

Fil-Am Community Church
Pastor Rolly Estabillo
12 January 2014
Financial Fitness Part 1

“THE FOUNDATION OF FINANCIAL HEALTH “

Hello Fil-Am! It’s good to see you all this weekend. This is the second weekend of the year and we’re getting ready to begin a brand new major series. We’re calling it “Financial Fitness”. I’m excited about it is because I know we need it right now. The economy has been in recession since late 2007 and we see no signs of it recovering very soon. There are more people out of work right now than ever in our lifetime. There are more people under the poverty level in America than ever in our lifetime. There are more people right now with their home underwater. In other words, they owe more on it than it’s worth.

So, in this series, we’re going to do our own personal recovery program. We’re not going to wait on the government for it. In this series, we’re going to look at Proverbs and Ecclesiastes which contain practical advice on how to be financially fit. But in this message, I want us to look first at what Jesus said about it. Jesus talked more about money than he did about heaven or hell. Did you know that? He talked more about money than heaven or hell. Why? Because we spend more time thinking about money than heaven or hell. We spend much of our time thinking about how to get it, how to make it, how to save it, how to spend it, how to invest it, how to protect it, how to insure it and all the other things. It dominates much of our lives.

You know, over half of the parables that Jesus told deal with material possessions. So there is a lot of material in the Bible on how to get out of debt, how to stay out of debt, how to control money instead of having it control you.

Let's begin first with Matthew 25:14-30. Jesus told a story there. This is called the Parable of the Talents.

In this chapter, starting in verse 14, we have the story of a rich businessman. Jesus tells this story of a guy who's very, very wealthy. You know that by what he gives his servants to take care of. He says I'm going to go away on a trip. I'm going to be gone for a long time so I'm going to put you in charge of my property. And he divides up his wealth among his three servants and says I expect you guys to make the most of this, and when I come back we'll see what happens. So he's gone for a long time and later the businessman comes back home and says, Ok, give me an account. What did you guys do with my money?

They tell the story. Two of the guys have a good report. One of the guys has a bad report. Then Jesus draws some spiritual truths out of it.

Out of this story, we learn seven foundations for financial fitness. These are foundations to base the stability of your life on in order to fulfill God's purpose for your life.

The story begins in Matthew 25:14, *“Again, it will be like a man going on a journey and he called his servants and entrusted his property to them.”*

Notice the word “his” there in that verse. It says “He called *his* servants and entrusted *his* property to them.” So when we're talking about money here, whose money are we talking about? The money owned by the master or the money owned by the servants? The master. It's not the servants' money. It's the master's money that he's giving to them to take care of.

This by the way, is called stewardship. You've heard this word before – steward or stewardship. That's the old English word for “manager.” Any of you who are managers or involved in management in a business are actually stewards. A steward is a manager and stewardship simply means management. We are called to be stewards of our time – manage our time.

We are called to be stewards of our influence. We are called to be stewards of our health, of our minds, of our relationships, of our opportunities. Everything you have you are to be steward of or a manager of.

He says here “He entrusted his property to his servants.” This is the first law of financial freedom. It is this.

1. The law of **Possession**. And the principle behind it is this: **Everything I have belongs to God.**

I need to just settle that one right up front. It’s not my money. It all belongs to God.

You say, “But wait a minute! I worked for this!” But who gave you the ability to work for it? Where do you think you got your energy to work for it? Where do you think you got your intelligence to work for it? Everything you have is a gift from God. So you don’t really own anything in life. It’s all on loan. You didn’t bring anything into the world. You can’t take it with you when you leave.

So you only get to use it while you’re here. It’s God’s money. God loaned it to somebody before you. He’s loaned it to you for 70-80 years. And he’s going to loan it to somebody else after you die. You don’t own it. It’s all under God's management. The master owns it all. God is the owner.

This is really important because we tend to forget it. We forget and when we forget it, you know what the sign is that you’ve forgotten that it’s God’s and not yours? When you think it’s yours, you worry about it. Worry is a sign that you think it’s all yours. We tend to think because God has loaned it to us for an extended period of time that it’s ours. It’s not. If you would remind yourself of this first truth every day you’d worry a whole lot less.

The next verse, verse 15, it says, this master who loans his money out, *“To one he gave five talents of money, to another two talents and to another one talent.”*

What's he talking about here? A talent in Jesus' time is worth about \$360,000 today. That means Jesus gave at least more than a quarter of a million dollars to each of the three servants. This is not a small amount. He's really trusting. God has made a huge investment in you. We'll talk about that later. So the first law of financial fitness says it all belongs to God.

Now the first part of verse 15 says in its entirety reads, *“To one he gave five talents of money, to another two talents and to another one talent, each according to his ability.”* From this we derive the second law which is

2. The law of **Allocation**. And this law says: **God has loaned me money.**

I just talked about that. You don't really own it. He's loaning it to you for so many years until you die. You don't get to keep it. It's passed on to someone else.

You notice in this story that everybody gets a different amount. It's obvious. We're all not equally wealthy. The point is this: everybody gets something. There are no untalented people in the world. You get at least one talent. Everybody gets something.

Now, notice verse 16-18, *“The man who had received the five talents went at once and put his money to work and gained five more. So also the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground, and hid his master's money.”*

There are a couple things I want to point out here. The first is this: Money is a tool to be used. You put it to work. You use money and you love people. If you get that reversed you're going to be in trouble. Because if you start loving money, you will use people. People are to be loved; money is to be used.

But he says, put your money to work. One of the things we're going to learn in the next several weeks together is how to put your money to work.

The reason why most people are in debt and the reason why most people never get out of debt is because they're always working for their money instead of having their money work for them. You've got to reverse it. It's a whole different way of thinking about money.

So, he gives the money out to these three servants. One goes out and invests it, puts it to work. Another goes out and puts it to work. A third goes out and hides it in the ground.

Here's the point: You get to choose what you do with what God gives you. You don't get to choose what you're given. Some people are given one talent, some people are given two talents, some people are given five talents. There's just different amounts. But you do get to choose what you do with it. And what you do with it is what God is watching.

What can you do with that money? You can waste it. And there are plenty of ways to waste it. You can spend it. You can use it. You can invest it. You can hoard it. There's lots of ways and God let's you choose which way you want to do it. But you will have to give an account one day for the reasons you chose to do what you did with the money he loaned to you while you were alive.

This is a test. One day you're going to have to explain it. That's why in verse 19 it says "*After a long time the master of those servants returned and settled accounts with them.*"

This is the next law, the third law.

3. The third law is the Law of Accountability. It says, **One day God will audit me.**

One day God is going to audit me. He's going to come and settle accounts. There's going to be a final exam on the life God gave you. It will be a life audit. Not by the IRS but by GOD. The difference between the IRS and GOD is God has all the records. You don't have to bring any to that audit. He's already got it.

He's seen everything you've ever done with your time, with your words, with your money, with your life.

You see, God has made an investment in you. He has given you certain gifts, certain abilities, certain opportunities. He's given you certain resources. He's going to go, "What did you do with all that stuff?" And you go, "I made a lot of money, retired, and died." Wrong answer! "Do you think I put you on earth to live for yourself?" You see, life is not about the acquisition of things because you're not taking any of it with you. It all belongs to God. And God has loaned it to me. He's watching what I do with it and one day I'm going to give an account of how well I used the money, the resources, the time, the energy – all the things that God gave me.

The problem is sometimes we get irresponsible. We don't spend money the way they should be spent. Then we get in debt. We are financially irresponsible and it eventually catches up with us.

Notice the responses of the servants.

The first guy's got a good report. He's got a good ROI – Return On his Investment. In verses 20-21 it says "*The man who had received the five talents brought the other five. 'Master,' he said 'You entrusted me with five talents. See? I have gained five more.'* His master replied, *'Well done, good and faithful servant!'*" I guess so! He got a hundred percent return. All in all, he's got \$3.6 million. He can buy a church building.

The same for the second guy. The second guy has another good return and good report to share. Verse 22, "*The man with the two talents of money also came, 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.'* His master replied *'Well done, good and faithful servant!'*" He also doubles his investment just like the other guy. He's got about \$1.4 million. He can buy a warehouse.

Now, I wonder what kind of report Kuya Rey is going to give later on in our congregational meeting. Is it worth buying a church building or a warehouse?

Now, the third guy does not have a good story to tell because he has not used what God gave him wisely. He doesn't have a good report. Verse 24, "*Then the man who had received one talent came. 'Master,' he said, 'I knew that you are a hard man [Notice he's turning the tables. He's trying to put the blame on his boss] harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and I hid your talent in the ground. See, here is what belongs to you.'*" What is the master's reply to this servant? "*You wicked, lazy servant!*"

This story is in the Bible for a reason. This guy buries what God has given him. He does nothing with it. He doesn't use his talent. Then he blames his master for his own mismanagement, for his failure. He says, "I'm a victim!"

We've got people doing this today; they mess up their lives and they don't know what to do. So they blame the government or they blame the boss or they blame their parents. They blame everybody else. God didn't cause you to put all those expenses on your credit card. God didn't tell you to go buy a brand new car when you couldn't afford it. God didn't tell you to go buy a house that you couldn't afford. The Bible says this in Proverbs 19:3 (GNT), "*Some people ruin themselves by their own stupid actions and then blame the Lord.*"

Notice the master's response to this guy's whining. He says in verse 27 "*You should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.*"

This leads us to the fourth law of financial freedom. And it is the Law of Utilization.

4. The law of **Utilization** is this: **I must use God's money wisely.**

God expects me to use what I've got and use it wisely. God expects me to invest what he loans me. This third guy, what's the problem with him? He's cautious, he's conservative. He's afraid. He doesn't do anything with his master's money. So, the master says, "*You wicked, lazy servant.*" That's what Jesus would say us to us too if we don't use wisely the money he has given us and everything else we have. Or if we don't use them at all. Like your time, your gifts, your abilities, your resources. The Bible says it's a sin if you don't do anything with them or do something with them unwisely.

What is he saying here in this story? Why does he tell us this story? He's saying you can't please God in your life by doing nothing or doing things unwisely. Because God did not put you on earth to do nothing. He put you on earth to use your time, your money, your energy, your intelligence, your personality and all those things for good and for God. To get to know God, to get to know others, to love others, to love God. Doing nothing with what God has given me is inexcusable. In fact, God would rather have you try and invest your life in something and have it totally fail than do nothing and succeed. Because God wants you to learn to live by faith.

And that's one reason why we sometimes hide our talents. Because we only have one talent compared to others who may have two or more, we feel like we are not blessed like the others. So, we might as well bury it because we think it really doesn't matter. It wouldn't make a difference.

Why do we do this? It wasn't like one talent was nothing. It was \$360,000. Why do we hide talents? We don't want other people to know about it. Why don't we go out on a limb with God and trust him in faith?

One reason: Fear. It's fear. That brings us to the next law. The fifth law of financial freedom and financial fitness is the Law of Motivation. It is this:

5. **Motivation:** If I'm going to be successful in life, **I must move against my fears.**

It was fear that hindered the third servant to do something with his talent. He says, *"So I was afraid and went out and hid your money in the ground."* (Matt. 25:25)

I must move against my fears. I have to do the very thing I fear the most. Because with every talent there is a corresponding fear to keep you from using that talent. If you have a talent in singing, there will be a fear that nobody will like it. If you have a talent in business, there will be a fear of, what if I fail? If you have a talent in any other area there will always be the what if's in the back that keep you from stepping out and doing what God created you to with your life, investing.

What keeps us from investing our lives? What keeps us from moving to financial freedom? I'll tell you what it is: It is fear.

In the Bible there are principles that God guarantees. Not me. God guarantees that if you do these financial principles, you will be blessed. The problem is some of them are counter-cultural. It's the exact opposite of what you feel like doing. So then God says, We're going to make this a test. Do you trust me or do you trust yourself? The reason why a lot of people never get out of debt is because they are unwilling to trust God in the steps to getting out of debt. They are afraid to do what the Bible says to do. Because they're afraid to do what the Bible says to do they just go from year to year constantly in debt, living from hand to mouth, barely getting by, over spending and being over stressed.

God promises that if I follow the commands which we find in the book of Proverbs and Ecclesiastes starting next week I will find blessing and benefit in my life. But they require faith. And it takes faith to get out of the hole you dug yourself in. So if you start saying, "I'm having this pity party.

I've really messed up financially in the past.” Ok. It doesn't matter where you've been. What matters is the direction your feet are right now.

One thing is sure: You're not going to get out of debt overnight. You didn't get in debt overnight. One of the principles we're going to look at in the next few weeks is called the Little by Little Principle. It's kind of like losing weight. If you're trying to lose weight, let's say 50 pounds, you can't lose that in a day. Unless you undergo a radical liposuction surgery. So, you lose it little by little because you gained it little by little.

Please stick around for the next five weeks and you'll discover how to get out of debt. But you've got to do it God's way.

Now, we come to the next principle. In verse 28 the master says this, *“Take away the money from him and give it to the one who has the ten talents.’ For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. “*

6. This is the law of **Application: If I don't use it, I lose it.**

That is one principle that applies to many areas in our lives. If you don't use it, you will lose it. God has the right to take away anything that I don't use to invest for him. Because it's all his in the first place.

So, if I refuse to exercise, I lose strength and health. If I refuse to think, my mind goes dull. If I refuse to practice, I lose that ability in sports or music or any other area. If you don't use it you lose it.

On the other hand the flip side is the good side. That is this. If I do use it wisely, God gives me more. Can God trust you? Could God trust you like that? Could God just shower you with thirty, forty million dollars, knowing you would not be blown away by it and you would use it the way he wanted it not the way you would want to use it?

Whatever you need more of, you give it to God. If you need more time, you give God your time. If you need more energy, you give God your energy. If you need more brains, you give God your brain. If you need more money, you give God your money. That's what he blesses. Remember, that's our theme for this year. Giving our all to an All-Giving God.

There's one more law – the Law of Compensation.

7. The law of **Compensation** is this: **God will reward me for wise money management.**

God will reward me for wise money management. Money is the acid test of your faithfulness. God uses it more than any other thing in your life to test your faith. Why? Because it's the thing we have the hardest time with.

Look at the reward that God gives for wise money management.

Going back to verse 21 we read, *“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things.’”*

It says that God will increase your resources. He will give you more as you give more. And you'll be given more responsibility to see them grow. He knows you can be trusted so he'll fill you with abundance.

Money is the acid test of how much you trust God. That's why we're going to spend some weeks on this. Not just to get you out of debt but I want you to learn to trust God more.

Jesus says in Luke 16, *“If you are untrustworthy with worldly wealth who will trust you with the true riches of heaven. And if you're not faithful with other people's money why should you be trusted with money of your own. No one can serve two masters. You're going to either hate the one and love the other or be devoted to one and despise the other. You cannot serve both God and money.”*

Notice he doesn't say you should not serve God and money. He says you can't. It's impossible. Nobody can serve two masters. So you're going to have to decide what's going to be number one in my life – God or making money. You can only have one number one in your life. Whatever's number one in your life is your god. Whatever's number one in your life is what you love. The Bible says you cannot serve God and money. As I said earlier, money is a terrific servant; it is a terrible master. When it masters you you're always under stress. It's always controlling you. You're always worried. You're always uptight about it. When you are the master of your money, when it is your servant, it serves you. When money works for you instead of you working for your money then you have peace.

Let me just close by asking this question: If God did an audit of your life right now on your finances, what grade would he give you? A, B, C, D? Whatever it is, my goal is to move us up the scale in the coming weeks. Because this issue is an eternal issue. If you are not faithful in unrighteous mammon [money management] who will trust you with true riches of heaven? I want you to have the good roles, the good responsibilities, the good rewards in heaven. As your pastor I'm praying that you'll learn these principles and apply them not just so you can get out of debt. I want you out of debt. But I want you to succeed. I want you to prosper. But more than that I want you to be what God wants you to be.

Let us Pray...