

C.R.E.A.M Crushing The Church

1 Timothy 6:10 – "For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows."

The acronym C.R.E.A.M. stands for "Cash Rules Everything Around Me." We see this mentality in the world today. Folks make decisions based on money alone. Success is determined on how much money we have or don't have. Happiness is determined by our economic status. People are made to feel inferior based upon money. A rich person will make a poor person feel inadequate & unsuccessful because of their lack of resources. When a man loves money, he will do anything to get it & he will do anything to keep it. This mentality is dangerous. However, what is more dangerous is when a Christian possesses this disposition & attitude regarding money.

As Christians, we should understand already how money is a good servant, but a poor master. If we are serving money by allowing it to rule everything around us, then we are not serving Christ. It is impossible to serve two masters (**Matthew 6:24**). If a Christian has this love for money, then this lust is a gateway to evil. The love of money has destroyed Christian homes by incarcerating one parent over unlawful fiscal practices &/or causing a divorce over a financial dispute. The love of money has crushed the Christian's ability to remain gainfully employed, for they are always job hopping for greener pastures. The love of money has sabotaged the Christian's willingness to be committed to education. Therefore, they drop out of school thinking the \$4.75/hour they can make waiting tables today is greater than the \$47.50/hour they can make if they stay in school & never give up. The love of money has exterminated churches. In many places the Lord's treasury is being mis-used, abused, or in some cases not used at all; all of which will kill the desire of the saints & discredit the purpose of Christ. Christians have erred from the faith behind money. Many Christians have fallen away due to depression because of money; failing to realize we are to be content in whatever state we are in (**Philippians 4:11**). So, how can the Christian stay in love with Christ & not fall in love with money?

We Need To Teach Our Children The Proper Use Of Money, So They Will Never Serve It (Proverbs 22:6)

Money, moral, & spiritual education must start in the home. As Christian parents, it is our responsibility to love our children (**Titus 2:4**), introduce our children to Jesus (**Ephesians 6:4**), provide all their needs (**1 Timothy 5:8**), prepare them for life without you (**Proverbs 22:6**), & hope that when we get old & cannot do for ourselves, they will return the favor (**Ephesians 6:2-3**). If we hate our children, fail to teach them the gospel, & fall through by a lack of preparing our youth to become adults, then unfortunately, we are unsuccessful as parents. Here is some advice regarding money:

By the time our children are 5 years of age, they should understand spending, saving, & sharing are ways to use money. They should understand people have jobs, which pay them money. They should know paper money & coin money are worth different amounts. They should understand how planning helps people set goals & make choices about money. Our kindergarteners should be able to comprehend people give money to help others. If we don't teach our kids these things, then we have opened the door for our children to be hustled & bullied immediately upon them entering school.

By the time our children are 11 years of age, they should be able to set measureable, short-term financial goals. Our children should be able to explain how checks, debit cards, & credit cards work as payment methods & why using a credit card is a form of borrowing. They should know how to use systematic decision making when making a personal, age-appropriate purchase. Our children should be able to describe how people can cut expenses to save more of their income. Unfortunately, there are many adults who do not know these things & irreconcilable debt is the inevitable result.

By time our children go off to college, they should be able to apply systematic decision making to a long-term goal. Our children should know how to schedule bill payments, write a check, reconcile bank statements, & check for inaccuracies. They must know how a negative credit report can affect their future. Our children must understand how to identify appropriate investments for accumulating money for furthering their education, maybe a wedding, or a business startup, a house down payment, & retirement.

We need to start with our children now, so they will not make the mistakes financially we have made due to a lack of education regarding finances. If we do not know these things, then we need to learn & apply these things so we can improve whatever financial state we are dealing with at this time. Just like a hungry man is only interested in the gospel after such a time he has been fed; just like a naked man is only interested in the gospel after such a time he has been clothed; a poor man is only interested in the gospel after such a time his financial burden has been lifted. Therefore, let us all apply **Matthew 6:33**, for as long as we focus on Him, then He will take care of all of these things (**Philippians 4:19**). Let us go from C.R.E.A.M. to completely trusting in God & save our souls & the souls of others from a devil's hell.