

9 Benefits of Preaching on Finances

1. The First Trap—Stewardship & Ownership

- As you know, stewardship is not just about money (Matthew 25:14f).
- The “*rich young ruler*” typifies most Americans today (Matthew 19:24).

Let’s face it; in our American culture we love money and what we possess. Compared to the rest of the world, we are all very rich (<http://bit.ly/ZG2gvx>). Does our affluent society influence Christians, and specifically Christians in your church?

If you weigh the time and effort Christians put into gaining money and how they spend it (look at how many hours they work for their home, their cars, and their toys), you can see how much it dominates their lives. Be honest...does your church really get the difference between stewardship and ownership? Or have they fallen into the ownership trap?

Stewardship is simply this:

- God owns it all...our money, houses, cars, land, bank accounts, and you!
- He’s temporarily entrusted us to take care of what belongs to Him.
- There will be an audit (so we had better invest His stuff wisely).

Too often believers get deluded and think they own what they have...until death reaffirms that none of it goes with them. If you’re truthful, the majority of your congregation probably does not *live* this principle like we see in the Book of Acts. They are rich by the world’s standards and their money and stuff are held much too dear.

Your pastoral job is to move them to the point when a tree limb crushes their new car they say, “*Oh, God! Look what You’ve done to **Your** car!*”

“One of the dangers of having a lot of money is that you may be quite satisfied with the kinds of happiness money can give, and so fail to realize your need for God. If everything seems to come simply by signing checks, you may forget that you are at every moment totally dependent on God.” --C.S. Lewis

Benefit # 1: They become true stewards.

2. God’s Thermometer

- Jesus spoke a lot about money and possessions, so it must be important.
- Ask your church this heart-temperature question: “*Who owns your money?*”

Sixteen of His 38 parables dealt with money and possessions, so we can see it's important to God, but He doesn't value it, at least not like we do. It's important to Him because it reveals our heart, a spiritual thermometer of sorts. "*Where your treasure is, there's your heart too*" (Luke 12:34).

But most American believers miss this crucial point—God has a different monetary system. He doesn't value what we value, and like this *Twilight Zone* episode, money is worthless to Him (<http://bit.ly/YMFaA3>). Trust me, the ending is worth it.

So if His values are not of this world and He doesn't care about our money or our stuff, what does He treasure? He cares about souls (1 Timothy 2:3-4), so much so that He gave up what He loved most (His only Son) for what He loves most (His Church). In short, He cares about your heart staying united with His heart...loving people. God doesn't truly have your heart until He has your money.

Someone's answer to that ownership question reveals a lot about a person, and probably your church's overall health too. Jesus said you can't serve God and money (Matthew 6:22-24), but He prefaced that with a health observation (a sick eye means a sick body).

If someone is living for eternity and has a "world vision" mentality of fulfilling the great commission, then their schedule and budget reflect God's value system. It's evident in their weekly giving, their evangelism efforts, and how they serve others with their time and possessions. Only one "god" is getting their worship, and that's a healthy heart.

Would you say that your church members are aligned with His monetary standard? Are they storing up treasure "*for themselves or rich toward God*" (Luke 12:13-21)?

Benefit # 2: They become spiritually healthy.

3. The Second Trap—The Love of Money

- Jesus said you can't love money and God. Simple.
- But do some people in your church still love money more?

Put this phrase in your favorite Bible search site: "the love of money." Three New Testament references come up.

One says a mature Christian, an elder or pastor, should be "*free from the love of money*" (1 Timothy 3:3). The next is a favorite of the world, and is almost always misquoted by them, "*the love of money is the root of all sorts of evil*" (1 Timothy 6:10). Finally, "*make sure your character is free from the love of money, being content with what you have;*" (Hebrews 13:5).

If you do not love money then you are mature, will avoid evil and grief, and have godly character and contentment. Tell me a church full of people like this wouldn't make an impact in your community, and for eternity! But how many are caught in this second trap?

It is imperative that you clearly communicate His values so that theirs will mesh with their Lord and Master's system. It'll take a while for this to sink in, and it won't happen overnight with one sermon, but He promises that if they seek first His Kingdom and His righteousness, their needs will be taken care of (Matthew 6:33). The rub may be that their temporal "wants" are not being always taken care of as they'd choose, but their investments for the future are safe (Matthew 6:19-20).

Resources (talents) include our time too. Time with family, time with the Lord, time in fellowship, time in "witnessing" to the lost, directly or indirectly. You have one life to invest for 70 years, and your investment must last you for 750,000 lifetimes times 70 million millenniums. Your flock must learn to look ahead, past their 70 years. As Paul said, "...*making the most of your time, for the days are evil*" (Ephesians 5:16).

Suppose I gave you three million dollars to invest for me over the next 10 years, what would you do and how carefully would you weigh every option to spend it? Most believers don't think this way with their "talents" of 70 years and a lifetime of earnings that total several million dollars. It is your solemn responsibility to teach your church to choose wisely: <http://bit.ly/10tcxMT>.

Benefit # 3: They become more mature.

4. Reaching the World with the Gospel Takes Generosity

- His generosity: We love because He first loved us (I John 4:9-10).
- Our generosity: We give because He first gave to us (1 Chronicles 29:14).

If God treasures souls, and the marching orders of the Church are to "*go therefore and make disciples,*" then investing in the gospel's expansion is the best investment they can make for their future. If they are living for tomorrow, that is. "*So teach us to number our days, that we may present to you a heart of wisdom*" (Psalm 90:12). So how do you get that to be real for them, to make an impact on your congregation practically?

Well, you could ask them how many Saturdays do they have left, and how many of those will count in eternity? Have them fill a jar with marbles for each Saturday left in their life and put it on their dresser. That'll make it real.

If your church is serious about fulfilling the great commission then they will have to be generous, which usually means sacrifice. That's a word we tend to shun today, but it was once very common in Old Testament times, and meant giving up something that would

otherwise be valuable to hang onto (goats, sheep, etc.). Instead, they gave it to God and killed it. It cost them. They had to go without. It was a sacrifice.

What can your parishioners sacrifice for the gospel today? Maybe a dinner/movie date, a vacation, a cell phone plan, satellite TV for the summer, putting off a new car purchase, or skipping lunch for a month? There are a lot of money ideas that they can cut out of their lifestyle to save for the “saved” investment of a mission trip, sponsoring a campus staff member, or whatever. But is that truly sacrifice? Does that cut it?

Each person has to answer that prayerfully for themselves, but here’s how C.S. Lewis saw it:

“I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusement, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our giving does not at all pinch or hamper us, I should say it is too small. There ought to be things we should like to do and cannot because our commitment to giving excludes them.”

“The generous man will be prosperous, and he who waters will himself be watered”
(Proverbs 11:25).

Benefit # 4: They become more involved in the gospel.

5. A Generous Church is a Healthy Church

- Don’t bring blind and crippled sacrifices...bring your best.
- Does your church members know what sacrificial giving is exactly?

Funny how we trust God for eternity and our salvation, but struggle to release a few coins into His care. Or we offer a pittance when we can “afford” it, but how many give sacrificially to the gospel, or even know what it means to sacrifice?

One by-product of a church that understands stewardship and ownership, as well as God’s view of money and what’s really valuable, is the financial needs of your church will also be met (mortgage, salaries, ministries, bills, etc.) when our priorities align with His values.

“Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,” says the LORD of Hosts, “if I will not open for you the windows of heaven and pour out for you a blessing until it overflows” (Malachi 3:10).

Not that this should be your primary goal, but when your congregation truly understands eternity and money, tithes and gifts will increase as you teach them about finances, grace,

and giving. Imagine the benefit of a church that is giving and generous, and what could be done for those in your city when God pours out His blessing!

“..tithing isn't something I do to clear my conscience so I can do whatever I want with the 90 percent--it also belongs to God! I must seek his direction and permission for whatever I do with the full amount. I may discover that God has different ideas than I do.” -- Randy Alcorn

“The Big Issue” from Ron Blue is letting go: <http://bit.ly/ZhYfgW>.

Benefit # 5: They become more generous and your church less needy.

6. The Borrower Becomes the Lender’s Slave

- Money Rule # 1 is *the* financial rule—stay out of debt at all costs!
- Break Money Rule # 1, then obey Money Rule # 2—pay off your debt first!

Americans make a lot of money, but sadly we are not very good with it as far as saving and debt are concerned. We are very shortsighted and don’t grasp what is in our future when we slide into debt, but quickly realize we lose our freedom. *“The rich rules over the poor, And the borrower becomes the lender's slave”* (Proverbs 22:7).

Truthfully, most Christians are not very good with money either...using a budget, spending less than they earn, saving, or even being generous. Remember the old joke about the dollar bill and the 20-dollar bill talking about their life experiences? The 20-dollar bill had been all over the world in some of the best places, but the dollar bill had only been in a lot of churches. After a long pause, the 20-dollar bill asks, “What’s a church?”

Debt usually begins as a bump in your life. Something happens and you borrow for some want or need. Then interest adds to it and it becomes a hill, but it’s still a pretty easy climb so we ignore it. Over time, little by little, it grows into a tall mountain, gets higher and becomes covered with snow and ice. Eventually, it is massive and too slippery to even attempt to conquer. That’s bondage.

Your teachings can lead them out of bondage, removing a heavy weight that is pressing them down every day. *The Salvation Army* was founded on the principle that a man with an empty stomach doesn’t care about the gospel until he’s fed (<http://bit.ly/15MsxZR>). Can a financially drowning member in your church really hear anything else you teach? They must first be rescued.

Benefit # 6: They become financially free.

7. The Third Trap—Limited & Unlimited

- We are only passing through...this is a temporary stop.
- You are partners with God, but to what end?

Somehow, we start to think that we are unlimited, that time has no end for us. We get busy living. King Solomon put it quite succinctly, *“It’s better to go to funerals than parties, for death is the end of every man and the living take it to heart”* (Ecclesiastes 7:2). In light of eternity, we are on a very limited leash... *“a mere breath that appears for a little while and then vanishes away”* (James 4:14).

Think of it this way. Your rich Uncle Leopold died and left you his entire estate in Miami, Florida. You just need to fly down there to sign some papers and you are a multi-millionaire, but your flight has a stopover in Chicago. Would you buy a home near O’Hare Airport and settle down? Perhaps, if you are a fool.

So often we lose sight of the fact that we are moving through this world. It is not our final destination. It is just a stopover. Don’t get sidetracked into living in Chicago when a mansion awaits you in Miami.

Remember Larry Burkett, the renowned Christian financial pioneer? We don’t hear much from him anymore. Whatever happened to him? Here’s his solution to learning to live for eternity: <http://bit.ly/10b5W7w>.

Benefit # 7: They become conscious of their mortality.

8. Where Your Treasure is...

- *“We have twenty-five cents—and all the promises of God!”* --Hudson Taylor
- *“All this and Jesus too?”* --George Mueller (with only a bread crust for dinner).

“But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal” (Matthew 6:20).

Brian Sluth, former president of the *Christian Stewardship Association*, said, *“There are 2,350 passages in the Bible dealing with money and material possessions--more than on any other subject--but it's the least talked-about subject in the church. The church has been silent for so long that people don't understand the responsibilities that undergird a generous lifestyle.”*

Whose life had more treasures, Henry Ford or Dwight Moody? Of course, Ford was wildly rich. He had massive factories, beautiful mansions, cars, and billions of dollars.

You can go to his museum in Dearborn, Michigan and see all that he had...and left behind. And what matters more today in God's economy in eternity, Henry Ford's riches or Moody's evangelism efforts?

Having Christ Jesus, and investing in His economy is all that will matter in 100 years. Putting our treasure in an eternal safe where the Lord of Hosts guards it is the only safe investment.

"It does not take long to tell where a man's treasure is. In 15 minutes of conversation with most men you can tell whether their treasures are on earth or in Heaven." --D.L. Moody

You don't even need to speak to your church. Just show them this and have a seat: <http://bit.ly/10b7BKn>.

Benefit # 8: They become "richer" in Heaven.

9. An Opportunity For You

- Avoid their guilt, and your self-interest. Just preach the truth as usual.
- Don't talk about money when you need it, so no one judges your motives.

Maybe you don't preach on money very much because you're not a good example in this area. Great! What an opportunity to be real, *change*, and meet most of your congregation where they are at today! Struggle right along with them. They will love your humility.

Maybe you don't preach on money because you're a paragon of fiduciary excellence. Great! Share your example with those who are floundering! They need your advice, tips, example, and help. Your church will be healthier as a result of your practical sermons.

Your goal should be to assist them in an area that for many can be too overwhelming to even discuss. Not a guilt trip or a preface for a fund appeal for the new children's wing. Just help them get their own house in order before the Groom arrives to take them to the reception. They need to adopt His value system because it's for their best long-term benefit, and for the lost souls all around them who need to hear the gospel that they can fund.

Some of them are like a bicycle tire that is over inflated and about to blow from the pressure building up. You can tap that air valve and help release some air with some timely sermons.

So if you communicate to your church the difference between stewardship and ownership, God's monetary system that values people and not money, investing in their

future by funding the gospel generously (which results in a healthy church), then you'll do more than you ever thought you could for them, the lost in your community, and your church.

You can even get started by building a sermon off of these four simple steps from Ron Blue: <http://bit.ly/13oNlen>.

“There are no ordinary people. You have never talked to a mere mortal. Nations, cultures, arts, civilizations - these are mortal, and their life is to ours as the life of a gnat. But it is immortals whom we joke with, work with, marry, snub and exploit - immortal horrors or everlasting splendors.” --C.S. Lewis

Benefit # 9: They become financially sound and spiritually sharp.

