

Practically Spiritual Finances Part One

Please turn with me to 1 Tim. 6. Author and psychologist James Dobson wrote some years ago about a game night with his family that left a profound impression on him. They were playing Monopoly and Dobson was pulling ahead. If you've ever played Monopoly you know there can be a tipping point where one person acquires so much property and wealth that it's inevitable they're going to win. Little by little that person buys more and more property and little by little the other players have to cash in their property, which means they have no way of making much money and winning back the momentum. There is a point at which the outcome is certain but often the inevitable losers are able to hang on without money or property turn after turn as the property that is safe to land on shrinks and the Monopolizer slowly squeezes the life out of them. Well, that's what happened in the Dobson household. James Dobson was accumulating more and more, and as he did, his attitude was becoming more and more insufferable. I know what that's like – I've been that guy! You get all jovial about every turn: "Oh, you landed on Park Place with a hotel...that will only be \$2035 please!" Then, as they basically sell everything down to their socks to get the money, you're like, "Pleasure doing business with you, please come again!" You start making obnoxious jokes, "Oh, I just landed on your Baltic Ave with 2 houses – that hurts! Here's \$60, keep the change!"

It was midnight before the game ended, and by that point he had managed to annoy and alienate everyone in the family so much they all went to bed and made him put the game away by himself. There, in the quiet of the night, the thrill of the game was replaced by a very different feeling. He writes: *As I began putting all of my money back in the box, a very empty feeling came over me. Everything that I had accumulated was gone. The excitement over riches was just an illusion. And then it occurred to me, "Hey, this isn't just a game of Monopoly, this is life. You sweat and strain to get ahead, but then one day, after a little chest pain or a wrong move on the freeway, the game ends. It all goes back in the box." You leave this world just as naked as the day you came into it.*

The title of the message this morning is *Practically Spiritual Finances*. If you're visiting us, we're in a series called Practically Spiritual and we're looking at topics that are both incredibly practical and incredibly spiritual and few things are as practical and as spiritual as money. Money is where we live, in some way or another it intersects with pretty much everything else in life. At the same time money is a deeply spiritual topic. Jesus talked more about money than he did about heaven and hell combined. He knew that money can have a unique grip on our hearts. In Matt. 6:24, Jesus said, *No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.*

The issue isn't whether we have money or not. The issue is whether we love money or love God. Jesus says we can't love both. We will either serve one or the other. Paul says something similar when he says *the love of money is a root of all kinds of evils. 1 Tim. 6:10*. A lot of times people misquote this to say, "money is the root of all evil" but it's not money, it's the love of money that is the root, the source, of all kinds of evil in our lives.

So a good question is, how can we have money and love God? Cause we kinda need money to live. And the fact is, love of money isn't something only the rich can experience. Someone can be incredibly poor

and still love money. And someone can have a lot of money and not love it. The issue isn't our wallet, the issue is our heart.

Next week Mike is going to be getting into some of the more nitty gritty aspects of finances like budgeting and dealing with debt and such. What I hope to do this morning is remind us that one day everyone of us will put our Park Places and Atlantic Avenues and all the \$200's we collected every time we passed GO back in the box. But the Bible doesn't paint that as bad news, instead it teaches us to see our short time on this earth and the things we own or want to own or regret not owning in the light of eternity. In fact, the Bible tells us we don't have to put all our wealth back into the box, there's a way we can send our wealth ahead of us into eternity. Let's read 1 Tim. 6 beginning in verse 17:

¹⁷ As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸ They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. 1 Tim. 6:17-19

Paul is specifically talking to people who are financially blessed ("rich in this present age") and he doesn't tell them not to be rich, he tells them not to be haughty. Haughtiness is the kind of pride that thinks we're better than others. Then Paul warns them not to put their hope in their riches but to put their hope in God. If we put our hope in riches, no matter how rich we might get, the day will come when we find ourselves putting our riches – and our hope – back in the box. Our hope will end with hopelessness. But for those who put their hope in God, their hope will only burn brighter and brighter as they approach that day. My Grandma put all her life back in the box yesterday, but the hope she had placed in Jesus for most of her life didn't go back in the box yesterday, it exploded to a whole new level. Her hope became reality. Set your hope on God Paul says.

Then Paul says something surprising: he tells them to send their riches on ahead of them into eternity by (and here's where he gets real practical) *doing good, being rich in good works, generous and ready to share, thus storing treasure for themselves...for the future.* He almost certainly has Jesus' words in Matt 6 in mind: *¹⁹ "Do not lay up for yourselves treasures on earth, where moth and rust^{ed} destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also. Matt. 6:19-21*

We can't take our stuff with us, we must put it all back in the box. But there is a way for us to send it on ahead. To make it easier for us to remember, my four points will spell out the word G.I.F.T. because life really is a gift from God but the Bible also tells us that how we live is our gift to God. One day we will present back to God the talents that He gave us, and the question is, will we have used them in order to give God a return on His gift to us, or will we bury our talents and use them only for our own selfish desires so that when He calls for an accounting we are ashamed to say we buried them and have nothing to show for His gift to us?

Of course, God's greatest gift to us is the gift of His Son, Jesus, who came to earth that first Christmas morning, for the purpose of giving his life on the cross so that all who believe in him might not perish

eternally, but be given the gift of eternal life. Our salvation isn't something we could ever buy, it's the gift of God. Our part is simply to receive it by faith. If you've never asked Jesus to save your soul and give you eternal life, know that he's not asking you to earn it. You never, ever could. Just ask. Just believe. Just receive.

In response to God's amazing gift of eternal life through Jesus Christ, we then live our lives in light of eternity as stewards of God. That means it doesn't belong to us, it belongs to God. How we use all He has given us is our gift to God. So my four points will spell out "GIFT".

G – Generosity

They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. 1 Tim 6:18-19.

The Mazatec Indians in south-western Mexico have an interesting idea about generosity. They rarely wish anyone well, or say have a good day, or share knowledge that they have with someone else because they believe in "limited good" - that there is only so much good, so much knowledge, and so much love to go around. To teach another means you drain yourself of knowledge. To love a second child means you drain the first child of love. To wish someone well means you have just given away some of your own happiness, which can't be gotten back.

The Bible teaches us the very opposite. *A generous person will prosper; whoever refreshes others will be refreshed. Prov. 11:25 (NIV)* In the Hebrew, the word "generous" literally means to saturate with water - to overflow in such a way that it brings life to others. The Bible promises if we live that way, rather than draining ourselves of good, of refreshing, of prosperity, we will find it returning to us. As we give away, we receive. As we refresh others, we will be refreshed. And the converse is true, if we keep it all for ourselves, we end up living an empty life. There's a reason why the word miser comes from the word miserable. Stingy people are rarely happy people!

Think about the difference between a body of water that's constantly flowing and a body of water that's stagnant. There are ponds that might still have every drop of water that ever dropped into them – it just sits there, going nowhere. And it gets a film of scum on it. You'd never want to drink it!

Then there are running streams that flow and flow and flow. They don't see water as something to hold onto, they know there'll be more where that came from, so they send it down the stream to water and refresh other places. That water is fresh and clean, there's no time for water to stagnate. Generosity is living our lives as streams of water, not scum-covered ponds. As we refresh others, we find ourselves refreshed as well. Paul says we're storing up for the future and living life the way God meant it to be lived! G is for generosity.

I - Invest

This is closely connected with being generous, but I want to highlight the importance of investing our lives - our money, our time, our gifts and talents - wisely in the light of eternity. Jesus is talking about investments in Matt. 6:

Do not lay up for yourselves treasures on earth, where moth and rust^[a] destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

We can invest our lives in treasures that are destined to rot and decay, treasures that we can't hold onto forever. Or we can invest our lives in the eternal - where our treasure never rots or decays and we can never lose it.

Wise investing always has an eye for the future. We invest in things today in order to get a return tomorrow. If you plan to go out and buy an LG 98" 4K Ultra HD 3D Smart LED TV for Christmas, which, by the way, is on sale for \$31,000 at WalMart (but you need to hurry, they only have one left in stock and at that price, it won't last long), you will be spending a lot of money but it's not the kind of investment that has an eye to the future. It's value will only decrease over time, not increase.

If you are investing in a retirement plan, you are putting away a certain amount of money now in order to have a good return then. It doesn't feel fun right now, but it's wise because then will come eventually and you'll be so much better off for investing now. That's what Jesus is saying. We can't hold onto our money or things here. The day will come when we will have to put it all back in the box - even the 98" 3D TV. But what we invest (store up) in heaven will be valuable forever.

How do we do that? For me, it's real practical: connecting people with Jesus. If we invest time, money, energy, talents, into helping people know Jesus and love him, we are storing up treasure in heaven. And Jesus makes a profound observation in Matt 6: *For where your treasure is, there your heart will be also.* (vs. 21) Where our money goes, our hearts go too. If we want our hearts to be more engaged with the things of the Lord, Jesus says invest more into the things of the Lord. Our hearts follow our treasure. If all our treasure is invested in this life, our hearts will be totally invested in this life as well. That leads to an emptiness because nothing in this world can totally satisfy us. We long for eternity. God has set eternity in our hearts. Joy comes as we find our hearts more in the things that last forever. As Jeff said last week, that doesn't mean you have to quit your job and move to Thailand. We can invest in the eternal, in connecting people to the Lord Jesus, wherever God has placed us: at the workplace, at home raising children, in our neighborhoods, anywhere God has you is a good place to invest. And by the way, our investments might be small from day to day, but they add up to a treasure over time. I is for invest.

F - Financial planning

I'm not going to take a lot of time with this, because Mike will be talking more about this next week, but I want to say this: it is not unspiritual to be good at financial planning. A good steward manages his or her money well and wisely. It's not "unspiritual" to have a budget. It's not unspiritual to save money for the future. It's not unspiritual to recognize that you can't give to every need or that you have to pay your bills responsibly.

In fact a budget can help us see if we're living above our means. A budget can help make sure that we set money aside to the Lord's work. There's no question everyone of us is able to spend everything we make on ourselves. I don't care how much money you make, there's a way to spend it all on yourself and have nothing left over. Suddenly having a 98" 3D TV in every room is a "need" we can't live without. But

a budget helps us see and control where we spend our money. I use a spreadsheet and I have our tithe and charitable giving at the top so they are the first thing, not the last, that I deduct from the balance.

No matter what your situation, whether you're in debt or pay for everything in cash, financial planning is really just good stewardship and therefore is a very spiritual thing to do. Mike will talk more about this next week.

T – Tithe

The word tithe is a biblical word that means “ten percent” God commanded His people to give back to Him the first 10% of all He gave them. If tithing is a new concept to you, what I'm about to say is going to sound really counter-intuitive but the Bible tells us that when we want to get our financial house in order the first thing to do is tithe. Yep, give away ten percent of what you make to the work of the Lord. Like, how does that help? I'm barely making it already and giving away ten percent is going to help me? Listen to Prov. 3:9-10:

Honor the Lord with your wealth and with the firstfruits of all your produce; ¹⁰ then your barns will be filled with plenty, and your vats will be bursting with wine. Prov. 3:9-10

The readers of Proverbs would have immediately understood what Solomon was talking about –He's talking about honoring Him with the tithe. It was called the firstfruits, because it was to be the first thing, not the last thing they paid if they had it left over. God promises that He will bless our barns and vats – a metaphor for our lives – with overflowing blessing. In Malachi we see Israel teeter on a pivot point between blessing and curse:

8 Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions. ⁹ You are cursed with a curse, for you are robbing me, the whole nation of you. ¹⁰ Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. ¹¹ I will rebuke the devourer^[a] for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts. Mal 3:8-12

They had forgotten God's command to honor Him with their wealth and so they were dishonoring and robbing from God. This is not about the money, God doesn't need our money. The principle is that we honor God by tithing – it's a way of acknowledging that everything we have comes from God in the first place.

Sometimes people ask, where should the tithe go? Can I tithe to missionaries, or to the poor, or to other kingdom causes? Giving to the church just doesn't seem as exciting as giving to some of these other causes. God says in Malachi the tithe was to be brought into the storehouse, that is, the house of God that they were being ministered to out of. The Bible then speaks of other offerings above and beyond the tithe that was to go to other needs: alms for the poor, special offerings for specific needs, but the tithe was to go to the spiritual house where the believer was being fed.

God calls every believer to be knit in with a local church family – that is their spiritual storehouse. It's there that they receive spiritual feeding, are ministered to, and are used to minister to others. God

enables us by His grace to accomplish more together than we ever could alone. From the church, other ministries and missions and benevolence are to be launched.

In one of the debates between Ronald Reagan and Walter Mondale, Reagan, in his classic way, referred to a commercial that Mondale was running where Mondale is standing on the deck of the aircraft carrier the Nimitz watching F-14's take off. Reagan went on to say that if Mondale had had his way, he would have been treading water looking at an empty sky because he voted against funding both the Nimitz and the F-14s.

God intends for the church to be the Nimitz from which we are able to launch many ministries in many directions, responsibly and strategically. That also means that church leadership has a sacred trust to be good stewards of the resources that are given to the church. Wasteful or extravagant spending is sinful and wrong, and hurts the trust of believers in the wisdom of investing in the local church. It's not for nothing that Paul is talking about the finances that have been entrusted to his team that he says, "we are taking pains to do what is right, not only in the eyes of the Lord, but also in the eyes of man." For Paul, doing what was right in the eyes of the Lord was everything and normally he didn't care what man thought about him. But in the area of finances he knew how important it was that there not be even the appearance of scandal or impropriety. Here at Grace, our promise to you from the board of directors is to strive to be careful and wise stewards of every dollar that is given to Grace, and we'll be putting out a financial report early in the year so that you can see where your faithful giving is going. We also promise never to make money the "big thing" here or manipulate or any of the other nonsense that goes on with offerings and money. Church leaders need to watch out for greed just as much as anyone. We will teach what the Bible teaches on tithing, and then trust God to speak to your hearts.

Let me thank you for your faithful giving and generosity. And if the Lord is speaking to you about this, step out in faith. It's between you and God – no one's checking up on you. But don't miss the blessing that God gives when we honor Him with our wealth. Money is important to God, not because God cares about our wallets, but because He cares about our hearts.

GIFT. Generosity, investing in the light of eternity, financial planning, and tithing. Four points that help us live practically spiritual in the area of finances and give our lives and resources back to God as a gift to the One who gave us everything. Let's pray.