

Fellowship Notes ~ Sunday, January 5th, 2020



Introduction Matthew 25:14-30

Five Stages of Financial Journeys

1. Struggling - not able to make ends meet
2. Surviving - living paycheck to paycheck
3. Stable - able to save money with an emergency fund
4. Secure - able to save for long-term goals
5. Surplus - having more than enough to live on

Biblical Principles of Money Management

1. God owns it all – Matthew 25:14; Psalm 24:1
2. Life is a test – Matthew 25:21; Luke 16:11-12
3. The amount is not important – Matthew 25:23
4. Faith requires action – Matthew 25:24-30

My Response:

Today, January 5, 2020, I acknowledge God's ownership and my faithful stewardship of everything He's blessed me with. I surrender myself and all I have to Him, thanking Him for His blessings to me, and asking His help to be found faithful and worthy of further service in His eternal kingdom. Signed: _____



6 Week Study on Wednesday Nights Beginning February 5th (6:30–8:00 p.m.)

Only \$10 per person for the workbook

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The video, audio, as well as a printable manuscript of the message and this handout are available online.



Introduction

Sunday, January 5th, 2020

Well, welcome to 2020! I hope your new year has gotten off to a good start. This is a big year for us as a church as we celebrate our 25 Year Anniversary in August.

We'll be sharing 25 year moments and memories throughout the year as we get closer to our big celebration. For now, mark your calendar for the weekend of August 8th-9th and plan to be here as we celebrate 25 years.

For some reason the year 2020 has been sort of a fascination for people. A lot of predictions about the year 2020 have been made over the last century – a lot of things that haven't happened.

{READ LIST}

At the beginning of each year we spend several weeks pulling out and discussing the principles of financial management that God gives us in His Word.

And there's lots of good reasons why we do this, but one that stands out above the others is simply the amount of Scripture that is dedicated to this topic.

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- 16 of Jesus's 38 parables deal with money (42%)
- More is said in the N. T. about money than heaven and hell combined
 - 5 x more is said about money than prayer

- There are over 500 verses that deal with prayer and faith, while there are over 2,000 verses dealing with money and possessions

A pastor would literally have to ignore vast sections of the Bible if he never spoke about money, leaving you the church crippled in understanding God's plan and will in regard to something we all deal with on a daily basis.

People generally complain when a pastor speaks about such a pervasive biblical subject, yet if a pastor heeds the cat calls and fails in his duty in this area, he's making 3 grave mistakes:

- First, he's robbing the church of the wisdom that God provides for money management, wisdom that we all need.
- Second, he's disdaining the call God places on him to preach the entirety of God's Word to his people.
- And third he's dishonoring God and His Word by ignoring huge sections of Scripture God intends His people to know and to live by.

Christian financial planner Ron Blue tells the story of an 80-year-old retired pastor that he met with one day. The elderly gentlemen had been retired for 20 years and his wife was about to begin full-time nursing care, so he wanted to know if he had enough financial resources to take care of her needs and provide for their continued retirement.

So Ron asked him if he had any debt and the pastor said he had never borrowed any money in his life. When Ron asked him why not, he said he couldn't afford to pay off debt, feed his family, and tithe.

SO Ron asked him if he had any resources set aside. The pastor said that he had ever earned a salary that was more than \$8,000 a year.

In spite of that, he and wife had saved and socked away as much as they could in money markets and CD's and cash investments and they had over \$600,000 saved up.

The pastor went on to say that when he had retired he invested \$10,000 in the stock of a new company and over the last 20 years that investment had grown to over a million dollars.

Altogether the pastor and his wife were valued at over \$1.6 million dollars in spite of the fact that they had never earned more than \$8,000 a year!

How had they been able to do the seeming impossible with their meager finances? I'm going to share with you the principles they followed, but first, let's talk about where all of us are financially this morning.

Financial experts tell us that everyone falls into 1 of 5 categories when it comes to where they are in their current financial situation – see if you can discern which one you are in...

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First, there are those who would by their own admission would admit that they are Struggling. People who are struggling can't make ends meet. They're often late in making payments and in keeping their financial commitments.

Now sometimes the reasons are legit, but many times they aren't. Sometimes people struggle for a brief period and then get traction and move forward.

But some people struggle their whole lives. They either can't figure out the answers they need or they just can't bring themselves to make and keep the changes necessary to achieve financial independence.

Second are the Surviving. Survivors live from paycheck to paycheck and have learned at least enough to keep their heads above water. They don't set aside much for saving or investing for the future, but at least they're not drowning in uncertainty as to where their next meal's coming from.

Third are the Stable. The Stable have learned to live within their means. They save for purchases and are able to pay cash for most of what they want or need.

Fourth are the Secure. The Secure are meeting long-term goals and even when things aren't smooth in the economy, they're able to weather the storm.

Most people in this category have been in the workforce for a number of years and over time have been able to excel financially.

Finally, there are those who are living in the Surplus Category. People in this category are, from a material standpoint, living well, they have more than enough to satisfy their needs and their wants.

So as you consider these categories – don't say it out loud – but which one are you in and what do you need to do to move up? Now the last part of that question is what I want to help you discover in this series.

But let me quickly point something out before we move on: if you think you have plenty of problems being down in the struggling or surviving levels, think about this: those who find themselves in the top category – in the Surplus category – have I believe the greatest challenge of all.

The greatest challenge of all is ignoring the ads, the commercials, the peer pressure, and the philosophies of the world and having the self-control to determine how much is enough and to stop accumulating more and more stuff, but instead, drawing a line and being generous with their excess resources.

Now generosity isn't something that just those in the surplus category should practice -we all should, and we'll get to that in this series.

But a great many Americans in the Surplus category have become so infatuated with their own comfort and pleasures and the neglect of the needs around them, that they live solely for their own self-gratification, seeking always for more and more like a big fat cat that can't get enough.

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So let me give you some principles to follow this morning and then next Sunday we'll give you some steps to take and we'll show you some virtues to seek for faithful and successful financial management so that you master your money instead of money mastering you.

Let's start at the beginning. Just like in all other disciplines whether it be sports or music or dance or any other discipline, you have to start with the basics and the basics never change, which mean you can never stop doing them.

Basics are the foundation that provide stability, structure and strength. There are 4 basic principles that summarize much of what the Bible has to say regarding money and money management.

These 4 basics provide the starting point for financial management done God's way and they will never change. As such they will provide stability and structure and strength to your life and you never can stop doing them or like a house of cards, your financial life will crumble in a heap.

Biblical Principles of Money Management

(Slide) 1. God owns it all – Matthew 25:14 (Read)

The man in Jesus' parable represents God. And the servants in the parable represent all of us. God owns the possessions that gives to each of us and He entrusts them to our care.

One of the clearest verses in the Bible that reveals this principle of Gods' ownership of everything is Psalm 24:1 and this is our memory verse for this week so let's say it together out loud...

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

If you're following a Read through the Bible Schedule here at the first of the year then you're probably reading in Genesis right now, as I am. The opening chapters of Genesis makes it clear that God created EVERYTHING – and since He created everything, He also owns everything.

And since He owns everything, He has the right to do whatever He wants, whenever He wants, however He wants, with whoever He wants. As the owner He possesses the rights. As managers of what God owns, we possess the responsibilities with what He entrusts to us, under His ownership.

The year was 2006. I went to Africa that summer with a group from our church. It was also the year that our oldest child began to drive. Of course that was Aaron. Now when your first child starts driving it's a bit of a nervous time in your life.

I think I lost some hair that year, then when Adam came along after that I lost more hair – a lot more, and when our third one, Anna, came along, well you know how it is, you just throw ‘em the keys and tell not to hit anybody.



Anyway, before Aaron could purchase a car of his own, not having a car didn't stop his desire to drive. But there was only one way to get a car to drive – from me.

Fortunately for him, Lisa and I had been saving a car just for him to drive – our silver 1990 Olds Delta 88. I really liked that car and even though I didn't drive every day any more, there was still a reluctance in me to let him drive it.

It may not have been the best chick magnet Aaron could drive, but it was reliable, comfortable and had plenty of room. And best of all for Aaron, it was available – and it was his only option.

Now Aaron drove that car, but it still belonged to Lisa and I. Aaron had the responsibilities of taking care of it, but we were still the owners. We gave him the benefit of entrusting him with the car's use, while at the same time he had the benefit of using and caring for it.

If at any time we felt compelled to use the car, it was our prerogative. Why? Because it belonged to us. If at any time we felt he wasn't treating it right and we wanted to take it away, we could. Why? Because we owned that car.

And it's the same way with God. Every single possession that you have comes from someone else – God! You and I literally possess nothing – not our resources, our homes, our land, our children, our talents, our bodies – nothing.

God benefits me and you by sharing His property – everything – with us. We have the responsibility to Him to use it in a way that blesses and glorifies Him. And He holds the right to take anything from us at anytime because He is the owner.

So if you don't believe me, do this: go home and walk around your yard. Ask yourself how long that dirt has been there and how long it will continue to be there long after you're gone. Then ask yourself if you really own it, or if you merely possess it for a brief period of time.

Your name may be on the title in your safety deposit box in the bank, but God's name is on the bank, His name is on the land under the bank, and on the rock under the dirt that sits under the bank, and on the very core that the foundation of this world lays on. He owns it all.

God's ownership of everything also implies that my giving as well as every spending decision I make is a spiritual decision, because I'm spending someone else's money.

This can be the only conclusion that we can make if God really does own all I have – and He does. So, it's not just your tithes and offerings that are spiritual decisions, but the way you spend the rest of God's money likewise is a spiritual decision.

We often think that once we give God the first 10% - the tithe – that we can do what we want with the other 90%. Not true. God's interested in what you do with 100% of HIS resources that He's entrusted to you.

I'm not saying that you need to give 100% of your resources to God every time you come to church. I'm saying that while we honor God first with our tithe, we also honor Him with how we manage the rest of it.

There's one more implication of this first principle, and it's that you can't fake faithfulness in managing what belongs to God. Your checkbook reveals all that you really believe about faithfully managing God's resources.

You can fake prayer, you can fake spiritual commitment, you can fake lots of things in your Christian life, but you can't fake what your checkbook reveals, you can't fake being a faithful manager. Either you're honoring God or you're not.

So the first principle of money management is – say it out loud with me: God owns it all.

(Slide) 2. Life is a test - Matt. 25:21.

READ 25:15-21.

God uses money and material possessions in our earthly lives as a test to grow us spiritually now, and for future service in His eternal kingdom.

In the parable, the man who was the master of the servants left, and came back. And when he did, he settled his accounts with what he had left with his servants.

Jesus has done the same thing. After His ascension He left and went back to heaven. He promised at that time that He would return and He will. When He left He entrusted to us His mandate, His mission, His Spirit, His Word, and the resources to every one of His followers to get the job done.

When He returns, He's going to settle accounts with each and every one of us so see what we've done with what He gave us. He's looking to see if

we've been faithful with what we have now (the little), so He can entrust more to us in the future when we'll be part of His eternal kingdom.

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“So if you have not been faithful with worldly wealth, who will trust you with what is genuine? And if you have not been faithful with what belongs to someone else, who will give you what is your own?”

Luke 16:11-12

Here's what these verses and others teach us: our eternal position and reward someday in heaven is determined by our faithfulness in handling what God entrusts us with now in this life.

God doesn't expect you know it all today or to be mature beyond what you know as you sit here today. But He does expect you to live up to what you do know about faithful financial management and to continue learning and thus growing by putting it into practice.

Because before you know it, the dress-rehearsal of life for each of us is going to be over.

And when that happens we will be called into the presence of the Lord and He'll determine the extent of our faithfulness during this life as well as our reward and place of service in His kingdom for all eternity.

So the question we have to ask ourselves is, How am I doing on the test so far? How ARE you doing? Are you being faithful with what He's blessed you with? Would He find you faithful if He called you into His presence today?

So the second principle of money management is – say it out loud with me: Life is a test.

(Slide) 3. The amount is not important - Matt. 25:23.

READ vs. 22-23.

What the master said to the servant with 5 talents was the same as He said to the servant with 2 talents. The point is, that it doesn't matter how much God has blessed you with and entrusted you to manage in this life.

The emphasis is on what you do with it. Some people have more – more money, more resources, more gifts, more kids, etc. Some people have less.

Nothing in this passage suggests that if I have less than you do, that I'm a second-class servant, a second-class person in God's kingdom. And the same is true for any of you. Nowhere in the Bible does God condemn someone who is rich for being rich or someone who is poor for being poor.

Selling all your stuff and giving it to missionaries and living in a shack somewhere wouldn't impress God. Now if that's what He tells you to do with He has entrusted to you, then you better do it – but only if you've confirmed that course of action as the direct leading of God for you.

People who are rich can be pleasing to God just as much as people who aren't rich can be pleasing to God. And people who are poor can be displeasing to God just as much as people who have a lot of this world's goods can be.

The amount is not important. Whatever God has allowed you to have, hold it like this: with an open hand. It's His, not yours. He may choose to give you more in this life, so keep your hand open ready to receive His blessing.

He may choose to take some or all of what He's given you. Or He may choose to ask you to give some of it to someone else or to Him. It's His right because it already belongs to Him and so do you.

So the third principle of money management is – say it out loud with me:
The amount is not important.

(Slide) 4. Faith requires action – Matthew 25:24-30 (READ)

The third servant presented in Jesus' parable represents a person who knows what they should do with what they've been given by God, they know it belongs to God, but instead of taking it and using it, they do nothing with it.

Many people know that God owns it all, they know that life is a test, they know that the amount is not important, they know that no matter what a person has been given, it's being faithful with it is that God requires... And yet they sit on it and do nothing. They fail to take action with it, choosing instead either downright disobedience or simply delaying what they know God wants them to do.

If we truly believe these principles that Jesus is teaching this morning, then that belief, that faith requires action. We act on them by integrating them into the way we live. We act on them by practicing them in our daily living.

We live them out by building our lives on the foundation they provide. The theme of what Jesus is saying in these verses is twofold:

From the first two servants, the theme is faithfulness. They took what God entrusted to them and by faith they used it and expanded on it. And God said to each one, 'Well done, good and faithful servant! You are faithful over a few things, I will put you in charge of many things.'

And to the servant who failed to act in faith, the theme is the tragedy of a wasted opportunity. God had blessed him with resources and responsibility, and instead of faithfully using those for the glory of God, he wasted them by

not using them, but toiling his life away on selfish and self-centered pursuits.

And the judgment God leveled against him was the loss of those resources and responsibilities and the loss of future service in God's kingdom.

You and I – all of us – have been granted by God resources and responsibilities. Some of us have more, some of us have less than others, the amount is not important. It all comes from God and belongs to Him.

These serve as a test and a tool to grow us in our faith and in our trustworthiness to God. Can He count on us to be faithful with what He's given to us now, in this life?

If so, He'll give us even more to use in His eternal kingdom. If not, we forfeit not only those meager resources we've been given, but also the opportunity for even greater service to the Lord – something we will desire with all our heart when we enter His presence in heaven.

I pray that my life, I pray that your life, I pray that our church will not be characterized by the theme of the tragedy of wasted opportunity.

So let's say all 4 principles of money management out loud together...
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So where do we start? What are the action steps I need to take? Let me give you a couple...

First, determine to keep learning and growing in faithful stewardship.

- Be here next Sunday as we begin the practical side of how to manage what God has given us.
- (Slide) (BACK of notes) Freed Up Financial Living Course – 2 ways to sign-up: On your C. Card; Online on our website

- (Slide) Book in Café: Master Your Money
- Free Resources at the Black Tower

Second and most importantly, make the conscious decision today, to surrender yourself and all that God has entrusted you with, back to Him. Look at your notes...

Today, January 5, 2020, I acknowledge God's ownership and my faithful stewardship of everything He's blessed me with. I surrender myself and all I have to Him, thanking Him for His blessings to me, and asking His help to be found faithful and worthy of further service in His eternal kingdom. Signed: _____

You may be thinking, "But Rob, I already did this in the past." I'm glad you did that, but remember that surrender isn't an occasional commitment, it's an ongoing commitment, it's daily.

Every day the enemy and world and our own flesh are tempting us to retake ownership and control over our lives and God's blessings.

The best thing you and I can do today is to once again relinquish control to God and ask His help in being faithful. If that's your heart, sign your name to the bottom of your notes.