

**What Does It Mean to Manage
Our Finances Biblically?
Part 2**

The recession that we are presently in appears to be deepening. In fact, I have heard it described as a crisis. And I am sure that you and I can understand why people might say such a thing. But hopefully we as the disciples of Christ will look at it differently.

Yes, from a financial standpoint this recession might appear to be a crisis but from a spiritual standpoint it is an opportunity for us to do something. And what might that be? It is an opportunity for us as followers of Christ to manifest His life.

So how can we do that in the midst of these very uncertain financial times? It begins with us being able to answer the following question. What does it mean to manage our finances biblically? And what have we learned so far?

First of all, we have learned that managing our finances biblically means that all our financial decisions must be made with the mindset of a steward rather than an owner (Deuteronomy 10:14; Psalms 24:1). And why is this? It is because this is the truth. Nothing we have is ours and this is clearly taught in **Deuteronomy 10:14** and in **Psalms 24:1**.

Who owns these buildings? The Lord does! Who owns our homes? The Lord does! Who owns our cars? The Lord does!

We own nothing. In other words, we are only the Lord's property managers and this is the mentality that we must have when approaching every financial decision if we are going to be able to say that we are in fact managing our finances biblically.

So what else have we learned? We have also learned that managing our finances biblically not only means that all our financial decisions must be made with the mindset of a steward, but managing our finances biblically also means that we, as the Lord's stewards, must seek in all our financial decisions to pursue the things that He has called blessed rather than other things. Now doesn't this make sense? How in the world, as the Lord's

stewards, could we think that we are managing our finances biblically if we ignore what the Lord in His word has called blessed while pursuing others things that the Lord has not called blessed?

So, what has the Lord in His word called blessed? In order to answer this question I have given you two biblically based beatitudes related to finances. So, what was the first one?

The Bible teaches us that it is more blessed to save than to borrow (Deuteronomy 28:12). We saw this illustrated for us in **Deuteronomy 28:12**. Is this an important beatitude for us to consider as we make financial decisions? Absolutely! And what will be the benefit to us as we seek to honor this beatitude? Financial health!

In other words, if we honor this beatitude we will put ourselves in a position to be financially solvent in the midst of whatever this economy throws at us.

But this is not the only biblically based beatitude that we need as God's stewards to apply when we are making financial decisions. There is a second beatitude that truly is of far greater importance. And what is this beatitude?

The Bible teaches us that it is more blessed to give than receive (Acts 20:35). And where does the Bible say this? It says this in **Acts 20:35**.

So let me ask you this question. How in the world could giving be more blessed than getting? This is explained to us by Christ in **Mark 10:28-30**. And what did He say? Those who give for His sake and for the sake of the Gospel will be abundantly rewarded both in time and eternity.

First of all, let us consider how they would be rewarded in time, or in other words, in this present age. And what did He say? Christ said that those who have given, for His sake and the sake of the gospel, would be rewarded with 100 times as much in this present age.

This is what He told His disciples. So, what did He mean by this? Did He mean that if we give a dollar that we should expect one hundred dollars in return? No! This is not what He meant as we saw last week. Rather He was speaking of the spiritual blessings that would come to us in this present age. That is what Christ meant.

And what might those spiritual blessings be? For me it is primarily the connectedness I enjoy with Christ as He fills me and lives his life through me.

To me and hopefully to you there is no greater spiritual blessing for us than to walk with Him so intimately that our lives become an extension of His life, and if our life does in fact become an extension of His life what will we see? We will see giving. And why will we see giving? We will see giving because that is what Christ does. Christ at as His very core is a giver.

Therefore, in light of this, when we find our lives characterized by giving it assures us not only that Christ is in us and living His life through us, but it also assures us according to **Mark 10:30** that when we pass out of this life into the next that we will pass into the arms of Jesus.

Is giving more blessed than receiving? Absolutely! And would it serve us if we in all our financial decisions would reflect this belief? Certainly! And what would be the benefit to us? The benefit to us would not only be financial health but also more importantly spiritual health, or in other words, the privilege of enjoying close intimate fellowship with Christ both in this age and the age to come.

We have now completed our review of last's weeks message. And hopefully we have a much clearer understanding of what it means to manage our finances biblically. And in addition to this basic understanding, I would like to think that all of us in this room are now eager to apply what we have learned.

And why would I expect this eagerness? I would expect this eagerness because we have, hopefully, begun to understand that not only do we have so much to gain if we apply what we have learned, but also so much to lose if we fail to apply what we have learned. This is why I would like to think that this room this morning is filled with people who are eager to apply what they have learned.

So, again, what do I mean when I speak of having so much to gain? If we apply what we have learned concerning what God has called blessed we will not only gain financial health or financial solvency, but more importantly we

will gain spiritual health. Or in words, we will enjoy the blessings of walking with Him in this age and also in the age to come.

And what do I mean when I speak of having so much to lose? If we fail to apply what God has called blessed in all our financial decisions especially in the area of giving not only do we expose ourselves to financial ruin but also to the possibility of spiritual ruin.

Let me read for you Luke 16:10-13. And what does it say? It says this, **“He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. (11) Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? (12) 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? No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth.”**

Those who serve Christ faithfully in their stewardship and who seek to reflect in all their financial decisions what the Lord Himself has called blessed have much to gain, but if they fail they also have much to lose both in time and eternity. And this is why I would think that every single person in this room today who understands the potential for gain as well as for loss would be eager to apply what we have learned concerning what it means to manage our finances biblically.

Unfortunately, this is something that I have seen lacking in the lives of many so-called professing believers who have attended this fellowship. And this lack of eagerness to Christ’s faithful stewards has grieved me and even now continues to grieve me. And why is this? It is because I see people who are still enslaved to stuff rather than to Christ. What a tragic thing! Rather than enjoying sweet fellowship with Him they have chosen to live in a spiritual wasteland, which could very easily one day in the judgment culminate with them hearing these words from Christ, **“I never knew you depart from Me you workers of iniquity,”**

But this morning is a new day and I would like to think that in having heard what it means to manage our finances biblically that you are no eager to do so.

So let me ask you, will this be easy? Absolutely not! It will not be easy. But it can be done. So now please listen to me very carefully.

The problem that you and I will face in seeking to apply what we have learned will not be so much driven financially or in other words not so much driven by how much wealth we have or don't have or by how much income we have or don't have. But rather the problem that we will have will be driven by something entirely different.

The primary problem that we will face will largely be spiritual in nature; or in other words, we at times might find ourselves loving the stuff of this world more than we love Christ, which is the very point that Christ was seeking to make to His disciples when He told them in **Luke 16:13**, **“No man can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and wealth.”**

So how can we, if we are in fact eager to apply what we have learned, overcome this particular problem? Please listen very carefully to what I am about to say.

Those who are eager to manage their finances biblically must understand that this can only be done as they wholeheartedly surrender their lives to Christ (2 Corinthians 8:1-5). And I believe that a particular group of people highlighted by Paul in **2 Corinthians 8:1-5** truly illustrate the point that I have just made.

Let me read for you **2 Corinthians 8:1-5**. **“Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia, (2) that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. (3) For I testify that according to their ability, and beyond their ability, they gave of their own accord, (4) begging us with much urging for the favor of participation in the support of the saints, and this, not as we had expected, but they first gave themselves to the Lord and to us by the will of God.”**

So, what is happening here in these verses? Paul, in seeking to minister to the physical needs of the poor in Judea, had sought monetary gifts from the

churches of Achaia. And one of those churches was Corinth, which was a fairly well to do church. And had they responded? Yes! They had responded. They had made a commitment to give a certain amount of money that Paul would later collect and then deliver to the poor saints in Judea. Unfortunately, this fairly well to do church in Macedonia was not doing very well in terms of making any progress toward what they had pledged. Not because they were without resources but rather most likely because they were spiritually messed up.

So how does Paul get their attention in order to help them to see how messed up they were? Paul speaks to them in this letter about the churches of Macedonia.

So where was Macedonia? Macedonia was a Roman province in Greece just to the north of Achaia. And what were the names of the churches in Macedonia that Paul was most likely referring to? They most likely would have been the churches at Philippi, Thessalonica and Berea.

And what did these churches in Macedonia do that had so much encouraged Paul? These churches, apparently without being solicited by him and in the midst of their deep poverty, begged him for the favor of participation in the support of the poor saints in Judea. And not only did they beg him but they actually, in contrast to the Church at Corinth, had given Paul a monetary gift that far exceeded what he thought they might have been able to raise.

So let me ask you a question. How did Paul explain this incredible outpouring of giving on the part of the Macedonians? He explained it by saying that their generous and sacrificial giving was in effect the outflow of them first and foremost having made a commitment to Christ. In other words, their gift, their very generous and sacrificial gift, was an outflow of Christ's life.

If we as God's stewards want to manage our finances biblically we must first of all give ourselves wholeheartedly to the Lord; there is no option.

Those who wholeheartedly give themselves to Christ will be filled with the Holy Spirit and will therefore become the channel of Christ's life and will thus be able to manage their finances biblically (Romans 12:1-2). In other

words, they will be able to pursue what the Lord Himself in His word has called blessed.

Let us first of all consider how committing our selves wholeheartedly to Christ might affect the area of savings. Those wholeheartedly committed to Christ will be able to manage their finances biblically in respect to saving because their lack of attachment to stuff will diminish their desire to consume or to hoard.

In other words, those who are wholeheartedly committed to Christ, whose soul is satisfied with the blessedness of His presence and the privilege of being the channel of His life, will find no difficulty turning their back on consumption and in addition to this they will find no difficulty in turning their back on the building of barns and bigger barns in order to accommodate all the stuff that they have accumulated, which is something that those who are seeking satisfaction in the things of this world could very easily do.

But in addition to the importance of committing ourselves wholeheartedly to Christ so that we might be able to manage our finances biblically, in respect to savings, it is far more important in respect to giving. What do I mean by this?

Those wholeheartedly committed to Christ will be able to manage their finances biblically in respect to giving because they, as the channel of Christ's life, will be compelled to give both willingly and cheerfully.

In other words, those who are wholeheartedly committed to Christ and whose souls are satisfied with the blessedness of His presence and the privilege of being the channel of His life will no longer feel the need for the stuff of this world but will be extremely excited to share with others whatever they might need in the time of their need in order that they by their generous and sacrificial giving might have the privilege of being the channel for Christ's life.

If we are wholeheartedly committed to Christ we will be able to manage our finances biblically, and if we are not wholeheartedly committed to Christ we will not be able to manage our finances biblically. And this is the truth.

Hopefully if you have seen yourself this morning as guilty of loving stuff more than God you will now confess your sin and humble before God and ask for the grace to be a faithful steward of Christ.

And if this is what you want, if you as an expression of your wholehearted commitment to Christ want to be that faithful steward and want to help those in need, then this is what I would strongly encourage you to do.

I would encourage you for Christ's sake and for the sake of Christ's gospel to do the following if you have any wealth or any income. I would encourage you to prayerfully decide what the Lord, in light of your wealth and your income, would have you to save and to give. Then I encourage to look at this purposed amount of saving and giving as a bill that needs to be paid when you pay all your other bills and whatever is left over after you have paid these bills is what you will live on.

So where should you put the money you save? I would encourage you to put it into an emergency fund that hopefully over time will equal three to six months of income.

And what would I encourage you to give to? I would encourage you to give to those who are financially in need right around you.

This would include family members, neighbors, and people in this church who are struggling to supply their basic financial needs and this would even include our church whose present budget, like so many other organizations, are coming under a significant amount of financial strain.

Would this be a good investment? I truly believe so.

May God give us the grace to manage our finances biblically and to do so as an extension of the life of Christ as He fills us and lives His life through us.