# MEN'S FRATERNITY

## *Knights of the 21st Century*

## Trail 12

**KEITH:** You know last week, guys, when we were together we were talking about what's valuable about you. It's at the point in your life as a man that you're going to begin to say, alright if I'm going to defend, if I'm going to protect, if I'm going to be what I need to be, I need to know the things that are important. One of them is that you have tremendous worth and value and you live in that worth and value so others behind you can benefit from it. Well also live in a world with money. Now a world with money has two interesting views. There's this one view. This is a reserve tank for a scuba diver so that in case they run out of oxygen they have about three to four minutes in here that will keep them alive until they can get to the surface and this tank would represent one view of money. Where money is scarce, we don't have much, there's limited resources, there's a limit to it. So I got four minutes of air max. That's one view of it. There's also a view of money where it's not viewed as scarce. It's viewed as abundant, more than you need in which it would be like this. It would be like I in one sense had this tank and that's all I had, or I have this air to breathe inside the castle. I mean, can I run out of it? It just seems like there's more than enough. How you view money is really important. Do you view it as there's plenty coming or do you view it as valuable and I just hold on tight because I just got this little bit?

How do you view money? I want you to tell the guy sitting right next to you right now. How do you view money? Do you view it as scarce or abundant? Just tell each other. Tell the guy right next to you. Just say scarce or abundant. No long sentences. How do you view it, scarce or abundant? Now for your guys that are doing that, now think about your mom and dad. How did your mom and dad view it – scarce or abundant? How did they see money? Did they see it as a tank or did they see it as this. So go head, tell the guy next to you. My mom saw it as scarce. My dad saw it as abundant, whatever. Do that real quick. Turn to the guy next to you and just say that. Scarce, abundant, mom, dad, right. Alright that's good. You don't' have to go real long, you got it figured out, you're good.

Alright now, my mom – both my parents came from the depression. My mom's dad died when she was sixteen. Money for her was always seen as this, always. It was always limited. It was always scarce. We saved everything, did everything. My dad was also raised in the depression, sold soft pretzels in Philadelphia, two for a penny and gave all that cash, 25 cents to his parents every day, whatever else to help them get by. My dad had a little bit more of this view of money, now not overly. I mean he was going back and forth between the two but that's sort of how he viewed it.

Now in order to put it into context, let me see how you not only view money, but do you – how do you think it's important. What do you do with

it? Let's assume that tomorrow you were to receive a million dollars. I don't care how you get it. I mean it's legal so whether it's a lottery, whether a friend gives it to you, where you sell a piece of property you didn't think you were going to be able to sell – but you got a million dollars, a million dollars cash and it's really pretty much discretionary cash. You can do what you want with it. What three things are you going to do with that money? What three things are you going to do? Just think about it for a minute. What three would you do? In fact, as you put them in order, I would do this first, I would do this second, I would do this third. For example, I lost a hundred thousand dollars plus in a business deal, a couple years ago I reinvested in my house, you know refied my house. I'd pay that off. I think the second thing I'd do with that money is I would spend some time making sure that things that were important to God and the needs of others were met and so I would set a lot of money aside to make a difference in people's lives. We already do that now. Can we do that in a greater capacity. And then I'd probably take Lynn on a trip that we've never been able to do before, something special, something that would mean a lot to her. It would probably involve mountains. It would probably involve me having to hike and climb over a mountain but that's what we would do. That's probably what I would do with it.

Now I'd like you to actually think about those things because it has everything to do with what we're about to talk about. We're going to talk about whether we view money as abundant or scarce and how we

responsibly handle it. So take your books and look at Trial No. 12 and look at this.

I. A man has four strengths that are part of his original design which assists him with the forest's more significant issues. There are four strengths that God has put into your mind that exist. Now in your core you have – as you remember on your core, you have a body, a mind, a soul, a spirit, shadow and self, right. That ability to make a choice is what this is all about. Now you're going to use your mind in four strengths that God has given you. The four strengths will be listed this way.

Look at II. A man's mind, which is a gift from God, is comprised of four distinct perspectives or behavioral styles – king, lover, warrior and friend. King, lover, warrior, friend. Now what we're going to do is we're going to sort through this now in the next few minutes as the guys are going to kind of join me out here and at different times we're going to interact at what the perspective of money would be as a king, what would be the perspective of money as a lover, as a warrior, as a friend. Because when you start to understand perspective of money – see money will either debilitate you or enhance and protect what's going on in the world in which you find yourself. If it rules you, it's debilitating you. If it scares you, if you mishandle it, it's debilitating, but if you learn to take all four perspectives of your mind and use money efficiently it will revolutionize who you are. We were talking earlier and we said you know

what, I wish I had known this when I was 16 years old what we're about to teach you, alright.

So consider this, III. A knight contributes to his tribe and leads his family, one of the issues that he must continually confront is the economics of living within a forest. You can't ignore this issue. You're going to have to deal with the fact that it's there. Money – the world is in it. God says you got to be careful. You cannot love me and love money at the same time, but you can't also do life without it. It's going to be happening. How are you going to be involved in it.

Look at IV. There are very few knights who do not have to work in order to financially provide for themselves and for their families. So what you and I need to learn is this, that there are very few people who are going to have to go through life without dealing with this very issue of money. So what we're going to look at, is we're going to look at it from a king point of view and a lover point of view, a warrior because this issue, as we walk through it, is huge and all that. Clair is going to share some things. How you doing, bud?

**CLAIR:** Good. I was thinking about the fact that you and I get to travel across the country speaking at different events. Have you noticed that we teach different works shops and guys get a choice? Have you noticed how unpopular the financial workshops tend to be?

**KEITH:** It's really interesting, yeah.

**CLAIR:** It's not a way guys want to spend time, but man, it's so critical.

**KEITH:** It really is.

**CLAIR:** So you and I were talking earlier, for guys who don't like talking about finances, it's typically a source of pain, probably not really successful at it, and hearing anything about somebody who doesn't have to work for a living can't feel good.

**KEITH:** Yeah, we know a guy in common that's, that's – has no need to work and we keep thinking, okay, we'd like you to give it all away and we'll take it and then let him figure out how to do life with the rest of us.

**CLAIR:** When we were talking earlier, I know a lot of guys out there, you probably want to give your right arm to be that guy – no responsibilities, no worry. Honestly we get to see it first hand and maybe some of you guys know someone. It's not great. There's pieces of his character, absolutely missing.

**KEITH:** You're so right.

**CLAIR:** So as much as I don't like having to get up every day and pay the bills and work for a living, there's character building things and he's missing it.

**KEITH:** One of the things you understand so well in how you handle money is you handle it like a king. So I think it's really appropriate that you kind of share this area.

**CLAIR:** So, I'll reiterate what Keith said. If you're out there and you're so financially blessed, you don't have to work and you're missing all that character stuff, give all the money away. In fact I have an address for both Keith and I to help you out with that little problem.

So let's move on. We're going to talk about how the king views money. In this trial the contributions of the man's mind will be discussed as they relate to the financial choices of a knight. A knight makes good financial decisions utilizing the strength of king, lover, warrior and friend. The king's perspective which we're going to deal with now regarding the use of money. Let's go.

So, point No. 1. He recognizes that there is a right way and a wrong way to organize his financial resources. I had a father who struggled in this area and maybe it's one of the reasons I determined early in life that I wanted to become great at it and try to develop all the skills that I could to not have to struggle. What I remember was, he was one of the hardest workers I know and I've always said that, always will. He was amazing but he wasn't spending his time in the smartest of ways, not that he was a dumb person. He was a very brilliant guy, but in the area of finances, just doing it, just working hard may not get it done. So, right and wrong way – just because you're doing a budget doesn't mean it's right. Get some expert help if you can. Find a friend. We've been talking all about doing life here together. Find a friend who is great at it. Bounce ideas off of him.

Let's move on to point 2. He accepts his responsibility for making wise financial decisions as part of the manhood journey. Guys, much like your physical health, if ignored it will go away. We believe the same thing about your financial health. Ignore it and almost guaranteed it's going to start going away. If you're going to have a great life, if you're going to be a Knight of the 21st Century, this is one big part of the package. I have to tell you I haven't met a guy yet who had a great marriage, great career, great relationship with his kids, great servant, great friendships who had financial disaster on the background because unfortunately that financial disaster seemed to trump everything else. It's not easy. Sometimes it requires an effort and like we said earlier, when we look at guys choosing workshops, it's one of the last ones they want to spend a day focusing on. However, that pain is worth it.

I was thinking of a story of Mohammad Ali. Again, T.C., this is not a football story so don't jump me. The – Mohammad Ali, the famous boxer, he had a quote I just stumbled across this year, never saw it before. He said, I hated, absolutely hated every minute that I had to spend training but I knew if I sacrificed for a short season of my life, I could live the rest of my life as a champion. How cool is that? So think about the financial things. I don't care if you are 18 or if you are 80. Tomorrow can be a new day. A little bit of effort may change the rest of your life and take some of that pressure off.

Let's move on to point 3. He views the payment of his debts the same as the fulfillment of his promises, both of which must always be done. This is a simple one for me. This is all about integrity. We talk about the four pillars of manhood, one of them being accepting responsibility. Guys, when you sign a document, when you slide a credit card, it is a promise and it lacks integrity not to be planning for that particular expenditure and then to follow through on it. And think about the world that's watching us. They want to see men who are of character. Guys, I know this is a difficult one. I know we over commit. I know that credit is so easy today. Everybody wants to lend you money with almost no promises. Make sure you're thinking about it in advance. Is this going to be something I can handle or something I can't?

Let's move on to point 4. He sets aside financial resources for the unexpected expenses that occur in everyone's forest life. Well this one is kind of interesting. It is so hard. I know a lot of you feel like you're living paycheck to paycheck. How do I possibly set aside? But do you remember the pressure that we felt when an unexpected car bill came up or a health issue came up and you had to take care of your kids and how much pressure it put on you, how you felt like a failure that as you think about taking care of your child or taking care of your car so your wife has a reliable means of transportation, you think about how much of a failure you felt that you had to think about the financial piece of that and not care for that person first? I had seeing it. I'd love for you to get past it. But it

does require some planning in advance. In the business world, we are always setting aside. I run the budgets for the companies I'm a part of with my partners. It's the responsibilities I have and I think I'm going to say 2000 through 2005 we found this to be fairly easy and depending on what part of the country you're in, '06, '07, '08 and '09 became some tough times. We went through something that looked a lot like a recession if not close to a great depression and it put some financial hardships on. Now in the business world when things are going great we talk about high tides. Everything's fun and we're all swimming really nice. We talk about low tides, when the tide goes out, being the tougher time when interest rates go up and depending what business you're in if you're capital intense, those are tough times. Interest rates went up, the work force slowed down, you name it, we had all kinds of things that led to it. Tide goes out – well the saying in the business world is when the tide goes out you find out who is wearing a swimming suit. It creates a pretty ugly picture but think about it. If you are preparing for those downturns, you're wearing a suit. Everything is fine when the tide goes out. If it's not, you're standing there and you're pretty exposed.

Let's move on to point 5. He does allow his future to be held hostage by the high costs of credit card interest rates. Well again, I love to refer to the Bible. It talks about a simple thing. It says that the borrower will be a lender to the slave. Let me talk to you a little bit about that business downturn. During that time, the businesses I'm in are very

capital intensive. We borrow a lot of money and we leverage it into commercial investments and during that time the banks got really nervous, starting watching things a lot closer. If they saw anything they didn't like I found out they had an amazing amount of power to influence my life. I was the borrower, they were the lender. So as much as possible do not allow yourself to be held hostage by debt. The Bible talked about it 2,000 years ago. I saw it played out just recently in my life.

Let's move on to point 6. He leads others through his recognition that money is not an end in itself but its importance is in how it's being used. Well this is an interesting one. I fully believe that money is nothing more than a tool. I – my background is in IT and I love computers. I see them simply as a tool and I have friends that are so intimidated by that. They walk up and they just don't quite understand. Well to me, it's just another tool that allows me to come more efficient. I always talk about them as pregnant calculators. It kind of takes some of the fear factor out. But they're amazing tools. I look at money the same way, the recognition that money is not an end in itself, it's just a tool. I can do amazing things with it. I can do the same with any other tool. I can take a hammer and I can use it to create something beautiful. I can also take a hammer and I can hurt someone with it. The same way I view money; it's a tool. It's not an end in itself. It's just how you use it that can make good or bad in your life.

Point No. 7. He realizes that the way he chooses to spend his money are defined by his passion and his heart. I looked – I just joined the church I'm a part of, it's been about 12 years now and as a business person I tend to view the world through my business lens and when I looked at that church I wanted to see where their passion was. It was kind of interesting. I doubt many of you have done this but I went and asked for a budget. I looked at their budget and I think through that budget where I saw them allocating their funds, I got to see the heartbeat of this church. I think in the same way guys, if you were to show me a personal budget or I were to watch where your money is being spent, it's going to tell me a lot about who you are. It's an eye to the heart.

No. 8. He knows that the value of his money is magnified when it's utilized to express his positive values. I think this goes back to being a tool again. The fact that I take money and I use it and I take the positive parts of my life and I invest my funds there. Now it doesn't always mean – I told you, it doesn't always mean I'm giving money freely to some organization because that's where my passion is but where I spend it. My wife and I are very intentional about when we spend money. It's either to invest in our family, to invest in kingdom things that we're passionate about or to invest in relationships as we're very relational. So always watch – think about the fact that the value of your money is actually magnified in the way you use it.

Point No. 9. Ensures that any money he donates is being used responsibly. Accepts responsibility. Man, there are lists after lists after lists of organizations that have left us down. We've given our money, we trusted them. Man, don't just be blind to writing checks or donating to organizations. Make sure that the money you are using is being – that you're donating is being used responsibly. And here's a quick clue. I work with several not for profit organizations. I'm on a couple board of directors for them. If someone comes and says, hey, how are you guys using the money I'm sending you and we're at all hesitant and we're trying to hide something, you'll sense it right away, and just find someone who has integrity. You're partnering with them in a way and God is holding you responsible for the way you spend the money. You're a steward of that gift He gave you. Don't spend it foolishly even with an organization that looks great to you.

No. 10. Establishes his financial goals prior to making his daily financial choices. He creates a budget which includes what he wants to do, what he wants to purchase and to save. Well guys this is an interesting one as well. Establishes his financial goals prior to making his daily financial choices. Let's go back to the boxing ring. I think I just – T.C. just told me this – I didn't realize this, but I think he said Mike Tyson was the guy that was credited with this quote. I think he said something to the fact that every boxer has a plan until he gets in the ring and receives that first hit. Well when you get out in the world financial

choices are going to come quick and fast. You need to take time in advance to think about how am I going to deal with that. And the boxing analogy very simply, it's too late to start training once you're in the ring. Once you're in the ring, game on. Blows are flying, you better have a game plan before you get in there. So think about it strategically. My wife and I do it once a year. We start out in January. We lay out financial goals and live them out through that year and adjust them in the following year.

No. 11. He models responsible money management skills identifying this aspect of his knighthood as important. I've got two sons 18 and 21. You better believe that for the last 18 and 21 years they've been watching. They've been watching me and how I model it. They've been watching when I'm under stress and they figure out pretty quickly. I got to tell you, we've been blessed. Our family has had an amazingly abundant life and I've got no complaints but I will tell you, I've had to go back to both my sons and apologize for one thing. The times that I got the angriest I was under financial pressure. I put a lot of pressure on ourselves to have a lifestyle and trying to help some parents and some other things along the way. Some of that pressure was not necessary but I do look back and the angriest times I had were when I felt like they were wasting or getting in the way of my financial goals. Be real careful with this one. They're watching. Model financial responsibility in a great way. Be a knight.

Let's move on to No. 12. Wisely acknowledges that the accumulation of money is not the source of his self-worth. This is a huge one. A lot of business friends in my life, big investors, own their own businesses, you name it, man, there is something wrong when I meet them and they are beating up on themselves, down on life, not much fun to be with that day because of something as simple as the Dow Jones Industrial Average went down yesterday. Guys, where's our value at? It's not in this accumulation of money. The Bible tells us don't even bother storing up things on earth, because they're going to rust and the moth is going to destroy them. Where's your value at? Make sure you are building character on a foundation that has nothing to do with today's stock market or the health of your business or the number of sales that you had or the sale you didn't get. There's so much more important things than that.

Last item is No. 13. He understands that both what he has and what he lacks are part of God's plan for his life. We talked about this before. The tendency of a man when something comes into his life and experiences say that's a blessing or a curse. Guys, when you think about your financial well being, where you're at in life, the size of your bank account, the size of your portfolio, the amount of debt you have, whatever it is, are you thinking blessing and curse? Please don't. That is such a trap. These are not things that you can't control. They're a blessing and a curse are things that are out of your control that are coming at you.

Finances are something you have an awful lot of control about so if you're looking as blessings and curse, you're dismissing your responsibility to do something about it. Understand that whether you are wealthy or poor at this point in life, it's part of God's plan. It's part of how He's going to build character in you. It's part of the journey He has for you.

I think it was Paul – was it Peter or Paul who said, I've learned to live with a little. I've learned to live with much. It was Paul. So Paul says, I've learned to live with a little. I've learned to live with much. I heard an anecdote that was added to that. I don't think it's in the Bible. It said, and between you and me, much is much better. It may be better guys, but the fruit is grown in the valley and going through even financial challenges can be an amazing blessing.

**ROBERT:** Actually I know that sometimes the lack of resources in my life help develop the rest of what my life is up until today. It's been amazing how that kind of shapes you up, right?

Alright guys, we're going to continue on. Now we're going to look at how lover handles his money. Check this out. Point B. The lover of the man's mind practices financial LARGE CARE love skills. So, No. 1. Listens to those he loves in order to discover what they value and need. He hears that jewelry and flowers may have more meaning to others than they do to him. Alright. So, this is interesting, when I got married, shortly after I got married, you know, we were trying to handle a little lack of our own resources and we made a decision, my wife and I, that we weren't

going to do any, you know, any spending that wasn't necessary. Well, five years later and it took five years later for me to have this just casual conversation with my wife that says, you know, I really wish I'd get flowers again like we used to. I was like, what? You're kidding me. I had no idea. See to me, flowers, jewelry, that kind of stuff, I know girls like that stuff but I had no idea how much that meant to her. Sometimes a lover needs to look at money or he does look at money a little differently. He sees how people see it and what people need from it and he's out to try to pleasure them and give them what they're looking for and what they need.

Let's move on. No. 2. Attention is focused on the needs of his family and friends and making those needs a part of his financial plan. Wow. Here's the thing, a lover the way he looks at money is that he likes to look at the entire picture. He wants to be able not just bless his family, but be able to bless the people that are in his community, maybe his church, maybe just the poor or the needy. He's looking to find ways within his own means and through his own money to be that caring individual that goes out, that goes out into those places and to those people. That's what a lover is looking to do.

Let's move on. No. 3. He respects the differences between how he wants to spend the money that is available and how others want to spend it. Well I kind of touched on that a little bit with my wife, but you know, if you're married, you kind of know what that's like. You know, maybe do I

go get those playoff tickets or does my wife get the dress or do the kids get that toy they're looking for. A lover is always looking to love on people and the truth is, he's looking to respect how other people may want to use the same pool of resources, that same amount of money. It makes him that much more caring.

Let's move on. No. 4. Genuineness is shown in his conversations as he shares the truth financial picture in open and honest ways. The lover is not looking to hide things. The lover understands that the best way he can show love and that he can build trust is by being completely open with how he's handling the money. Guys, this is the big one. A lot of marriages have gotten on rocky times because someone is not being completely honest. You got to remember this point. Very, very important.

Let's move on. No. 5. Energetically pursues financial and occupational stability. A lover knows that he wants to continue to be that stability, that person that continues to bless the people that he loves, the people that he wants to love. So he energetically pursues ways to maintain that stability. He just wants to be a blessing and he wants to keep and maintain that level of blessing.

Let's keep going. No. 6. Communicates. That is he communicates his financial plan clearly including what the budget doesn't allow for. Guys, I mean it goes without saying that we all need to have a budget. But a lover understands that he's got to respect that budget. He's willing to tell people, look this is what we can do but this is also what we can't

do. The fact that you can't show greater love when you have lack of resources and so just be honest and say, look, we can't do this. It shows a lot of respect and integrity. Let's move on.

No. 7. Affection is shown through the use of money for gifts and for fun. This encourages relaxation together which strengthens family bonds. A lover is always looking to bring pleasure to his inner circle, that is his family, his forest, right, his community. Guys, this is really, really important. A lot of times we forget how important it is as a family to have some down time, to just unwind. When I was growing up, I remember my dad didn't understand that so much and we didn't take that many vacations growing up. When we finally did I was already, I think I was already past 10, we took our first family vacation and it was such an amazing time. But I couldn't believe it, because it's not just that we were able to rest, it's that it improved his relationship with my mom and definitely with his kids. Guys it's important to have some down time. Use that money wisely for that.

Let's keep going. No. 8. He responsibly manages the level of family debt and ensures that it is paid which reduces the possibility of internal threats to the family environment. The lover is looking to maintain ways to love. He's going to use his money, his pool of money, his resources for that purpose. But in order to do that, he's well aware of circumstances or situations that may threaten that stability. A lover will

always try to keep and maintain ways to love. Awareness is really the key.

Let's keep going. No. 8. Empathy is shown as he attempts to walk in the shoes of those he loves which increases his understanding of the effects of his financial decisions. You know for many years I actually had a real estate license I worked real estate. Yeah, I worked with my dad and when the economy crashed I saw a lot of people, they lost their homes or they had to opt to just give up their homes to the bank. And I got to see a lot of that first hand and trying to help people guide their lives and make certain moves. It's amazing, you can always tell the man that was being really open, trying to be as loving as he could by not just strategizing their move but them making everyone in the family understand why they're making that move. You know, it was still devastating in one sense, but on the other hand it made them stronger, a tighter family really.

**KEITH:** It is amazing, pain you sometimes see because of misuse of money. And it just – LARGE CARE which you just walked through is helping a guy anticipate these moments to avoid that pain and seeing it in his family.

Let's go on to the next area. C, says the warrior's perspective regarding the use of money. Obviously guys, we're going to talk about the warrior issue. The warrior issue is so important. Now I'm going to actually fly through this pretty quick, because I want you to just

understand that most of the battle that a warrior faces is both for his own discipline and for the care of those around him but it is a battle. We're going to guard this area. Please don't misunderstand. Money is a blessing from God. It is necessary to do what we do but it isn't ever designed to control you. You're designed to control it, right.

So look at No. 1. Makes self-discipline an important attribute in relation to his management of money. He is able to say no to himself when needed. Who has the most toys? If you do, you probably have a problem as a warrior and the use of money.

Look at No. 2. Recognizes the way that money can be misused to manipulate and control others. You read in Exodus 23, it talks about – I think it's verse 8. It says, if you use bribes to make what you want to have happen, man, you are dishonorable in every way. When you manipulate people with money, you're actually bribing their behavior to have them do a certain thing. God says, man, be very careful. There's no warrior in that. There's actually a pretty big coward involved in that area.

Look at No. 3. Is strong enough to say no to those he loves when they want to spend money unwisely. Strong enough to say no to the ones he loves. In every marriage there is one person who likes to spend money and one person who likes to save. And I say in every marriage – obviously there are exceptions, so I should say in most. In our marriage, Lynn will like to spend, I'll like to save. I like to try to be a little more

guarded. One of the hardest things I had early on was looking at Lynn who I love off the charts and learning to say no to her. What's really cool is she has now not only appreciated that direction in our life, but when she purchases something and when we get something special, it means so much because we are now saying yes wisely as opposed to just _____ out. Warrior, that's a big issue.

Look at No. 4. Realizes that money when used wisely can assist him in the protection of those he loves. Guys, there's nothing more important than the fact that those behind you feel secure and part of that is financial. We talked about that earlier, pretty early on these trails this year.

No. 5. Understands that the simple gift of money to those in need often does not fix the real issue. Some of – I don't remember if you guys know this, I'm a pastor at a fairly large church, one of the teaching pastors and oversee a variety of ministries. One of the things we do is we have a benevolence team so that when somebody is in need, they come to us. We don't hand them money. What we do is we find a way to help them with their budget, help them with a whole variety of things and give them a course of action. So instead of handing you a fish, we're going to teach you how to fish. You know that concept, right. That becomes really important and so often it's easiest to hand out money and not engage. One of the things T.C. does that I love is that when he sees somebody that's homeless, he will engage that person, buy them their

food, be with them in the engagement of that food because he's saying, I'm not just going to hand you, I'm going to give, I'm going to invest. And that becomes really part of the plan which you and I need to be thinking about.

Look at No. 6. Expands the availability of money by learning new ways to manage it more efficiently. Expands the availability of money by learning new ways to handle it the way we need to handle it. Guys, you know, right. There is a degree sometimes where there's a limited amount of money, not a limited from God's point of view but limited what you have available. What are you doing with that money? Being efficient with it. Listen, if this is all the year you have left you better be efficient with it, right. Now, there are times when money is abundant and there are times when it's scarce. The key is, what is your view, what is your view at any given moment? And you know what, there's not a right or wrong. There's just an understanding of where you are as you walk through this.

Look at No. 7. Looks past a person's financial status to discover who he/she really is. Guys that's so huge. Do you value a person by what they can give you, by the status in which they have? The Bible talks about being very careful with this. There's actually an interesting study. It's a study of the book of James. It's the study of the book of Proverbs. It's a study of the Bible. It has a lot to say about these things and be very, very careful about judging people by what they have and what bobbles they have on their fingers, what economics they have

available to them. Don't determine the worth of somebody that way. Warriors don't do that.

Look at the next one. Increases his financial options by making himself into a brand that others want, into a brand that others want. I belonged to several companies in my lifetime and one of the things we were very careful about is branding. The church I'm part of, we are very concerned about our brand and that means that when you experience us do you always experience excellence? Do you always experience that we're compassionate? Do you always experience certain things? We talk about this, we gather connect serve, we're lives changed by Christ. We talk about those things as a way of life because that's what we want to be seen as. What's your brand? How do people view you? Do they view you as generous but caring? Do they view you as wise or foolish? How do you – what's your brand? A warrior knows what his brand is. He knows what his banner is that he carries about as he does his daily life.

Look at the next one. Willingly invests in training, education, and the development of his skills in order to expand his occupational options. What you and I learn to do is say this, I got to keep looking at how do I expand. There's a lot available, right, there's a lot that God gives. I have to look at what I'm going to invest where and what options to take and guys there are decisions that make – warrior make decisions. Clair talked earlier about the king and the king is a person who is going to say, what is the noble thing to do. When Robert was talking about being a

lover, what is the thing that is sensitive to those around you? You're going to have to work this through and a warrior says I can make this choice. I can put the input towards the right choice and make sure that we do it.

Look at No. 10. Understands that his financial value is increased not only by what he knows but how he uses his emotional I.Q. to help others succeed. Be involved with emotion and money. Don't remove it just because sometimes we make bad decisions when we're struggling with that. The value is understanding that all of your being is brought into it. The warrior will keep pushing back and saying, you need to make sure all inputs are happening here so we do what we need to do.

No. 11. Delays gratification so that he has the money to focus on larger goals. Guys, sometimes you got to think about this. What habit do you have that spends money regularly that if you stopped that habit that spent that money regularly, could you therefore do something else that maybe was more significant? Maybe it could just be a daily thing, where you stopped to by a beverage or whatever else. Always think about that. Doesn't mean buying the beverage is wrong. It just means be thinking about it and could I delay something here that could make something larger happen.

12. Last one in the warrior area. Completes his will and the plan for his estate which carefully maximizes the way he cares for others after his death. This is huge guys. This is where you and I get caught up in

the idea saying, I'm making sure everybody behind me is safe because we do know that there are times in their scarcity, am I making sure I'm going to give enough tanks to make this happen so that abundance can be known. That's what we're going to try to do.

A guy who made that big switch in his life is your Knightly News guy. His name is Matthew. He's a follower of Christ but he wasn't always. He was a tax collector. His view of money was to take it from one person and pull it to himself. That's what he wanted to do. He wanted to take it and just – he was really stealing from people. This guy, he has a life change, because Christ comes and says, you want to do something? Follow me. Let me show you something so different than you've ever seen before and Matthew changes. In fact, let me put this up on the screen. What he valued changed as a result of his meeting with Jesus. All of a sudden, still money was there, just changing is significant. You know, we go through those journeys. You know, you and I were talking earlier. You have a change in how you view money from when you were younger until now. And part of that is an encounter with Christ in that journey. It all fits together in that.

**T.C.:** Yeah, I mean I definitely changed my view when becoming a Christian and following Christ because I have an eternal perspective, meaning, you know, hey look, Heaven is coming. I can't take any of it with me. It has no value there and then the value that it has here is that I allow God to tell me what to do with it. And I got to answer to

Him and I went hey to living life that says, look I chose money as my god, it ran me. But now I'm here at a place where it can't buy me anything. So God has shaped my entire value of it and it's to be used through me, however He wants. You know, it's His, not mine and that's just made it a lot less stressful for me.

**KEITH:** Very few guys are more of a friend with money than you are so nobody is more appropriate for you to talk to everybody about the friend area.

**T.C.:** Alright, I look forward to it.

Alright, so we're going to talk about the friend area when it comes to dealing with finances. So let's look at D. The friend's perspective regarding the use of money is, No. 1, he makes the hard decisions regarding how much he can give and how much he must keep. Now, how can I explain this? I was thinking about this, and you know, when you're giving to someone, there is a sense of responsibility and how much you give because if you're like me, you got a family. You got a wife. You got children. And you – it's actually irresponsible – it might sound good to just give everything you got to someone in need but then you can't take care of your own family. That's your home team. You got to take care of your home team first. And so it's a tough decision because you may have to say no to somebody in need to make sure that your family is taken care of but then, here's when I say it gets tough. There's some times when the Holy Spirit will prompt you to give something that stretches you and then

he'll let you know like, I'm going to take care of you. Seek first my kingdom. Take care of these people and what will feel like a loss, you'll see me replace that because like it was said earlier. I believe Roy said it. You can't out give God. So it's through prayer. You consult God about what you should do with your money because sometimes those decisions can be tough but you got to know how to make them concerning how much do I give, how much do I keep to where everybody is safe and healthy and how they should be. So you got to wait for God's leading on that one.

Here's what the next one says. It says expresses gratitude for the financial resources he does have. This is straightforward guys. You know what, thank God for everything you have. It's that whole glass half full mentality. It's not about what you don't have; it's what you do. I'm thanking God for it each and every day. I make it a practice to do that because I know how it can feel on the other side.

Here's the next one. Is aware of the needs of his extended community and provides assistance with his energy and his gifts. This is something I'm very passionate about. It's quite simple. You walk out of your house. You're in your neighborhood. You see somebody on the street. They're down on their luck. You know, that's our responsibility. You know, you go get them a bite to eat, sit down, talk to them, have a meal with them, let them know you're praying for them and just that little special move can make their day. But that's our community. You're supposed to love those people. Alright.

Here's the next one. Maintains a balance between giving and receiving within his intimate friendships. You know this is a cliché that I hate that it gets thrown around, but it is so true that it is so much better to give than to receive. Here's a simple little thing. I – rather than someone giving me a million dollars, I would love to be able to give a million dollars. What does that say about what I have? Think about that a little bit.

Alright, let's go to the next one. Periodically sacrifices something of value to help another person. One thing I hate that I used to do is you always give people your leftovers. I don't want to give anybody something that I wouldn't want from myself. You know something of value. Sometimes part with something that might make you a little bit, how can I say, you might have to go without something that you really value to give to somebody else. That says something about you and it's a really humble move. Don't always give people stuff that you don't want. Give them something that you might want but you're going to sacrifice it to make it better for them.

Let's go to No. 6. Understands the ways that differences in financial status can affect a person's view of themselves and works to limit this potential barrier in his relationships. This is that classic case of a guy comes in and got a lot more than you do and you feel like, man, I'm less of a man because he's got more or you got more than somebody else and you feel like I'm more of a man because he has less. Both are wrong.

Okay, you are who you are is defined by what you do with it. You know, who is motivating you to care for others, where does it come from and how well do you care for others with what you have regardless of how much you have. Keep that in mind.

Let's go to the next one. Shares his money with his church to support his mission which is to help others develop a personal relationship with Jesus Christ. This is what it's all about. Keith talked earlier about what finances mean to me. Man, you know what, I don't hold onto this stuff. I can't take anything with me to Heaven, you know. I'm willing to part ways with this – my finances and to let God take care of that and use it however He wants. He takes care of me. I'm able to part ways with my finances and take care of other people and everybody gets a chance to experience more. So that's where I am with it, Keith, and it's something I'm really passionate about and enjoy doing.

**KEITH:** You really are and one of the things that was so exciting guys, when we started thinking about how is going to do what, Clair has been in business for a long time. He knows how to operate as a king. I don't know anybody that gives like you do. It's one of the coolest things. Robert is Latin so he has to be the lover (laughter) and so what's left over is for me to do the warrior thing. But one of the things that's so awesome is how we do finances together.

Hey guys, the reality is this. The God of the universe is involved with money. Just so you know, He knows what you need. He knows how

it works. He knows that in that there is both a scarcity from time to time, and there's an abundance but not to Him. But what you and I need to do is stay connected with him and use all the parts of your mind, your king, your lover, your warrior, your friend and find yourself involved in a very distinct way of saying, you know what God, finances is yours. I'm going to live in it in a strong way so that those behind me feel protected. Defender, finances, that's us. See you next week, Trail 13. Take care.