

4 March 2016

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Sorting out our Finances pt. 1. Sorting out principles.

Lady by the name of Bernice Kanner who has written a book called. Are you normal about money. So how normal are we? 21% would eat a worm for \$300 26% eat a worm for \$1000 but not less 59% shave head for \$10,000 Documented in a book by James Patterson and Peter Kim, The Day America Told the Truth, (1991), Americans were asked: "What are you willing to do for \$10,000,000?" Two-thirds of Americans polled would agree to at least one, some to several of the following: Would abandon their entire family (25%) Would abandon their church (25%) Would become prostitutes for a week or more (23%) Would give up their American citizenships (16%) Would leave their spouses (16%) Would withhold testimony and let a murderer go free (10%) Would kill a stranger (7%) Would put their children up for (3%)

Money is a fascinating stuff. In an article called, 'The Energy Of Money,' Maria Nemeth writes; Money is an uncomfortable subject for most of us. Many people would rather talk about their sex lives than about their bank balance. We love money, and we hate it. We can't live with it, and we can't live without it. Money can be a source of great joy and creativity, or it can bring frustration and misery, depending on our relationship with it. And we bring all these doubts and fears, hopes and expectations with us every time we deal with money--not just when we visit a financial planner or a loan officer, but in every area of our lives. Money touches almost every aspect of living: work, leisure time, creative activities, home, family, and spiritual pursuits. Everything we do and dream of is affected by our relationship with this powerful form of energy. Whether your dream is to travel around the world, pay for a house, establish a food bank, buy a Corvette, get out from under a mountain of debt, or take a year off to write a novel, that vision is intertwined with the possibilities and pitfalls bound up in the energy of money.

Welcome to this new series called getting finances sorted. (God's way) You might be sitting here today. Know finances are in a bit of a mess. Christmas spending is starting to show up credit card. Or having rows at home - you are not alone it is Single biggest cause of relationship breakdowns. Struggling with finances is not just those on low income. People who earn lots, smart, also struggle. Encourage you this morning. Bible has very simple, profound wisdom when it comes to money.

You might be sitting here today. Cynic. What a lousy way to start the year, preaching about money. I hope no one is at church for the first time. The will never come back. 3rd biggest reason for not going to church is people think the church just wants my money. Maybe they are behind budget. Going to get a bit of a guilt trip to raise the coffers. Response to this. Very close to making budget last year. Giving Jan good there is no financial crisis. I will not go on about money every week to you. Or guilt trip you, But money is so central to our lives it is a disservice if didn't. And it is never easy for pastors to talk about money because reality is your giving pays my stipend. Could appear self interest. Cant avoid that conflict. Except to make finances transparent as possible.

You might be sitting here thinking my money is Private. My finances are my business. No one else's. Response to this. Jesus talked about money an awful lot. 15% of all he said related in some to money. More than heaven or hell You can't separate out money from spirituality. You can't interact with Jesus and not interact with the issue of money. Jesus can not be put in a box called spiritual. Finances be put in another box. So to be faithful to the Bible. Finances have to be on the agenda. Regularly Been here two years and not talked about it.

In fact there is so much in the Bible on finances, that over 3 weeks we just explore some of the issues. Today. 3 principles. From just one passage. 2 timothy 4 6-10 Paul writing to Timothy. Warning them of false teachers. Motivations. But what he has to say has a broader application to us all

V7 The Big Picture

We can be so focused on this world lose sight of the bigger picture. Too close. Focused on having enough money for the kids going back to school Fixing the car. Paying the dentist. Real. Immediate. Urgent. But the Bible continually calls us to a bigger picture. This is what Paul is doing here for Timothy Saying. We come into the world with nothing. We will leave with nothing.

This world is God's. When we die, the world will still be there. Before we were born the world was there. Things we accumulate are not ours. God's world. Passed on to someone else when we die. When you go on a camping holiday, you don't take much with you. Why. Temporary. You know it's only a short time. Big Picture Bible remind us of. We are only on this earth a short time. Everything we have slaved for we will leave Do you really think. On your death bed. You will be worried about the state of your share portfolio. Finances and wanting more stuff can consume us. Yet have no eternal significance.

V9. The Debt Trap

I don't see the word debt in this passage you say. Right. Not. Many ways that our longing to be rich can trap us. Lead to ruin. Guy in Germany cut off fingers with a chainsaw to get insurance. Guy drowned hanging on to his stolen loot Biggest trap for us. In NZ Debt. Killing us. 2/3 not paying it off in full each month 19% interest few years ago every \$1 earned in NZ we spend. \$1.13 worst OECD. It's so easy today. Adds on TV Behind for a week. Instant cash Interest free. No payments for 12 months Bible warns us not to go into debt. Dangers of debt. Lots of different places.

Proverbs 22:7 Luke 14:28 Romans 8:13 Romans 13:7 Lets say you buy a couch for \$1000 dollars. Buy it on credit. Day one. Couch is worth \$1000. Owe \$1000. So. Not in debt. But by day 7. Couch is only worth \$800 because sat on it. Now it is second hand But you still owe \$1000. Debt \$200 Is the company who lent you the money worried about that? No .Because in the fine print. Heft interest payment if you don't pay. 20% Gain more from you if you fail to pay. And in the finer print. They will have the right not only to repossess your couch but also your fridge and whatever else's they need to cover the daily interest penalty Same goes with cars, and computers, and almost any other item. Exception being a house. Doesn't depreciate. Generally. Many NZ'ers are in a debt trap. Going to cause them grief. Because of our desire for more. Lack of contentment. Maybe you need to chop your credit cards up or freeze them. Maybe need work really hard to get out of the hole that you are in. Billions of dollars are being spend convince you to go into debt. Clearly very successful Yet Bible says. This will cause us pain. Going into debt is essentially betting on the future At the very least you are betting that you will continue to have good job and health and that no emergencies will come your way. Bible says that. James 4:13 Only God knows the future. Arrogant to assume we know. That is a risky bet. Actually most of the time going into debt means our income will need to increase to cover our desires. Extremely risky bet. Coming from our longing for riches. These verses are talking about

The faith test. V10

Love money is the root of all kinds of evil. It can actually cause us to lose our faith Jesus put it very bluntly. He said. Can't serve both money and God. Not saying money is evil. But the love of money. If money becomes central then God is not central. Can't love money and love God. Choice. The rich ruler wanted both. Thought he could have it all. Money does that. It tries to deceive us that with money we can have it all Jesus said it can't - either Money first or God first. In parable of Sower and seed. Says the weeds are like our desire for more, and this choke out spiritual desires. The cares of this world strangle spirituality Think this is a trap of middle age. Maybe today. Changing economics. Trap of retirement for some. Gain buying power. Accumulate things. See people no longer serving God gift. Lost cutting edge Too busy playing with their toys. Priority becomes golf and bowls and fishing, bridge. Not kingdom So why are we not content. We do want more stuff. Why is this a struggle for us.? Blame culture. Certainly very powerful. Advertisers billions of dollars and every trick in the book to increase our sense of discontentment. Behind that are demonic forces, strongholds. Very powerful Deep level. Deep subconscious level we want to be significant. We want to know we are significant. Every person struggles at some level with a sense of inferiority. (I have) Work for significance. Today. Told through advertising. You will be someone when you have a plasma TV. You will be someone when you look like this. You will be someone that others will notice when you have this car. Try to find it through power, sex, or money This struggle is unrelated to income. People who have lots still struggle to balance their cheque book. Significance can only come as we know we are loved by God. Choose to be one of his children. PS 139 says God's thoughts towards us are more than the sands on the beach. We can say we are a Christian but if we are searching for our significance in stuff then our faith is in doubt. Level of debt is maybe a good indicator of where we are searching.

As we grapple to sort our finances. 3 principles.

1. The Big Picture. Consider your finances in the light of eternity
2. The Debt Trap If we spend more than we earn we are in a dangerous trap
3. The Faith Test. If money comes before God, then who is our God really.

We must deal with the heart of the matter. Compulsion to spend and our desire for significance. You will not find the answers to this in any financial book. You will find them in Jesus Christ. You can be poor by this world's standards and yet content if you know you are a child of Gods.

For Reflection and Discussion

- ◆ What attitudes to money and spending did you see in your family of origin?
- ◆ How much preaching / teaching have you heard on finances? Has it been positive experience or are you cynical?
- ◆ How can we become more conscious on a day by day basis that everything we have is Gods, on loan to us?
- ◆ What is your experience of and attitude to debt?
- ◆ What would be some of the signs that love of money is greater than love of God? Where are the points of conflict for you in this battle right now?
- ◆ How can we counter the pull of accumulating more stuff?
- ◆ What can we do to find our real significance in God?