



Managing GOD's Money

Theme for July: Money By The Book

Life is about choices. Often unconsciously we choose between important matters such as working, rather than loafing, eating instead of starving, sleeping rather than staying awake. Nobody tells us which to choose because these responses either are inherent or come by experience. Not so with other choices where ignorance and cowardice often hold us back.

This month we will look at some choices that result from inaction:



Heaven or Hell: Doing nothing is a powerful decision

Truth or Tolerance: The high ground or the easy way out

Success or Failure: How high must I reach

Christianity or Religion: The Person or the rules

Topic for July 22-31: Breaking The Vase: Lavish Spending

Bible Study

Matthew 26:6-10

While Jesus was in Bethany in the home of a man known as Simon the Leper, a woman came to him with an alabaster jar of very expensive perfume, which she poured on his head as he was reclining at the table. When the disciples saw this, they were indignant. "Why this waste?" they asked. "This perfume could have been sold at a high price and the money given to the poor." Aware of this, Jesus said to them, "Why are you bothering this woman? She has done a beautiful thing to me.

Often people ask me: *Can I spoil myself periodically and buy something for me so I can feel good?* My answer: Think about what you are saying. You want to *feel good* so you buy something. What happens when the effect wears off? After buying it, you might not even get the feeling you expected. Do you spend again... and again?

Commercials on TV and radio tell you to spend to feel good—spoil yourself, they say; but that is a lie. If we believe we can spend funds to feel good, we are in big trouble; our focus is in the wrong place. I assure you this mind-set will disappoint. A rising number of people have bought the lie and plunged deep in debt by spending to feel good.

Feelings come; feelings go. Spending money to feel good is not the answer. Presenting our feelings to the Lord and then asking Him to direct our paths will work every time. But the outcome may differ from our expectations though they will be His best. Remember, He knows the future, you or I don't.

When the need to focus on you to feel good overwhelms you, cry out to the Lord like the Psalmist in **Psalm 109:26**: *Help me, O LORD my God; save me in accordance with your love.* He will deliver you.

Others question me sometimes about buying an expensive, unnecessary, affordable item. Usually, as the prelude to this question, the person tells me he or she

tithes: *Do you think an unnecessary, large expense, is a bad use of God's money? They ask.*

This week's Scripture passage (**Matthew 26:6-10**) shows some clues to address this question. There we see focus, dedication, love, and sacrificial giving. The incident occurred just as Jesus was getting ready to end His earthly ministry. But not one except Jesus and His Father knew the precise timing.

In reporting events at this supper (**John 12:1-3**), John identifies the woman as Mary, Martha's sister, Lazarus' brother. Recall Messiah raised Lazarus from the dead. Previously, this same Mary sat at Jesus' feet while Martha objected; In **Luke 10:40-42** Jesus said Mary chose the *good part*.

Here in Matthew 6, again Mary chose the good part — she chose to anoint Jesus. By anointing Jesus with the expensive perfume, again, Mary's attention was on Jesus. She didn't know soon they would crucify Jesus. Yet she used about one year's wages (300 denarii) to express her love and devotion to her Lord.

The disciples condemned her quickly for this *obvious waste*. Surely she could have spent the funds feeding the poor, they claimed. If I were there,



Memory Verse

Luke 16:11

So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

that would be my reply. After all, 300 denarii was a vast sum. How could this be a *good use* of God's money?

Jesus' response to the disciples' outrage provides the clue to lavish spending. First, whatever we do we need to align our motives and goals with our Lord's. In God's Kingdom, how we use one year's wages or one day's wages has no effect on His love for us, or His view of us.

Money is merely an exchange medium. The key ingredients in a spending transaction are *my motives and my purposes*: How am I handling all funds God makes available to me? Why do I wish to spend now? What do I wish to get by spending now? For example, is my motive to alleviate my current gloomy mood? Am I working with a budget? Am I spending impulsively? Will spending dishonor God by taking on more debt?

Mary's focus was on Messiah Jesus. She anointed His feet as she honored Him. The perfume's cost was not her issue because it is not an issue in God's Kingdom; it was an insignificant amount—a small gift to Jesus compared with His sacrifice for her.

He gave His life for us. He told Nicodemus He did not come to condemn the world but to save it (**John 3:16-17**). His death and resurrection gives eternal life to all who believe in Him.

Paul's words in **1 Timothy 6:17-19**, is another guide to lavish spending:

First, put your hope in God, not wealth. That is why spending to *feel good* is such a bad idea. It moves your faith and hope away from God toward money that you may or may not have, and to the object money can buy.

Second, Messiah's followers are sojourners on earth, whose primary purpose is to fulfill our part in the *Great Commission* (**Matthew 28:18-20**) to make disciples of every nation. That's why we must let the Holy Spirit direct us as we spend. Then we will give God's purposes first call on all funds and possessions He gives to us (**Proverbs 3:9**). Paul quotes Jesus (**Matthew 6:20**) and reminds us to lay up treasures in heaven where

there is everlasting life. We can do this only after surrendering our lives to Him. Then, the Holy Spirit will help us align our spending decisions with Jesus' priorities.

So, you ask, can I ever spend lavishly on myself? Sure you can, but let God direct it; certainly don't borrow, redirect funds from His kingdom, or spend impulsively. Surely He wants you to enjoy the fruits of your labor. **Psalm 128:1-2** shows this:

Blessed are all who fear the LORD, who walk in his ways. You will eat the fruit of your labor; blessings and prosperity will be yours.

Revere the Lord. Worship Him. Obey His teachings. Jesus will bless you in His way and in His time. Then you will consume and enjoy the fruit from the funds you earn. If you are wealthy and feel guilty, or if you feel guilty when you spend, perhaps it is the Holy Spirit convicting you. Ask Jesus to tell you if your motives and priorities have diverged from His.

Wealth is a burden only when you hold it tightly and it is not available to God. If you are materially wealthy, you can have unfettered joy and feel no guilty. But you need to practice *keeping*—place all you own at His disposal and ask

Him continually to help you lower how much you use, and raise the amount you channel into His Kingdom.

I take vacations, go to the theatre, play golf, travel, and buy expensive items. I repeat, Scripture tells us to enjoy the fruits of our labour, but we do so as part of proper stewardship of God's money (**Psalm 24:1-2**).

I suggest the principles to apply to lavish spending are no different from ordinary spending. Here is the spending approach I follow:

First, I accept God's ownership and my stewardship, confident that one day I will account to the Lord for my stewardship. Therefore, *I do not tithe*, giving God 10% and control 90% for me. Instead, *I present 100% to Him* and seek continually for His guidance to allocate 100%.

Second, I ensure I am alert to His demands on all funds constantly.

Third, I never divert funds He earmarked for His Kingdom to my activities, or my family's.

Fourth, I work with a GPS guide, <http://managinggodsmoney.com/essentialtools/gpsmoneyguide.php>, otherwise called, a spending plan, or budget goals, plans,

spending guide which flows from God's goals and plans.

Prepared under God's direction, my GPS spending guide will include entertainment, vacation, and other discretionary and sometimes lavish expenses. It's at the GPS preparation time I ask Jesus about His priorities for His money and set aside amounts for those items. When I forget an item and a *want* appears during the year, I look at its likely spending plan effects using the *Affordability Index* (<http://managinggodsmoney.com/essentialtools/affordability.php>) But most of all *I do not spend on any item if spending will lower amounts God tells me to give to His Kingdom—churches, charities, and individuals.*

Essentially, I do what I did in business; only now, I report directly to God. I work with goals, plans, and spending guides and seek approval from the Owner. I seek His approval through the GPS preparation process, and during the year I review progress with Him regularly. Besides, I remember God loves a cheerful giver (**2 Corinthians 9:7**), and He wants me to enjoy the fruits of my labour (**Psalm 128:1-2**):

Blessed is everyone who fears the Lord, who walks in his ways! You shall eat the fruit of the labor of your

hands; you shall be blessed, and it shall be well with you.

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.

As you mull over lavish spending, heed **Deuteronomy 8:11-20** where Moses reminds the Israelites about wealth's dangers. Often we believe because we are wealthy, our *good actions* please God. This delusion prevails today in the developed world. Several televangelists promote it. In

some developed countries, wealth far exceeds most people's wildest dreams. To be sure, sometimes believers in Messiah and nonbelievers alike place their hope in individual and national wealth, rather than in the only secure source, Jesus our Messiah.

Further, many folks (wealthy, and others) spend lavishly to raise their self-esteem and influence. They do not seek God's direction, and so, they don't have God's peace (**Philippians 4:6-7**).

Folks, we do not stress enough how much wealth influences how we think and behave. Many believe breaking a vase or lavish spending is possible only by the rich. It is not. For example, the widow spent lavishly and wisely when she placed two small copper coins in the Treasury (**Mark 12:41-43**). She spent extravagantly by giving everything she had to God.

Beware you do not put your hope in material wealth, reject Messiah, and end-up spending eternity in hell. Remember, God owns everything, and should have first call on all we have.

Daily, thank God for everything He has given you (**2 Kings 4:1-7**), and ask Him to show you how to spend lavishly to glorify Him and

further His Kingdom. After all, everything belongs to Him. Ask Him to show you how to enjoy the wealth He has given you to handle.

Go ahead; take a radical faith-step. God will accept you as you are...*believe* and you will be saved. If you don't have a personal relationship with Messiah, ask Him to control your life starting today. He is waiting on this call and will respond instantly. That is His guarantee to you.

If you made a commitment to follow Jesus, but are guilty about financial wealth God entrusted to you, ask Him to show you how to remove the hindrances. Especially, ask Him to show you how to enjoy the fruits of your labour. Wealth carries a great responsibility, but the wealthy can be assured Jesus is available to guide them as they carry out their stewardship responsibility.

When you accept you own nothing, carrying out your stewardship role can be joyful and exciting.

Mull over Jesus' words in **Luke 12:48**:

"... From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked."



Daily Reflections



July 22:
Matthew
26:6-10; John
12:1-3

July 23:
Psalm 109:26;
Luke 10:40-42

July 24:
John 3:16-17;
Matthew
28:18-20

July 25-26:
1 Timothy
6:17-19;
Proverbs 3:9;
Matthew 6:20

July 27-28:
Psalm 128:1-2;
Philippians
4:6-7;
Deuteronomy
8:11-20

July 29-30:
Mark 12:41-43; 2
Kings 4:1-7

July 31:
Luke 16:11;
Isaiah 25:6

Considering the month's theme, and the period's topic, daily reflect on verses on the left. These questions might help your reflections:

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 today?

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