

## Rethinking Your Money

### A Study of Philippians 4:14-20

Characteristic of Completeness: Stewardship

Big Idea: You can't take it with you, but you can send it ahead.

Related Scriptures: Psalm 49:16-17; Proverbs 11:24; Matthew 6:19-21; 10:42; 19:21; Luke 6:38; Mark 10:29-30; 12:41-44; 2 Corinthians 8:1-5; 9:6-8

Introduction:

- A. What if I told you that you have an incredible bank account that you don't know about. That's right, an unknown account. Everybody's got one, but nobody knows it. Well, not everybody has one, but you probably do. And to say nobody knows about it is an exaggeration, but not big one. If you're typical, you probably don't realize it.

The account is in your name. You will inherit everything in the account. The amount you inherit is entirely up to you. It depends on how much you invest. You are able to make deposits to this account any time you choose—in fact, sometimes you do so unknowingly. Every deposit you make earns something like 10,000% interest. Not a bad return. And the account is never at risk. No market crash, no scandal, no catastrophe could ever jeopardize it.

You can't draw on the account right now, but one day you will. And when you inherit the account, it won't be too late to enjoy it. In fact, you will receive it at the perfect time, in the prime of your life. And when you do, you will be able to enjoy every bit of it, and yet, the account will never be depleted, it'll never run out. Not ever.

If you ignore this account, as most people do, there will be little or nothing in it when you receive it. It'll be too late then. No investment, no return. But to the extent you invest now, the returns will be extravagant beyond your wildest dreams.

Right about now, you think maybe I'm joking; this is too good to be true. Or maybe you think I've been smoking something wrapped in dollar bills. Or maybe you think now I'm going to try to soak you, like some charlatan preacher on TV with alligator shoes wanting you to contribute toward his new yacht for Jesus. But I ain't jokin', smokin', or soakin'.

- B. I'm just lookin'. I'm lookin' at the text we're going to study today and I see this mysterious account—the account I've been talking about. In our study through the letter the Apostle Paul wrote to the Philippians, we come today to Philippians 4:14-20. It's a passage about money. And in the passage, there's mention of this mysterious account.

Let me show you.

1. In ► Verse 14, Paul says,

<sup>NAU</sup> Philippians 4:14 Nevertheless, you have done well to share *with me* in my affliction.

You may recall from previous studies that the church at Philippi had sent money to support Paul while he was in prison in Rome. Here, Paul commends them for this giving.

2. In ► Verses 15 and 16, Paul goes on to say,

<sup>NAU</sup> Philippians 4:15 You yourselves also know, Philippians, that at the first preaching of the gospel, after I left Macedonia, no church shared with me in the matter of giving and receiving but you alone; 16 for even in Thessalonica you sent *a gift* more than once for my needs.

► “The first preaching of the gospel” probably refers to the first time Paul traveled on his missionary journey to Philippi to share the gospel and start the church there.<sup>1</sup> ► “Macedonia” is the Roman province containing the city of Philippi. So Paul is saying that, when he left Macedonia to continue his missionary journey, the church he left behind at Philippi was the only one to support him financially, and they did so repeatedly.

3. Then in ► Verse 17, Paul says,

<sup>NAU</sup> Philippians 4:17 Not that I seek the gift itself, but I seek for the profit which increases to your account.

There’s that ► mysterious account. Here, Paul is saying that he’s not selfishly seeking money from the Philippians. He wasn’t seeking a handout before, and he’s not seeking one now. No, he’s more interested in the profit which increases to their account when they give. Somehow, when the Philippians give their money away for the cause of Christ, they profit—this account of theirs actually increases. And the Greek word for ► “increases” emphasizes the abundance of the increase.<sup>2</sup> Some translations render it “abounds.” So the increase is not marginal, it’s exponential.

This raises all kinds of questions, doesn’t it? We’re going to deal with three questions this morning.

---

<sup>1</sup> O’Brien, 531-532.

<sup>2</sup> W. Bauer, F.W. Danker, W.F. Arndt, and F.W. Gingrich, *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 3d ed., s.v. “πλεονάζω,” (Chicago: University of Chicago Press, 2000), hereinafter abbreviated BDAG.

- I. First off, where is this account? Paul doesn't say. But I think both Paul and the Philippians knew what Jesus had said, recorded in ► Matthew 6:19-20, where Jesus says,

<sup>NAU</sup> Matthew 6:19 “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. <sup>20</sup> But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal”

Jesus is talking about two different accounts. One is an account where we store up treasures ► on earth. We know about that one. It's the account of everything we own on earth. It's all our assets—the checking accounts, the IRAs, the mutual funds, the stocks, the real estate, the house, the heirlooms, the cars—all the stuff we accumulate on earth.

The other account is the one where we store up treasures ► in heaven. This is the account Paul is talking about. This is the account in which the Philippians invested by giving to Paul. It's the account that actually increased when they gave away their money.

By the way, this tells us who has the account and who doesn't. Since the account is in heaven, only those going to heaven have the account. If you have believed in Jesus for eternal life, you've got an account. If you haven't, you don't. If you're a believer, you may or may not have an IRA, an individual retirement account; but you definitely have an IHA, an individual heavenly account.

According to Matthew 6, Jesus is definitely not against investing. In fact, He commands it. The question is not if, but where. Jesus commands us to invest in our heavenly account, not the earthly one. It's not only right, it's smart. The heavenly account is the only one that will last. The earthly one won't. Upon death, the answer to the question, how much earthly treasure did you leave behind?, will be the same for everyone, and the answer is: All of it. You can't take it with you.

Most of us have probably heard that expression: You can't take it with you. But from what Jesus says in Matthew 6, we can add a startling corollary. Here it is. It's the big idea of my message: ► You can't take it with you, but you can send it ahead. I borrowed this line from Randy ► Alcorn's little book, *The Treasure Principle*, which I commend to you. This is the treasure principle: You can't take it with you, but you can send it ahead.<sup>3</sup>

When we die, everything we've tried to hang onto on earth will be gone. But everything we have given for the sake of Christ—that is, everything we have sent ahead—will pay off many times over in heaven. The moment I die, my earthly account peters out, but my heavenly account pays out, and it keeps paying out forever, in direct proportion to the amount I deposited on earth. The prime of my life is actually about five minutes after I die because then I have the rest of eternity to enjoy the rewards.

---

<sup>3</sup> Randy Alcorn, *The Treasure Principle*, (Sisters, OR: Multnomah Publishers, 2001), 18.

In ► Mark 10:29-30, Jesus says anything given in this life for His sake will be repaid a hundred fold. He says,

<sup>NAU</sup> Mark 10:29 . . . “Truly I say to you, there is no one who has left house or brothers or sisters or mother or father or children or farms, for My sake and for the gospel’s sake, 30 but that he will receive a hundred times as much . . .”

That’s a guaranteed 10,000% return on investment. So, where would the smart money go? The smart money gets sent ahead. The not-so-smart money gets spent or hoarded on earth in self-absorbed, short-sighted indulgence. It’s a matter of stewardship. In fact, ► stewardship is our Characteristic of Completeness for the week.

Alcorn ► gives the following illustration:

*Imagine you’re alive at the end of the Civil War. You’re living in the South, but you are a Northerner. You plan to move home as soon as the war is over. ► While in the South you’ve accumulated lots of Confederate currency. ► Now, suppose you know for a fact that the North is going to win the war and the end is imminent. What will you do with your Confederate money?*

*► If you’re smart, there’s only one answer. You should immediately cash in your Confederate currency for U.S. currency—the only money that will have value once the war is over. ► Keep only enough Confederate currency to meet your short-term needs.<sup>4</sup>*

In the same way, it is wise for us to convert our earthly treasures to heavenly ones, keeping only enough to get by on earth. It’s a matter of good stewardship.

- II. That ► brings us to a second big question: What exactly *is* the treasure in this heavenly account? When the Philippians gave money on earth, what is it that increased in their account in heaven?
- A. First, I want to be clear about what the treasure is not. The treasure is not something used to buy or earn your way to heaven. We get to heaven by grace alone, through faith alone, in Christ alone. If you have believed in Jesus for eternal life, you’re going to heaven. Only those going to heaven have an account there, but just because you’re going to heaven doesn’t mean you have a lot in your account. The account is established by faith; it grows by works.
- B. But what exactly grows in the account? It’s hard to imagine for those of us who have had a stereotypical view of heaven. For example, I used to think that heaven is a place free of pain and suffering, where we’ll just sort of float around, strumming harps and singing praise choruses.

---

<sup>4</sup> Alcorn., 13-14.

But the Scriptures tell us there's much more to it. Based on a biblical study of heaven, Alcorn says it will also be "a place of ► great learning, . . . artistic expression, exploration, discovery, camaraderie, and service."<sup>5</sup> It will be a place of full of pleasure and joy.<sup>6</sup>

If this is the stuff of heaven, then greater treasures in our heavenly account seem to correspond to a greater capacity to engage and enjoy the stuff of heaven. Greater treasure in heaven corresponds to a greater capacity for learning, artistic expression, exploration, discovery, camaraderie, service, pleasure, and joy in presence of the Lord forever.

- C. So here's the decision I face as a steward of the resources God has entrusted to me, including money. I'm forty-nine. Say I have thirty years left on earth. I can spend the money God has given me to make my life on earth as comfortable and pleasurable and secure as possible for the next thirty years, making no investment in my heavenly account. Or, I can send it ahead by giving to others generously over the next thirty years, so that when I die, I have a much greater capacity for learning, artistic expression, exploration, discovery, camaraderie, service, pleasure, and joy in presence of the Lord forever.

If I take God at His Word, this is a no-brainer. Investment counselors who tell us to invest for the long term are absolutely right, but the term is not long enough. Don't think 30 years. Think 30 million.

- D. Invariably, the idea of giving something now to get something better later strikes some people as rather selfish. You're going to have to argue with Jesus on that one. Rewards in heaven are His idea.

In ► Matthew 10:42, He says,

<sup>NAU</sup> Matthew 10:42 "And whoever in the name of a disciple gives to one of these little ones even a cup of cold water to drink, truly I say to you, he shall not lose his reward."

In ► Matthew 19:21, He says,

<sup>NAU</sup> Matthew 19:21 . . . "If you wish to be complete, go *and* sell your possessions and give to *the* poor, and you will have treasure in heaven . . ."

Perhaps a reason why some think this is selfish is that, in our earthly economy, treasures are finite, which means if I grab more, by definition, someone else gets less. But in God's heavenly economy, treasures are not finite. When you store up treasure

---

<sup>5</sup> Alcorn, 38.

<sup>6</sup> Psalm 16:11.

for yourself in heaven, you're not taking away treasure from anybody else. In fact, you store up treasure for yourself in heaven by giving to and serving others on earth, so it's win-win situation. Nobody loses. Giving for the cause of Christ is always a win-win situation. It's not really about denial, it's about deferral. You can't take it with you, but you can send it ahead.

- III. That ► brings us to the third and final question I'd like to address: Exactly how do you send it ahead? How do you make an eternal investment in your heavenly account?

Well let's go to school on the Philippians. Paul says their heavenly account increased as a result of their financial giving. Of course there are other forms of giving that add to the account—the giving of time, talent, energy—but Paul is talking about the giving of money in our text, so that will be our focus. How did they give? I want to show you ► four ways that the Philippians gave—four ways that help us to understand how we can send it ahead just like they did.

- A. First, I want you to see that the Philippians sent their treasures ahead by giving ► sacrificially. Their giving cost them something significant on earth. They didn't merely give God their chump change.

How do we know the Philippians gave sacrificially? Well, Paul wrote some letters to other churches besides the one in Philippi. And, in one of his letters to the church at Corinth, Paul brags on the generosity of the Philippians.

1. In ► 2 Corinthians 8:1-2, he says,

<sup>NAU</sup> 2 Corinthians 8:1 Now, brethren, we *wish to* make known to you the grace of God which has been given in the churches of Macedonia, 2 that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality.

Remember, Philippi is a city in the Roman province of Macedonia. So Paul is writing here about the Philippian church. He describes them as experiencing ► “a great ordeal of affliction” and “deep poverty.”

Many of the Philippians were in a bad way. One commentator writes,

*They were afflicted and financially depleted. The Romans had taken possession of all their silver and gold mines, taxed the copper and iron smelting, canceled the right to cut trees for ship and home building, and had fought several wars on Macedonian soil.*<sup>7</sup>

Many were probably out of work, barely getting by, financially strapped, scraping the bottom of the barrel.

<sup>7</sup> Charles R. Swindoll, *A Minister Everyone Would Respect: A Study of 2 Corinthians 8-13*, (Fullerton, CA: Insight for Living, 1989), 3-4.

Paul acknowledges their “great ordeal of affliction” and their “deep poverty.” But, he also says there is ► an “abundance of joy” and a “wealth of liberality.” That is to say that the Philippians were willing to give joyfully in spite of their circumstances. Their heart for giving is viewed as being rooted in ► the grace of God given to them. God, by His grace, had given them a heart that was others-oriented, a heart that was unselfish, a heart that cared, a heart that gives.

2. And notice how they gave in ► Verse 3. Paul says,

<sup>NAU</sup> 2 Corinthians 8:3 For I testify that according to their ability, and beyond their ability, *they gave* . . .

If anybody ever had an excuse not to give, it's the Philippians. But, in spite of their circumstances they gave. They gave not just according to their ability, but beyond their ability.

What does that mean? At first blush, it doesn't seem to make any sense. How do you give more than you are able? I don't think this is to be taken in the strictest sense to mean that they gave more than they had.

Rather, I think it means that they gave sacrificially. They sacrificed their own present and future earthly needs for the sake of giving to others. I think it means that, in their culture, most people would have concluded that they could not afford to give. But, they said, “We *will* give.”

3. This kind of sacrificial giving is applauded elsewhere in Scripture. For example, ► Mark 12:41-44 describes the observations of Jesus Himself concerning people giving money to the temple. It says,

<sup>NAU</sup> Mark 12:41 And He sat down opposite the treasury, and *began* observing how the people were putting money into the treasury; and many rich people were putting in large sums. ► 42 A poor widow came and put in two small copper coins, which amount to a cent. ► 43 Calling His disciples to Him, He said to them, “Truly I say to you, this poor widow put in more than all the contributors to the treasury; 44 for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on.”

According to Jesus, true generosity is not measured by the size of the gift, but by the sacrifice behind it. The poor widow gave only about a cent, but that cent was a greater sacrifice for her than the much larger sums of the rich people.

Occasionally, I hear the media extolling the generosity of some movie star or sports figure or CEO who gave a lot of money to some charity. Sometimes I wonder how much of a sacrifice it really was. If you're an actor on a sit-com making a million dollars per episode, what's a half a million? In God's economy, it's probably not as much as the two small copper coins the widow gave.

4. Sacrificial ► giving may seem like a recipe for abuse. Indeed, there are many religious charlatans in America fleecing elderly widows in the name of God. It's certainly a sacrifice for the widows, some of whom are duped into draining their retirement accounts. How are we to reconcile this with Scriptures that commend sacrificial giving?

I think we must be careful not to hold up sacrificial giving in isolation, but to consider sacrificial giving in light of the other important guidelines for giving. They come as a package to be taken together.

- B. For example, I want you to see that the Philippians not only gave sacrificially, but they also gave ► freely. That is, they gave voluntarily, not in response to pressure or manipulation or guilt.

1. Paul says of the Philippians in the last part of ► 2 Corinthians 8:3,

<sup>NAU</sup> 2 Corinthians 8:3 . . . *they gave* of their own accord

Apparently, they donated their Honda.

No. This means that no one pressured the Philippians to give. In fact, it appears that Paul didn't even ask them to give because they were so poor. They volunteered!

2. The concept of giving freely is corroborated elsewhere in Scripture. For example, ► 2 Corinthians 9:7 says,

<sup>NAU</sup> 2 Corinthians 9:7 Each one *must do* just as he has purposed in his heart, not grudgingly or under compulsion . . .

No one can tell you how much you must give. That's between you and God. We are not to be motivated by peer pressure, or pride, or guilt, or external pressure, or red-faced preachers. We should give only what God lays on our hearts. Period.

- C. Not only did the Philippians give freely, they also gave ► cheerfully. They viewed the opportunity to give as a favor to them.

1. In ► 2 Corinthians 8:3-4, Paul says,

<sup>NAU</sup> 2 Corinthians 8:3 . . . *they gave* of their own accord, <sup>4</sup> begging us with much urging for the favor of participation in the support of the saints

This is incredible! The Philippians were begging to give toward the needs of their brothers and sisters in Christ. Begging for the favor! The fact that they had to beg with much urging to participate in giving suggests that Paul hadn't even asked them to give. Otherwise, why would they beg to do something Paul had already asked them to do?

This is remarkable. How could they be so anxious to give when they had so little? How could they be so excited and joyful about giving? How could they be so convinced of their need to give?

Verse ► 5 tells us. Paul says,

<sup>NAU</sup> 2 Corinthians 8:5 and *this*, not as we had expected, but they first gave themselves to the Lord . . .

They gave their hearts to the Lord. When we give our hearts fully to the Lord, giving becomes a privilege and a joy.

2. That giving should be cheerful is corroborated elsewhere in Scripture. For example, ► 2 Corinthians 9:7 says,

<sup>NAU</sup> 2 Corinthians 9:7 . . . God loves a cheerful giver.

I think giving cheerfully means that giving is not so much an obligation as it is a privilege. It's not that we *have* to do it, but we *get* to do it. It means that we should give only what God lays on our hearts. Cheerfully, or not at all.

- D. I can almost hear some of you thinking, "So, I'm supposed to give sacrificially, freely, and cheerfully. But, the truth is, if I give that way, I will be devastated. I simply cannot afford to give that way."

This is where the fourth and final point comes in. We are also to give ► expectantly. When we give as God leads, we are to expect that God will be pleased and that He will take care of us. To give expectantly is a matter of faith. I get this not so much from how the Philippians give, but from what Paul says back in our text.

1. Let's pick it up in ► Philippians 4:18. Paul says,

<sup>NAU</sup> Philippians 4:18 But I have received everything in full and have an abundance; I am amply supplied, having received from Epaphroditus what you have sent, a fragrant aroma, an acceptable sacrifice, well-pleasing to God.

Paul says that he's been abundantly supplied by their financial gift to Him. But notice it's far more than a gift to Paul; it's an offering to God, a heavenly deposit, ► "a fragrant aroma, an acceptable sacrifice, well-pleasing to God."

2. Moreover, by giving sacrificially, freely, and cheerfully, the Philippians are now the beneficiaries of a promise. In ► Verse 19, Paul says,

<sup>NAU</sup> Philippians 4:19 And my God will supply all your needs according to His riches in glory in Christ Jesus.

This is a wonderful promise. But, many people don't realize it's actually a promise directly tied to giving. In essence, Paul is saying, "Because you gave according to God's design—sacrificially, freely, cheerfully, expectantly—God, in turn, will supply all your needs."

To what ► "needs" is Paul referring? The context suggests they're financial needs. Paul used the very same word back in ► Verse 16, where he describes their financial gift as meeting his needs.

Here's the idea: If you're *not* giving as God intends—if you're *not* giving as the Philippians did—you have no right to ask God to supply your financial needs based on Philippians 4:19. God is not promising to take care of the needs of believers who are lazy or irresponsible or stingy.

On the other hand, if you are a believer in Jesus Christ who is giving as God intends, you do have every right to expect God to meet your financial needs, claiming Philippians 4:19 as His promise to you.

This is grace upon grace because it means that, when you give sacrificially, freely, cheerfully, and expectantly, not only will you be rewarded in heaven, but God will also take care of you on earth. It's a double bonus!

Now, I want to be clear that I am *not* joining ranks with the people on religious TV who claim that all you need to do is give them money—"Sow the seed in this ministry," they say, "and God will give you a hundred-fold return on your investment in cash real soon. Give \$10 to me now, and God will give you back \$1,000 next week." This is called a sham. Think about it. If this were really true, these people would never have to ask for money. All they would have to do is give their own money away, then they too would get the hundred-fold return in cash. God is not a cosmic ATM machine.

The biblical idea is this: Give as God intends, and He will take care of you, both in this life and in the life to come. We are to give expectantly.

V. (Closing:)

A. Some ► of you may be thinking, “Okay, I get it. I can’t take it with me, but I can send it ahead. And I send it ahead by giving to the cause of Christ sacrificially, freely, cheerfully, and expectantly. But, that’s still a little too abstract for me. How do I put this into practice? What do I do now?”

B. By nature, I’m can be pretty cynical. If I were you, I might be thinking, “Here we go. Here comes the pitch. I see the church budget deficit in the bulletin. I didn’t just fall off the turnip truck. This preacher guy cooked up this sermon to get into my wallet.”

Relax. I’m not asking for your money. This sermon has been planned since last summer. And we’re so serious about the “freely” and “cheerfully” parts of giving that we don’t even pass a plate around here. If you feel even the slightest manipulation, please don’t give.

But I would like to suggest that you rethink your money. Here’s what I suggest.

1. This week, prayerfully evaluate your portfolio in light of what we have just learned. Do the current balances in your earthy and heavenly accounts reflect smart, godly investing? Or do they reflect short-sightedness and self-indulgence? Ask God to show you.

2. After a sermon like this, you may feel compelled to give. Think twice before you do. Check yourself against the four criteria we discussed today. They come as a package. Ask yourself, am I giving sacrificially, freely, cheerfully, and expectantly? As you evaluate your giving before God, all four elements generally need to be there.

If they’re not, stop and question it. Pray about it. Maybe you’re trying to give for the wrong reasons. Or maybe, you’re trying to hold back for the wrong reasons. Either way, you need to get it cleared up with God before you make a decision.

3. And I want to say a few things to those of you who may be faithful givers. I have no idea who you are because, as a matter of policy, I’m not privy to church giving records. But I imagine there may be some who are thinking, “Boy, I’m sure glad Bob is talking about giving today because I’m tired of shouldering the financial burden for a bunch of stingy people around here.”

Careful. You may need to rethink your money, too. Let's say you *do* have to sacrifice more because some of us *are* stingy. What is that to you? The more you sacrifice for the cause of Christ, the more you'll be rewarded. So, in a strange way, maybe the stingy folks are actually doing you a favor. Could it be that you're secretly miffed at the stinginess of others because you don't want to let go of more of your own earthly treasures? I don't know. Ask God to show you.

4. As a church, it would be nice to make our budget and have the ability to do some things that we've planned. But if we don't receive another dime, I'll be content. My God will supply all our needs. If we can't afford something, I take it we don't really need it.

I'm not into pressure campaigns or manipulation cleverly disguised as "vision-casting." So if you're waiting for the church to become a squeaky wheel before you give the grease, it ain't gonna happen.

Don't get me wrong. I encourage you to give. But like Paul, it's "not that I seek the gift itself, but I seek the profit which increases to your account."

You can't take it with you, but you can send it ahead.

If and when you've evaluated your portfolio, you've asked God to show you, you've listened, you've checked yourself and all the elements are there—you can give sacrificially, freely, cheerfully, and expectantly—then, by all means, send it on ahead! And we'll all join Paul, when he says in ► Verse 20:

<sup>NAU</sup> Philippians 4:20 Now to our God and Father *be* the glory forever and ever. Amen.