

## 33. Money matters

June 5, 2016

An old rich man with a cranky and greedy attitude visited a rabbi who lives a simple and happy life. They weren't together very long before the rabbi got a wonderful idea on how to illustrate to the man that his greedy attitude was wrong. He took him by the hand and led him over to his window and he said, "Now, look out the window and tell me what you see." As the man stood there, he said, "Well, I see some men and some women and I see a few children." "Fine," the rabbi then took him by the hand and led him across the room to a mirror. "Now, look and tell me what you see." The man frowned and said, "Well, obviously I see myself."

"How interesting," the rabbi replied. "In the window there is glass, in the mirror there is glass, but the glass of the mirror is covered with a little bit of silver. And no sooner is the silver added than you cease to see others, only yourself."

Money makes a wonderful servant, but it makes a terrible master. Money that God provides to us is to be used to honor Him. But nowadays, many people honor money, and they use God.

The biggest reason Calvary Chapels stick with the expository study which means we study the Word of God verse by verse, chapter by chapter, and book by book is to learn the whole counsel of God, not just favorite subjects of the pastors. The study we are about to do is one of those subjects, some pastors would love to teach every week, if they can, or some pastors will do anything to avoid. I don't have a problem teaching it, because God is my witness, I don't abuse my position to bombard you guys with this kind of study for my own benefit.

Teaching about giving is not God's way to raise funds to run this universe. If that is the case, God would have filed bankruptcy a long ago. It is His way to raise His children.

In chapter 6:3-4, Jesus taught us about giving secretly with a pure motive that comes from complete obedience to our God. You might ask me, "What does the giving have to do with obedience to God?" Throughout the Bible, God teaches us with His own example to us about giving freely and generously. Listen, giving is an act of faith in God and it is our obedience to the Father.

As a matter of fact, 16 out of 38 of Jesus' parables deal with money; more is said in the NT about money than heaven and hell combined; five times more is said about money than prayer; and while there are 500 plus verses on both prayer and faith, there are over 2000 verses dealing with money and possessions.

Throughout the Bible, God told us not to test Him, except one area – money. He knows how tight and selfish we get when it comes to money.

*Malachi 3:10 Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this," Says the Lord of hosts, "If I will not open for you the windows of heaven And pour out for you such blessing That there will not be room enough to receive it.*

### A. LAYING UP TREASURE IN HEAVEN

*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; but lay up for*

*yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.*

Christ states several reasons why living for material things is foolish. For one thing, material things do not last. Fabrics were treasured by Jews, yet moths ruin them. Rust ruins metal; thieves steal riches. But treasure used for God's glory is invested in heaven, it lasts eternally.

In church, the average percentage of the people who tithe regularly is less than 10% of the congregation. The 90% just come to church, listen to the sermons of pastors and leave. They don't get involved with the work of God spiritually, financially, and physically. And they wonder why their spiritual condition is not enriched. NO DUH, right?

You might say, "You are preaching about money, so that you can get paid." No, a thousand times no! It is my obligation to inform you and teach you about God's way. I don't want you to miss out the blessings from God by trusting Him with your finances, too. I have two jobs to support myself and my wife.

Every time I give my money to the work of God, I give away my stinginess, greed, and distrust, but exercise my faith in God. According to God's Word, I need to give consistently and generously.

Why do some believers go through financial problems constantly? There are two main reasons these people go through the same problem over and over. First, most likely they don't tithe or give offerings to God's kingdom. Second, if they do, they don't use a wise stewardship of the money that God entrusts them to have – spending less than they earn.

Long ago, the company I worked for gave a few stocks of the company to each employee. After a certain amount of the time, we were allowed to cash them in. Before they gave me the stocks, I could care less about the stock market. But all of a sudden, I was checking the price of my stock frequently throughout the day. Then, I realized that it was all I was doing. You see, nothing wrong with investing, nothing wrong with the stock market, but if they become the dominating thoughts in our lives, it is a problem. It becomes an idol in our heart. But if we have interest in people's souls and the kingdom of God, we will put a lot of efforts into them. That is what Jesus is talking about.

So where are your treasures? In heaven or earthly things that will not last forever?

I am willing to measure the maturity of individual Christian with their giving and serving. If you disagree with me, show me someone who is mature in the Lord and not giving and not serving. You won't find anyone. If he or she really trusts God, he or she not only trusts Him with their lives, but also with their finances. Let's say you need \$2000 per month to live. But if you give \$200 to God's kingdom per month, you only have \$1800 each month to pay all the bills – mortgage, groceries, and all the other expenses. It means that God has to come up with the difference of \$200 per month, because He promised that He will meet all of our needs. That is where the bottom line faith kicks in. In other words, we really cannot say, "We trust God," until we start to give to God's kingdom.

Please listen to me carefully now. If you are fed by this church spiritually and God is leading you to support the ministries of this fellowship with your tithing, then obey Him. If God tells you to support other worthy Christian ministries with special offerings, obey Him. The giving should be between God and the individual. Just obey Him in everything including your finances.

## **B. WHICH MASTER ARE YOU SERVING?**

*Matthew 6:22-24 "The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness! "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.*

It seems that, all of a sudden, Jesus changed the direction of His teaching, yet when we look at it carefully, we realize that He is still teaching us the same subject. Through our eyes, we see and feel jealous, we see and covet, we see and get greedy for more. We see the other side of the fence and think that their yard is greener. Oh yes, it is greener all right, especially around the septic tank.

Eve fell into the temptation of the serpent in the Garden of Eden, because she saw the fruit of the forbidden tree and realized that it looked good in her eyes. Samson saw a prostitute and she looked good in his eyes and he went into her. King David saw Bathsheba on one lazy evening and took her as a one-night-thing. Should we remind ourselves how many once-godly men and women walked right into sins against God, because they did not control what they saw and how those images effected them? And how many families are suffering financially and mentally because of their adventure of "Keeping up with the Joneses"?

*1 John 2:16-17 For all that is in the world--the lust of the flesh, the lust of the eyes, and the pride of life--is not of the Father but is of the world. 17 And the world is passing away, and the lust of it; but he who does the will of God abides forever.*

Mammon can be an entity with little 'g' god. If we are not careful, it remains in that way in our life. How many of us can say, "With the actual money I have, I can pay off all of my debts, including my mortgage?" I am sure that they are few and far between. If everybody around the world has to settle their debts once and for all, the actual amount of cash available around the world is only 10% of the amount to pay off all the debts people and companies and countries owe. Don't let your greed rule over you.

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

## **C. ARE YOU A WORRY WART?**

*Matthew 6:25-26 "Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they?"*

My mother was a worrywart. If there was nothing to worry about, she would look for something to worry about. If she could not find anything to worry about, she worried that she couldn't find anything to worry about.

Our English word 'worry' comes from the same root word of 'strangle.' When we worry about everything around us, it feels like strangling us. The fog that could cover the entire seven city blocks, big enough to shut down an airport and slow down the traffic in the city, is nothing more than a glass and a half full of water in the air in reality. Worry is like that. Worry doesn't do us any good.

All the worries in the world can be summarized in two words, "What if." God's answer for all of our worries can be also summed up in two words "But God." Worry and faith in God cannot coexist, because they are mutually exclusive. If you put your focus on your money and not trusting God with your tithe and offerings, you will worry for tomorrow, period. And you'd better worry for tomorrow, since you don't trust God enough.

God doesn't need our money, but He wants our heart of obedience, so that He can show Himself mighty in our spiritual and financial situations.

#### **D. WORRY CANCELS OUR HOPE AND FAITH IN GOD**

*Matthew 6:27-32 Which of you by worrying can add one cubit to his stature? So why do you worry about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin; and yet I say to you that even Solomon in all his glory was not arrayed like one of these. Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, will He not much more clothe you, O you of little faith? Therefore do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For after all these things the gentiles seek. For your heavenly Father knows that you need all these things.*

Some people worry about getting old. I have found the fountain of youth. I will reveal you this top secret that will keep you from getting ever older. Eat a lot of hot dogs every day. If you don't think I am telling the truth, get this, guys: You throw a pack of hot dogs in the landfill and go back there five years later, dig it out. It is still fresh, because of the sheer amount of the preservative inside of the hot dogs. You will never get old.

Worry is not just another thing we do. It is a big sin against God. It is unbelief; it is a doubt in God's faithfulness; it is the distrust of what God promises.

Remember the Y2K shenanigans? What did it happen to all those doomsday Y2K consultants? What about all that hype about saving foods and supplies? Didn't even many Christian leaders jump on the bandwagon and make other people believe that the world was going to fall apart as soon as it became the year 2000? During the midst of that end-of-the-world crisis, my wife Karen asked me what I thought of Y2K. I told her that it was nothing more than a hyped-up media fringe and a few smart marketing people cashing in. Wouldn't you know? I was right. So many people worried about Y2K and stocked up dry foods, batteries, and generators. Wonder they still are eating those dry foods?

Worry is for something that MIGHT happen in the future. What does God say about this?

*Philippians 4:6-7 Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which surpasses all understanding, will guard your hearts and minds through Christ Jesus.*

## **E. APPLICATIONS**

Jesus did not leave a room for a halfwit Bible teacher like me to come up with applications for this important money matter. He Himself has given us the applications to use:

**1) Matthew 6:33 *But seek first the kingdom of God and His righteousness, and all these things shall be added to you.***

You and I really cannot say we trust God until we trust Him with our finances. To do that, we must give our portion of finances to His Kingdom work. He will meet our needs, sometimes, even desires.

**2) Matthew 6:34 *Therefore do not worry about tomorrow, for tomorrow will worry about its own things. Sufficient for the day is its own trouble.***

As I mentioned it before, worry is the sin of not trusting God's faithfulness and promises. So far, He has not failed anyone of us. He will take care of His children. That is His promise.