

 **Managing
GOD's Money**

Theme for July: Money By The Book

Biblical teachings on money startles many folks as they discover Jesus spoke more about money, wealth, and possessions than other items. Many people wonder why we don't learn more about biblical stewardship from the church and Messianic congregations.

We will explore some Bible teachings on money this month to help us build a solid, biblically based 'money management' foundation. We will address these areas:



- **ABC's:** What is your world-view?
- **Saving for Retirement:** Is your retirement income secure?
- **Rich Man Poor Man:** Who will inherit the Kingdom?
- **Breaking the Vase:** Lavish spending

Topic for July 8-14: Saving for Retirement—Is your retirement income secure?



Philippians 2:5-8

"Do not let your heart be troubled; believe in God, believe also in Me. "In My Father's house are many dwelling places; if it were not so, I would have told you; for I go to prepare a place for you. "If I go and prepare a place for you, I will come again and receive you to Myself, that where I am, there you may be also. "And you know the way where I am going."

What a wonderful "retirement" gift Jesus prepared for His children! Jesus assures the believer He arranged a place

in heaven for him. But what about retirement while on earth? The only reference to retirement in the Bible is in the book of Numbers:

This applies to the Levites: Men twenty-five years old or more shall come to take part in the work at the Tent of Meeting, but at the age of fifty, they must retire from their regular service and work no longer. (Number 8:24-25).

Apart from this provision, the Bible does not address retirement.

The Levites were the group God chose as exclusive workers in the Tent of Meeting (Numbers 8:23)—God's temporary meeting place while the Israelites sojourned in the wilderness

(Exodus 25-30). It was not used after Solomon built the first Temple in Jerusalem (1 Kings 8). As well, the retirement provision for Levites ended then.

After age 50, retired Levites helped younger colleagues in the Tent of Meeting—these retired Levites were not primary workers (Numbers 8:26). In return for their work in the Tent of Meeting, Levites got a tithe (Numbers 18:24).

Usually our modern day retirement idea means withdrawing from a job or career to a purely recreational lifestyle. "Freedom 55" is the utopia some commercials promise. As promoted, retirement is selfish, impossible, and contrary to our regular living pattern.

Mostly, people don't sit on beaches, play golf, or do nothing all day. These forms of leisure seem attractive when you are "busy" at work, but are unhealthy for the mind and body when they are your life's aim. Besides, that pattern is against God's Word.

So, what's the fuss about retirement? Should a follower of Jesus plan and save for retirement? Although there are no biblical bases for retirement, the Bible has many succession planning examples—preparing someone or a group to replace others in specific job. Succession planning has two essential ingredients and is integral to retirement planning.

First, although you might not retire at a specific age, later you must leave the present job. Sometimes, you have to train or contribute to training your successor or someone else's successor.

Although Timothy did not succeed Apostle Paul directly, Apostle Paul guided him. As well, in **Titus 2:1-8** Paul highlights the need of older folks to teach proper traits to younger folks so these youths might mimic and pass on proper values.

Second, often you need to get ready to move on to a later phase in life that God prepared for you.



Memory Verse

Joshua 1:7-9

"Be strong and courageous, for you shall give this people possession of the land which I swore to their fathers to give them." Only be strong and very courageous; be careful to do according to all the law which Moses My servant commanded you; do not turn from it to the right or to the left, so that you may have success wherever you go.

We see God's hand in succession planning in the direct replacement of Moses by Joshua (**Numbers 27:18-23; Deuteronomy 31:7-23; Joshua 1:1-9**), and David by Solomon.

Note God's planning to replace Moses. Although Moses did not retire to today's promised utopian life on earth, he knew God was preparing him to move on and he needed to train his successor under God's direction; and he did. These are three essential messages from this process:

1. Moses accepted God's decisions.
2. He trained and supported his successor, Joshua.

3. God provided everything for Moses and Joshua, including the timing of the leadership change.

We should rely on God to tell us when to move on to something else. However, to know God's timing we must be in His Word continually,—talking, listening to Him, and being sensitive to His Spirit.

God's call on our lives is not age dependent—Abraham and Sarah exemplify this (**Genesis 18:1-18**). That's why, God might lead us to give up a well-paid career at a tender age. According to the world's standard, this is illogical—and it is. Are you allowing the Lord to teach you to respond?

At age 55, with significant earnings-potential ahead of me, the Lord showed me clearly I should leave my 32-year business career to work full-time for Him for no pay. After wrestling with this for about two years, leaving was one of my most peaceful and joyous moments.

I faced these three tough questions as I wrestled with this decision:

1. Do I save for this change in occupation?
2. If God is in charge, knows the future, is involved in succession plans, why should I save?

3. Why not spend all current income feeding the poor?

Jesus reminded me He is in control, but He has given me a free will to choose. He wants me, and you, to be prudent and wise with everything He entrusts to us (**Matthew 25**). This attitude includes saving under His direction and with right motives.

Nothing is wrong with saving for retirement directed by God. But if we depend on these savings for our security, that's the wrong reason to save. If we save to amass wealth to show our importance and "value," that is the wrong reason too.

According to the God's Word, saving with the correct motive is valid. Note **Proverbs 19:21**: *Many are the plans in a man's heart, but it is the Lord's purpose that prevails.*

In **Proverbs 6:6-8** we see an excellent example of saving for predictable events:

Go to the ant. ...It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.

If God tells you there will be a season when He wants you to change occupation, ask Him if you should be like the ant and save for those 'winter' years.

Application



1 Peter 4:1-5

Therefore, since Christ suffered in his body, arm yourselves also with the same attitude, because he who has suffered in his body is done with sin. As a result, he does not live the rest of his earthly life for evil human desires, but rather for the will of God. For you have spent enough time in the past doing what pagans choose to do — living in debauchery, lust, drunkenness, orgies, carousing and detestable idolatry. ...But they will have to give account to him who is ready to judge the living and the dead.

Where are you in your career? Is your lifestyle focused on Jesus? Is He central to your planning? Are you balancing daily wants and needs in line with God's directions about spending and savings?

Certainly there are no biblical bases for retirement, but be alert to God's call: in His time, He might lead you from your stable career to unpaid work.

And He might guide you to save during your prime working years for this later ministry work at no or lower pay—twelve years in my unpaid mission, *Managing God's Money*, I assure you that He provides as He promises.

Then again, God might tell you to give current earnings to His Kingdom during your early years and depend on Him to supply your needs in later years. It's His call. Everything we have belongs to Him; place all at His disposal, and do as He directs.

Are you a stay-at-home parent? Ask the Lord to guide you as you wrestle with decisions about career, family, and balancing the family budget. Ask Him to help you make lifestyle choices that allow you to live in the family's household income.

This week, seek the Lord's guidance about decisions to fulfill the call on your life; specifically, ask for wisdom and insight to understand this call. Does He want you to plan for a different career?

"Retirement" for believers in Messiah is secured in heaven. Meanwhile, Jesus prepared something special for us on earth. Stay in the Word, listen to His voice, accept what He says; He has given us everything we need for life and godliness (2 Peter 1:3).



Daily Reflections



July 8:
John 14:1-4;
Proverbs 6:6-8;
Isaiah 8:10

July 9:
Numbers
8:23-26;
18:24-26;
Genesis 18:1-18

July 10:
Exodus 25-30

July 11:
1 Kings 8

July 12:
Numbers
27:18-23;
2 Peter 1:3

July 13:
Matthew 25;
Luke 19:1-27

July 14:
Deuteronomy
31:7-23; 31:14;
Joshua 1:1-9

Considering this month's topic, *Money By The Book*, this period's theme, *Saving for Retirement*, daily, reflect on these verses. These questions might help:

1. Who is talking to whom, about what, and in what context?
2. How do these verses apply to me today?
3. What lessons from these verses can I start to do today?

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