

MONEY PIT OR MONEY POWER

1 CHRON. 29:11-16; 1 TIM. 6:9-10

Back in the 1980s, Tom Hanks and Shelly Long were in a great comedy entitled “The Money Pit.” It’s a hilarious movie about Walter and Anna who buy a beautiful older home that needs just a few repairs. Or so they think! Actually, the house is a disaster waiting to happen and most of the disaster happens to Walter and Anna. The kitchen’s electrical system blows up. The bathtub literally falls through the floor. Walter sinks into a hole in the living room floor and has to be rescued by Anna hours later. The construction foreman always promises that the current repair will take “two weeks” and it ends up taking months. So much money has to be put into this house to bring it up to standard that it earns the well deserved name of the Money Pit. This house is like an endless black hole sucking out Walter and Anna’s every last financial resource. The tension and stress becomes so severe that their relationship falls apart only to be restored at the very end of the movie in a typically unbelievable Hollywood ending.

“The Money Pit” is a really funny movie. But if you’ve ever gone through a time of great financial stress, you know it’s no laughing matter. If you’ve dealt with severe financial pressures, it’s anything but funny. If you’re married and your dealing with chronic financial problems month in and month out, it pumps enormous strain into the healthiest of relationships. Money problems and marriage just don’t co-exist very well together. Study after study points to financial problems as the primary reason marriages fail – the accumulation of debt, different spending and saving habits, lack of communication about money issues and power and control issues that revolve around money.

God’s Word provides many valuable truths about marriage. But, you might be surprised to learn that the Bible probably teaches more about money than it does marriage. Many people think the God of the Universe is ignorant of human economics. Or perhaps they assume that money is somehow below God’s dignity or interest. Nothing could be further from the truth! There’s an underlying assumption that runs throughout the Bible that we need to appreciate fully. Your attitude and approach to money isn’t just a personal issue. It’s not just a relational issue between you and your spouse. Your relationship to money is a profoundly spiritual issue that affects your relationship to God Himself.

This month I want to explore with you a variety of scriptures and biblical themes that revolve around money and – to be more specific – money’s effect on marriage. Now, we have lots of single people in our congregation. A lot of what we’re going to consider this month has application to your life and your finances even though you’re not married. So, don’t tune me out! This morning I want to talk about how to avoid the world’s money pit and how to access God’s money power. Let’s begin by acknowledging three basic biblical truths.

THREE BASIC BIBLICAL TRUTHS

Here's the first one. God ultimately owns everything. The Bible says, "The earth is the LORD's, and everything in it. The world and all its people belong to him." (Ps. 24:1 NLT) In another place, God is instructing Moses and He provides a very revealing comment, "Now if you will obey me and keep my covenant, you will be my own special treasure from among all the peoples on earth; for all the earth belongs to me." (Ex. 19:5 NLT) Turn with me in your Bible to 1 Chronicles 29:11-16. King David didn't build the great Temple in Jerusalem where the Jewish people came to worship God. That was actually accomplished by his son, Solomon. But David did gather all the materials for the Temple's construction. The people responded generously and here's a portion of what David said to God in prayer. Do you hear the assumption that God owns everything ultimately in that prayer? "Everything we have has come from you, and we give you only what you first gave us!... O LORD our God, even this material we have gathered to build a Temple to honor your holy name comes from you! It all belongs to you!" (1 Ch. 29:14,16 NLT) What's the implication? When you put your tithe or your offering in the plate on Sunday, you're only giving back to God what He owns ultimately anyway. But it goes deeper than that. Even though your name is on the mortgage deed of your home or the title document for your car, you are not the ultimate owner of either your house or your car. The Bible reminds us, "For we brought nothing into the world, and we can take nothing out of it." (1 Tim 6:7 NLT) God ultimately owns everything.

Secondly, God ultimately controls and provides everything. David's prayer underlines that truth. "Yours, O LORD, is the greatness, the power, the glory, the victory, and the majesty. Everything in the heavens and on earth is yours, O LORD, and this is your kingdom. We adore you as the one who is over all things. Wealth and honor come from you alone, for you rule over everything. Power and might are in your hand, and at your discretion people are made great and given strength." (1 Ch 29:11-12 NLT) Of course, human ambition and human effort still matter. Of course, some people have more financial intelligence or ability than others and this may well be a factor in their having more financial wealth than others. But God gives you air to breathe. God created your brain. God created the world and the natural laws that govern how it operates. Ultimately, God is in charge of all things. If He didn't cause rain to fall and crops to grow, you would die. If He didn't provide you with a body and a brain, you wouldn't be able to get up tomorrow and earn a paycheck. God is not only the owner; God is in charge. He ultimately controls and provides everything.

A third truth is that you are called to be a faithful steward of what ultimately belongs to God. What's a steward? A steward is someone who manages someone else's property. A steward is someone who is accountable to the owner of the property that's being managed. The Bible says, "Now, a person who is put in charge as a manager must be faithful." (1 Cor. 4:2 NLT) Your task, then, is to manage properly every resource God puts at your disposal knowing that God will hold you accountable: your time, your energy, your intellectual ability, your talents, and, yes, your money, too. Don't make the mistake of

thinking that 10% of your money – the tithe – belongs to God and the other 90% belongs to you. Oh, no! 100% of all your possessions belong to God. He expects you to return 10% of it to Him and then manage well the other 90% on His behalf. Now, if you accept and believe that the Bible is accurate about these three basic truths, you're prepared to receive and understand everything else the Bible says on money and marriage issues. For instance, let's consider how to...

AVOID THE WORLD'S MONEY PIT.

First of all, the world wants you to get into debt. The recent economic recession has underlined once again how successful our culture and society has been about accepting debt as a way of life, ignoring debt and having others pay off your debt ultimately. The Bible says, "The rich rule over the poor, and the borrower is slave to the lender." (Prov. 22:7 NLT) What God is saying here is that to assume debt is to allow yourself to become somebody else's slave. God doesn't want that for His children. The definition of debt is quite simple. It's spending more than you make. Nothing is easier to do than to get into debt and not much is harder to get out of than debt. It will put unnecessary stress on your marriage and has the potential to destroy precious relationships.

The world encourages you towards an irresponsible use of your resources. Let me mention just two ways today. One is impulse buying. You might go to the store with a list, but then you end up buying a whole bunch of stuff that wasn't on the list. If you learn how to listen to the Holy Spirit, He won't give you peace about purchasing a product on just an impulse. People who struggle in this area often offer this rationalization, "But it was on sale! I saved money by buying it." No, you spent money that you didn't need to spend. Will you miss some good deals along the way if you refuse to be an impulse buyer? Probably. But you'll also avoid spending money you didn't really need to spend in the first place.

Then, there's also what you might call indulgence buying. This is buying things to make yourself feel good rather than because you need those items. Please don't misunderstand. There's nothing wrong with using money to do or to buy enjoyable things. Don't ever confuse a kind of joyless miserliness with godliness! But when indulgence becomes a lifestyle and you're constantly living beyond your means, you're headed for the money pit. You need to ask yourself, "Why am I buying this? What are my motives?" Will Rogers once said, "We spend money we don't have to buy things we don't need to impress people we don't like." There's a lot of truth in that observation! Both husbands and wives can be susceptible to either impulse or indulgence buying. It will strain your budget. More seriously, it will strain your relationship.

The world advocates careless management of your resources. You just don't pay attention to the money details in your life. Que sera sera: "Whatever will be will be." Do you know where your money goes each week or each month? Do you know what you spend on food, on clothes, on housing or on entertainment?

Another manifestation of careless management is neglecting the personal property that you do have. You don't take care of your home, your car or your personal possessions. That attitude reminds me of something the Bible says, "One day I walked by the field of an old lazybones, and then passed the vineyard of a lout; they were overgrown with weeds, thick with thistles, all the fences broken down. I took a long look and pondered what I saw; the fields preached me a sermon and I listened: 'A nap here, a nap there, a day off here, a day off there, sit back, take it easy—do you know what comes next? Just this: You can look forward to a dirt-poor life, with poverty as your permanent houseguest!'" (Prov. 24:30-34 NLT) Poverty can happen to you through no fault of your own, but when you neglect what God has given you, you make yourself poor. You sin against your own family by squandering and abusing something of value that God has provided to you. Besides, because God is the ultimate owner, He will call you to account for how you have managed what ultimately belongs to Him.

The world promotes the myth that you can get rich quick or that getting rich is the most important thing in all of life. I don't know if there's a better example of that than the lottery. Even though we're told that you are about twelve times more likely to be hit by lightning than to hit one of those big lottery jackpots, people by the millions still buy tickets. Why? The myth of getting rich quick. The Bible actually looks favorably on the slow, steady accumulation of wealth honestly obtained through hard work. That's a positive and praiseworthy thing to do. But the Bible warns you against this all too human tendency to want to get rich above anything else. It says, "The stingy are eager to get rich and are unaware that poverty awaits them." (Prov. 28:22 NLT). Turn with me, please, to another scripture that puts it even more powerfully: 1 Timothy 6:9-10. Nothing will sink you deeper into the world's money pit quite like being vulnerable to get rich schemes or that lie that what matters most in life is getting rich.

The world sees little harm in cheating. If you can get away with underpaying your taxes, do it. If you can get away with padding your expense account, why not? If you can get away with robbing your employer of a day's work, go for it. This can also apply to conveniently forgetting those small loans from a friend - \$10 here or \$20 there. Don't just assume that they should be gracious and just forget about it. Let them be the ones to say, "Hey, forget about it. It was a gift." Watch for those small financial indiscretions that begin to chip away at your character. Cheating, in whatever form it takes, will land you in the money pit.

The world also encourages you to withhold your tithe to God and your gifts to those in need. The world says it doesn't matter if you rob God of what rightfully belongs to Him. But God says that to withhold the tithe from God is stealing from God. He said to the people of Israel, "... Do honest people rob God? But you rob me day after day. You ask, 'How have we robbed you?' 'The tithe and the offering—that's how! And now you're under a curse—the whole lot of you—because you're robbing me.'" (Mal. 3:8-9 MSG) It's simply amazing how many Christians expect God to bless their financial lives while steadfastly refusing to

obey this most obvious command. If a thief stole your wallet out there in the parking lot and then turned around and asked you for an additional financial gift, would you give it? Why should God do that? Why ask God to get you out of the world's money pit if you can't bring yourself to obey Him when it comes to tithing? In addition, the world says think of yourself first and help others in need only if you can afford to do so or if you can bring notoriety to yourself in some way. The Bible makes it pretty clear that in addition to the tithe, you and I need to be ready to help a fellow follower of Jesus in financial need or anyone who is hungry or in need. Now, let's talk about the alternative to avoiding the world's money pit. Let's think about how to...

ACCESS GOD'S MONEY POWER.

Here's three brief thoughts for you today. First of all, God wants you to exercise personal discipline. It's all very well to affirm that God owns, controls and provides everything ultimately, but if that doesn't compel you to look at what He's given you and acts towards it appropriately, then that knowledge does your very little good. All the financial knowledge in the world is useless, if you're content to be undisciplined in the use of money. The Holy Spirit will come alongside of you and empower you if you invite Him to do so and then submit yourself to Him. Of course, God will help you. At the same time, you must make up your mind to live life His way. Not only will that improve your relationship with God, but it's bound to improve your relationship with your spouse if he or she has the same goal.

Second, God wants you to be a faithful steward of what He gives you. It really isn't very complicated. Nor is it a harsh form of personal discipline. Someone has labeled it as the 10-10-80 plan which is easy to remember. Pay God 10% of your income. That's the tithe. The Bible says, "Honor God with everything you own; give him the first and the best." (Pro. 3:9 MSG) Make your tithe the first check you write or the first automatic deduction in your account. Don't just give God what's leftover in your account at the end of the month. Pay yourself 10% second. You do that by saving or investing. True, the Bible encourages you to save, but it doesn't stipulate the percentage like it does the tithe. Nevertheless, it pleases God to see us acting wisely when it comes to handling money.

Then pay your bills with the remaining 80% and wisely manage it. Some people object that they could never ever possibly in a million years live on just 80% of their income! Doug Larson has said, "What some people mistake for the high cost of living is really the cost of high living." Live faithfully before God within your current income and see how God provides for your needs. The very best thing you can ever do for your own personal finances... for the effect money has on your marriage... for your own relationship with God when it comes to money is to obey the Lord. Obedience always invites God's blessing. The Bible says, "Bring your full tithe to the Temple treasury so there will be ample provisions in my Temple. Test me in this and see if I don't open up heaven itself to you and pour out blessings beyond your wildest dreams." (Mal. 3:10 MSG)

Finally, God wants you to submit to His ultimate agenda. What does that mean? God wants to develop your character. Money issues, at the end of the day, are character issues. How you approach and handle money will give you insight into your own soul. Everyone here has spiritual work to do on money issues. God wants to use money issues to develop your character. He wants to use money issues to strengthen your marriage. God wants to develop your spiritual life. Jesus said something pretty direct about money, "You can't worship two gods at once. Loving one god, you'll end up hating the other. Adoration of one feeds contempt for the other. You can't worship God and Money both." (Matt. 6:24 MSG) Money can easily become a god. God wants to be God alone in your life. He will use money issues to get you to look at your heart – what you worship, what you live for, what matters to you the most. Finally, God wants you to be content. He will raise money issues in your personal life and in your marriage in order to attack the myth that money brings contentment and that more money brings more contentment. I love what the Bible says about that, "Don't love money; be satisfied with what you have. For God has said, 'I will never fail you. I will never abandon you.'" (Heb. 13:5 NLT) At the end of the day, contentment is not found in money or the things money can buy. Contentment is found in a Person – the Lord Jesus Christ.

Pastor Ed Young took his family to a high school football game. During the third quarter, his daughter Landra said, "Dad, can I have some money to buy some candy?" Despite not being a big candy guy, Ed said, "Landra, here's \$5. Go and buy some candy." She came back with a sack full of Skittles. As Ed watched her eat them, he said, "Landra, can I have some Skittles?" She said, "No." Ed said, "Landra, just give me a couple." She said, "They're mine." Ed's little daughter didn't understand several things. Number one, she didn't understand the fact that her dad was the one who bought the Skittles for her. Number two, she didn't realize her dad's strength. He's strong enough to forcibly take those Skittles from her and eat every one of them. Number three, she didn't understand that her dad could have gone to the concession stand, put 300 packages of Skittles on a credit card, come back to her, and given her so many Skittles that she couldn't have eaten them all in a year.

We all have Skittles. Some of us have a pretty nice size pile of Skittles; others have a medium-size pile of Skittles; and some of us have little bags of Skittles. Our loving God comes to us and says, "Would you bring me some Skittles? Just a few Skittles?" What do you think our reaction is? "No! They're mine!" God says, "Just bring me some Skittles." But we still say, "Uh-uh. I made those Skittles. I own those Skittles." Like Ed's daughter, we don't understand several things. God is the one who gave them to us. They're His Skittles. He bought them. In an instant, God could take all of our Skittles. Also, we don't understand that God could rain so many Skittles down on our lives that we wouldn't know what to do with them. We couldn't possibly spend or enjoy all of them. God is no financial dummy. He owns it all. Make sure you live life His way. Make sure you manage money His way. Make sure you manage His money and your marriage His way.