

# Money & Material Possessions – A Scriptural Perspective

*Honour the Lord with thy substance, and with the firstfruits of all thine increase. (Prov 3:9)*

**Matt 6:19-34 Luke 12:15-21 1 Tim 6:6-11, 17-19 2 Cor 8:1-5 2 Cor 9:6-8**

## Principles To Govern My Perspective on Money

- Money is Morally Neutral – neither good nor evil in itself
  - People are good or evil – actions are good or evil – attitudes are good or evil – therefore it’s what we do with money and how we view money that is either good or evil – not money itself.
- All Money and Material Things Belong to God
  - “All that is in the heaven and in the earth is thine . . . Both riches and honour come of thee” (1 Chron 29:11-12)
  - “The earth is the Lord’s, and all it contains” (Psa 24:1 NASB)
  - Therefore when it comes to money and material “possessions” – they’re actually God’s, not ours! We are simply stewards.
- The Scriptures are Packed with Teaching Concerning Money
  - Approximately 2,350 verses in the Bible deal with money or material possessions – 16 out of Christ’s 38 parables deal with the subject – Over 15% of the Lord’s recorded words during his life on earth deal with the subject – he talked about money far more than any other single subject.
  - Is it possible that we conveniently bypass, overlook, pay patronizing lip-service to, or possibly even blatantly ignore the Scripture’s plain teaching in this area?
- My Attitudes Toward Money Accurately Demonstrate my Spiritual Condition
  - Consider the Lord’s comments on Zachaeus – “And Zacchaeus stood, and said unto the Lord; Behold, Lord, the half of my goods I give to the poor; and if I have taken any thing from any man by false accusation, I restore him fourfold. And Jesus said unto him, This day is salvation come to this house, forsomuch as he also is a son of Abraham.” (Luke 19:8-9)
  - Contrast his comments on the Rich Young Ruler – “Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me. But when the young man heard that saying, he went away sorrowful: for he had great possessions. Then said Jesus unto his disciples, Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven. (Matt 19:21-23)

- It's not that giving away his goods made Zacheus a Christian, nor that doing so would have made the young ruler a Christian – but their attitude towards their wealth demonstrated their true spiritual condition. So it is with us. If you want an accurate read of a man's spiritual compass – look at his pocketbook.
- Where I Allocate my Money will Determine My Heart's Direction
  - "For where your treasure is there will your heart be also" (Matt 6:21)
  - We maybe understand that "where your heart is, there will you allocate your treasure" but that's not what this verse says – this verse says "where your treasure is, there will your heart be"
  - Do you ever wish you had "more of a heart for the work of the Lord" – it's a pretty simple path to get there – invest your money in it, and your heart will follow!
- Living for Money & Living for God are Mutually Exclusive Lifestyles
  - "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon." (Matt 6:24)
  - We understand other absolutes absolutely (e.g. John 3:3) – what about this one? Life can't be a blend of the two – it's all one or it's all the other – very searching truth! Am I living for God or am I living for money and all it can bring? Two things God despises – idolatry and adultery – loving and serving money involves both – my aims and my affections – divided loyalties and divide allegiances. God, or the pursuit of wealth? Which will it be for me?

### Pitfalls to Avoid Relative to Money

- Concern
  - "Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? . . . for your heavenly Father knoweth that ye have need of all these things. (Matt 6:31-32)
- Complacency or Confidence
  - "Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy. (1 Tim 6:17)
- Covetousness
  - "Take heed, and **beware** of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth." (Luke 12:15)
  - "they that **will be rich** fall into temptation and a snare" (1 Tim 6:9)
  - "the love of money is the root of all evil . . . But thou, O man of God, **flee** these things" 1 Tim 6:10-11
  - "He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity." (Eccl 5:10 ESV)

- Debt
  - “The rich ruleth over the poor, and the borrower is servant to the lender” (Prov 22:7) The NASB translates this verse “The rich rules over the poor, and the borrower becomes the lender’s slave”
  - Suggested guidelines for permitting debt in your lifestyle: (1) never go into debt without carefully considering and adopting a sound, achievable plan for repayment; (2) never go into debt for something that will be consumed before you’ve paid for it; (3) never go into debt for something without the solid expectation that it will help further God’s purposes for your life.
  - If I understand that money is all the Lord’s not mine – and that handling it is a solemn stewardship – then debt is basically “spending” the Lord’s money that he hasn’t even entrusted to me yet! It’s like blackmailing God – boxing him in – and daring him not to give me the money I “need” to honour the commitments I’ve already made.

## **Promises from the Lord Regarding Money**

The Lord made two very specific statements relative to money:

- “ Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.” (Luke 6:38)
  - Basically, the Lord promises that the more we give, the more we will have! Pretty radical concept – but it is an absolute promise from the lips of Christ Himself! What does it mean? Give away what I have – and I’ll be given more – much more! Not to squander on myself in selfish living, but to keep giving it away. What greater joy would there be in life than to be used as a conduit for the Lord to channel blessing through me to others.
- “Remember the words of the Lord Jesus, how he said, “It is more blessed to give than to receive.” (Acts 20:35)
  - Another radical Biblical concept – it is actually more enjoyable, more beneficial, and more to be treasured to give than to receive! True joy and happiness will only ever be found in giving, not in receiving or hoarding or squandering.

## **Priority When it Comes to the Use of my Money – Give it Away!**

We are given money to give money – the priority in my handling of my money is giving it away! The real question is not “How much of my money should I be giving to the Lord?” but rather “How much of the Lord’s money should I be withholding to support myself and my family?”

### WHO should give?

- everyone – “**Every man** according as he purposeth in his heart, so let him give” (2 Cor 9:7) – no exceptions – no point saying “if I had more, I’d give more” – God isn’t interested in what you don’t have – but rather what you do have.

### HOW Should I give?

- Give **first** to the Lord – principle of firstfruits – the Lord doesn’t get what’s left over – the Lord gets first claim on everything I am and have.
- Give **deliberately** – “**as he purposeth in his heart**, so let him give” (2 Cor 9:7) – if we do not deliberately decide to give, we’ll have nothing left to give – in most families today, every dollar is allotted and committed long before we even earn it. Critical that we sit down and deliberately determine to give.
- Give **liberally** – 2 Cor 8:2 “the riches of their liberality” – literally refers to single-mindedness in giving – contrast the widow giving her two mites – all that she had (Mark 12:42) with the double-mindedness of Ananias and Sapphira (Acts 5:1-10)
- Give **willingly** – 2 Cor 8:3 “the were willing of themselves” – 2 Cor 9:7 “not grudgingly, or of necessity”
- Give **privately** – Matt 6:1-4 (ESV) “so that your giving may be in secret”
- Give **sacrificially** – 2 Cor 8:3 “to their power, and beyond their power” literally means – “according to their ability, and beyond their ability”. These Macedonian believers gave “in a deep trial of affliction” and “out of their poverty” – we don’t give because “we can afford to” – we give sacrificially.
- Give **cheerfully** – 2 Cor 9:7 “God loves a cheerful giver”
- Give **freely** – “giving” something away means relinquishing your rights to it – do not give “with strings attached” – giving is not a means of trying to exert influence or control. Give freely – surrendering your “rights” to whatever you give away.

### WHY Should I Give?

- Because Christ gave! – “See that ye abound in this grace also. . . For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.” (2 Cor 8:7-9)
- Because I can’t keep it anyway – giving is not only “the right thing to do” - it’s “the smart thing to do”. God’s verdict on the man in Luke 12 is to call him “a fool” – why?
- Jim Elliott’s quote – ““He is no fool who gives what he cannot keep to gain that which he cannot lose.” – written in his journal on Oct 28, 1949
- Our choice is very stark – we can’t do both – One path leads to joy, purpose, meaning and eternal value - The other leads to sorrow, futility, emptiness, frustration, and every type of evil – so think carefully – which will it be?
  - Treasure on earth or treasure in heaven?
  - Serve God or serve wealth?