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God's Plan for Financial Freedom  
I Timothy 6:6-10, 17-19

*Some time ago, the Seattle newspaper carried an article called, "For \$900, You Can Learn to Wish Rich," describing a local woman who's developed a new method for gaining wealth. And in the picture next to the article, it shows a class-room full of students flipping through catalogs and practicing the method.*

*For example, one of the students, coming to the picture of a beautiful new Mercedes, finally stops, puts his finger on it and proudly announces, "There it is! That's what I plan to manifest right now!" Manifesting is the theory that you can acquire a new car, a new home, or a new 6-figure salary just by wishing for it. The woman who originated it attributes what she calls her divine plan for opulence to voices she began hearing during meditation several years ago. Her divine guides instructed her in these teachings, which she now passes on to her students.*

*You say, "Does it work?" It has for her. In just 3 years, she's become a multi-millionaire selling the program to thousands of gullible students at \$900 a pop!*

And while that may sound foolish (I think it sounds a little satanic), it isn't very much different from a lot of what we hear in Christian circles these days. For example, in his book, Move Ahead with Possibility Thinking, one well-known Christian minister cites James 4:2, "You have not because you ask not," and says the reason millions of us fail to get what we want is not because God doesn't want us to have it, but because we lack the faith to ask for it and we aren't thinking positively enough." A second, likeminded preacher, known for his emphasis on faith and prosperity, says something similar in his book. He writes: "There are laws governing prosperity revealed in God's Word. Faith causes them to function, but they stop working when the force of faith is removed." He believes, like many Christians today, that God wants us to be rich! And if we aren't, it's because something is either wrong with our faith or the way we're applying it.

*I have a relative, by the way, who started attending a church like this. When he started, he was broke, but the pastor convinced him that if he had faith and gave 20% of his income to the church, things would turn around for him. So he tried it, and things got worse, and why? Because giving to God isn't a magical formula by which we obligate Him to give more to us in return! That's magical thinking and God won't let us control Him like that. We are His servants. He is not ours!*

So what's a Christian to think? I think what we have to do is understand the difference between God's formula for financial freedom and what the world advises us, so that we spot a false theology before it takes advantage of us and apply God's truth to our lives—who gives us each day our daily bread, provides enough for us to share with others in their need, and enables us to lay up for ourselves treasures in heaven. John Wesley, the evangelist and founder of the Methodist church, who turned the world upside down with his preaching summarized God's plan like this: "Make all you can, save all you can, and give all you can," which is very different from the world's practice of "buy whatever you want, charge what you can't afford, and don't worry about the payments!" That thinking is getting a lot of people in trouble these days, but we don't have to be hurt by it if we'll understand and apply God's plan for financial freedom. Last week we took a break from Luke's gospel to learn how to be

confident and content in crisis, especially a time of financial crisis. Today we continue that theme by comparing God's plan for financial freedom with man's desire for financial independence, and if you'll turn to 1 Timothy 6, you'll see how different they are. Let's begin, first of all, with—

### **1. Man's Desire for Financial Independence**

Listen to what Paul says beginning in verse 6. "But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. Therefore, having food and clothing, let us be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful lusts which drown men in ruin and destruction." God's goal, we saw last week, is to free us from all the inner chains that hold us in bondage (envy, greed, anxiety) and replace them with His peace. Whereas man thinks the best way to overcome his anxieties is to amass all the wealth he possibly can, so he never has to depend on anyone again, including God! "Then I'll be able to kick back and relax!" And that may sound good, but it never works out that way because contained within man's goal of financial independence are several design flaws that inevitably lead to ruin and destruction. Let me describe 3 of the flaws; then we'll come back and look at God's plan for financial freedom. And the first flaw is—

Flaw #1: The desire for wealth is a thirst which is insatiable—like a sailor set adrift in a lifeboat and drinking seawater to quench his thirst, he finds that the salt within it is making him thirstier every sip he takes. So it is for those who pursue wealth thinking it'll ease their anxiety. But it can't do that, Paul warns in verse 9 because it is by its very nature a foolish and harmful lust which drowns men in ruin and destruction. You know how it goes. You get tired of that old carpet in your living room and replace it with beautiful new wall-to-wall carpet. But you can't put new carpet in the living room without a new couch and loveseat to match it! So you buy new furniture only to notice that the living room opens onto the dining room, and how can you remodel the living room without re-carpeting the dining room? And on it goes!

Flaw #2: The desire for wealth can easily lead a person into wrong ways of getting it and in the end to heartache and shame. Verse 10, "For the love of money is a root of all kinds of evil which some by longing for it have wander-ed away from the faith and pierced themselves through with many sorrows." That last phrase literally says, "Impaled themselves with many pains!" A man can, for example, work so hard providing for his family that he actually loses them in the process, never available when they need him and even when he is there, his mind isn't! He's busy plotting his next business move. The truth is you don't have to have a lot of money to be guilty of loving it. Some of the greediest people in the world are those who have no money but are desper-ate to get it and green with envy toward those with more than they. And that, Paul says, won't merely wreck your marriage; it'll ruin your eternity! For what will it profit a man, Jesus said, if he gains the whole world and loses his soul!

***For that reason, John Wesley, unlike some modern-day evangelists, said his policy was this: "When I have money, I get rid of it as quickly as possible, lest it find a way into my heart." And I know I don't have as much faith as John Wesley had, but what I do try to do is to delay my gratification as long as possible.***

***For example, what I'd like right now is an iPad. But they're \$500 and I don't really need one. So what I'll probably do, unless someone gives me one for my birth-day, is wait until everyone else***

***has one and something even better comes on the market, and then I'll buy one if I still want one at that time.***

***I tend to follow John Wesley's advice when it comes to the latest fads. He said, "I recommend that one never be the first in fashion nor the last out of it."***

Flaw #3: The desire for wealth is built on an illusion, promising security, but often ending in nothing but anxiety. "How could wealth cause anxiety?" you say. One reason it can is because the more you have, the more you have to lose. It was WH Vanderbilt who complained, "The care of \$200 million is too great a load for any brain or back to bear. It is enough to kill anyone. There is no pleasure in it," which is hard to believe unless you've earned and lost a lot of money which some of us did a couple years ago. The market crashed and before we could roll them into something safer, our retirement accounts lost 30% of their value or more! And this, we're told, is a moderate recession by historic standards. What would happen if like Greece our entire economy collapsed? More importantly, what kind of security can your money give you in the final moments of your life? John Piper warns: "At the moment of your greatest crisis when you need contentment and hope and security more than any other time, your money and all your possessions will take wings and fly away and you'll enter eternity with nothing but the measure of contentment you had in God." Then he asks: "If you dropped dead right now, would you take with you a payload of contentment in God or would you stand before Him with a spiritual cavity where covetousness used to be! Covetousness lets us down when we need the most help." Therefore Paul advises us (drop down to verse 17): "Command those who are rich in this present world not to be arrogant or put their hope in wealth, which is so uncertain, but to put their hope in God who richly gives us everything for our enjoyment." Those are 3 flaws in man's drive for financial independence. Now let's look at—

## **2. God's Plan for Financial Freedom**

And I want to be careful not to repeat my message from last week about the confidence and contentment we can have in Christ if we learn to live within our means and get out of debt as fast as we can. Those things simply serve as background to what he's about to say here. And since he addresses his comments to "those who are rich in this present age," I think it's helpful to ask: What does it mean to be rich? And right now some of us have visions of BMWs, yachts, and dream vacations dancing in our heads! But that isn't it! Instead, do you know what the Bible means when it says rich? It means having more than you...need! Why do I say that? Because of what he said in verse 8, "If we have food and clothing, let us be content!" In other words, if you have more than the clothes on your back, a roof over your head, and three square meals a day, you're rich! Rich means having discretionary funds you can spend. Then you say, "That leaves me out! Because by the time I pay our mortgage, car payments, gas, food, and clothing, there's nothing left!" But you're still rich because like me you choose to eat \$15 meals instead of \$5 meals, you drive a newer car rather than an old car, and you have 12 sets of clothes instead of just one! So whether we admit it or not, you and I are richer than Solomon in all of his glory—which I say, not to make us feel guilty, but to emphasize that these guidelines were written to us. So let's dive in and see what they are—

Guideline #1: Be humble because no matter how much money you've been able to accumulate, God is always better than gold! You see, what wealth tends to do to us, if we aren't careful, is to make us selfish and arrogant, which is why Paul says what he does: "Command those who are rich in this present world not to be arrogant." You see, the tendency of those who do well in life is to assume that it's the result of their superior intelligence and work ethic and it's true—successful people work

very hard! But that isn't why they're successful at least not according to the Bible. 1 Samuel 2:7 says it's the Lord who "makes some poor and others rich." One man works hard and because he's at the right place at the right time, wealth comes pouring in! Say thank you, Bill Gates, whereas another person who works just as hard and is just as intelligent, but living at the wrong place and time, stays poor, and why? Who controls these factors? God does. He's the One who makes rich and poor. Yet what's the tendency of those who make it big if they don't recognize these things? To look down on those who aren't as successful as they! And I wish I could say that never happens in the church, but so often it does—those with money given special treatment because of what we hope they'll do for us with their money or because we assume that since they've been so successful in one area of life, then they'll surely know how to solve the problems of the church. And that may be if they've also been successful in their marriages and parenting, because rightly understood, the church is much more like raising a family than building a business.

***James takes this topic on his epistle, warning us: "My brothers, do not hold your faith in our glorious Lord Jesus Christ with an attitude of personal favoritism. For if a man comes into your assembly with a gold ring and dressed in fine clothes, and there also comes in a poor man with dirty clothes and you pay special attention to the one who is wearing the fine clothes and say, you sit here in a good place, and you say to the poor man, you stand over there or sit down by my footstool, have you not made distinctions among yourselves and become judges with evil motives?" Humility is the first guideline for us who are rich in this present age, and—***

Guideline #2: Be generous. He continues in verse 18, "Command them to do good and to be rich in" what? Not money or anything it can buy! We're to be "rich in good deeds" because that's all we can take with us to heaven when we die. Revelation 14:13 says, "Blessed are those who die in the Lord, for their good deeds follow them." So that's what we want to be rich in! John Wesley described the motto of his life like this: "Do all the good you can, by all the means you can, in all the ways you can, in all the places you can, at all the times you can, to all the people you can, as long as ever you can." We're to be "rich in good deeds, generous, and willing to share." The phrase "willing to share" is one word in the Greek—*koinonekos*, which is related to *koinonia*, the word for fellowship. The point is: Not only are we forbidden to look down on other believers who are less successful than we, we're also to share with them and do what we can to make their lives easier. John writes: "But whoever has the world's goods and sees his brother in need and closes his heart against him, how does the love of God abide in him? Little children, let us not love with word or with tongue but in deed and truth." We are to do good, be rich in good deeds, and be generous," which is the word I want to camp on for a moment because of the great opportunity it provides us.

The opportunity is this—to finish the great work of taking the gospel to the ends of the earth and preaching the love of Christ to every creature under heaven. Mission experts tell us that there are 3 billion people in this world without a viable Christian witness in their culture, which means they have no opportunity at this point to hear the truth and be saved. And yet, Christ has commanded that they hear, which means cross-cultural missionaries need to be sent to them and paid for. And while that sounds like an insurmountable task, the fact is: All the resources needed to do that already exist right here in the American church if each of us, like Paul, were content to live a simpler lifestyle than we do right now. I read a survey a few weeks ago taken by the Christian pollster, George Barna, who says the average American churchgoer gives 2.2% of his income to charity, which isn't bad compared to the rest of the world, but just imagine what would happen if each of us

were able to double what we give in the next 10 years—from 2% to 4%! Tens of thousands of dollars in our church and hundreds of millions of dollars in the churches across America would suddenly be released to take the gospel to the final frontiers, millions more would be saved, and the revolution of financial freedom and joy here at home would be such a powerful testimony to our neighbors that I believe it would literally turn our culture upside down for Jesus Christ!

***To help you take advantage of this great opportunity, the leadership team at FBC has done a couple of things to help you. In addition to the financial planning class we offer on Wednesday nights, we've now made it possible, given how many people use debit cards these days instead of checks, to give to the Lord online either using a debit card or setting up an automatic withdrawal from your bank account, which is something you may want to try if you're comfortable using the internet.***

***The other thing we've provided are cards like this to help you in planning your giving for the coming year, which you can then post in a visible place in your home as a reminder of the goal you've set. Goal setting, by the way, is a powerful way of partnering with God and watching Him work in your life. You pray for wisdom as you set your goal, you take a step of faith and write your goal down, and then week by week you pray and ask the Lord to provide for you and help you reach your goal.***

***We're doing that with our giving this year. Our habit has always been to give 10% to the Lord, then a couple of years we decided to increase it to 12%, but then as I was preparing this message, I got to thinking, "I normally tip the waitress 15% for the service she gives me. So if I can do that much for her, can't we give at least that much to the Lord in return for all that He's done for us? Not everybody can do that, but God has helped us do it in the past. So why not trust Him to do it again?"***

And I hope you'll believe me, that the reason I share all of these things isn't just to get more money in our church coffers, though that wouldn't be a bad thing if it happened. The truth is we're very careful in how we handle the money you give the Lord. In fact, I think the local church is the very best and safest place to give your money, because you know and have a say in how it's being spent. But even more important to me is how you and I spend eternity. You see, there really isn't any question about it. If you genuinely know and love Jesus, you're going to spend eternity with Him in His kingdom. And yet, the Bible also says that just as one "star differs from another star in glory," so each one of us will enjoy a different place of honor in His kingdom, based on our faithfulness in life. That isn't what gets us into His kingdom. What gets us into the kingdom is our faith in Jesus, who died for our sins and rose again to give us new life. But what determines the degree of glory we'll enjoy in heaven are the good deeds we've done in our bodies, one of the most important of which is our generosity in giving! And that brings us to the final principle in God's plan for financial freedom, and that's to be—

Guideline #3: Be heavenly-minded. Verse 19 concludes: "Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation..." John MacArthur says the phrase can actually be translated "profitable fund." Talk about secure investments! This is the ultimate retirement account. "In this way they will lay up treasure for themselves..." (This is what Jesus was talking about when he said, "Do not lay up for yourselves treasures on earth where moth and rust destroy and thieves break in and steal, but lay up for yourselves treasures in heaven where neither moth nor rust destroys and thieves do not break in and steal.") "In this way they will lay up treasure for themselves as a profitable fund for the coming age..." He's talking about the kingdom here. "...so that they may take hold of the life that is truly life."

***Imagine for a moment that you're on vacation, strolling through New York's Metropolitan Museum of Art, when you happen to notice a guy carrying several paintings under his arms, acting like he's somebody very important. But he isn't dressed like a professional—no official uniform or badge on his chest. He's dressed more like somebody you'd expect to see working in a snack bar.***

***So you ask him, "Are you one of the curators here at the museum?" "No, no," he says. "I'm an art collector." "You are?" you say to him. "Yeah," he says. "I collect art here in the museum." "Really?" you say. "But they aren't going to let you leave the museum with those paintings under your arm." "O, don't worry about that," he says, "I don't plan to leave. I'm going to enjoy them right here." "But you have to leave the museum," you say. "They're going to close in just a few minutes." "No," he says, "I don't have to leave. I have a key to the door."***

***"Wait a minute!" you say. "You have a key to the door! How did you get that?" "They gave it to me," he says, "when they hired me to run the snack bar!"***

I know that's a stupid story but don't we often make the same mistake—confusing our short stay in the museum with the life that is truly life? The reality is this is just a short testing ground on our way to eternity, which is going to last a long time. My dad used to tell a story to help us kids understand how long eternity is—about a huge boulder that stands at the end of the world 1000 feet high, 1000 feet wide, and 100 feet long. Once every 1000 years a little bird flies to the end of the world to take one peck at that rock, and then flies away until another 1000 years have passed. When that boulder is finally worn away, the first day of eternity will have passed. I don't know if you think about it much but eternity is a long time and that's where we're going to spend forever. So given how long we're going to be there, doesn't it make sense to do everything as we can to prepare for it? One way we do that is by being rich in good deeds and generous, laying up treasure for ourselves, so that we can lay hold of the life that is truly life. Pray—