

## Money Matters 3

### Live with a plan

#### Preamble - What the Bible says

- 31,173 verses in the Bible
- 500 verses on prayer
- Less than that on faith
- 2,350 verses on Money, wealth and possessions
- Jesus spoke more about money, wealth and possessions than about faith or prayer
- Jesus spoke more about money, wealth and possessions than heaven and health combined
- This is an important subject
- Money Matters because as our money moves so our hearts move

Money matters because it is a reflection of our priorities, values and commitments. Our cheques stubs', bank and credit card statements, reveal more about our hearts than anything else. **Steve Uppal**

#### Foundations or paradigms

- We are being encouraged to think God's way, the Bible way.

So here's what I want you to do, God helping you: Take your everyday, ordinary life—your sleeping, eating, going-to-work, and walking-around life—and place it before God as an offering. Embracing what God does for you is the best thing you can do for him. Don't become so well-adjusted to your culture that you fit into it without even thinking. Instead, fix your attention on God. **Romans 12.1-2a**

- God Owns everything
- We are stewards who will give an account
  - Time, Talent, Treasure
  - Relationships, revelation, Opportunity
  - The earth we live on
- A persons identity does not come from the abundance of their possessions

In the story of the rich fool the problem was not having money  
The fools problem was what he wanted to do with is money  
His plans were focused only on eating, drinking, relaxing and making merry  
He was not rich towards God

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? [26] Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? [27] Can any one of you by worrying add a single hour to your life ? [28] “And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. [29] Yet I tell you that not even Solomon in all his splendour was dressed like one of these. [30] If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you---you of little faith? [31] So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' [32] For the pagans run after all these things, and your heavenly Father knows that you need them. [33] But seek first his kingdom and his righteousness, and all these things will be

given to you as well. [34] Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own. **Matthew 6:25-34**

## **Living With a plan -**

### **1. We need a Vision**

Where there is no vision, people perish; but blessed is the one who heeds wisdom's instruction. **Proverbs 29.18**

- Begins with the end in mind - Story of when we built a garden bench
- It started with the end in mind - What kind of Bench
- Then we drew plans, measurements, sizes, parameters, A budget, cost
  
- The above shapes our vision or end goal
- A life that points to God and makes much of him
- A financial life that brings him glory
- Have you ever thought about the vision for your life, where do you want to be when everything goes back in the box, when it's all said and done?
- Whats your vision? Family, relationships, the Lord and serving him?
- Whats your financial vision - The Brother I met in May - Make money to give it away! What a vision.

John Wesley's vision was, 'Earn all I can, save all I and give all I can,'

"When a man becomes a Christian, he becomes industrious, trustworthy and prosperous. Now, if that man when he gets all he can and saves all he can, does not give all he can, I have more hope for Judas Iscariot than for that man!" **John Wesley**

If anyone builds on this foundation using gold, silver, costly stones, wood, hay or straw, [13] their work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each person's work. [14] If what has been built survives, the builder will receive a reward. [15] If it is burned up, the builder will suffer loss but yet will be saved---even though only as one escaping through the flames.

### **1 Corinthians 3:12-15**

- There is coming a burning
- Everything you and I have ever done will piled up and set on fire
- The fire will test the quality of Each persons work
- Why? - Because God wants to reward

### **2. We need to work**

#### Work established

The Lord God took the man and put him in the Garden of Eden to work it and take care of it. **Genesis 2:15**

- Right at the start of it all work is established as part of God's way for us to be fruitful
- Work is good not wrong

#### Commanded to work

For even when we were with you, we gave you this rule: "The one who is unwilling to work shall not eat." [11] We hear that some among you are idle and disruptive. They are not

busy; they are busybodies. [12] Such people we command and urge in the Lord Jesus Christ to settle down and earn the food they eat. **2 Thessalonians 3:10-12**

- What was happening in Paul's time happens in our's, people who are able to work but unwilling and they expect others to take care of them

### Provide for your family

Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever. **1 Timothy 5:8**

- There is an expectation upon us to provide for our families
- I experienced this with my Dad and Mum - Whatever it took to put food on the table, clothes on our backs e.g. Both worked to supply what was needed

### **We need parameters or boundaries (the tension)**

- Parameters around our work
  - Work is healthy, right and commanded
  - But it can become misaligned,
  - Work too much - Lose relationship with Jesus and commitment and commitment to his commands
  - Work too much - Lose our families and relationships
- Parameters around our spending and level of living
  - This can be evaluated at different stages of live
  - What kind of house
  - What kind of holiday
  - What kind of car
  - When is enough enough
  - Example of my conversation with Roberts Liardon
- Plan for our giving - An ever increasing
  - It maybe on the basis of a percentage
    - I know people that make a percentage increase year on year
    - I know others that have drawn a circle and said that all I need, what I make on top of that I will give away
  - Not, how much of my money will I give to God, but, how much of God's money will I keep for myself?" **John Wesley**

### **The Mexican boatman**

An American investment banker was at the pier of a small coastal Mexican village when a small boat with just one fisherman docked.

Inside the small boat were several large yellow-fin tuna. The American complimented the Mexican on the quality of his fish and asked how long it took to catch them.

The Mexican replied, "Only a little while."

The American then asked why didn't he stay out longer and catch more fish?

The Mexican said he had enough to support his family's immediate needs.

The American then asked, "But what do you do with the rest of your time?"

The Mexican fisherman said, "I sleep late, fish a little, play with my children, take a siesta with my wife, Maria, stroll into the village each evening where I sip wine and play guitar with my amigos, I have a full and busy life."

The American scoffed, "I am a Harvard MBA and could help you. You should spend more time fishing and with the proceeds, buy a bigger boat. With the proceeds from the bigger boat you could buy several boats, eventually you would have a fleet of fishing boats.

Instead of selling your catch to a middleman you would sell directly to the processor, eventually opening your own cannery.

You would control the product, processing and distribution.

You would need to leave this small coastal fishing village and move to Mexico City, then LA and eventually NYC where you will run your expanding enterprise."

The Mexican fisherman asked, "But, how long will this all take?"

To which the American replied, "15-20 years."

"But what then?"

The American laughed and said that's the best part. "When the time is right you would announce an IPO (Initial Purchase Offer) and sell your company stock to the public and become very rich, you would make millions."

"Millions. Then what?"

The American said, "Then you would retire. Move to a small coastal fishing village where you would sleep late, fish a little, play with your kids, take a siesta with your wife, Maria, stroll to the village in the evenings where you could sip wine and play your guitar with your amigos."

Do not love the world or anything in the world. If anyone loves the world, love for the Father is not in them. [16] For everything in the world---the lust of the flesh, the lust of the eyes, and the pride of life---comes not from the Father but from the world. [17] The world and its desires pass away, but whoever does the will of God lives forever. **1 John 2:15-17**

- Do not love the worlds ways
  - a. Lust of the flesh - Sexual sin, gossip, physical violence, drug or substance abuse
  - b. Lust of the eyes - Sin of coveting, jealousy (Wanting what others have), envy (wanting what others have but if you can't have it, you don't want them to have it)
  - c. Pride of life - Desiring to get credit for what others or God did, Desiring for others to hold us in high esteem, puffed up ego - others should serve me, don't you know who I am?
- Do the will of God

The seed falling among the thorns refers to someone who hears the word, but the worries of this life and the deceitfulness of wealth choke the word, making it unfruitful. **Matthew 13:22**

### **3. We need to avoid debt**

The rich rule over the poor, and the borrower is slave to the lender. **Proverbs 22:7**

Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law. [9] The commandments, “You shall not commit adultery,” “You shall not murder,” “You shall not steal,” “You shall not covet,” and whatever other command there may be, are summed up in this one command: “Love your neighbour as yourself.” [10] Love does no harm to a neighbour. Therefore love is the fulfilment of the law. **Romans 13:8-10**

Learn to live your wage not your ego

- Don't be driven by the lust of the flesh, lust of the eyes and the pride of life and
- Be secure in your identity
  
- Being debt free allows you more flexibility to obey the lord
- Being debt free reduces the worlds hold on your life
- Being debt free allows you to give and sow according to your heart and generosity
- Being debt free gives you greater emotional freedom

Too many people are borrowing from their futures

Four things to get out of debt

1. Stop borrowing more money

- This maybe difficult if you have been quick to borrow
- ‘We need to borrow because if we don't...’ - Example of parents with cardboard box for a table
- Too many people borrow from their future - It will be okay because when that happens..
- Cut up some cards - do some plastic surgery!

2. Start saving

Diligent Plans lead to profit

The plans of the diligent lead to profit as surely as haste leads to poverty. **Proverbs 21:5**

Store don't gulp

The wise store up choice food and olive oil, but fools gulp theirs down. **Proverbs 21:20**

Save for emergencies - For giving, for unexpected situations

Save so you can buy things cash - when you pay for it, you own it

Save so you can invest for the future

3. Sell something - we have too much stuff

- We accumulate so many things
- So many things we don't need
- It's time to see those things and simplify

4. Take a part time Job, or a new job or a second job

- I saw my parents do this when we owned a shop
- I see my girls doing this now - Beth in preparation for university

## 5. Pray and God will help you

God blesses diligent work

The Lord was with Joseph so that he prospered, and he lived in the house of his Egyptian master. [3] When his master saw that the Lord was with him and that the Lord gave him success in everything he did, **Genesis 39:2-3**

**Conclusion** - Looking to Home

All these people were still living by faith when they died. They did not receive the things promised; they only saw them and welcomed them from a distance, admitting that they were foreigners and strangers on earth. [14] People who say such things show that they are looking for a country of their own. [15] If they had been thinking of the country they had left, they would have had opportunity to return. [16] Instead, they were longing for a better country---a heavenly one. Therefore God is not ashamed to be called their God, for he has prepared a city for them. **Hebrews 11:13-16**

- There is a heavenly home we are journeying towards
- Right now we are stewarding our time, talent, treasure, relationships,
- We will give an account for how well we stewarded
- Have a plan, live on a budget, get out of debt