

The Biblical View of Money, Part 4

2 Corinthians 8-9

47-54

Well, those of you who have been with us for the last few weeks know we've taken a little digression from our exposition of 2 Corinthians. Having ended chapter 7, which is the first great section in the epistle, and being ready to start chapters 8 and 9, I decided to digress for a few weeks, sort of set the stage for what we're going to study in chapters 8 and 9. They have to do with Christian giving, the giving of our money, giving to the Lord, giving to the kingdom, giving to God's people, giving to fulfill kingdom purposes.

But I wanted, before we got into the area of giving, to talk about a scriptural understanding of money. So over the last few weeks that has been our theme and I've just been talking about some of the very important things the Bible says in regard to money. I'm going to finish this introductory series this morning and next week the real deal begins. Next week we're going in to chapter 8 and, believe me, the best is yet to come. What you're going to learn in the first part there of chapter 8 is so marvelous, so enriching, and so blessed I know your hearts are going to be greatly encouraged as we get into the text next Sunday.

But for this morning, just to kind of complete our preface or our introduction to these chapters, back to the subject of a scriptural understanding of money. I did some reading this week on preaching. And I have to determine in my own mind, in all honesty, that having read several definitions about preaching in the material that I was reading, I suppose by most people's definition what I'm going to do this morning doesn't qualify as preaching.

It qualifies more as a lecture or a seminar or a Bible lesson or a Sunday-school lesson. And that's because what I'm going to do is just take you through a whole lot of Scripture that just sort of fills in what we haven't said about this whole area of money. So if you will, sit back and imagine that we're in a seminar together or just sitting around chatting about the Word of God, and let me share some of the final things that I think are important for us as we set a foundation for the sermons to come.

We have talked about the morality of money. That is, we've talked about the fact that money reveals one's moral commitment, one's spiritual life. It is a good index on your character and your spirituality. So we talked about the morality of money. Then we talked about the love of money. The Bible is clear that we are not to love money because the love of money is the root of all kinds of evil. We are not to make money our god. We are to worship the true God. We are not to put our trust in money. And we've gone through all of that.

Then we started talking about the acquiring of money. And last week we noted for you that God has made a very rich world and He's given mankind tremendous capacity to extract its riches and subdue them for his own joy and his own comfort. God wants you to enjoy His riches. He's given us richly all things to enjoy. Remember, He looked at His creation and said it is very good. He put us at the

pinnacle of it, gave it to us to use and He delights when we delight and rejoice in the goodness and the richness of all that He has made.

God doesn't want us to be poor or He would have created us and put us on the moon where there's really not very much to enjoy or to enrich. He put us in this earth which has almost limitless riches. It is God, then, who gives us the power to get wealth. It says in the Old Testament, "And He wants us to enjoy it and to delight in it." And in so doing, to give Him thanks, give Him glory; recognize Him as the source of all of it. Make sure we don't misuse it to indulge our passions, make sure we don't cause others to stumble by our extravagance, and in everything be generous and sacrificial in the giving of our richness and the sharing of it with others.

So, we've been talking about the fact that God desires that we acquire richness. In the Old Testament there were many promises where the Lord even said, "If you honor Me, I'll make you rich; I'll pour out My temporal blessing on you." And He will repeat the same thing as we get into 2 Corinthians chapter 9; we'll see it right there.

So God wants us to acquire money, to acquire riches and treasures and possessions which we can enjoy and in the enjoying glorify Him and thank Him for His love and grace and kindness and generosity, and understand that all the richness of this world is but a preview of heaven and should whet our appetites to want to be in the glories of heaven which far surpass anything in the magnificence of this created world.

Now I told you last time that there are initially two ways that we can acquire money God wants us to acquire. Number one, by gifts, and number two, by investments. You remember, it is more blessed to give than receive and, therefore, those who receive bless those who give. And inheritances, gifts that come from friends and so forth are a wonderful way in which God allows us to enjoy blessing. I never cease to be amazed at how kindness expresses itself to me through God's people over and over and over again.

Even this week another gift came to me from a very little tiny church. You don't always know this, but from time to time during the week I'll go to some small congregation and preach during the week. And I think at this congregation there were 60 to 70 people in the congregation. And when the meeting was over, we had a great time in the Word of God. I probably spoke for an hour and ten minutes, and they listened intently with Bibles opened, and we had just a precious time.

And it's a very little church. The church was packed, by the way. There weren't any seats left and there were 60 or 70 seats there. And when it was all over they said they wanted to give a love offering to me. I said, "Look, I would rather you not do that." And they insisted on doing it and this week they sent me a check and it was so large and so overwhelming, I called the pastor and I said, "I can't receive this, I can't accept this; you need this, your little church."

He said, "No, this is the love of our people and this is in the name of Christ sent to you because we love you." And so, I humbled myself and said, "I accept this but I am now severely in your debt, spiritually, and I need a way to release that." They said, "Good, we want you back. Could you please come this date, this date, this date?" I'll come, I'll come, you know. But that's one way that we are blessed, isn't it? By gifts of those who love us and express that love to us.

And a second way we marked out by investments. Jesus said you should have put your money in the bank and earned interest. And wise investments are most helpful ways to increase the richness that God has provided in this world. But those are not the main ways. Now I want to get to the main issues here in terms of handling money and acquiring money. And they're very simple. Number one, work, work. A very important way to earn money, not necessarily the most popular. But the primary way to receive money is to work for it. In Exodus chapter 20 in verse 9, "Six days shalt thou labor, and do all your work." And what it is saying is you don't work more than six days because that one day is to be set aside for the worship of the Lord. You just work six days.

In fact, in Ephesians 4:28 it says, "Let him who steals steal no more, but let him work, let him labor with his hands." That is God's gift to us. Six days of work, one day of rest. That's the Genesis formula, that's the Exodus formula. In other words, crowd all your labor into six days and spend a day focusing on the Lord. Work hard; it's God's gift to you. It brings you self-respect. It allows you to use your talents and your human capabilities and your giftedness. It allows you to have a measure of productivity. It keeps you from being idle and wasting your time and falling into all kinds of temptation and sin that comes to those that are idle. We are to work.

Sad to say, most people, though not all...most people who are in financial trouble are there because they don't know how to work. Many people who are chronically out of money are chronically indolent. They're unwilling to work. But basically, God has designed us to work, to work. And the man, of course, by God's design, the primary bread winner; the woman comes along to assist and help and obviously spends a tremendous amount of her time as a worker at home, doing those domestic chores, the aspects of marriage and child rearing that are so absolutely crucial.

Proverbs 28:19 extols work. It says, "He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty." You want to be poor? Chase the wind. You want to be poor? Chase your schemes and dreams. You want to have plenty? Work, work. Proverbs 14:23 says, "In all labor there is profit, mere talk leads only to poverty." Work, you make money. Talk, you don't, unless you're the preacher. And, believe me, for every hour of talk there are plenty of hours of work, both in the preparation and in the response.

God doesn't put a premium on laziness. The Bible decries laziness, it is scandalous, it is sin. We are to work. We are to apply ourselves diligently. "In all labor there is profit, mere talk leads only to poverty." Work is God's means by which we accumulate the wonderful riches He has placed in this world. Now, in the New Testament we also hear similar teaching.

Second Thessalonians chapter 3 in verse 10, it says, "For even when we were with you," and here he's talking to believers in the church at Thessalonica. "Even when we were with you, this we commanded you that if any wouldn't work, neither should he eat." A very important principle; you work, you eat. You don't work you don't eat. As soon as you create a society where that is not true, you feed indolence, you feed laziness, you create the sluggard.

You think back to the sixties when the war on poverty started, the idea was to make sure that everybody had what they needed and nobody was without. And what it produced was an entire mass of millions of people who refused to work, who do not work, who will not work, who simply take a hand out. It is destructive. It is absolutely destructive. It destroys their self-respect, it destroys their uniqueness, it destroys their productivity. It destroys the use of their talent which is so fulfilling.

And more than that, according to the eleventh verse of 2 Thessalonians 3, it says this, "There are some which walk among you disorderly, working not at all." Where you have people who don't work, you'll get a disordered society, you'll get a dysfunctional society, you'll get a disrupted society where everything begins to break down. And you look at those people in our society who have in place of work been put on the public dole and you will find chaos and confusion and disorder. You will find the breakdown of social order, you will find escalating crime, you will find all of those tragic things among those who do not work. God has a simple principle. You work, you eat; you don't work, you don't eat. That's God's design and that's a very, very important issue.

I don't talk about politics and I'm not talking about politics now but I will talk about philosophy. The best thing that can possibly happen is for the maximum amount of resources in a nation to belong to the people who know how to generate the work so that they can hire people to do it. Passing it all off to the government and having them dole it out to the people who don't work is absolutely counterproductive.

We need to understand that God has designed that if a person works, they eat. If they don't work, they don't eat. Not so to harm people, but so that people can be truly fulfilled and productive and not disorderly because they have wasted time and wasted lives. Now obviously in the midst of that you're going to have some people who are without capability and who are to be cared for, and the Bible addresses them as well.

The Old Testament gives a good illustration of hard work. It says in Proverbs 6:6-8, "Go to the ant, O sluggard, you lazy person who won't work, go to the ant, observe her ways and be wise. An ant has no chief officer or ruler but prepares her food in the summer and gathers her provision in the harvest."

An ant without a boss, without a ruler, somebody telling the ant what to do, does gather food in the summer for the winter, planning for the future. The ant on its own takes care of itself. Yet here we are as intelligent humans and sometimes we don't even do that. "The sluggard," the lazy person – "Proverbs 24 " - will not plow by reason of the cold, therefore shall he beg in harvest and have nothing." He won't work so he winds up a beggar.

The apostle Paul writing to Timothy and setting things in order for the church said, "If any provide not for his own and especially for those of his own house, he has denied the faith and is worse than an infidel." He's worse than an unbeliever. If there is a lazy believer who is sort of a deadbeat and who will not work, he is worse than an unbeliever. Why? Because unbelievers do that. We are to work. We are to work to care for our own needs. You don't work you don't eat. We are to work to care for the family around us, the extended household, all for whom we are responsible.

That work is a work of the noblest kind, whatever the specific task might be. The character of that work is described in Colossians 3. It says we are to "obey those who are your masters," or employers, "on earth, not with external service, as those who merely please men," that is we look good on the outside, "but with sincerity of heart, fearing the Lord. Whatever you do, do your work heartily, as for the Lord rather than for men, knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ you work for."

You work for the Lord. I mean, you do your work as unto Him. That is a very great motivation. People often ask me in my own life, you know, "What sustains you? What keeps you going?" And the answer is that I work for the Lord, everything I do is evaluated by Him. Everything I do is service rendered to Him. And that's true of any job. I don't care whether you're a pastor or whether you're pumping gas or whether you're selling insurance or whether you're a lawyer or a doctor or a schoolteacher, or you work in a factory or a shop. Whatever it is, you do it to the Lord. And that becomes the elevating motivation. Work, that's God's first and primary way in which we are to gain the wealth that He has put in this world.

Secondly, the Scripture also extols saving. Not only working but saving. That is a legitimate means of securing resources for us in the future. We are to get involved in saving. Proverbs 21:20, and I'm going to go through a lot of verses in Proverbs, this morning, just kind of scooping up everything. It says in that verse, "There is precious treasure and oil in the dwelling of the wise. But a foolish man swallows it up." A foolish man consumes everything he gets. A wise person sets it aside, precious treasure and oil set aside.

A wise man lays aside some of his treasure, some of his oil for the unexpected, for the future, for the down time. The fool uses it all up, just lives at the max level. He receives so much, consumes so much. In fact, one translation of that verse is good. It says, "The wise man saves for the future, but the foolish man spends whatever he gets." That's foolish, that's absolutely foolish. You need to set some aside for the future.

Going back to those ants in Proverbs 30:25, the ants are not strong but they prepare their food in the summer. They know winter is coming and so they get an extra store in the summer. That is called saving for the future. The whole reason for saving is to accommodate yourself in the future at a time when you will not be able to produce any longer, when you are older and you cannot work and you cannot do what you once did. You have stored up for yourself something for the future. That is your responsibility to do.

It is also true that you need to save for that unexpected issue in the future that may come along and could, in effect, have disastrous results on your life if you weren't prepared for it, some kind of cataclysmic illness, some kind of earthquake or whatever other natural disaster might come for which you're not covered. There are all kinds of things like that in life. The need to assist someone in grave peril, the need to help your own children as they begin to carve out their lives in the future, many, many things; the need to be involved in the kingdom enterprise in a mission effort and the legacy campaign as we're doing here, whatever it might be. Prepare for the unexpected future. You can't know the future. You can't see the future. You need to be ready for it. And God wants you to do that. That's not wrong, that's right to do that.

Obviously, you can abuse that by endeavoring to save at such a high level and becoming self-centered and selfish and miserly that you hold on to a fortune so that you can live at a lavish lifestyle in the future and not work. And that would be perhaps overdoing it. But God does want us to prepare for the future. Future planning is not only reasonable, it is biblical. It can come by long-term savings, solid investments, or perhaps life insurance, whatever form you desire.

Thirdly, and this really sort of catches anything that might get left out, working, saving, planning, planning. I really believe that God wants us to have enough and to have more, and to enjoy what we have by means of planning, careful planning. For some, this means a very carefully crafted budget.

For others who don't have to live on quite such a tight budget it means having a set of priorities and working within those priorities.

If it's a little bit of a looser budget, nonetheless they frame up their life in some way so things aren't just willy-nilly rather impulsively operating but rather according to some plan laid out. You need to plan to operate on a margin. You need to plan to spend less than you make, to spend less than you get. If you don't, you're really presuming on God's grace and on His patience, hoping He'll overlook your irresponsibility and continue to meet your need. And you can be careful and plan thoughtfully and gain a measure of financial self-control.

I would say this is...this is absolutely crucial in our culture. Most of you work and you earn a good wage, good enough to live and enjoy some of the things in life. Most of you probably try to save for your future so you that you can secure your life in the days when you're unable to work. But the question is do you really exercise carefully thought out financial self-control?

Do you really get control of your life or are you just reeling all over the place, spending money like a drunk sailor on leave without regard for the implications of it. Beware of that. David said, "Keep your servant back from presumptuous sins." That's appropriate. People get themselves into that position where if they have it they consume it, and then they demand that God extricate them, leaving no cushion for the unforeseen future.

You can imagine how many couples have followed the great American dream, which is to buy things you don't need with money you don't have from people you don't even like, and then have more obligations than you have income. And then when it comes time for you to support the church, you can't do it. And when it comes time for you to invest in a special campaign, you can't do it. And when it comes time for you to get involved in missions, you can't do it. Or maybe the Lord wants to call you to serve Him somewhere else and you can't do it because you're bound so much financially. You get yourself in so deep you can't do what God wants you to do.

I believe He wants you to have enough, and more than enough. He wants you to have enough for now and for later and for investing in His kingdom, and for following the opportunities that He puts before you to do those special things that are called for, and meeting the needs of those around you when they have those needs. And in order to do that, Proverbs 27:23-24 says this, "Know well the condition of your flocks, pay attention to your herds for riches are not forever." Take careful stock of your condition. Do some wise planning. Know where you stand. Know your condition.

Another translation of that is excellent. "Any enterprise is built by wise planning becomes strong through common sense and profits wonderfully by keeping abreast of the facts." You need to exercise financial self-control. Never, I don't suppose, in the history of the world has that been more difficult than in the day in which we live, for a number of reasons. One is you and I are absolutely and incessantly bombarded and blasted by appeals for us to buy things. It's endless.

In fact, you think television exists for the programs. It doesn't. It exists for the commercials. The programs are there to attract you to the commercials. The television networks pay money *out* to the programs. They take money *in* from the commercials. So the people who put the commercials on have to gain that money back by getting you to buy the product. The whole thing is a huge scheme to get you to buy all the stuff that is advertised there. The assault on you from radio is the same thing.

The programs are only there to get you to listen because you're interested in a program so that you can be sold what the commercial wants to sell you because that's the only way that the media can sustain themselves.

The newspapers are there because they want you to be drawn into the paper so that you will read? No, so that you will buy. I mean, I'm astounded at how much of the newspaper now are huge commercials for everything from department store furniture sales and stereo to all kinds of other things that have to do with your beauty and your exercise and the body beautiful and all that's in between. So we are assaulted by it. This is the first century of commercials in human history and so we are literally bombarded by that.

We are also told about image. We are made to believe that there's a certain image to be developed by where you live and what you drive and what you wear and all of that. And we all sort of get sucked up in that. I mean, you've never seen a commercial for a car that said, "This is a good car, it runs good, the motor works well, the wheels are very strong, the tires are good, the seat is very comfortable, you will like this car. It will get you where you're going in a certain amount of safety and comfort."

That isn't how they do it. They put some beautiful girl on there, some wild music on there and it says nothing about the car. You don't know what...anything about the car. In fact, they usually give you a blurred picture of the car, or a distorted picture. You don't know what it looks like. And in all candor, you know, you say, "Well, what kind of car do you..." I drive the car that some friend gives me a good deal on. That's the way it works with me. I happen to know some car dealer and he'll say, "You need this car," and I'll say, "I can't afford this car." And he'll say, "Well, it's a part of my ministry," or whatever. But I'm not saying you shouldn't have a certain car.

We talked about the fact that you can enjoy things. But I'm saying the way things are sold has nothing to do with their reliability, nothing to do with their safety. I'm happy to have a fairly heavy car that has air bags all around it, because I...you know, I carry people around. I don't mind going to heaven but I'd like not to go any sooner than I have to. And I'd like also to at least stand here and be tolerable to look and not be scarred by some car accident, if God sees fit. I'll take precautions, and so will you. That makes sense to do that. But the system bombards us.

Now, compound that with the fact that we can buy almost anything out there without any money, without the ability to buy it. In 1993, credit card charges jumped in the United States to \$338.6 billion in one year. In 1994, it went to \$525 billion, credit card charges, at an average interest rate of 18 percent. For merchants, taking credit cards is smart business. Even though they have to pay a percentage of what they get to the card company, it is smart business because you spend as much as 80 percent more than you would spend if you were operating on a cash basis, or a check basis. Unless you believe, like one lady who said, "I can't understand how I overdrew my account, I have so many checks left in my checkbook."

But if you're beyond that comprehension, you understand that checks really are cash that you have. You'll spend up to 80 percent more than if you were paying cash. Cards are faster, faster than checks. The process is easy and quick and you ring up your interest easily. For example, the Sears company makes more money on the interest paid on its revolving accounts than on all of its product sales.

AT&T has become the first card issuer to reward consumers for revolving balances. If you keep your balance, they reward you. Not just for your purchase, they reward you for your debt. You get a point for every dollar of your monthly balance, including carryovers from the prior month and finance charges. So you get the idea that it really pays to be in debt. I hope you don't believe that.

Seventy percent of cardholders carry balances, huge balances. Two hundred million credit cards used every day in American, two hundred million. And the industry, I guess...the closest figure I could find...the industry accumulates \$111 million of interest income per day. Just staggering, staggering amounts of money.

Now credit card experts say that once you get \$800 in debt, they've got you for life because the average American family cannot get rid of an \$800.00 debt because they live at the level of their income. Amazing. And the typical American carries nine credit cards...count them after church...and owes over \$2,000.00 in debt at 18 percent interest.

That's a form of slavery, folks, it really is. It is a form of slavery. Proverbs 22:7 says, "The borrower is servant to the lender." You're a slave to your creditor; you're a slave to your credit card company. It's a sad situation. God wants you to plan well enough so that doesn't happen. And get a little financial self-control, spend less than you make and you will enjoy the privilege of giving.

Paul in 1 Corinthians 7:23 said, "You are bought with a price, do not be the slaves of men." Don't become somebody's slave. Don't become the slave of the credit card company because you can't control yourself. You should always be free enough to respond to whatever God would want you to do at any time, without being held back by financial chains. You need to have a pilgrim mentality in this world. God wants you to not become a slave.

Another thing to be careful about is the matter of loaning money out. I think, certainly, there is a time when you loan money as an investment. You might take a second on some property or something like that, but that's a contractual obligation. That's one carefully crafted based upon the fact that you have demonstration that the person can pay and that you have some recourse, some collateral. That can be a good and sound investment.

On the other hand, too, you might want to loan money to help your children get started, you know. Almost all of us who have children find out how the deal goes, you know. You think your kids cost you a lot of money when they're little and you have to buy them all bicycles, and then you have to buy them all cars, then you have to buy them all houses, and it just gets worse and worse. Or at least you have to help them buy a house, or at least loan them money to get it started. That's fine within the framework of family and all of that. But you want to be very careful about loaning money out and giving other people the control over your resources. Unless you see it as a wise investment be very careful about that.

Proverbs warns you in 17:18 of Proverbs, "It's poor judgment to countersign your neighbor's note and thus become responsible for his debt." Countersigning simply means that you're countersigning for someone to borrow money and you are liable. That is to say their performance has an effect on your assets. You've literally given up control of your God-given resources. You're not to do that.

The Scripture says don't do that. It's poor judgment to do that. Again it says your neighbor's note. I'm not talking here about family or those who are in the intimate circle of your own household. But when you pick up somebody else's debt like that, you put yourself in a very difficult situation. Don't countersign for someone else's debt.

So the Bible has a lot to say about wise planning, careful planning. Know the condition of your herds and flocks, know what you possess, what your assets are, carefully maintain control of your life, financially, so that you are wise in your planning and that you are safe in the future. Don't become the victim of indebtedness which is so easy today. And they make \$111 million a day in America off...off debt, which means you're paying way more for everything you're buying than what it is worth.

Remember, price is not the issue. It's what you have to do to get that thing. And if you have to pay for it over a long period of time, it is really extortion, especially at that level of interest. There are some states which have passed laws which do not allow for such high interest rates because they view it as extortion, such as the state of Arkansas. If you have to carry some debt, you might look into that.

But there are mainly, then, three ways that God wants us to acquire money: working, saving and planning carefully. And I find it exciting to realize that God really does want you to prosper. He wants you to have enough and more and some extra to plan for the future and some extra to give to those things that are important in the kingdom. And some of you are saying, "You know, I'm glad that God wants me to have some and more and enough and all of that, but I don't have enough. I never have enough."

Well maybe I could ask you a few questions. Do you really need more or do you just want more? I mean, do you really need more or is it just something you want because you want to elevate your lifestyle? Is it really a need? Secondly, is the fact that you're limited right now a test from God? Is God trying to discern something in your life? Make something manifest in your life? Is He trying to help you work on your priorities? Is He trying to get you focused?

You could ask yourself, "Have I misused what He's already giving me? Am I in a situation now where I am really having to live with the fruit of my past lack of wisdom, lack of discipline?" And you can ask yourself, "Have I violated biblical principles? If God wants me to have enough, wants me to have more than enough, wants me to have enough to plan for my future and to be able to give and I don't, then maybe I need to ask myself some very, very hard questions."

When you look into the Scripture and ask those questions you get some answers. And the Bible gives the following reason why people don't have enough, and I'll just give you a list of half a dozen or so. Number one, some people don't have enough because they're stingy, stinginess. That's a good old word, stinginess. One of the reasons you don't have enough is because you didn't give enough away. That's right, you didn't give enough away. You were squeezing it in your own hand so tightly that eventually you lost the greatest investment you could have and that is to give it away.

You say, "Why?" Because when you give it away God pays you back. Proverbs 11:24, "There is one who scatters yet increases all the more." There is one who scatters yet increases all the more. This is an agrarian illustration. He is drawing a very interesting scenario. Here's a farmer, he spends all his money to purchase seed and to get his field ready. He's got all his money invested in his seed.

He goes out and he scatters his seed. He just throws it all over the place. When the crop comes in his seed is multiplied and multiplied and multiplied. There is one who scatters yet increases all the more. That's the analogy.

There is one who holds everything in his hand and it results in want. If you don't throw it out it doesn't bring a return. That's the principle. Jesus said it in Luke 6:38, "Give and it shall be given unto you, pressed down, shaken together and running over." That's a vivid illustration that we can even identify with. You give and God will give it back to you pressed down, shaken together and running over.

You know how when you buy the box of crackers at the market and you shake it, it all ends up down in the bottom and you've got about that much? That's not how God gives. When you shake everything and He gives, it's still coming out the top pressed down, shaken together and running over. God just packs it and packs it and shakes it and packs it and packs it and shakes it and packs it and shakes it and, finally, it's flowing over the top. That's how He gives when you give to Him. And maybe some people don't have enough because they don't give enough. You have been too stingy with your money and in your selfishness you have failed to trust in God and to allow Him to multiply it.

In 2 Corinthians 9 we're going to learn that when you give, God gives back to you bread for your food and more and more. Not just spiritual blessings. I know that would be your fear, you'd give...you'd give money to the kingdom and God would give you back nothing but spiritual blessings. No. He'll give back physical as well. In the Old Testament, repeatedly, we find God saying, "If you obey Me I'll increase your flocks, I'll multiply your wealth in the land, I'll make you prosperous." You have maybe not given and so you have not received.

Secondly, hastiness. Hastiness is another reason why people don't have enough. Proverbs 21:5 says, "Everyone who is hasty comes surely to poverty." What does this mean? They spend their money impulsively. They lack patience. They are impulsive. They see it, they want it, they buy it and that's it. And I have learned through the years and endeavored to cultivate through the years a simple principle. I never buy anything at the time I decide I want it, nothing, because I'm not impervious to the appeals all around me.

I'm human and there are things that look good and inviting and enjoyable and comfortable and all of that, and I had to set a sort of a principle in my life that I wouldn't buy anything the day I decide to buy it, or even the week I decide to buy it. In some cases, the month I decide to buy or even beyond. Time to talk it over with Patricia, time to think about it, time to seek the Lord about it and just let Him know my heart on it, time to look at other options and time to let the impulse go away.

Watch for hastiness. You know, the marketing strategy today is impulse buying. That's what all the stores do. That's what they attempt to do. I obviously write books in a Christian environment, and we sit in a marketing meeting with Christian publishers and they'll talk about how to capture impulse buyers in a Christian bookstore. Everybody's into this. Everybody's into this. How to create an impulse rack so that you, boop, you just react. And that's part and parcel of our culture. We have been turned into people with such short attention span we can't think about anything very long.

But there's even a new television program, I heard, coming out called "Short Attention Span Theater." I suppose it's a five-minute sitcom, or something, I don't know. But we are very impulsive

and we have our emotions grabbed and jerked in a quick moment of impulse. You've got to get over that. You've got to get over being impatient, being hasty. That's one of the reasons people are such...in such huge debt because they act impulsively.

Thirdly, we could call lack of discipline, lack of discipline. You know a good word for lack of discipline is stubbornness. It's just someone who is just stubborn enough to live their life their way and not really be accountable. Proverbs 13:18, "Poverty and shame will come to him who neglects discipline." You've got to pull your life in. You've got to order your life. There are people in debt who just keep getting in deeper debt.

There are people who have made impulsive, unwise, hasty purchases who just go out and make more of them, who never pull the loose ends of their life together, who never harness it, who never establish priorities, who never live in a budget, who never firm up what they're going to do and what they're not going to do, who never learn to say no. They are just...they're just willy-nilly, helter-skelter. With regard to finances you desperately need to be disciplined or poverty and shame will come to you.

And it won't be because you're not a nice person and it won't be because you don't mean well and it won't be because you don't have a happy home. It won't be because you're not involved in the church. It will simply be because you just are irresponsible with money. It can destroy everything. It can destroy your home, can destroy your marriage and put you at each other's throat, to say nothing of your ministry. Get some discipline. Poverty and shame comes to those who neglect discipline. Establish some fences, some parameters, some priorities. Absolutely crucial.

Another reason why people don't have enough is laziness, laziness. Proverbs 20:13 says, "Do not love sleep lest you become poor." You want to be poor? Just go to sleep. Don't wake up. Proverbs 20:13 says, "Open your eyes and you'll be satisfied with food." The first key to a successful life, get out of bed. That's the first one. The earlier the better. Get out of bed. Proverbs 23:21, "Drowsiness will clothe a man with rags."

I hear all about the homeless. So do you. Homeless this and the homeless that. That's a misnomer. For most of them they are the lazies. They are the sluggards of this society. They are indolent, lazy sluggards who refuse to work. And that's why they have rags on. And that's why they're poor. Because they won't work, they're too lazy to work. Drowsiness will clothe a man with rags. I wish we would identify them as the lazies. I think that would be a much better way to describe them and it would allow us to deal with them more reasonably. I don't mean that there aren't some people who are really truly dispossessed because of dire circumstances that have come in their lives. There are. And we want to help those people. But the vast majority of those whom we label as homeless are the lazy of our society.

And then there's another one that fits into that as well. Laziness will certainly make you poor, and one of the reasons you may not have anything is you're too lazy to work hard. But another one is indulgence, indulgence. Proverbs says, "The heavy drinker and the glutton will come to poverty." The heavy drinker and the glutton will come to poverty. You look at the homeless again, and you've got a combination of laziness and what? And drunkenness, alcoholism and drugs. I don't know what the figure is but it's in the high 90 percent of those people are into alcohol and drugs. It's a combination of laziness and indulgence. The heavy drinker and the glutton will come to poverty.

You know, you can eat your way to poverty. That's right. It's not just bad to be overweight; it's just bad to waste that much money. I suppose next time you sit down at a salad you could imagine yourself stuffing dollar bills into your mouth with dressing on them. I mean because in a sense...and that may be the exaggerated picture, but it will linger in your mind. In a sense you're literally eating money, you're eating money.

We don't all have to spend a fortune on food. In this society we really do. You can go...I go a lot of places in the world where there's no such thing as a public restaurant, and you have to buy and prepare food yourself. And there's a humbler approach to eating food. And I'm talking about many civilized places, like in parts of Europe where you can't even find easy access to food, unless it's somewhere in a home or unless you're staying in a hotel and they have certain meal times.

But in our society we've got it all around us and it's a very great appeal for us, and it takes away the work of, you know, the kitchen and all of that. And I know there are many who rarely have meals at home. You spend all your time eating out, and the end result of that is you spend a lot of money. You consume a lot of money doing that. In fact, I told my wife last night, you know, to give me something simple and light because I didn't want to feel guilty this morning when I came here. So, there are reasons why people don't have enough.

Let me give you one final reason the Bible talks about: craftiness. That's a good word, maybe not the best. Proverbs 28:19, "He who tills his land will have plenty of food but he who follows empty pursuits will have poverty in plenty." This is the person who has got all these schemes, scheming. This is the person who is always going to strike it rich. They've always got a way to get a huge amount of money with a minimum amount of effort. This is the con man. I read one man who said that con men who had been studied in this particular study are generally very intelligent to figure out their schemes and pretty sharp at operating them. And it's likely they would make ten times more by being honest because they have the skills and the cleverness to pull it off.

So if you don't have enough money maybe it's because you've been stingy, selfish, miserly and you've kept too much for yourself and haven't given enough. Maybe it's because you're hasty, impulsive, reckless and you just react and buy things on impulse. Maybe it's because you're stubborn and undisciplined and you've never been able to pull the edges of your life together and harness things and you just helter-skelter through the world doing whatever your whim dictates.

Maybe it's because you're lazy and you're not willing to work, even take a second job if need be, work hard enough to have enough. Maybe it's because you're so indulgent that what you get you just basically eat or drink or consume some way on those things that are here again and gone. Some people spend a fortune on entertainment. Maybe it's because...maybe it's because you've been a little bit crafty and you've worked more on the scheme and the planning of the scheme that would make you rich then you have the actual labor that could profit you.

Those are the character traits you need to eliminate from your life. God wants you to have money. He wants you to have enough to enjoy and to be available for His use. If you don't, you need to go through that kind of list and look at your own life.

Now, that brings us to a fourth point. We talked about the morality of money. We talked about the

love of money, the acquiring of money. Let's talk about the use of money, just briefly, very, very briefly, the use of money. What are you to do with your money? Well, we already have said this but let me just say it straightforwardly in this context. Number one, provide for your own needs and the needs of your household, provide for your own needs and the needs of your household.

If you don't work, you don't eat, so you start with yourself and then if anybody doesn't provide for his own, and especially for those of his own house, he's denied the faith and is worse than an infidel, or worse than an unbeliever. So the first thing you do is to take care of yourself and your family, meet your needs and those of your family, very serious with God.

Secondly, God wants you to use your money to pay your debts. If you owe anything, you are to pay it. If it is a long-term thing like your house or your car, which you needed to buy on time because you have to have a house...and that's not a bad thing to buy on time, obviously, because it's an appreciating, or at least a stable asset. A car you might have to buy because you don't have the cash to buy one. And if that is the case because you need the transportation, it serves a function to assist you in your work, that's understandable. And you pay those debts off as you have contracted to do that regularly. If you owe anybody anything, you pay it. That's what comes first is your living, and secondly you take care of your debts.

God, through Elisha, told a woman in 2 Kings 4:7, "Go sell the oil, pay your debt." You owe a debt. If you have to, liquidate an asset to pay a debt. Get rid of your debts. "Don't owe anybody anything – " Romans 13 says " - but to love one another." And that's not talking about the fact you shouldn't buy anything on time or borrow money. That is not the issue. There are times and places to do that. It's simply saying; if you owe it pay it as you owe it. As you contracted to pay your debts, pay your debts. If you have a debt which is overdue or which is due, which you are not paying, then liquidate something and pay that debt, or take your resources and pay that debt off.

It's amazing to me how people, for example, will owe a debt somewhere, be obligated to that debt, not paying that debt and go spend their money on something else. Some luxury, some...some appliance, some television, some trip, some who knows what, new wardrobe, when they owe a debt. If you owe a debt, pay the debt. That comes right after your subsistence and the care of yourself and your family.

After that you are able to save. That's what you should do with your money. Lay it aside for the future. We've already said that. Lay it aside for the future. You've paid your debts, you've taken care of your home and your family and the things that they need. Save some for the future so that you can be ready in the event that something comes you can't foresee, then you can use some of your money for the rich things of life to enjoy and in the enjoying you can share them with others, you can thank God for them.

And then, of course, that brings us to the very point that is really the point of everything and that is you're now ready to give. You've taken care of your home and your family, you've paid your debts, you've met the needs of your household, you've enjoyed the goodness of God, and now your heart is open and you're ready to give. You're ready to give.

That's the position you want to be in. That's where we want to get you so you're free to give so when we come along and say, "There's a need here, there's a need there," you can give. Just the last

communion service was mentioned to you that there was money needed for families in our church, for our deacon's fund, which goes directly for food and clothing and shelter for people who have need. And as you walked out the door that Sunday night, with no forewarning you gave \$5,000 to meet those kinds of needs because some of you were free to do that. Some of you were able to do that. Some of you wanted to do that but you couldn't do that. And maybe you're in a level of slavery or bondage that we've talked about this morning and you need to get to the point where that is no longer the case.

So you start by taking care of your own needs, the needs of your household. You move from there to paying your debts; whatever you owe you pay. If you have to, you liquidate what you possess to be able to do that. And then, you can enrich your life with the good things that God has blessed you with in this created order, thanking Him for them all the while, praising Him for them, realizing they come from His good hand, and being generous to share everything you have with others.

Then you can save, as well, for the future as a part of that process. And then you're ready to give. You give faithfully, regularly to the life of the church, and we'll see how that works. And then you give occasionally as God brings it across your path where you find someone who has need. Your giving is a very important part of your life. "If you see someone who has need – " 1 John 3 says " - and you close your compassion to him," the question is are you really a Christian. How can we say the love of God dwells in you if you don't give to one who is in need?

It even goes beyond that. In Acts 2:45, it says the early Christians sold their possessions and their good and parted them to all men as every man had need. If they had possessions and they saw someone in need, they would sell their possessions. These probably were the first church garage sales. They didn't have garages but you get the idea. They would literally take their good and their possessions and sell them so they could take the money and give it to someone in need.

Later on in Acts 4:34 it says, "Neither was there any among them that lacked." Why? For as many as were possessors of lands or houses were selling them and bringing the prices of things that were sold and laying them at the apostles' feet." They sold, in chapter 2, their possessions and goods. In chapter 4, they were into selling their land and their houses. That's how generous they had become.

They were liquidating homes, land, possessions, goods and taking the money, laying it at the apostles' feet so that it could be used to meet needs. Boy, that really is a far cry from the mentality of our society and even the church in our day. When a person had a need in the early church, people were willing to sell their goods, their possessions, their houses and their land in order that those needs might be met. They were so consumed with the life in the kingdom, life in the church.

Well, all of us then who know Jesus Christ have a stewardship of money. We are entrusted with money. It's all His, every bit of it is His. Not just what we give, all of it, 100 percent of it is His. He owns it all and we must use it for His glory. And part of that, of course, is taking care of our needs and our families, making sure that we prepare for the future, enjoying the wonderful created world that He has given to us and being in a position to give and to give generously.

One little footnote to all of this is in Luke 16:10-11, where Jesus says, "If you don't know how to handle money, why would God give you the true riches?" Remember that? What's He talking about. He's saying, "Why would God give you the true riches?" What is that? Souls, people, they are the

real riches. If you don't know how to handle money, why would God give you people? In other words, I really do believe that the extent of your spiritual influence is controlled by God to some degree on the basis of how you handle money.

Obviously there are people who handle money scandalously and appear to have a great and wide influence. I don't know how this verse flushes out in every individual life in the sovereign purposes of God. But it seems to me what God is saying is that He is not interested in entrusting living, eternal souls into your spiritual care if you haven't demonstrated the ability to deal with money because it is such a barometer on spiritual character.

Somebody might say, "I don't know why I don't have a ministry for the Lord. I can't understand why I don't see much fruit in my life." Well, if you aren't faithful with money, do you think God's going to use you with souls? Some men are out of the pastorate and out of the ministry all together. There are many false prophets who prosper but don't genuinely represent the Lord. If you're a true servant of Christ, truly fruitful, God says He wants to save such fruitfulness for those who have demonstrated that they can handle money.

So money, then, becomes a barometer of our spiritual life. It becomes a test for our ministry. How you handle it is crucial. And it brings us all the way down to this issue of giving money, giving. That's only one exercise we do. As I said, all of it is God's, every bit of it, all of it. One hundred percent of every dime we get is used...is to be used to glorify God, to honor Him. But the giving of it is so very important. That's what we're going to talk about in chapters 8 and 9.

Now, here's a little...here's a little foundation for next week. Four things I want you to do to get ready to give. Here are four steps, very important. One, transfer ownership of your money to God. Transfer ownership of everything to God. Total control is His. That's what you need to do in your own heart. "Lord, I give You all of it, all of it. Not some of it, not part of it, not most of it, I give You all of it, and I want it all to be used for Your glory." Transfer ownership of your money to God.

Secondly, make the goal and purpose of your life to advance the kingdom. Make the goal and purpose of your life to advance the kingdom. I live for that, I live for nothing else. It's all Yours and I want it all to advance Your kingdom. Thirdly, live in such a way that you can respond to the Lord's direction. In other words, get out of debt. Don't live to the max of your income. Inventory your expenses in order of importance and eliminate the non-essentials. Sell some large items that may...that may free you from debt.

Begin buying on a cash basis only, consider additional work, evaluate every expenditure as to how it would relate to the advancement of the kingdom. Give God the opportunity to provide you something as a gift from someone before you buy it. Don't borrow for depreciating items or luxuries. Discern your needs from your wants. Develop contentment. And stay out of stores and don't read catalogs.

Transfer ownership of your money to God. Make it the goal and purpose of your life to pursue the kingdom. Get yourself in a position to be able to respond to the Lord's direction. And, finally, realize that all your giving will invest in eternity. All your giving will invest in eternity. They say you can't take it with you. Yes you can, only when you invest it in what is eternal and that is in the work of the Lord. Let's bow in prayer.

Father, it's been so good and so helpful and basic this morning to talk about these things. And this is the way we want to approach everything with regard to money in our lives to honor You. I pray, Lord, that You will lead our people, lead me, lead all of us to live this way so that in the living we may see Your great hand of blessing. We know we can't out give You. But if we give You're going to give back pressed down, shaken together, and running over. And we know, Lord, that You have promised to honor the one who honors You.

We pray, Lord, that we might live and that we might behave with the resources You've given us in such a way that we might know the fullness of joy and blessing and all the goodness that You pour out to those who are faithful to You. Bless every individual, Lord. Work in every life. Forgive us for our wastefulness. Forgive us for the past sins in this area. Help us to make wise choices now if we're in debt to get out of debt, to start to take the steps to begin to discipline our lives, to begin to give more generously.

Whatever it is, Lord, that we need to do in line with this look at Scripture, we pray that we might do it. We yield up everything to You. We live to advance Your kingdom. We want to get ourselves in a position where we can give generously and know the joy of that, and we want to lay up treasure in heaven which is eternal. To that end we pray by Your grace. Work that in our lives, in Christ's name and for His praise. Amen.

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