

Money in the Light of Eternity: A conversation with Art Rainer

TRANSCRIPT



NOTE: This transcript was AI-generated and has not been fully edited.

Mark Turman 00:02

Welcome to the Denison Forum Podcast. I'm Mark Turman host for today's conversation and also executive director of Denison Forum. Denison Forum exists to explain as effectively as we can, things that are going on in our culture today in this part of the world called the United States, and what's going on in our culture, and how can the church be redemptive in this culture? How can we be that salt in light that Jesus invited us to be because of our relationship of faith with him? How can we represent him? How can we be those people that point people to him as ambassadors and representatives?

We do that by having conversations that we that we hope matter to you, and we're going to have one today with author and teacher Art Rainer. He is the founder of [Christian Money Solutions](#). He writes and speaks widely on issues of finance, wealth, and generosity, you'll find that in our podcast conversation today.

He is also the author of a recent book called [The Money Challenge: 30 Days of Discovering God's Design for You and Your Money](#). And today, we're going to talk about his work the book called [Money in the Light of Eternity](#), I think you'll find a lot of great information. If this has been

an area where you're struggling or you know, someone who it is who is struggling, this conversation will be useful to you and to them. We are grateful to have you along the ride with us have this conversation and we welcome art to our podcast. Dr. Rainer Welcome to the Denison Forum Podcast. We're glad to have you.

Art Rainer 01:40

Hey, thank you so much for having me, it's an honor.

Mark Turman 01:42

Well, we're excited to talk about an important and very timely topic, which is money. We're gonna get around to that in just a moment. But I've given the formal introduction, but tell us what we wouldn't know from the resume. **Tell us a little bit about your background, maybe a little bit of your spiritual journey.**

Art Rainer 02:02

Yeah, so I grew up in a home with two incredible parents that love Jesus and wanted to ensure that their children that they did all that they could do to ensure that their children fell in love with Jesus as well. And so at an early age, at around the age of seven is when I accepted, accepted Christ. And, you know, I used to think that that was a boring testimony, that that was something that, you know, it just didn't meet, match the other testimonies that I would hear out there because it wasn't this dramatic, low and then, you know, Christ didn't didn't work. I obviously did a work in me, but I didn't see it.

And but as I have, as I've grown older, and this really started happening in college, I began to realize that my, my testimony was anything but boring. And and typical. The fact that I've got blessed me with two parents who love Jesus and who shared the gospel with me and helped me recognize my need for a for a savior because of my sin. Was it was incredible. I mean, what an amazing, amazing blessing to have that. And so not only did they share the gospel with me, and not only did they teach me how to how to love Jesus and follow Him, but they were also amazingly generous with their financial resources, and they steward their resources will I grew up in a home where money was really not a it was not a taboo topic. It was something that was openly discussed.

I clearly remember my parents, even sitting at our kitchen table, going through every month, their checkbook, I know most people out there now have no idea what a checkbook is. everything checked out and they would balance their their checkbook. And then I would also see so I'd see them steward the resources well, but then I'd also see them be generous to others, with their financial resources, sources, giving, certainly to the local church, but much more than that, helping out families in need, sometimes in a very significant way. And so that left a lasting imprint on me, as a, as a person experiencing that type of type of household.

I began to get interested in finances at a relatively young age really my my early teen years, I was the nerd that actually had a retirement account by the by the time I was age 16. My first Roth IRA and continued to learn about finances. Over time though, I began to learn more about

God's design for money and that how he has entrusted us with these resources, not just to have a bank account that's filled with money not just to have a solid retirement count, but he's entrusted us with these resources for a purpose. He's given us a mission for these resources, we are to use these resources for the advancement of his kingdom.

And so my passion is simply to help people understand that God has the design for money, and then to provide some practical ways that they can take that next step on their financial journey, not just so that they can, you know, get out of debt just to get out of debt. I love helping people get out of debt. But it's for the sake of freeing up more resources, so that those resources can go out and be a part of reaching every tongue, tribe and nation, which is maybe you just can't use there, there's not a better way that you can leverage your resources than that. And so that's my passion. It's a brief part of who I am, how I got to where I am. Obviously, there's a lot more details in there. But I don't want to take up the entire podcast talking about my story.

Mark Turman 06:00

Well, it's important, it helps us to connect to you and to understand the context and the framework out of which the this book comes the book is called money in the light of eternity, what you were just talking about, which is to look at this thing that we deal with all the time, finances, and, and all those kinds of things that really occupy a lot of our thinking, a lot of our hopes, sometimes too much of our thinking and time and hopes, which is part of the message of this book.

But tell us a little bit how long have you been ministering and teaching in this area? And what have you seen about the more common reasons that Christ's followers struggle to honor God with their money? And, you know, we've, we've lived through been in ministry long enough that, you know, we've had the big Dave Ramsey phase and seems like everybody's heard of him in one way or another. Yeah, a number of other really good financial teachers and and people who offer wisdom and guidance. But **what is it that causes so many people and even Christ followers to struggle with honoring God with their money?**

Art Rainer 07:18

Yeah, so you, you asked how long I've been doing this. So I've been studying and working in finances for a long time, I've been helping people discover pursued God's design for money, specifically, probably for about 12 years. Now really, with the mission that God I feel like God has called me to do it's a there's been a number have been doing that in a number of different different ways, whether it's writing, speaking, and now I've launched a company Christian money solutions. And so I'm doing that full time. And man, what a blessing that that is to be able to do what I feel like God has called me to do in a full time capacity. I'm grateful for that opportunity.

So back to I guess your your second question, why do Why do Christians struggle with their finances and I want to be clear that there are some financial situations that are completely out of a person's control. Right there's there's times when they get hit with it with a medical emergency. There's there's situations that happen, that send a person's finances reeling, and

those are completely out of their control. But most of the time, Christians struggle with finances, because it's really an issue of identity.

Let me explain that, who you are, often who you think you are often determines the decisions that you that you make. Imagine if a 16 year old cashier at your favorite grocery store suddenly decided that they, in their mind, were no longer the cashier, but they were the owner of the grocery store. And they could make decisions in line with that, with that identity, the way that they thought about themselves. Well, you can see how quickly that would turn into chaos for that for that grocery store. And more than likely he would not have a job by the by the end of the day. So who he thought he was determined the decisions that he made, and it created pretty chaos. He was not aligned with the original design.

So the Parable of the Talents teaches us that God is the owner, and that we are the managers. And I truly believe that if we get that first part that God is the owner that we stopped looking at the money in our bank account as our money but we started viewing it as God's money, that it would change everything. It was certainly changed that the decision because we'd stop asking, What do I want to do with these financial resources and start asking, What does the owner want to do with the As resources, you see, possession does not equal ownership.

So I used to work at a this my very first job I used to work at a go kart slash putput place and once again, right 18 years old first job in my responsibility was to get people in and out of the of the go karts. I did that the entire summer. Now, by the end of the summer, I knew everything there was to know about those go karts. I knew which one was fastest. And so if I liked you, you're going in that one. I knew which one was slowest. And so if you're causing me problems, I was going to put you in that one. I knew which one was going to have an engine trouble but but engine trouble by the end of the day. And so if I was getting close to the end of the day, and I really didn't like you, you're probably going in that one. I knew everything there was to know about those go karts, but at any time where those go karts might go karts? No, they weren't. I was just simply there to do what the owner would do. If you were in charge of those go karts. I was simply there to carry out his plan. And His purpose for those those go karts. And so anytime that we start acting like we are the owners of the resources, we start asking, What do I want to do with the resources, and that often leads to significant financial and spiritual problems. And so really, it's just an it's an issue of identity.

Mark Turman 11:22

That it really every time I get into these kinds of conversations, it reminds me that, you know, Jesus wasn't 100% successful as an evangelist, right? Jesus had a lot of conversations, obviously, Jesus even failed, he failed to convinced Judas he failed to convince the people who put him on the cross. But he particularly failed to communicate this guy who's described to us as a rich leader, or **rich young ruler, sometimes what he's referred to as they have a conversation specifically about money, and this guy walks away, can you kind of unpack that story a little bit for us**, it may be familiar and perhaps to others unfamiliar. But this is exactly the conversation about identity this, this guy who's successful, apparently early in life, can't get around his understanding of identity and how money relates to his identity, and really walks away from a relationship with Jesus because of unpack that story a little bit.

Art Rainer 12:26

Yeah, it's an incredibly sad story. So this rich young ruler walks up to Jesus and asks what he can do to have eternal life, Jesus lays out some commands. The rich young ruler, being grown up a Jew had studied those commands. And he said, You know, I've been doing all of those. Since I've been a kid, which of course was a lie. We know that that's not true. But he's basically said, I've been following all those those rules perfectly. Did you said, Well, there's one more thing that you you need to do. He said, You need to go and sell all of your possessions to the poor.

Now, once again, this was a rich young ruler, so his possessions were significant. And so what the scripture says is that he turned around and walked away sad, because his possessions were much he had many, many possessions. And obviously, Jesus was not saying that we need to give away all of our possessions to become a Christian. That's not what he was saying. He knew this person's heart. And he knew the Lord of this person's heart. It was the the fire, the money, the possessions were had captured this man's hearts. And so God or Jesus was was saying, Yeah, I'm not going to, I'm not going to compete with with money. You have to make a decision is money, your Lord? Or am I going to be your your Lord, and in this story, we see him turn around, walk away, and basically say, money is going to be the Lord of my of my life.

And let me contrast that with the story of Zacchaeus of the story of Zacchaeus, where Jesus is clearly on a mission, because he's in verse 10. That story, he says he's there to seek and save the law. So he's on a mission. He's coming after Zacchaeus Zacchaeus, who was a very well to do chief tax collector, which of course means that he not only collected taxes, but he really oversaw a tax collecting operation. So we had several people that were under him that would collect taxes, and of course, they would make their money by not just collecting what the Romans required, but charging additional, requiring them pay additional amounts of money. And so the people hated them, because they, they knew that they were paying more than they needed to but yet they, they couldn't do anything about it. Like God had clearly been doing something in Zacchaeus his heart, as indicated by him climbing up the sycamore tree which was considered very undignified, that is And that day, in fact, I would venture say most of the people in the crowd when they saw Zacchaeus doing this, they probably looked at him and were thinking, man, what is he doing? They probably took there's a little bit of happiness when they saw a man that they hated humiliating himself. Now why would you humiliate yourself like that? Well, you have to, you have to believe that the result of being undignified is worth the embarrassment. It was a means to something else to so he's went up on the sycamore tree.

And Jesus saw him and said, Zacchaeus, come down from coming too far must come to your house today must because Jesus was on a mission for Zacchaeus. And, and so the Bible tells us that then Zacchaeus came down. And he received Jesus joyfully. And he said, I'm going to give half of my possessions to the to the poor, and anybody that I've done wrong, I will restore it fourfold, which was the Old Testament law for restitution. That's what you had to do, which was shows a true heart change. And I'm because he went from not following God's law, and taking advantage of people to following God's law, and then obviously, giving to the poor. And I can only imagine that the scene that took place there, meaning you have people that were wronged

here, and that it was going to be made, right, you had the poor, hearing that they're going to get help.

And inevitably, people would say, you know, what happened? What happened to Zacchaeus? The answer is just Jesus. That was the only explanation for what happened. It was just Jesus, he, he made Jesus the Lord of his life. And so out of it flowed gratitude out of it flowed generosity. And so you once again, contrast that story with the rich young ruler, who refused to make Jesus the Lord of his life. And it just shows you that God has a plan and a purpose for our finances. It's not for us to be hoarders, but it's to be conduits through which his generosity flows. And a grateful generous heart is an indication that somebody has understood the free gift that they have been given from God.

Mark Turman 17:12

Yeah, such a great story in that when I was reading through portions of your book that that was something I got to art I never thought of was the connection in contrast between the rich young ruler and Zacchaeus. And, you know, we, we read that little short story, the story is that he has only 10 verses long in the book of Luke and, and you just want to go all the way to me, I gotta have more detail. Like, what was the conversation? How long had this encounter at his house lasted? And, you know, what was the tipping point that pushed him over the edge? All of that stuff that we want to know, I guess we'll get to find out in heaven. But it's, it's a great contrast and connection for us to really think about, are you going to let riches beyond the throne of your life? Are you going to let the relationship you have with Jesus become the thing that's most important to you?

One of the things your book talks about is this really great word called contentment. And let me set up this question in this way. I have a really good friend but a leader with me while I was pastoring churches for a long time. He served with me in an in a leadership position for 20 years, okay. And he said something to me probably a decade ago as a comment about his wife that I've never forgotten. He said, You know what, one of the best things about my wife is she has a very, very good sense of enough. And what he was saying about her is that she knows something about this thing called contentment. Paul, in the latter chapter of last chapter, the book of Philippians, says that he knows the secret of being content. And you talk about that some in contrast to this culture that we grow up in, in the West, and particularly in the United States, this culture of more than that, it's always got to be up into the right it always has to be about acquiring the next thing. **Talk about the differences between contentment and consumption** a little bit you do a great job in your books, spelling that out.

Art Rainer 19:15

Yeah, anytime that we tried to find our, our contentment in anything other than Christ, we will find ourselves discontent. And I know that that's what we're seeing happen in our society where people are, they're pursuing wealth, they're pursuing material things, hoping that they will they will satisfy and ultimately it never, it never works. I can't tell you how many times I've heard of that didn't you know if I can just get that get that car. If I can just get that house if I can just have that much money in my in my retirement account, then I will have enough, then I will be be

satisfied. And yet, when they get there, and let's say they get that car, let's say they get that house, let's say they hit that retirement account, balance target, they get there. And there may be some brief sense of satisfaction, but it quickly goes away. And they find themselves in the exact same spot where they're now looking for something else to bring about contentment is in another car, is it? Maybe I picked the wrong house, and maybe I needed this house over here, maybe I need a little bit more. In my bank account. It's never enough.

And I really believe that one of the most important things we as Christians must figure out is okay, what is enough? Like answering that question? What is enough? Americans? Don't ask that question. It's always more. Right. That's, that's, that's the answer. Typically, what is enough? Well, a little bit more than that. And so if we can answer that question, what is enough? I mean, that is, it's a powerful question to answer to say, here's where I can, where I feel like prayerfully I can say, you know, it's, I'm good, I'm good. And then just give generously anything over and above above that, of course, while you're living and giving generously even during that even before you hit that hit that part.

So anytime that that we go after more. Anytime that we try to find contentment anything other than Christ we will find ourselves discontent in our hearts long for for for contentment, I mean our heart screams for contentment. Unfortunately, it's like junk food you know, you continue to defeat it stuff that ultimately will never satisfy I do a lot of running. I never thought that I would be a runner, but I suddenly found myself a runner doing long distance runs. And what you put in your body matters. If you put junk food in your body, you're going to quickly find yourself is a very discontent with with your with your selection, it's going to go away go away quickly and you're going to be hungry once again you may even feel kind of sick and so it's because our bodies weren't made for that as bad fuel for our bodies in the same way our hearts were not meant to be filled with with more our hearts were meant to be filled with with Christ. And so once again anything that's not Christ is going to lead us to discontentment.

Mark Turman 22:36

Let me I'm big on definitions because we we sometimes toss words around and we don't really have clarity about what we mean **if you were giving people the definition of contentment from a biblical standpoint** just trying to think about our listeners going okay well what I know contentment when I saw it would I know it if I experienced it or felt it what do we actually mean from a biblical standpoint about what is this thing that we mean by contentment?

Art Rainer 23:05

Yeah, so So with with contentment it would be not wanting for material things but finding satisfaction in in Christ in Christ alone. So you're not once again wanting for for more stuff. You're you're happy with the stuff that you that you have. Not this stuff in and of itself is is bad. Excuse me. But you're finding satisfaction you're finding fulfillment in Christ in Christ alone.

Mark Turman 23:39

Okay, so art square that up with what we read in the book of James when it says that God has God is the one who gives all good things and that we are, we are to enjoy them. So where's the

how do we hold those things in balance of, you know, the apostle Paul telling to the Philippians I've learned how to be content I didn't matter if I have a lot. It doesn't matter if I don't have anything. Then you have James saying, Look, all good things come down from the Father of lights and are intended to be enjoyed how do you how do we square those two things up together?

Art Rainer 24:17

Well, it's hard to be it's hard to enjoy things if you're always looking at the next thing. And so you're absolutely right. God is the giver of all good good gifts. He's the owner of of everything and so anything that he has given us is a is a gift. It's Grace on our on our lives. And yes, we are to enjoy his his good gifts. But if we're always looking for the next thing, the enjoyment quickly quickly fades. If that is the end in and of itself. It will become difficult to enjoy because we're putting weight on it, that it was never meant to carry. We're putting our hope, our full satisfaction On this thing that was never meant to be able to deliver on those on those expectations. And so if we're doing that, then ultimately we're not going to be able to enjoy it in the way that it's meant to be to be enjoyed.

[AD] 25:15

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Mark Turman

Today to get one of the great things about this book is that it takes so many of the great biblical teachings about about money that are not only in the words of Jesus, but scattered through other places. You know, the Bible just talked so much about this area, because it's so pervasive in terms of its ability to capture our hearts and hold us in slavery really? Do you have a particular you know, you've been teaching and helping people in this area for more than a dozen years? **Is there one passage that really is kind of your favorite, your linchpin? Which one, which one stands out for you?**

Art Rainer 26:43

That says, that's such a tough question for me. If it's okay with you, I'm going to give you just a couple. So probably my if I were to say that this is this is my favorite is going to be first First Timothy 6:17 through 19. I lean into into these words, all the time, it says struck those who are rich in the present age, not to be arrogant are to set their hope, on the uncertainty of wealth, but on God who originally provides us with all things to enjoy, instruct them to do what is good to be rich in good works to be generous, and willing to share storing up treasure for themselves as a good foundation for the coming age. So that they may take hold of what is truly life. Now, those

words at the at the end that Paul writes truly life, he is not talking about eternal life, because he's the group that he's writing to the assumption is that there are already believers. So he's not saying you need to give to get eternal life, that would obviously contradict what we find in scripture in other areas. So he's not saying that so what is he saying? He's saying that in order to grasp the present blessings of eternal life, so we certainly have the, the the blessings that occurred after after we die, but there's also real blessings that we get right now.

Now, I want to be careful, we're not talking about necessarily material possessions that you give to get material possessions, not that God can't do that. But that's not what that's not what he's what he's referring to. What he's referring to are the blessings that this really satisfied the soul, right? We're talking about contentment, satisfaction, being a part of something much larger than ourselves. These are the more important blessings than even material things like these, when you look at like what type of blessings we ultimately ultimately want in our hearts desire is these type of type of blessings. And so, how do we get those?

Well, we started aligning ourselves with God's design for money once again, God has not designed us to be hoarders but to be conduits through which his generosity flows. And so when we align with that, we're gonna find ourselves more content or satisfied being a part of a God orchestrated adventure I mean, we're we're using our resources to fuel the Great Commission what an amazing thing to be a part of. And so that would be probably my the first place that I would go

but then the second is a passionate that's often not discussed, and it's Luke eight, one through three. Where you have it's, it's following the story. And in Luke seven, right, the end of Luke seven where the woman who is only known as known as a sinner is at Jesus's feet. He's at a banquet and Jesus is laying at a at a table and she walks in, stands at Jesus's feet, she's holding a jar of very expensive perfume. starts to cry, tears go from her eyes turn on her cheek starts dripping onto his feet, she kneels down, takes her hair down, which was considered shameful on that day starts cleaning Jesus's feet. Then the Bible says started kissing Jesus's feet. Simon the Pharisee so this was At his house, he thought something, you know, if if he knew who she was, then she would be he wouldn't be, you know, he wouldn't be allowing this because she's a sinner, Jesus, and I'm going to shorten the story here says, the reason why she loves much, is because she has had been forgiven much, she recognizes that.

So now, you go to Luke 8:1-3. Immediately following that story, those words are still echoing as we as we read that the next story, where we see three women who had been that the Bible tells us they've either had demons cast out of them, or have been healed of some infirmities, were selling their possessions and, and supporting Jesus in His ministry and following them. So we have Mary Magdalene, Joanna, who is the wife of Chuza. That's her, her husband was Herod's manager. And then we have Susanna, joining us specifically, we think actually finance a lot of Jesus's ministry on earth, because more than likely, they were very well to do because of his position. And so we see these women who, God had done something significant in their lives, once again, demons or infirmities. And so their response was then to give generously and follow him. And I love that that story, not just because of that moment, because of what happened after that. I mean, this, we strolled, we told we talked about the story of Zacchaeus. Right? Their

story is that he has the story, because they were supporting Jesus while he was here on Earth. So lives like Zacchaeus, were changed for all eternity, you start going through the Scripture, and you're watching Jesus fall on. And I'm just imagining these three women watching, or hearing about what Jesus is doing. And they're just thinking, man, we get to be a part of this. Are you kidding me? Like this? It's just, it's just worth it. Like, this is just amazing.

And then later in Luke 24, do you see that these are the women that were at the tomb, that were told that Jesus was dead, but he had been raised from the dead, I'm thinking, here's the thing, that man, what an amazing thing that we get to be a part of the God has allowed us to be part of it. Here's the thing. God invites us in that on that same mission with to use our financial resources to fuel the Great Commission to reach every tongue, tribe, and, and nation. You know, he doesn't have to.

He's it's like a, it's like a six year old debt. Or it's like a dad who has a six year old son, who invites his son to help mend a broken fence. Does the dad actually need help? I have three boys. Except when I asked my for my boys help, do I actually need their help most of the time now? In fact, I'd say most of the time, it actually is, it makes the task take much longer, right? So why does a dad invite his six year old son to help mend a broken fence, or whatever that project may be? Well, because he wants to give something to the Son, it's about developing a relationship. It's about developing trust, it's about giving him an experience. It's about growing him as a boy, it's not that the dad needs something from him is that he wants to give something to the son. Same thing with God. God doesn't need our money. He has he already owns everything. It's already his money anyway. So why does he ask us because he wants to give us something. He wants to help us follow how he's designed us and allow us to be a part of this amazing mission that's taken place to reach every tongue tribe nation, we get to be a part of that.

Mark Turman 33:39

And learning that money and wealth just simply become tools for accomplishing greater ends, greater goals, and especially the goal of sharing the gospel with others. I love the story that you mentioned about Joanna, I remember, just about 10 months ago, being in a place in Israel called Sephora us in learning more about Joanna. And already in Jesus's life, how his reputation his message has already reached into the upper echelons of the, of the society into the power brokers, if you will, with Joanna being married. So it's such an influential place.

And then just just the whole emphasis on the way that women honored Jesus, how They supported Jesus, how they were, how Jesus drew them and discipled them and then deployed them in his kingdom work and and just what a key pivotal role because in one of the things, one of the threads and all of your stories is that Jim, that women were generally dismissed in that culture. They were, you know, they were generally regarded as property of their fathers until they became the property of their husbands and, and but to see Jesus, bring them so much dignity. And unlike, as you mentioned, they get to become the first witness says of the resurrection. I mean, what? What an incredible honor to get to be in that position. Just just reminds me of how Jesus just changes everything.

As you've continued in this work as you work with people, both individually and in groups, I can imagine somebody listening to us going, Oh, I don't even know if I want to listen to this conversation. Because I, you know, what I tell people is, is it really matters when you get smart with money. When you get smart, especially biblically smart with money, the earlier that that happens, the more incredible trajectory your life can have in this area.

Let me just tell you story back in 2002, the world was coming out of this thing we call the.com. Bust, and we were just a matter of months after 911. And it literally was as chaotic a time as anything I've experienced. And, and we still have some of those same kinds of experiences. But we, we invited someone like you to come into our church and to teach about biblical money management. And it became one of the most significant moments of revival in people's lives and in our church, literally, in some way saved our church from imploding financially in those days. And today, I could point you to a number of couples and families whose lives have been radically different in terms of their overall trajectory, because of that moment where they started to get real clear. And they started to learn about money from a biblical perspective.

But I imagine somebody listening to us art is saying, you know, what, you don't know my situation, you don't know what, what I've gotten myself into, or the circumstances that have been dealt to me? What are some of the common themes or common problems, that when you're talking to Christians, and even non Christians? **What are some of the common problems that people seem to run into over and over and over again?**

Art Rainer 37:05

Yeah, it's a great question. And if there's a listener out there, that saying you don't understand my situation, I get that I don't understand your specific situation. But I can tell you that I've probably worked with helped a situation that's very, very similar to us. Two years, I have, I've actually seen quite a bit I've seen people with \$300,000. In student student loan debt, I've just I've seen it felt like I've seen it all at this point. And the good news is that, there's always hope I've never ran into it, to run into a situation where we're looking at it. And there's absolutely no hope for a person. There's always hope.

Now, depending on the situation may take a little bit longer than others to get out of it. But there's always a light at the end of the tunnel. And I typically remind the people that I'm working with a this is a season, that's how I want you to view it. This is a season. It's not a it's not a fun season, necessarily. But it's a season, and it's a season where you have to work on your finances. But at some point, if you do this, if you start working on your finances, getting financially healthy for the sake of advancing God's kingdom, that season will come to an end. And there's a there's once again, light at the end of the tunnel.

So you asked, what, what are some common issues that that are that are run into? And I would say one, its debt is, is a, it's just a big mess right now. In America, we just hit the \$1 trillion in credit card debt. Mark, which is which is awful. Americans are loaded with with debt. And most of the people listen, if they have debt, they, they feel it. The Bible says that debt is a burden. And they they get that one 100% They, they regret it. And they got into it thinking that they could handle it, but like a, like a 15 pound weight that you put overhead, you know, you can you can,

you can carry it initially, you know, it feels like okay, I got this but as time goes on, it just gets heavier and heavier and heavier and you feel like you can't do it anymore. Debt is a burden. It works like like that. So debt is a is a significant issue.

Now, oftentimes, debt is a matter of the heart more than a matter that the credit card and they get into debt because they were putting their hope in material things. They were putting their hope and a certain standard of living and now everything's just coming crashing back down on them. So if that's you My encouragement is to start going through the what I want to call the five why's is that title is not new to me, but start asking why why? Why did I get into debt? And then ask why? And then ask why again, then ask why until you get to the root of the price. My kids are really good at that. Anytime that I tell them to do something, why? Well, that gives them a, you know, great explanation. And then they ask why, then I give them a shorter, not as nice explanation. And then they asked me and why, of course at that at that point, I'm saying, because I told you, so. Don't do that to you. But as you interrogate yourself, start asking the why questions to get down to the root of the problem, which is often not a financial problem, but it's a it's a heart problem. So debt certainly is one of the issues budgeting is is

another issue that we that we find most people don't have a plan for their for their finances, they don't know where their money is going. So I've referred to a budget as a blueprint for mission, because God has entrusted us with financial resources, we have a mission that we are going after. Unfortunately, for many, its mission, try not to get my car repoed, right. But God has a better mission for us. So if we're going to get control of our finances, and a lot of people feel like their finances are out of control. And it's because they are, here's how you get control of your finances, get a budget, get a blueprint for mission, so that then you can direct where those dollars are going, you can give every dollar a mission a purpose to accomplish. And so that's a very common issue that I run into.

Ultimately, it's looking at the financial resources and saying these are God's resources, God has entrusted me with these resources, how can I pursue financial health so that I can more aggressively be a part of his work on her so I can more aggressively store up treasures, not necessarily in a in a in a money market account. And although you know, you should do that to an extent, but more aggressively, store up treasure and heaven and focus my efforts on on that.

Mark Turman 41:57

Such a such a good word. And one of the things we learned back in this season in our church was that budgeting doesn't have to be this awful experience. It's really, like you said, developing a plan, a mission, that instead of your money telling you what you can and can't do, you're telling your money what to do, and you're telling it telling you what to do in a wise way so that it accomplishes the goals that you believe God has for you, rather than you feeling like you're being led around by the nose because of what what money you have or don't have that kind of experience.

Art Rainer 42:32

It's amazing when somebody gets a blueprint permission, once again, some say budget as a blueprint permission. When they when they get one of those, how less. They feel less stressed out, there's less anxiety, even though their financial situation has not necessarily changed immediately. They feel like they are in more, they're more in control. Why? Because they're more in control. Like at that moment, once they develop that plan, they're more in control. And so get that get that blueprint permission together, which you'll also find is that you're probably wasting a lot of money. Americans on average, spend \$200 More than they realize on subscription services. That's that's \$2,400 a year that they don't recognize that they're spending that's a lot of money I'm sure that most people can do something else. Find something better to do with that that \$2,400 We waste a lot of money as Americans on things that we when we look back at them we regret in our unnecessary purchases. So start putting dollars for things that you actually care about.

And and also take that next step on your financial journey i i use something called the eight money milestones started guide that that we use for Financial Health for the sake of advancing God, God's Kingdom is his answer to the question, what financial steps do I need to need to take next person can find that they can get it for free at Christianmoneysolutions.com/freeresources. And it's just a guide. It just helps you say, Hey, here's the next goal that I need to go after. And so that's also helpful for getting control of your finances. Once again, reducing the stress because now you have a plan that you're that you're going after.

Mark Turman 44:19

Yeah, I what I started telling my kids before they got out of my house was look, some people some people like you aren't and others are just gonna really have a passion for this. And they're gonna go and learn a lot of things. But most of us if we just have six or eight fundamental truths that we understand about finances and about how finances work from a biblical perspective, we can go a long way and we can accomplish a lot and then yes, we might need to talk with somebody like you or, you know, a financial planner or an estate planner. We'll get to that in just a second. We're gonna need some help like that.

I don't know any Think about the stock market, for the most part, don't really want to know anything about the stock market. Except that, you know, my stuff is gonna be able to make me have a reasonable retirement someday, maybe. But I don't, I don't understand most of it. And you know what I don't need to I can get to people who have that expertise. But there are, you know, 568 fundamentals that I need to have an understanding of, and I can grasp, and I know what you're talking about, I kind of liken it to somebody who is, you know, they're not feeling good. And they go to the doctor, and the doctor says, hey, it looks like there's something here and, and you have to go through all these medical tests. And there's usually a waiting period, and many people I've pastored, like, okay, that's the worst part is, I'm in this waiting period, we're waiting on data, we don't have a plan, I don't know what it is, I don't know what it's going to take. But even if they get bad news, but then the doctor says, Okay, this is what we're going to do to address your medical situation, all sudden, they start feeling better, because they get hope from the plan. It may be hard, it may take, you know, six months, it may take longer, but

they at least know what they're up against. And they have somebody helping them with a plan that they understand. And that gives them hope.

And that same kind of thing applies here to your finances, the worst thing you can do is just bury your head in the sand and pretend it's going to work itself out by itself. That's right, and well found. Yeah, it won't. And what we found was, people could get smart with money around those six or eight fundamental principles, they could develop a plan. And then they got to the place where you know, what if they just sat down and looked at their plan, once every seven days, once every 15 days, they could keep it on track, they didn't have to think about where they were or what they were afraid of financially, every moment of every day, they could put it in a box, deal with it a couple of times a month, and then they could go on about their business. And they **felt so much more contented, so much more relaxed about the whole thing. Have you seen those kinds of stories?**

Art Rainer 47:14

Oh, without question. I have seen them numerous times. It's amazing. When somebody starts in our, in our case starts following the eight money milestones, it's that plan, it starts with, with giving us the very first money milestone start giving, then they they develop their their minor emergency fund \$1,500, then they get their their company match, then they start working on their on their debt as they start walking through those those money milestones. There's a sense of confidence that they that they now have, and you see stress go down dramatically,

I'm telling you get that many milestones paired with a blueprint for mission, which once again, budget, that it's powerful, it really is they suddenly feel in control. Because they are that's the thing, they were out of control. Now they have a plan. They're in control, it doesn't mean that everything's solved overnight. But they're working toward a better financial future. And they're, they're starting to see progress in their finances. And it changes everything.

And they also recognize as believers, hey, I'm getting control my finances so that I can participate. And the advancement of God's Kingdom in a more significant way than I've been able to, in the in the past. And, and that's motivating when they when they start seeing the fruit of that, man, it's exciting. I get I get fired up. Anytime somebody hits one of those money, milestones, and they tell me about it. I get fired up. I love it. Because I know what's on the other side for for them.

Mark Turman 48:57

Yeah, and just that, that joy of knowing that they're living for something more than for themselves, and that every Christian realizes that and understands that. You've talked several times mentioned this blueprint for mission and the being a partner with God and being a partner with God financially. So much. It's so important for a lot of reasons, but particularly for the individual just discovering the real truth of what what the early church quoted about Jesus, which I sometimes think is one of the most disbelieved statements that it is better to give them to get it really. That's the way God turns things upside down. It is better to give than get, and

that is something our culture, if they saw that in our lives, in more vivid ways they would be going okay, those people are really different. What do we what do we need to know from them?

But talk a little bit about that plan of being on mission with God in the advancement of the gospel and the kingdom of God and doing that your family so deeply rooted in the local church, your your dad has been a teacher and a leader in this area for decades, your brother's a pastor talk about how important it is to be generous. In the first place that God tells us to do that is within the context of the local church. Can you speak to that because, you know, the church gets beat up a lot in terms of its plant, its presence, and its place in our lives and our culture. Talk about why the church is important as the place to start your generosity and partnership with God.

Art Rainer 50:36

Yeah, well, this is God's plan, plan A, and there's no real plan B. For for reaching every tongue, tribe and nation. This is what God is leveraging to advance his kingdom in a very real way in the community and around the around the world. So I was, I was, I was on staff at a church in South Florida. And we were sitting around as a staff. And we had actually received a complaint from one of the church members saying that it doesn't seem like really God was doing too much in our in our church, which that is shocked us because I was like, What are you? What are you talking about? We, we saw this person, profess Christ, we saw this person get baptized, we saw this marriage come together. And we saw and we just went down the list of what God had just recently done in our church. And we'd realize in the moment that we've actually maybe not done the best job communicating to our church, what God was, was doing that God uses the local church in a very real way.

You see, most people, when they think about giving to the local church, they're thinking, Oh, I'm just giving to keep the lights on. I'm giving to pay the pastor's salary. I'm giving you this. And I was like, no, no, no, no, you're missing that's, that's minor. Compared to what how God is using your your money. When you see somebody get baptized, you're a part of that. Just like those those those women and Luke eight, one through three were part of Zacchaeus his story, you're a part of that story. That baptism story. When when you give to the local church, when a marriage gets together, you know, that's on the verge of divorce, you're you're a part of that, when you see a prodigal son return home, you're a part of that story. When when a a missionary goes out from your church, to reach maybe an unreached people group, people that have never heard of the gospel, you're a part of that when your church plants and other church like you're a part of that, like, that's what you're giving to. It's not about just keeping the lights on course, you need that to obviously happen. You want to pay your bills, but my God, goodness, God is using the local church in a very real way.

And so I would encourage people just open your eyes to what your church is doing and recognize that God is using your generosity to to do is multiply in ways that you'd never imagined. I love the story of the of the widow's mite, where Jesus is at the temple treasury. And he's looking at people give the large sums of money to the to the temple treasury. And he calls his disciples over. And I have to imagine the disciples are thinking, yeah, he's gonna point out some of these large givers like they, you know, they're seeing the scene as well that like, oh,

man, this person must really love Jesus, look how much money they're giving. Man, God's going to do a lot of things with that those resources. And they were in the Jesus pulls them over. And he says, Hey, do you see her? And of course, he points out the person that nobody else was, was paying attention to who points out the widow who only gave two coins. And he said something very powerful. He said she gave more than anybody else. Now, was Jesus bad at math? No, he wasn't. What he was saying was that amount sacrificed always supersedes amount given, like God, it doesn't necessarily need our financial resources to accomplish his mission. He needs us to trust Him with our financial resources and allow him to multiply it in ways that we had, you know, can never imagine he's the God who multiplied few fish and loaves of bread and fed fed 5000. That's what he does. So he says, You know, I care more about what's left at home than what's put in the in the offering plate. And so my encouragement to, to the listeners out there, first thing, you know, what can God do with my resources? Will you give to the local church, which I do think is the first place of giving and watch it and recognize that he's multiplying your resources and to impact lives for all eternity? And when an amazing opportunity, that that we have to be a part of that mission?

Mark Turman 54:48

And that that unnamed widow is still inspiring people to be generous because of what she did that day in her sacrifice, right.

Art Rainer 54:56

The first question that I'm going to ask when I get to Heaven is God what did you do? do with those two coins? I'm serious? Like, what would you do with them? Like you pointed out her as our example to give. So I know that you had to do some pretty amazing things. With those two coins, what was she a part of? Because she trusted in in God and gave? What was it? No. Yeah.

Mark Turman 55:21

And where can I meet her? Yes, yeah. So we just have a few minutes left art. So I wanted to finish up with something you touched on in your book that we've been thinking about here at Denison forum as well, which is the coming transfer of massive wealth. Some of the research that we've come across probably sounds very similar to what you write about, which is, over the next three decades, over the next 30 years, the largest transfer of wealth from one generation to another somewhere in the neighborhood of \$30 trillion. And you quote in your book, One expert that says that maybe as much as 5 trillion of that money is going to be in the hands of Christian people that we can identify right now. And that **this money is going to transfer over these next 30 years, through inheritance, basically, through estate planning and that type of thing. Talk about that reality and the potential of that reality for Kingdom impact.**

Art Rainer 56:23

Oh, man, yeah, that. So you're referring to Inheritology, that's the name of the book and James wise, is the is the author, it's actually in chapter seven of his book, that that talks about the great wealth transfer, and the really the amazing, great commission opportunity that we have, in our

time, as, as believers. And and so what he lays out in a very clear way, and his numbers when you look at him, I mean, they're, they're solid numbers. But he lays out how we can reach every tongue tribe. And so we have the finances, to reach every tongue, tribe and age and just in that great wealth transfer alone, not to mention all the other resources that we that we have as American believers.

So the reality is that we have an amazing, amazing opportunity in our generation, to advance the gospel in ways that, you know, it may never have been seen before. But if it's if we actually get a right understanding of her finances, and and use them for the advancement of God, God's kingdom, so my encouragement to people out there, maybe you're looking at your will, looking at your estate plan.

First of all, if you don't have a will, you need to get one. If you're to look, as you as you look through that, recognize that the typical American model of just dividing up your resources among your children and equal portions, that's it's not, you don't have to do that. Like there's other options out there. prayerfully, consider how God would want you to use those resources, certainly take care of your family. But recognize that this is often this is often one of the biggest stewardship decisions a person will make. And, and you will be held accountable for it.

I was talking to my dad a couple of months ago, about their estate plan. And he was asking me questions, and I had responses. I said, Dad, ultimately, it doesn't matter what I think, doesn't matter what but me and my brothers think, because we're not going to be held accountable for you're going to stand in front of God and have to, to be held accountable for this decision. So how do you what do you feel like God wants you to do with these, these resources, don't worry about us. Now, if you want to get it done, that's fine. But if you feel like that's what God wants you to do, but it needs to be done in a way that probably looks different than than the rest of the world. Because we recognize that generosity is a priority. And God has given us these resources for the advancement of his kingdom.

So once again, prayerfully think about know that you're going to be held accountable for it's not going to it's not going to be made, and you can't pass off the and he's not doing this, you can't pass off the decision making to somebody else. Of course, if that if you don't have an estate estate plan, or anything, I mean, a judge will will take care of that for you. The state law will take care of that for you go to something called probate. And that judge may or may not be a believer, and they may or may not put resources toward things that you would ultimately want going toward and so know that this is a significant act of stewardship. Don't take it lightly. Don't just go with the template. Let's just divided among our kids and B call it call it a day. We don't even see that in the Bible. In fact, what we see in the Bible is different portions going to different people. So It's not, there's not a necessarily a standard or a set way that God wants you to divide your resources.

So just peripherally, think about it know that we have that once again, amazing opportunity to reach every tongue, tribe or nation, if we get our get our finances right. And once again, this is not just for those with a that are planning their state, you certainly want to think about that peripherally considered your state plan. But those of us right now, the resources that we have

right now, before we before we die, are significant. And we have the opportunity in our lifetime to reach every tongue tribe, and a nation.

One of my greatest burdens that is kind of this question that, that stays in my head is what if we don't? What if we don't do something about this? Are we going to be the generation that future Christians look back on and say, what were they thinking? No, it was American Christians with all the resources that they had, what were they thinking? They could have accomplished they could have they could have reached every time trepanation why didn't they? Why didn't they do this? And to be honest, you know, there's, hopefully this is a, you know, a safe place where you can be transparent. This is my motivation, right? Like this, this is really it. I want people get financially healthy, I want them to get out of debt. I want to do that, not just so that they can, you know, buy whatever they want. But so that they can take these resources, and advance God's kingdom to reach every time I'm traveling, because I think that we have a limited window here. And an amazing opportunity that, that God has provided us and I wanted to do something about it.

Mark Turman 1:01:45

It's such a good word reminds me of what my pastor taught me when I was a young Christian, which is, you know, two things. One is, there's only one thing here on earth that you're going to see in heaven. And that's people. It's, it's not all the other stuff. And he always used to say, you know, you never see a hearse pulling a U haul. So you're not taking it with us, right. So invest it well now. And if you have something left over at the end, make a plan for using that well as well. Art, it's been a great conversation we could go on for a long time, but just want to point our audience to the book. It is money in the light of eternity by Art Rainer, you can find that at all of the major booksellers and distributors. And you can also give us your website again, one more time, they can go straight there.

Art Rainer 1:02:34

Christian money solutions now here's my encouragement to the listeners, go to Christian money solutions, backslash free resources. Okay, you're gonna find six different free PDFs that you can access there. So that would be actually be my preference, go and get those free resources.

Mark Turman 1:02:51

All right. That's a great place to start. And thank you for that. I want to thank our audience for spending some time with us today. We are praying God's blessing on all of your life and including your handling of his finances, as we are trying to remember that most importantly, and if this podcast has been helpful to you, please rate review us and pass it along to family and friends so that they can be a part of the conversation as well. Aren't thanks again. We hope to have you back with us in another conversation soon.

Art Rainer 1:03:22

Thanks for having me.

