

Serving God wisely through your finances

⁶But godliness with contentment is great gain. ⁷For we brought nothing into the world, and we can take nothing out of it. ⁸But if we have food and clothing, we will be content with that. ⁹People 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. ¹⁰For 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.

¹¹But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness. ¹²Fight the good fight of the faith. Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses. ¹³In the sight of God, who gives life to everything, and of Christ Jesus, who while testifying before Pontius Pilate made the good confession, I charge you ¹⁴to keep this command without spot or blame until the appearing of our Lord Jesus Christ, ¹⁵which God will bring about in his own time—God, the blessed and only Ruler, the King of kings and Lord of lords, ¹⁶who alone is immortal and who lives in unapproachable light, whom no one has seen or can see. To him be honor and might forever. Amen.

¹⁷Command 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. ¹⁸Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

—1 Timothy 6:6-19

Why am I here? What is the purpose of my existence? People have many different answers to this question. Some might say that the purpose of life is to get ahead, others to have fun, others to live their lives to themselves; yet others say there is no real purpose in life. But you, brothers and sisters in faith, know there is a wonderful purpose and mission in life. You know that God loves you; you know that Jesus has sacrificed his life to atone for your sins; you know that God wants you to live eternally with Him in heaven; you know that God has brought you to faith not only so that you go to heaven when your allotted days of your life are over but also so that as long as you remain on earth you serve Him. Your mission statement of your life could be summed up with three words, “saved to serve.” It also could be stated, “blessed by God to be a blessing.” There have been a series of four sermons that also sum it up, “a God-lived life.” Today’s sermon is, “serving God wisely through your finances.”

“Oh no. Not another money sermon!” Let me assure you that the main focus of this message is not of itself to encourage or pressure you to increase your offerings to the church. It goes way beyond that to your everyday use of finances. Very few days go by without receiving finances or spending. And you can be serving God through your finances whether it is depositing a check or in the checkout line at the grocery store or helping someone. There are two parts to this sermon on serving God with our finances and they both begin with the letter a; your attitude and your actions toward money.

“But it is my money. I can do with it as I please.” No! Wrong attitude! Although God grants you many choices and decisions concerning finances, it all belongs to Him. He is the owner, you are His manager, the trustee of what He has entrusted to your care. God does entrust finances to your care but not through cheating or stealing or gambling. He can entrust things to your care through gifts. From others such as through inheritance or through investments but the main way is through work. You know the Bible passage, “**If any is unwilling to work, neither should he eat,**” (2 Thessalonians 3:10). This passage is speaking about the attitude of an able-bodied person who refuses to work, work being available. God will take care of that person unable to work or if work is not available. Aren’t you amazed by their numerous, “help wanted,” and, “now hiring,” signs you see everywhere? Although when we think of employment, we usually think of work with a paycheck. But let’s not overlook schoolwork and homework and volunteer work and stay-at-home moms.

God has not entrusted each person with the same amount. In Bible times we see some very poor people such as the beggar Lazarus, unable to work because he was so very sick. There also were Ruth and Naomi so very poor at one point in their life that they had to glean the fields for leftovers. But then there were the wealthy such as Joseph of Arimathea and the business woman Lydia. Whatever the amount that God has entrusted to our care, He expects us to be good managers and to have the attitude of contentment. Paul wrote, “**But godliness with contentment is great gain. For we brought nothing into this world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.**” Years ago a wealthy Rockefeller was asked, “How

much money does it take to satisfy you?" And he answered candidly, "Always another million." Following the funeral of a wealthy woman, someone dared to ask, "well, how much did she leave behind?" "Everything, was the one-word answer. What you and I have is just for now. A U-Haul truck does not follow the hearse. You can not take it with you.

Most of us, if not all of us, are the wealthy people in today's world. God has entrusted much to us. With the finances He has given us we are able to have nice homes, better and more comfortable than most in the world with closets packed full of clothing. Each of us has more than a pair or two of shoes, maybe even lost count of them. We are the wealthy people of the world. This is being said not to make you feel guilty or ashamed of the great amount that God has entrusted to your care but to make you and me realize how blessed we are and how thankful we should be. **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.** Have the attitude of gratitude.

Beware of sinful attitudes. Paul wrote Timothy, **People who want to get rich fall into a 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.** Finances are not sinful; money is not the root of all evil; it is the love of it. The wrong attitude is the root of all kinds of evil including the tragedy that some have lost their faith.

These words of comfort along with these words of warning were written by Paul to a fellow and faithful pastor Timothy to apply first of all to himself and then to the Christians whom he was serving. "But you, Timothy, man of God, flee from all this. **Fight the good fight of faith.**" Perhaps everything so far can be summed up with the words, "possess your possessions, do not let your possessions possess you." And then Paul spoke about Jesus in front of Pontius Pilate. What a relief that is for as we see that our attitudes toward money and our possessions often have been sinful. We rejoice that we have a Savior who forgives us.

Serve God not only through your attitude toward finances but also through your actions of money management. God does not micromanage us. He wants us as His managers to make wise decisions which glorify Him. In what grocery store should I be shopping? Should I be replacing my old car or get it fixed? How much should I spend on Christmas gifts? Should I buy tickets to the Cardinals-Packer game? How much should I spend to help the poor? What percentage should I set aside for the Lord's work? Should I take a higher paying job? These are decisions the Lord wants you as His manager to decide. However, God the owner has given guidelines and rules. Here are three general ways God wants us to use the finances entrusted to our care:

1. The necessities of life for our loved ones and ourself.
2. For the wellbeing of others who especially need our help.
3. For the Lord's work of preaching, teaching, and reaching out with the saving Word to others.

There are a few thoughts that have Scriptural basis:

Do not be wasteful.

It is not ours to be wasted. Enjoy your position as the Lord's manager as you help others and supporting the Lord's work. Have you noticed the joy in faces of children as they put offerings into the offering plate? And in many cases, we have enough finances to enjoy the extras in life. For example our senior group from church, known as Joy Fellowship, gathered together at the restaurant, enjoyed eating and talking with one another, and loved the musical entertainment mostly from the 50's and 60's. We spent money and I think the Lord gladly approved these expenditures. Think of how Jesus must have enjoyed a good home-cooked meal in the home of Mary and Martha and Lazarus.

Be careful of uncontrolled spending of what the Lord has entrusted to your care. Sometimes you have to battle the sinful nature and greed and say no.

Don't spend what you don't have or have no way of paying back.

Be careful of gambling. The Lord is not smiling when we spend hundreds and thousands of what God has entrusted to your management. A casino owner stated that what keeps casinos going is greed.

Work hard and save. The Bible in Proverbs uses the ant as an example of work and storing up. If possible, save especially for older age.

Paul wrote, "command those who are well-off **to do good, to be rich in good deeds, and to be generous and willing to share.**" Sometimes the question comes up about helping those begging on our street corners. Some

question whether they are really needy or on drugs? The decision is up to you. Some in our congregation will give water or some wrapped food. I think that most of us know family members or acquaintances or congregation members who truly are needy. Make sure to help them. Our synod has a fund which is used to help people who have experienced natural disasters such as tornados and floods along with individual who truly are in need because of illnesses. The fund is called WELS Relief and Aid. It is a fund that helps poor in other countries and is involved in digging wells in some African countries.

As a good manager of what God has entrusted to your care, watch out for scams. They are very cleaver and prey upon people like Christians who tend to have the good qualification of being trusting. However, be wise and shrewd. In our own congregation have been people who have fallen to scams and in some cases have lost over \$25,000; yet another over \$100,000. I myself have felt I would never be scammed yet this past Thursday I trustingly let someone take over my computer remotely—at least for a while. I don't think they were able to get into my bank accounts but I spent Thursday trying to protect things.

I would like to have this as my final thought—many of us might have need to learn how to be better managers of what God has entrusted to our care. Make use of financial advisors such as Dave Ramsey or various people in our own congregation.

May the Lord lead us to be good managers of the finances He has entrusted to our care. May we have the right attitude that shows itself in our actions.