

Maximize – Maximizing Your Treasure: Part 3

Feb. 9 – Pastor Randy

2 Corinthians 9:7-11

You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." And **God will generously provide all you need**. Then **you will always have everything you need** and **plenty left over to share** with others. *For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you.* Yes, **you will be enriched** in every way **so that you can always be generous**. And when we take your gifts **to those who need them**, they will thank God.

Timothy 6: 17-19

Teach those who are **rich in this world not to be proud** and **not to trust** in their money, which is so unreliable. Their **trust** should be **in God, who richly gives us all we need for our enjoyment**. Tell them to **use their money to do good**. They should be **rich in good works** and **generous to those in need, always being ready to share** with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.

Let's review the main points of these texts.

The context of the first passage is Paul's appeal to the Christians at Corinth to be faithful to a promise they made earlier to take up a sacrificial offering for their Christian neighbors in Jerusalem who were in great need due to a famine.

In the second passage, we read instructions from Paul to Timothy. Paul was Timothy's spiritual mentor. Paul was giving Timothy instructions for the Christians in the church at Ephesus, where Timothy was the pastor. Paul's purpose is to help Timothy correct the distorted perspective of wealth that will lead to a perverted stewardship of their wealth. Paul renewed their perspective on wealth with two "don'ts and one "do". Don't let your wealth become a source of pride and don't trust in it as your source. Pride is evidence that their wealth has taken the place of God as the source of their status trusting in their wealth is evidence that wealth has taken the place of God as our source of security. **When wealth is viewed as the source of our status and security we will struggle with generosity and will be tempted to hoard or spend on ourselves.**

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Both of these passages communicate the following:

1. Christians ought to trust in God as their ultimate provider and to enjoy God's provision for their earthly and material needs.
2. Christians are urged to use their money to meet the needs of others. In both cases there is a promise that they will incur a blessing in response to their generosity.
3. Christians are not instructed regarding how much they should give. Paul did not prophesy over each one telling them what to give. They had the freedom to decide how much to give.

For you have been called to live in freedom, my brothers and sisters. But don't use your freedom to satisfy your sinful nature. Instead, use your freedom to serve one another in love. Galatians 5:13

Principle #6: Faithful Financial Stewardship Requires a Biblical Value System

In my first message in this series, I laid the foundation for faithful stewardship: We must understand and adopt God's values, purposes, and priorities for ourselves. Even though the Bible does not provide a universal budget for Christians, *it is full of universal principles that inform and influence our value system which guides the decisions of one's financial budget.*

The devil has switched the price tags. He has deceived people into believing that things of little or no value have great value (i.e. fame and fortune). He has assigned little to no value to the things which God says have great value.

As we mature our value system changes – hopefully. There were certain things that I considered very valuable as a kid that have little or no value to me now. Other things which had little or no value to me as a child, I later discovered had great value (i.e. reading, education). When I came to Christ in my late teens my value system was radically altered.

Paul expressed this truth clearly in Philippians 3:7,8: *"I once thought these things were valuable, but now I consider them worthless because of what Christ has done. Yes, everything else is worthless when compared with the infinite value of knowing Christ Jesus my Lord. For his sake I have discarded everything else, counting it all as garbage, so that I could gain Christ."*

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We will never be faithful managers of our resources until the Holy Spirit renews and reorders our value system. A flawed value system will always inhibit faithful management. We need God to help us value what He values.

A renewed value system re-defines:

1. My definition of “needs”. Much financial pressure is due to overspending. Overspending is due to mistaking “wants” for “needs”. The more prosperous we become, the more difficult it becomes for us to distinguish between our needs and our wants. Patrick Ewing was the President of the NBA Player's Association. When asked by a reporter to justify the players holding out for more money during contract negotiations his reply was, “Sure we make a lot of money, but we also spend a lot of money.” Latrell Sprewell explained why he declined a 3 yr. \$21 million contract by saying, “I have a family to feed!” As our standard of living increases we often discover that the stuff and experiences we used to only dream about, we now can't live without.

2. My priorities. My wants become determined by my values. There are two factors that influence *what I want* to spend my resources on: My values and my appetites. We need the Holy Spirit to empower us to say “no” to appetites that war against our values. Example: I am going to be shopping for a new car in another year or so. As I begin looking at cars I see a lot of cars I would love to have. But if I buy those cars I will have to eliminate something else from my budget that I want; namely the kids we support through Compassion International. I want to spend money on both. The first “want” is a product of an appetite I have. The second is the product of a value I hold. The nice car is delicious, but the children are important. I need the Holy Spirit to work in my heart so my “wants” are prioritized according to my values, not my appetites. What is valuable must take precedent over what is pleasurable!

Why do we want what we want? We need an honest look in the mirror.

What does the NT say about spending priorities?

Principle #7: Provide for your personal needs and those of your household

A. God is first

Seek the Kingdom of God above all else, and live righteously, and he will give you

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everything you need. Matt. 6:33

Last week we learned that one of the reasons for the tithe in the OT was to teach the people to put God first in their lives. Even if a Christian is not convinced that tithing the first 10% of his income is a principle of God's wise providence for the support of his kingdom which he should apply to his life, he still must demonstrate by his budget that God's kingdom is his number one priority.

B. Provide for your own needs so you do not need to depend on others.

Make it your goal to live a quiet life, minding your own business and working with your hands, just as we instructed you before. Then people who are not believers will respect the way you live, and you will not need to depend on others. 1 Thess. 4:11,12

This is very basic logic. The first step is to manage your money so that your needs are met and you don't need others to support you. A man dropped in at a church I pastored years ago to request food assistance. I noticed he had a pack of cigarettes in his shirt pocket. I asked him if he needed any help with money for cigarettes too and he said, "Oh, no I am ok with that. I said, "So you have money for cigarettes but not for food?"

C. Provide for those in your household.

But those who won't care for their relatives, especially those in their own household, have denied the true faith. Such people are worse than unbelievers. 1 Timothy 5:8

Paul penned these words in the context of giving instructions to Timothy regarding how the church should handle benevolence for widows. He said that they should take care of those widows who had no family members to take care of them. The premise is that the responsibility to take care of individuals in need falls first to biological family members.

Paul's words are pretty strong. If a person doesn't care for their relatives: especially those in their own household, they have denied the faith!! Notice the language: "If a person doesn't care for their relatives". It is not the inability to provide for your household that is tantamount to a denial of the faith, it is the unwillingness to care for them.

Form these statements it is clear that our first priority is to provide for our own **needs** and the **needs** of our family members.

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Saving is part of being self-supporting. We need to prepare for emergencies. Saving should be purposeful. Saving should be for a future good. Other than that it is hoarding. Dave Ramsey has some great insights which provide guidance on how to save. King Solomon pulled no punches when he wrote in Proverbs 21:20 “The fool spends whatever he gets!”

Borrowing is not absolutely forbidden, but it is strongly discouraged both in the OT and NT. The failure to repay loans is an ethical issue. God is merciful to those who experience hardship and cannot repay their debts. However, to not repay debts because we don't WANT to repay them - because in order to do so we would have to give up money we WANT to spend on other WANTS, not NEEDS - is both irresponsible and unethical.

Principle #8 Growing in Generosity is the Goal

Once we have demonstrated responsibility to provide for our own needs we can graduate to become responsible for providing for family. If we are faithful enough with those responsibilities God will bless us with the ability to **provide for the needs of others. Remember that “needs” includes spiritual and material needs.**

The goal is not to increase the *amount you give* or the *amount of good you do*. The goal is to become more generous because the goal is always to become more Christ-like. Giving can be performed for selfish reasons. Some give because “It feels good”. Godly generosity is Christ-like generosity; giving motivated by love which generates life! In both of today's passages generosity was directed at performing good works that met real needs!!

Bruce Barton in *The Man Nobody Knows*, wrote the following

“There are two seas in Palestine. One is fresh, and fish are in it. Splashes of green adorn its banks. Trees spread their branches over it and stretch out their thirsty roots to sip of its healing waters.

The River Jordan makes this sea with sparkling water from the hills. So it laughs in the sunshine. And men build their houses near to it, and birds their nests; and every kind of life is happier because it is there.

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The River Jordan flows on out into another sea. Here there is no splash of fish, no fluttering leaf, no song of birds, no children's laughter. Travelers choose another route, unless on urgent business. The air hangs heavy above its water, and neither man nor beast nor fowl will drink.

What makes this mighty difference in these neighbor seas? Not the River Jordan. It empties the same good water into both. Not the soil in which they lie; not in the country round about.

This is the difference.

The Sea of Galilee receives but does not keep the Jordan. For every drop that flows into it another drop flows out. The giving and receiving go on in equal measure. The other sea is shrewder, hoarding its income jealously. It will not be tempted into any generous impulse. Every drop it gets, it keeps.

The Sea of Galilee gives and lives. This other sea gives nothing. It is named Dead. There are two kinds of people in this world. There are two seas in Palestine."

If you want to be like the Sea of Galilee rather than the Dead Sea than you need to make sure that **WHAT FLOWS TO YOU FLOWS THROUGH YOU!**

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