
Money and our Foundations

1. Intro & Context

- Visiting?
 - Topical sermon series is not our normal approach to preaching
 - Normally choose a book of the Bible and preach through that and let God dictate to us what need to hear
 - Nor do we preach on money all the time > never done a series on money before

- It's with some trepidation that I'm starting our Money Matters series
- Number of reasons for this
- Firstly, one church I know of did a series on money recently and afterwards giving at that church went down!
- Secondly, churches have had bad press in the past when it comes to money
 - We've all heard of the tele-evangelists telling people to send their money and then buying planes and cars
 - Or churches that do the mini-sermon before the offertory bags are passed around
 - And when there's not enough ... they pass them around again!
 - I once heard the story of a church that when the offertory was about to take place ... the leader told everyone
 - "Take out your wallet and give to the person next to you ... when you get your neighbour's wallet open it up and take out what you think God wants them to put in the plate as it goes past"!!

- I think the main reason I'm anxious about this is because deep down we love our money and what our money can buy us
 - I'm not just talking material possessions ... although that's part of it
 - But our money can often buy us the things our hearts most desire
 - Security of living in a good suburb
 - Comfort of living in a nice house
 - Control of sending our kids to good schools
 - Pleasure of experiencing nice food, wine or holidays
- Because we have these heart desires that money can buy us ... we tend to be guarded, defensive and testy when we're being asked to spend our money on something else
 - For example ... who gets those tele-marketing calls around dinner time from charities asking you for donations

- I don't know about you ... but as soon I hear the spiel start up I'm thinking "how can I get out of this?"
- I'm feeling annoyed at them hassling me and asking me for money
- Why ... because they're asking me to part with my money that I'd spend making me happy by giving me the things I love most
- So, I'm anxious about talking about this

- But I'm convinced we need to talk about money
- But before I tell you why, I want to say it's **not** because we're behind budget and I'm trying to guilt you all into giving more
 - I planned to preach on this topic last year when I did the preaching plan when our finances were going well

- First reason we need to talk about wealth and money is ... we've got it and by worldly standards, we've got lots of it
 - By God's grace we live in one of the wealthiest cities in one of the wealthiest countries in the whole of human history
 - We ought to be talking about it given we've got lots of it

- Secondly, we love it and we love spending it and we love the power it gives us to buy the things we love
- And because of that, as a society we're **terrible** in the way that we use our wealth and money
- We have the financial capacity to gorge ourselves not on the necessities of life, but on complete luxuries
- In case you're not convinced of this ... let me give you some examples of how **skewed** our priorities are when it comes to using our money well
- This year, Australians spent
 - Over \$200m on chocolate Easter Eggs¹
 - \$48.1bn last Christmas²
 - That's more than the entire GDP for more than 100 countries around the world!
- A 2012 study on Aussie spending habits showed we spent
 - \$14.1bn per year on alcohol³
 - \$9.5bn on gadgets
 - \$8.0bn on beauty
 - \$5.1bn on fashion

¹ <http://www.dailytelegraph.com.au/lifestyle/food/australians-expected-to-spend-more-than-200-million-on-chocolate-over-easter/news-story/17f12a0f9e18a63660be1b6342d0610c>

² <http://retail.org.au/news-posts/australian-shoppers-to-spend-48-1-billion-this-christmas/>

³ <https://www.moneysmart.gov.au/managing-your-money/budgeting/spending/australian-spending-habits>

- \$1.1bn per year tea & coffee
- \$780m on pet pampering!
- Don't get me wrong ... I'm part of the problem
 - Now I obviously don't spend much on beauty products and services...
 - But I do like my coffee!
 - Charlie Lovett is my office > I personally keep Charlie Lovett in business
- So it's not just society I'm talking about ... it's me, it's you, it's us

- And so it seems clear we need good advice on how to use and manage money well
 - You can go and see Dean and get good financial planning advice and that would be good - excellent I'm sure
- But there's one we can go to get even better financial advice than Dean
- And that's the one whose wisdom is all surpassing and profound
- And of course I'm speaking of God's wisdom found in the Bible

- You see God cares greatly about our money
 - The Bible makes it very clear that our attitude to and use of money matters ... he wants us to use it wisely > not waste it
 - And money matters to God because it's a spiritual issue
 - Money is a window into the heart of what we love
 - Jesus said ... you cannot worship both God and money
 - And so God wants to ensure we have the right attitude to wealth and money
- As a result, when you look through the Bible, you'll see wealth and money are referred to constantly
 - In fact there are over 1,000 verses in both the OT & NT that address the topic of what we do with our wealth and money
 - And so that's what we're going to turn to for wisdom in dealing with our wealth and money

- So today I want to
 - lay some foundations for the rest of the series
 - help us to see the bigger picture ... before we get into the details
- As we do, hopefully it will help us makes more sense of what we'll be looking at in the coming weeks

2. Our wealth and money belong to God

- The key foundation we need to take away today ... is that our wealth and money belong to God
- We see this in Psalm 24:1
 - *The earth is the LORD's, and everything in it, the world, and all who live in it;*
 - Everything in this world belongs to God
- Why? Verse 2
 - *for he founded it upon the seas and established it upon the waters.*
 - Because he made it
 - Jordan > making table in Wood Tech at school > it belongs to him
 - Ben > takes a photo, edits it > it belongs to him
- *Gen 1:1 – In the beginning God created the heavens and the earth*
 - Before God acted, there was nothing
 - But then God took the initiative and brought the whole of the created order into existence
 - He made everything
 - Day and night
 - Land and seas
 - Trees and vegetation
 - Sun, moon and stars
 - Birds and the fish
 - Animals
 - Last of all he made us in his image ... to act as his representatives on earth ... to fill it and rule over it and take care of it under him
- God made it all ... therefore he owns it all
 - *Job 41:11 - Everything under heaven belongs to me.*
 - And that includes our wealth and money
- 1 Chronicles 29 in the OT helps us to see this
- God has just told King David that his son Solomon is the one who is going to build the temple
 - Here the Israelites have taken up a huge collection to help fund the building of the temple
 - And we're not talking a few dollars of loose change here
 - We're talking 170 tonnes of gold!⁴
 - And that was on top of all the silver and bronze they gave also

⁴ \$8bn dollars based on today's gold price

-
- Have a look with me at David's prayer here in 1 Chron 29
 - *1 Chronicles 29:10-16* ¹⁰... "Praise be to you, O LORD, God of our father Israel, from everlasting to everlasting. ¹¹ Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. ¹²; you are the ruler of all things ... ¹⁴"But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand ... ¹⁶ O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you.⁵

 - **Application**
 - Is that how you think about your money and your wealth?
 - Do you think your money belongs to God?
 - Or do you think it belongs to you?
 - Because if this is true ... what it means is
 - The money in your wallet
 - The balance money in your savings account
 - Your superannuation
 - Your house
 - It's all God's > it's **all** his!

 - This is pretty challenging isn't it?
 - Because what it means is my wealth and money is not mine just to spend on me as I see fit
 - Even if I do give some of my money away to gospel ministries or charities or missions, ... it means I can't just think that now I've given some money to the Lord ... the rest is mine to do with as I please
 - For it all belongs to God

 - **3. Our wealth and money are a gracious gift from God**
 - Our second financial foundation is our wealth and money is gracious gift from God
 - When you look at Genesis 1 you see mankind was the climax of God's creation

⁵ *Haggai 2:8 - 'The silver is mine and the gold is mine,' declares the LORD Almighty*

-
- Mankind was made in the image of God as the pinnacle of all that God created
 - So when humanity came into being ... the rest of creation was already there ... ready and waiting for them to inherit
 - All mountains, rivers, seas, fields, animals, fish, and food was there ready for them
 - All the resources they needed to live the good life ... was given to them as a good and gracious gift from God
 - None of it was earned
 - None of it was deserved
 - They didn't work to get it
 - They didn't implement some shrewd investment strategies so they could live a comfy life
 - It was all given to them as a gracious gift from God
 - This is as true of our money as it for everything else
 - It also comes as good and gracious gift from God
 - We just saw this in 1 Chron 29 >
 - All the silver and gold the Israelites gave towards the building of the temple David says "*we have given you only what comes from your hand*"
 - Now some of you are probably sitting there thinking
 - "Hang on! I'm the one who earned this money!"⁶
 - I worked hard to build this wealth
 - No-one gave me anything"
 - However, the truth is, no matter how hard you've worked ... you haven't gained your wealth and money solely through our own efforts
 - For who gave you those gift and talents to do what you do?
 - Who gave you the upbringing that gave you the spring board to learn those gifts and talents?
 - The fact that you and I were born in a time and place in history that means
 - We live in one of the wealthiest nations in the world
 - In the most prosperous time in history ...
 - That too is a gift! You and I had no choice in that
 - If you'd been born in Tibet in C13th ...
 - it wouldn't matter how hard you worked ...

⁶ "You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the Lord your God, for it is he who gives you the ability to produce wealth ..." – Deut 8:17-18

- it wouldn't have mattered how talented you were ...
 - you would still be poor
- One of the reasons we have the wealth and money we do is because Australia is one of the richest and most prosperous countries in the world
- How?
 - Mining resources we export overseas
 - Those sweeping plains our sheep are raised on
 - Those beautiful beaches that all those tourists come to visit
 - and with each of them ... much wealth comes into our economy
 - all those things are provided by the gracious hand of God
- Even our superannuation is given to us by our employers!
- It's all a gift ... given to us by the gracious hand of God!
 - Whether you've earned that money through work or business
 - Or you've inherited it
 - Or received a benefit from the government
 - ultimately it comes as a gift from Him
- Unless we realise this ... we'll end up having this sense of entitlement to our wealth and money
 - Think of ourselves as self-sufficient; and
 - That we can live without God's provision and generosity
- But it only takes a fire, flood or drought for us to realise that
 - We're totally dependent on him for all things; and
 - We can lose it faster than it took us to gain it
- Of course, the ultimate reminder that it's all a gift from God, is when we die, we hand it all back to him anyway
 - *Psalm 49:16-20* ¹⁶ *Do not be overawed when a man grows rich, when the splendor of his house increases; ¹⁷ **for he will take nothing with him when he dies, his splendor will not descend with him.***
- You don't have to be Christian to realise the reality of this either
- I think this realisation is what moves people like Microsoft founder Bill Gates to give away so much of their wealth
 - Bill Gates is currently the richest person in the world, with an estimated net worth of US\$88.5 billion
 - In 2009, Gates and Warren Buffett (business magnate and investor) founded The Giving Pledge, where they and other billionaires pledge to give at least half of their wealth to philanthropy

-
- In fact Gates and his wife said that they intend to leave their three children \$10 million each as their inheritance
 - Which means with only \$30 million kept in the family, they're on track to give away about 99.96% their wealth
 - Why?
 - In an interview Gates did a couple of years ago he said
 - *"Money has no utility to me beyond a certain point"*⁷
 - In other words ... there's only so much money you can have ... and there's no point hanging on to it
 - Understanding that all we have is a gift from God and one day we're going to have hand it all back ... makes a huge difference to our attitude to our wealth and money
 - Because what it does is frees to be more generous with it
 - **Book Example**
 - So for example, if I lend Tim a book to read
 - It's my book, I give it to Tim > I don't ask for back > give to him to read and enjoy
 - And then after a while I ask him if he's read it and he says 'yes' he has
 - And I say ... "Hey would you mind passing it onto to Adam to read? I reckon he'd really benefit from reading it too"
 - What's Tim going to say?
 - "Yeah sure"
 - Why?
 - Because it was given to him in the first place
 - He has no sense of entitlement to the book
 - So he'd be happy to share it and so it can be a blessing to others
 - He's not going to say
 - "I'd prefer to hang on to it myself"
 - "And besides, it's mine, you gave to me"
 - To the extent that you're convicted of the reality that all you have is a generous gift from God ...
 - Then it will help you to be open handed with your wealth and money ... willing to share it and use it to bless others
 - Rather than being closed fist ed ... insisting that it's yours and yours alone

⁷ <http://www.telegraph.co.uk/technology/bill-gates/9812672/Bill-Gates-interview-I-have-no-use-for-money.-This-is-Gods-work.html>

- Why?
 - Because it takes away that sense of entitlement we have to our money
- And that is incredibly freeing!
- It frees you to
 - Be humble about your wealth
 - Be generous in hospitality
 - Support gospel ministry
 - Give to those in need
- And it frees you to praise God and be grateful and thankful to him for his kindness
 - For all our wealth and money ...
 - regardless of how much or how little ...
 - is a gift from God and it all comes from his gracious hand

4. Our wealth and money are not the ultimate goal in life

- Our final financial foundation is ... our wealth and money are not the ultimate goal in life
- We've got this board game at home called The Game of Life
- You go around the board encountering all these life events
 - Uni, job, get married, get various pay rises, have children, win lotteries, pay insurance etc
 - Winner is the person who gets to the end with the most money
- But we know that's not true in the real world
 - Because when we get to the end, we die ... and it doesn't matter how much money or how many toys we've accumulated ...
- Back in Genesis, when God finished creating the heavens and the earth ... we're told that on the 7th day he rested
- This was the goal of God's creation
 - His creative act was not the end point of creation
 - It was all of creation enjoying the Sabbath rest with God
 - Enjoying all the blessings God created and of intimate relationship with the creator himself
- The sin of Adam and Eve and all of humanity since brought an end to that blessing and instead brought curse
- But the rest of the Bible is the story of how God working towards restoring God's blessing to humanity ... in and through the death and resurrection of Jesus Christ

- The ultimate goal in the life is not who has the most toys wins
- The ultimate goal is to share in the eternal Sabbath rest ... and being part of that joyful community in heaven sharing in all God's blessing for eternity
 - Eph 1:3 God has blessed us in the spiritual realms with every spiritual blessing in Christ
 - When you are in Christ, you have **every** spiritual blessing
 - You have an inheritance in heaven that can never perish or spoil or fade⁸
- Because blessing doesn't come through money and wealth
- The ultimate blessing comes through being united to Jesus Christ

- **Illustration**
- I love the story of the Christian businessman when asked "what is your goal in life?"
 - He said "get to heaven and take as many people with me as I can"
- You see he has the right goal
 - His intention was to use what God gave to achieve that goal for himself and others

- **Application**
- To the extent you believe this is true ...
 - Then you can stop playing the Game of Life which is to see who has the most toys at the end
 - Because unless you're Bill Gates, you're never going to win that game!
- When you do believe the ultimate blessing is in Christ ... then it becomes a matter of asking yourself ...
 - Given it's all his, how would he like me to be making the most of it?
 - If it's all a gift anyway, then how can I be good steward of the money God has provided?
 - If my wealth and money are not the ultimate goal in life, then what am I going to do with the wealth God has given me?
- Over the next three weeks, we're going to seek to answer those questions

PRAY

⁸ 1 Peter 1:4