

**Sermon preached by Dr. Neil Smith at Faith Evangelical Presbyterian Church,  
Kingstowne, Virginia, on Sunday, February 1, 2009**

## **YOUR MONEY MATTERS**

### **2 Corinthians 8:1-5**

Another week gone by, another week with the economy dominating the news. Each day, it seems, we are greeted with another wave of evidence that the recession is deepening. As if it weren't already bad enough, *The Washington Post* reported in its headline on Friday that "Economic Signs Turn from Grim to Worse." How is that to refresh your spirit and fill you with optimism?

The U. S. economy contracted by 3.8% in the fourth quarter of 2008, the worst quarter since 1982. Job losses continue to mount and have hit just about every sector of the economy. The conventional wisdom among economists and politicians is that it is the worst economic crisis since the Great Depression of the 1930s.

For those of us not old enough to remember the hardships of the 1930s (which is most of us), this certainly feels like the worst economic conditions we have ever experienced. But the economic challenges we face today are by no means unique. We are not the only ones who have ever had to go through hard times.

### **THE MOST SEVERE TRIAL**

Take a look with me at what Paul said in 2 Corinthians 8. The believers in Jerusalem were going through a particularly tough time. So Paul organized a collection – a special offering – from the Greek churches of Achaia (which included Corinth) and Macedonia (including Philippi, Thessalonica and Berea) to benefit the poor among the church in Jerusalem. He wrote about it in Romans 15, 1 Corinthians 16, and – at greatest length – in 2 Corinthians 8 and 9.

To encourage and inspire the Corinthians to do their part, he points them to the example of the Macedonian churches, who were facing their own financial hardships. He didn't minimize or gloss over their circumstances. He refers to it in verse 2 as "the most severe trial." For many people in America, and around the world as well, that's the way it is today. In terms of the economic crisis and its effect on our economic life and wellbeing, it is "the most severe trial" most of us have ever experienced.

Last Sunday, I hope you recall, we began to think together about what God's Word has to say about wealth and the proper place of money in our lives. Today, as we, not unlike the Macedonians, find ourselves facing this "most severe trial," I want very briefly to offer three principles to help you navigate the turbulent waters and weather the financial storms of these days.

## **YOUR MONEY MATTERS**

But first, a preliminary principle which undergirds and overarches all the others: Your money matters to God. My money matters to God. It is not really our money, of course. It really belongs to God, “who richly provides us with everything” we have and everything we need (1 Timothy 6:17). Nothing I have is really mine. It is all God’s. And I am accountable to God for the way I use what He has graciously entrusted to me. That is a foundational principle of Christian stewardship.

Your money matters to God because the way you think about your money and the way you handle it is a window to your heart. In his book *Money, Possessions and Eternity*, Randy Alcorn says that money is a litmus test of our true character. It is an index of our spiritual life. How we relate to money and possessions is an indicator of the condition of our hearts. As hard as people try, you cannot separate your spiritual life from the way you handle your money. They are bound up together.

As Rick Warren points out, money (like life itself) is both a test and a trust from God. A test: How do we handle it? And a trust: An opportunity to serve God and His purposes.

The problem with money is that we are so tempted to make it the central, controlling value in our lives. But Jesus said in Matthew 6:24 that we cannot have two controlling values. He said: “You cannot serve two masters.” You cannot worship two “gods” at once. If Jesus is on the throne of your life, then money cannot be. And if money is on the throne – if money and the pursuit of wealth are the most important things in your life – then Jesus cannot be.

Your money is both a trust and a test. How we handle it reveals the condition of our hearts.

Proverbs 3:9 says: “Honor the Lord with your wealth.” These three principles will help us do that, in good times and hard times, in plenty and in want.

### **PRINCIPLE ONE: LIVE WITHIN YOUR MEANS**

Here is the first principle: Live within your means. Even better, live beneath your means. You don’t have to be a rocket scientist to see the wisdom in this. The problem is that most Americans live beyond our means. And so, many of us have gotten stuck in the muck of debt that just keeps on growing.

Do you know Sadie and Bessie Delany? Bessie died in 1995 at the age of 104, while Sadie lived to the ripe old age of 109 before she died in 1999. In 1992, they published a book entitled *Having Our Say: The Delany Sisters’ First 100 Years*. Here is a bit of their wisdom: “Anyone who lives for money is surely missing the best things in life. There is satisfaction in helping, in doing. Don’t spend what you don’t have. Forget credit cards – they are the devil’s work.”

Whether credit cards are the devil’s work or not (I don’t have a “Thus says the Lord” for you about that), it is obvious that the devil can use credit cards to bog us down, even to enslave us,

if we do not use them wisely. But you cannot argue with the Delany sisters about this: If you want to live within your means, don't spend what you don't have.

Easier said than done, isn't it? Our culture is constantly telling us that we need more. We are continually bombarded with messages encouraging us to get more. To spend more. The key word is "more." Check out the commercials during the Super Bowl this evening – or the regular commercials you see on TV – and see if they do not try to entice you to spend money you may not have to get things you really do not need.

There is an article in the most recent issue of *Leadership Journal* with the title "Jesus Saves, Americans Spend." Obviously it is a play on words, since the saving Jesus does is of a different order than the spending which defines so much of our lives. But the problem we face, as it relates to our money, is that our culture – even our government – wants us to spend beyond our means in order to help stimulate and rescue the economy from the crisis we're in. What is the proposed answer to our economic doldrums? Spend more. But we do not and cannot honor the Lord with our wealth by spending money we don't have and living beyond our means.

If you want to make it through these stormy economic times, say no to new debt. Don't spend every dollar you make. Learn to say "enough" instead of "more." And don't make any room for covetousness in your heart. (To covet is to desire what someone else has. It could be their house or their car or their lifestyle. It could be their flat screen TV or their techno-toys.) Say no to covetousness.

If you want to honor God with your wealth, whatever the condition of the economy, live within – or below – your means.

## **PRINCIPLE TWO: BE CONTENT WITH WHAT YOU HAVE**

The second principle is linked to the first: Be content with what you have. That is what the Bible says in Hebrews 13:5: "Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.'"

Are you content with what you have? Really content? Last Sunday we noted what Paul said in 1 Timothy 6: "Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that" (verses 6-8).

The problem is that we are *not* content with that. There is always something more we want. In Ecclesiastes 4, Solomon described a man who worked every waking hour. "There was no end to his toil, yet his eyes were not content with his wealth" (4:8). Again, as we saw last week from Ecclesiastes 5:10: "Those who love money never have money enough. Those who love wealth are never satisfied with their income." Never.

Discontentment makes rich people poor. And contentment makes poor people rich. God wants us, like Paul (Philippians 4:11-12), to learn the secret of contentment, so that, whether we have much or little, whether the economy is booming or in a deep recession, we will be satisfied in Him. Not in things but in the sufficiency of God, who has promised to us both His presence and His provision.

To make it through these stormy economic times and to honor God with your money, be content with what you have. And give thanks to God for it.

### **PRINCIPLE THREE: GIVE GENEROUSLY**

The third principle comes into focus in 2 Corinthians 8. Here it is: Give generously. It is what the Macedonians did, and what Paul seeks to inspire the Corinthians to do as well. Paul praises God for His grace to the Macedonians in verse 1, and then describes the three streams which came together to form the remarkable river of their generosity. If you were to go to beautiful downtown Pittsburgh, you would see the Golden Triangle, where the Allegheny River and the Monongahela River come together to form the Ohio River. Here in 2 Corinthians, it is not two tributaries coming together to create something new, but three: Their most severe trial plus their overflowing joy plus their extreme poverty all combined to produce rich generosity (8:2). Who would ever have expected that?

The generosity of the Macedonian Christians, in the midst of their own poverty, was an expression of their devotion to God (they gave themselves first to the Lord, Paul says in verse 5), their gratitude to God for His grace in their lives, and their desire to be a blessing to others in need.

Here is a trustworthy saying that you can take to heart: Generous giving pleases God. Giving generously to His church, giving generously to the work of God, and giving generously to meet the needs of people all around us – all of this pleases God.

In a down economy, with needs increasing all around us, the opportunities to give generously and to share with those in need are abundant. To give generously – even sacrificially, like the Macedonians – is a way to strengthen the bonds of Christian fellowship with other believers and to express the love of Jesus to unbelievers in practical ways. Let's make sure we don't miss these opportunities and miss out on the blessing of being a blessing to others.

Giving generously is a way to take our eyes off ourselves and our wants. It is a way to see the world through a different set of eyes – with eyes of compassion. It is a way to express our thanks to God for His grace and generosity to us.

Paul says in 2 Corinthians 9:7 that God loves cheerful givers. I think it is also true that cheerful givers love God. Cheerful givers express their love for God in their giving. And I believe this church has been blessed with a lot of cheerful and generous givers who love God.

Even with the economy in such dire straits, we ended 2008 here at Faith with a financial surplus, and your Faith promises for 2009 have exceeded our expectations. So I want to say

thank you. I thank God for you and for your example of generous giving. At the same time, I know there is always more we can do in the name of Jesus, as the Lord leads and enables us.

Whether little or much, your money matters to God. Use it in ways that honor Him. Live within – or below – your means. Be content with what you have. And even in the most severe trial give generously to the work of God.

Lord, let it be so, to the glory of Your name. Amen.