

Title: Live like you mean it (taking control of time and money)

Read Text: Psalm 39:4-6

Chances are, this week you faced several frustrations and I would guess that some of them had something to do with either time or money.

“Anne Scheiber was 101 years old when she died in January of 1995. For years she had lived in a tiny, run-down, rent-controlled studio apartment in Manhattan. Anne lived on Social Security and a small monthly pension which she started receiving in 1943 when she retired as an auditor for the IRS. She retired at age 51 and was making \$3150 per year. When she retired she had managed to save \$5000.

When Anne died in 1995, she left nearly her entire estate to the Yeshiva University in New York City. The part that she left to Yeshiva was worth \$22 million! Anne invested in the long haul. In fact even as the dividends became larger and larger, Anne kept reinvesting until at her death, she was able to leave an enormous treasure.

Psalm 39

1. Live with life's end in view.

A. This goes against our own desires.

David starts this prayer by asking God to show him something. David wants to see something, he wants to learn something. David is asking God to show him what his life is amounting to. Many people do not do that. That may include you. Some of you do not know that you are living in a desert. You live from day to day, sometimes from moment to moment. Life is a series of crisis or problems. You have battled the same things for years now. When you live being controlled by your glands or by the urgency and the demands of the moment then you have no perspective and you don't know that you don't have perspective. David had the courage to at least say, “God, show me what is going on in my life.” “God, show me what my life is counting for.” “God, remind me that I am only here for a short time!”

That my friends is stewardship. God has entrusted His resources into your care to be used for His glory. You can't do that if you don't understand how to do that. Using God's resources for His glory demands that you get his perspective on life. God's perspective on life is really radical. It is very different than ours.

But our calling is unique. We are called to live, love, breath, think, react, work, play, parent, study, walk, and even die differently. A Christian is not a simple-minded mule hobbling around on a religious crutch because he can't handle the pressures of life. A Christian examines all of life and seeks to live in a manner that is consistent with the very reason that God put him on the earth.

Let me ask you something. Do you live asking God to show you the end? Do you anticipate the end? Do you consider your legacy? Your legacy is not going to be built upon one big event; it is going to be built upon every day decisions.

If you live 80 years you are going to have 29,200 days. David prayed, Lord, remind me again that my days on this earth are numbered. Don't let me live as if those days are endless. Help me to live with wisdom.

B. This goes against our world.

One of the biggest challenges to living with eternity in view is the inequities of life. Now, follow the thought. We don't naturally like to look at eternity. There is a built in resistance to facing eternity. But add to that the inequities of life and you have a real problem.

For example. What happens when things get tough? What does the world say when you are disappointed or hurt? It says, get drunk and forget about it - right? It says, go eat something, go buy something, go away, find a diversion. When something happens that is not fair, when you have worked hard for a position and it goes to someone else, or you work hard on a project and your work is not recognized, or you work hard on a person, and they reject everything that you teach them, it is very easy to say, "Who cares?"

How do you respond when bad people get away with bad things? Some guy is taking a nice vacation because he accepted an illegal kickback, and you can't afford to do something like that, because you are paying your taxes, it is easy to say. It doesn't matter. Right?

Look at verses 1-3.

David is angry about the wicked. It is in this context that he says, God, show me, that this is not the end and that this is not it. Remind me again about life so I do not quit too soon.

Now, here is where this text needs to really start rubbing on you. Some of you are living in reaction to your world, instead of in anticipation of the end. God has entrusted His resources into your care to be used for His glory. If you are going to use what God has given you for His glory, you have to start thinking in terms of the limited amount of time that you have. Start today.

2. Live with life's brevity in view. (4b-6)

You hear it don't you? Wow, where does time go? The older you get the faster it goes. At least it appears that way. I don't think time is going any faster, I just forget more intervals. Life is fast. Life is busy. We do more and more and accomplish less and less.

There was a couple who had been married for about 30 years. They didn't talk a great deal, and mom who was living with them was driving the wife nuts and finally one day she said to her husband, "Hey we have to talk because we have to do something about your mom." "My mom?" he said, "I thought she was your mom." We spend more and more time on toys and trinkets and less and less time on people. As I said last week, we can talk with computers, but we don't know how to talk with each other.

We think that a huge present will make Christmas great. We think that an expensive vacation will be what the kids want. But you look back at what impacted you the most and it usually wasn't that kind of stuff. I listen to the stories at funerals, and do you know what I hear? I hear about the daily stuff. I hear about the lunches that mom made. The talks that dad would have. The sayings and the stories that were handed down. I hear about the consistent stuff. I remember that every Saturday morning, I went with my dad to the donut store. I remember that every Christmas my mom took me to Hudson's. I remember that my dad drove the bus for the church, my mom played the piano for this. It's the daily stuff that builds through the years. That is why David said, God show me the days. It's not the years, it is the days that make up the life.

But this is the thing that scares us to death. We fear insignificance. We see older people in a nursing home who can't feed themselves, who are neglected by their families, and there is a tear in us. Our hearts go out to them, and at the same time we say, "Not me God." "Don't do that to me." "Don't leave me in a corner to die." Why? Because I want to matter. I want to do something that is important. I want to stay connected. But when you lift up the lid on life and look into the well you see that most of us will face that. David said, life is like the breadth of a hand. Our days run, we are like a phantom. How many high school students know who Howard Hughes was? How many care?

Ok, now that I have thoroughly depressed you, let's get to the good stuff.

So far, we have covered this, Life is going to come to an end and the end is coming faster and faster. By the way, that is not bad news. That is actually good news if you understand and follow this third point.

3. Live with life's values in view. (7)

Let's revisit this text. David sees the wicked and is responding to the natural inclination of throwing in the towel and saying, that it is not worth it. That is easy to do. Some of you are doing that because you have your boat hitched up to the wrong truck. What are you showing me God?

3 things we have learned from this text. Life has an end. Life is short. Life should be lived with God's values in place. So, how do we do that.

We do that by getting in control of our lives. That is a fancy way for saying - discipline.

Why did Jesus call His followers - disciples? Because they were under His discipline.

They were under his training. You are under training - already. What are you training to become? If you are being trained to be lazy or slothful, then someone else will control you. If you train yourself to be in control of the time that God entrusts to you, to be in control of the money that God entrusts to you, to be in control of the home and the possessions that God entrusts to you, then you are free to serve. That is a huge part of the goal of being disciplined. We are to be in control so that we are free to do what God wants us to do.

1 Cor 9:24-27

Therefore, discipline is important.

A. To achieve the goal (of living for value) - v.24

Having a goal does not change a thing unless you put action behind it. Making a promise doesn't change a thing unless you live out that promise. Discipline is the means whereby we cooperate with God to fulfill his goal for our lives.

B. To pursue excellence - "in such a way" - v.24

C. Because eternal issues are at stake - v.25

D. To Remain focused - v.26 "aimlessly"

E. To be an example - v.27

You don't always work because you have to. You work as an example. (cutting the grass)

F. To be Effective in Ministry - v. 19-23

We want to be free to serve.

2. Discipline is for the glory of God - Phil 3:12-14

We do not discipline ourselves to pride ourselves on discipline. We do not discipline ourselves to draw attention to ourselves. We discipline ourselves because we are following the Teacher. We have gathered today as disciples, students, followers of Jesus Christ. Now, what we do on Sunday - worship, instruction, fellowship, evangelism, prayer, singing, study, commitment, is the same thing that ought to be happening all week long.

Phil 2:12 - continue to work it out.

1 Tim 4:7 - "train yourself to be godly." That is an athletic term. Godliness and growth takes effort. Some of you act like you are allergic to hard work. What would happen guys, if you put as much attention on your character as you do your golf swing, or your bowling form?

The goal for discipline is to live for the glory of God. We don't want to have any regrets.

How can you do this?

1. Take control of your schedule.
 - a. What do you spend your time on? (record your use of time)
 - b. What should you be doing?
 - c. Plan your life, - start with a week at a time.
2. What daily task do I neglect that ought to be done? Do it first.
3. What can I do this week that will be consistent with Christ's kingdom
4. What do I need to do today that will show the Lordship of Christ in my life?

Make a list at the beginning of the day and follow your list.

Part 2

Control your Finances in order to serve

Psalm 24:1 - "The earth is the Lord's and everything in it, the world, and all who live in it."

There is a great deal that is taught today regarding finances and budgeting. Most of the things that are taught are done so with a view toward living with the finer things in life. I subscribe to a couple of financial magazines to help me sharpen my personal edge on these matters. I do so, not because I want to be wealthy, but because I want to be a wise steward of the resources that God has entrusted into my care. I am not an expert on financial matters, but I am responsible for what goes on in my home. So, I try to learn what I can about these things. But most of the stuff that I read does not give God's view on these matters. But God does. When God's Word is understood and obeyed in this matter, then the fun really begins.

1 Cor 4:7 - "For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?"

My reason for addressing this issue is because I see two points that are often misunderstood when it comes to financial matters.

1. The goal of financial stewardship.

God wants me to use the money He has entrusted into my care for His glory. With this issue, like most, the real issue is learning to set your own boundaries. Either you will set your own boundaries, or others will set your own boundaries. That is why Paul said what he did in 1 Cor 9:24-27.

illus. sleep - one way or another, your body is going to get its sleep
time - if you don't control your time, then time will control you

kids - if you don't teach them to be independent, they will dominate your life
money - if you don't control it, it will control you.

I spent part of a Friday in a local district court for the purpose of seeking to help a friend. While we waited we listened as a person was being bound over for trial for writing forged checks. Later on we listened as another person was being bound over for trial for assault with a deadly weapon. Even later we saw 3 guys bound over for trial for b/e. Each situation was a case of control. Not one person was free. They used to be, but they did not handle control themselves, so someone else is controlling them.

Kids, let me give you a big clue on this issue. Most of you have a curfew - and you should have a curfew. Don't fight the curfew, thank God you have a curfew. Thank God you have a dad or a mom who care that you are not out at all hours. Now, the curfew is one of the debated issues in the house right? That and what you are going to wear. Now, you guys are bright. You can grasp this one really easy. Here is a way to reduce stress in your home. Here is a way to make your mom and dad think that you have really matured. Here is a way to earn their trust. 3 words - that's it. 3 words - it is really simple. 3 words that can make turn your home from an Iraqi bunker into Hawaii. 3 easy words. COME HOME EARLY. What would happen if you came home early? Here is how it works. Dad says, be home by 11 pm. And you say to yourself, 11 to you is 10:45 to me. Now, you have made the curfew, not your dad. You have made the boundary, and you are not angry at dad. Dad is not the problem any more. You have a goal. Now, what happens if you are going across 12 mile and a train is coming, and you think you can make, its going to be close, but you have to make it in order to make your curfew. Besides you have 2 other kids in the car with you and that means 3 times the IQ level right? If you are in that situation, the tyranny of the urgent may motivate you to make a very stupid decision that changes your life and others forever. But, if you have placed a self-imposed deadline on you, then you stop and relax because we have plenty of time. Being in control gives you freedom to serve, in this case to live.

The same thing that is true with time, is true with money. Now, don't miss this. A person with a lot of money is not necessarily in control. He may be in bondage to that money, fearful that he may lose it. The goal of being a financially responsible steward is so that you are free to be able to serve. Being free to serve is one of the most exciting things that you can do.

Cathi and I like to give. God has graciously put people in our lives who have modeled that, so in addition to the Bible, we have been privileged to see that truth put into practice. We set goals of what we want to give and we love to beat those goals. I learned that along the way from several people, one of which is . . .

Illus - John Boebinger

Most financial planners will start with - how much money do you want to have when you retire. I don't start with that in my thinking. I like to think of how fun it would be to be

able to help ministries and people in a significant way. The goal is to honor God by being free to serve. Start with what you have right now.

2. The means of financial stewardship.

The means of financial stewardship is a budget. A budget is a tool that helps you make your own financial curfew. Now, I am not going to go into the details of establishing a budget, although it is not very difficult. We teach classes on that here. If you do not live by a budget and you have a difficult time setting up something, then please sign up for the class. That is why we offer it. This is a problem that is not unique to you.

Money is a source of contention in many relationships. The problem is not money, the problem is the approach, or lack thereof. A budget frees you to be able to concentrate on more important matters.

A budget will force you to plan.

If you fail to plan, then you plan to fail. Something always seems urgent. If you do not have a budget, then the urgent will always take over the important.

A budget will force you to save.

Forget living off of credit cards. They will sink you. They steal the joy out of saving and anticipation.

Set this up for your kids. 3 bank illustration. Savings account. learning the law of interest. Either you are paying someone to use their money, or someone is paying you to use yours. It is not always wrong to pay someone else. Sometimes the return is worth it. Take this building for example. Sometimes the same this is true regarding a home, or a car, but be careful when it comes to depreciating items.

3. Common hinderances to financial stewardship.

- Gotta have it now attitude
- Unintentional living
- Undisciplined approach to life