

## Money

Various Scriptures

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Open your Bible, if you will, to Matthew, chapter 6, and I want to read to you three very familiar verses, the setting for our message this Lord's Day and next. In Matthew 6:19, Jesus said, "Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also."

Very poignant, very direct, very simple words, easily understood. Jesus said, "Your treasure is to be invested in eternity." The Lord then introduces to us this matter of using our earthly treasure for eternal purposes. To put it simply, **I want to show you how you are to use your money consistently with the teaching of our Lord.**

And certainly, it is an appropriate study at a time like this, when people are spending more money than they do at any other time of the year. And they are spending it on temporal stuff that will be burned up in the end, if it doesn't stop working in the next week. In fact, at no time of year is it more evident that our society is crazed with material things.

One of the things that I purpose in my heart not to do at this time of year is to go near the Mall. The proliferation of things to buy, people to sell them, and victims to purchase them, produces a crush, that could only be reminiscent of trying to get out of the Rose Bowl after the game, when the 10,000 people in your section are trying to get out the same twelve square foot tunnel. The difference is, at the Mall, you are trying to buy something in the process of being crushed. Frequently, buying something you might not even see.

We are consumed with consuming. To give you a little perspective on that, in 1950, 10% of all income was spent for luxuries, or about 50 Billion dollars in America. By 1980 that figure was 30% of all income spent on luxuries, about 350 billion dollars. And it is now, in the last ten years, moving towards 40% of our income. To show how that is distributed, between 1983 and 1988, Americans bought 62 million microwave ovens, 88 million cars and light trucks, 105 million color TVs, 63 million VCRs, 31 million cordless phones, and 30 million answering machines, that most cursed of all inventions. It is bad enough to have to answer the phone when you are home, let alone be responsible for what comes when you are not. Who needs it?

Money magazine concludes, that not only do we consume like no culture before us, but Money magazine says we pursue money like no other culture. "Money," the magazine said, "has become the number one obsession of Americans, and money has become the new sex in this country." And Newsweek magazine says, "Americans have achieved a new plane of consciousness. They call it, 'Transcendental Acquisition.'" We want the money and we want the stuff the money buys. Whether or not it serves any purpose seems irrelevant.

Randy Alcorn, in his book, *Money, Possessions, and Eternity* writes, "The comic strip Kathy depicts an interesting dialogue between a young man and a woman. Pointing to each item as they refer to it, first one and then the other it says, 'Safari clothes that will never be near a jungle. Aerobic footwear that will never set foot in an aerobics class. Deep Sea Dive watch that will never get damp. Keys to a Four-Wheeled drive vehicle that will never experience a hill. Architectural magazines we don't read, filled with pictures of furniture that we don't like. Financial strategy software keyed to a checkbook that is lost somewhere under the computer that no one knows how to work. An art poster from an exhibit we never went to, by an artist we never heard of.'"

Finally, with blank stares one says, "Abstract materialism has arrived," to which the other rejoins, "Yes, we have moved past the things we want and need, and are buying those things that have nothing to do with our lives."

And the bumper sticker says it, "I owe, I owe, so off to work I go." What are we living for? To consume. One bumper sticker says, "Everybody needs to believe in something, I believe that I'll have another beer."

Pretty shallow life. Have you taken a close look at America lately? When we are not buying lottery tickets, so that we can get more and more money, we are probably watching "Big Game Winning" shows, because the euphoria, the vicarious euphoria of seeing someone else get some more material things, turns us on!

It is the new sex. It is the new high. And when we are not buying lottery tickets or watching game shows, and watching people win big materialistic prizes, we are then wandering through shopping malls to see if there is something that we didn't know existed, that we can buy. And now we have, in this "shop till you drop" culture, a new feature called "Home Shopping Network." The curse of all curses. And you don't even have to leave home. Today's "Couch Potato Materialist" can sit there. He doesn't have to get in his car and fight a crowd, he just has his credit card and a phone.

And you say, "Well, it is a pastime. Well, it is a harmless preoccupation." That is not so. The whole materialistic obsession gets very ugly, very ugly. Dr. Erin Beck did a 10 year study of patients hospitalized with suicidal tendencies. It appeared in the American Journal of Psychiatry. His bottom line was this, "Suicide risk is increased with income." **The more money you have, the more likely you are to kill yourself.**

Another medical study proved, and I quote, "Subtract two years from your life if your family income is over \$40,000 a year." **The more money you have, the more you have to be anxious about, the more complex your life becomes, and the less years you live.** Another study shows that **the increase of money creates moral decline and family disintegration, because money becomes the obsession,** and I am quoting, "Among both men and women, the incidence of marital infidelity rises in conjunction with an increase in income." In other words, **the more money you have, the less faithful you are to your marriage.**

Of the married men earning \$20,000, only 31% conducted extramarital "love affairs." Of the married men earning more than \$60,000, 70% of them conducted extramarital "love affairs."

It is not a harmless pastime. Listen carefully: It is a destructive pathology. **Materialism is a destructive pathology.** And the Apostle Paul was "on target" when he identified it with these inspired words, "Those who want to get rich, fall into temptation and a snare, and many foolish and harmful desires, which plunge men into ruin and destruction, for the love of money is the root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many a pang." Materialism is a destructive pathology.

It not only is destructive in the ways that I've noted, but in general in our culture. According to the latest crime statistics, the estimate is that **99% of all crimes are motivated by sex or money, and money "out points" sex four-to-one.** The obsession with money destroys families, destroys lives, destroys culture.

Alexander Solzhenitsyn rightly said in assessing western culture, "We are always paying dearly for chasing what is cheap." It has a dramatic effect upon the Church, as well, does this materialistic society. **The Bible, and even the hymnbook says a lot about following Jesus, but the checkbook says even more.** You want to know where somebody is spiritually, go through their checkbook. You'll find out where their treasure is, so you'll know where their heart is.

A study of thirty plus denominations points out that **although income after taxes and inflation, increased 31% in the last 17 years, giving has gone down 8.5% in the same period of time.** We have more than we have ever had and we give less than we have ever given. What does it mean when God has entrusted more and more earthly treasure to professing Christians, who have greater wealth than they have ever had in human history, and are giving proportionately less and less and less and less to the Kingdom, because they are consumed with the culture.

We are taking our cues obviously from the wrong place. The scandal in the Church is not only that "lovers of money" in the pulpit are scandalizing the Church by stealing from the treasury. The scandal in the Church is not just leaders loving money and stealing from the Church. It is the people in the pew loving money and holding back what is rightfully the Lord's.

Almost half of all charitable giving in the United States, comes from households with incomes under \$30,000. The people above that proportionally give less. A leader in the Romanian Church in Romania, now is one of the few countries left behind the "Iron Curtain" locked into Communism, but a Romanian Church leader said, and I quote,

**"In my experience, 95% of the believers, who face the test of persecution, pass it. 95% of the believers who face the test of prosperity, fail it.**

Hosea 13:6 may sum it up, "And being satisfied, their heart became proud; therefore, they forgot me." When we become prosperous, we become proud. We become conceited, we want to show that off, and so we forget God. And, I tell you beloved, the possession of material riches, is usually a spiritual liability. Jesus said, "How hard it will be for those who are wealthy to enter the Kingdom of God."

This problem of materialism, of wasted money, of wasted substance, plagues our culture, plagues the Church. And the Bible has a lot to say about this, in fact, 16 out of 38 of Christ's parables, deal with money. **More is said, did you know, in the New Testament, about money than about Heaven and Hell combined? Five times more is said about money than about prayer.** On the subject of prayer and faith there are 500 plus verses, on the subject of money and possessions there are 2,000 verses. And **a Christianity that doesn't affect how you handle your money, is not a true Christianity.** We put too much of our life in the pursuit of money in this world, and of what it buys.

J. H. Jowelet was right when he said, **"The real measure of our wealth is how much we would be worth if we lost all of our money."** How much are you worth if you have no money? To God, to the Kingdom, to others? So Jesus knows that we face the encroachment of materialism, probably like no other culture in the history of the human race. We are facing it today.

In the most affluent society in the world, the most affluent time in history, the most comfort oriented time, and Jesus' words to us, "To not lay up treasures on Earth, but to lay it up in Heaven," is very, very, important. To follow up what He said, we need also to hear him speak on another occasion, recorded in Luke, chapter 12. And I would invite you to turn to Luke 12 and consider verses 16-21, again a familiar passage of Scripture, but one that speaks directly to the issue.

In Luke, chapter 12, verse 16, Jesus tells a parable. This is one of those 16 parables about money and possessions, "The land of a certain rich man was very productive. And he began reasoning to himself saying, 'What shall I do, since I have no place to store my crops?'" Bottom line, "I have more than I need. After I have used all that I could possibly use. After I have amassed all of this stuff. I don't need it so I have to store it. This is another problem that we have today.

I have lived 50 years on this world, and the last five, I have come to see a proliferation of "storage places." Have you seen those? I call them "Luke 12 Storage Places!" What are they for? They are to store what you don't need. It's incredible. Here we are a society where people rent places to store what they don't want! They not only buy what they don't want, but they pay to store what they don't want, in a place they can't use what they don't want! Unbelievable. By the way, I don't have a storage place.

So this rich man said, "Where am I going to store my crops?" He said, "This is what I will do: I will tear down my barns and build larger ones." That's an expensive operation. "I'll store all my grain and my goods." He wasn't about to give any of it away, and that's the problem here, he had more than he needed, and he wanted to keep everything that he had. He was greedy and selfish, he says, "I will store all of it and I will say to my soul, 'Soul, you have many goods laid up for many years to come; take your ease, eat, drink, and be merry.'" "I'll no longer work, I'll just loaf, and live off of this. God said to him, "You fool! This very night your soul is required of you. You are going to die. I am going to take your life tonight, and now who will own what you have prepared? So is the man who lays up treasure for himself, and is not rich toward God."

It couldn't be more clearer, dear friends. **If you are piling up a fortune for yourself, the Lord might just take your life.** And then who is going to be the one who owns it? I don't believe that it is my responsibility as a Christian to leave everything to somebody else. I believe that I need to be a steward of what God gives me, and use it for His glory and the advancement of His Kingdom, in the years that he gives to me. And if I don't do that, if I lay up treasure for myself, if I lay up treasure on earth, rather than Heaven, and am not rich toward God, then I am a fool, I am a fool, by Jesus' very definition.

Now go over to Luke 16, and here is another of Jesus' parables about money. He was saying to His disciples, "There was a certain rich man who had a steward." Now a steward is a guy who doesn't own things, but he manages them. Here's a wealthy land owner, a rich man, and he has this guy who is suppose to manage all of his assets. He's supposed to take care of everything. The steward was reported to him as squandering his possessions. The word came back to him, "This guy is wasting your money. This guy is throwing away your money."

And he called him and said to him, "What is this I hear about you? Give an account of your stewardship, for you can no longer be steward. I'm not going to let you waste my money anymore, so you give me an account." The steward said to himself, "What shall I do, since my master is taking the stewardship away from me?" And here's an indication just what kind of guy he was, "I am not strong enough to dig; I am ashamed to beg." He was a proverbial wimp. He didn't want to do manual labor and he was too proud to beg, so he said, "I've got a real problem. I'm going to lose my job. I'm not willing to work and I'm not willing to beg. What am I going to do?"

"I know what I'll do," he says in verse 4, "so that when I am removed from the stewardship, they will receive me into their homes. I've got to have someplace to go. I've got to have somebody who will take me in." So here was his well thought out plan, "He summoned each one of his master's debtors." Everybody that owed the master some money, or some commodity.

He got them all together and he began saying, to the first guy, "How much do you owe my master?" And he said, 'A hundred measures of oil.' And he said to him, 'Take your bill, and sit down quickly and write fifty. I'll cut it in half for you.'" Well, you can imagine the guy's reaction. "Oh, thank you, oh, very much, oh, if I can ever repay your debt, oh this is very generous. Thank you, thank you." And he said to the next guy, "How much do you owe?" And he said, "A hundred measures of wheat." He said to him, "Take your bill, and write eighty." "Oh, thank you very much." And he just moved through the whole group.

Well, now what has he done? He has got all these people in debt to him. They all feel obligated to him because of what he had done for them. He knew he was going to get fired anyway, so he didn't care whether his master got everything he was due. He discounted everybody's debt and he got them all indebted to him, so that when he gets "canned," he can go to them and say, "You remember how I helped you out? I need a place to stay and I need employment." He was setting himself up.

"And his master," verse 8, "praised the unrighteous steward." He was unrighteous, but he praised him, because he acted shrewdly. He was a smart guy. That was smart stuff. And then Jesus says, "For the sons of this age are more shrewd in relation to their own kind than the sons of light." We are real "blockheads" compared to them. They are shrew. That was a shrewd operation.

Now, notice how Jesus applies it in verse 9, "I say to you, make friends for yourselves by means of the mammon of unrighteousness." Now that funny phrase means money. Use your money to make friends. Hey, the world does. Do you know the name of the game out there? You buy friends. Right? You buy relationships. That's how it works. You cross my palm, I cross your palm, you owe me, I owe you. That's the way it is out there in the world. They are very shrewd. They get themselves networked by obligation. They are shrewd.

Jesus says, "They have enough sense to use their money to buy friends who will receive them." "That's smarter than most of you," He says. Well, what do you mean? Verse 9, middle of the verse, "They do this, that when it fails, they may be received." Well, He says, "I'm telling you, that you ought to take your mammon of unrighteousness, your money, so that when it fails, they may receive you into eternal dwellings. They use their money, use their position to buy friendships that will help them, that will receive them. You ought to do the same." What do you mean Lord?

This is what I mean, "You ought to use your money to purchase friends, who will receive you into eternity." Do you understand what He is saying? **You ought to use your money for what? For winning people to Christ, so that when you go to Glory, you are going to have some friends receiving you.** They are going to receive you because you were the instrument that God used, financially, to provide the gospel for them.

Jesus says even the world knows that you use your money to gain friends. You ought to be at least that wise, and use your money to gain eternal friends, who will receive you into eternal glory. They will be there waiting when you

arrive, because you have made an investment in their salvation. That indicates to me that they are going to know, they are going to know.

So we are then, **according to the words of Jesus, not to be involved in laying up treasures on earth, but treasure in Heaven.** We are not to be involved in storing and storing, and amassing and amassing. **We are to take what we need, give to others who have need, and trust God for a new supply. We are to be rich towards God.** We are to use our money for gospel ministry and evangelism, and outreach, and reaching people through, obviously the myriad of means the Church has to do that. So that in eternity, we will be received by the friends we have made by that kind of sacrificial giving. That is how we are to live.

The problem is that seems frightening to us. If you were in a deprived Third World poor country, this message would come to you, perhaps in a different way. You would have very little. You would have maybe enough to feed your family every day. And if you had anything more you would give it to the poor, and you would have to trust God for the next day, and the next day, and the next day. And if you got a little more, you would give it to someone who didn't have, and you would understand this. This would not be that complex. And if you had a little more than that, you might use it to buy a Bible to give to another poor family that needed Jesus Christ, because life would be very simple for you.

But we who live in a materialistic culture where the temptations of that destructive pathology are so rampant, find it very, very difficult to untangle ourselves and to get back to any kind of simplicity. **The sin of materialism is a serious sin.** It has plagued our nation and it now plagues our church. And I believe it cripples believers. So I want to talk a little bit about that for a few moments.

Let me ask you a question: **What are the signs of materialism?** What are the signs of materialism? You say, "Big house, big car, fancy wardrobe, lots of jewelry." No, those aren't the signs of materialism. Some people may have received those as a gift. Some people may need a large house because they have a lot of children and they have a lot of folks who come there and sleep and stay and rest, and are disciplined, and maybe they have a Bible Study, so they need a larger home.

That isn't the answer. Some people may have to have a good car because they have to get where they are going every time they go, and they don't know how to fix an old one. There are lots of reasons. Somebody might have nice jewelry because it was a gift, an heirloom, whatever. You don't evaluate it on that basis. You say, "Well, now wait a minute, if you have a lot of money in the bank." No, some people may have money in the bank because they are making a wise investment, with the purpose of giving it to God. They are waiting for a ministry to have that specific need. And while that need is yet forming, they are earning interest on their money so they can make a greater gift to the Kingdom. You cannot evaluate it on that basis.

**Now there is a line, over which you can go, and it becomes apparent that you are demonstrating materialism.** Now you can have a house that is inordinately too big and a transportation mode that is irrational, and a wardrobe that is unacceptable and inexplicable. **But materialism is not primarily what you have. It is an attitude.**

Now let me tell you some keywords, all right? And I want you to do a little inventory and keep in mind that **money is not the root of all evil. What is? The love of it.** The love of it and loving it is different than having it. You can have it and not love it, and not have it and love it.

**What are the signs of materialism?** You can do a little inventory. **Number one sign: Anxiety over money.** Anxiety over money. What do I mean by this? I mean that you no longer just manage your money, you worry about it. You no longer budget and take care of the details of your money. You fret over it. You're concerned about it. You're worried about it. You discuss it husband and wife. You argue about it. You get mad about it. You hassle over expenditures. It is in your mind, an anxiety.

What it usually means is you're irresponsible and or you are spending more than you earn. And that is why you are worried and you should worry. See our culture is built on credit, so the majority of people in America spend more than they earn. And if you do that, you are going to worry about money, and that's materialism, because you are now preoccupied with money. You have a materialistic mindset. It occupies your thoughts. It occupies your anxieties and distracts you from spiritual endeavor. You are not managing your money. You are anxious about it.

Second word, first word is anxiety. That's the first attitude consistent with materialism. **The second one is covetousness.** It is characteristic of the materialist that envies what others have. That invariably he wants what he doesn't have. He lusts for something that somebody else has. He's not content with his situation. There is something pushing him for the new and the different. He becomes tired of something very rapidly. And I'll tell you folks we are feeding a generation of children on this mentality. We have a generation of children growing up who have a very difficult time being entertained by anything for more than about five or ten minutes. They are learning to constantly demand something new. That's covetousness, lusting for what they don't have, envying what someone else has.

**Third word: Selfishness.** The attitude of materialism incorporates the concept of selfishness. Simply defined, I'll put it to you this way: You have no joy in giving. That's the bottom line in selfishness. You have no joy in giving. Little joy in giving. If someone wants to use what you have, you get upset. If someone comes to you and presents a need, and tells you about that need, you are angry about the fact that you think that you are obligated to give. You write that check out for the church and you write it for a little less each time. And even though it is less than it used to be, you are upset that you are even having to write it. You begrudge that. You have lost the joy of giving. That is a dead giveaway for selfishness, which is an element of materialism.

Let me give you a **fourth word**, and I guess maybe that the right word for this would be **greediness**. Greediness manifests itself a number of ways. Wanting more is obviously the basic definition and in that sense it is like covetousness, but greediness is different than coveting. **Coveting is wanting what somebody else has. Greed is wanting what you don't have.** It is sort of the other side of it. It is your personal desire for more, for more, for more, and for more. It feeds on a number of things.

It feeds on "get rich quick" schemes, where you are going to make a lot of money real fast. It feeds on lottery tickets. It feeds on gambling, that is trying to gain something by chance, which of course is contrary to stewardship and to the character of God. It is worrying all the time about the rate of return on your investments. It is reading the stock pages, constantly being burdened that your stock dropped or your dividends diminished. Constantly worrying about your investments, constantly worrying about the rate of return. Worrying about the prime rate or whatever it might be. This is greediness, because what happens is that you are preoccupied with all of this money making. You are concerned to make money, rather than being concerned to do right, do your best, work unto the Lord, and so forth.

**Another word that defines materialism is the word discontent.** Discontent seems to be very simply defined as loosing appreciation for what you have. And you know as well as I do that this entire culture in which we live is a culture steeped in advertising, and **the bottom line in all advertising is to make you discontent.** To make you unhappy and dissatisfied with what you have. You see, **materialism is not what you have. It is an attitude.** It is an attitude of anxiety over money. Instead of just using your money and managing your money, you worry about it.

It is an attitude of **covetousness** where you are envying what others have. You want the kind of style of life, clothes, car, house, whatever else that they have. It is **selfishness**, where if you have to give, you give grudgingly. It is **greediness**, where you never get enough, you always want more, so you are always scheming on how to get more and are preoccupied with how much more you are getting. And then **discontent** means that you have lost the ability to appreciate what you have.

**Another word to add to our list is unfaithfulness.** What do I mean by that? I mean that in the spiritual dimension, materialism will always show up in a lack of interest and a lack of faithfulness to serving Christ. You are not concerned with time in the Word of God, you are not concerned with time in prayer, you are not concerned with comforting God's people, you are not concerned with fellowship, you are not concerned with using your spiritual gift, and you have no time for serving Christ. That's a "dead giveaway" for materialism. You are consumed in your little world. And your world of amassing and consuming is consuming you. And you are unfaithful to serve Christ and to give your life to others.

There is **another word** that I think fits into materialism, and this too provides an inventory of our own lives, and that is the word **flattery**. Another mark of materialism is flattery. Flattery is simply saying things to people for personal gain. And usually you are saying things that are only relatively true. You are overstating the case, You are building them up. You are puffing them up. You are stroking them because you believe in such fabrications and lying there will be personal gain. If you are a flatterer you are a materialist.

**And lastly, would be the word idolatry.** What is idolatry? It means that you are sacrificing relationships with people for things. You are worshiping things. The inanimate idol that is materialism.

So you are a materialist if you are anxious over your money all the time, rather than just contentedly managing it. You are a materialist if you are coveting what you don't have and lusting for something someone else has. You are a materialist if you lose the joy of giving, if that is not an exhilarating, thrilling joy for you. You are a materialist if you want more, want more, want more, and are always worrying about how much more you are getting. You are a materialist if you are discontent with what you possess. You are a materialist if you are unfaithful to the service and the relationship you have with Jesus Christ. You are a materialist if you use flattery on people who can somehow provide more for you. And you are a materialist if you find yourself bowing down to things, at the cost of relationships. And again I say, **materialism isn't what you have. It is the attitude you have.**

Let me show you 1st Timothy 6 again, verses 17-19, which I think is instructive for us, because it shows us that there are some people who have much and do not necessarily need to be corrupted by that. 1st Timothy 6:17, here we have this word, "Instruct those who are rich in this present world..." Now there are some people, rich in this present world, there must have been some of them in the Ephesian Church, where Timothy was pastoring at this time, and Paul tells Timothy to give the rich people a message.

Now **the assumption here is that there is nothing wrong with being rich if your attitude is right.** Follow this. "Instruct those who are rich in this present world not to be conceited..." It doesn't say, "Instruct them not to be rich." It says, "Instruct them not to be conceited, not to parade their riches, not to flaunt their riches, not to wear their riches as a badge of their achievement. Ignoring the fact that it is God alone who gives you the power to get wealth. It is God alone who creates you with the capacity to make money. It is God alone who even provides that you have it. So tell them not to be conceited about it.

Secondly, **tell them not to fix their hope on the uncertainty of riches.** Tell them not to be so foolish that their security is in their money. Back in Proverbs it says, "Trust your money and down you go." It says, "Money will fly away." You better tell them not to fix their hope on that but on God. To put it simply, would you rather trust your future security to a bank account? Or would you rather take your bank account, give it to the Kingdom of God, and trust God for your future security? Now we will find out where your spirituality is.

You say, "I've got \$10,000 in the bank." And I say, "Good." [You say], "What should I do with that \$10,000? Somebody came to me and said there is a need for \$10,000 in a certain ministry situation, what should I do?" The question is, "Are you willing to put that into the Kingdom and trust God for the future, or are you going to say, "Sorry, God. I don't trust you that much. \$2,000 I trust you, \$10,000 that is too much." I mean, **that's where your spirituality becomes reality.** Materialism is an attitude. And it involves an attitude of unfaithfulness, a lack of trust in God.

Now notice what else he says in verse 17, "You better trust God, not riches, because God richly supplies us with all things to enjoy." We could free up so many resources for God's work if we trusted God. And then he says in verse 18, "Tell a few more things, tell them to do good, to be rich in good works." **God is not impressed with what they have. God is impressed with what they do.** "Tell them to do good, do good works. Tell them to be generous," verse 18. "Tell them to share, and then they will store up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed."

In other words, they will lay up a treasure that's eternal. They will get the real treasure, the real life. You tell those rich people, "Don't be proud, don't trust your riches, trust God. Do good. Be rich in good works. Be generous. Share and you will lay your treasure in Heaven.

So, the Scripture tells us very much about money. Now in the next two weeks, today and next time, and I hate to split this into two weeks, because whenever you preach on a subject like this you are afraid that no one will come back for week two, so you better come.

But I want to ask a few questions and deal with a few issues, all right? I want to talk about the right to possess money, the way to regard money, the way to use money, and the way to give money, and to make it very practical, ok?

For this morning, just point one, the right to possess money. **I want to give you the confidence, after all of that, that you have the right to possess money, ok?**

The Bible teaches that **all money is God's. All of it.** Now listen to me carefully. **All the money that you have is God's money. You just manage it for Him. Leave that in your mind.** Haggai, the Prophet, chapter 2, verse 8, says, "The gold and the silver are mine. It's all mine," God says, "All of it is mine." Deuteronomy 8:17-18 confirms that: "But you shall remember the Lord your God, for it is He who is giving you power to make wealth." **Everything is God's, and He gives you the ability to earn wealth.** Proverbs 8:20-21 says, "I walk in the way of righteousness...to endow those who love me with wealth, that I may fill their treasuries." So **if you have wealth, it came from God, He endowed you with it.**

First Corinthians 4:7 says it this way: "What do you have that you did not receive?" And the answer is nothing. So everything belongs to God and He has given it proportionately by His sovereign will, to people in differing amounts. And you cannot give to someone else what doesn't belong to you, and since everything we have came from God, everything we have that came from God, belongs to God. He gave it.

So to start with then, **it is not wrong to have money**, so you can wipe your brow a little there. It is not wrong to have money. **It is not evil to have money. It is evil to love money.** You see, now you are into the attitude of materialism. And when you start loving it, you are going to deal with the anxiety, and the covetousness, and the selfishness, and the greediness, and the discontent, and the unfaithfulness, and the flattery, and the idolatry, that all flows out of the loving of it.

But it is a gift from God. **All the money you have is a gift from God.** And it depends on how you handle it, whether it is a blessing or a curse. It is like anything. It is like natural resources in the world. They are gifts from God. This globe on which we live is loaded with incredible natural resources, and we can go into a lab somewhere and tap into those natural resources and come up with a medicine to heal diseases, or we can come up with a poison to kill people. Right?

We can come up with a tremendous invention that is going to make life more comfortable, or we can come up with a bomb that is going to blow people into eternity. You take sex, which is another gift of God. It becomes in marriage the source of joy, fulfillment, procreation; or it becomes a perverted source of disease that could literally destroy the globe. Take food. Food is that wonderful thing which God has given to us in such marvelous, marvelous variety. I mean, isn't it wonderful? You could imagine that God just could have made some nutritious gunk that we ate three times a day for all of our life. But God, in His infinite love of beauty and variety, has given us this incredible gift of food. But it can be perverted to the point where you literally destroy your body with the wrong kinds of food or too much.

It is like any other gift of God, which is to be received with thanksgiving, according to First Timothy 4:4. It can be abused. **God has given us richly all things to enjoy**, as I read a moment ago in 1TI 6:17, and so we accept those gifts. **But they are to be used for His glory.** Job was incredibly wealthy, lost it all, and God made him more wealthy in the end. Abraham was extremely wealthy. Isaac and Jacob were blessed with great riches. Even Israel was rich, Isaiah 2:7 says, "Their land is full of silver and gold, neither is there any end of their treasures."

It is not wrong to possess that, but Israel was warned by God, "You shall remember the Lord your God. Don't forget me, don't become conceited, don't waste it on your own lusts, don't consume it on yourself." So **when we examine Scripture, we first of all want to see the way that we are to use or possess money**, and as far as we can tell from Scripture, it is a blessing from God, we ought to thank Him for it. **He gives it to us so that we may meet our needs, so we may help meet the needs of others who are in distress. And so that we may give to the eternal ministry of Heaven, by winning people to God. That's why we have our money.** To take care of our needs, help the needs of others be met, and give to the Kingdom enterprise.



In Acts, 2:45, 4:34, you remember that the wealthy in the Jerusalem Church sold things they had, took the money, and gave it to the Saints that didn't have any. They shared it, and it was a good thing that there were some wealthy folks who were able to do that. They were using what they didn't need to advance the Kingdom and the Church.

Now, not only does God want us to possess money, but He has given us some wonderful ways in which we can possess money, all right? Now here **I want to give you a few little words that are designed to increase your bank account.** You'll want to write these down.

**Here's spiritual principal number one designed to increase your bank account: Work!** Work. Work. W-O-R-K. That's principal number one. **Idle hands are still the Devil's playthings.** Proverbs 14:23 says this: "In all labor there is profit, but mere talk leads only to poverty." You want to be poor? Then talk! That does not apply to the ministry. You want to be poor? Talk! You want to be rich? Work! Ephesians 4:28, the Apostle Paul says, "Let him who steals steal no longer; but rather let him labor, performing with his own hands what is good..." Why? "...in order that he may have something to share with him who has need."

You see, **you work to earn what you need, but God wants you to have more than what you need, so you can give to what someone else needs. And then beyond that, of course, to the enterprise of the Kingdom.** Work. Colossians, chapter 3, and verse 22 picks up the same theme, "Slaves, in all things obey those who are your masters on earth, not with external service, as those who merely please men, but with sincerity of heart, fearing the Lord. Whatever you do, do your work heartily, as for the Lord..." And then he says, "...knowing that from the Lord you will receive the reward of the inheritance." God will reward your work.

**God desires that you work so that you may increase your money to meet your needs, the needs of others, the needs of the Kingdom.** In Proverbs 28:19, "He who tills his land will have plenty of food." If you work, you are going to get a crop. "But he who follows empty pursuits will have poverty in plenty." If you want to chase around with your wild schemes, you are going to have nothing. If you will work the land, you will have plenty of food. And he says a faithful man will abound with blessings, but the one who just hurries to get rich will not go unpunished.

So work is the first way we are to earn money. In Second Thessalonians, do you remember the Apostle in chapter 3, verse 10 saying, "Even when we were with you, we used to give you this order, 'If anyone will not work, neither let him eat.' For we hear that among you there are some undisciplined people doing no work at all but acting like busybodies." You have to work. Proverbs 6 says, "Look at the ant." Watch the ant. The ant has no chief, no ruler and no officer. In other words the ant is the perfect entrepreneur. You got nobody in charge of him, and he works very hard. Proverbs 20:4 says, "If you won't plow in the cold, then you won't be at the harvest." If you don't do the work, you won't have the product. And First Timothy 5:8 says simply this, "If you don't provide for your family, you are worse than an unbeliever. So, **God has designed for us to work and to earn money.**

**Second way, this is the second means by which God wants us to gain money: Save.** Save. Now listen what I say very carefully. **You are not to consume all you earn. You are not to consume it all.** There is to be a margin there. We call that, saving. Proverbs 21:20, "The is precious treasure and oil in the house of the wise, but a foolish man swallows it up." Another way to say that is, "The wise man saves for the future, the foolish man spends whatever he gets." **The fool will spend whatever he gets.** He will live to the limit of his income.

Now, let me tell you something worse. As I said earlier, **most people in our culture don't live right at the level of their income. They live where? Beyond their income.** They have no discretionary money for the Lord's work. They have no money to give to those who might be in need. And they have all kinds of anxiety. They get trapped in the destructive pathology of materialism because they are spending more than they are earning. **We must operate on a margin. If you don't, you are presuming on the grace of God. You are hoping God is going to bail you out from your foolishness.**

**The margin, of course, also can make the difference in your being available to God or not being available to God.** If the Lord said to you, "Drop everything and follow me," you would have to say, "Well, uh, no way, absolutely, I couldn't do it." I have talked to young men, young men in marriage, who said, "I want to come to seminary, but I am so far in debt that I could never get out."

If you have no margin, then you are trapped. So **you better live significantly below your income and save, so that you have some discretionary money, in case the Lord moves you someplace.** Or in case the Lord says, "Here's a need that I want you to meet. Here's the ministry over here that needs your resources. I want you to give it to that." And you say, "Uh, forget it Lord, I haven't got anything." So many people stop supporting God's work because they don't have any money. They pay it all out in bills. And then when they can't pay it out any more, they go get a loan to consolidate all their bills, and wind up paying more over the long run.

And it is all because we get caught in this materialistic trap. We are limited as to what we can do for God. And if the Lord called us to forsake all and to follow Him, we would say, "I am sorry. I can't do it. I have too many debts." You see the Great American Lie. You know what it is? **The Great American Lie is that you are to buy things you don't need with money you don't have from people you don't even like.**

**God wants you to have money. He wants you to have more money than you need so you can give to people who have need and so you can advance the Kingdom and make friends for yourself in eternity.** You have to save and not presume on God, so you have some there. "Even the ant," it says in the Old Testament, "stores up food in the Summer, because he knows it won't be available in the Winter. An ant is smarter than most of us.

**There is a third way in which God has designed for you to gain money, and that is to plan.** Work, save, plan. Three very simple monosyllabic words. Work, save, plan. What do I mean plan? **Budget, get a priority list, keep records.** Do you know the reason that we waste so much money is because we don't control what we spend. Let me tell you something. The more money that you have, the harder it is to control it. Right? I'll tell you another thing. The more kids you have in your family, the harder it is to control it. We have to learn how to budget, how to keep our priorities.

If you understand it this way it might help. **You are the steward of God's money. Everything you have is God's.** Right? You manage God's money for Him. Now let me tell you something. **If you managed anybody else's money the way you manage God's money, you would be in prison.** Do you understand that? You would be in prison. It's embezzlement. It is a crime. If you were managing somebody's money, and they said to you, "Well, where did you get that big new house?" Well, I took your money and bought it. "What?" That happens all the time with the Lord's money. You see, we would be in prison.

**We must be very wise and very thoughtful stewards of everything God gives us. We manage it for Him. It is a spiritual test** and if you can't handle it, He says in Luke, "If you cannot handle money, do you think that He'll give you the true riches," which I believe are people. **Do you think that He will let you be a spiritual leader if you can't even handle dollars?** Why would He give you people if you can't handle dollars? You have to be a manager, you have to plan. Proverbs 27:23-24 says, "Know well the condition of your flocks and pay attention to your herds, for riches are not forever." You better have planned carefully.

Proverbs 24:3-4 says this in one paraphrase, "Any enterprise is built by wise planning, becomes strong through common sense and profits wonderfully by keeping abreast of the facts." Know the facts, common sense, wise planning. That involves paying your debts. Romans 13:8: "Owe no man anything." Pay your taxes. Plan carefully. So God has told us, work, save, plan. And there are a lot of other, sort of lesser instructions to help us.

**God has designed then that we should have more money than we need, so we can meet others needs and purchase eternal friends, through giving to God's work.** That's basic. Now listen, now listen very carefully, I am going to wrap this up. Don't miss this.

You're saying, "I am so glad to know that I have the right to possess money. But my problem is that I don't possess enough! I need more money. I'm always short." I hear that from people at all levels of income. "I'm always short." Now let me give you a few questions, okay? You say you need more money. **First question: "Do you really need it? What do you need it for? And what you think you need it for, do you really need? Do you really need it?"**

Two, **"If you don't have enough money, do you think that God might be testing your faith? Do you think that God might be asking you to alter your lifestyle? Do you think that God might be chastening you for misuse and embezzlement? Have you misused what He gave you? Have you violated Biblical principals? Do you know that if**

you violate Biblical principals with money, God will chasten you. You say, "What are those principals?" Let me give you one way you can violate it. Stinginess.

**The sin of stinginess.** You say, "Is that a sin?" Yeah. Proverbs 11:24, "There is one who withholds what is justly due, but and it results only in want." If you hold back what is due to God, you'll want. That's stinginess. **Another is hastiness.** Proverbs 21:5 says, "Everyone who is hasty comes surely to poverty." That's when you get the "hots" for some quick "get rich" deal. **Third is stubbornness.** Proverbs 13:18 says, "Poverty and shame will come to him who neglects discipline." If you are just stubborn and you won't learn and you won't be disciplined in your life and accept instruction, it may be that, that is leading you to the point you are at right now.

**Another thing that could cause you to have a lack of money is laziness.** Proverbs 20:13 says, "Do not love sleep, lest you become poor; open your eyes and you will be satisfied with food." **You know the basic law of having an effective productive life? Open your eyes, get up, get out of bed! The earlier the better.** In fact, it says in Proverbs 23:21, "Drowsiness will clothe a man with rags." **Another sin is the sin of indulgence.** Proverbs 23:21 says, "For the heavy drinker and the glutton will come to poverty." If you are just indulging your flesh, it will make you poor. **Another is deceitfulness.** Proverbs 28:19, "He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty."

So if you have too little money ask yourself, "Do I really need it? Is God testing my faith? Did I misuse what He gave me? Have I violated Biblical principals? Have I been stingy, hasty, stubborn, lazy, indulgent, deceitful? Maybe there are reasons why you don't have enough. You know, I believe that this is a major problem in Christians lives, and we don't know it. We are having troubles in our lives and problems in our spiritual walk, and all of our lives are kind of not what they ought to be, and we can't figure out what's wrong, and we run off to some guy to give us some counseling that's going to fix us, and the bottom line is we are struggling all over the place, because the Lord has His chastening hand on us because we have embezzled His resources.

God wants you to have money. Enough and more. He wants you to have enough to enjoy. He wants you to have a home that you can enjoy that's big enough for your whole family where you can enjoy life as a family where you can provide a haven for other people. Where you can feed those who are hungry. Where you can give rest to those who are weary. Where you can present Jesus Christ to those who don't know Him. Where you can have a Bible Study. Where you enjoy the beauty of His creation. He wants you to have the transportation you need to get where you are going, to move you around the world, so you can be light in the darkness everywhere. And that's why I think the speed limit ought to be a little higher so we can get where we are going to be light quicker. I mean He wants you to do all of that.

The Lord wants you to enjoy the beauty of His creation. He wants a woman to be lovely and a man to be handsome, and He wants that to be a pleasure that you can enjoy and for which you give Him thanks. He wants you to have what you need, have more than what you need to give to those in need. And He wants you to be able to invest in those eternal friends, who will greet you when you come to Heaven. That's God's desire for you. So you have a right to possess money.

Now, how are you to regard money? We've talked about the wrong attitude. What's the right attitude? You'll have to come back next week to get that. I hope you'll be back. Let us pray.

Father, thank you for our time this morning. What a joy to just get instruction again from Your Word. As we think about this season and all that transpires in the world around us, help us to be good stewards of everything that You have given to us. We pray in Jesus name. Amen.