

Managing money to make ends meet

Message for Sunday, January 27, 2012
by Bruce Fraser

Scripture: Philippians 4:10-13; 1 Timothy 6:5b-10

Children's Message: Philippians 4:11-13

Have a half-dozen or so Smarties chocolate candies in a clear plastic baggie. Would any of you like some Smarties? You all would? Choose by having them pick a number between 1-20; the closest one gets it.

My expectation is that the first person will have mixed feelings — glad for having some Smarties, but wishing to have more. And everyone else in the group is unhappy because they don't have any!

The whole point is this: when you came here this morning, you weren't upset at all because you didn't have Smarties. You weren't even thinking about Smarties. You were all quite happy until I started this. What happened is that I created in you a desire to have them. And when you don't get your desire, you feel unhappy.

That's how advertising works on TV or in magazines. They show you a picture of someone having fun with a new game or toy or doll, and now you want it, too. 60 seconds ago you were happy; now you're unhappy. The message they give you is, "If you buy this (or get your parents to buy it for you), then you'll be happy again."

What God says to us in the Bible is, "Be content with what you have. I have given you everything you need to be happy."

Don't get tricked by those people who are trying to make you unhappy, just so you'll buy their product.

Sermon "Managing money to make ends meet"

1) Learn to be content with what we have

In 1815 Napoleon was defeated in the battle of Waterloo, and the hero of that battle was the Duke of Wellington. The duke's most recent biographer claims to have an advantage over all the other previous biographers. His advantage was that he had found an old account ledger that showed how the duke had spent his money: that, says the biographer, was a far better clue to what the duke thought was really important than reading his letters or his speeches.

Can you imagine that? If someone wrote your biography on the basis of your chequebook, what might it say about you, your priorities, your focus in life?

No doubt about it: how we use our money tells a great deal about our character. Perhaps one of the most important qualities in our character is our level of contentment with money. Are you satisfied with the gifts and resources God has entrusted to you, or do you always want more? When it comes to the topic of "Managing money to make ends meet," knowing the secret of contentment is the single most important factor.

Here's what Paul wrote about the values that he learned through his life with Jesus Christ:

Philippians 4:11-13, Today's English Version:

"I have learned to be satisfied with what I have. I know what it is to be in need and what it is to have more than enough. I have learned this secret, so that anywhere, at any time, I am content, whether I am full or hungry, whether I have too much or too little. I have the strength to face all conditions by the power that Christ gives me."

Let's be clear about one thing here. Paul has lived in plenty, and he has lived in poverty. Neither one is good or bad, as some might say. Some of the heroes of the Bible were immensely wealthy: Abraham, Job, King David, King Solomon all had vast resources. And some of the heroes of the Bible lived in abject poverty: the woman who gave a penny in the Temple offering, the widow who gave her last piece of food to the prophet Elijah.

The point is this: what will be our attitude about our circumstances? Will we be content, or will we be miserable?

Chuck Swindoll, a well-known preacher and author in the USA, wrote in one of his books:

Words can never adequately convey the incredible impact of our attitude toward life. The longer I live, the more convinced I become that life is 10 percent what happens to us and 90 percent how we respond to it.

So, the Bible says there is nothing wrong with being wealthy, as long as it doesn't corrupt our values. *But* — and this is the big one — the Bible warns about this danger of this corrupting power of money over and over and over again.

Matthew 6:24, Today's English Version:

[Jesus said,] "You cannot be a slave of two masters; you will hate one and love the other; you will be loyal to one and despise the other. You cannot serve both God and money."

I get a picture in my mind of money being like a powerful force, stronger than gravity, which is pulling us away from God.

1 Timothy 6:5-10, Today's English Version:

“[Some people] think that religion is a way to become rich. Well, religion does make us very rich, if we are satisfied with what we have. What did we bring into the world? Nothing! What can we take out of the world? Nothing! So then, if we have food and clothes, that should be enough for us. But those who want to get rich fall into temptation and are caught in the trap of many foolish and harmful desires, which pull them down to ruin and destruction. For the love of money is a source of all kinds of evil. Some have been so eager to have it that they have wandered away from the faith and have broken their hearts with many sorrows.”

Money is an extremely powerful and addictive drug. People who are not careful in how they handle it can get hooked, and the consequences in their lives are just as disastrous as those who are hooked on heroin.

Mother Teresa often warned of this danger. This is what she wrote in her book *Jesus, the Word to Be Spoken*:

Once the longing for money comes, the longing also comes for what money can give: superfluities, nice rooms, luxuries at table, more clothes and so on. Our needs will increase, for one thing brings another, and the result will be endless dissatisfaction. This is how it comes.

Further, there is a consistent pattern throughout the Bible that God has a special concern for people who are poor and oppressed. And God calls us to have the same values of compassion and sharing and justice:

1 Timothy 6:18, New Living Translation:

“Tell [those who are rich in this world] to use their money to do good. They should be rich in good works and should give generously to those in need, always being ready to share with others whatever God has given them.”

The people who always want more will have difficulty giving any away. But the people who are content will more easily open their hearts and their chequebooks to others.

2) Next steps: ideas for how to live out our faith

That’s basically my message for today. To me, the teaching of the Bible on this topic is absolutely clear. The main thing now is to put this into practice.

I have listed several areas where we can take the general principle of being content with what we have, and applying it in concrete ways. I have also written a few suggestions under each, just to start us thinking. What I would like to do now is for us to share ideas, thoughts, personal experiences for how we can live out God’s plan.

a) Live within your means

- “Use it up, wear it out, make it do or do without.”
- “What some people mistake for the high cost of living is really the cost of high living.”

John D. Rockefeller, who was one of the richest people in the world, said many times, “Save 10%, tithe 10%, live on 80%.”

Don’t buy things on the spur of the moment. Stores emphasize impulsive buying. Never go shopping when you’re hungry.

b) Make and follow a budget

Do you ever come to the end of a day and wonder, “Did I accomplish anything today?” That’s likely because you weren’t budgeting your time, setting priorities. This works with money, too. Do you ever come to the end of a week or a month and wonder, “Where did all the money go?”

A budget makes us set our priorities for money, which is good for anyone. It makes sure that the major expenses are provided for, while not neglecting the smaller details that make life fun.

But many of these fun things can be done for next to nothing: a picnic in the park, a hike in the woods, a night of popcorn and a movie with the family or friends.

c) Put money into savings regularly

Researchers found that the average American only saves 4% of his/her income. Europeans save an average of 16% of their income. The average Japanese saves 25% of his/her income. (Sorry, I don’t have figures for Canada). Some analysts say this is because Americans are the “now generation.” “I want it now whether I can afford it or not. I’ll put it on my credit card.”

Develop a strategy for saving money, even if it is just a few dollars each month. Many mutual fund companies allow a person to make small investments by having automatic withdrawals.

If you spend all you make, you have no cushion when hard times come.

d) Stay out of debt

Cut up all but one credit card. Pay that one off in full every month. Don't use it as credit, but more as "convenient cash." If you don't have the money to cover it, don't buy it. This is especially true at Christmas time.

Example: Set aside part of your savings for your next vehicle. When your present vehicle dies, spend only up to the amount you have saved.

Take out a loan only for things that appreciate in value: e.g. a house, starting up a business.

e) Make an honest living

Proverbs 13:11, New Living Translation:

"Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows."

What is gambling? Gambling is any get rich quick scheme. Don't do it. It rarely works, and causes untold damage to individuals and families.

Government lotteries are the result of governments exploiting people's weakness. It's a shameful way to pay for health and education.

Don't rely on the government to bail you out.

3) Keep financial and spiritual concerns in balance

3 John 1:2, New American Standard Bible:

"Beloved, I pray that in all respects you may prosper and be in good health, just as your soul prospers."

Imagine that! What if your financial health was tied to the level of your spiritual health? If my income and your income was put at the same level as our relationship with the Lord, where would we be?

If all you do is set financial goals, then you're out of balance. You need to set goals for your relationships with others people, and for your relationship with Jesus Christ.