

Winning the Financial Battle 1 Timothy 6:17-19

Well, hello everyone, and welcome to Fil-Am. It's great to see you today. We are in this series called "Becoming a Champion". We're looking at how we can be spiritual champions in the face of challenges to our faith that comes in the form of problems related to our relationships, beliefs, career, health, and so much more. Today, one challenge that's facing many of us is in the realm of finances. Some of us have a hard time dealing with financial problems. We don't know what to do. We're just caught in an endless spiral of debts and more debts. How do we get out of it? How can we be good stewards of money? How can we win the financial battle?

Today, I'm going to talk about managing our wealth. Some of you are thinking, I'm not even wealthy, is this message for me? Well, let me tell you that by the world's standards, everybody listening here is wealthy. You are wealthy if you measure your income by the world's standards. In fact, I'm going to demonstrate this to you, because I'm not sure you believe me. I'm going to demonstrate it to you by taking you to a non-profit website called "Globalrichlist.com". If you have ever been on this site, what you do is you enter in your net income, and it tells you how you stack up against the rest of the world.

So, we type in globalrichlist.com and after hitting enter it's going to take us to this non-profit site, and we are going to enter in our net income. Let's say we put in \$25,000. That's almost poverty level here in this area and here's how we stack up. Now just hold it there for a second. With \$25,000 a year, by the world's standards, you are in the top 2% of the wealthiest people in the world. So I would dare say that everybody at Fil-Am is in the 2% wealthiest group around the world. Now let's have a little fun, let's bump it up, let's go back and enter in \$100,000.

If that is net, you must be making more \$100,000. How many people here in our church make that much? Kuya Elvin, why are you not raising your hand? You're being humble. Or afraid people will borrow from you. Or maybe your net is more than \$100,000. Anyway, look at that. If you make \$100,000, you are in the top .08% of the most wealthy people in the world. Man, you are very rich, by the world's standards.

Let me tell you that 3 billion people in the world, live on less than \$2 a day. While 1.3 billion people get by on less than a dollar a day. There are people like that all around the world, men and women trying to take care of their families. They don't know where the next meal is going to come from. They don't know if they are going to be warm by the time the sun goes down today. So the bottom line is—we are wealthy by the world's standards. So we all need to learn this lesson. We all need to hear what the Apostle Paul had to say to us in the Book of I Timothy. Let's turn to chapter 6, verses 17-19. This passage begins, *“Command those who are rich in this present world”*. That's all of us. All of us who are rich by the world's standards. Let's continue, *“not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”* That's our foundational passage today. What we are going to do in the next few minutes is to extract four wealth management principles from this passage. Now, I can't guarantee that by living by these principles you're going to become really wealthy. I can't. But I can guarantee that if you observe these principles that we are going to look at today, you are going to win the financial battle. Let us start with wealth principle number one.

1. Remember that God owns it all.

When it comes to our possessions, we all naturally tend to view ourselves as owners. But in God's economy, it is really quite different. You see, God looks at us as managers of the resources he has given us. All belongs to Him. And because of this, He has expectations for how He expects us to manage what He owns. Let's go to our key passage for a minute. I Timothy 6:17. And it says, "*Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God...*" I want you to note the phrase "not to put their hope in wealth". You see, God knows that when we place our trust in our money, that it is temporary, fleeting and we don't find much hope. We earn money through our jobs and we praise God for our jobs but the truth is, God is the source of it all to begin with. God gave us our jobs.

I want you to listen to five different Bible texts that tell us that everything belongs to the LORD:

Let's see if you can complete any of the following verses:

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

(Ps 50:9-12) *I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it.*

(Hag 2:8) *'The silver is mine and the gold is mine,' declares the LORD Almighty.*

(1 Cor 6:19-20) *You are not your own; you were bought at a price.*

God, in Christ, claims to be sovereign over the earth and all its fullness. God claims ownership of all things. About every square inch of the universe God says, "It is mine." In fact, there is not a single thing in the entire universe about which God does not say "It is mine."

It all belongs to GOD. This is true for anything and everything. What is your most prized possession? Think of something. Tell your neighbor. My most prized possession is my white Lexus. My iPhone. My laptop. My wife.

Whatever your most prized possession is, it all belongs to the LORD. (HOLD UP ATM CARD) It should be God's name on this card. God rightfully owns whatever I have in my bank account. (If I have anything) But you know, it should be His name on every bank account, certificate, deed, and title. It all belongs to Him and it is His to use as He pleases and to do with as He desires.

So now, you have a choice. You can trust in your wealth. Or you can trust in the one who gave you that wealth.

So we acknowledge that God owns it all and once we do that,

2. **It enables me to invest my money for today, and for eternity.**

We all know that we should invest for the future. But God says that He has purposes for our money, that go even further beyond what you and I would see as our future, because God says He is concerned about what we do with our money for all of eternity. You see, God doesn't just give us money for our own good. God expects a return on the money that He gives us. God expects to see what we have done with it while we have it in our possession. In fact, there is a story in the Bible that illustrates this quite well. It's from Matthew 25, and in the story is a man who is an owner. And in the story he is referred to as the master. He is the owner of all of the wealth that we talk about in this story. And three of the servants come in and he distributes to them what many of your translations will say are talents. Now, the word being used in the Greek for talent is money which during that time could either be silver or gold. And so the three servants come in and the owner distributes his money among the three. So for the first servant, he gives five bags of gold. To the second servant, he gives two bags of gold, and the last servant, he gives one bag of gold.

Now, he leaves to go on this trip and several weeks later he returns and the servants come in to give an account of what they have done with the master's money while he was gone. So the first servant comes in, and says—I worked hard, I invested the money. I doubled it to 10 bags of gold. The master was like—great job. I will give you more responsibility. The second guy comes in and says—I worked hard, I invested it well. You gave me two, here's four. I doubled it. The master said—great job, I will give you more responsibility. Well, in walks the third guy with the one bag. And let's look at what the Bible says. Please get your Bibles and turn to Matthew 25, beginning verse 24. Follow along as I read. *“Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.’*

“His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

“So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.’

So Jesus, in this story, folks, said take the one bag of gold from the guy, even though it's his only bag and give it to the guy who has ten. Now, why would he do that? Because the guy with ten has proven he can be trusted to steward well the resources of the owner, the master.

So when God gives us wealth, He doesn't give it to us just so that we can be consumers. He doesn't give it to us so that we can just continue to buy bigger and better stuff.

That's not what God wants us to do with our money. Conversely, God hates idle money. He doesn't want us just to hoard it and keep it to ourselves and not do anything with it to use it for good. When God entrusts you with wealth you may double its impact by what you do with it. You may give it to help start a new church. You may give it to help support missionaries. You may share it with a family that is needy. And by doing that, you are managing well the resources God has given you. And you are allowing there to be an eternal return on that money. You see, God gives us this so that it can have a return for the purposes that He intends money to be used for.

And that takes us to wealth principle number three,

3. CULTIVATE EVER-INCREASING GENEROSITY.

About 265 years ago, a pastor by the name of John Wesley, who many of you may be familiar with, the founder of Methodism, gave a message on the same passage that we are talking about today. And he gave three wealth principles. Principle number one was make all you can. Number two was save all you can. Number three was give all you can. And so this is the "give all you can" principle. God wants you to increase your generosity over time. And you know, one of the reasons why God blesses you with wealth is so you can be generous, so you can use it to accomplish God's purposes in this world. Let's go back to our key passage and it's from I Timothy 6:18. So I want to invite you to read this out loud with me. *"Command them to do good, to be rich in good deeds, and to be generous and willing to share."*

Now, when money comes into your life, it could generate either of two things. It's either going to reap a harvest of greed, where you say it's mine, mine, mine.

It's all about what I am going to do for myself about the money that I have in my hands. Or it could bring about a harvest of generosity. Being able to share it with others. You see, the fact of the matter is, at the end of your life, your financial life is going to be summed up in one of two ways. Either that you were a greedy person, or you were a generous person. And God wants money to bring forth a harvest of generosity in your life. In fact, look at the next passage. **II Corinthians 9:10 (NLT), "For God is the one who gives seed to the farmer and then bread to eat."** In other words, God owns it all and He entrusts us with some. **"In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you."** Let me repeat, a great harvest of generosity in you. So, obviously, God wants us to increase our generosity.

Now, the starting point for generosity in our lives is the tithe. Tithe means ten percent. The Bible says that God wants us to return the first 10% of the money that comes into our lives back to him. That's the starting point of generosity. It is a step towards becoming like God in terms of his character. God is a generous God. He is a giver. God wants us to be generous givers, too. And so tithing is a practical step toward becoming more and more like God in terms of being generous.

I remember when I was I was about 12 or 13 and I wanted to learn to ride a bike. I rode a bike that had training wheels on it. You know, to keep me balanced while I pedaled away. Then, after a few days, those training wheels came off because I already knew how to ride the bike without falling down. Now, it's understandable that I had those training wheels in the beginning. But, if I never took those training wheels off after months and years of biking that really is ridiculous. Especially, at my age, and I'm still biking with training wheels. That's just weird. So the tithe is kind of like the training wheels. You are trying to learn to ride the bike of generosity. You are trying to learn how to manage your money well.

So the tithe is the training wheels. It brings some stability in your life. But somewhere along the way, as you mature as a Christian, you are supposed to take those training wheels off and you drive that tithe to an ever increasing level of generosity.

Let me share with you a story about generosity.

In the latter part of the 17th century, German preacher August H. Francke founded an orphanage to care for the homeless children of Halle. One day when Francke desperately needed funds to carry on his work, a destitute Christian widow came to his door begging for a ducat--a gold coin. Because of his financial situation, he politely but regretfully told her he couldn't help her. Disheartened, the woman began to weep. Moved by her tears, Francke asked her to wait while he went to his room to pray. After seeking God's guidance, he felt that the Holy Spirit wanted him to change his mind. So, trusting the Lord to meet his own needs, he gave her the money. Two mornings later, he received a letter of thanks from the widow. She explained that because of his generosity she had asked the Lord to shower the orphanage with gifts. That same day Francke received 12 ducats from a wealthy lady and 2 more from a friend in Sweden. He thought he had been amply rewarded for helping the widow, but he was soon informed that the orphanage was to receive 500 gold pieces from the estate of Prince Lodewyk Van Wurtenburg. When he heard this, Francke wept in gratitude. In sacrificially providing for that needy widow, he had been enriched, not impoverished.

If you are faithful with the little that you have God will entrust you with even more. He will give you greater responsibility and greater resources. Start to use what is at your disposal right now and let God increase it for you.

Now, I know some of us can't even be generous to others because we are really struggling hard to even be generous with our own family. I mean we are in debt.

If you're in that situation and you want some help, I've come across an article by Rick Warren that may help you in this area. We're going to distribute this article. If you're in debt, raise your hand. No, I'm just kidding. Everyone will get a copy anyway.

So, principle number three is cultivate ever-increasing generosity. Now, here's principle number four and it ties it all together:

4. Honor God with my entire life.

You see, this is really the key. We want to honor God with our wealth, that's true. We want to trust God with our money. But more than that, we want to trust God with our entire life. We want to honor God with all that we are, with all that we have, and with all that He has given us. And in I Timothy 6:19, the last verse in our key passage, it says, and this time I'm going to use the Complete Jewish Bible version *"In this way they will treasure up for themselves a good foundation for the future, so that they may lay hold of the real life."* Take note it says "real life". Real life means that we live not just with an awareness of our present life, but we live with eternity in mind. And so that's what real life is—honoring God with our entire lives and living for eternity. Jesus puts it this way in Matthew 6:20-21, *"But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."*

You see, God wants you to use your money, not only for all the things that money can buy, but also for all those things that money can't buy. God wants you to have an eternal perspective. I think Zig Ziglar, the Christian business author and motivational speaker, said it best. He said, *"Money will buy you a bed, but it will not buy you a good night's sleep. Money will buy you a house, but it will not buy you a home. Money will buy you a companion, but it will not buy you a friend."*

And so, real life, honoring God with your entire life is getting all the things that money can buy, but it's also inheriting all the things that money can't buy. And the key to all of that is to give yourselves completely to God.

Look at our last verse. *“And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us.”* (2 Cor. 8:5) That was the apostle Paul talking about the Macedonian Christians. They gave themselves first of all to the Lord. This is what God wants.

Today, God wants you to win the financial battle. He wants you to be a champion in life. But God wants to be first in all of your life. How does that happen? When you trust in Jesus as your Lord and Savior. That's called becoming a Christian. A Christian is someone who says, “Jesus, I want to follow You. I want You to be my leader and my Lord.” Why would someone say that? Because Jesus paid for your sins. Jesus died on the cross to forgive your sins. Romans 5:8 says, *“But God demonstrates his love for us in this: while we were still sinners, Christ died for us.”* You see, you cannot save yourself. Your good works cannot save you. Your riches cannot save you. Only by God's grace you are saved. 1 Tim. 3:5 says, *“He saved us not because of righteous things we had done but because of his mercy.”* We are all condemned to die because of our sins but instead Jesus died for us on the cross. Then, he rose again on the third day to conquer sin and death forever. If you believe in Jesus with your heart then you too will rise and enter the kingdom of heaven.

If you have never done that, you can do that in just a moment when we pray. Maybe today, in whatever area of your life, whether it's financial or relational, or work or something else, you need to just recommit yourself and say—God, I want to honor You with all of my life. Let's bow our heads and pray together.