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Series: Getting Control Of Your Life

Message: Getting Control Of Your Finances

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Good Morning, I am Pastor Chad the Children's Pastor here at Christ's Church. What a great way to begin our day by honoring our graduates. I wasn't able to be up here last year when my own daughter was up here being recognized but I heard ALL about it after the service. As the mic was being passed down each person was to introduce themselves by name and talked about their future plans. So as the mic reaches my daughter she says something to the effect of "My name is Amber and I'm moving out... today!" When Jamie relayed the story to me we just chuckled and I said "see our plan worked perfectly!"

We are in the final week of our series "Getting Control of Your Life" we talked about getting control of your priorities, your schedule, your relationships and today is about getting control of your finances. The Bible actually has A LOT to say about finances. The Bible talks more about this issue than just about any other. You see Jesus actually see money as a spiritual issue.

To really understand our finances we need to understand the spiritual aspect of it. We have to go beyond our personal view of finances and look at through the lens of how God views our finances (our money, our possessions). If we begin to look at it through His lens we begin see things much differently than the average person. As we do this we can begin to make better decisions about how we handle and manage our finances.

Sometimes people can be a little apprehensive when talk about money. You may be wondering about the motives. Just like every other message that is spoken up here this is all about looking at life through the lens of God and getting the most out of the life God has planned for us. When God is dealing with finances it is no different. It's not what's in it for Him, it's what's in it for you.

To begin to make better decisions with our finances we have to understand some spiritual truths about our finances. I'm going to start with the one fundamental truth that must be understood before you can progress to any other.

We don't own anything.

The house you live in, the cars you drive, the condo, the boat, the camper... all the furniture... everything you own... it doesn't belong to you. God is simply letting you manage it during your time here on this earth. I'm sure I had heard this concept many times as a child but it wasn't until I had my own family and began to look at life from an eternal perspective when it began to make sense.

Psalm 50:10-12

- ¹⁰ for every animal of the forest is mine,
and the cattle on a thousand hills.
¹¹ I know every bird in the mountains,
and the creatures of the field are mine.
¹² If I were hungry I would not tell you,
for the world is mine, and all that is in it.

God is clear in stating that “the world is mine, and all that is in it.”

David makes this point during a prayer to God.

1 Chronicles 29:11-14

- ¹¹ Yours, O LORD, is the greatness and the power
and the glory and the majesty and the splendor,
for everything in heaven and earth is yours.
Yours, O LORD, is the kingdom;
you are exalted as head over all.
¹² Wealth and honor come from you;
you are the ruler of all things.
In your hands are strength and power
to exalt and give strength to all.
¹³ Now, our God, we give you thanks,
and praise your glorious name.
¹⁴ "But who am I, and who are my people, that we should be able to give as generously as this?
Everything comes from you, and we have given you only what comes from your hand.

David states in his prayer that “everything in heaven and earth is yours” and “wealth and honor come from you” and to sum it all up he says “everything comes from you”.

We are simply managers of what God has given us. We don't get to take any of those possessions with us when we die. The house, the car, the boat the camper... it doesn't matter what it is. When we move on to our eternal life EVERY worldly possession stays behind. God simply assigns new managers of HIS possessions! This is a critical aspect of understanding our role when it comes to managing our finances. Everything we have comes from God.

We are here to manage what God has given us.

God expects us to be good managers.

The Parable of the Talents in Matthew 25 illustrates what God expects from us as we manage what is His.

Jesus is telling his disciples the story about a master who went on a journey, and entrusting his possessions to three servants. The first servant was given 5 talents, the second 2 talents, and the third only 1 talent. A talent was worth more than a \$1000. The story says that each servant was given money based on their ability to make the most of it. As the story goes, the servant with 5 talents began to invest and work his master's money and when it was all said and done, he doubled the money. When his master had returned the servant returned 10 talents to him.

The servant who had been given two talents did the same, doubling the master's money and returned 4 talents to the master. However, if you remember the story, the third servant who had only one talent didn't use it or invest it. He dug a hole in the ground and buried it. When the master came to the third servant, he was shocked and angered to discover that this servant only gave back the 1 talent. It hadn't been invested or used in any way. The master said, "You could have at least put it in the bank so it could have gained interest. The master was so angry that he called the servant, "wicked and lazy" and cast him out of his home.

Now this parable is pretty straight forward. The master is God and we are the servant. God doesn't want us to sit back and not take care of what he has given us. This story also points out he expects us no matter what level we have been entrusted with to manage them well.

We all have our personal finances and we may even be a part of a business or organization where we are responsible in part or in whole for managing the finances of that particular organization. Finances are a significant part of our lives. Every day we are exchanging goods or services for money. We use cash, debit cards, and maybe even credit cards in daily routine. It is a chore just to keep up with everything. Where is the money going? Are we on budget? Are we saving for college? Are we saving for retirement? It can be overwhelming.

You have to have a plan. You have to understand your goals. You need a system to keep track of everything.

Let me ask you a question about your personal finances. If you were required to hire someone to manage your finances, would you hire yourself?

The answer to that question can be very revealing. I know there have been a few times in my life where I should have fired myself!

Sometimes managing what God has given us can feel overwhelming but we know God will never give us more than we can handle. And when times are tough many times stick your head

in the sand and not address the reality of your financial position. That is no different than the servant who buried his one talent. You have to work at it.

Proverbs 10:4

4 Lazy hands make a man poor, but diligent hands bring wealth.

There is a motto out there that says.... “Money is a great servant but a poor master”. Is the money God has entrusted you with your servant or your master?

I was listening to Dave Ramsey on the radio one day and he explained it this way. This may not be the exact wording but you will get the idea.

There are two types of people in this world, those who are telling their money where to go... (in other words... who are managing the money God has entrusted them with) and those who are influenced by the ones who are telling you where your money should go.

When you begin to actively manage what God has entrusted it will naturally begin to grow, especially when it comes to our finances. I have heard people say that once they got on a budget and began to tell their money where to go, it actually felt like getting a raise because they were making better decisions on what their money should be used for.

As God begins to bless us with more, we must caution ourselves from becoming discontent with what God has given us.

Learn to be content.

Many times as we see our wealth grow we look toward accumulating more possessions. This typically happens because we look horizontally – we look at what others have and we become unsatisfied. We have a desire to gain the same possessions of others. Contentment invites us to look vertically—toward God. When we look in his direction, regardless of the wealth of our possessions or lack of, we know that he is enough.

Hebrews 13:5

⁵Keep your lives free from the love of money and be content with what you have, because God has said,

"Never will I leave you;

never will I forsake you."

Contrary to popular belief, contentment, is not being just satisfied with what you have. It's a sense of peace knowing that God will provide for you. Knowing that he is guiding you toward the plan he has for you, and trusting he will never leave you.

Albert Camus was once quoted as saying...

It is kind of a spiritual snobbery that makes people think they can be happy without money.

As many of you have and as I have traveled on mission trips, especially outside the US, the one thing I have noticed is the level of content and happiness in people who (in the eyes of Americans) have nothing. I have seen kids in Mexico that don't even own a pair of shoes play baseball all day long in the middle of the street. Never worrying that they don't have a bat, just a stick... not worrying that they don't even have a ball, just an old plastic bottle crumpled up... not worrying that they don't have bases... just some rocks they found in a field. And not have a care in the world... just playing, laughing, and full of joy and happiness.

Talk about a bunch of poor and happy snobs!

Wealth is not the reason for happiness, contentment is.

Mark 8:36

³⁶What good is it for a man to gain the whole world, yet forfeit his soul?

Be cautious of looking horizontally – you will need to choose one or the other. The worldly view or the eternal view. When you look vertically toward God you will begin to notice the stress of living up to the world's standards begin to fade away and a sense of peace and understanding takes hold.

So we know that we are managers, we know God expects us to manage well, and we know God wants us to be content with the blessing he has given us. What about giving?

God expects our best.

As you read through the Old Testament and you read about the offerings the Jews made to God you notice right away God wants our best. If you were to sacrifice one of the animals you owned you couldn't bring down the one from you heard that only had a few days to live anyway. You couldn't bring him your leftovers.

Proverbs 3: 9

Honor the Lord with your wealth, with the firstfruits of all your crops;

10 then your barns will be filled to overflowing, and your vats will brim over with new wine.

Deuteronomy 14: 22-23

²² Be sure to set aside a tenth of all that your fields produce each year. ²³ Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the LORD your God at the place he will choose as a dwelling for his Name, so that you may learn to revere the LORD your God always.

Malachi 3:10

10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

God says flat out says... that we are to test him on this... and that when we do the "floodgates of heaven and pour out so much blessing that you will not have room enough for it."

The more and more I work with kids the more and more it helps me stay grounded. Trust me, I know kids can be a handful sometimes but they also can help us keep life in perspective. I want to tell you a story about a conversation just a few weeks ago with a young girl in my Sunday School class named Natalie.

Every week when Natalie comes to church she always runs up and say "Hi Pastor Chad" and she give me a big hug. Immediately she says "I lost a tooth". "You did? Let me see which one!" I replied. She belt out "and the Tooth Fairy gave me \$10 dollars for my tooth!"

Now I didn't say anything at the time but immediately in my mind I thought "\$10 BUCKS!" are you kidding me!

I'm going to digress here... When I was a kid the tooth fairy would bring me about .55 cents. And it always looked like a bunch of money. There were never any quarters... usually a couple dimes, a few nickels and a bunch of pennies. So when you picked it up you had a "handful" of money. I could barely hold it in one I always had that feeling that "I had struck it rich".

So what would I do? The first chance I got I would jump on my bike and pedal all the way to R&S Drug which was probably about 3 to 4 miles from my house. I would be pedaling my bike as fast as I could... jumping every curb on the way there... talking to myself the whole way there about how I was going to spend the money!

I would be like... OK... I have .52 cents! Each piece of gum is only .03 cent. I could get 10 pieces and STILL have about .20 cents left. I could just imagine myself blowing bubbles with my gum bigger than my head. The excitement was more than I could bear. I had a special purpose for

the remaining .20 cents I would buy my all-time favorite candy... often imitated but never duplicated, the one and only "Cherry Mash"!

As I approached the drug store, I would race down the sidewalk of the shopping center and just before I would get to the doors I would slam on the brakes and make a big black mark on the concrete.

I'm sure the lady who worked behind the counter could always tell that I had just lost a tooth by the look on my face when I walked through the door. I would make a bee-line to the Cherry Mash then back to the counter where the gum always sat on the top of the counter right next to the register. (Did they know kids or what?)

Those were the days I will never forget...

Now back to the whole point of this story... Back to Natalie, as she told me the about her \$10 I could see that same sense of excitement on her face. And without any hesitation she said..."and I'm going to put all of it in the offering."

My heart just melted. She could have went out and purchased anything she wanted. But what she wanted more than anything was to give it back to God so He could use it for his purpose. Each week we collect an offering in Sunday School so we can help an orphan in Kenya, Africa named Leah. It was important to Natalie to help Leah than anything else. That is what gave her joy.

2 Corinthians 9:6-7

⁶Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

To see the excitement in Natalie's face you know God loves this little cheerful giver. God always wants our best not only as givers but in everything we do.

1 Corinthians 10:31

So whether you eat or drink or whatever you do, do it all for the glory of God.

John 3:16

¹⁶"For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.

Without a doubt, God gave his best for us. Not just any son. His one and only son. Because of his love for us he has offered to us the gift of eternal life. There is nothing that we can offer God that could outweigh what he has already given us.

If you are ready to accept Jesus Christ as you Lord and Savior....