

Becoming Financially Alive

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Fully Alive
Matthew 6:19-24

We're now in the home stretch of our Fully Alive discipleship campaign. We've talked about becoming spiritually alive, physically alive, relationally alive, emotionally alive, and today I want to talk about becoming financially alive.

There are two subjects that most people keep in air tight, separate compartments. The subjects, of course, that I'm talking about are money and God.

Our money and God

The secular and the sacred. Most people when they think about God and God's concerns, they think about spiritual matters. Things like church and Bible study and prayer and Christmas and Easter. But when they think about money it's very rare for God to intrude on their thoughts. There's something I want to buy, I go ahead and buy it if I can afford it. And if I can't afford it, that's what credit cards are for. My investments, my wages, my debt, my giving, my purchases, anything dealing with money – that's my business. God has his business. I have my business.

So, it's a surprise to many people that our money is important to God.

Our money is important to God

The wall between God and our money, the wall between the sacred and the secular is not as airtight as we in the 21st century imagine.

If you want to understand the relative importance of money to God, all you need to do is open God's Word, the book we call the Bible, and you will find that there are thousands of verses about our money and our possessions. The sheer volume of verses on money screams to us how important the subject of money is to God. There are way more verses in the Bible about money than there are about sex. There's more about money in the Bible than there is about marriage. Jesus said more about money and possessions than any other topic including prayer and faith and heaven and hell.

Why is money so important that Jesus talked about it more than any other subject and the Bible devotes thousands of verses to our handling of money? One reason is because how we're doing financially will impact how we're doing spiritually and physically and relationally and emotionally.

When I started this series I said that the various areas that we're tackling cannot be compartmentalized. These aspects of being fully alive are not like grapefruit sections that you can scoop out one section without affecting the other sections. These different aspects of being fully alive are like chocolate stirred into chocolate milk – all stirred up together. Let me tackle just one example – the connection between being financially alive and being relationally alive. According to a recent study of counselors, the three leading causes of divorce are:

Three leading causes of divorce:

- Basic incompatibility
- Infidelity
- Money issues

All the other issues, like emotional or physical abuse, parenting issues, addictions, all of these lag way behind basic incompatibility, infidelity, and money issues. Many professionals said basic incompatibility dissolves into one of the other issues in the relationship, usually emotional, physical or financial breaches of trust. Counselors say that over a third of divorces are the result of financial issues that aren't resolved between a couple.

There's a major study of families in America that looked at issues that couples argue about including children, in-laws, spending time together, and money. They then followed up with those couples four to five years later to find out which couples got divorced. Was it the couples that argued about children or in-laws or time together or money? Guess what caused the most damage? The study said that financial disagreement was the factor most likely to predict divorce.

Our money is important to God. It's so important that Jesus watches what we give.

Here's what we read in Mark 12:41:

Mark 12:41-44

⁴¹ Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. ⁴² But a poor widow came and put in two very small copper coins, worth only a few cents.

⁴³ Calling his disciples to him, Jesus said, "Truly I tell you, this poor widow has put more into the treasury than all the others. ⁴⁴ They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."

Notice the passage doesn't say, "Jesus happened to see what people were giving as he looked up from his phone and accidentally saw what the person sitting next to him was putting into the offering bag." Rather, Jesus deliberately stationed himself by the

offering box and he watched what people were giving. Jesus was close enough to watch this old woman with her shriveled old hand drop two tiny coins into the offering box. Jesus makes no excuse for leaning over our shoulders when we're deciding what amount to type in to our text-to-give, what amount we're going to type in for our online giving, what amount we drop into the bags as they go around. Jesus makes no excuse for following the bag around and looking over people's shoulders because our money is important to God. The reason our money is important to God is not just because it impacts every area of our lives. The reason our money is important to God is because:

Our money is owned by God

From beginning to end, the Bible tells us that God is the owner of everything in this world. Do you live with an awareness of this?

Here's what we read in God's Word:

Psalm 24: 1

The earth is the LORD's, and everything in it,
the world, and all who live in it;

Deuteronomy 10:14

To the LORD your God belong the heavens, even the highest heavens, the earth and everything in it.

Haggai 2:8

⁸'The silver is mine and the gold is mine,' declares the LORD Almighty.

It all belongs to God. You say, "Well, at least I own myself." God says:

1 Corinthians 6:19-20

You are not your own; you were bought at a price.

God doesn't just own the universe or our money. He owns us. There is no principle of becoming financially alive that's more important than this: our money doesn't belong to us, it belongs to God. We are handling God's money. In fact, we don't own anything. Everything we have is on loan. Every person we love. Every job we have. Every possession. It's all on loan. We didn't own it before we were born, and we're not going to own it after we die. We get to use it, enjoy it, for the years that we're here on earth. But as the old saying goes, "you can't take it with you." We don't own it.

If you start looking at everything in your life this way, if you say to yourself "I don't really own anything, I'm just managing it for a little while, but I don't own it", if you really believe that everything and everyone belongs to God, your worry and anxiety are going to go.

If you go out after the service and you get into your car and say to yourself, “This isn’t my car, it’s God’s car.” And you go home and say to yourself, “This is not my house, it’s God’s house.” When you sit down to eat and you put your meal on dishes, you say, “These aren’t my dishes. They are God’s dishes.” When you get in bed at night, you say, “This is not my bed, it’s God’s bed. He loaned all of this to me. I get to use it, I get to take care of it, I get to manage it, but it belongs to God.” What will happen if you adopt this attitude is your worry will go down. Why? Let’s say you’re driving your car and you get into an accident, you get into a fender bender. You say, “God, you have a dent in your car. It’s not my car, you loaned it to me. What do you want to do with your car, God? Do you want me to fix it or sell it?” If God owns everything, this radically decreases our stress.

Our money is important to God. Our money is owned by God. How then should we approach God’s money? Here’s what we read in Matthew 6:

Matthew 6:19-24

¹⁹ “Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal.

²¹ For where your treasure is, there your heart will be also.

²² “The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. ²³ But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

²⁴ “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

I want to talk with you about

Four approaches to God’s money

Of course, we can broaden this out to include possessions. We could broaden it out further to all of life – our jobs, our relationships, even our own lives. But to keep it simple, I’m going to focus on money.

What did Jesus say was wrong with treasures on earth? Why shouldn’t we store up treasures on earth? Here’s what we read:

Matthew 6:19

¹⁹ “Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal.

Here’s the first approach Jesus encourages us to take with our money:

Don't trust money

In other words, treasures on earth are always subject to two problems. They are always subject to decay and they are always subject to being stolen or ripped off. So, Jesus says, "Don't put your security in what you can lose." I don't care how much money you have, you can lose it. Wealthier people than us have lost everything. Stock markets can crash. Countries can go into prolonged depressions. Many of you know what it feels like to lose your job. You're working, you are earning an income and then all of a sudden you have no job anymore and no source of security.

Jesus tells us in no uncertain terms to never, ever, ever put your security in something that can be taken away from you. Don't totally trust it. Anything in this world can be taken. You know, if your security is found in your looks, if you are trusting in your looks, Jesus says, "The problem is that everything in this world is decaying." Trust me, you're not getting better, you are getting older. I hate to tell you this, but you are not always going to be as sexy as you are right now. Your beautiful good looks are going to fade.

If you put your security in your health, at some point as we age we will lose our health. If you put your security in your job, you can lose your job. If you put your security in your marriage, you can lose your marriage. If you put your security in a loved one, you can lose a loved one. Jesus says, "Don't put your ultimate trust or security in anything in this world because you can lose it." It doesn't mean we can't enjoy what we have right now. It doesn't mean that we can't be grateful for what we have right now. But Jesus doesn't want us to be shattered when, inevitably, we lose what we have in this world because it's subject to decay, it's subject to being stolen.

Jesus understands the nature of reality better than the marketers do, better than the media does, better than the movies do, and better than we do. Jesus wants us to be secure. So he says, "If you really want to be secure, the center of your life has to be built around something that can never, ever be taken from you." And the only thing that can never be taken from you is your relationship with God. No matter what, you can never lose your relationship with God. You can't get God to stop loving you. You can try, but you will fail. Because God's love is unconditional, it's eternal. It's not based on who you are, it's based on who he is.

Jesus wants us to trust in treasures in heaven. Build your life on what you can't lose. You can't lose God. You can't lose his love. Concerning our approaches to God's money, don't trust money. Here's the second approach Jesus wants us to take with our money:

Don't love money

People have done horrible things because they loved money. For the love of money, people enslave others in sex or labor trafficking. For the love of money, people sell opiates and heroin and fentanyl that are killing thousands of people in the state of Ohio. It was for the love of money that Judas betrayed Jesus.

People will lie for money. They will steal for money. They will leave their families for money, neglect children for money. The Bible tells us to not love money.

Why shouldn't you love money? How many of you have seen the famous Christmas movie, "It's a Wonderful Life" starring Jimmy Stewart? In the movie, Jimmy Stewart plays a man named George Bailey who is forced to make decisions in life for the good of others. George Bailey never gets to do what he wants to do. All George ever wanted to do was move out of the little town he lived in, Bedford Falls, and see the world and do great things. But his life was spent in Bedford Falls doing thousands of small things for others – being a great son, brother, nephew, husband, and father.

Well, George finds himself facing a huge financial crisis. The little Savings and Loan that he runs is going to go under unless George can come up with \$8,000 immediately. \$8,000 was a lot of money back in 1946 when the movie was made. George decides that he is worth more dead than alive. But in a wonderful plot twist, all the people that George cared for over the years – neighbors, his brother, his friends from all over the city – rally together and they fill George's house. And they give whatever money they can to pay off George's debt. They collect \$8,000 and save George.

Then, at the end of the movie, George's brother Harry quiets the room down where everybody has been cheering and singing, and he makes a toast in which he says,

"To my big brother, George, the richest man in town!"

George Bailey wasn't rich in money. But Harry Bailey got it right. Because of all the incredible relationships that George had cultivated over the years, George Bailey was the richest man in town.

You know, few of us have a shot at real financial wealth. Being in the upper 1% in America requires that you make at least \$465,000 per year. 99% of us are not in the upper 1%. But everyone listening to me right now can be like George Bailey, the richest man or the richest woman in the city. How?

Here is what God's word says:

A loving family is more valuable than money

Proverbs 15:17

Better a small serving of vegetables with love
than a fattened calf with hatred.

When Madonna and Guy Ritchie were going through a bitter divorce back in 2008, some of the quotes that they allegedly said to each other while fighting in public were just horrible. Madonna called her former husband lazy and stupid. Guy Ritchie called Madonna a fat, old, ugly, wrinkled woman. The Word of God says that being wealthy, even Madonna wealthy, is not as valuable as having a loving family.

Integrity is more valuable than money

Proverbs 16:8

Better a little with righteousness
than much gain with injustice.

Proverbs 28:6

Better the poor whose walk is blameless
than the rich whose ways are perverse.

Because integrity is more valuable than money, a person who understands this will not lie on their taxes or lie to clients or to their boss just to get more money. They understand that their integrity before God is more important. Because integrity is more valuable than money, a person who understands this principle will not lie on a resume or application just to get a job. Because integrity is more valuable than money, a person who prioritizes integrity won't break a contract or break a promise or go back on their word just to get a little more money.

What else does the Bible say is more valuable than money?

A relationship with God is more valuable than money

Proverbs 15:16

Better a little with the fear of the LORD
than great wealth with turmoil.

A person who believes that their relationship with God is more valuable than anything else, including more money, will not for the sake of money damage their relationship with God. Don't trust money, Jesus says. Don't love money. There are lots of things more valuable than money.

And here's the third approach Jesus tells us to take towards money:

Don't waste money

We read this in Matthew 6

Slide Matthew 6:19

Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal.

Everything, as I said before, is subject to decay, subject to theft. One big way that we waste money is that we spend it on what we don't need. This comes back to the foundational principle that I started this talk with: God owns our money. If you believe that you own all of your money, then you can spend it as you see fit. If you want to buy lottery tickets, if you want to blow your money on another pair of shoes even though you've got 20 pairs, another shirt, a bigger house, a more expensive car, tricked out wheels for your car, a gold tooth, another Hummel for your living room cabinet, a hand knit sweater for your dog or cat. If it's your money, you can do what you want. But if it's God's money, God will hold us accountable for how we manage his money.

We shouldn't waste it by spending money on what we don't need. Impulse purchases. Expensive upgrades. Meals out when we could eat in. And we shouldn't waste money by going into debt.

You know, the current debt situation in America is staggering. Right now, the average auto loan debt is nearly \$30,000. The average student loan debt for those carrying student loans is \$49,000. The average credit card debt for those carrying credit card debt is \$17,000. Credit cards charge, on average, somewhere between 15-23% interest. That means for every dollar you spend, you are getting back between 77-85 cents. Talk about wasting God's money. God's Word tells us that almost always debt is a bad thing.

Why? Because debt in the Bible is a form of slavery

The foundational verse for understanding what the Bible teaches about debt is:

Proverbs 22:7

The rich rule over the poor,
and the borrower is slave to the lender.

This means that every time you take out your credit card and don't pay it off at the end of the month, or take out a loan to buy something that depreciates, you're bringing yourself into a form of slavery. Borrowing money makes you a slave of the lender.

In fact, the Hebrew word for loan or debt is the word, *habol*. It's related to the word *Hebel*.

Hebel = cord or rope or snare

Hebel was used of Jews at the time of the Babylonian captivity to refer to those who were led away in chains. So, every time we don't pay off our credit card, the Bible is teaching that we're like people being led off in chains to slavery.

Debt is a form of slavery or bondage. For those of us looking to escape from financial slavery, those looking to handle God's money more faithfully, Vineyard Columbus is offering:

Dave Ramsey Financial Peace University
Sign up online at www.vineyardcolumbus.org/fpu
Find out more in the lobby after the service.

Don't trust money. Don't love money. Don't waste money.

Do invest money

Invest money by saving

Those of us who are Americans have some of the worst savings habits of anyone in the economically developed world. Almost half of all Americans would not be able to cover an unexpected expense of \$500 or more. Nearly a quarter of all American men and women say they don't even have \$100 in savings. It's not because America is the world's poorest country. The average American makes twice as much as the average person living in Hungary. But the savings rate for Hungarians is twice that of Americans.

Now, I recognize that all of our financial situations are different from one another. I don't want for any of you to feel undue guilt. Some of us are facing insurmountable medical bills. Some of us are on disability. Some of us lost loved ones or struggle to find work that meets even the most minimal needs of us and our families, much less any luxury at all. I'm not speaking to you in what I'm about to say.

But, friend, listen. If you are working and you're able through your work to meet the basic needs of yourself and your family, you have a little extra but you are not setting any money aside for savings, you are presuming on God. You're saying, "I know that I will never face an emergency. I know I am never going to get laid off. I know I'll never get really, really sick and no one in my family will get sick really sick, either. I know I'm going to get that raise."

So many of us overextend ourselves to buy the house we have to have – our dream house. We go into debt and we commit the sin of presumption. Presumption means that we think we know the future when we don't. Things can turn bad really quickly. So, what are we supposed to do with God's money? We're supposed to invest it. We need to save some money. We don't know the future.

Jesus says – here’s the approach I want you to take to God’s money:

Invest money by giving

Jesus says in Matthew 6

Matthew 6:20

But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal.

How do we get treasure in heaven? Craig Blomberg in his commentary on Matthew, says this:

In this context, however, storing up treasures in heaven focuses particularly on the compassionate use of material resources to meet others’ physical and spiritual needs, in keeping with the priorities of God’s kingdom.

In other words, I could buy a BMW or I could spend \$20,000 less and buy a Honda and take the \$20,000 and help build an orphanage in Cambodia like some people here at Vineyard Columbus did. I could take the \$20,000 that I didn’t spend on a car and I could make translations of the Bible available in Arabic to spread God’s Word among Muslims throughout North Africa and the Middle East as some people here at Vineyard Columbus did. I could take the \$20,000 and buy 100-200 pack-n-plays for our Value Life ministry so that Moms in our community would be able to put their baby in a safe sleep situation like some people in Vineyard Columbus did. Or I could take God’s \$20,000 and buy myself a more expensive car.

Jesus says I store up treasure in heaven by giving money to meet other people’s physical and spiritual needs.

Listen, one day you and I are going to die. Imagine that when you get to heaven and there’s a hundred people waiting for you there, clapping and cheering and saying, “We’ve been waiting for you. We’re so glad you’re here. You invested your money by giving the church where we got to hear the gospel and that’s why we’re here. You invested your money by sending out missionaries and that’s why we’re here. You invested your money by giving to this food pantry, that’s why my family had something to eat. It was because of you that my life on earth was blessed. It was because of you that I got saved.”

Imagine arriving at heaven’s door and there’s a hundred people there clapping and cheering, saying, “We’ve waited for you.” And then behind them comes Jesus Christ. He’s smiling at you. He begins to clap with his nail-scarred hands and he says to you, “Well done, good and faithful servant. You invested my money by giving to meet people’s needs and bought for yourself treasure in heaven.”

Let's pray.

I. Our Money and God

A. Our money is important to God

B. Our money is owned by God

II. Four approaches to God's Money

A. Don't trust money

B. Don't love money

1. A loving family is more valuable than money

2. Integrity is more valuable than money

3. A relationship with God is more valuable than money

C. Don't waste money

D. Do invest money

1. Invest money by saving

2. Invest money by giving