

**The Biblical View of Money, Part 2**

Scripture: 2 Corinthians 8-9

Code: 47-52

Now we are approaching, I admit, in a running fashion, 2 Corinthians 8 and 9, and I'm not ready to get there yet and deal with the text itself. It is a text about giving, about Christian giving. In fact, both chapters are just loaded with matters regarding giving. But before we get into those two chapters in our ongoing study of 2 Corinthians, it's really imperative that we have somewhat of a foundation and that foundation includes understanding what the Bible teaches about money. And most particularly for this morning, at least by way of an introduction, I want to look at the things that Jesus Christ Himself said about money.

It might surprise you to know that Jesus said more about money than anybody else in the Bible, and He said more about money than any other single subject. Money is an index to a person's character. It is a measure. It is a manifestation of the heart. And I cannot fully survey everything that Jesus said about money obviously, but, briefly, I'd like to put you in touch with the most important things that He said which help us to understand the importance of money and how it is that index, or that measure of our character, of our spiritual life. We are, as I said, going to hopefully build a house with the principles of Christian giving, but we need a foundation. And the foundation includes these blocks of understanding money and what the Bible has to say about it.

Now Jesus linked money to one spiritual condition. He did it repeatedly. For example, every Sunday-school child knows about a man named Zacchaeus, a short little man, a Jew who confronted Jesus in a most unusual way, up in a tree, watching Jesus go by out of curiosity. And, of course, you remember that Jesus invited himself to his house. The story's in Luke 19. And when Jesus confronted his sin and addressed his spiritual need, the man believed, the man embraced the truth about Christ and it was a marvelous, marvelous day.

When Zacchaeus had come to faith in Jesus Christ and when he understood his life and turned to repent of his sin and embrace the Savior, immediately after that he said he would give half his money to the poor. It was an immediate response. And then he said he would pay back four times over those he had cheated. That was instantaneous upon his confession of faith in Christ and repentance, that is to say his salvation. Immediately the first impact was financial. And Jesus didn't say to him, "Hey, that's a great idea, that's a wonderful thing to do." Jesus said this, "Today salvation has come to this house." That's an amazing statement.

The evidence of the transformation was the man's attitude toward his money. And, believe me, it was a diametrically opposite attitude than he had had up to that point. Because up to that point all he wanted to do was accumulate money to the point of extortion and robbery and withhold that money from people in need rather than give it.

And in that moment of marvelous conversion, his heart was so dramatically changed, he wanted to give his money to the poor and restore everything he had taken fourfold. Jesus then judged the reality of the man's salvation on his willingness, on his cheerful eagerness to part with his money for the glory of God and for the help of others.

Now there is sort of a flip side to the Zacchaeus story, and that's the story of the rich young ruler. The rich young ruler, you remember the story is told in Matthew 19 and Luke 18, came to Jesus. He was devout, he was Jewish, he was a ruler of the synagogue. He was a typical urban professional, young, hardworking, decent, earnest, and he wanted to know about how to get eternal life. And, quite amazingly, the Lord delivered to him the bottom line, "Go and sell your possessions and give to the poor. You'll have treasure in heaven, then come follow Me." And you remember, the young man went away sad. Sad, really sad because he had to turn away from eternal life to hold on to his money.

In the case of Zacchaeus, money was an evidence of transformation and true repentance. In the case of the rich young ruler, what he felt about his money was evidence of a hard heart. And then Jesus said something to the disciples that was quite shocking to them. He said to them that it is easier for a camel to go through the eye of a needle, which, of course, is impossible, than for a rich man to get into heaven while holding on or trusting in his riches. Wealth presents a formidable barrier to spiritual birth because money can be God, as it was for the young man.

Now Zacchaeus and the rich young ruler were not isolated incidents in the gospel narrative, not at all. In fact, you can go even back before the ministry of our Lord fully unfolds to John the Baptist, and you find that John the Baptist had the very same perspective that Jesus did. In fact, in Luke chapter 3, it's very interesting. John the Baptist, of course, is preaching repentance and the coming of the King and the kingdom. And they ask him, "What do we do to manifest the fruit of repentance? How can we demonstrate that our repentance is real?"

Now remember, John the Baptist was always saying, "Bring forth fruit unto repentance." In other words, demonstrate your repentance. And so they said to him, "What do we do to manifest the fruit of repentance?" You know what he told them in Luke 3? First he said, "Share your clothes and your food with the poor. That will demonstrate a transformed heart."

Then he talked to the tax collectors, and he told the tax collectors not to collect and pocket extra money. And then he talked to the soldiers and he said to the soldiers, "Don't extort money." And soldiers could do that. They went around packing weapons, pretty easy for them to take money from

people. And he told the soldiers not only not to extort money but to be content with their wages.

So, there he had the general people, the population, he told them to give away their clothes and their food. He had the tax collectors, he told them not to take extra money. He had the soldiers and he told them don't extort money and be content with your wages. And in all three cases, that was John the Baptist's definition of the fruit of repentance. How interesting, how fascinating that the fruit of repentance had so much to do with how you view and handle money and possessions. It's really quite amazing.

We remember, of course, the spiritual conversion of the Ephesian occultists recorded in Acts 19. And immediately upon their repentance and their conversion, they demonstrated their transformation by a willingness to burn their magical books which were worth a veritable fortune. You remember it indicates there they were worth 50,000 days wages. And you can also see in the first few chapters of Acts, chapter 2, particularly, and chapter 4, that the early church manifested its transformation by a willingness to sell their property and make sure there was money for everybody who had need.

What you do with money had a whole lot to do with demonstrating your spiritual condition. The saints in the early church were willing to liquidate and disperse cheerfully all their assets that they had spent a lifetime accumulating, something they wouldn't have thought of doing before their salvation, but something they were eager to do upon that salvation.

Jesus has more to say about this matter of money. In particular, He talked in Luke 12 about a rich man. And now we don't know how this man got rich, but we don't have to assume that he made his living dishonestly, not at all. There's no reason to assume that he was exploiting people or anything like that. He probably attended the synagogue weekly. He probably was like a lot of other businessmen, just going about doing his business. Maybe visited the temple three times a year at the appropriate celebrations and tithed and prayed as most Jews did on a daily formula, at certain periods in the daytime.

He had every appearance of a man who worked diligently to build his business. That's all. He's just a "Mr. Businessman." And he's just doing what Mr. Businessman does. And he gets to a point in his business where, like any good businessman, he wants to expand his business. So he says, "I'm going to tear down my barns and build bigger barns," which is no different than saying, "My warehouse is too small. I can't contain in my warehouse all my inventory," or "My office is too small; I've got too many sales people in here crowded into this small deal. I need new space."

I need a new fleet of trucks to carry off whatever I'm going to do. I need to hire new salesmen, I need to open an office in another city. And all of that is just part of the normal expanse of business. Now why did he do this? So that some day he might be able to say to himself, "Sit down, eat, drink, and be merry."

Now is there anything wrong with that? Nothing wrong with eating. Some of you are living proof that it's a pleasurable thing. There's really nothing wrong with eating something, nothing wrong with drinking something, nothing wrong with being happy. I hope you're happy and the Lord hopes your happy, and I hope your life is filled with joy and I hope that all the things that God has put in this marvelous creation richly for us to enjoy, you're enjoying. There isn't anything wrong with eating.

There's nothing wrong with...what is he talking about? He's talking about retirement, that's all he's talking about. "All I want to do is get to the place where I don't have to run this deal." I understand that, everybody understands that. A lot of responsibility to run a business. "I just need to expand my business. That way it will be more productive. I'll make more income and I can set that aside and retire earlier." Hey, that's the American dream, right out of Luke 12. That's it. Accumulate enough wealth to retire early, enjoy yourself and have a good time. That's what he wanted to do.

What did God say to the man? "You fool." Why did He say that? Are you a fool to build your business? No. He said, "You fool, this very night your life will be demanded from you." You fool, you're going to die, He says. The problem with you is you've taken care of life here, but you haven't done anything to take care of life there and you're going there tonight. That's the folly. There's no folly in building your business. Oh listen, I pray that all the businesses of all the members of Grace Church prosper greatly, flourish. I mean, that's a wonderful thing. And we have every right to work hard and to build that business strong or to do all that we can to succeed in that regard.

The problem with the man was he was a fool because he hadn't prepared for the life to come. That was the issue. He was big on preparing for the life here and had no preparation for the life to come. That was the folly of it. And Jesus made that clear in verse 21 of Luke 12. He said this, "This is how it will be with anyone who stores up things for himself but is not rich toward God." He doesn't do anything in terms of dealing with God. He doesn't lay up any spiritual riches. That's the folly of it. Build your business, friend, build it. Build your company. Build your career. Be successful. Do what you need to do. And be rich toward God. Invest in eternity.

On the other hand, in Mark 12, Jesus met a poor widow lady. She didn't have a business. She didn't have anything, really. She had two tiny little copper coins, tiny ones. In fact, I came home from Israel my last trip with a number of these actual widow's mites that they have dug up through archaeology. Wonderful, simple, little, tiny copper coins worth a fraction of a penny. "This is all she had," Jesus said. And she gave it all. She gave it all. She came in to worship the Lord and she gave all of it. She put it in the temple offering box.

And Jesus called His disciples together. And they might have thought He was going to say, "Now see that widow woman, she's foolish because now she doesn't have anything." But He didn't say that. He didn't say, "You know, she probably got emotionally carried away because she just felt guilty about

her sins and so she thought she ought to just put it all in there.” He didn’t say that either. He never questioned the wisdom of her actions. He never questioned the motive of what she did. In fact, He gave her an unqualified commendation.

He said to the disciples, “I tell you the truth, gentlemen, this poor widow has put more into the treasury than all the others.” They gave out of their wealth, she gave out of her poverty. She put in everything, all she had to live on. And Jesus regarded that woman as wise and the model for the disciples and for all of us to follow. Literally, she is enshrined as the all-time example of generosity, commitment, and sacrificial giving.

And Jesus calls the rich man the fool and the poor woman wise. Better to have everything in heaven and nothing here, then to have everything here and nothing there, right? A study of Zacchaeus, a study of the rich young ruler, the poor widow, the rich fool and a lot of other things that Jesus said leads you to an understanding that how you deal with money is in fact a litmus test of your spiritual condition. It is an index to your spiritual life. As one writer says, “It’s your biography.” It tells the story about you.

Now in that account of the poor widow in Mark 12, there’s a most interesting note there at the end of...or near the end of the chapter, Mark 12, verse 41. Listen to what it says. “Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury.” Isn’t that fascinating? Jesus was in the temple area, temple mount, temple ground and He just found a place to sit, and He sat down and just watched people give. So much to learn, so much to learn. It doesn’t say, “Jesus was there talking and He happened to glance and see somebody giving,” it says, “He sat down there, deliberately, with the intention of watching what people gave.”

You want to know something? He’s still doing it. He did it this morning during the offering. You say, “What I do with my money is my business.” No it isn’t. It’s His business. It’s His business. Jesus has every right to know because you reveal your spiritual character in your giving. I don’t know how close Jesus was sitting to the offering box, close enough to see that some people put large amounts in there, close enough to see that a widow lady with probably a shriveled, gnarled, old sun-scorched hand dropped in two tiny copper coins. At least He could see enough to identify them as those copper mites. But He’s still looking and He’s still sitting close enough to see exactly what we give. It is His business.

So, Jesus both wounds us and heals us with His words about money. There are a lot of other words. I won’t take the time to show you, but I would summarize His teaching as He summarized it in the Sermon on the Mount in Matthew 6. “Do not lay up for yourselves treasures upon earth where moth and rust destroy,” that is they are perishable, “and where thieves break in and steal, but lay up for yourselves treasures in heaven where neither moth nor rust destroys, where thieves do not break in

or steal; for where your treasure is there will your heart be also.” That sums up His teaching.

If you’re pouring all your money into this world, that’s a commentary on where your heart is. If you’re pouring it all into the world to come, that’s a commentary on where your heart is. If you’ve set your affections on things above and not on things on the earth, and that’s where your money is going to go, and so that’s why I said last week, show me your checkbook and I’ll know where your heart is. I mean, he gives us a choice. Money wasted on earth and with it a wasted life, or money invested in heaven and with it an eternally meaningful life. And the real joy is there.

I mean, John. D. Rockefeller said, “I’ve made many millions but they brought me no happiness.” Vanderbilt said, “The care of \$200 million is enough to kill anyone; there’s no pleasure in it.” John Jacob Astor said, “I am the most miserable man on earth.” And Henry Ford said, “I was happier when I was a mechanic.” Andrew Carnegie said, “Millionaires never smile.” And the American Journal of Psychiatry reports that “Money adds to the risk of suicide,” in a statement in a Journal article, “as Risk Increases with Resources.” The more you have, the more likely you are to kill yourself.

Now, really, life is a vapor that appears for a little time and vanishes away. I may have a few more years; I’m happy for that. But eternity is forever. And the treasures there are what concern me, not the treasures here. Again, remember, I’m not saying that God wants us all absolutely poverty-stricken. I think He’s given us all things richly to enjoy. There’s every reason to assume that if the rich man had built his business successfully and had a measure of fulfillment in this life and been rich toward God, God would have been well pleased with that. But we do wisely to learn from that widow as well that God expects deep sacrifice in the matter of our giving. And it is inseparably tied to our spiritual condition here and in eternity as well.

So, that’s some of the key things that Jesus taught about money, and that fits into that first point I gave you last week on the morality of money. Money is neutral, but it doesn’t stay that way very long because what you do with it becomes a manifestation of your spiritual commitment or lack thereof. So we talked about the morality of money last time, and we started to talk about the love of money. Let’s talk a little more about the love of money this morning, and just some things to remind you of, nothing too profound but some things very practical and somewhat convicting.

In 1 Timothy 6:10 it says, “The love of money is a root of all sorts of evil.” It’s not money that is the root of evil, it is the love of it. And some people have a lot of it and don’t love it and some have none and love it like crazy. It’s the love of it. And the love of money produces lots of things. Let me just remind you of what we said and we’ll pick it up from there. First of all, it brings problems. When you love money, you want money, you’re motivated by money, you’re trying to get rich, achieve money, get wealth. Rather than be concerned about how well you do something, you’re concerned about how rich you’re going to get doing it.

Verse 9 of 1 Timothy 6 says, "But 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." And then in verse 10 it says, "And some by longing for money have wandered away from the faith and pierced themselves with many a pain." Many a pain, that's why millionaires don't smile. It brings all kinds of problems and worries and anxieties and temptations and traps.

Secondly, we said last time, the love of money makes you forget God. You remember, we were talking about Proverbs 30 where it says, "Give me neither poverty nor riches." Why? "Lest I be full and deny Thee and say, "Who is the Lord?" Or lest I be in want and steal and profane the name of my God." I don't want more than I need. I don't want less than I need. I don't want to be in a position where if I have more than I need I trust in my riches and forget God. Love of money can lead people to forget God. What do they need God for? They've got it all. They command their lives. It's all in the bank. They have plenty. There's no dependencies there.

I'm reminded of the great story of C.T. Studd, the outstanding athlete, a great athlete, a cricketer in England, and world class, world famous, who felt the call of God on his life to go the mission field. And he happened to be from a family that was extremely wealthy. He inherited some old money and massive fortune and felt that it would compromise his spiritual life, so prior going to the mission field he gave every cent of it away and went to the mission field with nothing but dependence on God. He feared the temptation to forget God and to trust in his money.

Let's pick it up from there. Third thing I might say about the love of money is that when you love money you begin to trust in it. And that's kind of what we were just saying. You not only forget God but you turn affection toward your money. We say, "Hey, I don't have anything to worry about, I'm set. Everything is great in my life. I've got my bank account built up. I've hedged against every conceivable dilemma that could come along in the future. I've provided for everything as well as I can provide and maybe a little left over. I can take care of myself. I've got all the money I need for the rainy day. I'm covered on every front."

And then you have to ask the question, am I trusting in God or am I trusting in my gold. Now, I'm not saying it's wrong to have some savings. We'll get into that next week. I'm not saying it's wrong to have an insurance policy. But what I am saying is that when you love money you will begin to trust money and not God. In Job 31, Job...and he knew what it was to have it and what it was to lose it...Job 31:24 and following, "If I have put my confidence in gold, if I have gloated because my wealth was great, I would have denied God above." If I trust in my riches, I don't trust in God.

And I can honestly tell you, I want to be in my life in a place where I need to trust God because I love the joy of seeing God work in that time. And the Lord does such wonderful things. Proverbs 11:28 says, "He who trusts in his riches will fall." The somewhat liberated Living Bible chooses to translate

that this way, "Trust in your money and down you go." And the rest of the verse says, "Trust in God and flourish like a tree."

And 1 Timothy 6...we were in that text a moment ago...verse 17 says, "Command them that are rich in this world, not to be proud, nor trust in uncertain riches but in the living God." Trust in the living God. He later on says, "Tell the rich to be rich in good works. Tell them to be eager to distribute their riches and willing to share," verse 18. Sadly, sometimes the more money people have, the less they're willing to part with it. Riches seem to obscure their perspective and they tend to isolate them.

Rich people tend to get more and more isolated because their world is more and more insulated and the walls around their house are wider, the fences around their yard are broader, and their isolated world is a world that doesn't touch those who struggle with the little things in life. And so they're cut off from those in need, so busy bumping elbows with those who have no need. It's easy to lose perspective. It's easy to begin to trust in your money and not trust God.

A fourth thought about loving money is that it's...it's easy to be deceived. Money is very deceptive. In fact, Mark 4:19, and Matthew also talks about this in Matthew 13. It talks about the deceitfulness of riches which chokes the Word. Riches lie; they deceive. When you have money, you can easily think you have everything. It lulls you into the deception that all is well in your life. And some people might even think of these people running around preaching this prosperity gospel, that if you're rich that means that God likes you extra special and you're in abundant favor with God because you have a lot of money. So everything must be okay with you.

I mean, if you go to someone and you say, "You know, I just want you to know that I think this is a false teacher," it's not uncommon for someone in that movement, a movement of the prosperity gospel, to say, "Well how can you say he's a false teacher when God has made him so rich? God must be pleased." Riches can deceive you about spiritual reality. They can deceive you about whether or not you are being blessed. Riches can steal your heart. They can deceive you about what's important in life.

And then another point, a love of money can lead a person to the place where they compromise convictions, compromise the Bible, compromise the Word. It's been said that every man has his price, and I suppose we've all been asked the question, "What's your price?" That's the price at which you compromise your convictions. And it's like that story of the author who was at the New York dinner party in a high-class New York hotel. And he was sitting next to a beautiful woman. He was stunned by her beauty and he couldn't take his eyes off her.

And eventually he leaned over to her during the meal and asked if she would spend the night with him for a \$100,000.00. And rather demurely, you know, she dropped her face and then...and looked up at him and said, "Well," blushing, "yes." To which he replied, "Well, would you spend the night with me



for ten dollars?" And she said, "Well, what do you think I am?" He said, "We've already established that. We're only dickering for the price."

I suppose that everybody in the world has their price. Christians shouldn't have a price. You know, some people would lie to get a job promotion, some people would falsify some documentation or an application. Some would mute the testimony of Jesus in order to be popular. That's selling out. Some people will sell out just to be thought of as intellectual. Some people will sell out to gain some possession, or to be accepted by some well-known or prominent person, or whatever.

It's amazing through the years...I've had the responsibility through the years to raise a lot of money. I never thought when I was a young man called to the ministry, in the seminary, that I would ever have to be responsible to raise money. Nobody ever told me that. But that happens, folks, all the time in my life. When you have a church and you start out with one little building over here and a little education building, and this place was covered with chicken coops.

We've had to raise a tremendous amount of money to build this church. We've had to do that in terms of the development of our radio and tape ministry, and around the world, our missions work around the world, and the Master's College and the Master's Seminary. At the present time I'm in the process of developing the money to build our seminary building here and to expand the Master's College, to purchase an adjacent church out there in which we can expand our campus.

And there's always that money to be raised and so you're all...and it's always crucial and it's always a crisis. And there's never extra. And you're always just on your knees and praying and, occasionally, someone will come along with a promise that they'll make the money available *if, if*. You'd be surprised how many people have asked me if I would be willing to tone down my convictions or even to take a different theological viewpoint.

It happens. It's amazing. If I would be willing to sign on, change my views about what I believe the Bible teaches, people would be glad to give money. Well, that's a temptation, isn't it? That's a test to see what your price is. You shouldn't have one. There isn't a point in your life when you're willing to compromise convictions, compromise what you know the Bible teaches, what you know God wants, what you know is true for anything monetary or earthly.

And that's where you've got to go back to Matthew 6 and seek first the kingdom, right? Nothing competes with that. But when people love money, they sell out for money. They compromise their convictions. It happens all the time.

I watch ministries do that. I watch well-known large ministries have huge donors who come in and force them to change their convictions to get the money. It's very common.

Well another thought, loving money can lead you to build on an unstable foundation. That's what we said a little earlier. You know, put your hope in money and down you go. To look at Proverbs 23 verses 4-5, it says it this way, "When you set your eyes on wealth it is gone, wealth certainly makes itself wings like an eagle that flies toward the heavens." It just comes and goes, comes and goes, comes and goes, flies away. And when you try to build your life on it, it's sinking sand. It's like building a skyscraper on the beach with no foundation, absolute folly. Loving money will lead you to build on an unstable foundation. The only stable foundation is the truth and the love of God and the glory of God.

Well there's another one. Love of money can make you proud. It does. Boy, it's hard to control your ego when you have money because there's so many ways to parade it. You can parade it through your house. You can parade it through your lifestyle, through so many ways. It makes you feel self-sufficient, it makes you feel superior, it makes you feel elevated above the hoi polloi, the common folks.

In Deuteronomy 8 it says this, "Beware lest you forget the Lord your God by not keeping His commandments and His ordinances and His statutes which I am commanding you today, lest when you have eaten and are satisfied and have built good houses and lived in them, and when your herds and your flocks multiply and your silver and gold multiply, and all that you have multiplies, then your heart becomes proud."

It's not wrong to have your flocks multiply. God isn't saying you can have a good house. God isn't saying you can't live in it and you can't have some silver and gold. What He is saying is when that happens and you love that and you forget God, then your heart becomes proud. If you see it as a gracious gift from Him to be used for His glory and the advance of His kingdom and the benediction and blessing of all those around you, that's a right perspective.

But Proverbs 28:11 is right when it says, "The rich man is wise in his own conceit." With riches comes pride. Unless you deal with that, your riches lead you to that sin. In fact, Jeremiah, in speaking about the rich, said to them, "Thou art," said of them, rather, "Thou," speaking of God, "art near to their lips but far from their mind." It's very superficial, their concern about you. They're into money. With your mouth you worship God, but there's no room for Him in your mind, your heart.

And then just a couple of final things. When you consider money as your God, and when you idolatry...in an idolatrous way worship money or love money, you are stealing from God. You will not do what is right; you will not render to God what is God's. You will rob God. Malachi 3, "Will a man rob God?" I mean, look, it's a pretty stupid thing when you think about it. If somebody asked you the question, "If God were around would you rob Him"? Well I don't think so. First of all, He's omniscient, so He'd know what I was doing. Secondly, He's omnipotent, so He'd probably kill me if I tried to rob

Him. I wouldn't rob Him. Well if Jesus were here, Jesus is, you know, our Lord and our...and He had a purse with some money in it? Would you rob Jesus? Un-un, are you kidding? Rob Jesus? That's a paralyzing thought. I don't even want to think it.

Will you do it? That's the point of the question. Will a man rob God? I mean, is that dumb, or is that dumb? "Yet you have robbed Me." And the people say, "Well, how have we robbed You?" And He says, "In tithes and offerings, you haven't given what you should. What is Mine, what belongs to Me." So He says bring all the tithes into the storehouse and I will pour out on you a blessing. I love that because He could have said, "Bring it in or else I'll chop your head off." But He doesn't. It's a very gracious act of loving kindness. "Just bring it and I'm waiting to unload the blessing."

Well, you say, "I'll tell you one thing, I'll never rob God. Oh, boy, not me, I'd never rob Jesus." Oh? You know you say, "Well, where's the storehouse?" I don't know, Great Western Savings? First Interstate Bank? Your sock in the closet. Your pocket. Your mutual fund. I don't know where. The storehouse is wherever the stuff is stored, isn't it? But there's supposed to be some of it in God's storehouse, and if it isn't there, you've robbed Him. And when you love money, you rob God. So when you rob God it's because you what? Love money.

Well a last point along the line of loving money, you not only rob God you rob others; 1 John 3, a couple of verses there really make this crystal clear. Verse 17, "Whoever has the world's goods, and beholds his brother in need, and closes his heart against him, how does the love of God abide in him?" The question is; if you don't give money to someone in need, are you a what? Christian? That's the question. That's the question. Because the love of God abides in every believer, is that not true. Doesn't Romans 5 say that the love of God has been shed abroad in our hearts?

So the question is if you see someone have need and you don't meet the need, how can we say you're a Christian. How can we say you're a Christian? You're robbing your brother. And how can Christians be told...be recognized? Verse 14, "We know that we have passed out of death into life because we love the brethren. He who does not love abides in death." I mean, if you can see a brother in need and not meet the need, the question is are you a Christian. Loving money will make you behave like a non-Christian. That's the bottom line.

Well, loving money leads to all kinds of negative results. And we've just gone through a number of them. Now to close, there's a third point. I talked about the morality of money. I talked about the love of money. Now, let me talk about acquiring money. I'm going to tell you how to acquire money. I'm going to tell you how to earn money God's way, how to get money God's way.

But first I want to tell how not to get it, okay? Let me give you some ways not to get money. One, you're not to steal it. You say, "Well I know that." Well, just to reiterate that. "Let him that stole steal no more," Paul said. Robbery is a violation of the Ten Commandments. Don't steal money. You say,

“I would never steal money?” Oh? How about Psalm 37:21, “The wicked borrows and never pays back.” What’s that? That’s an act of wickedness. There are lots of ways to steal. Amos 8:5, Hosea 12:7 talk about dishonest business tactics, cheating people out of their money, overcharging people, selling them a cheapened product.

I suppose if we had a few contemporary Amoses and Hoseas today, they might preach a sermon on giving four hours work for eight hours pay. Or they might preach a sermon on exaggerating the deductions on your Income Tax form. Or they might give a sermon on padding your expense account. Or they might give a sermon on extravagant credit card purchases that are way beyond your capability, and it’s money you don’t even have and really can’t even pay. Stealing money is incompatible with the Christian life. And there are lots of ways to do it. But you’re not to get money that way. And you’re not to take it from people by cheating them in any sense.

A second way not to get money is by charging people exorbitant interest. The Bible is very clear about this. You can read about it all throughout the Old Testament. I’m not going to take you through all the passages. It’s called usury, USURY. It means exorbitantly high interest. You say, “Well look, if the guy doesn’t want to borrow the money, then he can borrow it somewhere where it’s cheaper.” That isn’t the point. The point is usury is a form of extortion that preys on people who have no choice.

If you want to borrow money for something, your house, your car, or whatever purpose you want to borrow money, you go to a place; you demonstrate your financial capability by filling out a form. You show them that you have the resources and the income and the financial capability to pay that debt off, you’re simply buying money because you need it now and you’re willing to pay for it in the future. That’s fine. But that’s not where usury comes into play. You’re going to go out, you’ve got a good credit record, so you’re going to get the best interest you can get and you’re going to prove to people you can pay it.

Usury is what is charged people who are without the ability to pay back. In other words, they are desperate. They’re those kinds of people who have nowhere to turn and so they’re taken advantage of by people because they can’t qualify anywhere. Certain places will loan them money; certain people will loan them money and charge them an exorbitant rate of interest. They have really no choice because they’re in a desperate situation and in the midst of their need there is a taking advantage. That’s what the Bible forbids. That’s usury, exorbitant interest charged to someone who is in real need. Don’t ever loan money to someone in need. Give it to him. Just give it to him. Give him what he needs if you can. Don’t make money off his trials.

And then another way not to earn money is by defrauding people. For example, in James 5, a very serious statement with this regard in verse 4, “Behold, the pay of the laborers who mowed your fields,” could be the guy who mowed your grass for us, or whoever works for us. “The pay of the laborers who mowed your fields and which has been withheld by you.” Okay, you owe this person for

what they've done and you haven't paid them. "It cries out against you and the outcry of those who did the harvesting has reached the years of the Lord of Sabaoth."

Here you've got these people; they came and they plowed. They harvested your field, they worked for you, and you're not paying them. You're not paying them and the cry against you is coming to the Lord's ears. This is serious. If somebody has rendered service to you, worked for you, been employed by you, you pay them what is owed them and what is promised them. To hold that back is to send a cry of defrauding up to the very ears of God Himself.

Well, we could say more about that, but let me give you a last one. Another way not to make money is by gambling. Now some day I'm going to give a whole sermon on this, but just for the moment, gambling is not an option for the Christian. An appeal to chance is incompatible with trust in the sovereignty of God. An appeal to chance is a way to waste the resources God has given you and, frankly, gambling for the most part is an exploitation of the poor.

And all it does is draw the money out of the people who have little to start with, funnel it through a bureaucracy like the State Lottery and with the ostensible purpose of the state using it to assist those poor people. But by the time it gets back to them it's one-tenth of what it was when they gave it or when they bought the ticket. It is exploitation. It risks God's provision. It is incompatible with the sovereignty of God.

So we don't get money these false ways by illicit means, stealing it, by taking it from people in need, by defrauding those we owe it to or by gambling. You say, "How do we get money? I want to know how we get money." You come back next Sunday and I'm going to tell you. I am. And next time we'll talk about how to get money, how to misuse money and how to use money and then when we've done that we'll launch into 2Corinthians chapter 8, and you'll be ready for one of the really most wonderful experiences we'll have in this whole epistle. Let's pray.

Father, we rejoice in Your truth, Your Word. We thank You for the clarity with which it speaks to these issues. We don't want to love money at all. We want to love You and use money in ways that will bring You honor. And we know, Lord, that even when we take the money You've given us and do something which we enjoy, we can express a thankful heart to You, and that pleases You. Father, You have made us so rich and we thank You for comfortable homes where we find rest and relaxation which gives us strength to carry on. We thank You for the health we enjoy because we have such fine medical service which keeps us healthy, healthy as we labor for You. We think about so many who served You and died young in past eras.

We thank You for a comfortable bed so that we can wake refreshed and with vigor and strength to serve You. You've given us all these good things to enjoy. And we don't look down on them; we don't despise them as if in some way they were themselves a temptation. We accept them from Your good

and gracious hand. And we believe that this country was founded upon confidence in You, trust in You. And in those early years You blessed this country because of that, and we are the recipients of that sort of blessing of the past.

And, Lord, we do see it from Your hand, You're the one who has given us power to get wealth, You're the one who blessed us with all these things, even as You did Job. But, Lord, we have to see them, one, as a reason to praise You and glorify You and thank You. We have to recognize that, actually, they all belong to You and they are a test, an index of our spiritual character. And, Father, we need to be obedient to all these principles as we establish a foundation for living that will result in giving in a way that would honor You.

Thank You for the privilege of giving back to You. And not just that, but giving back to You and having it be an investment, the fruit of which we will enjoy forever and ever in Your presence. How grateful we are for that. Now, we pray, Lord, that You will take us from this place to apply the things that we've learned for the glory of our Savior in whose name we pray. Amen.

Available online at: <http://www.gty.org>

COPYRIGHT (C) 2015 Grace to You

You may reproduce this Grace to You content for non-commercial purposes in accordance with Grace to You's Copyright Policy (<http://www.gty.org/connect/copyright>).