a moment while we worship. And worship is singing and giving, it's all worshipping. For those who are online and maybe you're part of our church family and you're online, just go to [Trinitychurch.com](http://Trinitychurch.com). And there you can give a one time gift or a two year pledge. And I know with the rain, many are joining us online. And if you're part of our extended family online with Real Faith, you can go to [realfaith.com](http://realfaith.com) and there is a building tab in the giving section and that will go toward the broadcast booth to help us get more Bible teaching out to the nations. I wanna say I love you. You've been nothing but a wonderful, generous, fun, unified, loving, godly church family. Every time we have asked you for something, you've done it and you've done it with a great attitude and a smile. So, I just want to thank you in advance 'cause I know this is gonna be a great weekend, and I know that exactly what we're praying for is exactly what the Holy Spirit is gonna do through you. So, I'll share a little vision video, we'll collect our pledges and we'll worship God together. Amen? All right? The story of Nehemiah is they had a home for God's people where they would gather for church and worship. For a series of reasons, the people that were meeting there stopped meeting and worship there stopped and it went into disrepair and people had to come back, raise money, do a lot of work, and then rebuild that worship center. And then there was this massive revival, one of the greatest revivals in the history of the world. The Holy Spirit just fell on the people and there was a mass revival. And so, what brings us to the Rebuilding Home Capital campaign is just deciding that we're gonna drop anchor and we just feel like it's time to finish the campus. And so, that would be building a park out front because we don't have much of a lobby. And then people can mix and mingle and they can visit and have a place for people to just build relationships and connect. Kids' ministry has exploded. In kids' ministry, we want to teach the kids early on, you're not just a blessing, you're also here to be blessed. That'll include some improvements in the classrooms as well as outside. More space, more shade for parents. The third major need would be broadcasting. That would be video booths and also upgrading of power. We're on original power that's 50 years old. Just some practical infrastructure. The overall campaign is a total of \$4.6 million and our hope is to raise that over two years. Our hope is to have the park built by the time we celebrate our seventh birthday in September, 2023. We know many of you have been praying and planning to give your pledge and today is the day to do so. And for those of you who are new or maybe have not yet decided what you want to do, now's a really good time to pray a quick prayer and fill out your form and let us know either by dropping off your pledge form or going to [Trinitychurch.com](http://Trinitychurch.com) and filling out the digital form. Either way, what that'll allow us to do is to set up our budget so that we can begin building the park out front and to get the work going as quickly as possible. So thank you in advance for your generosity.