



DEAN WELCH - TEACHER

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**DADDY'S MONEY**

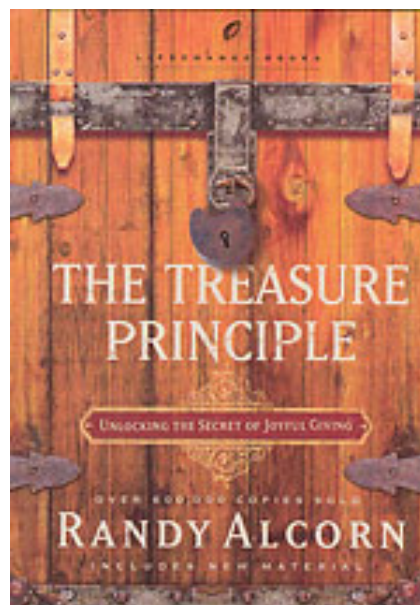
[1 TIMOTHY 6:17 & MATTHEW 6:21]

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# WEEKLY SUNDAY SCHOOL LESSON

NOVEMBER 11, 2007

FROM THE *MASTER WORKS* SERIES STUDY OF:



## DADDY'S MONEY

[1 TIMOTHY 6:17 & MATTHEW 6:21]

**M**ost of us spend our entire lives trying to get rich, and yet we never stop to consider how to be rich. Enticed by our culture, we focus so much on achieving an ever-increasing standard of living that we never realize when, in fact, we become rich. Because the reality is that if you have more than enough—including food in the pantry, money in a savings account, or clothes in your closet—then you are rich.

*A young couple had been married for about a year. They were struggling financially and decided to do something about it. They would develop a strategy. They sat down one day to talk about their finances, and after much analysis, the young wife said to her husband, "If we miss two payments on the refrigerator and one payment on the washing machine, we'll have enough money to make a down payment on a new television set." We always want more that we already have.*

Do you consider yourself rich? In our affluent society, the excesses of wealth are out in full display. As a result, we don't usually think of ourselves as rich, because there is always someone who has more. But the truth is, if we have more than we need, then we are rich. And as those who are rich, we have certain temptations that are specific to us. As we continue with week two of our study by Randy Alcorn of *The Treasure Principle—Unlocking the Secret of Joyful Giving*, today we'll discuss some a passage written directly to rich people and the subtle temptation that it addresses.

I want you to pause with me for a minute and use your imagination, first imagining that you have no fear of public speaking and that you have an opportunity to address a group of rich people. I mean rich, rich! Loaded. And they've all gathered to here something you have to tell them, having pen and pad in hand and leaning forward with baited breath. Now, think about this. If

you had one opportunity to say one thing to wealthy people—anything—what would it be. Could be, “Never...” or could be, “Always...” or even, “Don’t forget...” Anything you want. If you had one opportunity to address rich people and tell them one thing, what would it be?

OK, open your Bible with me this morning to **1 Timothy 6:17(NIV)** and follow along as I read: *<sup>17</sup>Command those who are rich in this present world **not to be arrogant** nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.* Notice what advice Paul gave the rich people in that verse? What was it? [NOT TO BE ARROGANT OR PUT THEIR HOPE IN WEALTH] Wonder why he said that? How does money lead people to become arrogant? How have you seen signs of arrogance in your life because of money (E.G., YOU THINK YOU ARE SMARTER OR MORE IMPORTANT THAN OTHER PEOPLE]

Turn to **PROVERBS 18:11(NASB)** and follow along as I read what the wisest man to ever live had to say about this: *<sup>11</sup>A rich man's wealth is his strong city, and like a high wall in his own imagination.* What does that really mean? Now, listen to the same verse from Peterson’s paraphrase in The Message: *<sup>11</sup>The rich think their wealth protects them; they imagine themselves safe behind it.*

Do you know anyone who leans on their money, possessions and wealth? In other words, they imagine themselves safe behind it? Think about this with me for a moment. To lean on your money, possessions and wealth must look to God like the 16-Year old driving a new Porche with the top down. You know what you think when you see a 16-year old driving around in a Porche with the top down, or jacked-up Mercedes, loaded and detailed to the hilt, or a brand new shiny Hummer, with more chrome than anything else? You see them and what do you think? It’s your Daddy’s car—your Daddy bought that for you. You don’t go, “Oh, Wow! I bet that’s a hard-working, industrious young man right there!” You think,

somebody gave that to you. That's not even yours. You don't have any reason to be all pumped up and arrogant. I mean, it's not even yours. I think our Father in heaven must look down at us and go, *"Oh, good grief! That's your Daddy's Money!"* Oh, good grief, you think you're something, you're all pumped up and arrogant and want people to treat you special and that you're so entitled. My goodness! It must look the same to God. Why do we struggle so with Daddy's Money?

I remember when I was young, 5-6 years old, and every Sunday I would get money from my daddy and the first thing I'd do is put ten percent in church as my offering. I never thought anything about it at all. It was as natural as breathing. Sunday after Sunday after Sunday. I got money from Daddy and always put in my offering. If I got a dollar, I put in 10 cents without hesitation. Why was it so easy then? Why is it not the same today with my money, possessions and wealth?

So, today, when my father blesses me with such a wonderful life, an education, a profession, the ability to work and earn money, why is it not the same thing? Why is it harder to give \$100 out of \$1000 when I make it? Do we lean more today on our money, possessions, and wealth? Turn to **ECCLESIASTES 5:10(NASB)** and listen to what Solomon says: *<sup>10</sup>He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity.* Why is it foolish to put our hope in wealth? When have you seen the uncertainty of wealth?

Turn now to **MATTHEW 6:24,**<sup>24</sup> *"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.* How does it affect us when we put our hope in wealth? Who provided us with our wealth, possessions and money anyway? It reminds me of the story that John Maxwell tells about the time a Congressman took his son to McDonald's. The

father bought his son a Coke and a large order of fries and they went and sat down at one of those table not built big enough for people to sit in. The father took a drink of his Coke and reached over to get a fry from his son, and his son put his hands around the fries and pulled them back. The father said, "That's okay, son." But as he sat there he started thinking to himself, "Doesn't my son realize I'm the one who gave him those fries in the first place?"

Doesn't he realize I can take those fries away from him any time I want? Doesn't he realize I can go up to the counter and I've got enough money I can buy all the fries I want? I can tell the people at the counter, 'Go out there and bury my son in French fries.' Doesn't my son realize I don't need any of his fries? I can go get my own. Doesn't he realize all I wanted to do was share a couple of fries with him?" And then the congressman said it hit him: his son was simply acting like he'd been acting with God. His son had forgotten who bought the fries to begin with. And BECAUSE he had forgotten who really – by right - OWNED the fries he treated his father badly.

That doesn't just happen to young boys. It can happen to any one of us when we forget that God truly owns all that we possess. By contrast, notice what David says in **1 CHRONICLES 29: 16, 20**:  
*<sup>16</sup>"O LORD our God, all this abundance that we have provided to build You a house for Your holy name, it is from Your hand, and all is Yours ... <sup>20</sup>Then David said to all the assembly, "Now bless the LORD your God." And all the assembly blessed the LORD, the God of their fathers, and bowed low and did homage to the LORD and to the king.* They praised God for the Temple that was to be built. They praised God for His kindness to them as a people. BUT most importantly, they praised God for the abundance of the offerings they gave. David's one focus was that God should receive the praise for the offering that was given.

This week, on Day Two, Randy Alcorn gave us the first of his six keys to the Treasure Principle. Before we look at the first one, let's

read one verse from the Old Testament to help us understand the background. Open your Bible to **DEUTERONOMY 8:17-19 (NLT)** and follow these words: *<sup>17</sup>He did all this so you would never say to yourself, 'I have achieved this wealth with my own strength and energy.'* *<sup>18</sup>Remember the Lord your God. He is the one who gives you power to be successful, in order to fulfill the covenant he confirmed to your ancestors with an oath.* *<sup>19</sup>"But I assure you of this: If you ever forget the Lord your God and follow other gods, worshiping and bowing down to them, you will certainly be destroyed.*

Now, who remembers what the **FIRST KEY** to the Treasure Principle is? **God Owns Everything. I'm His Money Manager.** What's the difference between an owner and a manager? What are your responsibilities as God's money manager? Who remembers the parable Jesus told about the three stewards in **MATTHEW 25:14-30**? Remember when the master left for his long trip, he gave one servant 5 talents (talent was about 6000 denarii, or about \$1000; 1 denarius = days wage), one servant got 2 talents, and one servant received 1 talent. What was Jesus telling us about our accountability here? [WE ARE REQUIRED TO BE FAITHFUL WITH A LITTLE AS WELL AS WITH MUCH; WE ARE EXPECTED TO GIVE TO GOD'S KINGDOM PURPOSES.] So, how are you doing as one of God's stewards lately? Will he find you faithful as a good steward?

Listen to these words from **JOB 41:11**, *Everything under heaven belongs to me.* Or, these from **PSALM 24:1**, *The earth is the LORD's, and everything in it, the world, and all who live in it.*

I told the story last week about my grandmother, prior to her death at 92, giving away most of her income to those less fortunate and how the IRS audited her for three straight years because of her contributions, especially to the church in the 80-percent range. For most of us, giving outlandish portions of our money elicits a sense of fear. When challenged with the idea of giving or giving more, most experience fear. What if God

challenged you to give beyond your comfort level? Would you be afraid? What if he challenged you to give 15% of your income? 20%? Or, 40%? Would you try to explain it away or dismiss it as impractical?

John Wesley was a great Christian leader in the 18th century. Once, a man rode his horse up to Wesley shouting, "Mr. Wesley, something terrible happened! Your house burned to the ground!" Wesley replied, "No. The Lord's house burned to the ground. That means one less responsibility for me." Was Wesley living in la-la land? No. He knew the truth. God is the owner of all things and we are merely His managers.

Look back at our opening verse from **1 TIMOTHY 6:17**:  
*<sup>17</sup>Command those who are rich in this present world **not to be arrogant** nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.* Do you normally think of God as the one who has richly provided you with everything you need? Or do you think of yourself as the provider? What difference does it make when you acknowledge God as the source of everything you have?

Last week, I gave you a memory verse to learn for this entire series from **MATTHEW 6:21**. Can anyone repeat it this morning?  
*<sup>21</sup>For where your treasure is, there your heart will be also.* Where you invest your treasure, that is where your heart is. If we place our treasure in stuff, where is our heart? In materialistic things. If we place our treasure in God's priorities, where will our hearts be? Our hearts will slowly become focused on God and His priorities. The two are always tied together because we place our money where our real priorities lie. If you let me look at your checkbook and all your assets I could tell you where your heart really lies, and what your priorities really are.

This week, I came across some surprising numbers about priorities of the average American, like that the average American...

...spends \$1,350 per year for soda  
...spends \$1,100 per year for coffee and tea  
...spends \$3,500 per year for beer, wine, and alcohol  
...give \$14 per year to the hungry and homeless

This should tell us a lot about where our hearts really are. If our priority should be storing up treasure in heaven, how do go about doing that? Somehow I don't think you can drop ship your cash or possessions to heaven. I don't think UPS or FedEx delivers there. As the saying goes, 'you can't take it with you.'

People forced to part with their wealth have been thrown into agonizing desolation. Did you hear that six armed gunmen broke into the deposit boxes in a London bank and stole valuables worth more than \$7 million recently? A woman whose jewelry was appraised at \$500,000 cried, *"Everything I had was in there. My whole life was in that box."* What a sad commentary on her values! What if all we hold dear was tied to our material prosperity? To lose it would mean losing our reason for living. Misery is often the result of our attachments to the world.

So, the second key to the Treasure Principle is based on this idea: **My Heart Always Goes Where I Put My Money**. How does giving to missions give you a great heart for missions? Has anyone truly experienced this in their own life that they might share it with us? Look at the next two verses in **1 TIMOTHY 6**, verses **18-19**, *<sup>18</sup>Command them to do good, to be rich in good deeds, and to be generous and willing to share. <sup>19</sup>In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

My heart always goes where I put my money. Our hearts always follow our treasure. Jesus is saying, "Show Me your checkbook, your MasterCard statement, your online banking account, and your receipts, and I'll show you where your heart is. Suppose you buy shares of General Motors. What happens? You have an interest in

GM. You check the finance pages. You see an article about GM and you read it. Only days before, you would have ignored it. You care about GM because you've invested in GM.

As Randy Alcorn says, "As surely as the compass needle follows north, your heart will follow your treasure. Money leads; hearts follow." Your heart moves toward what you cherish, and God wants you to move toward Him. You want to care more about the poor? You want to care more about world missions? Give some money to the poor. Give some money to missions. Your heart will follow.

If you want to have a heart that's focused on spiritual and eternal things, then reallocate more of your money away from material and temporal things to God's work. When I give, it reminds me that it's not about me. It's about Him. I'm not the point. He is. I'm not the center of the universe. He is. Giving is not about my increasing my affluence. It's about increasing his influence. Giving dethrones me and enthrones Him.

Giving is the way we forsake the "me/mine" factor and the way we embrace the "you/your" factor. **ACTS 20:35** reminds us, *It is more blessed to give than to receive.* "It is when we forget ourselves that we do things that are remembered." We should fight the "me/more" factor.

So, what are you leaning on this morning? Are you leaning on your money, or are you leaning on God? I came across four great diagnostic questions that really convicted me about this thought this week and I'd like to share them with you so I won't feel all alone. These are courtesy of Andy Stanley. Answer these to determine where you've placed your trust?

- (1) Which of these statements creates the most anxiety for you;
  - a. There is no God
  - b. There is no money in the bank.

- (2) Does your lifestyle or debt or fear of not having enough impede your ability to give?
- (3) Do you have money in the bank, but no peace in your heart?
- (4) How hard is it for you to do the right thing, when it's going to cost you financially or morally?

Our whole culture reinforces the message that we have to build up enough to make it till the end. We have to lean on our stuff. So, here's what I want to challenge you to do, and we have two more weeks in this study. Would you somehow blend into your morning routine, whether it's coffee, newspaper, or if you have a quiet time or spend some time praying, or before you get out of bed, could you blend into your morning routine, even if it is just for a week, to declare to your heavenly father, I will not, I will not trust in my riches, but in you who so richly provide. This week, today, I am not going to trust in my riches. I'm going to trust in you who richly provide. I'm not trusting in my riches. I'm trusting in you, who richly provide. You are the source of every good thing-all my hopes, my future, I will not trust in my riches, but in you who richly provide. And maybe we can begin to wean ourselves off this inclination that every rich man and woman has. And maybe in doing so we could model the way for others on how to be rich. Remember it's really Daddy's money, not yours!

*For where your treasure is, there your heart will be also.*

Let's pray!

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