



## Christian Life Fellowship

becoming fully devoted followers of Christ



### Balancing Finances

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#### INTRODUCTION:

This morning we are going to continue on our series of finding balance between the temporal and the eternal and today we want to look at finance. Money is a tool that has spiritual significance. Some people think that money is evil, but it is not evil in and of itself. The Bible teaches that the *love of money* is the root of all evil. It is our responsibility to keep things in balance so money does not gain control of our lives. God should be the controlling force in our lives.

#### Giving vs. Receiving

Let me ask you a question to think about this morning. Are you more blessed when you receive or when you give? The Apostle answers that question by indicating giving has a greater blessing attached to it than receiving.

**Acts 20:35: In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: "It is more blessed to give than to receive."**

"If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life." *Billy Graham*

A mother wanted to teach her daughter a moral lesson. She gave the little girl a quarter and a dollar for church. "Put whichever one you want in the collection plate and keep the other for yourself," she told the girl. When they were coming out of church, the mother asked her daughter which amount she had given. "Well", said the little girl, "I was going to give the dollar, but just before the collection the man in the pulpit said that we should all be cheerful givers. I knew I'd be a lot more cheerful if I gave the

quarter, so I did." *Bits & Pieces, February 4, 1993, p. 23.*

#### Right Attitudes

**J.D. Rockefeller said, "I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 per week." W. A. Criswell, [A Guidebook for Pastors](#), p. 154.**

You may be saying, "I have so much debt that I can't give." Then work on getting out of debt so you can give. Don't keep doing the same thing and expect different results. Some people may say, "I can't afford to tithe 10%." In truth, you can't afford not to. God guarantees certain blessings when we honor Him in such fashion. His blessing on the 90% that is left after I tithe is far better than having 100% of my resources and not having His blessing. Finances are similar to diet and exercise. If you take in more calories or burn up less calories than you take in, you will gain weight. If you burn up more calories or take in less calories than you need you will lose weight. Even small changes can make huge differences in the long run.

The same principles are true with our finances. If we spend more than we bring in, we will be in deficit or go into debt. If we curb our spending or increase our income, we will get out of debt and better position ourselves to give and manage the resources with which we have been entrusted.

So how do we find the balance between the temporal and the eternal when it comes to money? A large part of what we do with finances has to do with our attitude about money and those resources. Is everything I earn or everything I'm given mine alone? Is what I do with those resources in any way connected with eternal things?

Statistics from a study published by Barna Research, a marketing firm, entitled "Churches Lose Financial Ground in 2000", reports this: One out of every six adults (17%) claims to tithe but a comparison of the amount that people gave to churches and their household income revealed that just 6% actually donated one-tenth of their income (pre-tax or post-tax) to churches.

When we read scripture, we find in the Gospels of Matthew, Mark and Luke that one out of every six verses deals with money. Of the 29 parables Christ told, 16 deal with a person and his money. We will be looking at several stories that deal with money this morning. Each of us will account to God for how we handle the resources that He entrusts to us.

The value of having money is in the opportunities it provides for increased service to humanity (2 Cor. 9:11), rather than for self-indulgent use (Luke 8:14).

### **Focus – Temporal or Eternal?**

Jesus is telling this story to make some points. **Luke 12:16-21: And he told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.""**

**"But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'"**

### **"This is how it will be with anyone who stores up things for himself but is not rich toward God."**

The problem was not that this man's land has produced a good crop. It wasn't even that there was wealth and resources that this man would have to use. The problem was this man's focus. He was only thinking about himself and no one else. He had no balance between the temporal and the eternal, between the seen and unseen. This is a study in *selfishness* – I, I, I. He was totally preoccupied with himself. His attitude was, "I deserve it, I owe it to myself, I'll do it my way."

I was watching the news on Tuesday morning from California where the wild fires have been burning and one lady was asked what she was able to save. She answered, "A few papers, the family dog, our child and the clothes on our backs." But, the perspective was a new appreciation for what was truly valuable. It wasn't the things that were temporal that likely could be replaced here, it was the things like life and relationships that could not be replaced that suddenly have a new meaning. The opposite of this is:

- Materialism – The purpose of having barns is to get bigger barns and the good life comes from having good things. The quality of the future he anticipated was directly related to the size of the barns he builds.
- Hedonism – is saying to myself, "Take life easy, eat, drink and be merry."

We should never miss the Lord's point. Solomon tells us that life is a gift of God.

Three things stand out about the man in the parable:

1. **He is a fool** – not a success. In the Old Testament a fool is one who makes choices as if God doesn't exist and lives as if God hasn't spoken.
2. **He is a servant** - not a master. This man is convinced that he is in control of his life and wealth gives him control. God's word to him makes it clear that he has no power over the present. "Tonight your soul will be demanded of you." God owns life and He merely loans our earthly existence to us.
3. **He is a pauper** - not a rich man. In the moment of truth, this man realizes he has worked so hard for so little. He has invested in the passing, not the permanent. What makes death so hard is the evaluation of

what we lose by it. This man leaves everything behind. The barns, the people, the prestige. Death reveals what kind of a person he is, a man who stores up things for himself.

We can do something about the balance there is between the here and now and the there and then. We have the ability when resources come our way to control the place where they are deposited. No matter how much or how little the resources, we have the ability to invest them in temporal or eternal places.

If we invest only in things that will deteriorate and lose value, we are really wasting those resources.

**Matthew 6:19-21: Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.**

Here Jesus teaches that our heart is connected to what we value. Where we place the value of our treasure will determine where our heart is. We need to be placing our treasure in places where it won't be vulnerable to decay or destruction.

## CONCLUSION:

Check your attitude toward the resources that God entrusts to you.. Don't be a fool, a servant or a pauper. Develop the proper attitude toward money, give God what belongs to Him, give cheerfully, not out of habit, but with thanksgiving and God will bless you for it. Work to find the balance between the temporal and eternal by honoring God with the tithe, adding offerings to that, and be diligent and disciplined in how we handle the resources God trusts to us.

At times we think that we are poor in relation to others around us. Jesus tells a story about giving that really takes my breath away. It is incredible that a poor widow could give a very small contribution to the work of God and yet it counted more than all the others who gave.

**Mark 12:42-43: But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others."**

Jesus' point is that it was not the amount she put in compared to others giving. It was not the amount she put in compared to the need. It was the amount she had left *after she gave* that got Jesus' attention. She gave everything she had. So often when we give we look at what we have in comparison to the need or to the opportunity. But we should be saying, "What do I have left after I've given?" God's word gives us a starting point of the tithe – 10% of our resources. According to scripture, 10% of our resources are to be given to God. It's after that portion that we truly start to give.

**God judges what we give by what we keep.  
G. Mueller.**