

## 5. Money

October 25, 2009

One thing for sure – to live on this earth, we need money. However, we don't have to be slaves of money. Greedy heart comes from selfishness which is based on pride.

An old Roman proverb describes greed perfectly: "Riches are like salt water. The more you drink, the more you thirst."

It was the great reformer Martin Luther who said, "There are three conversions a person needs to experience: The conversion of the head, the conversion of the heart, and the conversion of the pocketbook."

It is worth noting that money is such an important topic in the Bible that it is the main subject of nearly half of the parables Jesus told. In addition, one in every seven verses in the New Testament deals with this topic. The Bible offers 500 verses on prayer, fewer than 500 verses on faith, but more than 2,000 verses on money.

In fact, 15 percent of everything Jesus ever taught was on the topic of money and possessions – more than His teachings on heaven and hell combined. Why such an emphasis on money and possessions? There is a fundamental connection between our spiritual lives and how we think about and handle money.

When Zacchaeus the tax collector converted in Luke chapter 19, he wanted to right his wrongs. He declared to Jesus that he would give half his possessions to the poor and would pay back four times the amount he had overcharged anyone on their taxes. Zacchaeus' encounter with Christ affected every aspect of his life, including his pocketbook.

We might recoil from any teaching on money, because such teaching is many times abused and manipulated for personal gain by many twisted minded preachers. But we need to get a proper biblical perspective on this important subject. The Book of Proverbs communicates it to us so clearly and concisely.

### A. CONTENTMENT

*1 Timothy 6:6-10 Now godliness with contentment is great gain. 7 For we brought nothing into this world, and it is certain we can carry nothing out. 8 And having food and clothing, with these we shall be content. 9 But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. 10 For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.*

God's Word portrays contentment as a desirable goal, a level of satisfaction every Christian should have experience. Yet it functions in the realm of reality. It retains responsibility and righteousness.

Contentment is not laziness, nor complacency, nor satisfaction with mediocrity. Our God is a God of excellence and we should not bring Him anything but the best and it always should reflect His excellence. It is inner God-given sufficiency which does not depend on material circumstances.

Here are some benefits of contentment:

- Contentment allows current enjoyment rather than constant striving.
- If you don't have contentment, you can not be satisfied with anything at any given moment. Right after you get what you've been wanting for all that time, you want something else within a few days.
- Contentment gives us freedom to recognize and applaud another's achievements without being eaten up with envy.
  - Contentment enables us to develop a genuinely grateful spirit to God.

*Proverbs 30:7-9 Two things I request of You (Deprive me not before I die): 8 Remove falsehood and lies far from me; Give me neither poverty nor riches-- Feed me with the food allotted to me; 9 Lest I be full and deny You, And say, "Who is the Lord?" Or lest I be poor and steal, And profane the name of my God.*

Let's make one thing very clear. Being rich is not a sin. Poor people can sin by wanting to be rich with selfish reasons. As we've read in 1 Timothy 6:10, the love of money is a root of all kinds of evil. Being rich is no different than money itself, it is not right, nor wrong. But when we allow greed to control our hearts, it becomes a serious sin. As I've said before, money makes a wonderful servant, but it makes a horrible master.

## **B. TRUE RICHES vs. GREED**

*Proverbs 13:7 There is one who makes himself rich, yet has nothing; And one who makes himself poor, yet has great riches.*

*Proverbs 15:16-17 Better is a little with the fear of the Lord, than great treasure with trouble. 17 Better is a dinner of herbs where love is, than a fattened calf with hatred.*

The majority of people on earth, including born-again Christians, do not understand that true riches have nothing to do with earthly financial wealth.

Some of you may know that infamous family feud among the family member of the U-Haul company owners. From the 1970s into the 1990s, control of the company was the subject of one of the bitterest family feuds in the history of American business.

Why did that happen? A simple one word – Greed. Greed will never be able to replace the true riches that only come from God with an additional gift – peace. Show me one person who is greedy yet has peace in his or her heart. You will never find one. Greed and peace of God do not coexist.

## **C. THE THINGS MONEY CAN NOT BUY**

It is a common thought that everything has a price. It may sound right. But in reality, there are many things money can not even touch, let alone buy.

### **1) Good reputation and love**

*Proverbs 22:1 A good name is to be chosen rather than great riches, Loving favor rather than silver and gold. 2 The rich and the poor have this in common, The Lord is the maker of them all.*

Money may buy fame, but not good reputation. Money may buy the people who like to hang around you to siphon money out of you, but not true love.

## 2) Humility and the fear of God

*Proverbs 22:4 By humility and the fear of the Lord Are riches and honor and life.*

Money can make people to think that they are someone special, give a false sense of security and as well as arrogant hearts.

## 3) Integrity

*Proverbs 28:6 Better is the poor who walks in his integrity than one perverse in his ways, though he be rich.*

Have you ever seen a greedy person who retains integrity in his business or his heart? He might say that he is a man of integrity, but what he does and how he thinks are far from integrity.

I am sure that there are many other things that cannot be bought.

## D. INHERITANCE

*Proverbs 20:21 An inheritance gained hastily at the beginning will not be blessed at the end.*

*Proverbs 19:14 Houses and riches are an inheritance from fathers, but a prudent wife is from the Lord. ALL THE LADIES SAY, "AMEN!"*

Someone said, "Money isn't everything, but it does keep you in touch with your children."

On a more serious level, it is not unusual for those who receive a large sum of inheritance from their parents have a tendency to spend it more loosely than their parents would have done. How many families have been destroyed because of the distribution of an inheritance! One lawyer said, "Where there is a will, there is relatives." No kidding.

Some might ask, "Should I tithe out of the inheritance I receive?" Then I would ask, "Was it a gift from the Lord through your parents for you like your other income? If so, why not give it back to the Lord?" I did when I received it from my mama without thinking twice.

## E. DISHONEST GAIN

*Proverbs 13:11 Wealth gained by dishonesty will be diminished, But he who gathers by labor will increase.*

*Ephesians 4:28 Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need.*

*Proverbs 20:17 Bread gained by deceit is sweet to a man, But afterward his mouth will be filled with gravel.*

*Proverbs 21:6 Getting treasures by a lying tongue Is the fleeting fantasy of those who seek death.*

The Bible has a lot to say about dishonest gain. When the followers of Jesus Christ do this kind of things, it disgraces the precious name of Jesus.

A person with dishonest gain might say, "I will tithe out of my extra profits." It might appease his uncomfortable heart, but the Lord doesn't want anything to do with it. It does not bring honor to Him.

## **F. GETTING INTO DEBT – CREDIT CARDS**

*Proverbs 22:7 The rich rules over the poor, And the borrower is servant to the lender.*

The Bible does not forbid borrowing or legal financial transactions that involve interest. What the Bible does forbid is robbing the fellow Christian brothers and sisters with high interest and failing to pay the debts we incurred without thinking.

*Romans 13:8a Owe no one anything*

So how should we interpret this verse? The answer lies in the verb “owe”. A more accurate interpretation of the Greek word should be “don’t continue owing” because of the verb’s continuing tense. In other words, whatever debts we do owe, we should pay on time. We should be prompt in meeting our financial obligations, like mortgages, rent, loan payments and credit card payments.

The second biggest reason for divorce in America is financial crisis in the family. With the credit cards, a couple may enjoy buying and possessing fancy stuff that they can not afford, the day comes and they have to pay the piper. The pressure from bill collectors can easily get into the couple’s relationship and they start to blame each other for their financial crisis.

The average outstanding credit card debt for households that have one credit card was \$10,679 at the end of 2008. If you live beyond your means by borrowing, credit card compounding interest works against you and can trap you before you are even aware of what is happening.

Here is a small tip for you to get out of credit card debt. If you can, pay extra on the lowest balance credit card debt first while you are paying other debts. Once you pay it off, roll that extra payment to the next lowest one. In the meanwhile, do not accumulate more debts. Even if you find a really good deal on the thing you want, if you cannot afford it, it ain’t a good deal. Don’t buy it. It will take some time to get out of debt, but with the Lord’s help you can do it.

## **G. HELPING POOR**

*Proverbs 14:31 He who oppresses the poor reproaches his Maker, But he who honors Him has mercy on the needy.*

*Proverbs 22:9 He who has a generous eye will be blessed, For he gives of his bread to the poor.*

*Proverbs 29:7 The righteous considers the cause of the poor, But the wicked does not understand such knowledge.*

Our God has a special heart for the poor and needy. He is their Protector. Jesus’ half brother James was adamant about this:

*James 2:15-17 If a brother or sister is naked and destitute of daily food, 16 and one of you says to them, “Depart in peace, be warmed and filled,” but you do not give them the things which are needed for the body, what does it profit? 17 Thus also faith by itself, if it does not have works, is dead.*

In our church we have a benevolence program which is under the supervision of Pastor Jack Laverty. We help out those who are in need with that fund. However, since there are many con-artists who go after churches’ benevolence funds, we choose to limit our help to the ones who attend our church regularly and whom we know.

When you put together Operation Christmas Child boxes for those children in the third world countries around the world, you are doing it in the name of Jesus and He gets the glory.

One more thing, if you are going to lend money to the needy within the family of God, I suggest you not charge interest according to Leviticus 25. If you have money, just give it to them without letting anyone know. If they can pay back to you, good for them and you. If not, you bless them with God's love. Remember, they might be poor, they still need to be treated with dignity.

## **H. GOD'S WARNING AGAINST THE LAZY ONES**

*Proverbs 10:4 He who has a slack hand becomes poor, But the hand of the diligent makes rich.*

*Proverbs 13:4 The soul of a lazy man desires, and has nothing; But the soul of the diligent shall be made rich.*

*1 Timothy 5:8 But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.*

*2 Thessalonians 3:10b If anyone will not work, neither shall he eat.*

It is one thing to be poor because of dire circumstances, like being laid off from employment, but it is a completely different thing for a person or family to be poor by being lazy. The Lord does not have a whole lot of pity for those who are lazy.

## **I. YOUR TOP FINANCIAL PRIORITY**

*Proverbs 3:9-10 Honor the Lord with your possessions, And with the firstfruits of all your increase; 10 So your barns will be filled with plenty, And your vats will overflow with new wine.*

As I have said many times before, I've never seen any Christian who does not tithe to be mature in the Lord.

I am going to be very blunt with you for this. To those who are not tithing, by the way I don't know who is and is not tithing in our church, the reason why you are not tithing is not because you don't have money, but it is because you don't trust God and don't care to obey His commands. In addition to that, it is because you are holding onto money as an idol. Throughout the Bible, He made it very clear.

Some argue, "There is no mention of tithing in the NT." That is true. But do you find anywhere in the NT where Jesus or His apostles said, "Don't tithe"? You don't find that either. As a matter of fact, Jesus honored the woman who put two mites into the offering box which was all she had. Since you don't want to tithe, I guess you can do the same thing what the woman did – literally giving everything to God.

Let me make it very, very clear to you. Tithing is not about God needing your money, rather it is about you needing faith in Him.

## **J. APPLICATION VERSES**

*Matthew 6:19-21 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.*

*Matthew 6:24 "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.*