

# Money: Stewarding our Finances with Eternity in View

## Session 2 | Brian Chesemore

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*"Now there is great gain in godliness with contentment..." 1 Timothy 6.6*

*"He is no fool who gives what he cannot keep to gain what he cannot lose." Jim Elliot*

#### INTRODUCTION AND OVERVIEW

Recommended Book: *The Treasure Principle: Discovering the Secret of Joyful Giving* by Randy Alcorn (Multnomah, 2001)

Week One: Generous Christians: Godliness with Contentment

**Week Two: Avoiding Worldly Pitfalls: Discerning Financial Folly**

Week Three: Planning Carefully: Wise Stewardship part 1

Week Four: Saving Strategically: Wise Stewardship part 2

#### I. Discerning the Pitfalls: Neither Poverty nor Riches:

Two things I ask of you;  
deny them not to me before I die:  
Remove far from me falsehood and lying;  
give me neither poverty nor riches;  
feed me with the food that is needful for me,  
lest I be full and deny you  
and say, 'Who is the Lord?  
or lest I be poor and steal  
and profane the name of my God. (Proverbs 30.7-9)

##### A. The Dangers of Wealth (9a)

"Lest I be full and deny you and say, 'Who is the Lord?'"

"Too soon, we forget the source of the provisions that flood our lives. Abundance tends toward arrogance and independence...How can this be? Should not the mercies of God lead to denial of self and submission to God (Rom. 12.1-2)? Yet, like the rich man who built bigger barns, we are blinded to the Give by the very gifts He gives (Luke 12.16-21)."<sup>1</sup>

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<sup>1</sup> Kitchen, John. Proverbs: A Mentor Commentary (Geanies House, Scotland: Christian Focus Publications, 2006) pg. 685.

When we encounter wealth, our great danger is the arrogance and self-exaltation that denies the true Source of all our blessings. It's always been this way:

- Moses's warning to Israel as they prepare to enter the Land (Deut. 8.11-20)
- Hosea's witness to the warning's fulfillment (Is. 13.4-6)

## B. The Dangers of Poverty (9b)

"Lest I be poor and steal and profane the name of my God."

"A severe lack may not guide one into reliance upon God, but rather impetuous self-preservation ('steal'). The word translated profane means to grasp, seize or lay hold of. It can describe both a literal, physical action as well as a mental one. In this case, it pictures the name of God being handled roughly, treated commonly..."<sup>2</sup>

## II. Pursuing Contentment in God: The Food that is Needful

*"Give us this day our daily bread....Lead us not into temptation."* (Matt. 6.11-13)

*"But if we have food and clothing, with these we will be content."* (I Tim. 6.6, 17)

"I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me." (Phil. 4.11-14)

"For the richer any man is, the more abundant are his means of doing good to others."<sup>3</sup>

"True 'riches' is found in the giving, not in the having."<sup>4</sup>

"Contentment is one of the most distinguishing traits of the godly person, because a godly person has his heart focused on God rather than on possessions or position or power. As William Hendrickson has observed so well, "The truly godly person is not interested in becoming rich. He possesses inner resources which furnish riches far beyond that which earth can offer."<sup>5</sup>

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<sup>2</sup> Ibid, pg. 685.

<sup>3</sup> Calvin, John as quoted in Leland Ryken's *Worldly Saints* (Grand Rapids, MI: Zondervan, 1986). Pg. 67.

<sup>4</sup> Fee, Gordon. *New International Biblical Commentary: 1 and 2 Timothy, Titus* (Peabody, MA: Hendrickson, 1998). Pg. 157.

<sup>5</sup> Bridges, Jerry. *The Practice of Godliness* (Colorado Springs, CO: NavPress, 1983). Pg. 105.

### III. Learning and Cultivating Contentment

Our attitude towards our money as well as our handling of money is an issue of worship.

“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.” (Matt. 6.24)

In other words, how do we know when money holds our affections and allegiance? A love and allegiance to money tends to be manifest in two ways:

- Patterns of careless or selfish spending—I must have it.
- Patterns of fearful or selfish hoarding—I won’t relinquish it

#### A. What are symptoms of the Love of Money?

##### 1. Hoarding

“Their property held them in chains...chains which shackled their courage and choked their faith and hampered their judgment and throttled their souls. They think of themselves as owners, whereas it is they rather who are owned: enslaved as they are to their own property, they are not the masters of their money but its slaves.”<sup>6</sup>

“There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt...” (Ecc. 5.10)

##### 2. Discontent

“The lines have fallen for me in pleasant places.” (Ps. 16)

##### 3. Diminished Affections (for God, his Word, and his mission)

“You cannot serve God and money.”

“For where your treasure is, there will your heart be also.” (Matt. 6.21)

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<sup>6</sup> Cyprian, as quoted in Alcorn, Randy. Money, Possessions and Eternity. (Wheaton, Illinois: Tyndale House. 1989) pg. 305.

#### 4. Reluctant Giving:

What we actually do with our money reveals where our heart truly is (Matt. 6:21). In addition to commands to give, Scripture also addresses our motives and attitudes towards giving:<sup>7</sup>

- Giving is to be generous, not stingy. (2 Cor 9:6)
- Giving is to be enthusiastic, not grudging. (2 Cor 9:7)
- Giving is to be deliberate, not haphazard. (2 Cor 9:7; Acts 11:29)
- Giving is to be discreet, not showy. (Matt 6:1-4)
- Giving is to be with faith, not anxiety. (Mal 3:10)”

#### 5. Patterns of Debt

“The rich rules over the poor,  
And the borrower is the slave of the lender.” (Prv. 22:7)

“For you were called to freedom, brothers. Only do not use your freedom as an opportunity for the flesh.” (Gal. 5:13)

“A ‘debt mentality’ involves six key assumptions:<sup>8</sup>

- We need more than God has given us.
- God doesn’t know best what our needs are.
- God has failed to provide for our needs, forcing us to take matters into our own hands.
- If God doesn’t come through the way we think he should, we can find another way.
- Just because today’s income is sufficient to make our debt payments, tomorrow’s will be too.
- Our circumstances won’t change—our health will be good, we’ll keep our present job, our salary will keep up with inflation, and God won’t direct us to another job with a lower salary or lead us to increase our giving.”

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<sup>7</sup> This section comes from SGCL Membership Class written by Jeff Purswell.

<sup>8</sup> Alcorn, Randy. Money, Possessions and Eternity. (Wheaton, Illinois: Tyndale House. 1989) pg. 309.

## IV. How do we Honor God with our Finances?

### A. Live as a Steward

All that we have comes from God.

1. Cultivate contentment through prayer.
2. Cultivate wisdom and humility through the pursuit of counsel. Who do you know who excels in this area? If you're married, make sure you are working towards unity with your finances (no hidden agenda, secret spending, no unresolved conflicts). Get your spouse's counsel.

### B. See Tithing as a Starting Point <sup>9</sup>

1. In the Old Testament, God's people were to give a tithe, or the first tenth, of their income to God. This practice predated the giving of the Law (Gen. 14:20; Gen. 28:22), and was later formalized in the Law of Moses for the maintenance of the temple and provision for the priests and Levites who served there (Lev. 27:30-32; Deut. 14:22-24).
2. The Old Testament practice of tithing embodies many principles carried forth into the New Testament: consistent giving, giving to support the worship and mission of God's people, giving to support those called to minister to God's people, and giving to care for the oppressed.
3. In the New Testament, what it means to obey God's law is broadened and intensified due to the transforming work of the Spirit in light of Christ's work on the cross (for example, hatred is likened to murder—Matt. 5:21-22; lust is likened to adultery—Matt. 5:27-28). In the same way, our consistent giving is not merely to be thought of as "paying our dues," but should flow from the giving of our entire selves to God. It is a reminder of God's ownership of us.
4. Giving to support the work of the church remains an expectation of believers. The work of stewardship includes:
  - *Supporting individuals:* "There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles' feet, and it was distributed to each as any had need." (Acts 4:34-35)
  - *Giving to support the church's leaders* so they can devote their time and energies to serving the church: "Do you not know that those who are employed in the temple service get their food from the

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<sup>9</sup> This section comes from SGCL Membership Class written by Jeff Purswell.

temple, and those who serve at the altar share in the sacrificial offerings? In the same way, the Lord commanded that those who proclaim the gospel should get their living by the gospel.” (1 Cor 9:13-14. See also 1 Tim 5:17-18; Gal 6:6; Ex 23:19; 1 Cor 16:2)

- *Giving to support the extension of the gospel:* “And you Philippians yourselves know that in the beginning of the gospel, when I left Macedonia, no church entered into partnership with me in giving and receiving, except you only. Even in Thessalonica you sent me help for my needs once and again.” (Phil 4:15-16)
5. The practice of tithing embodies important biblical guidelines and provides a helpful starting point for regular giving to the church. Believers are commanded to financially support the local church where they receive care and training. We desire the members of the church to rejoice in the privilege of sharing in God’s work here at Sovereign Grace Church of Louisville.

### **C. Summary and Assignment**

Pray daily Proverbs 30:7-9 several times this week. Ask yourself:

- How is this passage a helpful corrective for me? Are there ways I need to change my thinking about money?
- Are there symptoms of the love of money in my life? See II.B.
- How can I cultivate both contentment and generosity this week? This month?