

God's Money in Our Hands

What does God want from us and how much does He care?

Eph 4:28 ... let him labor ... to share with him who has need.

What is money?

- Money is a tool to make buying and selling easier
 - God says to use it this way (Deut 14:24-26)
- Money is a tool for the believer
 - to meet our needs
 - to serve the Lord

How is money used?

- Giving (carefully or carelessly)
- Saving (for future giving and personal needs, or hoarded, to control one's destiny)
- Spending (needs, wants, debt, taxes, showing off)

Is money a big deal to God?

- **The Bible talks about money a LOT** (about 2,350 verses)
- **Use of money is a test of faithfulness**
 - God often responds severely to unfaithfulness with money
 - **Greed is a real form of idolatry** (Colossians 3:5)
 - Love of money leads to all sorts of evil (I Tim 6:10)

Examples:

- II Kings 5:15-27. Naaman was healed of leprosy and turned from idolatry to the true God. Naaman offered money for this, but Elisha refused. God's grace is free. But Elisha's servant took a little of what Naaman offered, and was punished with leprosy, turning from the true God to idolatry (greed).
- Acts 5:1-11. Ananias and Sapphira sold a piece of property to help poor believers, but kept back some of the money and lied about it. Their greed and deceit was punished with a quick death.
- Luke 18:18-27. The rich young ruler thought he had kept all the commandments, but Jesus' test showed he was lost in idolatry. He chose money as Lord, and walked away from eternal life.
- Luke 19:1-10. On the other hand, Zaccheus was both saved and changed from being a thieving tax-collector to a generous giver, in the same heartbeat.

All money is God's. He invests it with us.

- Matt 25:14 "For [it is] just like a man [about] to go on a journey, who called his own slaves, and **entrusted his possessions to them.**
- Luke 14:33 "So therefore, **no one of you can be My disciple who does not give up all his own possessions.**"
- **How does God feel if we don't use His money for His purposes?**
 - Malachi 3:8-9 "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, the whole nation [of you]!**
 - Luke 16:1-2, 12 There was a certain rich man who had a steward, ... squandering his possessions. And he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.' ... **And if you have not been faithful in [the use of] that which is another's, who will give you that which is your own?**
 - How would we feel if we gave money to an investment manager, and he wasted it?
- **We should invest it for Him in eternal things**

- Mt 6:19-21 ¶ “Do not lay up for yourselves treasures upon earth, where moth and rust 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 or steal; for where your treasure is, there will your heart be also.”**
 - Our heart will be where our treasure is. When we give to people, we tend to pray for them and care about them. When we buy a lot of stuff, we tend to worry about the stuff.
- How can I maximize its long-term value? (**Think eternity**, not just 5, 10, 30 years.)
 - Colossians 3:1-2 If then you have been raised up with Christ, **keep seeking the things above**, where Christ is, seated at the right hand of God. **Set your mind on the things above, not on the things that are on earth.**

What does God think about giving?

Mark 12:41-44 And **He sat down** opposite the treasury, and [began] **observing how the multitude were putting money into the treasury**; and many rich people were putting in large sums. And a poor widow came and put in two small copper coins, which amount to a cent. And calling His disciples to Him, He said to them, “Truly I say to you, **this poor widow put in more than all** the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on.”

- 1) **Jesus cared what the people were giving**
- 2) **Jesus watched closely and knew the details**
- 3) **We are not measured by the amount we give**
- 4) **We are measured by:**
 - **How freely we give**
 - **How much we keep for ourselves**
 - **How much we sacrifice**
 - **How much faith we exercise in giving**

So ... Give!

Start now, pray for faith, commit to continue

How much to give:

- **New Testament gives no amounts or percents (God wants 100%)**
 - **Luke 14:33 “no one of you can be My disciple who does not give up all his own possessions.”**
- Old Testament tithing
 - Means one tenth off the top of all earnings
 - Israelites had three tithes (Randy Alcorn)
 - Total was about 23%
 - Once per year for priests and Levites (Num 18:21-24)
 - Once per year for some kind of sacred festival (Deut 12:17-18, 14:23)
 - Once every three years for the poor (Deut 14:28-29, 26:12-13)
- Old Testament Freewill Offerings
 - Additional to tithes in OT (Lev 22:18-23, Num 15:3, Ezra 1:4-6, Ex. 36:4-7)
- Tithing can be “training wheels” for giving
- If we do not tithe because we are not under law, **we ought to be doing more**
 - Who does God hold to higher standards?
 - the poor Israelite under the Law
 - or the believer, under grace, empowered by the Holy Spirit

When to give:

- **Now!**

- Regularly
 - 1 Cor. 16:1-2 Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. **On the first day of every week let each one of you put aside** and save, as he may prosper, that no collections be made when I come.
- On special occasions, as needed
 - Acts 4:32-35 And the congregation of those who believed were of one heart and soul; and not one [of them] claimed that anything belonging to him was his own; but all things were common property to them. And with great power the apostles were giving witness to the resurrection of the Lord Jesus, and abundant grace was upon them all. For **there was not a needy person among them**, for all who were owners of land or houses would sell them and bring the proceeds of the sales, and lay them at the apostles' feet; and they would be **distributed to each, as any had need**.

How to give:

- **Generously**
 - Luke 6:38 "Give, ... For by your standard of measure it will be measured to you in return."
- **Cheerfully**
 - 2 Cor 9:7 Let each one [do] just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver.
- **Worshipfully**
 - Acts 10:1-4 ... Cornelius ... was ... a devout man ... who feared God ... an angel of God ... said to him, "**Your prayers and alms have ascended as a memorial before God.**"

Why to give:

- **God tells us to**
 - Heb 13:16 And do not neglect doing good and sharing; for with such sacrifices God is pleased.
- **As a good work** (2 Cor 8:7-8)
- **To meet needs**
 - 2 Cor. 8:13-14 For [this] is not for the ease of others [and] for your affliction, but by way of equality-- at this present time your abundance [being a supply] for their want, that their abundance also may become [a supply] for your want, that there may be equality;
- **To bring thanks and glory to God**
 - 2 Cor. 9:12-13 For the ministry of this service is not only fully supplying the needs of the saints, but is also overflowing through many thanksgivings to God. ... they will glorify God.
- **It will count for us in eternity**
 - 2 Cor 5:10 For we must all appear before the judgment seat of Christ, that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad.
 - Prov 19:17 He who is gracious to a poor man lends to the LORD, And He will repay him for his good deed.

Whom to give to:

- **The local church (1 Cor. 16:1-2)**
- **Faithful believers**
 - who distribute it — Acts 4:32-35
 - as an honor/reward for serving the Lord (elder, teacher, evangelist)
 - 1 Tim 5:17-18. Luke 10:1-12. 1 Thess 5:12-13. 1 Cor 9:6-14. Rom 15:27
 - as fellowship with believers and their ministry
 - 2 Cor 8:4. Phil 4:15
- **To meet physical needs (poor saints, others)**
 - Gal 6:10. Rom 15:25-26. Acts 2:44-45, 6:1. 2 Cor 8:13-14, 9:6-15. 1 Cor 16:1. Acts 4:32-35. Phil 4:14-19. James 2:15-16. 1 John 3:17. Eph 4:28. 1 Tim 5:3-16

How do you get money to give away, property to sell, etc?

Work

- Eph 4:28 Let him who steals steal no longer; but rather let him **labor**, performing with his own hands what is good, in order that he may have [something] to share with him who has need.
- Col 3:23-24 Whatever you do, do your **work heartily, as for the Lord** rather than for men; knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve.

Limit spending

- **Pray** for wisdom in spending decisions
 - James 1:5 But if any of you lacks wisdom, let him ask of God, ... and it will be given to him.
- **Be content** with what you have
 - Heb 13:5 Let your character be free from the love of money, being content with what you have; for He Himself has said, "I will never desert you, nor will I ever forsake you."
 - I Tim 6:6-10 But godliness [actually] is a means of great gain, when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. And if we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang.
- Using a budget can help (lots of resources available, ask if interested)

Save regularly, invest savings

- 50 cents/day at 10% interest will be \$88,850 in 40 years, \$50/month will be \$292,000
- Options (get advice from someone you know and trust)
 - Bank CDs, savings accounts (often lower risk, lower interest)
 - Invest in things that will likely appreciate, like stocks, bonds, valuables
 - Invest in a house or property that will appreciate
 - Higher potential to earn or lose with a home loan (should not be more than the property value)
 - Start a business
 - Both a job and an investment. Higher potential to earn or lose with a business loan
 - Can be used to minister by providing employment
 - Don't believe "get rich quick" schemes
 - Other than God's grace, if it sounds too good to be true, then it is
- **Don't let saving over-shadow giving**
 - **God can do a lot with a little gift today**
 - **God uses compounding too, as people are saved, grow, and disciple others**

Don't borrow

- Borrowing to spend is never financially wise (vacations, cars, big toys)
- Borrowing to invest can be risky, but may have financial merit (business, house)
- The Bible says:
 - Prov 22:7 the borrower [becomes] the lender's slave.
 - Romans 13:8 Owe nothing to anyone except to love one another

Practice NOW!

- How much do you currently give, save, and spend?
- What is reasonable in the future?
- Are you practicing for success or failure?

Thank You

Ray Boltz

I dreamed I went to heaven
And you were there with me;
We walked upon the streets of gold
Beside the crystal sea.
We heard the angels singing
Then someone called your name.
We turned and saw a young man running
And he was smiling as he came.

And he said, "Friend you may not know me
now."

And then he said, "But wait,
You used to teach my Sunday School
When I was only eight.
And every week you would say a prayer
Before the class would start.
And one day when you said that prayer,
I asked Jesus in my heart."

Thank you for giving to the Lord.
I am a life that was changed.
Thank you for giving to the Lord.
I am so glad you gave.

Then another man stood before you
And said, "Remember the time
A missionary came to your church
And his pictures made you cry.
You didn't have much money,
But you gave it anyway.
Jesus took the gift you gave
And that's why I'm here today."

Thank you for giving to the Lord.
I am a life that was changed.
Thank you for giving to the Lord.
I am so glad you gave.

One by one they came
Far as the eye could see.
Each life somehow touched
By your generosity.
Little things that you had done,
Sacrifices made,
Unnoticed on the earth
In heaven, now proclaimed.

And I know up in heaven
You're not supposed to cry
But I am almost sure
There were tears in your eyes.
As Jesus took your hand
And you stood before the Lord.
He said, "My child, look around you.
Great is your reward."

Thank you for giving to the Lord.
I am a life that was changed.
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