

The Value of Money Philippians 4:10-23

Few things have as much impact on our daily lives as money. We spend the bulk of our waking hours earning, spending, saving, giving... or simply worrying about it. Discover what money can and can't do for you, and how to get the greatest value out of the money God gives you.

Pray – turn to Phil 4

Something that has had incredible influence in my life... MONEY

- Most of us don't need much convincing that \$ is important, but just in case you do:
 - o Bible contains 2,350 verses on topic of money
 - o Red letters – Jesus' words – ~25% on topic of money
 - more than on heaven and hell combined!
- Jesus understood: \$ is incredibly important to our individual lives, our families, our church, our businesses, our community, our country
- \$ drives many of the most important decisions we make as individuals and families
- It's so important, in fact, that Jesus says in Mt 6... **[Read Mt 6:21]**
 - o What we do with it reveals what we love most – it's directly connected to our highest values, desires, and beliefs

So no surprise that Paul turns to the subject of \$ in Phil...

- 4:10-23 = Paul's thank you letter for the Phil financial gifts to his ministry
- at end for emphasis – he wanted to leave them with this discussion of \$

Read passage 4:10-20

- Awkward passage – full of disclaimers, clarifications, stammering
 - o “not that I speak from want”
 - o “nevertheless you've done well”
 - o “not that I seek the gift itself”
 - o Every time Paul says something, he rushes to clarify!
- Even for Paul: **hard for a paid minister to teach on the subject of giving!**
- **But way too important to skip**

Understanding the relative value of money is essential to our spiritual growth

So in this discussion of \$, Paul teaches us what our money can't do and what it can do...

What my money can't do: Buy Happiness

- “Happiness” = a pleasant feeling of contentment with the circumstances in one's life
- Money cannot buy happiness or contentment in life
- **2018 massive Gallup poll found:**
 - o Happiness tends to increase up to \$60k per year total income – that's the point in modern American life where families tend to get past the financial crisis level – you have enough for secure housing, reliable transportation, food, health care

- From \$60k to \$95k – there’s no change in happiness levels
- After \$95k happiness actually declines on average! From that point on, the more you have, the less happy you are!
- **Ben Franklin...**

“Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of its filling a vacuum, it makes one.”
- **1 Tim 6:9** – wealth is more likely to hurt us than to make us happy
- **Point: Happiness can’t be bought**
 - It’s not in the nature of money to make us happy or content in life
- **Instead, look at what Paul says about happiness or contentment [read v11-13]**
- **(1) It is unrelated to circumstances**
 - Paul experienced contentment in the widest range of circumstances
 - His contentment and thus his happiness level had no relationship to his income
 - Pause: realize how radical that thought is in our consumer society!!
 - 24 hours a day bombarded with ads – happiness just 1 purchase away!
 - But all of that is a lie...
 - True contentment is irrespective of \$ or possession – you can’t buy it... Instead...
- **(2) It comes from God**
 - v13 – often misunderstood – not unqualified – I can’t fly!!
 - Meaning from context: **“I have strength to find contentment in any circumstance through God who strengthens me.”**
 - **point: contentment is supernatural** – It doesn’t come from us, it comes from God
 - True, lasting contentment is something we must look to God to provide
 - Pray to Him for contentment – pray that all the time
 - But realize, He usually doesn’t provide contentment instantly...
- **(3) It must be learned** (Paul uses that word 2x)
 - v11 – “I have learned to be content”
 - v12 – “I have learned the secret” that contentment is found only in Jesus
 - True happiness – true contentment in Christ must be learned over time
 - Contentment is something God trains us in
 - For me – a lot of that learning came during **seminary**
 - Tuition bill I paid on credit card, but couldn’t pay back
 - Got bill – saw interest growing – terrified me! So afraid – only in year 1
 - But over next week God provided the \$ in unexpected ways – paid off bill
 - As God faithfully walked with me through hard times in life I have *learned* to trust
 - I have learned to be content with whatever I have at the moment
 - Because I’ve learned that He will take care of me – won’t leave me hanging

Money can’t buy happiness or contentment

- that’s found only in Jesus... and it usually takes a long time to learn

Nevertheless, money is still incredibly powerful

Money can do incredible good in this world IF we use it wisely...

What my money can do:

1) Provide for my family's needs (read v19)

- **Often misinterpreted by preachers of prosperity theology!**
- **Rod Parsley, leader of the World Harvest Church**, "Some of you better get ready to drive around in neighborhoods you never thought you'd be able to afford to live in, some of you better go down to that Lexus and Mercedes dealership and just sit down in one of those things with all that leather all over it and when they say, 'What are you doing?' just say, 'Well, I'm just feeling out what my Father is going to give me.'"
- **Rod's fundamental mistake:**
 - o Paul says "needs" not "desires" (not sure I *need* a Lexus!)
 - o Remember, Paul's writing from prison – apparently "freedom" wasn't even something he needed at this moment.
- **Paul's meaning is clearer in 2 Cor 9:7-8**
 - o God gives us exactly what we need to fulfill His will for our lives
 - o gives us the \$ we need to accomplish all the good He wants to do in our lives
 - o that's what God is promising you
- **God gives you the money you need to provide for your family's needs**
- **Now let's pause for a moment and ask: Assuming I have more \$ than I need to cover my family's needs, is it ok to spend some of the excess on my family's desires**
 - o **Read 1 Tim 6:17**
 - o Notice the end of that verse – one of the reasons God gives us wealth... is to enjoy what it can buy! That's not bad to enjoy the things God has given you in this world!
 - o **Read Ps 34:8** – the Lord wants us to taste and see His tangible goodness in our lives – He wants us to enjoy the good things He's provided, that includes the house, the car, the food, the vacations that money can buy that go beyond the bare minimum of what we *need* for survival.
 - o So... YES it is ok for a family to spend \$ on what they *desire* above and beyond simply what they *need*
 - o Important to say because too often discussions of money fall into legalism
 - You're sinning if you buy a house with more than 3 bathrooms
 - or if you drive a *German* car
 - or if you vacation in the Caymans
 - o That is false religion – legalism – being a Pharisee
 - o That's not how God wants us to think about money
- **It is ok to enjoy what your money can buy for you and your family...**
- **KEY: IF AND ONLY IF you also use your money for all of the following things**
 - o If your \$ is *only* going to your family's needs + desires... then you are sinning
 - o Money is a TOOL God has given us to do far more than just bless our family

2) Provide for the needs of others (read v14)

- Background – Roman prisoners under house arrest had to provide own food, housing... but couldn't work!
 - o So they sent \$ to help keep Paul fed and housed
- Your money is a tool God's given you to provide for the needs of others
- read **Eph 4:28** – a primary reason we get a job is so that we can share
- That's often how God fulfills the promise of v19..
 - o Some families for one reason or another cannot provide \$ for their own needs

- When I was a young man, I thought the poor were poor because they were lazy – they didn't work hard that's why they didn't have money
 - Man, was I an arrogant idiot!
 - Sure some poor people are lazy, just like some rich people are lazy!
 - The causes of poverty are usually far more complex than that and outside the control of the person or family struggling
- Thanks to OnRamp I've gotten to see this reality first-hand
 - Seen single moms who just can't get ahead financially no matter how hard they work
 - Seen elderly folks who have barely any safety net – survival at risk
 - Seen people who can't work because of illness or disability – what are they going to do?!
- How is God going to keep His promise in v19 to those families? THROUGH US!
- Our money is the tool God uses to meet their physical needs
- So here's what's ironic to me:
 - If families earning high 6 figures gave a LOT of that money to families earning less than \$60k – both sets of families would actually be happier!
 - How God designed it – the rich were given lots of money by God for the express purpose of sharing lots of it with people who were NOT given that wealth
- Now let me be clear: I am not advocating socialism... this passage is not about economic systems or government policies – it's about our own hearts
 - If you are wealthy you must ask yourself, why did God bless *you* with all this \$?
 - Bible says: a major part of the answer = so you could generously share lots of it with those who have not been so blessed.
 - Sometimes we get so caught up in political debates that we forget our own, personal responsibility to our neighbors
 - If you've been blessed financially, you were blessed to be a blessing

3) **Advance the gospel (read v22)**

- A little irony to end Paul's letter – their \$ had a most surprising result: people accepted Jesus in the heart of enemy territory!
 - = the household of the emperor
 - sadly, not the emperor himself... but many of the staff that ran his palace
- Be clear: \$ can't buy salvation... but it is a critical tool God uses in the task of evangelism
 - Paul says that their financial support made them genuine “partners in the gospel”
- **This truth helped Julie when she worked at a company in Dallas that was not fun!**
 - Could celebrate that some of the \$ she earned funded missionaries she knew
 - Made her job feel worth it
- **That truth is core of EVERY KNEE initiative going on this year and next at Grace**
 - Goal: all of us participating financially in the work God is doing through GBC to advance the gospel here and around the world
 - As a church family – we committed to give \$22M over these 2 years
 - So far \$4.6M has been given – that's awesome – still have ways to go
 - If you're new and don't yet know about every knee:
 - go to www.everyknee.org
 - can discover how to engage with us to advance the gospel to every person

4) Earn us eternal reward (read v17)

- Accounting terminology – “**Not that I set my heart upon the gift, but I set my heart upon the interest that accrues to your account**”
- **He’s talking about the reward we will receive when we stand before Jesus**
 - o = honor and new opportunities to lead in Jesus’ kingdom
 - o don’t know exactly what that will look like – just know it will be so amazing it will make the sacrifices of this life pale in comparison!
- **Paul’s point: God is no man’s debtor** – He will certainly repay you with interest
 - o but not in this life... and not in the wealth of this world
 - o your reward is stored up for you in the next life
 - o the more generous you are now to God’s work and to people in need... the more your reward will be in the next life
- **principle: 2 Cor 9:6** – sow bountifully, reap bountifully
- **The Philippians understood this principle: read 2 Cor 8:1-4**
 - o though they were poor, they begged for the “favor” of getting to give
 - o realized this was an investment
 - o like if a brilliant entrepreneur or investor – Elon Musk or William Buffett – offered to let you in on the ground floor of their next big business
 - would be a privilege to invest
 - wouldn’t be asking, “What’s the minimum I can give” – what’s the MAX!
- Giving to God by giving to missions, to the church, to charity, to those in need... is a privilege because it earns you eternal reward

5) Worship God (read v18)

- Ultimate recipient of our giving = God – He receives worship through our generosity
- Worship and giving go hand in hand in Scripture
 - o Old Testament – worshipped through sacrificing an animal
 - o It cost you! Giving your livestock or buying someone’s livestock and then giving it
 - o That’s the way God intended worship to work – you worship through sacrifice
 - o That sacrifice demonstrated their love for God and dependence on Him
 - o Why in 2 Sam... “I will not offer burnt offerings to the Lord which cost me nothing”
 - o Worship without sacrifice is simply not worship
- Now attitude matters
 - o 2 Cor 9 – “God loves a *cheerful* giver”
 - o If you’re giving out of guilt or legalistic obligation – “I *have* to” – that’s not worship
 - o It’s worship if you’re freely choosing to give because you believe God is worth your sacrifice
- **Cheerfully giving a sacrificial amount of our \$ to God...**
 - o **to His church, to missions, to charity, to those in need...**
 - o **is probably the MOST worshipful thing we do in a given month**
- **That fact helps us answer the question, “How much do we give?”**
 - o God didn’t set a % - amount isn’t what matters
 - o What matters is that you made a real sacrifice
 - Will be a higher % if you’re wealthy – you have more surplus so you have to give more for it to be any real sacrifice

- **We give because the sacrificial act of giving, if done gladly, declares the worth of God which is the heart of worship**

And God is WORTHY of our WORSHIP!

That's where we get to end this morning as we celebrate COMMUNION

As the men go back to prepare

We live in a world consumed with the thought of money

- key to happiness, success, security

But the Bible tells us something very different – the key to happiness, success, security... is JESUS

- If you have Jesus + no money you are richer than the billionaire without Jesus
- Because Jesus gives us something no amount of money can: eternal life