

## Christian Stewardship

### Part 5 – Our Money (Pt 2)

ILLUS – In 1923, seven of the world’s most successful financiers met at the Edgewater Beach Hotel, Chicago. Collectively they controlled more wealth than there was in the US. Treasury.

By 1950:

1. Charles Schwab – president of the largest independent steel company, lived on borrowed money the last 5 years of his life and died penniless.
2. Arthur Cutten – greatest wheat speculator, died abroad insolvent.
3. Richard Whitney – president of New York Stock Exchange – was recently released from Sing Sing prison.
4. Albert Fall – member of the president’s cabinet – pardoned from prison so he could die at home
5. Jesse Livermore – Wall Street tycoon, committed suicide
6. Leon Fraser – president of the bank of International Settlement, committed suicide
7. Ivar Krueger – head of the world’s greatest monopoly, committed suicide

Just because someone has been entrusted with lots of money is no guarantee that they can to handle it well. So let’s keep looking at how we can be good stewards of God’s money.

### 6. We give to the poor.

I hope that what we’ve said about luxuries makes it clear that there are comparatively few genuinely poor people in our country.

But that doesn’t mean there aren’t any.

And we, the church, ought to take an interest in people who are struggling, regardless of where they are.

Rom 15:26 For it pleased those from Macedonia and Achaia to make a certain contribution for the poor among the saints who are in Jerusalem.

Gal 2:10 They desired only that we should remember the poor, the very thing which I also was eager to do.

God is so interested in the poor that He gave specific commands relating to them in the Law of Moses.

Ex 23:10-11

Every seventh year the Israelites were to leave their fields lying fallow.

Why? We know today that it’s actually good for the ground.

But the reason given is “that the poor of your people may eat” – they could go and help themselves to what was growing there.

Lev 19:9-10

When they brought in the harvest, they weren’t allowed to go right into the corners to glean every little bit from the field.

God said, “Leave some for the poor.”

If the Law of Moses had such requirements, aren’t we Christians supposed to do at least the modern day equivalent?

Related to this is a principle found in Luke 14:12-14 Then He also said to him who invited Him, “When you give a dinner or a supper, do not ask your friends, your brothers, your relatives, nor rich neighbours, lest they also invite you back, and you be repaid. (13) But when you give a feast, invite the poor, the maimed, the lame, the blind. (14) And you will be blessed, because they cannot repay you; for you shall be repaid at the resurrection of the just.”

This is the principle – spend some of your money helping those who can never reciprocate.

## **7. We try to have honest weights and scales**

What! You’re losing me pastor.

Okay, let’s take a look at a couple of verses.

Lev 19:36 You shall have honest scales, honest weights, an honest ephah, and an honest hin: I am the LORD your God, who brought you out of the land of Egypt.

Prov 11:1 Dishonest scales are an abomination to the LORD, but a just weight is His delight.

Prov 16:11 Honest weights and scales are the Lord’s; all the weights in the bag are His work.

Since the nearest most of us gets to a set of scales or weights is in a fruit shop, how do we translate this Biblical principle into a modern day setting?

What do you do if you’re financially okay, and someone gives you a quote on doing some work round your house? Let’s say they aren’t especially well off, and the price they quoted you was pretty cheap. Have you ever considered paying them more than they expected?

I know Christians who would say, “What! You’re crazy. If he’s not charging you enough, then that’s his tough luck. That’s God prospering you.”

But you know what? If we have a miserly spirit, it doesn’t matter how much money we’ve got, we’re not prospering.

You’ll know when you’re really prospering – because when you’re really prospering, your soul prospers first.

3 John 1:2 Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.

True prosperity starts inside and is reflected in our attitudes towards others.

God wants us to be like Him – is God mean-spirited?

I’m not against getting a bargain.

But there’s a difference between getting a good deal and trying to squeeze every last cent’s worth of value out of someone who needs it more than you do.

Good stewardship does not mean taking advantage of others.

## **8. We pay our debts – on time.**

The Bible is clear that Christians are expected to pay their bills on time.

Prov 3:27 Do not withhold good from those to whom it is due, when it is in the power of your hand to do so.

If I’ve got the money, God expects me to pay.

If I don’t have the money for some reason, it is my responsibility to take the initiative and contact the person to whom I owe the debt, and try to make other arrangements.

It’s not their job to chase me.

Rom 13:8 Owe no one anything except to love one another, for he who loves another has fulfilled the law.

Now you might think that I’m preaching to the converted.

But I no longer take it for granted that Christians always act like Christians.

And when they don’t, it brings dishonour to the Gospel.

When we hire someone to do a job [tuition, plumbing, housework, gardening], morally – if not legally – we become their employer.

Lev 19:13 You shall not cheat your neighbour, nor rob him. The wages of him who is hired shall not remain with you all night until morning.

Holding on to money we owe, is the same as cheating and robbing in God's sight.

Deut 24:15 Each day you shall give him his wages, and not let the sun go down on it, for he is poor and has set his heart on it; lest he cry out against you to the LORD, and it be sin to you.

This isn't saying that you have to pay your employees daily – as was the custom back then – but that you honour your agreement.

Don't even think of spending your money buying luxuries, if you have a debt that is overdue.

Rom 13:8 Owe no one anything except to love one another, for he who loves another has fulfilled the law.

Being a good steward of God's money involves a lot more than just getting as much as we can and paying our tithes.

It means having integrity in all our dealings.

What if I make a deal and I have second thoughts on the price?

Ps 15:1,4 LORD, who may abide in Your tabernacle? Who may dwell in Your holy hill? (4) In whose eyes a vile person is despised, but he honours those who fear the LORD; he who swears to his own hurt and does not change;

A deal is a deal.

Even if I now think it's unreasonable, I agreed to it.

I realise I'm saying some pretty tough things today, but they've got to be said.

God is looking for people of integrity; they are the ones He can trust.

## **9. We invest in our ministry.**

A hen and a hog were walking past a church and, looking up, read the sign which said, "How can we help the poor?" After a moment's reflection, the hen said, "I know what we can do. We could give them a ham and egg breakfast." The hog was dumfounded. "That's okay for you. For you, breakfast would only be a contribution. But for me, it's total commitment<sup>1</sup>."

It's all about total commitment.

Gal 6:7 Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap.

We need to sow into our ministry by spending money on its development.

This means spending money on computers, software, books, CDs, music, musical instruments and equipment, training courses, conferences – whatever it takes to help you get better in your service for God.

If God has called you to a particular ministry, you must be prepared to invest money in it.

Anybody who isn't prepared to invest money into what God has called them to do – so they can prepare for it, or get better at it – isn't serious about that ministry.

We will reap what we sow.

This is our last instalment on being a steward of God's money, so I want to talk about some practical issues.

And the first area I want to look at is dealing with debt.

## **10. Dealing With Debt**

One of the biggest money traps is having a credit card.

I wonder how many people get to the point where they just can't get rid of it because they can't pay it out?

So I want to ask the question: what does God think of our borrowing money?

There's always been one Scripture that's bothered me – I've never quite been able to work it out.

And the context doesn't help us much either.

Rom 13:8 Owe no one anything except to love one another, for he who loves another has fulfilled the law.

On the surface of it, this verse means you should never have a debt.

Of course, that would mean no mortgage, no credit card, no business borrowings.

Because it says, "Owe **no one anything.**"

And this implies that it's a sin to have a debt.

In fact, many godly men have believed that it meant just that – Hudson Taylor, Charles Spurgeon<sup>2</sup>.

More recently the late Malcolm MacGregor said, "If you have credit cards, the first thing you should do is destroy them. Take a pair of scissors and cut them in half. Then put one half in the garbage under the kitchen sink, and put the other half in the bathroom waste basket, thereby avoiding any possibility of divine healing."<sup>3</sup>

These fine men of God all believed it was wrong to borrow money.

So, is that what this verse means?

If you take it literally, it's impossible to fulfil, because it says, "Owe **no one anything.**"

So just take a moment to think about this.

If you get your telephone bill, don't you now owe something to someone?

Doesn't that apply to any bill you receive?

Rent, rates, electricity, gas – the only way you could avoid owing something to someone, is to live by yourself on a desert island.

So if you take this verse to mean that you should never incur a debt, then no-one on this planet would be capable of doing it.

So the meaning is obviously not that you can't have a debt; that's unreasonable.

I think that the interpretation is more along the lines of the following verse:

Prov 3:27 Do not withhold good from those to whom it is due, when it is in the power of your hand to do so.

So, is it okay to borrow money?

Well, yes – and no.

The Bible has surprisingly little to say about borrowing.

Deut 28:12 The LORD will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow.

Deut 28:44 He shall lend to you, but you shall not lend to him; he shall be the head, and you shall be the tail.

If you know your Bible fairly well, you'll know that this is the chapter on the blessings on obedience and the curses on disobedience.

So we have God's promises under the Old Covenant that if you are obedient, part of the blessing is that you will not need to borrow, but you will be the lender.

But if you are disobedient, part of the curse is that you will not be in a position to lend; you will need to borrow.

Prov 22:7 The rich rules over the poor, and the borrower is servant to the lender.

What happens when the bank wants to change your credit card interest rate? Do they ring you up and say, "Excuse me, Mr ..., we're thinking of increasing the interest rate? Is that okay with you?" No, they just do it.

The borrower is servant to the lender.

And if you can't pay, they can just step in and sell your house, your car or whatever else they want to sell.

So even though the Bible doesn't prohibit borrowing – it's not a sin in itself – it warns you that there's a price to pay if you do it.

And that it's preferable not to borrow.

But if you really have to borrow, let me give you some advice:

Statistics show that people spend 1.5 to 3 times as much with a credit card as they do using cash.

So, if you're smart, you'll decide first what it is you're going to use your credit card for.

You can avoid impulse buying by leaving your credit card at home.

Second, always pay your card out by the due date, and avoid the interest.

Third, keep your real cash balance up-to-date – let me explain.

Let's say I have \$2000 in my bank account. If I go out and make \$500 worth of purchases on a credit card, I still have \$2000 in the bank. But my real cash balance is \$1500.

It's essential to understand this; I may have \$2000 in the bank, but \$500 of that has already been spent.

The key word here is discipline.

It's not about IQ; lots of smart people have been ruined financially because of debt.

It's all about self-control and discipline.

Anyone who is not capable of keeping a tight control on their credit card is better off without one.

Tightly controlling your credit spending, or not having a credit card at all has two advantages.

First, you won't fall into the credit card debt trap.

And second, you'll learn more about what it means to live by faith.

You'll look to God instead of to your credit card.

We're supposed to rely on God as our provider, not the bank.

Third, if you have a number of loans, and you have enough to pay extra, pay the higher interest ones first.

Then see if you can consolidate your loans.

Fourth, don't buy consumables on credit; you'll end up with nothing to show for it.

Unless of course you're paying out your credit card by the due date.

### **11. Don't put yourself under undue pressure financially.**

There are two traps people can fall into.

First, using every spare bit of cash you have to pay out your mortgage early.

I'm not in the least suggesting that paying out your mortgage early is bad – in fact, it's a great idea.

But sometimes people put themselves under incredible pressure, and then go around crying poor.

They develop a real poverty mentality.

Another trap that's been around for a long time is keeping up with the Jones's.

These people work themselves into an early grave, and for what?

Possessions – and you can't take them with you.

Some of the biggest problems in their lives are self-inflicted because they've just gotta have this or that.

### **12. Minimise Your Expenses<sup>4</sup>**

You can do this in a variety of ways.

#### **A. Go shopping alone.**

“With male attendance at the supermarket [increases] the average shopping bill by up to 15%”

Children are another problem – that’s why they put so much stuff at the checkouts that appeals to children.

**B.** Don’t go shopping on an empty stomach – you will almost certainly spend more.

**C.** Shop once a week – it minimises the temptation.

On about 72% of your shopping trips you’ll buy either meat or dairy products. That’s why they’re often placed at the back – so you have to go through the rest of the store to get there.

**D.** Make a complete list.

This minimises the possibility of impulse shopping.

Supermarkets usually have an odd number of aisles, so that you have to go down one twice.

A list helps you to remain focused so that you don’t getting taken advantage of by this marketing ploy.

**E.** Compare prices.

The dearer products are usually the easiest to reach – also generally, the fancier the packaging, the higher the price.

There are lots of other tips like saving electricity by turning off lights and doing all your ironing once a week.

I’m not just giving you theories – these principles I’ve shared are soundly based in the Word of God.

If you look to God, and ask Him for the ability to give, I’ve discovered that God comes through.

Jesus is true to His promise: Mat 6:33 But seek first the kingdom of God and His righteousness, and all these things shall be added to you.

And do you know what? Knowing God results in doing things above and beyond our natural ability.

Dan 11:32 Those who do wickedly against the covenant he shall corrupt with flattery; but the people who know their God shall be strong, and carry out great exploits.

Remember, our success is not measured how much we have, but by what we give away.

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<sup>1</sup> Tan, Paul Lee *Encyclopaedia of 7700 Illustrations* p1183, no 5211

<sup>2</sup> Wiersbe, Warren *The Bible Exposition Commentary* Vol 1, p557

<sup>3</sup> MacGregor, Malcolm *Your Money Matters* p83

<sup>4</sup> Much of this info is from MacGregor, Malcolm *Your Money Matters*