

The Bible and Personal Finances
September 2007
Part One

We are taking a brief departure from our study of the Gospel of John to consider what the Bible has to say about how we should manage our money. This is a topic that I have not addressed since 2001. But it is an important topic and therefore a topic that we should periodically revisit.

So let me begin by asking you this question. Did God save us so that we might remain forever unchanged? Let me read for you **2 Corinthians 5:17**. **“Therefore if any man is in Christ, he is a new creature; the old things passed away; behold new things have come.”** So in light of this verse let me once again ask you the same question that I asked earlier. Did God save us so that we might remain forever unchanged? And the answer is what? The answer is no! God did not save us so that we might remain forever unchanged but rather He saved us in order to transform us into a totally different person, a new creature in Christ.

Do you believe this? I hope so. Our lives should be dramatically different once we receive Christ. And one of the areas in our lives that should be dramatically different is the financial area. Unfortunately this is an area where many professing believers have miserably failed to demonstrate the marked difference between what they were before Christ and what they supposedly have become after Christ.

In the September 26, 1996 issue of U.S. News and World Report there was an article entitled “The Coin and the Spirit.” The article was commenting on a book written by a man named Robert Wuthnow entitled *God and Mammon in America*. I would like to read for you one of the paragraphs from this article and this is what it says. “Americans are spiritually adrift when it comes to making decisions in the realm of personal economics. Although most still carry with them the legacy of America’s colonial past – the protestant work ethic, for example, and the Christian admonition against worshiping the false god mammon – their sense of rectitude (or in other words their sense of what is right or correct) is vague and uneasy. Once stern and prescriptive in worldly matters, religion has become nothing more than a source of psychological uplifting, a tool of therapy that buttresses individual

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choice and lets people feel good about whatever code of conduct they choose. The ironic result, Wuthnow notes, is that those who describe themselves as committed churchgoers often have their materialistic tendencies ... reinforced by their beliefs. Consequently, the faithful go about their lives 'pretty much the same as those who have no faith at all.'" This is a secular writer, writing a secular book on what he sees as he looks at the American church. Hopefully this critique would not be true of us.

So in light of this let me ask you a question. Have you, since committing yourself to be a follower of Christ, significantly changed the way you are managing your material wealth? Has this change been dramatic enough to set you apart from your unsaved neighbors? If the answer to these questions is yes you can rejoice for it testifies to the genuineness of your faith. If the answer to these questions is no something is wrong! Either you don't understand what God says concerning the handling of your finances or you just don't care what God says.

And if you happen to be one of those people who profess to be a follower of Christ but as of yet you have not seen this marked difference in how you are managing your monies I would hope that the reason for this has more to do with your head and with your heart.

And therefore hoping perhaps that this lack of transformation has more to do with your head than your heart I would like once again to present to you over the next several weeks biblical truths that will help us to achieve that transformation.

This morning we will be introducing to you the very first and also the most important of those truths. So what is that first biblical truth that we need to keep in mind as we seek to manage our personal finances? The very first and also the most important truth that we need to know is that everything that we have belongs to the Lord (Deuteronomy 10:14; Psalm 24:1). How important is this truth? If we are truly going to manage our finances in a way that will bring honor and glory to God, while at the same time setting ourselves apart from the world, we must know this particular truth. It is essential. In fact, we will never be able to manage our finances in a way consistent with what the Bible teaches if we do not understand this truth and have incorporated this truth into our lives in respect to all of our financial decisions. So where do we find this teaching?

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First of all let me read for you **Deuteronomy 10:14**. “**Behold, to the Lord your God belong heaven and the highest heavens, the earth and all that is in it.**” So what belongs to the Lord? The heaven and the highest heavens, the earth and all that is in it belong to the Lord.

And we find a very similar thought in **Psalms 24:1**. Let me read this verse for you. “**The earth is the Lord’s, and all it contains, the world, and those what dwell in it.**”

There is nothing that we possess that we in fact own. This means that we are not owners but rather we are the Lord’s stewards. Or in other words, we are simply managing the Lord’s properties for Him.

Who owns these buildings? The Lord does. Who owns the cars in the parking lot? The Lord does. Who owns the clothes on our back? The Lord does. Who owns the purses and wallets? The Lord does. Who owns the money in those purses and wallets? The Lord does. So what does this make us? It makes us stewards.

And why did He entrust us with all these things to manage? The Lord has entrusted us with His possessions not in order to serve our purposes but rather to serve His purposes (Colossians 1:16). Let me read for you **Colossians 1:16**. “**All things have been created by Him and for Him.**” Or in other words, all things have been created by God and for God.

Am I sharing with you the truth or am I sharing with you simply human opinion? Am I sharing with the clear teaching of God’s Word or am I just blowing hot air? I believe I am sharing with you the clear teaching of God’s Word and I believe that it is unchallengeable. What we possess is not ours it is the Lord’s and we are simply His stewards. And if we are going to be found faithful in respect to our stewardship we will need to manage what He has entrusted to us in a way that serves Him and not us.

Will this truth if applied to our lives impact that way we manage our finances? Of course it will! And as it does this it will testify to our selves and others that we are in fact new creatures in Christ that old things have passed away and that new things have come.

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What I have just shared with you based on God's Word seems obvious but I would suspect that there might be some people here this morning who might be fearful that if they operated more like stewards rather than owners that they would somehow suffer loss.

In other words, they might believe that if they were to do this they might have to give up certain things that they might otherwise enjoy. They might think to themselves if I begin to look at myself more like a steward than an owner it might restrain my present spending on the pleasures and comforts that this world so highly values.

So let me ask you a question. Could that happen? Of course it could happen. In fact, I would expect that it would happen. But just because our spending habits might be impacted when we begin to operate more like a steward than an owner does not mean that we will suffer a loss. In fact, quite the opposite will be true. We will be blessed. But how can this be?

First of all, we will be blessed because if we operate more like a steward rather than an owner we will be financially more secure (James 4:6).

This might seem a little odd to some people. They might ask how can this be true? How could a person who is operating more like a steward than an owner be more financially secure? Wouldn't a person who was looking out for themselves and their interests rather than the Lord's interests in the management of their financial resources be more secure? And the answer is no.

They would not be more secure. Why would I say this? I would say this because those who have humbly chosen to operate as a steward rather than proudly as an owner will be given grace by God. But those who have proudly chosen to operate more like an owner rather than a steward will be opposed by God.

Isn't this the principle that we find in **James 4:6** where we are told, **"God is opposed to the proud, but gives grace to the humble."**

So who will be more financially secure? The person who is looking to use what he has been given by God to serve his own purposes or the person who is looking to use what he has been given by God to serve the Lord's

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purposes? There is no question about it. The person who is looking to use what he has been given by God to serve the Lord's purposes, or in other words, the faithful steward will be more secure.

Certainly I believe that Nebuchadnezzar personally discovered in a very painful fashion the truth of what I have just shared with you.

Nebuchadnezzar was the king of Babylon and in **Daniel 4** we find Nebuchadnezzar walking on the roof of the royal palace in Babylon and looking out over all that the Lord had blessed him with. And as he looked out upon it what was he thinking?

We don't have to guess. Let me read for you what he was thinking. This is **Daniel 4:30**. **"The king reflected and said, 'Is this not Babylon the great, which I myself have built as a royal residence by the might of my power and for the glory of my majesty.'"** This is what he was thinking. So was his thinking more like a steward who views what they have been given as a means to serve the Lord's purposes or more like an owner who views what they have been given as a means to serve their own purposes? Clearly Nebuchadnezzar in his pride was thinking more like an owner.

So did the Lord choose to overlook this particular expression of pride? And the answer of course is no! Nebuchadnezzar had lost his way. He had begun to look at what he had been given more like an owner than a steward and would pay the price for this.

Let us once again pick up the story in **Daniel 4:31**. So what does it say? This is what it says. **"While the word was in the king's mouth, a voice came from heaven, saying, 'King Nebuchadnezzar, to you it is declared: sovereignty has been removed from you, (32) and you will be driven away from mankind, and your dwelling place will be with the beasts of the field. You will be given grass to eat like cattle, and seven periods of time will pass over you [or in other words 7 years will pass over you], until you recognize that the Most High is ruler over the realm of mankind, and bestows it on whomever He wishes.'"** Did all this come to pass just as Daniel told Nebuchadnezzar it would. Yes! It did! And did Nebuchadnezzar learn his lesson? Absolutely!

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Listen to what He said in **Daniel 4:37**. “**Now I Nebuchadnezzar praise, exalt, and honor the King of heaven, for all His works are true and His ways just, and He is able to humble those who walk in pride.**”

Does God oppose the proud and gives grace to the humble just like **James 4:6** tells us? Absolutely! And if this is so then what can we therefore conclude? We can conclude this that if we in fact operate more like a steward rather than an owner we will not be less secure we will be more secure and this certainly extends even to the area of our finances. But this is not the only blessing that we experience when we choose to operate more like a steward than an owner.

If we operate more like a steward than an owner we will be far more accepting of what is given to us or taken from us (Job 1:21).

Many people, perhaps even some here this morning, really struggle with what has been given and what has been taken. It is as if they believe that they have a right to enjoy certain things or the right not to suffer certain things.

And of course, if this is something that we are personally struggling with, that struggle is only magnified when we are around people who seem to have what we want or don't have what we don't want. But it does not have to be this way. In fact, if we would operate more like stewards than owners we will find ourselves far more accepting of what is given to us or taken from us. Job was a man who clearly understood this and experienced the blessing of it.

So let me quickly remind you of Job's story. Job loved God and God had blessed with him with a large family and great riches. But then Satan put a challenge before God. He told God that if He removed all Job's earthly blessings that Job would curse Him. God in response to this challenge permitted Satan to remove every earthly blessing that Job had enjoyed.

So how did Job accept this loss? Did he curse God as Satan had suggested? No! Rather he blessed God. Let me read for you **Job 1:21**. “**The Lord gave and the Lord has taken away. Blessed be the name of the Lord.**” What do you think? Did Job accept His loss well? Absolutely! He was able to do this because He did not view himself as an owner but rather as the Lord's

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steward. He had no reason to be upset because he knew everything He had received was never His own. He was simply a steward of it. Job understood that possessing the Lord's property is not a right but a privilege.

But we still are not yet done. There still is another blessing if we operate more like stewards rather than as owners. Not only will we be more secure even financially, not only will be more accepting, but if we choose to operate more like a steward rather than an owner we will become more attached to what awaits us in heaven than what we have on earth (Matthew 6:19-21).

So how can this be? How can operating more like a steward than an owner cause us to become more attached to what awaits us in heaven than what we have on earth? It is all about where we are laying up our treasure.

Let me read for you **Matthew 6:19-21**. **“Do not lay up for yourselves treasure upon earth, where moth and rust 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 or steal; (21) for where your treasure is, there will your heart be also.”**

So now let me ask you this question. Will we store up more treasure in heaven by operating more like a steward or more like an owner? The answer is obvious. We will store up more treasure in heaven by operating like a steward.

And what will be the consequence for us if we in fact do this? We will find ourselves becoming more and more attached to what awaits us in heaven because that is where we, as God's faithful stewards and followers of Christ, are choosing to store up our treasure.

And certainly isn't this an extremely wise thing since our hope as a follower of Christ does not rest in this world or the things of this world but rather in Christ and promise that He has given us that He is preparing a place for us in His Father's house.

Is this a good thing? Of course it is. How could it not be! Heaven is where we are headed. Why in the world would we want to use the resources that

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the Lord has entrusted us to store up our treasure on earth when we know that we will not be able to take it with us back to our home in glory?

We as the disciples of Christ need to understand that we are not owners but stewards and we need to operate as such. This is something we need to embrace joyfully, not because we believe that this is the path to personal loss, but rather we need to embrace this because we believe that it is the path to personal gain. And why is this? It is the path to personal gain because in following this path we will be more secure in the grace that God is prepared to pour out upon us, more accepting in terms of what is given or taken from us, and finally less attached to this earth while we become more attached to heaven.

Therefore we should not resist being a faithful steward; we should be eager to be a faithful steward of Christ.

Did God save us so that we might remain unchanged? And of course the answer is no! God did not save us so that we might remain forever unchanged but rather He saved us in order to transform us into a totally different person, a new creature in Christ. And this transformation should certainly, over time, impact the way we our managing our personal finances.

And this leads us to our prayer. May we by the grace of God manage our personal finances in such a way that we might prove ourselves to be faithful stewards thus bringing glory to God and blessing to ourselves and others.