

The Christian and His Finances

Scripture: Selected Scriptures

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I don't expect to exhaust the subject that we're gonna speak about tonight, but just to introduce it to you. And I've been very concerned in recent days over many of the things that are going on in our world. And one of the things that has continued to be in the newspaper is the study of inflation, the problems of economics, the problems of...supplying food for the future, the problems dealing with gasoline, and the rising problems of fuel costs. All of these things are laying a tremendous weight on the Christian in a very specific area. And that is the area of the Christian and his finances. And, tonight, the subject that God has really laid on my heart to speak to you on is the subject of the believer and his financial responsibility. And I really believe, people, that this has a tremendous bearing upon your spiritual life and fruitfulness. And I think you'll see that by the time we are finished.

Now, I heard an interesting quote the other day. This was it: "Preachers are the poorest credit risks in the United States."...The particular commentator went on to say, "Credit bureaus will substantiate this." Now that is really a very grieving statement, because that shouldn't be true, and what a blight that is on our faith. Because the Bible, you see, is extremely clear about the believer's financial responsibility.

Several weeks ago, a man came to me and said, "I'm a new Christian. I have no idea what God requires out of me financially." He said, "Could you ever teach on that subject?" This morning, a lady came to me and said, "I have tremendous questions about what I should do in the area of finances for the future as a Christian." And this is only two of many people who have talked to me about this in the last month, and I just felt led by the Spirit as I studied on my own to bring to you tonight some thoughts from the Word of God. I'm not gonna try to apply everything. I'm gonna let you do that. I just endeavor to give you the Word of God and trust the Spirit of God to make the application in your life.

Now, when we talk about money, we're talking about life. Money in a...in a sense is life, for you spend all your life to get money to stay alive. So, in one sense, money is life. Money, itself, is amoral. It's not good, and it's not bad. But depending on how it is used, it either becomes good or becomes bad. And so money really, then, either has righteous ramifications in your life or unrighteous ones and, thus, becomes very important.

Now we wanna look tonight at Scripture, and I wanna show you God's standards for the Christian's finances in three categories. Three categories, and I'm gonna trust the Lord to make the application individually and just really deal with the Scripture...

We're gonna consider these categories: One, the right to possess money. Two, the way to regard money. Three, the way to use money. The right to possess money; the way to regard money; and the way to use money.

Now, first of all, let's begin with the right to possess money. It's interesting to me, and I suppose you've come across this, too, that there are some people in the world, even who call themselves Christians, who say that it's wrong for a Christian to have any money. And they advocate a kind of a Christian communism. And they usually defend Christian communism on the basis of Acts chapter 2, and they say in the early church that they all things in common...And, therefore, all Christians, upon becoming Christians, should get into some kind of community thing where they give out everything to some central source, and it's doled out on an equal basis according to need. And the Christian has no right to possess money.

Well, we oughta see what the Bible says. Does the Christian have the right to possess money?...Well, let's look, first of all, at this thought. All money belongs to God. In Haggai 2:8 it says this, "The silver and the gold are Mine." And God was talking about all of the nations of the world, and He was talking in reference to all of these nations, and He was saying, "All of their silver and all of their gold is really Mine." So it's all God's. In Deuteronomy 8:18, the Bible says, "But you shall remember the Lord your God...listen...for it is He who is giving you power to make wealth." Notice two things, all money is God's. Secondly, God grants to men the power to get that which is His in terms of wealth or money. In 1 Corinthians 4:7, the Bible says, "And what do you have that you did not receive?" Now, all money belongs to God, and you can only give to somebody else what belongs to you. If God gives it to us, then it was His to begin with. So all money is God's. That's basic.

Now, you say, "Well, then what does that have to with me?" Well, God also gives men the power to gain that money which is His. So it is not assumed in the Bible that it's wrong to have money, but rather that God allows men to make money. You see, you have to look at money sort of like one of God's gifts. All of God's gifts, which He intends for man's good, have been somehow perverted into evil. Take, for example, God's gift of nature. Man somehow learns how to take the things of nature in the category called science and invent bombs and so forth and so on to destroy. Take the area of sex. God invents sex for His...for the pleasure of man. It's good. The marriage is...marriage is honorable, Hebrews says, and the bed is undefiled. But man perverts that. Take, for example, food. Do you know that food is a good gift of God? Of course it is. In fact, in 1 Timothy chapter 4, it says, "All things are to be received with thanksgiving." But man takes that kind of thing, that kind of food which God gives as a good thing and turns it into gluttony. Man has a way of twisting and perverting all of God's good gifts.

Now, God also gives men the power to gain money. In 1 Timothy 6:17, in a passage talking about money, that whole passage there is talking about it, it says this. "God gives us richly all things to

enjoy." God is no cosmic killjoy. God is not some browbeating kind of ogre who wants everybody in pain and misery. "God gives us richly all things to enjoy." So God, the possessor of all monies, is willing to grant some to us. You take Job, Abraham, Isaac, Jacob, they were all extremely wealthy men. God prospered. Even Israel was rich. In Isaiah 2:7, the Bible says, "Their land is full of silver and gold. Neither is there any end of their treasures."

So God has designed to grant that power to gain wealth to men. In Deuteronomy 8:17, it says, "Thou shalt remember the Lord thy God, for it is He that giveth thee power to get wealth." Now, as we examine Scripture, we find, first of all, that nowhere is money condemned. And if you were to go to Acts chapter 2, and I'll ask you to do that. Lemme show you something. Acts 2:45...says this...and it's speaking of the early church, the church in Jerusalem just at the time of Pentecost, "And sold their possessions and goods and parted them to all men, as every man had need." Now people take this to...to be a sort of Christian communism, but that's because they really don't understand the...the Greek tense. The verb "sold" and the verb "parted" are both in the imperfect tense. The imperfect tense is a continuous action. It should read this way, "And were selling their possessions and goods and were parting them to all men as every man had need." It does not say that all at once they sold and all at once they parted. It simply says that all the believers were selling their goods and giving the money to those who had need as the needs arose.

You see, it was a...it was a picture of giving, a picture of self-sacrifice for the need of another, not a pooling everything in a kind of communism. And the verbs make that in...implicit with hardly any necessity for any deeper kind of exposition. They were all selling and parting as men had need. It's simply the principle of giving, not the principle of communism. The Bible nowhere advocates that all monies be put into a common pot and doled out by some hierarchy.

The same thing appears in Acts 4:34, "Neither was there any among them that lacked...why?...for as many as were possessors of lands or houses were selling them, and were bringing the prices of the things that were sold and laid them down at the apostles' feet. And distribution was made unto every man according as he had need." So when a person had a need, somebody was willing to sell something, get the money, and go meet that man's need. That's all it was advocating in the...that's really, incidentally, another thing you keep in mind is that the only place that ever really happened, Biblically, was in the church in Jerusalem...

Now, so the Bible does not forbid money belonging to men. In fact, the Bible says all money is God's and God actually desires men to gain it. God wants to bless men with a certain amount of wealth...Now lemme go a step further. There are, in the Bible, certain Biblical principles, now watch this, that are designed to increase a man's money. Now, hang onto that one. There are Biblical principles designed to help you gain wealth. Now, when I use wealth, I mean as opposed to nothing. Something as opposed to nothing. I'm not talking about being a rich man. I'm just talking about the term wealth as it's used biblically, that is, having something as opposed to nothing.

Now, there are some Biblical principles in order that a man might gain a measure of wealth. You say, "What are they?" All right, we're gonna go through them, and I'll give you three at least. One, you ready for this? Work...work...Proverbs 14:23 says, "In all labor there is profit, but more talk leads only to poverty." Boy, that is practical..."In all labor there is profit, but more talk leads only to poverty." Proverbs 14:23. God had designed that labor issue in a measure of wealth and prosperity. God has given us work in order that we might gain.

Now, in 2 Thessalonians 3:10, there's a very practical principle. "For even when we were with you, this we commanded you: that if any would not work, neither should he...what?... eat."...I heard one guy say, "It's a good thing I'm not in charge of the Welfare Department, or there'd be an awful lotta people sweeping streets and cleaning windows and doing everything." And you know what? A man needs that for his own self-respect. Believe me, he does. "If any would not work, neither should he eat. For we hear...says Paul...that there are some who walk among you disorderly, working not at all, but are busybodies."...Work is a practical principle.

You know, there's a great illustration in the Old Testament of...of hard work. And if you can look up to an ant, here it comes. "Go to the ant, thou lazy man. Consider her ways, and be wise. Which having no guide, overseer, or ruler, provides her food in the summer and gathers her food in the harvest." You lazy people, check the ant out. Doesn't have any kind of employer, just does the job. Gathers food in the summer, stores it away, prepared for the winter. Proverbs chapter 20 verse 4 says, "Listen, if you won't plow in the cold, you won't eat at the harvest."...Practical. Now, work is a Biblical doctrine. We don't preach a lot about it, but it's a Biblical doctrine. In chapter 5 verse 8 of 1 Timothy, it says, "If any provide not for his own, and especially for those of his own house, he hath denied the faith and is worse than an unbeliever or an infidel." Work is designed by God to bring you profit. God wants you to have money, because God knows that you have to have it to exist.

All right, there's a second principle in the Scripture. Not only work. Two, save. Save. There's a very, very poignant statement in Proverbs 21:20. Listen. "There is precious treasure and oil in the house of the wise, but a foolish man swallows it up." You know what a wise man does? He sets aside some of his treasure and some of his oil...for the unexpected. Do you know what the fool does? He swallows it all up.

You know, the Living Bible has a very good translation of that. It says, "The wise man saves for the future. The foolish man spends whatever he gets."...Save. Now, that's Scripture. You know, one good way to think of saving is this. All...and...and this is something God is really teaching me in my own life, is always operate on a margin. Always operate on a margin. If you don't, then you're presuming on the grace of God. You're actually presuming on the grace of God hoping He'll meet your need. Well, you got out and you overdo it and buy some, you know, like one guy said, instead of buying a...a nice little transportation car, you've gotta buy a Belchfire 8. You know, and so you go out and

you buy that thing. You say, "Well, God will provide." Now, wait a minute. Probably, as one fellow said, "A pound of grease and a bicycle will get you to the same place the Belchfire 8'll get ya."...

You see, you have to be careful that you're not presuming on God, extending yourself to the place where there's no margin left. And so if the crisis comes, you've gotta presume on God to provide for your foolishness. David said, "Keep back thy servant from...what kind of sins?...presumptuous sins." Those kind of sins that are illustrated in Matthew chapter 4 when Satan took Jesus to the pinnacle of the temple and said, "Cast Yourself down, and then God will have to save You." And Jesus said, "It is written, 'Thou shalt not tempt the Lord thy God.'" Don't put yourself in a situation that you've gotten into by your foolishness, and then demand that God extricate you. That's presumption. That's sin...

So operate on a margin. I mean just as a hypothetical illustration, imagine a couple, and I'm not thinking of any couple, just in general, this is an illustration. A couple that didn't operate on a margin, and as so many couples did, they followed the great American way. You know what the great American way is? It's this. You buy the things you don't need with the money you don't have from the people you don't even like. And so they get themselves in a situation where they are overextended. They have more obligations than they do income. And let's say, along the way, they've taken under their wing the support of the local church and some, perhaps some friends who've gone to the mission field. What happens?

Well, pretty soon, they find they can't meet that missionary's need. And pretty soon they can't give to the local ministry what God has designed in their own life for them to give. And then maybe they get to the place where they face bankruptcy. The loss of the car, the loss of the house, the loss of the job, and the loss of the testimony. And now they are limited as to what they can do for God, because they are having to pay for their foolishness with every dime they get...If God ever came to them and called them away to some mission field, they couldn't go. They couldn't go...

God wants every Christian to have money. Listen to this. In fact, He wants you to have more money than you need. Did you hear that? Because God's principle in Scripture is spend some and what? Save. God wants you to have more money than you need...That's important.

Lemme give you a third principle of Scripture. Work, save, three, plan. Plan. You know, some people plan their...their budget like this. "Oh, well, it'll all work out in the end."...That's sort of like pan-millennialism. It'll all turn out in the end, you know...

Now, what you do mean by plan? Well, plan may mean for you a budget, maybe more sophisticated or less sophisticated. But I'll tell you one thing planning means. It's a priority list, doesn't it? Planning. Keep records so you know where you are. You know whose money you're handling? Whose money? It's God's money. You say, "Oh, but I give Him His money, His tenth." Now, wait a minute. Wait a minute. Tenth of that money you have isn't His. I don't even believe in tithing, so that isn't totally

irrelevant. How much of it is His? All of it is His. You wanna know something interesting? If I got a job with a corporation and handled their money like I handle God's money, I'd be in jail for embezzlement. That's right...

Boy, the Lord has really spoken to me about this. That's true. If I was working for a corporation, they'd have me in prison for misuse of funds. Thank the Lord for grace. But it's all His money. You say, "Well, where do you get this idea about keeping records?" Listen to this. Proverbs 27:23 and 24. Don't bother to look it up, just listen. Proverbs 27:23 and 24. Write it down if you need it. "Know well the condition of your flocks, and pay attention to your herds, for riches are not forever." Boy, is that good advice? You oughta know how many flocks you have. You oughta know what condition they're in, because your money's not gonna last forever, and you need to know where you are at all times.

Listen to this one, Proverbs 24:3 and 4. Proverbs 24:3 and 4. And this is, again, the Living Bible, which normally I don't prefer, but in this case has a very accurate paraphrase. "Any enterprise is built by wise planning, becomes strong through commonsense, and profits wonderfully by keeping abreast of the facts." That's Proverbs 24:3 and 4. Any successful venture is one where you keep abreast of the facts. That's basic. So you not only work, but you save.

And then you plan. In...addition to this, lemme give you a couple passages. Romans 13:8, "Owe no man...what?...anything but to love one another." The only debt you... you oughta have is love. Just, you can't ever unload that one. Just keep paying, paying, paying love. Just don't get in any other debt. "Owe no man anything." You know what happens when you owe somebody something? Now, I'm not talking about when you're making your payment on your house, and you're making it faithfully, and...I'm talking about when you're overdue, when you're owing money, when you can't pay it, when you're overextended. Listen to this. Proverbs 22 verse 7. "The borrower is servant to the lender." Did you hear that? You become the slave of that man to whom you owe something. And I'll tell you something. When you become the slave to some financial situation...you violate a Biblical principle. Listen to it, 1 Corinthians 7:23, "You are bought with a price; be not ye the servants or slaves of man." A Christian should always be free enough to respond to whatever God wants him to do at any moment. You know what we need to have in this world? Here's a good phrase. We need to have pilgrim mentality. A pilgrim mentality.

Well, God has some other principles that are very interesting. One other one in Scripture that appears and just really interests me is don't become a loan company. You know, if you've got...well, there are exceptions. If you've got some guy who just bugs you to death. He bothers you incessantly, you know the best thing to do to get rid of him? Loan him money. You'll probably never see him again. And in some cases, you may figure it's worth the investment.

You say, "Well, what about if a person comes to me and says, 'I have...I...I have need here. I want some money, because I wanna get that.'" And you say, "Well, that's not a necessity." If it's not a

necessity, don't loan it to him. You say, "Well, what if he comes, John, and he says it is a necessity?" Then don't loan it to him either. Give it to him. Give it to him... If any man sees his brother have need and shuts up his vows of compassion, the love of Christ isn't all that he claims it is. Right? Sure, 1 John. If he needs it, give it to him.

Give you another interesting statement. Did you know this is in Proverbs 17:18? Are you ready for this? "It is poor judgment to countersign another's note." Well, that's pretty practical. To become responsible for his debts? Well, the Bible says a lot more about it. Let's go on. The Scripture then says that there are three principles by which God has designed that you make money. Work, save, and plan carefully. And isn't it exciting that all of those things imply that God really does want us to have a certain amount of money? Not just the bare necessities, but a little margin, so that we can just be sensitive to the Spirit. And when the Spirit says, "Hey, John, there's a need over there," we could say, "Good, because I've got this margin, and I can take, and I can supply that need." Boy, that's being free to be responsive to the Spirit, isn't it?

You say, "John, I'm glad to know that I have the right to possess money. That is wonderful. But I am always short....I'm so glad God wants me to have it, but He doesn't really understand my situation, because I never have enough." Listen, when you don't have enough, lemme give you a little test. One, do you need more? Need, not want, need more. Need, is it a need? Second question, is God testing my faith? Third question, did I already misuse what He gave me? Oh, that's a practical one. Fourth question, have I violated Biblical principles?

You say, "Well, what do you mean violated Biblical principles?" Well, listen, if God gives you a certain amount of money, and He knows that's enough for all your needs and margin, and He does know that, doesn't He? And you don't have enough, then maybe you violated Biblical principles. You say, "Such as?" One, here's a Biblical principle you may have violated. Stinginess. Proverbs 11:24, "There is one who scatters, yet increases all the more; and there is one who withholds what is justly due, and it results only in want."...Or maybe you violated the principle of hastiness. You got in a big hurry. Well, you know, some people get...get all excited and all energetic, and they gotta have it, they gotta have it now, see. I'll tell you, it took me a long time to get over the hump on that one. And I'm still working on it. I'm a sucker for a salesman. But you know what Proverbs 21:5 says about hastiness? "Everyone who is hasty comes surely to poverty." Boy, that's straight talk. "Everyone who is hasty comes surely to poverty." Be patient.

And you could claim a wonderful promise, Philippians 4:19, "But my God shall supply all our needs. Just be patient." There's another one. Not stinginess, lazy, hastiness. Here's another one you may have violated. Stubbornness. You're just gonna go out and do what you want with your money...Proverbs 13:8 has a verse that's very, very good. Says this, "Poverty and shame will come to him who neglects instruction." "Poverty and shame will come to him who neglects instruction," or the word discipline. Stubbornness. There's another word. Laziness. Maybe you don't have any money

because you are lazy, and you're not earning enough. Say, "Where, is that in the Bible?" Lots of places. Lemme give you one. Proverbs 20:13, "Do not love sleep."... Listen to the next statement. "Lest you become poor. Open your eyes, and you will be satisfied with food." Get up. That's half the battle...You know, there's a great statement in Proverbs 23:21. You know what it says? It says, "Drowsiness will clothe a man with rags." "Drowsiness will clothe a man with rags." Now, maybe you violated the principle of laziness.

There's another one, indulgence. If you don't have enough money, maybe you've been indulgent. Proverbs 23:21 says, "For the heavy drinker and the glutton will come to poverty." "The heavy drinker and the glutton will come to poverty." A last one. Another Biblical principle that can be destructive is craftiness. Proverbs 28:19, "He who tills his land will have plenty of food." Hardworking people do well, "But he who follows empty pursuits...ohhhhh, he who buys a pig in a poke or he who pulls off some shady deal...will have poverty in plenty. A faithful, trustworthy man will abound with blessings."

I heard a man say the other day that most con men, he felt, if they were honest, would make ten times more than they make being dishonest, because they're sharp...Listen, God wants you to have money. He wants you to have enough to live and have all your needs, and He wants to give you more than that, so you'll have a margin to be available to the Holy Spirit. Isn't that exciting? And if you don't have enough, then you need to backtrack and find out what's wrong. You have violated a scriptural principle, or maybe you've already misused what God gave you, or maybe the facts are you don't even need it at all. It's just something you want, or maybe God is bringing you through a time of tightness to test your faith.

So then we see, first of all, the right to possess money. Second, point, the way to regard money. You say, "Well, now that I have it, how do I look at it?" Well, money can be a great blessing, and the key to it is what you think of it. That's right. You always hear people say, "Well, if I had a million dollars, I'd..." No, you wouldn't. No, no, the question is not what you'd do with a million. The question is what are you doing with the ten in your pocket?...That's the question. That's the question.

You say, "Well, if I had...I would support a missionary. I would do, oh, if I..." No, no, no. What are you doing with the ten in your pocket? Or the dollar?...No, Ecclesiastes 5:10 and 11, listen to this. "He who loves money will not be satisfied with money...When good things increase, those who consume them increase." The more you have, the more stores you go to, the more you buy. "So what is the advantage to their owners except to look at it?" Isn't that something? One translation says, "The only advantage in having money is to watch it slip through your fingers. The more you have, the more it goes." No, it is not a question of having more and doing more with it. It is just a question of what you're doing with what you have...

Listen, rich people have more problems. Well, how do we regard money? Well, lemme tell you the wrong way to regard it, and that is to love it. For the Apostle Paul said in 1 Timothy 6:10, "The love of

money is a root of all kinds of evil." And lemme tell you something. Doesn't say money's the root of all evil. You hear that all the time. "Money's the root of all evil." No, no, no. It says the...love of money. And you can have a lot of it and not love it, and you can have none of it and love it. It's the love of money, not money. Money is amoral.

Now, watch, beloved. Then it is a question of attitude, isn't it? It is question of attitude. What your attitude is toward your money. You know, we...money is such a powerful thing in our lives. We deal with it all the time. Do you realize that you never are, you know, in normal circumstances, without money. It's always a part of your life. Every time you turn around, you're dealing with it. How important it is that you have the right attitude toward it.

Look with me, for a minute, at 1 Timothy chapter 6, and let's just pick up a few thoughts there that are so very important. Verse 6, I...I think this is basic, talking about attitude. "But godliness with contentment is great gain." Godliness and contentment go together. Boy, when you're happy with what you have, that really goes together with being a godly person. "For...in verse 7...you brought nothing into the world, and it's certain you're not gonna carry anything out. So having food and raiment, you oughta be content."...

Some people love money. Hebrews 13:5 says, "Be content with such things as you have." Verse 9, now, if you love money, you're gonna find it's bring all kinds of problems. Verse 9 says, "They that will be rich."...that's tantamount to loving money. Boy, they're gonna get rich one way or another. And I've even heard people say, "Well, I'm gonna get...I'm gonna make a million, so I can give it to the Lord." Don't make a million for the Lord. The Lord's not poor. He doesn't need your million...And don't cloak your own desire to be a rich man in that kind of a guise.

The Bible says, "Seek ye first the Kingdom of God and His righteousness, and then you let the Lord worry about whether He gives you a million." Set your heart out to be honest and do your best, and then if God rewards you with a million, you've done it right...But he says here, "But they that will be rich," in other words, the man who pursues riches, "fall into temptation and a snare, and the many foolish and hurtful lusts which drown men in destruction and loss." Perdition means loss...When a person loves money, he's useless to God. That's right. He is useless to God.

Jesus put it simply this way, you ready for this? "You can't serve God and mammon." You know what mammon is? Money. "You can't serve God and money." For money, Achan brought defeat on Israel's army and death to himself and his family. For money, Delilah betrayed Sampson and ultimately slaughtered thousands. For money, Ananias and Sapphira became the first hypocrites in the church, and God executed them as a testimony against their misuse of money and their deceit. For money, Judas sold Jesus...

Not very good company for money lovers...What does loving money lead people to? Lemme give you some things here. Just if you wanna jot 'em down, jot 'em down. Loving money leads people to, one, forget God. To forget God...You know, there's an interesting part of the Proverbs. The Proverbs were written by Solomon, as you know, but the 30th chapter of Proverbs was written by a man named Agur, A G U R. And Agur watched Solomon, and Solomon was loaded. I mean he was rich beyond belief. And he got trapped in this riches things, and he...he wanted more and more, so he kept marrying these foreign wives, you know, to bring in more treasure and more treasure and more treasure. And he brought Israel into idolatry and fouled up everything and ruined his life. And...and Agur looked at him, and he watched him. And this is what he said, Proverbs 30 verses 8-9, he says, "God, give me neither poverty nor riches; feed me with the food that is my portion, just a balance...why?...lest I be full...In other words, if I'm rich...and deny Thee and say, 'Who is the Lord?'" Agur says, "Don't give me too much. I'll tend to deny You. I'll become totally self-sufficient." Then he says, "Don't give me too little, or lest I'll be in want, and I'll steal and profane Your name. Just my portion, that's all."

Love of money can lead us to forget God. Secondly, it can lead us to stop trusting God. You know, one of the great dangers in having money is you begin to trust in it, right? You say, "Everything's great in my life. I've got my bank account built up." Hum, wait a minute. "Oh, I'm not worried about anything happening." Why? "Well, I've got money for a rainy day." Now, wait a minute. Now, wait a minute...Is that what it's all about?...Trust in the Lord...Money can cause us to stop trusting God. Job 31:34 and 38, listen to this. Listen. "If I have put my trust in money, if my happiness depends on wealth, it would mean that I deny the God of Heaven...If I depend on my money, then I've denied God." Listen to Proverbs 11:28. "Trust in your money, and you shall fall." One translation says, "Trust in your money, and down you go." The rest of the verse says, "Trust in the Lord, and you'll flourish like a tree."...

You read in 1 Timothy 6, look at verse 17. "Charge them that are rich in this age, that they be not high-minded, nor trust in uncertain riches, but in...whom?...the living God." You know, we need to speak to rich people. And, you know, something in...listen, this is practical. Do you know that in reference to the rest of the world, every single human being in this room tonight is rich? Do you know that? You are rich. There are some people in the world who couldn't even dream of earning in a year what you earn in a week..."Charge them that are rich." That's us. Don't be proud. Think you're big stuff 'cause you have money. Flaunt your riches. "Don't trust in your riches, but in the living God who gives us richly all things to enjoy." Boy, if you've got it, He gave it to you. Don't you forget Him for it..

And, incidentally, verse 18, he says, "That they do good, that they be rich in good works, ready to distribute, willing to share." This is kind of interesting, that the more money people have, the less money they're willing to part with...The thing they oughta do is, "Lay up in store for themselves a good foundation against the time to come, that they may hold on eternal life." They oughta start looking toward eternal values.

Well, a third thing, the love of money can cause us not only to forget God and stop trusting God, but to be deceived...When we love money, Satan really uses that to deceive us...You know, in the parable of the sower of seed in Mark 4:19, listen to what it says...and...and this was sown, incidentally, the seed was sown among thorns. Remember, this...the Word was sown among thorns? He said, "In the cares of this age, and the deceitfulness of riches, and the lusts of other things entering in, choke the Word."...Boy, Satan can be so deceiving. We think we have money. We think we have everything.

Fourth, the love of money can bring a man or a woman to the place where he actually compromises...Biblical...instruction. Have you ever thought about your price? What is your price? You ever thought about that? What will you sell out for? It's been said every man has his price...I pray God that isn't so in my life. I pray it isn't in yours...

Somebody said when money speaks, the truth is silent...Lemme give you an illustration. Some people would sell out for position. There are some people on the job who, if they could get a promotion, would lie, and they're Christians. Do you believe that? Sure. Some people would sell out for popularity. Some people mute the testimony of Jesus, so they won't be unpopular. That's selling out. What's your price? Have you ever analyzed it? Because, listen, beloved, whatever your price is, be sure, Satan's gonna get there, and he's gonna make you an offer at that price. So be ready. Some people would sell out for intellectualism. Some people would sell out for the body beautiful. Some people would sell out for golf or hunting, for a new car. What's your price?

Lemme give you a very vivid story. There was a very fancy banquet, very high-class hotel in New York. There was a noted author there, very famous. Sat next to a very beautiful and gracious woman, and he was just struck by her beauty. And as they sat through the meal and talked, he finally asked her a very interesting question. He looked at her, and he said, "Would you spend the night with me for \$100,000?" She blushed. She looked embarrassed. Her head kind of dropped, and she looked down, and...finally she quietly turned to him and...and said, "Yes."... He said, "Would you for \$10?" She said, "What do you think I am?" He said, "We've already established that. We're now working on the price."...

You get the message?...It isn't the price that's the issue. It's what are you. I hope you don't have a price. I hope you don't compromise Biblical principles to make a sale. That's sin. I hope you can't be bought. I hope you don't compromise the testimony of Jesus Christ to gain a promotion. You're selling out for the love of money. I hope you don't have a price. I hope you are priceless.

You say, "Well, John, what is the point at which I sell out?" It's this. It's when Matthew 6:33 stops operating. You say, "What's 6:33 say?" "Seek ye first the Kingdom of God and His righteousness, and all these things shall be added." When you start seeking something besides the Kingdom and the

righteousness of God, you have sold out...Be honest, honest as honest can be in every single way possible...

Lemme give you another thought. Loving money can lead you not only to forget God, stop trusting God, be deceived, and sell out, but it can lead you to rest on unstable foundations. You start trusting money, boy, and you are trusting something that just passes fast. Some people have had that experience lately for loss of money. Proverbs 23:4 and 5, listen to this. "Do not weary yourself to gain riches...leave from consideration of that...listen...When you set your eyes on it, it's gone. For wealth certainly makes itself wings. Like an eagle, it flies toward the heaven." Well, don't put your stock in...in money. Don't put all of your foundations in the passing.

Well, loving money can do other things. It can make us ungrateful. It can. Deuteronomy 18, he says, "Hey, hey...God says...I made you rich. Have you forgotten Me?" Deuteronomy 18:12 to 14, "You forgot Me. I'm the One." Love of money can make you proud. Listen to Proverbs 28:11. "Rich men are conceited."...That's to the point...Can make you proud. Oh, Jeremiah 12:2 is a tremendous statement. "Thou hast planted them...says to God...You planted them. They have taken root; they grow. They've even produced fruit. And Thou art near to their lips. With their mouth, they say, "Thank You, God. Thank You, God." But far from their minds." Hypocrisy. "Oh, thank You, God, for what You've given." But in their minds, God isn't at all in their thoughts. Love of money can cause you to be proud.

Something else. Love of money can cause you to rob God. It can cause you rob God. You know, when you love the money, and you want it for yourself, you know what you do? You steal from God. In Malachi 3:8 says this. "Will a man rob God?" "Oh," you say, "I'd never do that. Ohhhhh, I'd never steal anything from God. How would I ever get into His treasure house?" You wanna know something? Look in your pocket. That's His treasure house if you're a Christian. "Will a man rob God? You've robbed Me." "How did we rob You, God?" "In tithes and offerings. You kept back what was Mine."

Yeah, when you love money, you rob God. You know something else? When you love money, you usually rob others, too. You say, "What do you mean by that?" First John 3:17, "Whosoever hath this world's goods and sees his brother have need and shuts up his compassion from him, how dwelleth the love of God in him?" You rob your brother. So you see, the whole issue with money is attitude. And the wrong attitude is to love it...The right attitude is this. It is God's, all of it, and I am a steward of every penny. And every dime should go for His glory.

I wanna close with the third point, the way to use money. You say, "John, that's kind of a negative thing. Now, what do I do with my money? Give me some thoughts on that." Well, I've showed you some things. First of all, you give it to others who have need, and you save it, have that margin to use for the Holy Spirit's calling when He shows you a need, and you can supply. You know, we've seen that here in our church in some exciting times and somebody'd say, "I have a special need," a

missionary would say, you know, "We have a need for a thousand dollars," or something, and I'd mention it from the pulpit. Before the night was over, a half an hour later, I'd have a thousand dollars in my hand, and...and I've seen some...how God has used people who operate on a margin. So there are things we have said.

But lemme, thirdly, give you some thoughts on the way to use money. First of all, recognize it's a stewardship. First Corinthians 4:2, "Moreover, brethren, it is required of stewards that a man be found trustworthy." ...You stop to think about it, during your lifetime, God entrusts an awful lot of money to you. If you started earning about \$15,000 when you were 20 and earned it till you were 60, you've earned a lotta money. What's that? Over a half a million dollars? I wonder if you could look back on your half a million dollars and say, "You know, all half a million dollars...was used purposefully. Oh, not all directly for the Lord's work, but purposefully, to meet my needs, to be available to the Spirit." Wouldn't that be great? I wish I could recover some money. Don't you? Boy, I wish I could...

There's a principle behind that. It's this principle, 2 Corinthians 8:5. Paul said regarding those Christians in Macedonia, listen to what he said. "They first gave their own selves to the Lord." That's where it all begins. You give yourself to the Lord, He'll take care of the rest...Now, of course, the Lord does want you to give to those in need. To your brother and sister in need. He wants you to give to the work of Jesus Christ. And you oughta invest your dollars for God where God's gonna get the best return, and you oughta be careful where you put it.

But lemme add this thought. Listen. Giving is not God's way of raising money. You ready for this? Giving is God's way of raising children. God doesn't need your money. But every time you give sacrificially, you give a little of your selfishness away, and that's good. That's good. And when you give, others are blessed. God is praised, and you get prayed for. That's all in 2 Corinthians 9. Say, "John, where should I give it? The part that I'm going to give, other than my needs and the margin I keep and...and the things that I have in this world that God provides for me. Where do I give it?" Well, the Bible talks about...giving to the church. You know, in Acts chapter 4, the Bible says that "They came and they laid their money at the apostles' feet, and the apostles then gave it to those in need." Ever since the formation of the church, the money of the believers was designed to come into the church, and the church leaders would then, in turn, invest it in eternity, as they saw they need best.

Now, that doesn't mean you're not to supply another's need without going through the church. Of course, you are. You're to supply the need when it arises, but, also, and seemingly the dominant thing in the early church was to bring it to the church and they would give it. And I think that's basic. We should really be sensitive to what God is doing in our local church, in the mission field. You may wanna give your money directly to missions. That's great. Wherever determine where is God is gonna get the best return and give it. But one of the areas is in the church, and this is important.

In...in Acts 11:27, it says, "In these days came profits from Jerusalem to Antioch. There stood up one of them, Agabus, signified by the Spirit that there should be great famine throughout all the world. Then the disciples, every man according to his ability, determined to send relief unto the brethren who dwelt in Judea, which they did." And here was sensitivity to need. They heard about a need, and they had a margin, and they said, "Here, we'll all give according to our own ability."...Sensitive to needs.

From time to time, you'll hear of a need, a missionary. You'll hear of a need, a brother in this church, maybe, who's having need in his own life, and you wanna go and supply his need. Maybe you see a neighbor who has a need, supply his need. Whatever. Maybe we'll announce a need here in a certain area, and you'll see, you'll respond to that. Giving should be in response to need. It should also be in response to God's command, which is not specifically directed at need, but at systematic, purposeful giving.

For example, it says in 2 Corinthians 9:7, "Every man according as he purposes in his heart, so let him give." In other words, between you and God, you need to determine what you're going to give. You say, "Well, how do I do it?" First Corinthians 16:2, "On first day of the week, lay by in store as the Lord has prospered." In other words, bring it and give it to those in responsibility in the church, and they will invest it for eternity...

And so you're giving is to be, yes, in response to need, yes, also, systematically, purposely, weekly, in giving it to the church to be spent as they, under the Spirit's direction, see fit. And lemme add this. Your giving should be sacrificial. People always say, "John, how much should I give?" I don't know how much you should give. That's between you and God. I'll give you a hint. Zacchaeus, when he was saved, gave 50 percent for a starter....Hmmmmm. I don't think that's the norm. But I'll tell you one thing. It sure shoots the 10 percent theory. I do not believe you'll find tithing taught in the New Testament. Every time the New Testament has an opportunity where it could interject the 10 percent, it makes sure it never does...because this isn't law. This is what? Grace.

Besides, if you check the Old Testament tithing carefully, it's at least 23 percent a year and up...not 10...Now when you give, then, it should be in response to need, but it should also be purposefully, and systematically. Both of those are important. Both are very important. And it should be sacrificial. David said, and I just love this, and this goes through my mind all the time. "I will not give the Lord that which costs me nothing." "I will not give the Lord that which costs me nothing."...

Then your giving should also be secret and humble. Matthew 6, all the Pharisees, they like to go down and say, "I'm giving this much." You know, and put their big figure up on a board. He says, "Just be quiet, subdued, and humble, and let it between you and God." That's the Spirit. That's the way to give. "Take heed that you do not your alms before men to be seen by them. Otherwise, you have no reward of your Father who is in Heaven." If you give for the sake of men, that's it. Boy, you get their

praise and not God's. "When you do your alms, don't sound a trumpet." And you imagine, "Dah-dah-dah, here he comes. I'm giving. See." Gee, as the hypocrites in the synagogues and in the streets, that they may have glory from men.

But when you do your alms, don't even let your left hand know what your right hand's doing. In other words, make it a secret, and he illustrates it by a hyperbole. "Don't even let one hand know what the other's doing." That's how secret it oughta be. "Then your alms will be in secret, and your...and your Father, who sees in secret, will reward you openly." I like that. I like that.

Lemme close with this. And I thank you for your patience... I'm gonna say something that I think is important. Proper handling of your finances is the key to...watch it...fruit spiritually in your life. Are you ready for this? Luke 16:10, look at it with me, and this is a closing. Luke 16:10. Oh, this is really powerful...Luke 16:10, and this is Jesus..."He that is faithful in that which is least, is faithful also in much; and he that is unjust in the least, is unjust also in the much."

Listen, if you don't handle your ten right, you wouldn't handle the million right. Is that right? Now, listen to the next verse. "If, therefore, you have not been faithful in the unrighteous money...listen...if you haven't handled your money right...who will commit to your trust true riches?" Did you hear that? Some people say, "I don't know why I don't have a ministry. I don't know why I don't see so much fruit in my life." Listen, "If you aren't faithful with money," Jesus said, "do you think I'm gonna commit to you souls?"

Look at verse 12. "If you have not been faithful in that which is another man's, if you haven't been faithful with God's money as a steward, who is gonna give you that which is your own?" You think if you haven't been faithful to minister God's, that God's gonna give you your own ministry?...Do you know that there are an awful lot of men out of the pastorate today and out of the ministry for the simple and only reason they couldn't handle money, and God would never commit souls unto them. And I could stand here and give you names of some of them that I love...That's right. If you don't handle finances correctly, God'll never commit unto you a ministry. He won't trust you with it...

God, help us to be faithful stewards. Amen. Let's pray. Father, we just have tried tonight to...to speak with conviction and to lay out some things that are important. God, whatever comes in the world, however it all goes, and whatever happens to be the wind at any moment, and all of the economic problems we're having. Father, help us to look past all of that and just really stay with the Scriptural principles. Help us to always have our money...available for You. To take no thought for the future, but to be willing to spend and be spent in the moment for You. Father, help us to be stewards, not embezzlers of Your money, in order that, when we are faithful in the unrighteous money, money that doesn't even have anything to do with righteousness, that You would commit unto us real riches...souls, a real ministry, fruit. And, Lord, that since we've been faithful over little, You'd make us lord over much. This we pray in the name of our blessed Christ. Amen.

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