

Money Matters 3: Being an active steward. Haggai 1:1-12

This is the third in the series of talking about 'Money matters'. If you haven't been around the last couple of weeks we've been using this booklet 'The money revolution' as the basis for our teaching and thoughts. Week one was an overview of 5 principles that are highlighted. Hopefully if you've looked at the book at all or been to a housegroup that's discussing it you'll know by now what those five principles are. Everything belongs to God, active stewardship, live within your means, build up treasures in heaven and give generously.

Last week Ian picked up two of the five principles: living within your means and storing up treasure in heaven, using part of Paul's letter to the Philippian church as the focus. This week we're particularly thinking about being active stewards, and that is very much linked to the first of the five principles: everything belongs to God.

And I've chosen the first twelve verses of the book of Haggai to help us think this through this morning.

The prophet Haggai (one of the shortest books in the OT and probably not one that has had a great deal of your attention) is speaking to a group of Jews in the second half of the sixth century before Christ. (So around 520 BC). These Jews have been in exile in Babylon, away from their home land and religion. Solomon's temple has been long destroyed, but then Cyrus King of Persia who conquers Babylon allows around 50000 of them to return to Jerusalem to rebuild the temple. The foundations are finished after two years amid great rejoicing. This unnerves their neighbours, including the Samaritans, who manage to kick up enough fuss to get the work stopped. And it's not until King Darius comes to the Persian throne that work starts again. That's where we meet the story this morning.

Unfortunately the Jews are dragging their feet when it comes to the temple rebuilding, and so the message that Haggai brings to the people in this prophetic oracle is that God is pretty unhappy with their behaviour. Why? Because they're looking after their own interests rather than thinking about God's house.

The people are reportedly saying, 'The time has not yet come for the Lord's house to be built' In other words, we're not going to give God the priority.

God says in response through his prophet 'Is it a time for you yourselves to be living in your panelled houses, while this house remains a ruin? Give careful thought to your ways. '

You might wonder what on earth a prophet's oracles from so long ago and from such a different culture might have to say to us today, especially when we're talking about money matters. We're sophisticated westerners after all, with our own intricate and complicated economy. We haven't been in exile. We don't have panelled houses (unless of course we're stuck in the 70s!!) Anyway, we're not planning on rebuilding a temple are we? Nor Wade

Street Church for that matter. Haven't we been there, done that building project, and almost paid for it?

But forget for a minute that this is anything to do with temples or building projects or Jews or prophets or the sixth century BC and listen to this....

"Take a good hard look at your life. Think it over. You have spent a lot of money, but you haven't much to show for it. You keep filling your plates but you never get filled up. You keep drinking and drinking and drinking, but you're always thirsty. You put on layer after layer of clothes, but you can't get warm....

Take a good hard look at your life. Think it over"

That is Eugene Peterson's paraphrase of Haggai from 'the Message'

Most of that, if not all of it, sounds pretty spot on for the lifestyle the majority of us experience in twenty-first century Britain. We have all this 'stuff' but somehow we're never satisfied.

Verse six sums it up beautifully – you earn wages only to put them in a purse with holes in it.

Picture the money just running straight out.

Ian talked last week about how simple life was as a child, when he had confidence that he would be cared for and provided for by those around him – his parents, grandparents, his teacher at school.

That started a train of thought in my mind about carefree living on a limited budget. The time when I seemingly had the most carefree existence and money was the least pressing was as a student when I had a budget of £ 3000 a year. It arrived in the form of a grant cheque (yes I consider myself wonderfully fortunate that I went to uni without having to apply to the student loans company, and without incurring any debt) and a top up from my parents. I duly paid it into my bank account and once it was gone that was it. I could always pay my rent, I always had sufficient to eat (although there was a large amount of tuna and pasta in my diet) I always had enough for a pint, and I could usually run to a take-out pizza when I fancied one. If I was cold I went for a walk to warm up, and I always had enough for the train fare to get home at the end of term, arriving with a few pence left in my bank account – at which point I would throw myself on the mercies of my parents.

Priorities change don't they? These days I would rather be able to put the heating on than go out for a pizza. In fact I would actually expect to be able to do both....and that's part of the reason why life isn't so simple or so inexpensive any more. My expectations have risen and risen and risen as my circumstances have changed. And I'm sure I'm not alone in that. Twenty years ago it was fun to choose a meal out over putting the heating on, but now I consider it my right to be able to do both!

'You earn wages only to put them in a purse with holes in it.' Says God through his prophet Haggai. Or perhaps we could paraphrase that as 'you increase your income only to find more things to spend it on'. Because that's what we do, isn't it? We get a car and we think it's great, but as soon as we earn more money we buy a better one, or a nicer holiday, or more expensive clothes.

But what can we do to stop this ever-increasing spending, and this ability to find more and more things to spend our money, this need to always live right up to our means?

Well the antidote is one of the five principles identified in 'the money revolution'. Active Stewardship. 'Give careful thought to your ways' says God through the mouth of the prophet Haggai twice in those few verses. And that seems to be good advice for all kinds of situations we might find ourselves in. But what does giving careful thought to your ways mean when it comes to money and spending?

If you read the active stewardship section of the booklet you'll find the comment that says 'money tends to leak, largely as a result of successful marketing, which creates desires we never thought we had and attracts us with products which promise to satisfy those newly created desires.'

It goes on to say that 'Planning your spending is the only way you can make sure that you are controlling your money and exercising choice about how it is used.'

The people God is addressing through Haggai the prophet seem to be a good example of poor or virtually non-existent stewardship. There doesn't seem to have been any planning, and so money was just frittered away and so there was never enough.

Perhaps you've seen the TV programme 'spendaholics'. Where young people who find themselves in debt are challenged to set a budget, stick to it and work their way out of the debt. They are always amazed to find that they've been spending so much money each week, often on things they don't need, simply because they haven't set a budget.

Hopefully you've seen one of these leaflets on the carousels in the Lichfield room and in the porch. Christians Against Poverty or CAP as it's known, is a debt counselling charity based in Bradford, but with centres all around the UK, including an office in Tamworth. I was fortunate enough to work with CAP for a year as a community placement. The first step to helping any client address problems of debt is to accurately identify their spending, and then to create a realistic monthly budget and encourage them to stick to it. It sounds simple doesn't it?

But it's actually very easy for our money to slip away. I wonder how much of it we've wasted through lack of planning? And we all have particular things that cause our money to leak, that mean our purses have holes in. (mine is a liking of cappuccinos with friends). I'm sure you can think of your own.

Now, sitting down and budgeting, going through all your finances, filling in a spread sheet, listing all your incomings and out goings is not most people's idea of a fun night in.

Many of us are reluctant to commit our finances to such scrutiny. We prefer to get by. We think it's going to be too difficult a task, or too boring. (Unless of course you particularly enjoy figures and graphs) or we're too afraid of revealing the true picture of our finances.

Perhaps we see budgeting and financial planning as something we do only when money is in short supply and actually we think we've made it when we don't need to keep a tight rein on it anymore.

But if it helps you get a grip of your finances which in turn helps you to stop wasting money, which in turn helps you to be an active steward of God's provision then it hasn't been a wasted night. In fact it will have been a most productive night.

And all the time we're thinking about active stewardship we need to be remembering that none of this is ours. Everything belongs to God. It's his. We're simply looking after it, taking the best care we can of it, for Him. God has given us a responsibility to care for all that he has created. So stewardship – the responsibility of looking after something that has been entrusted to us, while the owner retains his or her ownership- is a bit like house sitting for a friend while they're on holiday, and gardening and watering the plants for them to keep everything in good condition, but being able to pick and eat the tomatoes from the greenhouse as they ripen.

It goes right back to the first two chapters of Genesis, where we read in the accounts of creation that God gives human kind the responsibility to work the earth and to care for it.

So from a Christian perspective none of our money is actually *our* money. We're looking after it for God. Doing the best we can for him, and so those words spoken through Haggai, although in a different time and culture, are applicable to us too 'Give careful thought to your ways'.

God has entrusted us with so much. Why not start by listing all that God has blessed you with. 'Count your blessings, name them one by one' as the old song says. We'll be amazed to find how many blessing we have. And then, if you don't already have one, start work on a detailed budget. The booklet will take you through the steps.

'Is it a time for you yourselves to be living in your panelled houses while this house remains a ruin?' says God.

Remembering that everything belongs to him, and that we are called to live as active stewards is a good start to getting our houses and God's in perspective.

House Group Notes	26th October 2008
Money Matters 3	Haggai 1:1-12

We continue to think about money using 'The money revolution' booklet. The focus is on active stewardship (principle 2), whilst remembering that everything belongs to God (principle 1)

The prophet Haggai is addressing a group of Jews around 520 BC. These Jews had been in exile in Babylon, away from their home land and religion. They were invited by Darius the Great of Persia to return to Jerusalem to continue the rebuilding of the temple, but they were dragging their feet, and so God spoke through the prophet Haggai in an oracle that conveyed his unhappiness with the people's desire to look after their own interests above the temple.

The people are reportedly saying, 'The time has not yet come for the Lord's house to be built' In other words, we're not going to give God the priority. God says in response through his prophet 'Is it a time for you yourselves to be living in your panelled houses, while this house remains a ruin? Give careful thought to your ways.'

'You earn wages only to put them in a purse with holes in it' (v6). We could paraphrase that for our society as 'you increase your income only to find more things to spend it on'.

What can we do to stop this ever-increasing spending? The antidote is one of the five principles identified in 'the money revolution'. Active Stewardship.

'Money tends to leak, largely as a result of successful marketing, which creates desires we never thought we had and attracts us with products which promise to satisfy those newly created desires. Planning your spending is the only way you can make sure that you are controlling your money and exercising choice about how it is used.' (p18 *The Money Revolution*)

The people God is addressing through Haggai the prophet seem to be a good example of poor or virtually non-existent stewardship. There doesn't seem to have been any planning, and so money was just frittered away and so there was never enough.

Active Stewards:

1. Count their blessings
2. Spend time setting a budget (and stick to it!)
3. Keep in mind that everything belongs to God.

For discussion.

1. Read Psalm 24v1&2. *The earth is the Lord's and everything in it.* What does 'everything in it' mean? Does it include cars, houses, possessions?
2. What causes our purses to have 'holes in them'?
3. How do we get the balance right between attention to God's house and our own?
4. Does exercising 'active stewardship' mean that we will always have sufficient money? What about Christians who live in poverty?
5. As stewards we need to balance long and short term priorities. Is this something you find easy or difficult to do? Why?
6. What have you found helpful when budgeting?

