

Text: Mal 03.6-10
St Stephen's

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Financial Peace II

I had a **real struggle** preparing this week's message on stewardship. I tossed and turned and prayed over it, and it wasn't coming together. Some of you might be wondering... "Uhh, are we having a **bit of a problem** at St Stephens? A bit of a financial shortfall?" Well, No, we are not. Last month we had the greatest level of giving in any October since I've been here, and after ten months we are ahead of schedule in resourcing the largest budget we have ever had.

It all came together last Thursday when it seemed as though **God was asking me a question**. "*What do you really want for your people – not from them but for them?*" That brought it all together. I knew right away. "I want financial peace for them. I want freedom and faithfulness for them." I know so many people who are overextended, all tied up, stressed out over finances – I know so many families that fight and fight about money – I know so many who want to give but who can't – I know so many who want to break the shopping addiction. **I want them to have financial peace and freedom and faithfulness.**" Then it all came together. I want to start today with what makes for financial peace.

God's Pattern for Financial Peace - 4 parts.

- **Earn Money Ethically**

Financial peace starts with a willingness to work, to work hard. God made us to work! And God made us to work ethically.

[Employees] must obey their [employers] and do their best to please them. They must not talk back or steal, but they must show themselves to be entirely trustworthy and good. Then they will make the teaching about God our Savior attractive in every way. Titus 2:9-10 (NLT)

You will never find the road to financial peace if your prosperity is built on theft or lies or cheating. If you **have to do wrong to stay on the team at work, you are working on the wrong team.**

- **Give Money Generously**

Paul wrote:

"these hands of mine have supplied my own needs and the needs of my companions. ...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.’”

Acts 20:34-35 (NIV)

Have you discovered **how blessed it is to receive**? Would you raise your hands if you have discovered that? Don't you love to get things? Jesus says it is **even more blessed to give!** Have you discovered that yet?

But just as you excel in everything—see that you also excel in this grace of giving. 2 Co 8:7 (NIV)

You will never find financial peace if you don't give money generously.

- **Save Money Consistently**

“The wise man saves for the future...” Pro 21:20a

Did you know that the average Japanese family saves 25% of their income, the average European family saves 18% of their income, but the average American family saves just 5% of their income? We're too busy spending it trying to make ourselves feel good. As a result we're not saving anything. That is **not very wise**.

“Money that comes easily disappears quickly, but money that is gathered little by little will grow.” Pro 13:11

What the scriptures are saying is that when you take a little part of every paycheck and put it away for the future it will grow.

The only way this can happen is if you are committed to **living within your means**, committed to spending less than you make. The Bible is very cautious about debt:

Let no debt remain outstanding, except the continuing debt to love one another...

Rom 13:8 (NIV)

You have to be able to **avoid disastrous debt**. You have to save money consistently.

- **Spend Money Wisely**

The Bible says,

The wise have wealth and luxury, but fools spend whatever they get.

Pro 21:20 (NLT)

Both the wise and the fools in this verse make the same amount of money. The difference between them is what they do with it. Your **financial peace**

is not based on your income. It's based on **your willingness to live within it.** If you are spending everything you earn or more than you earn, you have developed a bad **habit.** It is a problem. **The solution** to that problem is not making more money. **Because the bad habit will still be there.** You will still spend more than you earn. You will. You have to learn how to...

“Be content with what you have...” Heb. 13:5

You have to learn to **break your spending addiction.** One lady keeps her **credit cards in a block of ice in the freezer.** If she gets the urge to spend, she has to wait for them to thaw first!

By the way, I'll give you **a quick test** to see if you need help with this.

When I tell you about the credit cards and the ice, if your first thought is “microwave”... You need help!

Ok, so here's **the path to financial peace...** *Earn Ethically, Give Generously, Save Consistently, Spend Wisely.* It works. But **not many people do it.**

Maybe you cut corners at work, or maybe you never save, or maybe you never give, or maybe you are a compulsive shopper. And now it is **a way of life.** **Here's what happens.** You start getting a lot of stuff. You want it and you find a way to buy it. (My Cate in D.C. got a puppy. “Only \$350”) Now you've got to take care of it, insure it, operate it, update it, and finally pay for it, and you're **overextended.** You have to hustle to make ends meet. You have to work harder, spend less elsewhere, and you've got no room for emergencies or extras or unplanned events or giving. Now you're exhausted. You're stressed. You're in debt and its getting worse, because you **still want more** and you go out and get more. There is **no margin** in your life. **No peace,** no time. No time for the kids, no time for your spouse. Family life begins to deteriorate. Everybody is cranky. You're **hiding** what you are really doing. **Secret debt** is piling up. You're fighting all the time over every \$10 decision. You are on your way to a **crisis.** We **rationalize** it by saying “It is **just going to be for a little while....**” But it is not a temporary condition. You've allowed your finances to get so out of wack they are **running and ruining** your life. **Out of control finances are a symptom of an out of control life.**

About **2500 years ago,** Israel was in a place just like this. It was a waiting period in their history, and there was a lot of cynicism and hardness among the people.

Leadership was weak and unfaithful, **personal faith** became distant and dry, **worship** became formal and dead, **giving** was at a low ebb, **broken families** were commonplace.

Into that season God sent a special prophet. We think his name was **Malachi**, but the word Malachi means “**messenger**”, so we’re not sure it was his real name. But that fits real well. Because what we do know about him was that he was **fearless**. I suspect God had a straight up talk with Malachi before he sent him. I imagine that it went something like this... God said, “It’s a mess. I have a task for you. I want you to reset the bar” Malachi said, “I will.” God said, “You will have to speak without fear and lead with your own life.” Malachi said, “I will.” God said, “It will be tough.” Malachi didn’t seem to care if you nominated him for pastor of the year. He didn’t care if you put his picture on your fridge. And he didn’t care if anyone remembered his name. It was his job to step into a messy situation and help people get some important things straight. He started with some straight talk to the **leaders**. And then to the **worshippers**. And then he told people to **stop cheating** on their spouses. And then he started talking straight about **money**. The first thing he did when he talked about money was to send people off for a heart checkup...

Check Your Heart

This was his message from God...

*“You rob me. “But you ask, ‘How do we rob you?’ “In tithes and offerings”
Mal 3:8 (NIV)*

They were shortcutting their giving. They were doing what a lot of us do. They said to themselves...

“It is futile to serve God. What did we gain by carrying out his requirements...?” Mal 3:14-15 (NIV)

People were thinking, “You know, God doesn’t live where I live. And God doesn’t know what I face. And 10% is a lot of money. I mean, who does he think he is anyway? God?” Or something like that. And God said you are **robbing me**. You are walking away from me.

- the tithe is a **statement of priority**. It says, “God, I want You to be number one in my life so right off the tip, the first part of my money goes back to You as a statement of priority that **You’re number one in my life.**”
- And the tithe is a **statement of trust in God**. “God, You’ve made all these promises – this is one of them – that **you’ll take care of me** if I put

You first in my finances. So, I'm going to tithe. And I am going to trust in your care."

Bring the whole tithe... and... Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. Mal 3:10 (NIV)

Here's the principle: **Wherever you want God's blessing in your life, you have to put God first.** If you want God to bless your **family**, put Him first in your family (your **career**, your **relationships**, your **dreams for the future**, your **studies... finances...**). They wouldn't do it and God says you've got a heart issue.

"A son honors his father, and a servant his master. If I am a father, where is the honor due me..., where is the respect due me?" says the Lord Almighty. Mal 1:6 (NIV)

I think **Jesus** said it best...

"Your heart will be where your treasure is... you cannot serve both God and money." Matt 6:21,24 (NCV)

Money is a heart issue, and you need to take a heart check. **Who has first place in your heart?** To help them with this, Malachi goes on to point them to God.

Remember the Cross

Malachi doesn't yet know about the cross, of course. Here is how he says it...

"I the Lord do not change..." Mal 3:6 (NIV)

God is reminding us that he is **merciful**. Again and again. That's why Israel is still breathing, still standing. It's why he didn't just take them out. Because God hasn't given up on us. He hasn't stopped loving you. And **he won't change**.

When Paul writes about **giving** in the NT, that is exactly **his theme...**

You know the grace of our Lord Jesus Christ. You know that Christ was rich, but for you he became poor so that by his becoming poor you might become rich. 2 Co 8:9 (NCV)

Paul writes and says, "Church, just **think about this for a minute**. Just think about **where you were when Jesus came after you**. Think about what you did when you first heard about him, how you just went on you own way. But **he didn't give up, he wouldn't stop, and he won't change**." You can trust him enough to give.

“Think about what he did to turn your life around. He poured his life out. **He didn’t give up, he wouldn’t stop, and he won’t change.** Look at the cross and think about it.” You can follow his example and give.

You have to **steward your money in the shadow of the cross.** Because every time you have to make one of those hard decisions you are going to have heart tremors and doubts and fear. You are going to wonder if you can trust God. **If you stand in sight of the cross,** you will remember that He didn’t give up, he wouldn’t stop, and he won’t change. You can trust him with your money.

Get Some *Help*

This was a pretty sober moment for the people back in Malachi’s day. It was heart check and gut check time. You know what they did?

*Then those who feared the Lord **talked with each other**, and the Lord listened and heard. A scroll of remembrance was written in his presence concerning those who feared the Lord and honored his name.*

Mal 3:16 (NIV)

Would you **circle “talked with each other”**? They sat down and talked about it! It is important to get some help and get a team to work with you when you go after this kind of thing. It’s **too hard to do it on your own.** As **Bec and I** were talking about it this week, we realized all over again that if we want to tithe and be able to raise six kids and have financial peace that we **have to do all four parts** of this. We have to *Earn Ethically, Give Generously, Save Consistently, Spend Wisely.* I want to be honest with you; we **need some help** in this. We’ve gotten off track in one or two of these areas and we want to get back on track. So starting in January we are going to **offer a class** here in Christian money management and I am going to attend it. Because I want a team alongside me in this, and I want more financial peace in my life.

Last week, as I was wrestling with this and God asked me what I wanted for you – not from you, but for you, I said, “Lord, I want financial peace for them. I want freedom and faithfulness for them.” God said, “*Will you reset the bar? Will you teach them to honor me and trust me with their money?*” I said, “I will.” Then God asked, “*And will you lead in your own life?*” I said, “I will.” Maybe you would like to join me.

I think that’s what happened in Malachi’s day. They had a long and honest talk about it and they made a decision right then and there together - **circle the**

phrase “**honored his name**”. They **put a stake in the ground** right there on that day and said... from this day on we will honor God with our money. We will “*Earn Ethically, Give Generously, Save Consistently, Spend Wisely*”. That’s what they committed to do. You know **what God did?** He “listened and heard”. And then he said this...

“They will be mine,” says the Lord Almighty, “in the day when I make up my treasured possession.” Mal 3:17 (NIV)

Prayer:

“Father, we want to follow Your financial principles. Forgive us for spending more than we make. Forgive us for unwise purchases. Help us to get on track with Your plan. Today, we commit ourselves to walking your path to financial peace. With your help, we will get honest about how we are living. We will learn to spend wisely and avoid destructive debt. With Your help, we will save some for the future. We will put You first in our finances by returning the tithe back to You. Jesus Christ, I invite You to be the manager of our finances and our future. In Your name we pray. Amen.”