

Who Owns My Money

What Money Seminars Will Never Tell You

If you go to a secular money seminar, you will usually find it is led by some motivational speaker who made millions through property investment, or in stocks and shares, or commodity trading or whatever. Much of what is shared is good financial advice, but in almost every case, there is an underlying assumption that you have paid out some serious money to attend this seminar, because you want to become rich. The goal of all of these seminars is to teach you how to make money for yourself.

But there are some things that these secular money seminars will never tell you. They don't tell you that when we step into the world of acquiring money, we are stepping into a spiritual realm that Jesus said is controlled by a powerful spirit called Mammon. That spirit is extremely seductive. It can get a grip on our hearts and make us mean spirited, greedy, possessive and ruthless. You won't hear that in a secular money seminar.

Here's another thing they won't tell you about money at one of these seminars. They won't tell you that you don't own what you have. There are two fundamental principles that are spelled out in the Bible that make all the difference to the way we see money, the way we handle money, and the way we give money. Here's the first.

1. We Don't Own Anything – God Does.

The bible is very clear that God is the owner of everything. Psalm 24:1 says **"The earth is the Lord's, and everything in it, the world, and all who live in it"**. Another Psalm says this as God speaks

"I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it." (Psalm 50:9-12 NIV) God is the creator of all things. He is the owner. He has given us the ability to enjoy all he owns, and to rule over all he owns, but he has never ever transferred the ownership to us. We are simply trustees who are looking after his possessions.

Let me take you to an Old Testament illustration of this point. When Joseph was sold into slavery in Egypt, he was put to work in Potiphars house. Genesis 39 says that **"Joseph found favour in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned. From the time he put him in charge of his household and of all that he owned, the LORD blessed the household of the Egyptian because of Joseph. The blessing of the LORD was on everything Potiphar had, both in the house and in the field. So he left in Joseph's care everything he had; with Joseph in charge, he did not concern himself with anything except the food he ate".** (Genesis 39:4-6 NIV).

Then later on, in Chapter 41, we read that the Pharaoh of all Egypt put Joseph in charge of the whole nation. Listen to these verses from Genesis 41. **"You shall be in charge of my palace, and all my people are to submit to your orders. Only with respect to the throne will I be greater than you."**

So Pharaoh said to Joseph, "I hereby put you in charge of the whole land of Egypt." (Genesis 41:40 – 41 NIV)

Now here is the important principle. As long as Joseph clearly understood that he was not the owner of all he controlled, he prospered. When he was a slave in Potiphars house, he was very clear in his mind that he was simply looking after his Masters property. He was not the owner. And he was especially clear that Potiphars wife was not his, even though she tried hard to seduce him. When he served Pharaoh, he had vast riches at his disposal. He had more money at his fingertips that most people could ever dream about. But he was very clear that it wasn't his. It didn't belong to him. It never would. He could use it, he could enjoy it, but it wasn't his. And because he was clear about that, God prospered him, and gave him great responsibility over lots of money.

Jesus makes the same point in his parable of the talents that we read in Matthew Chapter 25. The person who is using the Masters money wisely is given the responsibility of more. The one who is irresponsible with the master's money has what little he was given, taken away from him.

Are you clear about this principle? What money you have in your house, in your car, in your bank account doesn't belong to you. God gave it to you. He is the owner. He is letting you use it. The more you use it wisely, the greater the responsibility he will place in your hands. So it's not a case of praying "Lord what do you want me to do with my money?" That's the wrong prayer. The prayer needs to be "Lord what do you want me to do with your money?"

Next week I want to talk a bit about giving. One of the big issues for some Christians is whether we should tithe, which is what the Israelites did in Old Testament times. But if we do tithe 10% of our income, we can easily slip into a legalistic attitude, where we think that once we have given 10% of our income, the rest is ours. No it isn't. The rest we didn't tithe still belongs to the Lord, even after we have given 10% or whatever figure we have decided to give. So arguments over whether we should tithe, or how much we should tithe, are all a bit meaningless, because even after we have given, the rest we have kept is still the Lords money.

This question of ownership has an impact on our saving, our spending and our giving. It doesn't matter if you have 100 francs, 100,000 francs, or a million francs, you are still Gods bank manager. It's his money you are looking after. And when you die, he wants you to leave it here for someone else to look after. You can even choose who is going to look after Gods money before you die. If you have been careful during your life to be a good steward of Gods money, wouldn't you want to pass it on to someone else who is going to be a good steward of Gods money? Isn't it being an irresponsible steward to put the money and assets God has given you in your lifetime, into the hands of unbelievers once you are gone? Sure, you need to provide for your children, but why not invest that money God has entrusted you with into the hands of other responsible stewards who will use it to do good for the Kingdom?

A few years ago I spent a week in a thriving church in Brisbane, Australia. In that church, one Sunday the Pastor came to church with \$10,000 in \$100 bills, and gave them out to people in the congregation. There were three conditions. People had to give an undertaking that they understood that this was Gods money, not theirs. And they had to use that money, and if possible multiply it, to benefit Gods Kingdom. And they had to report back on how they had used that money wisely. It was amazing what happened. The newspapers and TV got a hold of the story. One 12 year old girl took that money and went on radio to tell how she was going to use it to help refugees fleeing to Australia. People who heard her story gave thousands of dollars to add to her hundred dollars. One very wealthy businessman came back to the Pastor and said he had never struggled so much with the \$100 bill he had been given, because he had never really understood what it was like to handle Gods money. When people began to see that the money they had was Gods money, their lives were transformed and the church was transformed.

When you have this understanding of who owns what, you will find a whole new level of contentment in your life. If you think that what you have in your hands belongs to you, then when something good happens to that possession, you will be happy. When something bad happens, you will be discontented. But if you understand that what you have in your hands belongs to the Lord, then it all takes on a new perspective. Here's an example of what I mean. When John Wesley learned that his home had been destroyed by fire, he said "The Lords house burned. One less responsibility for me!" Have you lost money in this latest financial turmoil? I was sharing with a Christian friend how I have lost \$15,000 of my superannuation savings in the past six months. He told me he has lost a far larger amount than that. His words were "Anyone who says they haven't lost money in the last six months is either a liar, or they didn't have any money in the first place!" But seriously people – Whose money is it? Is it mine? Or does it belong to the Lord?

Here's the second principle.

2. We Don't Provide Anything – God Does.

Our God is not only the owner of all we have in our hands, he's also our provider. When Paul writes to the church in Philippi, he writes this **"And my God will meet all your needs according to his glorious riches in Christ Jesus." (Philippians 4:19)** Now he didn't write that as a bit of theory, he knew it to be true in his own life. He knew what it meant to look to the Lord to meet his needs.

God called me to be a Pastor at a time when I was starting to make some good money as a teacher. But at that time, we had to finance ourselves through Pastoral training. There was no student allowances or student loan schemes. We had to find our own support for four years. Lyn and I had only been married for a year, and we didn't have any great financial resources behind us. Our plan was that Lyn would work as a teacher for four years doing a PhT – put hubby through. She began her teaching career and I began as a full time student. Three weeks after beginning as a teacher, Lyn had to leave the classroom and she never went back. Here we were, newly married, with Lyn out of work and me committed to four years of study with no income. In the first two weeks after Lyn stopped work, God showed us in an amazing way that He was able to supply all our needs. Without anyone apart from a few family members knowing our situation, we began receiving cheques in the mail, cash in envelopes and bills paid by people we never even knew. When we totalled up what we had been given in those first two weeks, it came to the exact dollar amount we would have received in Lyn's pay cheque. It was as if the Lord was saying "Will you trust me? Learn this lesson that I am your provider". And so we did trust him. He provided Lyn with another job. It wasn't as highly paid as her teaching job, but during those four years, we never went without anything we really needed. There were a lot of things we would have wanted to have, and a lot of things that we desired, but we never went without anything we really needed. We learned the truth of the scripture that says "My God will meet all your needs". It doesn't say "My God will meet all your greeds". Whatever we need, God will supply. Our God is a faithful God. We can trust Him.

Have you proven this scripture in your own life? Over the years I've had people say to me "I've never had to trust God for money. I've always had enough". OK, maybe you have had to trust God in other areas, but have you been on the faith journey in the financial arena of your life? I tell you, it's fun. Here's what you do. You pray and ask the Lord to show you where you can give some money or some assets away. But the thing is, if it's going to be a faith thing, you give away more than you think you can afford to give, and you say to the Lord "I'm going to trust you to supply what I need." Then you give, and you look to see how the Lord will answer your prayer. I remember a time when Lyn and I did this. Each of us prayed separately about how much we should give to a particular need. We decided on a certain day we would have coffee together and share what we felt the Lord had been saying we should give. So we sat down with our coffee, and because the figure I felt the Lord had given me was about 10 times more than we had ever given before, I said to her "You first". Being the obedient wife she is, she said "No you first". So I shared my figure and waited for the reaction. She had this funny look on her face and began to giggle. Then she said "My figure is twice that!" It was way more than we thought we could afford, but we did it, and what a joy it was to trust the Lord together. God supplied our needs, and through us, met the needs of others.

It takes faith to look to the Lord to meet our needs. Fear causes us to hang on to possessions and put our trust in them. If we always have enough money, we have no need to put our faith in God. We put our faith in our riches instead. People of faith give away money and possessions freely. They look to the Lord for supply. If you want to grow in faith, try giving away more than you think you can afford and see how your trust in God grows.

David McChesney, Westlake Church in Nyon, Switzerland