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Pastor Jonathan Falwell

What's in your Wallet? What Owns You?

Scripture: Various

Summary: In the first in a series entitled *What's In Your Wallet?* Pastor Jonathan examines scripture, including Genesis 41 and Proverbs 3, to glean principles about biblical stewardship.

Today we begin a brand-new series that I'm excited about; a series that talks about a very important topic that all of us have to deal with, and it goes along perfectly with the series that we just concluded. A couple of weeks ago we finished the series *Blueprints for a Bigger Vision*, talking about seeing things that God wants us to see, doing things that God wants us to do that go beyond anything that we can ever imagine. Big ideas and big dreams and serving God and walking with God.

This series goes right along with it, because over these last couple of weeks I have gotten a lot of emails and a lot of messages and I've talked with many of you who, through that last series, have said, "I know God wants to do something in my life and I know God wants to do something big and I want to serve Him, I want to walk with Him, I want to accomplish something for Him," and a lot of those conversations—not all of them but a lot of them—one theme that came up was, "I want to do big things for God, but to be honest with you, I've got a challenge. I've got a financial situation. I've got an economic challenge that I don't know what to do."

So going along with that series, *Blueprints*, is this series that talks about what it means to be a Christ-follower when it comes to our money, when it comes to our finances, when it comes to economic uncertainty. And make no mistake, I think all of you know this; we live in times of economic uncertainty, don't we? You picked up the newspaper on Wednesday, and the reports you got at that time were that the economy is doing great, the jobs report is awesome, the stock market is climbing to new records, higher than it's ever been and everything is exciting, everything is peachy, and then Friday afternoon comes and in the last 45 minutes on Friday it took a dive of a couple hundred points. And you know what you heard on Saturday? The economy is in bad shape and things are really rough and people are taking their money out of the stock market because they don't know if they can trust it or not. It is a constant up and down in the economy that we read about in the newspapers and see in the news.

And let's be honest. Is that not also true about your own finances? Isn't it sometimes where like this week is really good and next week is really bad and the week after that you have tons of money and you can go out and buy a big 24-ounce prime rib and baked potato and shrimp cocktail and dessert. Things are great. Finances are terrific. And then next week the mail comes

and the bills start showing up that you didn't know are coming or you were hoping would come the following week and you're like, "What do I do now?" We all live in that world, and it doesn't matter whether you've got a little bit of money or a whole lot of money, we all live in economic uncertainty.

And there is a connection between how we handle our finances and how we follow God. You cannot disconnect them. And so often as Christ-followers, as believers, we do kind of compartmentalize. We put our walk with God, our faith walk, our family life, our church life, we put it over here in one box and then we have our business life and financial life and investment life and our checkbook over here and we don't think there is a connection between the two. What we want to talk about for the next four weeks is that there is a connection, and you will not be successful over here unless you are successful over here.

I want you to listen and pay attention, because this is big stuff. And you know how big it is? When Jesus walked on this earth, did you know that about 15 percent of everything He said had to do with money? A little bit more than one-third of the parables He shared had to do with money, so money is important to God. And I don't mean money is important to God the way the press and other people try to make you think. Because when people out there say money is important to God, you have the idea that it means preachers always asking for money. That's not what we're talking about. We're talking about to be a true follower of Christ you have to be a follower of Christ in what you do with your finances.

So we're going to start today with kind of an overview, a bird's eye view of what the Bible tells us we ought to do, the importance of it. We will look at a couple of passages. The first one is going to be 1 Corinthians 4:2, which says, "Moreover, it is required of stewards that one be found faithful." Now the reason we're going to start with this verse is because that verse gives us marching orders, if you will, of what we're to do and how we do it. Because let's be honest: there is not a person in this room who owns anything. You don't own anything.

We have a different idea than the Bible has about ownership. We think, "I've got a house. I own a car. I own the clothes that I'm wearing. I own this, I own that." But I want to ask you a question. I'm 46 years old, and when I think back on my lifetime if I went back fifty years from right now, I realize that the house where I'm living right now, the ground that's underneath that house, guess what? Somebody else owned it. All of the things that I have, whether raw materials or now, fifty years ago they were owned by somebody else.

Do that in your own life and that would be true. Some of you are younger; some of you are older. If you went back a few more years than you are old, realize that everything you have in your hands today, somebody owned at that time.

Well let me let you in on a secret: If you go fifty years from now, for me that would be 96 years old, unless I live to be 96, which by the way I am in complete favor of, fifty years from now everything that I own right now, somebody else is going to own. We all heard the story you came into this world naked, that's how you're going to leave. Yes, you'll have a suit on in the casket, but the suit's not going to do you any good.

So we must realize that fifty years from now we are not going to own anything; somebody else is going to own that stuff. You never see a hearse towing a U-Haul. We all die, and everything we own, someone else is going to have it, which means that if somebody else owned it before and somebody else is going to own it afterwards, all of us are really nothing more than stewards of the things we have in our hands today to make sure that we take care of it so that we can pass it off to somebody else, hopefully bigger than, better than, more than we have today.

That's really my job. I'm a steward. My job is to make sure that when I'm gone, whether it's fifty years from now or less, to make sure that I can pass on to my children, to my wife, to this church, something that is of value so that somebody else will own it in the days to come. And my kids are all hoping that I'm very successful in this stewardship thing, rather than spending everything before I die.

That's what all of us do. We own nothing. God owns everything. The Bible says that He owns the cattle on a thousand hills, and I know that no one here can say they own the cattle on a thousand hills. He owns everything; it's all his, so therefore we have to be stewards of that.

When you look at 1 Corinthians 4:2, it says, "It is required of stewards that one be found faithful." When you look at that word *steward*, that's the Greek word *oikonómos*, which literally means—and I want to read this definition to you because it's kind of important, it really hits home here—it says, "a manager, a superintendent to whom the head of the house has entrusted the management of his affairs, the care of receipts and expenditures, and the duty of dealing out the proper portion to every servant and even to the children not yet of age." That's a good description of the word *steward*. It means you don't own what you have. It's in your hands and you better do a good job of taking care of it.

It goes on to say it is required of stewards, those managers, those superintendents, to be found faithful. And that Greek word for *faithful* is the word *pistos*, which literally means someone who can be relied on. What that means is it's required of us by God that we are good managers, good stewards, good superintendents of all the things that are in our hands today and we better be people that God can rely on. Make no mistake: how we deal with our finances, how we manage our money, it absolutely is a matter of utmost importance to God because He wants people like you and me that He can rely on.

We going to look at Genesis 41 and look at a passage about Joseph. You know the story of Joseph, who was born to his father, Israel, and of the twelve brothers Joseph was the one that his father liked more than all the rest. We know the story about the coat with all the colors. The brothers got jealous. They took him out and wanted to kill him. They ended up selling him into slavery and he was taken down to Egypt. He began serving in Pharaoh's household and then the whole story about how he got thrown in jail and Pharaoh has dreams and Joseph interprets the dreams and now Joseph has worked his way back up to where he's number two, he's the man, he's the go-to guy for Pharaoh, and we're going to read in this passage about Joseph and how he was a good steward in important times, and how we can relate that to our lives.

In Genesis 41:46 it says, "Joseph was thirty years old when he stood before Pharaoh king of Egypt. And Joseph went out from the presence of Pharaoh, and went throughout all the land of

Egypt.” Now again, this is after Joseph has interpreted the dreams. The dreams were that there was going to be seven years of plenty in the land, lots of stuff, all the food they can eat for seven years. It is par-tee. It’s going to be awesome. But then there is going to be seven years of famine. Everything is going to turn. Everything is going to be awful. Everything is going to be bad. Everybody is going to be starving. Nobody is going to have any money. That’s what’s coming. So this is that time of the fulfillment of that dream that God revealed to Joseph.

So it says in verse 47, “Now in the seven plentiful years the ground brought forth abundantly. [They had everything they can imagine, everything they wanted. So what did Joseph do?] So he gathered up all the food of the seven years which were in the land of Egypt, and laid up the food in the cities; he laid up in every city the food of the fields which surrounded them. Joseph gathered very much grain, as the sand of the sea, until he stopped counting, for it was immeasurable.”

So what this tells us is that in those seven good years when everything was going great, there was one man who decided that in this period of time, “I better be a good steward of all of the things that were given to me.” What Joseph did not do is say, “Man, things are great. I’ve got all the money. I’ve got all the power. I’ve got food everywhere.” You never read here that what Joseph did during those seven years was go on a spending spree, that he went out and spent every dime that he could and then some. He didn’t go out and have six or seven meals a day just because the food was there. What it says is that in that time of plenty he gathered up all the food that he could, he laid it up in a storehouse. Why? Because he knew there was another day coming.

Kind of like if you go back in our world, the years we’ve seen in my lifetime probably three or four times, where things are great, finances are straight, everything is awesome. The stock market is blowing and going and everything is great, everybody has money and people are out buying and buying and buying and racking up credit card debt because it doesn’t matter because you’ve got all the money in the world. We’re going to buy a house we can’t afford, a car we can’t afford, clothes we can’t afford. We’re going to buy, buy, buy, buy, buy. And then, like we saw in 2008, what happened? The days of plenty ended and guess what happened then? The famine starts. And we see in our world foreclosures and companies shutting down and jobs being lost and all those kinds of things. It’s not different what Joseph faced and what we face today, so we can use that as a frame of reference for how to live, what to do.

So after Joseph gathered all of this stuff together, it says in verse 53, “Then the seven years of plenty which were in the land of Egypt ended [everything changed] and the seven years of famine began to come, as Joseph had said. The famine was in all lands, but in all the land of Egypt,” and I want us all to read those last three words together, “in all the land of Egypt there was bread.” It means that when the world was in crisis, when the world was in challenge, when the world didn’t know what it was going to do to find its next meal, Egypt was in good shape.

Now I want to ask you a question: Why was Egypt in good shape? When the world was in economic challenge, the world didn’t know what to do, why was Egypt in good shape? Because there was a steward that God could rely on.

Let's apply these principles to our lives. I want you to look at a couple of verses in the book of Proverbs. Proverbs 3:9-10. Important verses. This is after the passage that says, "Trust in the Lord with all your heart and lean not on your own understanding. In all your ways acknowledge Him and He will direct your paths." We know that passage, we get it, we love it, we quote it, we write it, we remember it. A couple verses after that is verses 9 and 10, and I want to read those and share a couple of thoughts. It says, "Honor the Lord with all your possessions and with the first fruits of all your increase so your barns will be filled with plenty and your vats will overflow with new wine."

Here in this two-verse passage is an overview of everything that we need to know and must do in our lives to be good stewards, to be found faithful, to be relied on by God. So there are four questions we want to ask and answer from this passage:

1) What is the point of stewardship? What's the purpose? Why is it that big a deal? Why did Jesus talk about money so much? Why was it a major issue? Why did Joseph have to do what he did? What is the point of stewardship?

It's answered in the first part of verse 9. Three words: honor the Lord. The whole idea of stewardship, how we deal with our money, what we do and how we spend and how we act and how we handle debt, how we do all of these things, it has nothing to do with how much money you make; it has nothing to do with whether you're a good businessman or businesswoman or whether you are a good stock broker. What we do with everything that God places into our hands—and remember it's all His, He places it into our hands—our job is to honor the Lord. That's what we must do with our finances.

I was doing some research this week and the greatest statistic that I got was actually one that I didn't have to look up because we're all preaching today on the same topic, the same series of *What's in your Wallet?* and what we do with it and how we deal with our finances, and Scott Randlett, at our Danville campus, sent me a statistic. The average American—and I want you to get this because this is huge. The average American spends 139 percent of his or her income. Do we have any math teachers here today? Do me a favor. I'm not good at math. Is 139 percent more than 100 percent? It is? Okay.

So can you see here that there is a problem if we are spending more than we are bringing in? And let me ask you a question: if you are spending 139 percent of your income or some variable of that, are you honoring God with what He places into your hands? Are we being someone that God can rely on with the things that He places into our hands? I think if we are honest, we would say no, we can't honor God if we are spending more than we are bringing in. Do we all agree on that?

Do you also know that finances and the challenges of finances is the number one cause, the leading cause of divorce in our country today? So again, let me ask you a question: If it's the leading cause of divorce, it must mean that things aren't going well with finances, because if we had a lot of money and we're not spending a lot, we've got tons of money and we've got a room in our house with dollar bills stacked up and wrapped up and as husbands we go home and our wives say, "I'd like to go to the mall," it's like, "Sure, just go fill up a bag of cash and have fun."

Would it be fair to say that probably finances are not going to be a cause of divorce in our relationship if that's the case? So it means that if it's the leading cause of divorce, we're not dealing with it correctly? Would that be fair to say?

So if we're not dealing with it correctly and it leads to divorce, then are we honoring God with what He places in our hands? The answer is, of course, no. We are not honoring God, because what we're doing is focusing on the wrong stuff rather than the right stuff. We live in a culture today where we're told to focus on the wrong stuff. You have to have this kind of car, this kind of clothes, this kind of phone, this kind of house. You've got to do all this and be all that and look this way and wear this type of cologne. We have to have this stuff. We're told that's what's important and we focus on those big things the world says are big and we miss the little things.

This week I read a quote from John Maxwell, who was quoting someone else (I don't know who), and he said, "Enjoy the little things, for one day you may look back and realize that they were the big things." That's pretty important, isn't it? So often we focus on the things that the world says are big and important, we focus on the things the world lifts up as awesome and celebrated and we miss the little things that are so important. Back in Joseph's day, guess what was a very little thing during those seven years of plenty? Let's be honest. Bread, right? Bread wasn't that big a deal. Bread isn't a big deal in our lives, is it? Pretty much everybody in this room has a loaf of bread at home; probably a couple of loaves of bread. That's a staple, a requirement today. We have a refrigerator, we have a TV, we have a bathroom and we have a loaf of bread. You've got those four things, you're good to go. It's not a big deal. It wasn't a big deal in Joseph's day.

But let me ask you a question: When the seven years of plenty ended, was bread a big thing then? Was it a big deal when there was no bread? The answer, of course, is yes. The rest of the world was focused on the big things, not paying attention to the fact that there was coming a day when bread is going to be a big thing.

In our lives and our culture, don't get caught up in the big stuff. Focus on the little things that are so important because that is how we honor God.

2) What does stewardship include?

When we look at this passage, we get a pretty clear statement. It says, "Honor the Lord with your possessions." It doesn't say with 10 percent of your possessions, does it? It doesn't say with some of your possessions. It doesn't say with your checking account. It doesn't say with your cash. It doesn't say with the things that you have today. No. It just says, "Honor the Lord with your possessions," so it would be biblically safe to say that God is telling us to honor Him with everything. Everything.

No matter what it is that you have, no matter what it is that you cling to, no matter what you think is important. Honor God with all of it, because God, when He looks at us and He requires us to be stewards who can be found faithful, who can be relied on, when God puts stuff in our hands, He wants to know that no matter what He puts into our hands, that He can trust us with all of it. And if He can't, there is probably going to come a day when He stops filling your hands,

when He stops giving you stuff, when He stops blessing you, because if He can't rely on you, He's probably not going to give you more.

Those of us who have kids, there's one question we've experienced a thousand times in our lives. "Hey Dad, can I have some money?" You've heard that as a parent. We've all heard it. I heard it yesterday, and usually we give them money, we hand them a \$5 or \$10 and we hear it a thousand times over and over.

But let me ask you a question: If a kid borrows money from you—Jonathan Jr. came up and said, "Hey Dad, can I borrow \$10?" and I say, "Sure, son," because he needs something of value and I give it to him and he goes out and an hour later he comes back and has bought two boxes of fire crackers—because you can't live without fire crackers—and says, "Dad, I spent all my money on fire crackers. I need some more money." I'm not giving him more money.

If your kid has a driver's license and goes out and gets a speeding ticket, and the first time it's a teachable moment where you can explain to them and let it be a lesson. What would happen if they got a ticket today and it cost \$80 or \$90 and tomorrow they went out and got another speeding ticket? That's not a teachable moment anymore. That's a confiscation moment. You take the car, you take the keys, you take the license and say, "You are done," because if they are not learning, you're not going to continue to put stuff into their hands.

The same is true when God gives us stuff. We are to honor Him with everything, and if He can't trust us there probably is going to come a time when He is not going to give us an option. So what are we talking about? How much is involved? What's included? Everything.

3) How important is it, is it really that big of a deal, is it truly important when it says in verse 9, "Honor the Lord with your possessions and with the first fruits of all your increase"? The first fruits of all your increase. Do we have any English teachers here today? We had a math teacher. Any English teachers? So I can use bad grammar if I want to? Well, let me ask you a question. The word *first*, where would that come in relation to *second*, *third*, *fourth*, *fifth*, *sixth*, *seventh*, *eighth*, *ninth* and *tenth*? It would come first, which is why they use that word. I think all of us can understand that when the Bible says "Honor the Lord with all of your possessions and with the first," you know what that means? That means it has to be a priority. It doesn't mean I'll do all of this other stuff first and then I'm going to honor God with the rest. It means God wants you to honor Him with all of your possessions right up front, before anything else.

And I promise you this. I want you to hear this. This is very important. A practical statement. I know there are a lot of people who are having real struggles and debt, so I want you to hear what I have to say. I'm going to step out on a limb here and there might be somebody who can come up and prove me wrong, but I'm going to say that I believe it is completely impossible for you to get so far in debt that you don't know a way out if you are a person who honors God with all of your possessions first. I just don't see how this can happen. If you are honoring God with everything and it's a priority every day, you're probably not going to go out and spend more money than you are bringing in, because you are honoring God with the priority. It's important.

So the question remains: What's the point? It's honoring God. What's included? Everything. How important is it? Well, God wants to be a priority. Last question, and we'll close with this one because I love what the Bible gives us here.

4) What's the result? What's the payoff? What's the return on investment?

Here's the beautiful thing about the Scriptures, because this is a requirement. It's required that stewards do this. It's important. But the beautiful thing about Scripture is that every single time that there is a rule in the Scripture, every single time there is a commandment in the Scripture, every single time God tells us, "You will do this," every time we are given a promise that there is going to be a great result. Never do you hear God tell us, "Don't you do that," and there is no payback, no result, no blessing. God always honors and blesses those who will keep His commands. Always. So in this situation, what is the result? Let's continue to read in this passage, verse 10, "And your barns will be filled with plenty." You will have everything you need.

Now this is not the prosperity gospel. I know there are preachers that will tell you "If you send me \$100, God will give you \$1,000." I'm just going to be honest with you. When you hear that, you are being lied to. It's not true. It's not true. What God does promise us is better than that. That's like a slot machine mentality of Christianity. We all want stuff. I would like a house on the beach in Hawaii. Anybody want that? But we don't serve that God, unfortunately. Our God doesn't give us that. But if he does give you that, I want to know what week it's free.

That's not what I'm talking about here. It's not prosperity gospel. It is far better than the prosperity gospel. It's contentment gospel. It's contentment gospel. It means that my God shall supply all of my needs according to His riches in glory. It's far better than prosperity, because guess what? If my God had given me \$1,000 every time I put \$100 in the offering plate, that would be great, but guess what I'm going to do? I'm going to go out and spend that \$1,000, and it's going to be gone. But what my God does for me, He lays up for me riches that go beyond anything I can imagine.

The Bible says don't waste your time laying up treasures on this earth. Somebody else is going to own it. It's going to get corrupted, it's going to be destroyed, it's going to fall down. There's nothing wrong with having that stuff, but don't let that be your focus. It's a contentment gospel. God does more than you can ever hope or imagine.

First Timothy 10:6 says, "For the love of money is the root of all kinds of evil." We've all heard that a thousand times and we love to quote—or misquote—that verse, "Money is the root of all evil." But you also misquote that verse when you don't include the entire verse, because the entire verse is pretty important. It says, "For the love of money is the root of all kinds of evil, for which some have strayed from the faith in their greediness," in other words, I think this is what is true to say here, Dr. Borlin correct me if I'm wrong, but when we live a life of greed we stray from the faith, we stray from what God wants us to be. And he goes on to say—this is important—"and pierced themselves through with many sorrows." In other words, if money is more important to you than your relationship with God and honoring God, if you're greedy with everything, then you are going to be quickly straying away from what God wants you to do; you're not going to accomplish what God wants you to accomplish, you're moving away from

that if it's all about money, and then there is going to come a time (and we see this so many times) that even if you make it, you have tons of money, because of greed you're going to pierce yourself with sorrows that go beyond anything you can imagine. Grief. Challenge. Destruction. Distress. Pressures.

Oswald Chambers, in *My Utmost for His Highest* a few days back, said these words, "If we give way to self-pity and indulge in the luxury of misery," in other words, if greed and the love of money gets us to the point where we are piercing ourselves through with sorrow, "we banish God's riches from our own lives."

Why is stewardship important? Why is it important to be faithful, to be someone that God can rely on when it comes to money? Because if we're not, we are going to banish the blessings of God's riches from our own lives. And I don't know about you, but I don't want that to happen in my life. Let's pray.

[Praying] Father, thank you for your love. Thank you for your blessings. Thank you for your blessings that you are more than willing to bestow into our lives. Not all the stuff we want, but oh, more important, the things that we need, the things that we have to have to enjoy life, to have the contentment, that encouragement, that peace that you want to give. Thank you for that.

I pray for the people that are under stress of debt and financial issues and job loss and economic uncertainty, not knowing what tomorrow is going to bring. I know there are people here that are in that situation. God, bring them peace. Reveal yourself to them right now. Give them hope that is found in you. Not in money but in you. For those that have strayed into greed and love of money and are maybe already in the midst of the sorrow that it brings, I pray you'll bring them back today. Change them. Transform them.

(Singing: "I Surrender All")

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