

## pt.2 - Thorns - Finance

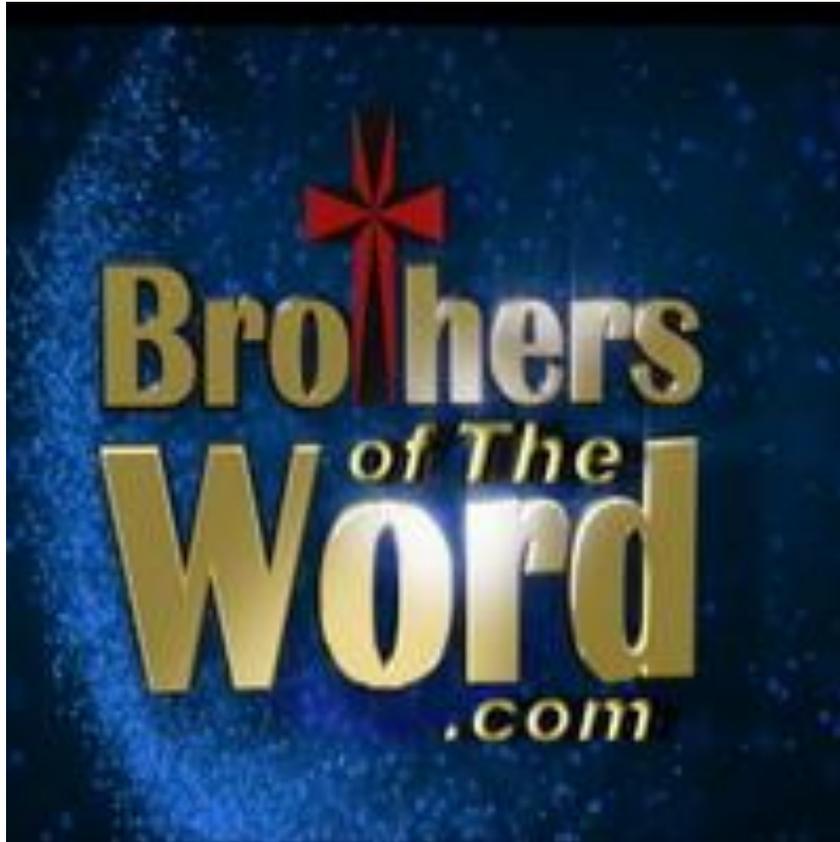
Sermon Title: **pt.2 - Thorns - Finance**

Sermon Number: **5910**

Speaker: **Nathaniel Bronner**

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Nathaniel Bronner: Don't just focus on what you can get. Life changes for you when you begin to focus on what you can give.

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(Music Playing: 00:00:18 - 00:00:30)

And now for, "Thorns" Part 2, "Finance."

Nathaniel Bronner: Welcome to Brothers of The Word because brother, you need the word. Now as you know, I am in the midst of a series called "Thorns", and it's the seven thorns of life. God had told me to speak about this, but he told me to ask my youngest son, George what were the seven thorns of life. And George begin instantly rattling them off, and he said the first was relationships and the second was financed, and that's where I am today on that second one. But after I preached last week's message on relationship, it just hit me. Relationships followed the Pareto principle. Just about everything follows, the Pareto principle.

Some of you may not know what the Pareto principle is. It's in common vernacular called the 80/20 rule, and basically, the 80/20 rule states it, "20% of the people get 80% of the stuff." It'll say that 20% of the people produce 80% of the result. It goes down through all kinds of things. It talks about how for example even with Jesus, 12 of his disciples remained out of 70, roughly 20%. So even with Jesus's disciples, only 20% actually 17% stayed with him with the church. Twenty percent of the people contribute 80% of the money.

Twenty percent of the folk in the church, do 80% of the work. You all know that be the same small group do 80% of the work. It's the same thing with almost everything. So this law applies when I've talked about relationships how only one in four marriages was truly fulfilled. It follows the Pareto principle and you can look at that and you can see it almost in just the richest men in the world. The top four men in the world, Elon Musk right now is the richest man in the world. He's on his third marriage, I think. And the woman he just hit the child with, I think they kind on shaky ground.

Elon is number one, Jeff Bezos founder of Amazon is number two. He just busted up with his wife not long ago. Bill Gates is number three, and Warren Buffett is number four. Out of the four richest man in the world, only one of them has a solid marriage within the same marriage with the first wife. And Warren Buffett, I read his book. His relationship stories are really interesting that he's with his second wife, he actually separated from the first wife, and the first wife moved to another city and she was in a restaurant and a waitress came and his first wife said, "This woman would be good for Warren," and she actually hired the woman to go work and take care of her (00:03:24) hook. I said that is not no black woman. But anyway, once the first wife died, Warren married that woman that his first wife sent. So that's the story of Warren Buffett, but out of the four richest men in the world, only one of them has a solid stable marriage with the first wife.

So even they followed the Pareto principle and that's why when I've talked about, I begin to look at. For those of you who are not married, don't let that thing sweat you because this marriage business is not easy and only one out of four marriage has got it right. C. Elijah even talked about in his last message. He said, "A study show that only 20% of people are happy," that goes right back to that Pareto rule. It's the 80/20 rule. Don't get mad about the rule. It's like what Jesus said, "Then who has it shall be added unto. To those who have not even that they think they have will be taken away from." Don't get mad about the law, you get on the right side of the law. Don't get mad about the 80/20 rule, but 20% of the four happy, you get it a 20.

See don't fuss about the law. You get in line with the law so you get your life in the principles. That's why I said these statistics, I told you last week, the statistics have nothing to do with you. Yes, the statistics may say this, but it's just like when I'm talking about the pandemic, I know what the statistics say. The statistics say, if you black you got a certain issue. If you're over a certain age, you got a certain issue. I said, "That isn't me, I didn't do it me." Is not going to affect me, it's not going to make me sick. I am not will be in those negative statistics.

I'm going to be in the top 20%. So that's the mentality. So remember statistics have nothing to do with you, but they're going to affect you if you do the same thing everybody else does.

So today we're talking about the Thorn of Finance. And finance could indeed be a serious thorn because money is an issue. The number one cause of divorce is money. Money can be a thorn. When your money is funny, you got some issues, but the stats go right along with that only 20% of the population is truly comfortable with their money, 80% is not. So I'm going to just kind of give you some things about finance. I'm going to give you some rules about finance. You heard most of these before but sometimes it helps to just reiterate these.

The number one rule is this. You need to hang out with some financially wise people. Example to that, if you hang out with some financially wise people. Put the first slide up on a screen. Actually, this slide is actually -- that's Bill Gates and Warren Buffett. You see what that says. It says, "Basically, if you want to change yourself, you change the people who you hang out with," and that makes all of the difference in the world. If you hang out with financially wise people, it will take you to a different place because they talk different, they think different, they buy different, they spend different, they'll do all this different stuff if you hang out with financially wise folk.

If you hang out with broke folk, where do you think that will take you? I don't mean to be condescending on anybody but that's just a (00:06:53). And it really has nothing to do with how much you earn. It has to do with the mentality of how you handled your money. It's just a simple as that.

So number one, hang out with financially wise people. We have the render my money class on the first Friday of the month for the first six months of the year. You can come to the render my money class. You get all of this wisdom, but you got to come where the wisdom is of how to handle your money.

Number two, you need to get a clear financial vision. Now, who you hang out with will often determine what your financial vision is because who you hang out with, sets your vision. It'll set on what they just talking about. Put up the second slide, that's who you hang out with determines your financial vision. Now this basically talks about when you're in school, let's say

you got to have a paper, it's got to be a minimum of five pages. When you get out in the world and I say explain it to me in seven seconds, or I'm out of here. You ought to be able to explain your financial vision to somebody in seven seconds.

Of my sons, the one who has a clearest financial vision is Josie's. And Josie is 21 years old. He said, "Daddy, the minute I turned 21." He said, "I'll hit \$21,000 saved up." He said, "I'm going to be a millionaire by the time I'm 30 years old." And he's got his plan. He's working at it or freaking or high he's going to be a millionaire by the time he's 30 years. He isn't dead, he said no more. He said, "I'm going to buy me a house, but I'm not moving out."

He said, "I must stay right here." He's "I'm going to buy a house, but I'm going to buy the house, I am going to pay a note on the house, but I'm going to rent the house out to pay the note and to give me some additional money, so the house becomes an investment, but I'm going to stay right here under your roof." So that's part of his financial plan, but he's got a clear plan. I'm going to be a millionaire by the time I am 30.

There's a whole group of young people who are -- they're operating under what's called the FIRE principle, which is "Financial Independence, Retire Early". That's what they want to do. They work hard, they save, they got this whole outline approach that you cut down your expenses, if you save a whole lot of money by the time you hit this age, you can retire. And there's a whole movement of that but they have a vision of what they want to do. So, what's your money vision? What's your money vision? Most money vision for most folk who in the broke category received the shorter your vision is more than likely the broker you are.

If your vision is -- I just want to make it to Friday and if I make it to Friday, I can go to Walmart. If I make it to Friday, I can go buy this, well, I can go get this dress, I can go get this suit, I'm going to get this car, I can go get this -- the shorter your financial vision as a general principle, the broker you are. The longer your vision is, your wealth will accumulate and eventually the richer you will be.

So what is your financial vision? So number one, hang out with financially wise people. Financially wise people will impart a vision in the you and they'll correct you when you back to go do some stupid. Yeah, I'm going to get this car, they got 480 horsepower. How much is it going to cost you? Well, I'm not going to be between of hundred dollars a month. What kind of gas is it burn? Premium? How much gas mileage does it get? Oh it get by eight miles a gallon. So the problem is, a financially wise person will tell you, "Don't buy that car. Don't sink your money into that," and a real financially wise person will tell you, "Don't by the car, that kind of car until you can pay for it cash three times over." And nothing wrong with you having a big muscle car or fine ride and all that kind of stuff, but you don't need to have all your future finances tied up on a ride this depreciated fast as I don't know what.

The one I know who's earned the most money. I have lunch with him once a month. He drives up on a 1980 Tahoe and the man can literally buy a whole fleet of cars, but he just won't spend the money and he's been like that. So his money just constantly accumulates. So when you hang out with folk who are financially wise, they will impart within you and change your financial vision. What is your financial vision? Most people now getting this stimulus check and that's as far as that vision goes. I'm going to get this checked out. Here we go. That's why the lamp is so big at the airport this morning.

The stimulus check stimulates the economy, but who do you think is stimulated? It is the rich folk stimulated. That's who stimulated the (00:11:48) stimulated. Seven days after they get their money, it's gone. And the rich people are stimulated -- there's nothing wrong with getting the check. I would get that check if I could. (00:12:00) I'll get the check, but it's the mentality of what you do with the check that makes the difference.

So number one, hang out with financially wise people. Number two, get a clear financial vision. Number three, focus on small things first. Proverbs 13:11 says this, "Dishonest money dwindles away, but he who gathers money little by little, makes it grow." Put up picture number three, and you know here is just talking about if you focus on making \$1 first, then you focus on making \$10 then \$100 then \$1000 and so on. If you start with little things first and little things turn into big things -- when I

go out with the most successful financial fella I know, we take a trip every year. And (00:12:51) just got money. Just how he just got money just rolling everywhere. We get ready to go to breakfast. He comes in there. He's got these coupons clip that to Denny's. He's got more money than anybody but he got some coupon clipped out to go to Denny's for breakfast. That's why he's got more money than anybody.

So when you start saving, little by little by little eventually that little by little adds up and it becomes big. But he who gathered money little by little makes it grow. Put up the next picture, so just these things that happened and see, this picture here that left line says, you know, that's what's called the GRQ line. That's the get rich quick. We want to get rich quick, they get rich quick line, it's long. Everybody wants to get rich quick and get rich easy, but when you try to get rich quick, the vast majority of time all that stuff does end up taking your money.

See the land from the slow with stocks and investments and mutual funds are slow accumulation. Both don't want to fool with that. I want been 20 years trying to get rich. I want to get rich. Yeah, we. Two things, I don't want to spend time and I don't want to spend effort. I want to get rich quick and easy. Nine out 10 times those get-rich scheme only benefits those who put it on the scheme. So you got to learn how to just put stuff little by little, you slowly build and it changes your money and your finances.

Number four, buy assets not liability. Buy assets not liabilities. I try to train my children. Let me tell you how to tell a difference in the asset and reliability. An asset is something if you buy it today, next year is worth more. A liability is if you buy today, next year is worth less. That's the way you tell the difference between an asset and a liability.

00:15:00

If you spend most of your money buying liabilities, you move to the broke end. If you spend most of your money buying assets, you move to the rich end. When I was in New Orleans, when I went to the movie at a mall called The Canal Place Mall. Just real high-end mall. So I'm coming out of the movie and I see this line wrapped around and it's got by 90% of Earth in the land. Some say what stories that. I go to see what story it is,

it's Louis Vuitton. So what all these (00:15:31) doing in this Louis Vuitton line, everything in Louis Vuitton is super hot, it's nothing wrong with you buying Louis Vuitton, but it is nothing wrong with you buying Louis Vuitton with your stimulus check money.

There's something really wrong with that and there were two stores that had last, and the vast majority of people in the line was black folks, and that was Louis Vuitton and Tiffany's. So I'm saying, why are we wrapped around the wall buying stuff that we have no business buying and you go and you buy you a \$5,000 or \$1,000 Louis Vuitton bag. Next year that \$1,000 Louis Vuitton, you can't sell for \$100. It's a liability and when you spend your money buying liabilities and not assets, you got to think in the mentality of, "Don't buy Louis Vuitton bag. Go buy some stock in Louis Vuitton," and that changes the way we think.

Do you realize that if you had Tesla, Elon Musk is the richest man in the world right now. We have a Tesla. I bought that Tesla in about three years ago for my wife. When I look at it, and I said, "Sweetheart, for the money that I spent on the Tesla, if I had bought Tesla stock, that car cost \$61,000." I said, "If I had spent and bought \$61,000 with the Tesla stock--" three years ago and you know my rich friend, I tried to get him to buy a Tesla, I said, "(00:17:03), you got all this money sitting up. Why don't you go buy your Tesla? Get you a nice smile, it's \$100,000. You know, you have the financing to pay for this thing a hundred times. Why don't you think -- get out to own 1980 some Tahoe. Go and get your nice Tesla." He wouldn't do it, but a year ago, he called me up and he said, "I'm going to put \$25,000 in Tesla stock." I just hold it for the long haul. (00:17:26) buy a Tesla, but I'm going to put it back \$25,000 with the Tesla stock.

When he bought the Tesla stock, Tesla stock was worth \$425. A few months later, the stock went up to over \$2,000. Then it went to a five-to-one split. So that meant, his 25,000 worth of stocks split five ways for everyone share he had, he now has five shares. As of today, and this has been a little bit over 13 months ago. His \$25,000 of Tesla stock is now worth right at \$300,000. So what he said was I have now placed an order for a Tesla Cybertruck. The Tesla Cybertruck is now cost by \$89,000. He said, "But, I now have my \$300,000 worth of Tesla stock. I can

pull out \$90,000 to pay for the Cybertruck, and I still have \$210,000 left.

That's the difference. And my wife has a nice \$61,000 -- that was worth \$61,000 then. Three years later, that \$61,000 car is now worth about \$35,000. But my friend's \$25,000 is now worth \$300,000 -- that's difference in the mode of thinking, but see hanging around him has changed my mentality. I said, "Sweetheart, next time. I (00:18:56) get you another car." So it's a difference in mentality and I see it -- the rich think differently, the haves think differently from the have nots. And I just see it. So when you learn how to gear your mind and he sends James (ph) and he stopped all of his the time about what he's (00:19:23) and I remember C. Elijah was telling me about a stock.

So well let me ask my friend about this stock because my guess is he knows, so I called him up and said, "Oh, what about this stock here." He said, "I bought that stock at \$2 and I sold it at \$6". Then (00:19:37). He takes his money and just multiplies it. When he begins little by little by little by little, now he's got all his money, he stored up and saved up. So it's a principle that hang out with the financially wise people get a clear financial vision of where you want your money to go, focus on the small things first and then make it grow by assets not liabilities.

00:20:03

Proverbs 20:21 says, "An inheritance quickly gained at beginning, would not be blessed at the end." Basically, it says, "Easy come" What? And it's a principle about that when you get money really quick and easy it somehow it didn't even last. Put up the next picture. Easy come and easy go. This is that investment principle. Google bought YouTube back in the early 2000s and they pay 1.65 billion. You see what that second slide says, "Now YouTube generates 1.65 billion in revenue every three weeks". That's the difference and the way the mind works, the rich folk focus on buying assets and we focus a lot of times on bad stuff to just got a fancy name. I see a Louis Vuitton bag, didn't hold your money any better than a cheap. You know, no name bag really, as a matter of fact the person with the no-name bag more than likely has a lot more money in the bag because the person with the Louis Vuitton bag, all that money is the bag itself. So when you learn how to change your

mentality, it will change what you eventually will accumulate the.

The fifth thing, and this is a spiritual principle is to simply not fully focus on what you can get, but you have a portion that you focus on what you can give. Proverbs 11 24 says, "One person gives freely, yet gains even more; another withholds unduly, but comes to poverty." When I went to New Orleans, James called me. He said, "Man, we get a text every day with the deposit from the company." So James says, "Man, this money just roll it in," and it was, but I said, "James, do you realize before I came to New Orleans, I heard God speak. He said, 'I want you to go get out of the bank \$1,000 and ten \$100 bills.'" And while you're in New Orleans, I want you to bless ten folk just \$100.

I had started giving out the \$100 and James called me the next day, he said the money was just rolling it in. I said, "James, the money is rolling in almost a thousand times fast and I can give it out." There's a principle with that and I had these ten \$100 bills and is God would lead me, I would just give the money out. When I got to the hotel and drove up, there's a lady -- she rode up on a bicycle and she said, she began telling me her story that she'd had some legal issues and she needed \$7 for the salvation army to get her a room for the night.

And some people they have these con artist story, you don't know whether they are true or not, but that's not my business. I was led and I hold my wallet and I took out \$100 bill, and I just said, "I'm just (00:22:59) little bless you with this." I don't know whether the lady would land to me or not but her situation what I do know the lady start crying. I saw the tears start flowing down her eyes as she held \$100 bill. I don't know whether she was telling me the whole truth about her situation, but I saw her start crying. So each time as you begin to bless people, something in the heavens open up and money just started flowing back multiples of what I put out.

There was a principle that you simply cannot hold without giving and reach your full potential of blessing. So you have to learn to give. Don't just focus on just how much can I get. You focus on saying no matter what I get, a certain percent of this, I'm going to give back and what I was finding the stuff, it's just coming in fast and I can give it out. And that's a good position to be. But most of us don't want to give out. All we want to do is

just taking in and that's true with everything. It's not just money. It's just true with everything. All of us want to be praised, but maybe you need to do some praise. All of us want to be thanked, then maybe you need to do some thanking. All of us want to be appreciated, maybe you need to do some appreciation. Don't just focus on what you can get. Life changes for you when you begin to focus on what you can give.

The sixth thing is this. This is what psychologists have shown and have realized as they done all the tests and the surveys. Is it experiences bring people more happiness than materials do? Some of you need to have more experiences out of life. It's nice to accumulate a lot of stuff, but don't get unbalanced with the stuff. Sometimes you need to just have some experiences. The experiences will produce more joy as a general principle than materials will be, so if you had a choice between buying a \$1,400 Louis Vuitton bag and going on a \$1,400 excursion or take a trip.

00:25:00

Psychologist says experiences will provide you more joy than materials. And what you ought to do, take a \$700 trip and save \$700, and put that in an investment. So that begins to multiply and to increase.

Seventh thing is this. Proverbs 13:11 says this, "Dishonest money dwindles away, but whoever gathers money little by little makes it grow." It has the two principles in it and it has the -- whoever gathers money little by little -- that's the principle of focus on small things first, but it has the principle of being honest. It's one of the three secondary principles that my father always told us. Be honest, work hard, keep good company. I have seen in business -- we've had particularly within Bronner Brothers. We've had three people who have just stolen some big money. One of them was in the paper -- it was in the Constitution. The lady stole over \$3 million from us over a period of probably 10 or 15 years. And when the FBI finally caught the lady, she was working at a grocery store and as a cashier. All the \$3 million were gone. She had a real fine hook, I mean she was fine looking, I know, you know funny but she was fine looking. She was a real fine-looking hook. When they found the lady working at a cashier at the grocery store, all the

\$3 million was gone. Her husband was gone, because when the money stopped, he left.

So when we've seen this with two others who stole all this money and all three of them were women, that's the odd thing about -- they were all women. Normally, me and do all of the stealing but I study equal opportunity now. So all of them after they stole them all of this money, none of them had any of the money left at all. The money was gone and then they had to deal with the prosecution, they had to deal with jail time, once you got jail on your record, once you got a felony on your record, it's hard for you to get a decent job. So that dishonest game never provided them with any long-term satisfaction. So it something that you need to understand, you cannot rip off anybody or anything and prosper.

You absolutely cannot do it. There's a universal spiritual law that will come back and bite you down the road, so be honest. And the final thing is this with finance, learn to listen to the one who owns it all. God is your ultimately money master without question and when you develop and tune in to God, He will lead you, He will guide you in some of the things of what to do how to get your money. Every bit of my money, I attribute to God. I work hard but I know a lot of us work hard. Working hard does not guarantee you success, it improves your probability tremendously, but it doesn't guarantee you success. Almost every one of the big breakthroughs we've had in the company James and I own, every one of them, we can point to a divine spark that cause that breakthrough.

So we see God owns it all. God will even handle your finances. I remember before we've even started the company and with Bronner Brothers, and I remember Bronner Brothers was getting ready to go through a real tough economic times so we would get bonuses every year and we knew we weren't going to get any bonuses, and I remember where I was, I was in a Sam's Club and I put something in my basket and then I realize there's no bonus but because I -- let me put this thing back and I heard God speak and He said, "Don't you change your spending habits one bit?" and I said, "You sure about this Lord? I need to do this wisely, this money getting ready to get cut up. I need to do it wise." He said, "Don't you change your spending habits one bit." And sometimes you have to really notice God when God is telling you to do something that don't make sense.

See if it's wisdom, you don't even have to check it. But when God is telling you to do something that doesn't make practical wise sense, you need to really make sure that's God because it's the Lord this goes against all logic if my money's getting ready to cut my expenses need to cut. He said, "Don't you change your spending habits one bit," and I saw money grow or shrink based on what I needed. God controls it all so when you understand true finance, when you in covenant with God, He'll make sure you have sufficiency. And one thing God spoke to me. He said, "Anything beyond sufficiency is insignificant." It takes some living to understand that now.

00:30:02

As long as you have sufficiency, you have enough, anything beyond that, what you truly truly were sufficient for you, now it takes a great amount of sufficiency for some people than others. But is there anything beyond sufficiency is insignificant. I understand that now. So finance is a big thing. But if you can just listen and follow these rules. Number one, hang out with financially wise people. Number two, get a clear financial vision. Where do you want to be with your finances 10 years from now? Twenty years from now? Thirty years from now? Where do you want to be five years? Where do you want to be next year? Get a clear financial vision.

I got to limit on how much money I can. I got a clear financial vision and I got it from God. Go to God. Don't just ask a lot of just help me make more money. No, no, get a clear financial vision. Hang out with financially wise people. Get a clear financial vision, focus on small things first, handle the little things and the big things will handle themselves by assets not liabilities. Give, learn that experiences will usually bring more happiness than materials. Be honest and listen to the one who owns it all.

Finance is a big deal in the modern world, but God controls it all but you got to be in tune with God for your finances to be in control and to be proper.

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send it to a friend, free of charge. Thank you for joining us today at Brothers of the Word because brother, you need the word.

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00:32:18