

Text: Phil 4.10-20
St Stephen's

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Sun AM

Financial Peace

We have high hopes for money in our lives...

We hope wealth will bring us more happiness. We think, "If I have more money, I'll be satisfied." But isn't it true that you can never get enough? You're wondering how you can get by today with what you thought twenty years ago was a fortune. The problem is that our *yearning* power always exceeds our *earning* power.

We hope wealth will bring us more significance. If I get wealthy, I think, "then people will look up to me." When I lived in Shreveport, I saw lots of very simple homes; the people who lived there were just scraping by. But then out in the driveway was a high end car that they owned. People would sacrifice the basic necessities of life to get a status symbol. Jesus says... "*A man's true life is not made up of the things he owns*" Luke 12:15 (GN) He says your net worth and your self worth have nothing to do with each other.

We hope wealth will bring us more security. But if you put your security in something that can be taken away from you, you're not very secure. Often it is the people who have the most who worry the most. Have you ever noticed that on the back of every dollar bill there is an eagle with wings? Our phrase for it (say it with me) is "*easy come... easy go.*" You have to have an anchor for your life that goes deeper than your financial fortunes.

These are some of the reasons **financial peace is hard to find.** But **Paul** had **walked the pathway to financial peace.** In ch 4 of his letter to the Philippians he writes about it. None of **his circumstances** contribute to financial peace: he writes from a jail cell, his work was under attack by false teachers, and after twenty years or so of hard traveling in the service of Jesus, he was tired and had almost no financial resources. But he wrote about contentment and joy and real wealth and abundant provision and financial peace. So I want to walk through this chapter with you today... and **walk down the road to financial peace.**

1. Be Moderate in How I Live

It is all too easy to think that your financial peace **depends on getting**. It does not. If you think you will have financial peace when you get that thing you want, you will never have peace. You'll be happy for a little while but it won't last because **your heart will always want something else**. You will **want the next thing**. And then the old thing won't make you happy anymore. You can't give in to every desire and every want and expect to have financial peace. You cannot give control of your life over to every appetite.

Let me ask you a question... **What do you want in order to be happy?** Maybe you say, "When I **get a new car**... When I get that **new house**... then I will be happy." No, you won't. Financial peace does not come from **getting whatever you want**, because you will **always want more**. Financial peace comes from **being content** with whatever you have. Listen to how Paul said it...

"I know how to live on almost nothing or with everything..." Phil. 4:12

Have you learned how to do that? It is an important **life skill**. When you learn it, you are on the road to financial peace. Then you can be of use to God **wherever** you are, **whatever** circumstances you face, **whenever** he calls. If you are dependent on an abundance of material things to make you happy, you are **crippled**. God wants you to walk free, to walk tall!

If you buy into the myth of thinking that having more will make you happy, why should God affirm that **lie** in your life? **God is not going to subsidize your addictions or your deceptions**. God is under no obligation to meet all your greeds if you think that **getting** is what life's all about.

Listen to this prayer from Proverbs...

"Give me enough food to live on, neither too much nor too little. If I'm too full, I might get independent, saying, 'God? Who needs him?' If I'm poor, I might steal and dishonor the name of my God." Prov 30:8-9 (Msg)

Have you ever prayed like that? "Neither too much nor too little"?

2. Be Generous with What I Have

One of the reasons Paul wrote this letter to the Philippians was to thank them for their financial support. He said...

"I rejoice greatly in the Lord that at last you have renewed your concern for me" Php 4:10

They were **concerned** for Paul. They were **committed** to Paul and to his ministry, and so they **gave generously** to his support. They stood out as leaders among the young Christians churches in their generosity. That blessed Paul. He said,

“...not one church shared with me in the matter of giving and receiving, except you only; for even when I was in Thessalonica, you sent me aid again and again when I was in need” Php 4:15-16

Circle “again and again”. They were “**again and again**” givers. You know it is no different today. It has surprised me over the years to find out that giving in the church today is just like giving in the church in Paul’s day. There are **different kinds of givers in church**. Some people who go to church **never give** to God’s work. They are **takers** – and they love what they get. But they are **not givers**. Some of us are **one time givers**. Somewhere along the line they gave once. But they don’t give any more. Some of us are **occasional givers**. Every now and then we will give... **if** the sermon touches us in just the right way or **if** the worship is wonderful and **if** we have a little extra... But some of us are “**again and again**” givers, because we are **concerned** for the work, **committed** to the cause. So we give again and again. Paul rejoiced greatly for that kind of giving.

You know when I talk to people about giving, I find that **most people want to be generous**. The problem is we **never seem to be able to afford it**. It's really kind of **like saving**; it never seems to be the right time to save money. You always need it for expenses. You always spend it on something more. You need a **regular, systematic, consistent plan** to save money. If you don’t have one you won’t save anything.

You need the **same thing for giving**. Otherwise your giving will be **driven by** your emotions and not by your convictions, driven by your greeds and not by your commitments. That’s why making an annual pledge and a weekly gift is important. It's **systematic generosity**, “**again and again giving, because we are concerned** for the work of the Gospel (it must go out), **committed** to the cause of the Gospel (it must go out).”

Jesus said...

"There is more happiness in giving than in receiving." Acts 20:35 (GN)

That is because when you give, you become **more like God**, because you are learning to **give like God**. The more **like God** you become, the **happier** you are going to be... The more miserly you are the less like God you are. You will be mean and nasty and hard to live with. **You get to choose which path you want to travel on.**

Let's take another step along the path...

3. Pray for What I Need

Paul writes:

“Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God.” Phil 4.6

Paul wrote these words from prison. He certainly knew what it was like to be anxious. He learned that anything big enough to be anxious about is big enough to pray about. Maybe you're anxious about your health - *present your requests to God*. Or maybe your are worried about your car or your clothes - if it is big enough to worry about it is big enough to pray about. Or maybe you have to downsize your lifestyle because your pay has been downsized. God wants you to bring it to him in prayer. Jesus says,

“Ask and it will be given to you...” Matt 7.7

I have found over the years that when I ask God in prayer, I get **one of two answers**:

- 1) change in my heart, or
- 2) provision for my needs.

I can't recall anything else ever happening. God either grows my heart or meets my needs. And sometimes both. Over twenty times in Scripture, the Bible says "Ask". One of the reasons why we so little financial peace in our lives is we **don't involve God in our financial decisions**. Many of you have never had a financial answer to prayer, because you've never asked God for financial help. **Do you know what we do instead of asking?**

We have these little things called **credit cards** that we use when we have something we want in our lives. We don't bother to pray about it. We just go and get it. **We trust credit instead of Christ.**

If you want to see God work in the season of financial stress, **pray for it before you pay for it.** Every time you use that credit card, before you pray about it, you're **short circuiting trust** in your life.

Tell me **the logic behind this:**

I trust him to give sacrificially for me, but I don't trust enough for me to give sacrificially for him... That doesn't make sense.

I trust him to give me spiritual riches, but I don't trust him to provide me material necessities... That doesn't make sense.

I trust God to take me to heaven, but I don't trust Him to provide for me on earth... That doesn't make sense.

You can trust God with every detail of your life. He can make it work. He invites you to bring every need and worry to him in prayer.

4. **Be Wealthy in the Lord I Love**

Did you know that **your net worth grows when you become a follower of Jesus?** Do you know why? Because you **receive what He has to give, and he gives a lot.** He gives us **his love.** The Bible says his love is deeper and wider, higher and longer than you have the ability to know. It **makes you rich.** He gives you **forgiveness** for all your sins. Would you like to put a price on that? He gives you what the Bible calls “his **precious promises**”. They are more dependable than any bank account. They are worth more than gold. He fills us with his Holy Spirit and gives us **his presence and his power.** It makes you very wealthy. This is why Paul wrote these words...

I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength.

Php 4:12-13 (NIV)

Paul knew that the wealth he had from Christ **equipped him for anything** life would throw at him. His relationship with Jesus was the **central asset** of his life. It was so valuable that it equipped him for any circumstance, any challenge, any tragedy that life had to offer. He knew that **God would never let him down,** never walk off and leave him.

“...my God will meet all your needs according to his glorious riches in Christ Jesus.” Phil 4.19

That confidence steadied his heart; it calmed his nerves, it made him “relaxed in what he had”, it freed him from material obsessions. Paul called his relationship with Jesus “**the secret**”, the secret of his happiness, the secret of his contentment, the secret source of his wealth, the secret of an abundant life, the secret of financial peace. He wrote these words from prison.

One more step down the road...

5. Thank God over Every Gift

God wants you to thank Him over every gift. Paul wrote...

“I rejoice greatly in the Lord that at last you have renewed your concern for me.” Php 4:10

Paul thanked God for it and wrote a letter thanking God and his donors. When was the last time that you **thanked God** for something he gave you?

Thanksgiving, for the believer, is not an annual holiday. It's **a daily lifestyle.**

“I have received full payment and even more; I am amply supplied, now that I have received... the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God.”

Php 4:18

When was the last time you thanked others for the gifts they give? (I've not been so good about that.) Thanksgiving, for the believer, is not an annual holiday. It's **a daily lifestyle.**

When we give financial gifts to God for the work of his gospel in our offering every week, it is an important part of our worship of God. Paul calls it “*pleasing to God*”. When you give out of concern for his gospel, it is *pleasing to God*.

When you give again and again, it is *pleasing to God*. What a wonderful word!

Paul ends the chapter with these words...

“To our God and Father be glory for ever and ever. Amen.”

Php 4:20

He has the heart of a worshipper. His hands are raised and lifted up to God. In his hands are...

his possessions...

“To our God and Father be glory for ever and ever. Amen.”

His financial accounts...

“To our God and Father be glory for ever and ever. Amen.”

His checkbook and credit cards...

“To our God and Father be glory for ever and ever. Amen.”

Take your sermon outline... let's do some business with the Lord today.

Are you ready to take some steps down the road to financial peace?

If you're ready to **be moderate in how you live...** circle **number 1** on your outline. You don't want to be crippled by your greeds anymore. You want to stand free from the addiction of buying and getting, buying and getting. You are ready to pray, *“Lord give me neither too much nor too little”*

If you're ready to **be generous with what you have...** circle **number 2**

You're deciding “I don't want to be a not at all giver, or a once upon a time giver, or even a sometime giver... I want to be an **again and again giver**, because I am concerned for your gospel, committed to your gospel, and I will support the work of your gospel and the work of my church.”

If you're ready to **pray for what you need...** circle **number 3**

You're deciding "I'm going to start asking God to help me with my finances and I'm going to start specifically praying for things before I pay for things." I want to be a giver like God.

If you're ready to **trust in the wealth of the Lord...** circle **number 4**

You are ready to learn the secret of drawing on Christ to meet the demands of any of life's challenges. I will depend on his promises and follow the leading of His Spirit.

If you're ready to **thank God over every gift...** circle **number 5**

I will take the time to tell you how grateful I am for the gifts you give – and tell others also. I will cultivate a lifestyle of thanksgiving...

Prayer... hold outlines in your hands... bow you heads... hold you hands open to God. Lord we bring these prayers to you.... in the Name of Jesus we pray.

If you want to have peace, you are going to have to **deal with the disease of materialism**. The **medicine** for materialism is **giving**. Materialism says **get, get, get...** Every time you reverse the trend and you *give*, you're breaking the grip of materialism on your life.