

Financial Management 101 Matthew 6: 19-34

Do you see a printing error on our bulletin? Financial Management 101! That sounds like a freshman course for someone in business major. Besides, there is no lack of consulting firms or friends to offer advise like these: 'Money problems? Let us Help!' 'The answer to your financial problems.' 'This is NOT the Debt Consolidation with NO credit check!' Do I need to dedicate one sermon to this elementary teaching?

As you search for the Scriptures for reading, let me tell you about the [Fast Company magazine](#), a magazine providing its top-flight content aimed at business decision makers on **Microsoft bCentral** features an article on 2.19.2003 How To Lead a Rich Life. Here is an abstract:

"The desire for more is the most powerful drive in our culture. It's in the DNA of democracy and at the heart of the American Dream: Every person gets an equal chance to make it, and it's our responsibility to take it."

"Between 1970 and 1999, the average American family received a 16% raise (adjusted for inflation), while the percentage of people who described themselves as "very happy" fell from 36% to 29%. We are better paid, better fed, and better educated than ever. Yet the divorce rate has doubled, the teen-suicide rate has tripled, and depression has soared in the past 30 years. **The conclusion is inescapable: Our lifestyles are packed with more stuff, but we lead emptier lives. We're consuming more but enjoying it less.**"

(Bearing these thoughts in mind, let us read the Scriptures - only [Matthew 6: 19-24](#))
Matthew 6 Treasures in Heaven ¹⁹"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also. ²²"The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. ²³But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! ²⁴"No one 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 Money.
(Congregation seated and Prayer)

(Interpreter and Pastor read:)

*Do Not Worry*²⁵"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 important than food, and the body more important than clothes? ²⁶Look 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? ²⁷Who of you by worrying can add a single hour to his life? ²⁸"And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. ²⁹Yet I tell you that not even Solomon in all his splendor was dressed like one of these. ³⁰If 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, O you of little faith? ³¹So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³²For the pagans run after all these things, and your heavenly Father knows that you need them. ³³But seek first his kingdom and his righteousness, and all these things will be given to you as well. ³⁴Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

The themes of these passages are Wealth and Worry. Jesus does not prohibit material possessions, nor the enjoyment of material things (6:21, also I Tim. 6:17), but He does warn against greed and its corresponding anxiety. He forbids a selfish and extravagant materialism that ties a person to this Earth. He first contrasts that uncertain, temporal, and perishable nature of earthly treasure with heavenly treasure, which is enduring forever. Then he offers a concluding remark in V21 "*For where your treasure is, there your heart will be also.*" To further explain and make it easy to understand, he uses an analogy of the eye. The eyes are the lamps of our bodies. If our eyes are fixed upon Jesus, the truth and the light, and the treasure in heaven, which is eternal, our eyes are going to be good and whole body will be full of light. (22) But, if we fix our eyes upon the earthly possessions and this sin-darkened world, then our eyes are bad or greedy, our hearts are shadowed, and our bodies are full of darkness.

King Nebuchadnezzar learned this lesson a hard way – he worshiped gold and he forced others to worship gold. He commissioned the building of one of the Seven Wonders of the World – Hanging Garden of Babylon. He achieved man's greatest dreams, that of ruling the world. But God broke his pride, took all that he had. He learned it when he proclaimed to the world that **God alone gives power to get wealth.** After he has learned this lesson, God returned the wealth and power to him. (Daniel 4:30-37)

Source of Financial Wealth

Knowing the source of our financial wealth is important before we determine how to manage it. Now, a person's financial wealth is often determined by the money he has. Money serves as a media of exchange. It is neutral, and is neither good nor evil. The money itself is not evil, it is the LOVE for the money which the Bible (I Timothy 6:10) says 'is a root of all kinds of evil'. A person who loves money will store up treasure on earth, where his heart is. Hebrews 13:5 warned against this kind of people: Keep your lives free from the love of money and be content with what you have.

We must realize that God is the source of money we have, and He intended for money to be a blessing to us and others. God is the inexhaustible source of our finance. Most of us would certainly agree that we need to be in control of our finances. It's tempting to see money problems as simply a need for more income. But I can assure you that the real question is NOT how to get *rich* in the US, (maybe not filthy rich, but much better off than most every body in the world), it is how to get *richER!*

(Illustrations 1) One of the more shocking measures of our "prosperity" is the fact that the United States spends more on trash bags than 90 other countries spend on *everything*. In other words, the receptacles of our *waste* cost more than all of the goods consumed by nearly half of the world's nations.

(Illustration 2) We get so rich that we grow concerned with the riches we have – we need building security system, car alarm system, hidden camera in the stores, house alarm system, etc. you name it. I don't want to venture to ask just how long ago these became necessary in the US. But in China back just ten years or so ago, my home country which I used to be very familiar with, we never did need any of these. A lock was the highest security 'system' in place. There was not much for you to steal from, but the bottom line was really *there was not much greed in the hearts of average Chinese*. The story today is of course very different.

The point is if we fix our eyes upon Jesus, the source of our finance, we will not have to follow the ways of the world. The truth tells us that all belong to God and he bestows only a portion for us to manage. We must be good stewards.

Purposes for God's Financial Provision

To be good stewards, we must first understand the purposes of God's financial provision, for the money is not to provide security to yourself, establish independence from God or create power and influence over the other people. God's purposes are: (1) to provide basic needs (2) to indicate or confirm direction (3) to give to or unite with Christians (4) to illustrate God's supernatural power.

1. To provide basic needs

God states that certain items are basic to a life of contentment. Let us do this exercise together, and check which ones would be on God's list. 1. TV, 2. Bread, 3. Bible, 4. Refrigerator, 5. Stove, 6. House, 7. Car, 8. Tools, 9. Exercise, 10. Water, 11. Money, 12. Lamp, 13. Food, 14. Chair, 15. Clothes (Answers are Only 2. Bread, 3. Bible, 10. Water, 13. Food, 15. Clothes). What you cannot live without? What? Not even house or car? No, in addition to spiritual needs, our basic necessities are only food and clothing, which God promised to provide (I Timothy 6:8) All others are non-essentials.

A now-famous bumper sticker reads, "I can't be overdrawn – I still have checks left!" People (your neighbors) have tremendous problems in many different areas dealing with money, including impulsive overspending, careless budget, excessive use of credit cards, and working more to pay all the bills. However, the problem is NOT the HIGH cost of living, but the cost of HIGH living, involving too much of the non-essentials. These financial bondage are immediate consequences of misunderstanding God's purposes for money – to provide for basic needs, and not to pursue the worldly possessions. Do not let your WANT List keeps growing.

Illustration: A lady missionary returned after two years of service in Kenya was drastically contrasted between the comfort of basic needs met and the discomfort of the urge and desire of constant search for more – she fears shopping malls!

2. To indicate or confirm direction.

Without vision, there is nothing to indicate or confirm direction. This is true not only in its physical sense, but also in a spiritual sense. God can use the abundance of resources or **the lack of it** to direct or confirm His direction for many of the decisions we must make in our lives, individually and corporately. In order to get a driver's license, we must learn to recognize all of the road signs. In order to be in a church leadership position, we must learn to recognize God's signals through the provision or lack of finances. This is why I am preaching on FINANCE this Sunday and TIME, which is another kind of resources, next Sunday.

The lack of FINANCE would require that we build our faith and vision. Faith is discerning what God wants us to accomplish in and through our lives. We can be certain that if God gives us clear vision that is confirmed by the Scripture, He will provide whatever is necessary to carry out that direction. Proverbs 29¹⁸ Where there is no revelation, the people cast off restraint; (NIV) Where there is no **vision**, the people perish: (KJV)

Sharing from Mr. Huang – when they built the church in Indonesia, they at first tried to raise capital and sought out one of the richer members. But the fundraisers were left unattended for extended period until finally they realized it was God they needed to depend on, not any man – even a rich man! Members, thereafter, gave up life savings, donated gold and silver; and when the church was built and lacks air conditioning, they bought their own fans from home...

It is right to be concerned about us being a small-sized church, to be reminded of admonition of debt and its consequences, to be prepared for the complexity of the construction project, and to not lose focus of our ministry. But it is not right to WORRY if you know clearly that it is God's vision and call for us to build!

Oswald Chambers said it well: "It is easier to serve or work for God without a vision and without common sense, covered with a layer of Christian emotion, becomes your guide. You may be more prosperous and successful from the world's perspective and will have more leisure time, if you never acknowledge the call of God. But once you receive a commission from Jesus Christ, the memory of what God asks of you will always be there to prod you on to do His will. You will no longer be able to work for Him on the basis of common sense.

3. To give and unite with Christians.

The provision or abundance of finance is to allow us to give as said in **Acts 20**³⁵ 'It is more **blessed** to give than to receive.' And in **Proverbs 22**⁹ A generous man will himself be **blessed**, for he shares his food with the poor.

Most people understand the importance of giving and willingly give. But many do not understand what is the amount to give. The amount of giving is determined by the amount of blessing you wish to receive.

People discover quickly the JOY of giving when they give BECAUSE THEY LOVE GOD, which translate into a motivation to love MAN. **James 2**¹⁵ Suppose a brother or sister is without clothes and daily food. ¹⁶If one of you says to him, "Go, I wish you well; keep warm and well fed," but does nothing about his physical needs, what good is it?

Matthew 6³ But when you give to the needy, do not let your left hand know what your right hand is doing, ⁴so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you. People give not for fame or gain, but for sharing and blessings.

King David stressed that their wills were profoundly involved in the giving. Look at II Chronicles 29? verse 9: "Then the people rejoiced because they had offered so *willingly*, for they made their offering to the LORD *with a whole heart*." They made choices to give and unite as one.

4. To illustrate God's power

When a Christian prays about a special financial need, and an unexpected and unsolicited gift is handed to him by one who did not know about the need, the supernatural power of God is demonstrated. God uses the needs in the life of one Christian and the abundance in the life of another Christian to bring them together in Christian fellowship. The one with abundance is given grace to distribute to the necessity of the saints, and the one who receives it filled with joy and gratefulness because of God's grace through the giver.

Another way to demonstrate is the basic kingdom dynamics that when we give out of what we have, God cause the balance of what you are left with to do exceedingly more than if we were to

have chosen to keep the whole and not give at all. If we know where the money is FROM, and know what it is FOR, then it is much easier to know where we should spend ON or give TO.

Conclusions:

Think about this: I read stories about the 10 shortest marriages among Celebes, ranging from just a few hours to less than a year, which clearly told me that money was not a guarantee to have a loving spouse. I have seen many hardworking husbands trying to make more and more money thinking that increased wealth will bring about a happier wife and family – mission impossible. There needs to be a balance of contribution of time and money to the family. Don't miss your son's graduation, or forget about wedding anniversary because you need to be working. You can tell one's faithfulness to God from the way he uses money. Spent only what is coming by budgeting (Luke 14:28-32). Don't gamble or earn dishonest income (Luke 12:15) "a man's life does not consist in the abundance of his possessions."

'Money can buy happiness' is the time-proven failing statement, and the real story is that all signs point to the reverse: *Happiness may help you get rich*. In study after study, doing work that you love and having a great marriage and a fulfilling family life are all correlated with financial wealth. In another words, you have succeeded in reaching your financial goals and wealth IF you have **a job you love doing, a spouse you love having, and a family you sense fulfilling**. Why? Because these are primary contributing factors to keep you get richer and richer (but only to the extent you maintain these in balances!) – your lives are well settled if you know how to deal with wealth and money.