

ST. BARTHOLOMEW'S ANGLICAN CHURCH IN THE TOWN OF TONAWANDA

The Rev. Fr. Arthur W. Ward, Jr. + Rector

Scripture: Various

"True Discipleship" (part 5)

YOUR FINANCIAL SECURITY

One of the great challenges in life is financial security - having enough money so that our needs and wants are satisfied. It is a constant struggle in every nation, organization, community and family. Those working to make ends meet and those working to keep all that they already have. And in the natural world it seems that you can boil life down to this statement: "It's all about the money."

Now since wealth is such an issue in our world and in life in general, it shouldn't surprise us that our Lord had much to say about it. In fact, Jesus said more about money than He spoke of Heaven and Hell combined. A third of His teaching was devoted to the subject of wealth.

So if we're going to talk about true discipleship, money is a major part of it. Recall the four areas affected by true discipleship - our time; our money, our skills, and our relationships. We have already looked at time. Now I want us to look at money.

THE SERMON ON THE MOUNT

And the perfect place to begin is with one of the most famous passages found in the Bible. Right in the middle of Jesus' Sermon on the Mount. Please turn with me to **Mt. 6:19-34**

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also. "The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. "But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness! "No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.

"For this reason I say to you, do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing? "Look at the birds of the air, that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? "And who of you by being worried can add a single hour to his life? "And why are you worried about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that not even Solomon in all his glory clothed himself like one of these. "But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you? You of little faith! "Do not

worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' 'For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. "But seek first His kingdom and His righteousness, and all these things will be added to you. "So do not worry about tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own.

This is probably the best passage when it comes to understanding what life is all about. It is not all about the money, it is all about the Lord! Notice the sharp contrast presented by Jesus: on the one hand, a life full of hoarding, spiritual darkness, worry, and doubt; on the other hand, a life full of purpose, light, faith and satisfaction.

Now we are born in a fallen state. We are naturally selfish. We are natural born takers. God, however, is by nature a giver. **Recall Jn. 3:16.** He is generous and wants to bless us. Satan is by nature selfish. Jesus said in **Jn. 10:10**, "*The thief comes only to steal and kill and estroy; I came thatthey may have life and have it abundantl.*" The world though gets it backwards. The world thinks that God is the stingy one and Satan is the one who passes out favors. Oh, that Satan would get us to believe that. It is a lie. So if I am going to be a true disciple of Jesus Christ, I have to keep the lies from deceiving my mind. And recall that being deceived is simply not being aware that what is affecting you really is!

The blessed life is to be free from worry and anxiety and fear. But the only way to do that is put our complete trust in Almighty God. God is saying that life is more than even the food we eat or the clothes we were. Back in Jesus' day many of His hearers were struggling to just get enough food on the table and clothes on their backs and yet Jesus said, don't worry God has your back. Today in our nation it isn't that we don't have enough food and clothing but that we have so much that such things can become ends in themselves. Think of all the restaurants and food places in our country, and all the pursuits to make us look and feel better. Food and fashion, and for men, I might add tools and toys.

But God says that life is about more than such things. What is life about? The Kingdom of God. What is the Kingdom of God? Being in right relationships. How do right relationships happen? Through righteousness. How does righteousness occur? By being in right relationship with God? That is why Christ came. And so when we get our relationship right with God, everything else will fall into place.

And so how do we seek God's kingdom and righteousness when it comes to our money? Let's look at a few more verses. We will find biblical principles when it comes to the right use of money. We will be looking at three of the five today and the final two next week.

WORK HARD AND HONESTLY

Listen to these verses for a moment:

Proverbs 14:23: "*In all labor there is profit, but mere talk leads only to poverty.*"

Proverbs 21:5: *“The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.”*

Proverbs 28:19: *“He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty.”*

Proverbs 21:17: *“He who loves pleasure will become a poor man; He who loves wine and oil will not become rich.”*

So do you get the picture? The Bible teaches that we are to work hard. Labor is important in God’s Kingdom. In fact, when God created Adam and Eve, He created them to work, to take care of the garden and to explore and subdue the world. It was only after the Fall, that work would become toil. But God wants us to work. He wants us to work hard. In fact, recall some of the verses up above. Instead of get rich quick schemes, God calls us to labor diligently. That is why gambling is so wrong. It’s all about the quick buck. And I might add, it does not create wealth, it simply redistributes it.

And how about the “empty pursuits?” In other words, things that have no benefit in the long run. Or the lover of pleasure? Such lust will only lead to poverty.

You may remember from your Social Studies classes a man by the name of John Smith. Head of the Jamestown Colony of Virginia in 1608, it seemed many of those first settlers were too busy looking for gold and not paying any attention to taking care of their camp and village. People began to starve and die of disease. So John Smith had enough. He put up a sign and made a decree: *“No Work, No Eat.”* And things began to turn around.

Now where did he get such a thought? From **2 Thess. 3:10-11**. The Apostle Paul wrote, *“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. For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies.”*

But not only has God created us to work hard, but to do so honestly. Listen to these verses:

Proverbs 13:11: *“Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.”*

Eph. 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.”*

At the same time, though, we are not to become obsessed with work or making money. **Proverbs 23:4:** tells us *“Do not weary yourself to gain wealth, cease from your consideration of it.”* And **Ps. 127:2**

reminds us, *"It is vain for you to rise up early, to retire late, to eat the bread of painful labors; For He gives to His beloved even in his sleep.*

Money is a good thing, but it must be kept in right perspective and for the right use. We are to work hard and honestly, but not simply to get rich. In fact, we are told by God's Word on a number of occasions, we are to get rich so that we can share with those who are in need!

However, if your pursuit of wealth is hurting your health, your family and others, or your relationship with God than it has become a problem. What is the gauge for understanding if money has become a problem in your life? As long as your spiritual growth is outpacing your financial growth. Money is a good thing, but it can become a dangerous things. That is why Jesus said, *"It is easier for a camel to enter through the eye of a needle, than for a rich man to enter the Kingdom of heaven."* (Mt. 19:25)

PLAN CAREFULLY - MAKE A BUDGET

Proverbs 6:6-8: *"Go to the ant, sluggard; consider her ways and be wise; who having no guide, overseer, or ruler, provides her food in the summer and gathers her food in the harvest."*

Proverbs 21:5 *"The thoughts of the diligent tend only to plenty; but the thoughts of everyone who is hasty only to poverty."*

Proverbs 27:23: *"Know well the face of your flocks; and pay attention to your herds."*

Lk. 14:28-30: *"For which of you, intending to build a tower, does not sit down first and count the cost, whether he may have enough to finish it; lest perhaps, after he has laid the foundation and is not able to finish, all those seeing begin to mock him, saying, This man began to build and was not able to finish."*

Jesus told us to count the cost when it comes to discipleship. This, undoubtedly, includes our money. Do we know what is coming in as far as are financial resources and where it is going? The only way to truly keep track of such things is to make a budget and stick to it. Studies have shown that one of the reasons people spend on average 10% or more when they use credit cards is because it's harder to keep track of one's spending. Likewise, when you don't have a budget, you can't plan. If you can't plan then you really have no control. And if you have no control, your finances will be hit or miss at best, or in disarray at worst.

SAVE FAITHFULLY

What's the third principle? Save faithfully. The Bible condemns hoarding but commends saving. Godly wisdom demands that we plan for the future. Again, let's look at God's Word.

Proverbs 21:20: *There is precious treasure and oil in the dwelling of the wise,
But a foolish man swallows it up.*

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.*

Why do we save? So that we are prepared for future emergencies and needs, to help others in crisis, to help the church, to help during a natural disaster. It is far better to be able to make decisions out of one's savings than out of one's lack thereof. I believe we can make better use of our money when we save because again we again are in a position of stability rather than one of weakness and uncertainty. Let's face it, you can't help someone if you don't have anything to give.

And there is a simple principle for saving: you have to spend less each month than you make. It means discipline but it also will result in greater freedom.

So are you earning honestly through hard work? Are you planning carefully by making a budget? Are you saving faithfully for future crises? True discipleship demands that we do. In the name of the Father, and of the Son, and of the Holy Spirit, AMEN!