

HANDLING OUR WEALTH

Part 1: Every Single Cent

Money affects every aspect of our lives. It is one of the acid tests of character and so it is not surprising that scripture has a lot to say about it.

Did you know that there are over 2,300 verses in the Bible that deal with our possessions? Jesus knew how important it was to talk about since two-thirds of his parables address the topic. Why is money and our possessions such an issue for God? The way we handle our money doesn't just affect us in our pocketbook, it affects us spiritually. How we handle our money affects our relationship with the Lord.

These scripture passages highlight four principles:

- 1) God is the owner of everything.
- 2) We are to be generous with the treasure entrusted to us.
- 3) We are to prudently manage our treasure.
- 4) Our treasure can be dangerous if not handled responsibly before God.

The first and foundational principle is that God is the source of everything. He owns it all. We are his managers.

We really own absolutely nothing in God's eyes. Every cent, every possession is God's. This is quite contrary to the "me" culture that teaches us to think this is *my* house, *my* car, *my* bank account. Recognizing God's ownership of all things is critical in allowing Him to become Lord of our money and our possessions. This may seem limiting, but it is really liberating.

Strange as it seems, money and possessions, which should be among the blessings of life, have tied more people in knots, caused more failed marriages, and sent more people to the psychiatrist than we'll ever know. This is largely because many people live by their pocketbook and try to fulfill their lives with things, finding it easy to act as if God doesn't exist in this area of their lives. Slowly the mindset can develop that, "I worked hard for what I have, and it's mine to do as I choose."

We cannot own something without it owning us. We lose joy and a sense of freedom if we try to play God. He owns. We manage. When we pursue the created instead of the Creator, we create our own materialistic god.

Giving a meaningful percentage of one's income is a step in the right direction. Why? Because it helps a person to develop a right perspective that all our money, ability, our very lives, *belong to God*. These are trusts from God to be used as He would have them used. It frees us from faithless fear and results in an indescribable freedom that can never come to those who think they must do everything for themselves.

We acknowledge God's existence and His ownership of everything by using God's resources for furthering God's kingdom. It shifts our interest from earth to heaven — from self to God. It is investing for eternity. In the next few issues of this newsletter, we will explore our responsibility in handling our treasure effectively and generously and the dangers that are present if we do not act responsibly.

What Does Scripture Say?

The earth is the Lord's and everything in it, the world and all who live in it. Ps. 24:1

"The silver is mine and the gold is mine", declares the Lord Almighty. Haggai 2:8

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." 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. Deut. 8:17-18

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Part 2: A Little Bit More

“Dear Lord, bless the labor of our hands, because you know, Lord, if we had just a little bit more, we could give more to those in need.”

And when God answers that prayer, time and again He is disappointed. Polls suggest that as the income of Christians goes up, the percent of giving goes down. The dreams of society collide with the vision of God’s kingdom. Sometimes we get caught up in the idea of *a little bit more*. “If I just had a little bit more, I could afford to be more generous.” However, true generosity is rooted in habits of the heart, not in the bank balance.

But God remains undeterred. Again and again He floods us with blessings, hoping to trigger a hearty, generous and exuberant response to His love. It is such a joy for Him to give that He wants us to experience that same sense of joy and fulfillment – the excitement of living in His image.

You see, He really doesn’t need our money. It is all His anyway. If He needs a program funded, a hungry mouth fed or a home for the homeless, He can just as easily make it happen without us. But when that happens, we are the losers.

We have lost the opportunity to experience the joy and fulfillment of helping one of His children, the kind of experience He finds so thrilling. We have carelessly thrown away an opportunity to become more like Him.

There is much work to be done that will be accomplished with our generous giving. During this time of the year, as we recognize that He has given us “a little bit more,” keep in mind the kind of joy He hopes that little bit more will bring to us.

What Does Scripture Say?

“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.” Malachi 3:10

In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: “It is more blessed to give than to receive.” Acts 20:35

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.
2 Corinthians 9:7

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Part 3: Good and Faithful

Jesus taught us that you can learn a great deal about people by how they use their resources. In fact, He told a parable that addresses this very issue in Matthew 25. It is the Parable of the Talents. It is about being faithful with what God has given to each of us.

What is the standard for success in managing God's gifts to us? God's standard is faithfulness. We have a responsibility to handle our wealth effectively.

Listen to the voice of the Master: "Well done, good and faithful servant! You have been faithful..." (vs. 21); and again in vs. 23, "Well done, good and faithful servant! You have been faithful..." Understand that God is not looking for quantity as the measure of success here. God gave to each servant "each to his ability ... to one He gave five talents of money, to another two talents, and to another one talent." (vs. 15).

The master knew each of his servants well. He knew what they were capable of managing. The faithful steward is responsible for what he or she has, whether it is little or much. As someone once said, "It's not what I would do if one million dollars were my lot; it's what I am doing with the ten dollars I've got."

Interestingly, the servant who was given two talents received the same reward as the servant who was given five talents. They used those talents in their Master's best interest. It was the third servant who did not act in the Master's best interest. He did nothing to increase his Master's money.

The way we handle our wealth can also honor God. *Honor the Lord with your wealth...* Prov. 3:9. How do we best do that?

We honor God by managing what we have; timely payment of bills, prudent management of debt, saving for emergencies, saving for retirement and wise investing.

We also honor the Lord by generous giving. Giving a cup of cold water in His name is demonstrating His love to those in need.

A final way we can honor God at the end of our lives is in the distribution of our estate. This is a time we can make a significant statement to our loved ones about our priorities while continuing the work of God's kingdom after we are gone.

Are you effectively handling your wealth? Open your checkbook. It is the ultimate test of your heart's desire. Are you honoring God by your investments in eternity? Your answers will determine the direction of your life and your final reward.

What Does Scripture Say?

Now it is required that those who have been given a trust must prove faithful. 1 Cor. 4:2

Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. (Parable of the Talents—Matt. 25:14-30)

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. Matt. 6:19-21

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Part 4: The Dangers of Wealth

The past three issues of *FirstFruits Findings* have focused on what the Bible has to say about dealing with our wealth and possessions. Three principles have been highlighted:

- God is the owner of everything.
- We are to be generous with what has been entrusted to us.
- We are to prudently manage what has been entrusted to us.

In this final article in the series, we will look at the dangers of wealth.

Like many things in life, wealth is relative. When we read the word “wealth”, we may not think this applies to us. We are not Bill Gates, perhaps we don’t have a stock portfolio, or maybe even the idea of putting together a vacation in the sun is a remote possibility. However, as middle-class Americans, we really are among the very richest people in the world. If you’re really curious about that, go to www.globalrichlist.com and type in your household income. Be prepared to be shocked by how rich you are by world standards.

Whatever the level of our wealth, it is significant because it is a trust from God. However, the power and influence of money can cause harm if we let our possessions possess our hearts. The Bible warns about dangers that come with wealth.

It is easy to think that what we have gives our lives value, satisfaction or security. It can become a measure of comparing ourselves to others. Do we want others to evaluate us on our income, our profession or what we own? *A man’s life does not consist in the abundance of his possessions.* Luke 12:15b. Chasing wealth for the purpose of self-gratification never satisfies. *Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.* Eccl. 5:10

Another danger is misguided trust. It is easy to trust in our assets instead of allowing God to fill our lives with what we really need. Our security shifts to the temporal rather than the unseen, eternal promises of God. When you get down to it, stewardship is not about giving, it is about trust. It’s relinquishing control of something that is so much a part of our daily lives. God promises to meet our needs, but we need to step aside and allow Him to do so. We need to have enough trust in God that we leave room for obedience when we sense God calling us to something out of the ordinary.

Finally, we hinder God’s plan and purpose when we fail to use our resources in the way that God intends. We live on a groaning planet that needs the love of God in tangible ways. Half of our world – three billion people—live on less than \$2 a day (purposedriven.com). Millions of people have never even heard the Word of God. As someone said, “I believe that God’s people possess God’s provisions to accomplish and fulfill God’s purposes in the world.”

Do we take Jesus seriously when he warns how hard it will be for rich people to enter the kingdom of heaven? Wealth, in itself, is not wrong. It is our attitude towards wealth that matters most to God. Do we see it as God’s gift to us to manage in His best interest? Simply put, we are to use our wealth, money and resources in this present life with an eye on eternity. We are to invest what God has given us now to accomplish His long-term goals. What a responsibility. What a privilege!

“From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.” Luke 12:48b

What Does Scripture Say?

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. 1 Tim. 6:9-10

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. Command them to do good, to be rich in good deeds, and to be generous and willing to share. 1 Tim. 6:17-18

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when he has a son there is nothing left for him. Eccl. 5:10, 13-14

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