

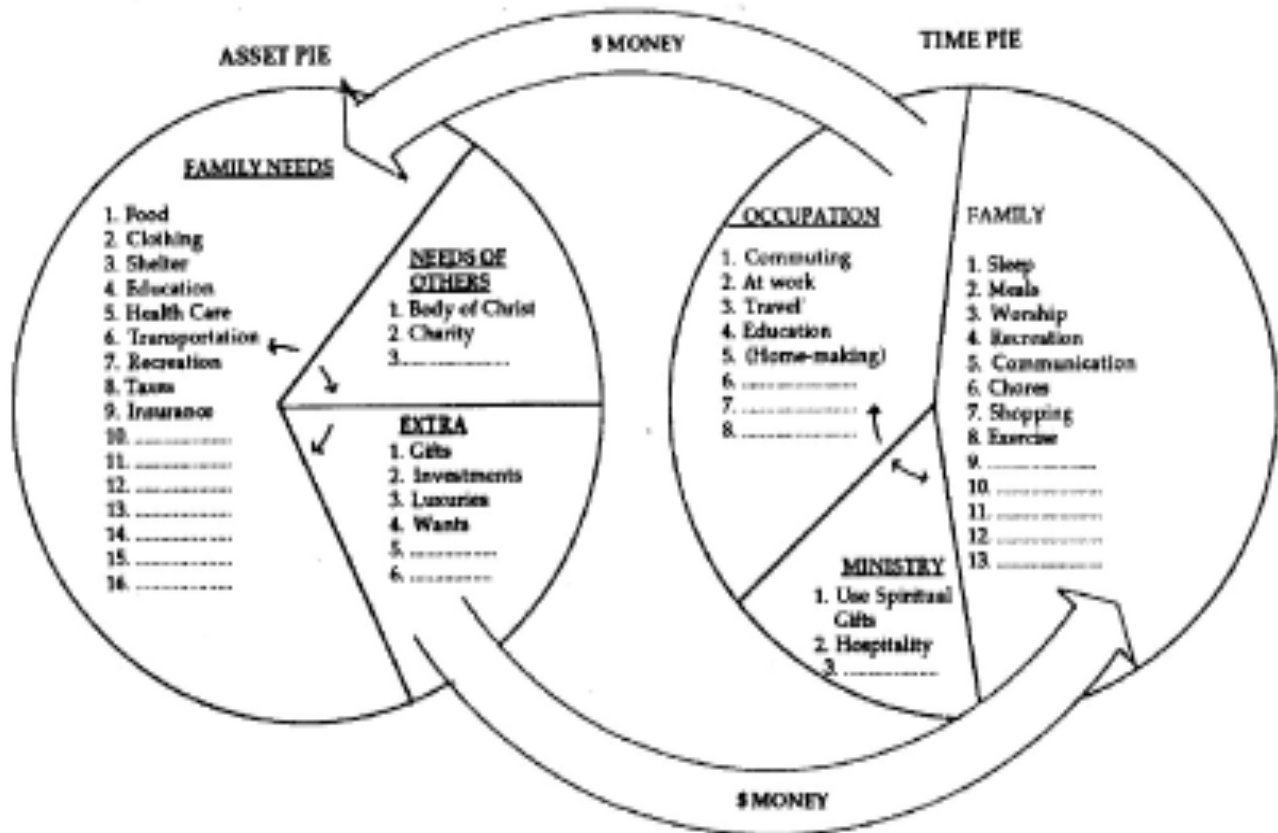
THE GODLY USE OF ASSETS, TIME, AND MONEY

by Paul Winslow

Handling finances is a touchy subject for most of us, but a necessary one. You may wonder why I chose to speak about this on Mothers' Day. If your house is like mine, you know that the woman who rocks the cradle also holds the purse strings. Mothers are deeply involved in family finances.

Most of us develop our concept of handling finances from the way the world does things. In fact, it was not until a few years ago when I had to teach on the subject that I realized that I had not looked at the Scripture to see what it says. Basically, most of us let the world's philosophy and advertising control how we deal with our money.

I would like to ask us to think Christianly about the subject and see if we can learn what the Lord would have for us. To help us with this, I would like you to consider two pie charts which we will label "Assets" and "Time," with Money flowing between them. Since each of us has both Assets and Time, let us consider these two charts as snapshots of our lives at this particular time.



The Asset pie contains three sections or slices: **Family Needs**, **Needs of Others**, and **Extra**. As money flows into our households, how are we to spend it? Christians must remember that money is not an end in

itself. We should not pile up money just to have it, as Goldfinger did in the James Bond movie. Instead, we ought to be concerned with what we do with our money. It is a utilitarian tool that we are to use for other purposes. Our basic attitude should be that we are stewards of money and what we turn it into.

Under the category Family Needs, we should list food, clothing and shelter. We can also add education, health care, and transportation. It is interesting to see that we do not always agree on what these labels mean. For example, young adults have different views on transportation than their parents. When my son was a freshman in college, he said to me, "Dad, I need better transportation." I asked him if he thought his ten-speed bicycle was not sufficient. He said, "No, I need a five-liter Mustang to get me around." His ideas and mine were quite different!

In the family unit, we should frequently discuss what is involved in each of these needs. There are other things we could add, like recreation, taxes, insurance. You can think of others, too.

What should we include in "Needs of Others?" We know we should be using our assets to invest in the church, the body of Christ, for Scripture instructs us to give to those who minister to us and to those who are sent out as missionaries. We are also to give to the poor, those who are worse off than we. Perhaps you can think of other things you could list in this slice of the pie.

The third category is Extra. When the other two areas are cared for, this covers the rest. Here we should put items like gifts, investments or luxuries. This piece of the pie is what we have fun with as I can choose to use this "extra" in many different ways.

The Time pie also has three slices:

Occupation, Family, and Ministry. All of us have the same amount of total time, in fact it gets renewed daily. Although we start each day with a fresh pie, we never seem to have enough time. Therefore, we must learn to allocate what we have.

Consider the Occupation slice. Some of us go outside for our jobs while others stay home. Mothers often have the occupation of homemaker and thus use this slice of the pie in caring for the children, taking care of the house and making a home for the family. Travel and education can also be included in this category as time required by our jobs. One could even put in homework, that which we bring home in order to continue working in the evening. Our bosses would like us to spend more time occupationally, but we also have to consider the "Family" slice.

What goes in this category? I immediately thought of sleep and meals. Worship is also an important time element. We could include exercise (some of us need more of this than others), playing and shopping. In our busy schedules, we often miss time for reflection. I would also allow time for communication. This can develop into a major problem if it is neglected.

The third slice is Ministry. We all have spiritual gifts which are to be employed in ministering to others. We have to allow time for this. I have included hospitality and serving in this category.

These are all areas of our live which we are dealing with now whether we recognize it or not. As a matter of fact, we have many choices to make within and between each pie. For example, we can use money from the Asset pie to purchase time in the Family pie. If a person is not too skilled in repairing automobiles, it might be wiser to pay someone else to do the repairs so that there is more time available for the family.

We are all faced with determining the size of and the priorities within each slice. As we go through life, the dimensions of our slices are always changing. Some of the time, we may use more assets on the needs of others than on extras. Sometimes I should spend more time on my occupation than on ministry.

How do we effectively deal with these choices?

DEALING WITH OUR CHOICES

Four sections of Scripture will help us answer this question. In Matthew 6:31-33, Jesus talks about how God will take care of the citizens of his kingdom:

"Do not be anxious then, saying, 'What shall we eat?' or, 'What shall we drink?' or, 'With what shall we clothe ourselves?' For all these things the Gentiles eagerly seek; for your heavenly Father knows that you need all these things. But seek first His kingdom, and His righteousness; and all these things will be added to you."

I see two important points in this passage. First, the Father knows all of my needs (the ones I've listed in my pie chart). Second, we are not to be anxious. The Lord even adds an editorial comment: "The world around you is constantly worried about these things." Thus, the first thing we have to do is. disassociate ourselves from the way the world worries about these things'. That is easier said than done.

The obvious question is, "How is God going to meet my needs?" You may think, "He knows about them, but he may be too busy in Africa to deal with them." In Philippians 4:19, the apostle Paul responds to this reasoning:

"And my God shall supply all your needs according to His riches in glory in Christ Jesus."

Some have said this, verse is talking about spiritual needs, but the paragraph in which it is found addresses physical needs. Paul, says in verses 11 and 12,

"Not that I speak from want; for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity."

First, this verse tells us that our God will supply our needs according to his infinite riches. He has an unlimited supply which comes out of the riches in Christ Jesus. The God who owns the cattle on a thousand hills and who is the Creator God of the cosmos is going to supply our needs.

Second, he will supply our needs according to a variable system. Sometimes we will be humble. Paul even says he went hungry at times. And sometimes we will be in the midst of prosperity. Thus we may find ourselves just about anywhere on the economic scale but with all my needs met. In either extreme, we are to be content in whatever circumstance we find ourselves. God will always take care of our basic needs even though we may not be comfortable.

I have been in circumstances when my Lord has supplied all my needs richly. I can also remember saving up for several weeks in order to acquire 50 cents for a haircut when I was a teenager. Out of my 35 cents an hour wages, I had to pay my room and board so you can see that I was of quite humble means then.

Most of us in this valley are experiencing some 'level' of prosperity. But the apostle says it does not matter, 'God will supply what we need out of his infinite riches.'

We still must understand how God will do this. Let us read 1 Thessalonians 4:11-12:

"...make it your ambition to lead a quiet life and attend to your own business and work with your hands, just as we commanded you; so that you may behave properly toward outsiders and not be in any need."

The normal way the Lord supplies our needs is through our working. In fact, Paul says to ,this same church in 2 Thessalonians,

"If you do not work, you should not eat."

This is a simple formula: If you are not willing to work, then you will not eat.

The phrase "work with your hands" suggests that we are to work, at what our hands find to do. We are to do what God has already put in front of us even though this may not be the prestigious position we would like. A young man came to me for advice when he was out of work. He said, "I have looked everywhere for a job." He was looking for a specific kind of work for which he had received a graduate degree. He thought that this was all he could do because of his schooling. When I asked him if he could pump gas or drive a delivery truck, he conceded that he could. As it turned out, God had provided three or four opportunities for this man but he had not seen them because his sights were too narrow.

What God provides for us usually brings opportunities to serve and minister. Our jobs may not be in the bright lights, but God always provides. If God means what he says and he tells us to work, then he will bring something for us in most cases. This does not mean that God cannot send money. in envelopes or leave groceries on our doorstep. But normally he supplies on the basis of our work.

Those of you who work at home may say, "I ought to go out and get a job." Not necessarily! Your working in the home provides for the family equally as much as if you were working for an outside employer. Just think of what it would cost for your poor husband to hire someone to do everything you accomplish.

There is one more passage. Look at 2 Corinthians 4:8:

"And God is able to make all grace abound to you, that always having all sufficiency in everything, you may have an abundance for every good deed..."

God says that he will provide sufficiency for all our needs. Not only that, he will give us an abundance beyond our needs. Have you found this to be true in your life? I certainly have!

Last night, a couple asked Karen and me how we are able to make ends meet with three children in college. It is amazing! Beyond the fact that all three of our kids work to help provide for their education, the Lord has supplied incredibly. It is true we all have had to work hard and sometimes long, but in the end God has supplied everything we need in abundance beyond our expectations. I cannot thank him enough. If I had sat down twenty years ago and tried to figure out how I could do it, I wouldn't have possibly gotten it right. God has lead us all along and we trust him. As a result, we are willing to work at what our hands find to do.

To help us in this, I have made a for-mula which combines these Scriptures into one sentence:

*My Father knows all my needs
and
he promises to supply
so
I am to be content in whatever
circumstances I find myself
while
serving others by working at
what my hands find to do
which
supplies in abundance beyond*

just my needs.

Isn't that marvelous! This is the kind of God we serve.

How do we know what our needs are? In order to get a handle on this, we must go back to our Asset pie and deal with our family needs first. Every one of the items listed can include wants. Our first task is to distinguish between our needs and our wants.

The problem is that the world is constantly trying to tell me what my needs are. Even my Christian friends are telling me what my needs are. I get advice on all sides! Think of the advertising industry: I need a new Buick; I need "a break today;" I need "more gusto."

Because of this, I have become good at rationalizing. When my *Dirt Biker* magazine arrives, I scan the advertisements to see the latest whiz-bang product for making my avocation more fun. I think, "I could get a brand new Yamaha that has twelve inches of rear travel! Mine only has eleven and a half." Then I devise a plan for convincing my wife, Karen. I take her out to dinner and tell her how important it is and how much safer it will be to have that additional 1/2 inch. You see, I'm trying to convince her that what I want is what I need! We all use rationalizing like this.

If I am going to really determine my needs versus my wants, then I need wisdom. I cannot do it by myself, nor can I depend upon other people. James 1:5 says:

"But if any of you lacks wisdom, let him ask of God, who gives to all men generously and without reproach, and it will be given to him."

By faith we believe that God will enter our minds to help us think through our needs and make a wise decision. Thus, we must examine every one of the items in our Asset pie, and ask the Lord to help us determine our true needs.

Second, we have to move from our own needs to the Needs of Others before we can determine our Extra. We have to consider what the Lord would have us give as stewards to the body of Christ or to charity. If your mail is like mine, you probably receive mail from dozens of organizations who report on their desperate needs. To which ones do we contribute? We cannot hope to sort through all of them to determine who is deserving. Once more, we must come to the Lord for wisdom. Karen and I frequently talk these things over so that the Lord can give us collective wisdom.

ASSET PIE



After examining the needs in the first two slices of our Asset pie, then we can look at Extra. The Lord delights in giving us extra. As a result, we have the opportunity to give gifts, to save for the future, or to hold money for sharing with those in difficulty. We can even have funds for some luxuries. But the big category we need to put here is our wants. We need to see if God has supplied enough to take care of our wants. In this category, just as in the other two, we need wisdom. We cannot determine this on our own. God's wisdom is based upon a continuous de-pendence upon himself. We can get by without wisdom by muddling through, but generally we will not make godly choices.

Let us look again at the Time pie.

TIME PIE



As with the Asset pie, basically we are stewards of our time. This is the way God has designed life. Therefore, we also need to ask him for wisdom in each of these three categories. Our bosses always want us to devote more time to our jobs, and the homemaker always has more things to do than she has time for. We can distort any of the items under Family by giving too much or too little time to them. And there is always more ministry than available time in the day.

Once more we need to make a daily request for wisdom. In addition to everything else, each of these sections changes in size and scope during different periods of our lives. For example, my job may require more time during one period than during another or there may be a crisis in the family which takes extra time for a period. With each change, we have to readjust our slices. Nothing is static.

Sometimes we may dream, "It would be so nice to live in Bible City where someone tells us exactly what to do

(a) Begin with God

1. Attitude is key: Our attitude with regard to our assets and time is revealing. If we think that all of these things are ours, we will not get anywhere. Have you ever said, "Don't you mess with my time"? We need to start with an attitude which recognizes that our assets and time belong to God.

Many years ago, I designed and built a sports car. I was so proud of that car! I used to park it in the far corner of the parking lot so no one would bang their car doors against it. Every time Karen drove it, I gave her special instructions. I was always concerned because my self-worth and identity were wrapped up in that little red bomb. One day I thought to myself, "That car does not belong to God. It belongs to me!" I actually took out the pink slip and said, "Lord, I transfer ownership of this car to you." Then my attitude changed. I still took care of it because I was the steward in charge of it, but I no longer owned it. The day came when wisdom directed me to sell that car in order to buy carpeting and furniture for our home. Because it was God's asset, he was free to use it any way he wanted. This is what I mean by our attitude of putting God first is the key.

2. Assets are just tools: People are more important. Scripture tells us we are to serve others. It is difficult to be salt and light to an asset. We must serve living, breathing human beings. Therefore, we cannot put concern for our assets before our concern for others.

3. Don't worry about your assets: We need to be careful stewards. There are thousands of opportunities for investments. People are willing to take care of our future for us and solve every problem we may have, especially our retirement. If we are not careful, we can become obsessed with these concerns. The Lord says we are not to worry about tomorrow. Maybe he will direct us to take some of our assets which we have categorized for investments and give them to some missionary effort. This may create a benefit we know nothing about but that's OK. This is God's business. We are not to worry.

4. Riches demand our attention: In fact, the more we have, the more time we need in order to care for our possessions. There is a direct cause and effect relationship. Everything we have needs to be greased, oiled, washed, shined, and repaired. We cannot get away from this. In our house, we have a filing cabinet filled with repair manuals for everything. When the old product grows old or breaks down, we have to buy the newer model. All of this upkeep can replace our concern for people.

(b) Consistently determine needs vs.wants

1. Constantly evaluate true needs: This is something which we must be doing all the time. There is no way to be free to administer the extra which God gives us unless we are willing to be consistent about what our needs are.

2. Consider each item in terms of present circumstances: Can you imagine what your needs would be if you lived in Nigeria instead of Silicon Valley? They would be totally different! We do not have control over where we find ourselves. God put us here with certain skills, education, and capacities. These help determine our needs. We must take this into account because we are called to be salt and light where we are in each community, in each time in history.

2. Do we work diligently? If we work diligently and the money flow increases, this helps us to determine our needs and extras. What if we are lazy? As Christians, we could presume upon the body of Christ to take care of us. We have all had experiences with people like this.

When I worked for Caterpillar in Mexico, Karen and I became acquainted with the local Wycliffe missionaries. Many of them dreaded the days when the North American Christians would come to visit their ministries because those Christians would presume on the missionaries for everything from food to housing to touring. All their ministry would stop while they took care of those visitors. I decided right then to be careful to never presume on others.

3. Be good role models: Our roles as fathers and husbands require us to determine needs versus wants not just for ourselves but also for our families. We must help our children understand the difference as well. We must raise them to see how to make these decisions.

(c) Be wise in meeting your needs.

Here are some rules we have created in our family. Wisdom has a practical side.

1. Give God a chance first: Whenever you decide that an item is a genuine need, give God a chance to supply it in an unusual way before you try to meet it yourself. Some years ago we needed a freezer. We first waited to see if God would supply it. As I looked through *The Town Crier* one week, I found an ad for a freezer. The lady was moving Out of town and had to sell her brand new freezer. It even fit in with our color scheme! God had it all ready for us and was delighted to supply what we needed at a much lower cost than if I had rushed out to buy it.

2. Don't Put God in a financial corner: When we go into debt to buy something we think we need, it's like saying that God could not supply our needs when we thought we needed them. In other words, right there to meet our supposed need, we like to mortgage our future. James tells us this is dangerous and reminds us that we are a vapor. We do not know whether we will be around next year with the same in-come or even be in the same town. The other thing about debt is it makes us prisoners to our debtors. We aren't as free to respond to the Lord's direction of our lives as we should be. (I recognize that owning a mortgage on a house may be seen as indebtedness. However, the house is not a rapidly depreciating asset and normally you can sell it whenever necessary for much more than the mortgage and thus you are not in true debt.)

3. Develop sales resistance: People are always trying to sell us something. Ask questions, check around, wait and see. Don't ever buy on impulse or emotion.

4. Develop maintenance skills: Be willing to get your hands dirty. I have even taught single women how to change the oil on their cars. There are many things you can do through simple maintenance to be a good steward.

5. If in debt now work hard to get out: Ask the Lord to help you pay up any debt you owe. The world holds us in bondage through our debts so that we are not free to do what God asks. Usually this comes about because we have not been wise in acquiring our needs or in determining them. Since Romans 9 tells us not to owe anyone, I believe the Lord will especially help us if we are willing to work hard, deny ourselves some of the luxuries, sell those highly depreciating items we have bought on credit, and maybe even take a second job for a time - all to get out of debt so we are free!

I hope this has been of some help to you. May God make us truly wise in these matters.

Prayer:

Our Father, we began today by acknowledging we are a needy people. Now we have looked at your word and at this manner of Assets, Time and Money. We realize how dependent we are upon you and upon the wisdom that you willing provide. We recognize that we will not become a wise people overnight, but over a lifetime. We pray you would make us more godly as we learn to deal with these practical areas of our lives. We thank you because you promise to do this. We trust you to be our guide. In Jesus' name, we pray. Amen.

Various Scriptures

Paul Winslow

May 8, 1988, Posted July 20, 1996.

Paul Winslow is currently Pastor of Valley Bible Church, 507 N. Sullivan Road, Veradale, WA 99037.

Related studies by Ray C. Stedman, [The Christian and His Possessions.](#)

Related article by Paul Winslow: [Tithing](#)
