

Dear Friends,

Thank you for your correspondence to the Al Denson Show and for tuning in every week to our program. My prayer for you is to be encouraged in your daily walk with Christ through the words of this booklet. Our hope is that in turn you will tell others of what God is doing through our ministry to youth and parents on TV. I am convinced you will not find another program on any network anywhere that deals with issues today's youth and their parents are facing, and provides answers from a Godly perspective.

In addition, we would love for you to help us by going to our web site at [www.aldenson.com](http://www.aldenson.com). Here you can write to us, order additional material like this booklet, check out all my music, have a daily bible study, and stay up to date on the ministry. You can also send us a prayer request and questions for the TV show. But more importantly, please continue to be in prayer with us as we work together to help those that are in need.

Thanks for watching and God Bless!

Sincerely,



**An Outreach of Celebration Ministries**

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Most artists create for only a brief moment in time. That phenomenon was once known as “15 minutes of fame”. Yet even in a fickle world, there still emerge a talented few that transcends time and trends. With nearly 15 years as a major label recording artist and seven hit

albums to his credit, Al Denson is that kind of artist.

But the attention and acclaim his artistry has brought him over the years are anything but the routine rewards of worldly success. Rather, they are the fruits of a life of purpose and passion, and a mission that has always reached far beyond merely making music.

The millions of young people Al has performed for, befriended, counseled, consoled and clowned around with in his career already know that. And thousands more are finding out every day.

This past year has seen Al expand his efforts to a global audience through the reach of his daily syndicated television production, “The Al Denson Show.” “You’ve got to reach out to people where they are with the most powerful means and this form of media allows you to build trust and a rapport,” says Al. “This has all been so amazing. I can’t imagine what lies in store when the Lord finally calls me home, but I don’t have to wait for heaven to receive rewards. I get them every time a kid comes up to me and says, ‘I heard what you said, and I accepted Christ.’ You can’t ask for anything more or better than that.”

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## Mastering money

There is not another thing on earth which has caused as many problems and heartache as money. Through the centuries people have stolen and murdered to get it. Conflict over finances is at the top of the list when it comes to reasons

given for divorce. The inability to master money has destroyed not just marriages, but homes, families, and the futures of millions of people.

God warns about this in the Bible in I Timothy 6:10 when He says, “The love of money is the root of all evil.” God didn’t say money is evil; He said loving money—making it the most important thing in our lives—is the problem. For a

Christian, this problem begins with the failure to understand nothing you have really belongs to you. Psalm 24:1 says, “The earth is the Lord’s and everything in it.”

Everything you have has been entrusted to you by God, so that makes you what the Bible calls a “steward,” not an owner. The definition of a steward is “someone who manages another’s property.” When the Bible says you are a steward of your money and possessions, it is reminding you that you do not own them—you are simply managing them for the real owner who is God.

In I Corinthians 4:1,2,7(b) it says, “Let men regard us in this way, as servants of Christ, and stewards of the mysteries of God. Now it is

required that stewards be found trustworthy...What do you have that you didn’t receive?” That same question could be asked of you. What do you have that you didn’t receive from someone else? Even the things in your lives

you earned by working came to you as a result of the gift of time, strength, health, skills, and intelligence given you by God. Everything you have was given to you in one way or the other by God. Nothing you have is really yours to treat as your own. God owns it all—you are simply His manager.

If you belong to Christ, you are God’s steward. He has entrusted you with resources

such as money, possessions, time, energy, and abilities. God not only has given you the responsibility to care for them, but, He will hold you accountable for how you manage them.

Whenever you take an owner’s attitude toward money and possessions, instead of a steward’s attitude, problems and unhappiness are sure to follow. You can either be a good steward or a bad steward; you can either master the resources God has given you or allow them to master you.

The world’s idea of success is what you are worth in dollars and cents. Money is the measuring stick by which your worth as an individual is determined. You may have seen the bumper sticker that says, “Life is a game. Whoever dies with the most toys wins.”

The love of money is the root of all evil.

# The way you master money is to make the choice to be mastered by God.

It was meant as a joke; but, unfortunately too many people have come to measure success in terms of how much money they can make and how much “stuff” they can buy.

The message the world sends you is that people who don’t have lots of “stuff” are failures. Materialism bombards you from every angle, day in and day out, and “things” seem to be screaming at you for attention. Everywhere you look, the lie is being marketed that “things” will bring you happiness. Sadly, even many Christians have bought into this lie and use things to validate their worth as individuals.

You may want “things” because they bring you satisfaction and comfort and because they entertain you and make you forget your real problems. It is true that material things will bring you happiness for a little while but because you were never created by God to be fulfilled by anything but Him; the happiness will be short-lived. After the new wears off,

you will find instead of being content with what you have, you will be even more discontented and empty.

The simple reason is, if you aren’t enough without it, you will never be enough with it. If you aren’t willing to accept this truth and deal with the real issues in your life, you will probably decide the solution to your discontent is to spend more and that happiness is still only one purchase away. Once you do this, you set in place a very vicious and destructive cycle in your life which is hard to break.

If this is where you find yourself, you need to know that money and possessions are not the problem. You don’t have a money problem; you have a heart problem. You have allowed your fleshly desires to convince you that God alone is not enough to satisfy you—that it takes other “stuff” to fill the emptiness inside and meet your needs. You have fallen into the trap of thinking like the world, and as a result, you have given your heart to other gods.

In 1 John 2:15-16 it says, “Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world—the cravings of sinful man, the lust of his eyes and the boasting of what he has and does—comes not from the Father but from the world.” These verses are simply telling you that you must choose what you are going to value in life. Money and material things can never fulfill the deepest desires of your heart because that is a place only God is big enough to fill. When you

make loving God your focus, you will know a true, lasting satisfaction and deep, abiding joy which billions of dollars can’t buy.

The way you master money is to make the choice to be mastered by God. When you choose to ignore God’s Word and allow money to master you, discontentment will roll in over your life like fog over the ocean. Chronic discontentment can be a serious disease which can produce a lifetime of suffering and even prove fatal for some. How do you know if you are infected with this malady? Here are some symptoms to look for.

1. Are money and possessions what you think about most?
2. Are you stingy with your money and your things?
3. Do you personally measure success in terms of money or possessions?
4. Do you over spend? Are you in debt?  
Do you have a hard time making your money last?

If you suspect you may have a bad case of discontentment, can you get over it? Is there a cure? What is the secret to contentment? Is it really possible to be happy with what you have? In Philippians 4:12 the apostle Paul writes, “I know what it is to be in need and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well-fed or hungry, whether living in plenty or in want.” It sounds like Paul knows something you need to know about being content. If you skip down to verse 19

you will discover his secret. It says, “My God will meet all your needs according to His glorious riches in Christ Jesus.” Notice Paul doesn’t say God “can” meet your needs or “may” meet your needs, but God WILL meet your needs.

The secret to Paul’s contentment was he had learned that God could be trusted to keep His promises. In Psalm 9:10 it says, “Those who know your name will trust in you, for you Lord have never forsaken those who seek You.” Paul found God to be trustworthy because He knew three things about his Heavenly Father that you must know, as well. He knew God is:

1. **Sovereign.** God is in complete control of everything. There is not one single event in all the universe which can occur outside of God’s sovereign control. Not even willful, malicious acts, or the mistakes of other people can change God’s purpose for you. No detail of your life is too insignificant for your heavenly Father’s attention. No circumstance is so big He cannot control it.
2. **Wise.** He always knows what’s best for you and what is the best way to bring about that result in your lives. God is so wise He automatically knows what you need when you need it. He can separate your needs from your wants and knows whether what you want would be good for you to have or whether it would harm you. God’s wisdom and ways are so far beyond our limited understanding that trusting Him is the place where you must arrive if you are going to find contentment in every situation.



3. **Loving and Good.** Just as emphatically as the Bible affirms the sovereignty and wisdom of God, it affirms His love and goodness. Jeremiah 32:41 tells us God rejoices in doing good to His children. Psalm 145 speaks of God's abundant goodness and of His being loving toward all He has made. The Bible says God is love, and He is the same yesterday, today, and forever. You can depend on God's love and goodness being unconditional and unchanging. God in His love always wills what is best for you. In His wisdom He always knows what is best, and in His sovereignty He has the power to bring it about. You can trust this kind of Father to meet your needs and do what is best for you. The peace which comes in your life when you choose to trust Him will give you contentment, regardless of your circumstances, and regardless of what you have or don't have.

This kind of contentment doesn't mean you are passive, lazy, or don't care. It simply means that you do your part; then you trust the sovereignty, the wisdom, and the love of God to provide what He knows you need when you need it. You must remember that contentment is a choice. If you choose not to trust God and be contented, then the alternative is to believe the lie that says "things" bring happiness and meaning to life. When you do this, you will waste your life away struggling and wishing for what you don't have, all the while, missing what is really important and worthwhile in life. Contentment is not the fulfillment of

what you want, but the realization of what you already have. This is what it really means to be a success in life.

In the Genesis 25 the story is told of two twin brothers. The twin born first was Esau and the second was Jacob. According to the tradition of that day, the first born son was to receive the birthright from his father. The birthright was a special spiritual blessing a father would give on his deathbed to his eldest son transferring his authority and spiritual responsibility for the family. One day Jacob was cooking some stew when his brother came home after having been out in the country for several days. Esau had gone without food during this time and was very hungry. He told Jacob he was famished and asked for something to eat. Jacob told Esau he would give him some stew in exchange for his birthright. So Esau sold his birthright to his brother for a bowl of stew. Esau placed more value on the immediate gratification of his physical needs than on spiritual things.

"How foolish," we would say. "How short-sighted Esau was! How could he devalue something as important as his birthright?" Esau traded in something of great value which was rightful his for something which was worth little. He allowed what was temporal to become more important in his life than that which had eternal value.

Your birthright as a child of God is the freedom Christ died to give you. It is never God's will for any of His kids to be in bondage,

enslaved, or mastered by anything but Him and this includes money. What's your price? If you are bondage to debt, or to the desire to always having more, then you, like Esau, are trading your birthright. You are allowing your discontent and your desire for the immediate gratification of your needs to cause you to sell out.

In your case it may not be a bowl of stew, but it may be a mountain bike, famous label clothes or shoes, an expensive sound system, a car (and insurance) you can't really afford, or, a social life which is out of control. Whatever it is, is it worth trading your birthright as a Christian? Anytime you ignore God's principles and try to meet your own needs in your own way, you are selling out and will pay the consequences.

**It is never God's will for any of His kids to be in bondage, enslaved, or mastered by anything but Him**

Jesus faced the same temptation when Satan took him up to the top of the mountain and asked Him to name His price. Satan showed Jesus the kingdoms of the world and promised Him power, prestige, and popularity if Jesus would bow down and worship him. Satan's tricks haven't changed in 2000 years. He still tempts you today to sell out. He promises money and possessions will bring you power, prestige, and popularity and all you have to do is worship him by making these your god. So, what is your price? Jesus paid the price for your sin on the cross to purchase a birthright of freedom for you.

One of the biggest temptations you will face is the temptation to trade your freedom for a little piece of plastic. Credit card companies love college students, but these companies are not your friend. When you stand in the long lines at your college bookstore, you will see Visa, Mastercard, Discover, and others giving away "free" gifts. Are they doing this because they care about you? No, they are doing this to entice you to fill out their form and receive your very own credit card. You walked in to the bookstore a free human being, and if you sign up you will walk out being owned by a company. You have sold yourself and your birthright to a company who will own you as long as you are in debt to them. There are countless millions of college students who have put their futures in jeopardy all because they sold out for a little piece of plastic.

# God doesn't want your money ...

There are many people in this country who think financial freedom means having lots of money, expensive clothes, and the ability to buy anything and everything they want. There is nothing wrong with having nice things, but if this is your attitude then you are missing out on God's perspective. He wants you to experience real financial freedom which is being free from envy, anxiety, confusion, waste, greed, and debt.

If you are bothered about money, it could be because you are in some form of financial bondage. Maybe money worries or problems are keeping you up at night and robbing you of your peace of mind—that's bondage. You may believe only people who don't have enough money are in bondage but that isn't true. People with a lot of "stuff" usually spend a great deal of time worrying that someone will steal it—that's bondage. Or maybe all your friends are going skiing and you are jealous—that's bondage. Your birthright as a Christian is freedom—don't allow anything to rob you of that.

Ecclesiastes 5:10 says, "Whoever loves money never has enough; whoever loves wealth is never satisfied with his income." God's Word contains more verses about money than it does about love, salvation, or forgiveness for a good reason. Make a commitment now to do things God's way and allow Him to supply your needs in the area of finances so you can have a life filled with joy, contentment, and peace of mind. If you are a Christian, then the

way you got saved was by repenting of trying to meet your own needs by being your own god and doing things our own way.

This same commitment to Christ must carry over into every area of your life. You need to remember that in I Corinthians 6:19-20 it says, "...you are not your own, you have been bought with a price." Christians are not owners of anything, including our lives. All you are and have belong to God and He, by right of ownership, calls for your commitment to His Lordship and doing things His way.

If you are truly going to commit to doing things God's way in the area of finances, then you need to know what the Bible has to say about tithing. From the very beginning of God's relationship with His people, He commanded at least a tithe (10%) of everything He has given you be given back to Him. God knows this is an important principle for you to follow because it is the best way for you to remember God really owns it all and you are just His manager. When you refuse to obey God in the area of tithing you are really stealing from God, because it is His money, not yours. When you withhold God's tithe, it shows that you believe you are in charge and that you are not allowing God to be the Lord of your life.

Giving reminds you of who God is, who you are and what your relationship should be to the things God has allowed you to manage for Him. The tithe is simply a material testimony of God's ownership of all of your resources.

God will always bless your obedience and provide for you when you are faithful to honor Him and His Word. Remember, I Samuel 2:30 says, "Those who honor Me, I will honor." The time to begin is now. God says it isn't how much money you have that matters; it's what you do with it that counts. Whatever your age, you need to start now to be obedient and honor God with what little you have. When you do, God promises He will honor you, as well.

Make no mistake, giving to God and to others is important, but don't think money is what is most important to God. God doesn't want your money if you have never given Him your heart. You could give God all your material resources and feed and clothe every needy person in the world but that still wouldn't be enough to buy your salvation. Jesus has already

paid the price to purchase your salvation, so, if you have never been saved, God first wants you.

If you are ready to get serious about mastering money, here are five very basic and simple financial principles from the Word of God that will help you get started:

## Financial Principles To Live By

1. If God has not supplied the need...maybe it isn't a need.

Philippians 4:19 says, "My God shall supply all your needs according to His riches in glory by Christ Jesus." If you think you have a need God hasn't supplied yet, it may be for one of several reasons. He may be saying "wait, this isn't my timing" or, it may be He did provide for the need and you blew the money on something else, or the perhaps you don't know the difference between a "want" and a need.



... if you have never given Him your heart.

2. Never buy today with money you still have to earn tomorrow.

James 4:14 says, "...you do not even know what will happen tomorrow." The Bible says that you aren't promised tomorrow. Borrowing money is presuming on the future and not trusting God to provide for your needs. A great way to make sure it is God's will that you buy something is this: If God doesn't supply the money to buy it, then it either isn't His will, or He has another plan, or a better way.

3. Get in God's will and He will provide for you.

1 Thessalonians 4:3-5:18 is a great measuring stick for making sure you are in God's will. The passage starts off with, "For this is the will of God" and ends with "for this is God's will for you in Christ Jesus." Everything in between is a checklist of things that are NOT in the will of God for a Christian. Read these verses very carefully and make sure God isn't having to withhold financial blessing in your life because you are being disobedient in one of these areas.

4. Don't rob God!

Malachi 3:8-11 says, "Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed Thee?' In tithes and offerings. You are cursed with a curse, for you are robbing Me..." Remember, God owns it all, you are just a steward of what He has entrusted to your care. God instituted tithing for your benefit to help you not forget this truth. Giving is another way to acknowledge Him as Lord and Ruler of your life. To withhold from God what is rightfully His is to rob Him, not of money, but of His rightful position as Master of your life. Tithing and giving your money to God is an act of obedience, which reveals the attitude of your heart toward his Lordship of your life.

5. Master money with financial planning.

Luke 16:13 Jesus is talking about money and He says, "No one can serve two masters; for either he will hate the one and love the other, or else he will hold to one, and despise the other. You cannot serve God and money." Jesus is reminding you that either you will master money, or it will master you. The way you

master money is, of course, to first be mastered by God. Next, you master money with financial planning. This is the way you take control and stay in control, so you can be a good steward of what God has given you to manage for Him. Turn to those who are knowledgeable in the area of finances and who can give you good and godly counsel.

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two masters;  
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