II. Managers of Money

The Christian must demonstrate certain management skills if he or she is ever going to have the peace, joy and happiness that God desires for them in their lives. In the last lesson we covered the fact that the Christian must be a Manager of Time. This includes the areas of punctuality, perception, productivity and priorities. When these areas of time are not respected it tends to lead to chaos and confusion in the Christian walk.

In this, the second of the three-part series, we will cover the fact that the Christian must be a good Manager of Money. There are some important thoughts concerning this subject that must be addressed.

A) God expects us to take care of ourselves.

- God expects the Christian to take care of the finances through a job or other gainful employment. *1 Thessalonians 4:11 "...and to make it your ambition to lead a quiet life and attend to your own business and work with your hands, just as we commanded you..."*
- We must be workers so as to take care of ourselves. 2 *Thessalonians 3:10 For even when* we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either. Notice this is not saying "if anyone cannot work", but "willing to work. There are people in society and in the church that are disabled or unable to find work.
- When we fail to take care of ourselves by being lazy or unnecessarily dependent on others, we become burdens instead of assets to the Kingdom.

<u>Some suggestions to help in this area.</u> What do you do if you have been unable to find work? Often trying to find a job is the most difficult job in the world. Perhaps the following would help:

- Perhaps it is time to go back to school and take a different career path. *Hosea 4:6 "My people are destroyed for lack of knowledge.*"Going back to school could actually open some doors that you never dreamed possible. A proper education can open your eyes and make you more marketable to the work force.
- Talk to the leadership of the congregation and they can assist you in possible changes of strategy. There are many smart and talented individuals in the congregation and they can often assist you in that decision. It is not always WHAT you know, but WHO you know that makes a difference.

B) God expects us to take care of our family.

• In Matthew 18 there is a curious thought put forth concerning this subject. *Matthew* 18:23-25 "For this reason the kingdom of heaven may be compared to a king who wished to settle accounts with his slaves.²⁴ "When he had begun to settle them, one who owed him ten thousand talents was brought to him.²⁵ "But since he did not have the means to repay, his lord commanded him to be sold, along with his wife and children and all that he had, and repayment to be made. When someone owed money to another and the debt was called to be paid, if the man did not have the funds, he could be imprisoned and his family could be sold into slavery.

• God expects us to take care of our families, for they are the greatest earthly blessing that we are given. *1 Timothy 5:8 But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.*

<u>Some suggestions to help in this area.</u> Sometimes it is so difficult to do this because the family grew faster than the income. This can result in massive debt at high interest rates. This can result in further decline in the family situation. Statistics show that the primary reason for divorce in our country is over money issues. Perhaps the following should be considered.

- <u>Develop a budget.</u> You would be surprised at how many people have not taken this simple step. *1 Corinthians 4:2 Moreover it is required in stewards, that a man be found faithful.* If you would like to have someone from the congregation that is good with numbers to assist you in a budget, please let us know. Talk to one of the elders or myself and we will connect you in such a way.
- <u>Negotiate debt where possible.</u> In Matthew 5:25-26 it states "Make friends quickly with your opponent at law while you are with him on the way, so that your opponent may not hand you over to the judge, and the judge to the officer, and you be thrown into prison.²⁶ "Truly I say to you, you will not come out of there until you have paid up the last cent. Many times the one that is owed is willing to negotiate a settlement if one is at risk of losing it all. Take someone from the congregation with you.
- <u>Take a class on money management.</u> There are many times that a Christian is robbed of joy because they have gone down a path of poor money management skills. Many times it is not that they do not care, but that they failed to see some of the steps necessary to be successful in that endeavor. It is not because the Bible fails to teach on this issue, for Jesus spoke on money more than on any other subject. It is because we fail to teach to others what the Bible teaches.
- In the coming months there will be a 6-lesson money management class taught by James Dyche. If you would like to host it, be part of it or invite someone to it, please sign up. The following subjects will be studied:
 - Lesson #1 Biblical Financial Basics (Recognizing our Financial Responsibly)
 - Lesson #2 The Heart of the Fiscally Sound
 - Lesson #3 Building a Budget
 - Lesson #4 Debt- What does God have to say about it?
 - Lesson #5 Get out of Debt practical application Build an Emergency Fund
 - Lesson #6 Staying Out of Debt and Giving Abundantly

C) God expects us to take care of our congregation.

- 1. <u>The Needs of Structure</u>
- We in the congregation of Camp Hill have come to the same conclusion of what most of the congregations of the world have come to: Shelter is a good thing when meeting for worship. As long as Christians have been meeting on the first day of the week, a location is necessary to pull that off.
- <u>The church assembled at the temple.</u>
 - Acts 5:12 "...and they were all with one accord in Solomon's portico."
- <u>The church assembled at homes.</u>
 - Acts 5:42 And every day, in the temple and from house to house, they kept right on teaching and preaching Jesus *as* the Christ.

- Philemon 2 "...and to the church in your house..."
- The church assembled in synagogues.
 - James 2:2 "For if a man comes into your assembly..."
 - Acts 26:11 "And as I punished them {the saints} often in all the synagogues..."
- There are great benefits in having a building in which to meet, including shelter from poor weather, seating, storage, ministry, classes and fellowshipping. If we have to rent a structure of this size and availability, there would be a price inclusive to upkeep.
- There is also a need to maintain the building in terms of cleanliness and appearance. This is why we have a staff that works many hours a week just to assist in this area. When we support the local work, we are to consider the structure in which we meet.

2. The Needs of Staff

- Paul the apostle quoted concerning elders in 1 Timothy 5:17-18 The elders who rule well are to be considered worthy of double honor, especially those who work hard at preaching and teaching. 18 For the Scripture says, "YOU SHALL NOT MUZZLE THE OX WHILE HE IS THRESHING," and "The laborer is worthy of his wages." He was quoting Moses in the first passage and Jesus in the second.
- He would again quote the foremost concerning the work of missions and evangelism in 1 Corinthians 9:9-10 For it is written in the Law of Moses, "YOU SHALL NOT MUZZLE THE OX WHILE HE IS THRESHING." God is not concerned about oxen, is He?¹⁰ Or is He speaking altogether for our sake? Yes, for our sake it was written, because the plowman ought to plow in hope, and the thresher to thresh in hope of sharing the crops.
- When Jesus said in Luke 10:7, it was referring to personal evangelism as well. "Stay in that house, eating and drinking what they give you; for the laborer is worthy of his wages. Do not keep moving from house to house.
- We live in a busy world where people are extremely occupied in providing for themselves and their families. If a congregation so chooses to have full-time or part-time personal workers to facilitate the kingdom of God, they reserve that privilege and the possible benefits as well. With anything of value there comes a price.

3. The Needs of the Members

- There has always and will always be people in need in the church family. That is a fact of life and causes us to be dependent on each other.
 - James 2:15-16 If a brother or sister is without clothing and in need of daily food,
 ¹⁶ and one of you says to them, "Go in peace, be warmed and be filled," and yet you do not give them what is necessary for *their* body, what use is that?
 - 1 John 3:17 But whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?
- When we support the local work, sometimes it is for the person that is suffering in the pew right next to you.

Some suggestions to help in this area.

• <u>Ask not what your church can do for you, but what you can do for the church.</u> *Ephesians* 4:28 He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have something to share with one who has need.

- <u>Develop a giving strategy.</u> Make sure that you are giving generously, regularly and from the heart.
 - 2 Corinthians 9:6 Now this *I say*, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.
 - 1 Corinthians 16:2 On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.
 - 2 Corinthians 9:7 Each one *must do* just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.
- <u>Make sure that you make up your giving even while being absent.</u> When you go on vacation, the bills of your home and family still remain. We make sure to continue paying them even after returning. The same is true in the works of the church. The building still needs maintenance, the staff is still employed and the needs of the hurting continue. Please make sure your giving strategy is still in place. *Acts 20:35 "In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.' "*

D) God expects us to take care of the mission field.

- There are works around the world that are just starting off the ground as well as continuing works of the brethren. We have an obligation to spread the gospel to the world, not only in the backyard, but sometimes in the backyard of someone in a different country. This is a patterned principle of the money management.
 - 1 Corinthians 16:3 When I arrive, whomever you may approve, I will send them with letters to carry your gift to Jerusalem;
 - 2 Corinthians 8:1-5 Now, brethren, we *wish to* make known to you the grace of God which has been given in the churches of Macedonia, ² that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. ³ For I testify that according to their ability, and beyond their ability, *they gave* of their own accord, ⁴ begging us with much urging for the favor of participation in the support of the saints, ⁵ and *this*, not as we had expected, but they first gave themselves to the Lord and to us by the will of God.
 - Philippians 4:15-16 You yourselves also know, Philippians, that at the first preaching of the gospel, after I left Macedonia, no church shared with me in the matter of giving and receiving but you alone; ¹⁶ for even in Thessalonica you sent *a gift* more than once for my needs.
- We at Camp Hill have done well over the years in this area. Let us never forget to be charitable in this way.

Some suggestions to help in this area.

- <u>Always focus on the glory of God.</u> The people you support in distant missions may never meet you in this lifetime. It is easy when sending money to another area of the world to lose track of the true focus of the charity of missions. It is for the glory of God.
 - Matthew 6:2-4 "So when you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full.³ "But when you give to the poor, do not let your left hand know what your right hand is doing,

⁴ so that your giving will be in secret; and your Father who sees *what is done* in secret will reward you.

- <u>Write emails, letters, send care packages and missionaries.</u> If it is only money that is sent, then that might cause a disconnect. Be willing to personalize this sort of money management by further involving yourself in the mission. If we are supporting a missionary, then consider yourself their missionary to the congregation.
- <u>Consider your heavenly IRA Retirement Account.</u> There are many people that were hurt in this down economy, including their retirement. Why not use this as an opportunity to contribute to your heavenly retirement account, something that cannot be diminished in bad times. *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.*²⁰ "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;²¹ for where your treasure is, there your heart will be also.

Conclusion of Lesson Two:

The Christian is to be a good manager of money if they are ever going to be where God wants them to be in their walk with Him. This entails being taking care of Yourself, Your Family, the Local Congregation and the Mission Field. Are four are part of being a good Manager of Money that God wants us to be.