

Lesson 24

Why We Do What We Do

You have read 23 lessons over the last six weeks discussing God's ownership and sovereignty; our role as His manager; the ways we give, save, and spend money; how to set up a budget and make decisions using it; how to deal with houses, cars and credit cards; techniques for dealing with our spouses and kids, and planning for retirement. In other words, we've covered a lot of territory. **But why?** So we can be better managers and have more savings than we have debt? That would be a good thing, but is that the only reason or is that the main reason? **This lesson attempts to answer that question.**

Scriptural Foundation

1 Timothy 6:17-19 – Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

Matthew 6: 19-21 – Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.

Let's look at the 1 Timothy scripture first. Is Paul writing to us? According to New York Times' research "the typical person in the bottom five percent of the American income distribution is still richer than 68 percent of the world's inhabitants." From that statement alone, I conclude that you and I are addressed by the scripture.



Paul says we shouldn't be conceited. If we read and accepted the truth of the first week's lessons, how could we be conceited? God is providing all that we have - He's the source! Do we have the right to claim what He's given us and then to be puffed up because of His generosity? Probably not.

Then Paul says we should fix our hope on God, not on the uncertainty of riches. We make this one harder than it should be. Let's face it; we feel better when the bank balance is larger than when it is smaller. **But, at the end of the day, is it the bank balance that provides the peace "which surpasses all comprehension" or is it God?** Paul goes on to say that our Father is supplying us with things to enjoy. So, we are not to be devoid of things – we're not required to live like monks. God wants us to live balanced lives – depending on Him and enjoying His provisions!

Paul next says our richness should be displayed by good works; that we should be generous.

Can we be generous and have time to do good works without having enough money to provide for our family and sufficient resources to free up time for good works?

An obvious answer, would you agree?

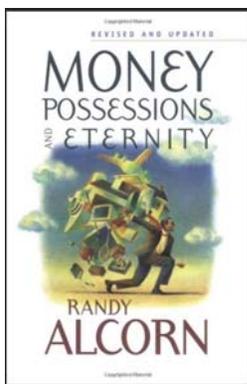
He wraps up this particular scriptural excerpt by telling us to **store a good foundation for the future, with the ultimate purpose of taking hold of life.** In the original language, the word that Paul used for "life" is the exact same word that Jesus used when he was quoted in **John 3:16, "that whoever believes in Him should not perish, but have eternal life."** As a matter of fact, it is precisely the same word used in **John 14:6 when Jesus said, "I am the way, and the truth and the life"!!**

In other words, all of this that we are doing – earning a living, providing for family; being generous to others; doing good works is so that we may take hold of Jesus and be guided by Him in the process.

Our financial life and our spiritual life are intertwined.

Not surprisingly, the Matthew 6 scripture is consistent. Jesus is speaking, of course. Jesus says that the things we acquire on this earth can be stolen and will eventually rust away and be gone. He suggests a better focus – storing up treasures where those things don't happen. Jesus has an eternal focus – ours is often temporal. **He wants us to shift our focus to the eternal, because we will spend so much more time there than we will spend here.** Then Jesus makes a profound statement. He says where our treasure is, there our heart will be found. Our heart always follows the treasure. If you and I place our treasure in things on this earth, our heart follows and ends up in the same place. But, if we can truly heed the words of Jesus and place our treasure in Him, then our heart will be right there as well.





Randy Alcorn, in his book *Money, Possessions, and Eternity uses a very appropriate analogy to help us understand the words of Jesus.**

What does it mean to lay up treasure in heaven instead of on earth? It means that Christ offers us the incredible opportunity to trade earthly goods and currency for eternal kingdom rewards. By putting our money and possessions in His treasury, we assure ourselves of eternal rewards beyond our comprehension.

Imagine for a moment that you are alive at the very end of the Civil War. You are living in the South, but your home is really in the North. While in the South, you have accumulated a good amount of Confederate currency. Suppose you also know for a fact that the North is going to win the war and that the end could come at any time. What will you do with all of your Confederate money?

If you were very smart, there is only one answer to the question. You would cash in your Confederate currency for U.S. currency – the only money that will have value once the war is over. You would keep only enough Confederate currency to meet your basic needs for that short period until the war was over and the money would become worthless.

The believer has inside knowledge of an eventual major change in the worldwide social and economic situation. The currency of this world – its money, possessions, fashions, and whims – will be worthless at our death or Christ’s return, both of which are imminent. This knowledge should radically affect our investment strategy. For us to accumulate vast earthly treasures in the face of the inevitable future is equivalent to stockpiling Confederate money despite our awareness of its eventual worthlessness. To do so is to betray a basic ignorance of or unbelief in the Scriptures.

Let me assume the role of “eternal financial counselor” and offer this advice: choose your investments carefully; compare their rates of interest; consider their ultimate trustworthiness; and especially compare how they will be working for you a few million years from now. If the nonbeliever sees with what Jesus called the “bad eye,” the Christians’ view of finances will be, must be, radically different than his. True, we may participate in some of the same earthly investments, our strategies may appear to overlap at times, and occasionally our short-term goals will be similar. But our long-term goals and purposes will be, must be, fundamentally different. As Christians we must not take our cue from the world but from the Word.



The preceding excerpt obviously encourages us to have that eternal focus that Jesus described in Matthew 6:19. One way I've implemented this is my own plan is to include the church in my will - it's called estate giving. By including my church in my estate plan I know a portion of my earthly investments will continue the Lord's work on this earth even after I've departed it.

A scripture that has spoken to me in recent years is found in Hebrews 13:5, "Let your character be free from the love of money, being content with what you have."

In that passage the Lord reminds me that He is the Provider, and I don't have to stress to obtain more. He will provide for my needs, and I can rest in His assurance that what I have is what He knows I need.

So, why do we do what we do? We manage well while we're on this earth, because the Lord wants us to be good stewards. We follow the Word's guidance on borrowing, spending, saving and, yes, giving. We give generously to provide for others and to advance His kingdom. We invest in heavenly treasures, because it is what He wants us to do. We invest in heavenly treasures, because it pleases Him. We invest in heavenly treasures, because we will have the immeasurable pleasure to enjoy them for eternity. **That is why we do what we do.**



REFLECTION: Read again the scriptures from 1Timothy, Matthew and Hebrews. Think about the Confederate money illustration. Spend time in prayer asking the Lord if your treasure is where He wants it to be. Include in your prayer a request for Him to help you maintain an eternal focus. **Record your thoughts:**



ACTION STEP: It is critically important that you continue with your financial plan as outlined in this study.

- **Monitor** your progress through the Milestones - put target dates on your calendar to reach each Milestone.
- **Review** the lessons occasionally to give you a spiritual lift and to motivate when things get tough.
- **Pray** for your group members.
- **Schedule** a group meeting in about 3 months for an accountability session.
 - Try to meet, at least quarterly, for the next year.

May the Lord continue to bless you as you remain faithful to Him!

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