

Financial Concerns

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[0:00] Well, a horse with a funny name won the Kentucky Derby recently.! Mine that bird.

Coming out of the gate, he was dead last. Number 19 in the field. And at a quarter of the way, he was still dead last. Halfway, still last.

Three quarters of the race, still last. And then something amazing happened. Within 21 seconds, he passed 18 horses and finished first by almost seven lengths.

He finished well, didn't he? And last week, that was the challenge to all of us as we're growing old, to consider the need to finish well.

As we noted, ball games are often lost in the last seconds, in the last inning. And we want to receive the challenge of Scripture to finish the race all out.

[1:10] Running hard to the end. We can't afford to coast into the finish line. We saw that there were many things working against us in our old age. Things that would slow us down and would dishearten us and make us just throw up our hands and do just that.

Coast into the finish line. Some of the hardest trials, some of the deepest difficulties are reserved for our old age.

The hardest trials that you face in life, and you face them when you're at your weakest and when you're often alone in your old age. And so all of that can get us frustrated, discouraged, and tempt us to just finish with a slow shuffle.

Well, it's funny, Carrie had someone text her yesterday from a store where they have the rocking chairs out front. What's the eating place?

Cracker Barrel. And this young guy was sitting in one of those rocking chairs, I guess, watching old people shuffle by. And he says, I'm convinced that the average speed of an older person is one mile per hour.

[2:24] They're just barely moving. Well, that may be true physically, but we don't want it to be true spiritually. As we come to the end of the race, we want to finish with a burst of speed.

Can that happen? Well, it doesn't happen automatically. What king of Judah did we see started well in life, but he ended very sadly? Remember his name?

Asa. I hear some S's. That's right. King Asa. And what apostle did we see in old age still persevering strongly in the race, finishing the race well?

Paul. That's right. Now, we had to hurry, so I want to go back and just notice a few things about the apostle Paul and how to finish the race in a dead sprint.

We noted in 2 Timothy that Paul asked at the end of his life for the books and the parchments to be sent, as well as his cloak. He was cold, but he was also studying and reading right to the end.

[3:32] So that was a clue to us. Never to set aside our Bibles. We need our Bibles more in old age, not less. And so we ought to be reading and studying them. We find him in prison.

And what is he doing in prison? Well, I'm done now. So I just sit here and shoot the breeze with soldiers who are watching me. No. He's writing epistles to gospel workers.

1 and 2 Timothy and Titus, all written within the last five years of his life. He's helping gospel workers with their problems. Churches encouraging them.

Still serving God to the end. And then even in his old age, he's uniting two believers, Philemon and his runaway slave Onesimus, who was converted in prison, it seems, by meeting Paul there.

And so in his old age, he appeals to Philemon to receive him back now as a brother. He's witnessing to those soldiers standing guard over him.

[4:35] He's preaching to all who visits him. And so he says, I have fought the fight. I have finished the race. I have kept the faith.

He finished well. So I want us to be encouraged to aim at finishing well. Now, is it realistic to ask that we be running our fastest in the Christian life when we hit the finish line?

That's the beauty of seeing an athlete still having something left at the end of the race. Or a horse and hitting the line full out. We're not talking about physical running.

We're talking about the spiritual race. Knowing Christ better on your last day than your first day. Honoring and serving him.

Growing in grace. Growing in more Christ-likeness. Loving him with more of our hearts. Loving our neighbor more like we love ourselves. Why shouldn't we be the closest to Christ on the last day of our life?

[5:39] We've walked with him the most days. Why shouldn't we be more like him on that day than any day of our life? We've had the longest to grow in grace.

The longest to walk in fellowship with him. We've had the ripening sunshine of his love for the longest time. Now there's a passage in Psalm 92 that should encourage us both to seek and to expect spiritual vitality in old age.

Turn with me to Psalm 92. We had many problems last week that we just looked at briefly. I want us to be encouraged this week as we think about some of these trials and all of them put together.

Does that mean that we must finish this race with a shuffle? Or can we finish it with spiritual vitality? Here in Psalm 92, we have a psalm for the Sabbath day.

And it's a psalm with peculiar application for the aged. Notice verse 12. The righteous will flourish like a palm tree.

[6:50] They will grow like a cedar of Lebanon. Now these were trees that were known to flourish even when other trees were perhaps withering. The great cedars of Lebanon were some of the best known, the strongest, the tallest trees.

Planted in the house of the Lord, they will flourish in the courts of our God. They will still bear fruit in old age. They will stay fresh and green, proclaiming the Lord is upright.

He is my rock and there is no wickedness in him. Notice the promise. They will flourish, not just exist, but flourish.

And they will still bear fruit in old age. Not just be a tree with green leaves, but fruit that will redound to the praise and honor of God.

They will stay fresh and green. Now taking into account all the weakness of body and mind, yet there is this spiritual stamina to the end.

[8:00] There is this flourishing freshness and greenness and fruitfulness in old age that is a wonder to ourselves and to the watching world.

And I believe the secret to bearing fruit in old age is spelled out most clearly in John chapter 15.

You don't need to turn there. But why is it that any branch, young or old, bears fruit?

It's because it's united to a fruitful vine, a very fruitful vine. The one who is full of grace, full of life-giving sap. And so, apart from him, we can do nothing but united to him, we can bear much fruit.

And this is to my Father's glory that you bear much fruit. Everything you need as an older person and as one growing older, everything you need for all those challenges that we spent 15, 20 minutes last week enumerating, everything you need is in Christ for that.

And you as a branch are united to him if you have saving faith in Christ. So keep everything you need to keep growing in grace.

[9:18] Everything that you need to keep ripening in Christ's likeness is in Jesus. Stay close to Jesus. Fellowship much with him. Draw upon him in his word and through prayer.

We're very familiar with Daniel in the lion's den. What you might not be familiar with is that Daniel was an old man when he was thrown into the lion's den.

Indeed, as he came out and then served in the next two reigns of the Persians and the Medes, and the Persians, he was in his 90s. So this is an old man.

And what is he doing three times a day? He's not saying, you know, when I was a young man in charge of the administration of the whole kingdom, I really needed God's help and so I prayed three times a day.

No, he's an old man. He's near 90 and he's still praying three times a day. On his knees with his face toward Jerusalem, the place where God had promised to meet with his people, pouring out his prayers, his thanks and asking for help.

[10:26] Let that be a lesson. There is a man bearing fruit in old age in his and we see the secret to it. He's united to Christ and he's enjoying not only union with Christ, but communion with Christ, with God, his father.

And so he prospered in his service under Darius, the Mede and Cyrus, the Persian. Even youths grow tired and weary and young men stumble and fall. What of old men and old women if the young stumble and fall?

But those who wait on the Lord, those who lean on the Lord and call out to him and put their weight of expectation upon him, they will renew their strength.

Doesn't matter how old they are. They will run and not grow weary. They will walk and not be faint. So there's the key to bearing fruit still in old age.

And it is often when the finish line is in sight as they round the last curve that seeing the finish line, they run all the faster. Let it be so with you and me as we take that last curve heading in to our last years leading up to the finish line.

[11:44] Now last week I learned something from all of you. That if you want class participation, just ask a bunch of senior citizens and people over the hill of 50 about their aches and pains and problems of growing old.

And we got to digging ourselves so deep into the hole that Brother Lou had to bail us out, if you remember. Now it's true, I handed you the shovels with my question, but you guys did the digging. For some 15 minutes you shared with us the challenges, the difficulties that face us in old age. And it just underscores the fact that some of the hardest challenges await us in our old age.

Now, that means we'd better know Christ well. We'd better stay close to him and find all grace in our time of need. Today I want to begin to walk back through some of those key challenges of old age. One by one, to face them head on, to drag them into the light of Scripture. And the truth that we know about God and bring to light.

[13:00] What answers do we have as children of God for these challenges that bombard us at the end of life? Now, before we begin, let's remember a lesson that we're learning from James.

And it's this, that every challenge, every trial is at one and the same time a temptation from the devil and a trial from the Lord.

Remember that? So let's remember that about all these difficulties that we enumerated last week.

And as we come through them one by one, the devil has an agenda in it to drag us down.

And God has an agenda in it to strengthen our faith in him, to grow us even further, to help us persevere to the very finish line.

So let's start with financial matters. That was something that was brought up. Will I have enough money to make it to the end of my life? Maybe you're past your breadwinning days and savings are dwindling and health issues are increasing.

[14:10] Perhaps a husband is gone. Or maybe, as someone said, you're still working and wondering when to retire. When have I saved enough?

What are some of the sins that we are prone to when facing these financial issues in old age? Mike? All right.

Seeking our security. Trusting in the money. All right? That's one temptation. That we think, if I just have enough money, I'm safe and secure from all alarm.

No, it's leaning on Jesus that we're safe and secure. Not leaning on our money. But that's a very real temptation, isn't it? All right. What else? Another sin that's a peculiar temptation to us to fall in when we're thinking about financial issues.

Worry. Fear. All right. Any others? There? There? All right.

[15:32] So, part of the effect of that is that we're not giving God the platform in which to demonstrate His mercy in providing for us. When we're worrying and relying on ourselves and on money.

There's one other that I'm especially thinking of. Okay. I think that confidence is in the wrong place. I'm not providing that for the time. I have to find out.

I'm not. I'm not. I'm not. There's confidence in the wrong place. I'm not. I'm not. I'm not. I'm not. Okay. Good. Confidence in the wrong place. Tom? Hoarding.

Covetousness. All right. Any others? Those are some. Yes, Isabel? Okay. Stop tithing. Again, we see that we start to hold to ourselves the little that we have.

Let's walk back through some of these. Let's think, first of all, about worry and fear. And let's remember, this is the agenda of the evil one in our trials of old age. He wants us to worry and fear because that does bring discredit upon God.

[16 : 40] Archibald Alexander has a book, *Thoughts on Religious Experience*. And in that book, he has some letters to the ages. And he says this concerning worry and fear.

How strange it is that the nearer men come to the end of their journey, the greater concern they feel as to the means of future subsistence.

Now, when you're first starting out on a long journey, you may be more worried, will I have enough to make it to the end? But he says it's just the opposite with old age. The nearer we come to the end of the journey, the more worrisome we come as to whether we'll have enough to get to the end.

A peculiar trouble and sin of old age. Now, what of the question, when to retire?

When have we had enough saved up? Just a few points, just by way of practical wisdom from the Proverbs. The Proverbs send us to what creature to learn to plan for the future?

[17 : 49] Go to the ant, you sluggard. Consider its ways and be wise. And so we're to prepare for the it gathers its food in the summer for the winter. And we're told to go and learn that from the ant.

So it's right for us to be planning financially for the future, for the winter of our life that is coming. Psalm 31, we'll have it read for us this morning, the godly woman.

One of the things that you see in that passage is she laughs. She can laugh at the future. Why? Because she's prepared. She's got her children all clothed in warm winter coats, so they're ready for snow.

And so her preparedness enables her to not worry about the cold that's coming. There is a proper planning for the future. It is not wise to spend all you make and not make provision for your future needs.

And Proverbs says there's safety in a multitude of counselors. So God has given men financial expertise in these matters.

[19 : 01] Yes, there's nothing wrong with going to a financial planner and being prepared for the future. But let me caution you not to depend upon money.

That's a very easy thing when you're talking to financial advisors who don't know the Lord and can just speak as if, if you get this nest egg, well, then you are safe and secure.

Be careful of that. But it's still right to plan. There are Christian brothers and sisters here who have been through these things with parents, and they possess a wealth of information, legal matters that need to be dealt with.

Tap into these multitude of counselors. Tap into these numbers. But if your concerns for the future and finances are driven by fear and not by faith, you will never have enough money saved up, either to retire or to finally rest.

Why not? Because you can always envision one more scenario that you will not be prepared. What if I live to be 100? 100. And many others.

[20 : 16] So don't be driven by fear, but by faith. Spurgeon says that God kisses away the fear of aging with his promises. Remember that.

The promises of God are like his kisses to kiss away the fears of aging. Get some of those promises written down on three by five cards.

Put them on your mirror. Get them in your heart. Memorize them. Turn to them often, as often as fear and worry returns.

Philippians 4, 6, and 7. Don't be anxious about anything, but pray about everything. The peace of God that passes all understanding will garrison your heart and soul in Christ Jesus.

Don't worry about anything, Jesus says. Tomorrow will worry about itself. Sufficient unto the day are the evils thereof. And then there are special promises to the elderly.

[21 : 22] Those are promises for all ages. But turn to Isaiah 46. For a special promise to the elderly, there are these special promises in Scripture that have the names of those growing old upon them.

Isaiah 46. 3 and 4. Listen to me, O house of Jacob, all you who remain of the house of Israel, you whom I have upheld since you were conceived and have carried since your birth, even to your old age and gray hairs, I am he.

I am he who will sustain you. I have made you and I will carry you. I will sustain you and I will rescue you.

So what if I don't have enough saved up to the end? Well, I have a God who promises to carry me all the way home. To sustain me in my old age and gray hairs.

What's that worth? From the cradle to the grave, Jesus commands my destiny, we sing. That's right. And he doesn't drop us short of the grave.

[22 : 49] He takes us all the way to heaven. Think of God's special concern for the widows. Spoken of everywhere in Scripture. The needy.

Psalms 146.9. The Lord watches over the alien and sustains the fatherless and the widow. And then there's the church's concern for the widows and the needy.

Acts chapter 6. You see that concern. It's out of that concern that they establish deacons in the churches. 1 Timothy 5.

The passage is 1 Timothy 3. We have the qualifications for deacons. 1 Timothy 5. There was to be a list of needy deacons so that the church might take care of those who were truly needy.

It had no family to take care of them. So Christ has made this concern his own and he's made it a concern of his church. Indeed, it's a concern of true religion wherever it's found.

[23 : 57] Isn't that what James says? True religion. That God our Father accepts is this. To look after widows and orphans in their distress. Yes, that's the church of Christ.

So be a part of a church where there's true religion and true experience of God's own care for the elderly through his people. So fear and worry.

We have promises to kiss that away as we approach old age. Trust in money. Security in money. Confidence in money. 1 Timothy 6.18, don't put your trust in riches.

Especially easy to do if your retirement portfolio is doing well. It's padded and secure. Prepare, yes, but don't lean upon it.

Remember Asa's failure in old age. He only consulted the physicians and not the Lord. And so what does money do? It enables us to go to the best physicians and to put our trust in money and the medical staff that good money will provide.

[25 : 09] No, it's right for us to seek medical help. But our lean must be on the Lord. And then covetousness. Hoarding. William Bridge in his booklet, A Word to the Aged, says, quote, covetousness is the old man's sin.

We read of old misers, don't we? Old misers and young spendthrifts. Peculiar temptations for the aged and for the young.

And the more other things are removed from them, Bridge says, the tighter they hold on to what they do have. Though the day is rapidly approaching when they must leave it all behind and go out of the world even as they came into it.

And how did they come into it? Job says, naked. I came from my mother's womb and naked. I will depart. So Bridge is saying, when other things are removed from us, we hang on tighter to what we do have.

When we're getting closer to that day when we won't have anything but what we have sent on ahead in the way of treasures laid up for us there. 1 Timothy chapter 6, dealing with that temptation to hoard and to trust in money.

[26 : 36] Commit 1 Timothy 6, 17. 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. Command them to do good, to be rich in good deeds and to be generous and willing to share.

In this way, they will lay up treasures for themselves as a firm foundation for the coming age so that they may take hold of the life that is truly life. So we're getting closer to that day where we will have nothing but what we have laid up in heaven.

So we dare not go into the hoarding mode when we're coming so close to that day.

So Jesus says, store up for yourselves treasures in heaven where moth and rust do not corrupt and thieves do not break through and steal. Get your best investments heavenward.

[27 : 43] The context is the context of not worrying about what we will eat or drink or what we will wear. Is that not very apropos to old age?

What will we eat in our old age? Will I have enough to buy food? Will I have enough for housing? Will I have enough for clothing? The basic needs.

