

HOW TO HANDLE YOUR MONEY

A wealthy man was approached by his church to contribute to a building campaign. The urgent need and compelling case were stated, and the man was asked how much he could give. The man said: "I understand why you think I can give a lot of money towards this project. I am a very wealthy man with my own business and I own a lot of expensive things. But there are some things that you may not know about me. Did you know that my mother is in an expensive nursing home?" Well, no, we didn't know that. "Did you know that my brother died, and left a family of five with almost no life insurance?" No, we didn't know that. "Did you know my son decided to be a social worker, and does not even make enough money to support his family?" No, we didn't know that. "Well look, if I don't give any of them a penny, why do you think I'll give anything to you?"

Today we are concluding our series on giving. I want to talk today about how to handle your money.

1 Timothy 6:17-19 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Finances can be a great challenge for all of us. One guy said: "I never worry about money. I have enough to last me the rest of my life – unless I buy something."

I heard the story of a guy that was working on their family budget. Finally went to his wife and said "OK, I have good news and bad news. The good news is that I have figured out what we need for food, clothing, and shelter. The bad news is, we can only afford two of those three things."

The closing verses of Paul's first letter to Timothy contains powerful teaching on the use and abuse of money and possessions. Since all that we have actually belongs to God, we are responsible to manage what He has entrusted to us. How are we to handle and use the wealth God has given us?

Some of you may already be thinking that these verses do not apply to you because you are not rich. Wealth is relative. Bill Gates would not see me as wealthy, but well 95% of the world's population would, so Paul is speaking to you today.

We see here four guidelines here for how to handle our money;

1. BE HUMBLE

This passage starts by saying "command those who are rich in this present world not to be arrogant." The word command is the Greek word PARANGELLO, from PARA which means to come alongside and ANGELLOS which means messenger or communicate. It means to keep coming alongside people and strongly reminding them of these truths. Paul understood the danger of materialism and our need to be constantly warned about it.

It is so easy to be caught up in materialism. Years ago some hoodlums broke into a Los Angeles department store. They didn't steal or destroy anything; they just had a wonderful time -- switching price tags.

The next morning, customers were puzzled and delighted to find expensive coats selling for \$5.00. Cold cream was priced at \$150.00, a silver diner set was only \$1.75, but a pair of stockings was \$390.00. There were umbrellas for \$1,000.00 and diamond rings for \$2.00.

This is really a picture of what has happened in society today. Materialism has crept in and switched the price tags. Tangible items are set with more value to us than the things of eternity. Material gifts are worth more than spiritual gifts. All of us need this constant reminder against materialism.

It is important to understand that wealth does not automatically means pride. You can have very proud poor people and very humble rich people. Paul is saying here that wealth can lead to pride if we are not careful. Earthly wealth brings a sense of achievement and success. It can also bring power and privilege.

When we lived in Kuwait we saw this often. Many Kuwaitis were very wealthy. They drove expensive cars and lived in mansions and had lots of money. Often this translated to the feeling that they were better than others. Sometimes in the supermarket we would see a Kuwaiti simply push a poorer worker out of the way in a line in order to check out before them. They treated them like they were less than human. They thought they were better than others.

Last week we read this scripture;

Deuteronomy 8:17-18 You may say to yourself, "My power and the strength of my hands have produced this wealth for me." 18 But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

If we understand that all that we have comes from God then possessions and wealth should humble us and motivate us to praise and glorify God. If we become conceited because of the wealth God has entrusted to us then we are clearly using a false standard of measurement.

A little boy came running to his mother, shouting, "Mother, I am nine feet tall." His mother responded, "Don't talk such nonsense." "But," he said, "I really am nine feet tall. I measured myself." "Well, how did you measure yourself?" asked his mother. "I took off my shoe and measured myself with that. It is the same size as my foot, and I am really nine feet." With a smile the mother replied: "Now I understand, but I have to tell you that your measure was not the right one. We do not measure ourselves by the size of our own feet, but we must use a 12-inch ruler."

2 Corinthians 10:12 We do not dare to classify or compare ourselves with some who commend themselves. When they measure themselves by themselves and compare themselves with themselves, they are not wise.

A lot of people are like the little boy. They are proud of something about which there is really no glory. Usually the things that we are proud of are things about which we had nothing to do. Someone has said that pride is usually pride of race, or pride of face, or pride of place. None of these are things you had any say in.

The only pride that we should have is pride of grace: the marvelous grace of our Lord Jesus Christ. The next time that you are tempted to be proud, ask yourself the question, "Proud about what?" Since God is the one who gives us the power to produce wealth, there is no basis for pride.

2. TRUST IN GOD - NOT IN GOLD

Paul goes on to say in verse 17 that people must be reminded not “to put their hope in wealth, which is so uncertain, but to put their hope in God.”

Luke 12:15-21 Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." 16 And he told them this parable: "The ground of a certain rich man produced a good crop. 17 He thought to himself, 'What shall I do? I have no place to store my crops.' 18 Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. 19 And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'" 20 But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' 21 This is how it will be with anyone who stores up things for himself but is not rich toward God.

Putting your hope in wealth is unwise because life is so uncertain. One day a fairy came to a man and told him she would grant him any favor he might wish. The man thought a few minutes, and then said: “My wish is to see a newspaper published one year from today.” Immediately, the fairy handed him a newspaper printed one year in advance. He turned quickly to the financial page, ran his fingers nervously up and down the list of stocks, and leaping from the chair shouted, “Hurrah, I’m worth fifteen million dollars.” Then, carelessly turning over to the obituary page, his glance fell on a report that made him gasp. “I died two days ago!” The uncertainty of life makes riches uncertain.

Not only is life uncertain but wealth is uncertain. Markets change, investments are lost in an instant. Solomon, who had plenty of experience with wealth, understood this;

Proverbs 23:5 Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Matthew 6:19 Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.

Riches can be lost or stolen or destroyed by fire. Banks can fail, business can go bankrupt, market can crash, interest can eat up anything you made. Kuwaitis have an expression, “my grandfather rode a camel, my father drove a Ford, I drive a Ferrari, my children will drive a Ford, my grandchildren will ride a camel.” Even they understand that their current economy will not last forever.

3. ENJOY WHAT GOD GIVES US

Paul goes on in verse 17 to say God “who richly provides us with everything for our enjoyment.”

Last week we were reminded that God is rich and he gives to us according to His riches. God, like any good parent, wants to see His children happy and content.

Legend has it that a certain country, in search of a king, sent two ambassadors to choose between two infant twins. They found the little fellows asleep, and they noted that one lay with his little fists tightly clenched, while the other had his hands wide open. It was the latter that was chosen ... and so great was his generosity that he became known in his country’s annals as “The King with the Open Hand.”

We have a God with an open hand, and what God gives us, He wants us to enjoy. God wants us to enjoy life, not merely exist. Physical pleasure is not in itself sinful when sought within the structure of God's will and pursued for His glory.

Years ago a musician named Michael Card wrote a song that has always been one of my favourites. The song says, "There is a joy in the journey, there's a light we can love on the way, there is a wonder and wildness to life and freedom for those who obey."

This is what the Psalmist was getting at when he said:

Psalms 16:11 You have made known to me the path of life; you will fill me with joy in your presence, with eternal pleasures at your right hand.

Psalms 37:4 Delight yourself in the LORD and he will give you the desires of your heart.

One of the most deceptive lies in Satan's arsenal is that God calls us away from pleasure to asceticism. A lot of Christians look like they were baptized in lemon juice. The Christian life is to be a life of joy and enjoyment.

Did you hear about the church ladies sewing circle that were playing a game to see who could look the saddest, the meanest, and the ugliest? The lady that won wasn't even playing!

A young girl became a Christian in an exciting revival at her church and was baptized Sunday morning. That afternoon she ran through the house singing and dancing. Her sour grandfather rebuked her: "You ought to be ashamed of yourself! Just joined the church and singing and dancing on the Lord's Day!" Crushed by her grandfather's attitude, the little girl went out to the barn, climbed up on the corral fence, and observed an old mule standing there with a sad, droopy face and bleary eyes. As she reached over and patted the mule sympathetically, she said, "Don't cry ol' mule. I guess you have just got the same kind of religion that Grandpa has!"

The teachings of the Bible are often falsely construed as joy-killing and pleasure-stifling precepts, designed to make us sad and somber. But the Bible has much to say about happiness, joy, and a sense of humor. The only things God forbids of us are those things that, if pursued, would ultimately diminish our joy.

4. EMPLOY WHAT GOD HAS GIVEN US

Paul goes on in verse 18 to say "command them to do good, to be rich in good deeds, and to be generous and willing to share." Those who are rich already in this world are here told to be rich in a new way. We have a responsibility as people in this country to be generous. It has been said that if we could reduce the world to a global village of one hundred people here's how it would shake out:

- seventy would be unable to read
- one would have a college education
- fifty would be suffering from malnutrition
- eighty would live in housing unfit for human habitation, and
- six would control half of the money of the entire village.

If those of us among the six that are Christians are going to take Jesus seriously, how much longer can we justify controlling, spending, and hoarding half of the resources intended for all 100 of us? I'm quite convinced that we must face up to the needs of others if we are going to take our faith seriously. All of us should be shocked by the poverty of millions and disturbed by the injustices that cause it. More of us who live in affluent circumstances need to accept our duty to develop a simple lifestyle in order to contribute more generously to both relief and evangelism.

This "wealth" that we possess imposes a heavy responsibility -- not only in giving, but also in serving. The first responsibility mentioned here is good works, ministering to people's needs: helping, loving, and caring.

When we give proportionately ... the percent we give stays the same -- but the amount we give fluctuates with our income. I read a rather shocking report awhile back. If every church member in America lost their job and went on welfare or unemployment ... and then gave a tithe (10%) of their government check ... giving in U.S. churches would rise by 30%!

Many of us are simply disobedient on this point and not generous. We may simply not be thinking. It might be a fruitful exercise to take the amount you gave last year and divide it by your total income to see what proportion you are sharing.

Several years ago we were home visiting my parents, went to church with them, and I noticed Dad put \$20.00 in the offering. At Sunday dinner I asked him if that's what he usually gave. He said, "Yes" -- he'd been putting a twenty in the offering every week for as long as he could remember, even when I was a kid. Yet his income during those years had nearly tripled. When I mentioned that -- and showed him God's commands to give proportionately, he said he'd never really stopped to think about it ... and he made the appropriate changes the very next Sunday!

Paul ends in verse 19: "In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."

Charles E. Fuller once announced that he would be speaking the following Sunday on "Heaven." During that week, a beautiful letter was received from an old man who was very ill. The following is part of his letter:

"Next Sunday you are to talk about Heaven. I am interested in that land, because I have held a clear title to a bit of property there for over fifty-five years. I did not buy it. It was given to me without money and without price. But the donor purchased it for me at tremendous sacrifice. I am not holding it for speculation since the title is not transferable. It is not a vacant lot. For more than half a century I have been sending materials out of which the greatest architect and builder of the universe has been building a home for me which will never need to be remodeled or repaired because it will suit me perfectly, individually, and will never grow old. Termites can never undermine its foundations for they rest on the rock of ages. Fire cannot destroy it. Floods cannot wash it away. No locks or bolts will ever be placed upon its doors, for no vicious person can ever enter that land where my dwelling stands. It is now almost completed and ready for me to enter in and abide in peace eternally, without fear of ever being rejected. I hope to hear your sermon on heaven next Sunday from my home in Los Angeles, but I have no assurance that I shall be able to do so. My ticket to heaven has no date marked for the journey -- no return coupon -- and no permit for baggage. Yes, I am all ready to go and I may not be here while you are talking next Sunday, but I shall meet you there some day."

That's the assurance God wants each of us to have. Are you laying up treasure in heaven and building for eternity?

Today we are having our annual congregational meeting after the 11:00 am service. For the last couple of weeks we have been talking about giving. I want to end the service today not by asking you to give but encouraging you to receive. Last year we as a church gave everyone the gift of Rightnow Media. It is like a Christian Netflix. I am happy to announce that we are continuing this service for you again in the coming year.

This service offers thousands of free online videos for children and adults on a variety of subjects. To sign up please follow these instructions;