Thinking Biblically About the Economy, Government, and Your Money
Scripture: Selected Scriptures
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Tonight I want to talk to you a little bit, kind of like a family talk. This is not really a sermon, I wouldn't call it a sermon because I'm not even sure what I'm going to say myself. So I have a lot more things to say than I will have time to say and I don't want to drag it out, but I want to try to help you have a bit of a biblical perspective on the situation as we face it in our world and in our country today. I want to talk about biblical economics. Everybody is highly aware of the mega-shift in economics, mega-shift in finance. We're all very much aware of rising unemployment, people losing their jobs. Very much aware of the fact that taxes keep going up, that the government is passing more and more bills, more and more legislation that is essentially going to reallocate wealth from people who have it ostensibly to the people who don't have it, shifting economic situations are well, well known to all of us.

My intention is not to talk about the politics of any of that. My intention is simply to talk about how we respond biblically to what is going on. A few things to say at the very beginning. Whatever happens economically in the United States has no direct effect on the church...it has no direct effect on the church. The church exists as a completely independent organism. The Kingdom of Christ has no connection to the kingdoms of this world. It doesn't matter whether you're in a capitalistic culture or an absolutely communistic culture. It doesn't matter whether you're in a monarchy or whether you're in anarchy. What happens in the world, what happens politically, what happens economically in the world neither retards or expedites the development of the church. The Kingdom of God works by power that is transcendent to the world. It operates under the divine purpose and the divine hand and is not subject to the whimsies and the shifting changes in human cultures from nation to nation which exists, that form of government, that form of economics, that social structure has no direct impact on the church.

It has an indirect impact on the church insofar as Christians respond to it and maintain their stewardship. And that's what I'm concerned about...that's what I'm concerned about. I'm concerned because obviously the government is taking more money from people who have money than it ever has in the past and it will continue to do that. It's going to do that because that's the agenda, that's the socialist agenda that is being played out before us. There are many contributing realities that lead to that, but that's precisely what is happening. And as the government determines that it must control every aspect of life. To maintain that control, money has to come into the government because the government is the controlling agency in everything. And so the takeover will continue to be great. As it does, it will take money from people who have it to give it back to the people that they feel deserve it,

even though they don't earn it, which is a violation of a biblical principle, as you well know. You don't work, you don't eat.

But nonetheless this is what we have. So what is going to occur and is already occurring, it's occurred in my lifetime and more rapidly in the last ten years, is that you're going to have less discretionary money than people have had in the past...much less discretionary money.

The question then of your biblical stewardship becomes an issue. What happens in the government doesn't directly impact the church but it indirectly impacts the church because it puts more pressure on the people of God to be stewards of what they possess. People who have been philanthropic in the past, who have been generous in the past aren't going to have as many opportunities to do that because they're going to have limited discretionary funds. Their giving may be challenged. But that may be true of all of us because all of us clearly are going to be dealing with less as government gets larger and larger and it must be funded.

So we need to think about our own stewardship in a changing climate with less discretionary money. You know, when we look back. In Israel if you were living in a theocracy of Israel under the reign of God, there were two ten percent tithes every year you paid, and there was a ten percent tithe you paid every third year which breaks back to three and a third each year to make up the three. So you paid about twenty-three and a third, and a few other sorted temple taxes and shared the corners of your field and so forth. So about twenty-five percent of your income went to fund the government. You had discretionary money to help the poor and to invest and to do with what you will. The people who could work, did work and those who could work and didn't work were worse than infidels. The Bible says if you don't provide for your household, you're worse than an infidel, you're worse than an unbeliever. Even unbelievers understand that responsibility.

There were those people who couldn't work. There were the destitute and the abject poor and those who didn't have the skills or didn't have the mental resources, didn't have the faculties, didn't have the strength, didn't have the health to work and they were cared for by the society. But the people had discretionary funds and they were instructed to give to the Lord whatever was in their heart to give. You pay your taxes, twenty-three and a third, and then you give the Lord whatever you want to give the Lord. Bring the best you have, bring the first fruits of your crop and then give the Lord whatever is in your heart to give. That's the Old Testament principle of giving. Pay your taxes and give the Lord whatever you want. The New Testament, the same thing. Render to Caesar what is Caesar's, pay your taxes and then give the Lord whatever you want. Whatever a man purposes in his heart to do, do it...Paul said. Do it the first day of the week, whatever it is that you desire to do.

In those cultures, as I said, even in New Testament Israel, there was a higher percentage of discretionary money, if not great amounts of money. People could make decisions about that. As those decisions are squeezed and we have less and less discretion about our resources, the choices

then become very, very important. And as we go forward for the sake of the future of the Kingdom of God and the future of doing the work of God in the world, Christians have to rethink how they're going to use the limited funds, more limited funds than they have. Wages are probably not going to go up, if you have a job at all. Wages may stay the same. Wages may go down. Taxes will go up, that's inevitable. We all understand that we have incurred a debt in this country that essentially couldn't be paid off no matter what under today's conditions or the conditions in any immediate future. So we're looking down a black hole which means that in the future, discretionary funds are going to be diminished and we have to be very careful to establish our priorities and refocus our lives on a different standard of living.

Now what got us to this? I'm going to answer that question but first of all, I want you to look at 1 Timothy chapter 6 and I just want to set this in your mind. I'm not going to do an exposition of it, although I am going to refer to it. But just to get one passage that kind of sinks down in our thinking. First Timothy 6 verse 6, "Godliness actually is a measure of great gain when accompanied by contentment...when accompanied by contentment." That statement alone is monumental...it's monumental. The reason we are in the problems we're in economically is because people are flatly discontent. They never have enough of whatever they have. And discontent, covetousness, greed, whatever, dissatisfaction is a sin. And that kind of discontent is basically fed a steady diet of advertising in our culture.

So discontentment flourishes, contentment almost disappears. But godliness is a means of great gain when accompanied by contentment. We have brought nothing into the world so we can take nothing out of it either. You will leave with exactly what you arrived with...nothing...nothing. If you have food and covering, with these we shall be content. 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, for the love of money is a root of all sorts of evil and some by longing for it have wandered away from the faith and pierced themselves with many grief's.

And dropping down to verse 17, "Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God who richly supplies us with all things to enjoy. Instruct them to do good, be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future...that's treasure in heaven, as our Lord put it...so that they may take hold of that which is life for real eternal life." Familiar words to us and powerful ones.

Now they address the issue of greed and discontent which is behind the world in every sense because unregenerate people are sinners to the core, as we well understand. And one of the manifestations of that sin comes in the area of greed and covetousness and self-indulgence.

If you were to break it down a little bit and ask how we got to the place we are today, the answer would simply be because we have a world full of sinners. We have always had a world full of sinners and that will never change. And one of the manifestations of sin is materialistic greed. The Bible makes that very clear. People are never satisfied with what they have. So the first thing that contributes to the economic revolution that we're facing in America is materialistic greed. People are never satisfied with what they have. No matter how much they have, no matter what they have, they want more than they have and they want different than they have. This creates the opportunity then for people to feed their discontent and therefore to offer them things that really are the products of their temptation, they are the products of their sinful desires.

Now in order to give people everything they want, you have to give them more than they can afford, right? Because if they could afford it, they wouldn't be wanting it anymore, they would have it. So in order to accommodate materialistic greed, you have to come up with a system that lets people get what they want when they can't afford it. That's called debt. That's called debt. So you have people living in houses they can't afford and driving cars they can't afford and buying things with credit cards they can't afford with money they don't have. That's debt. And you have a system that feeds that.

Let me tell you just one example...one illustration of how that system works. If you were to go back say 40 years and you were to track a graph...just imagine a graph in your mind...and you were to show the rising rate of wages, say the average wage, start with a minimum wage or the average wage, wages would go up like this.....to the present time...say, 2006, 2007. The line would be a steady increase like this..... If you were to put a line above that, that showed income, corporate income, the lines would go like this....the wages and the income would go like this until about twenty year s ago and then the income would go like this.... And so the gap between what companies earn and what they pay their employees is so massive that you can give ten million, a hundred million, fifth million bonuses to the people at the top of the food chain. And the gap is just massive.

The people down here want what they can't afford. How they going to get what they can't afford? Not only have you become rich but now they want more money and you won't pay it to them. So they borrow the money that their wages will never be able to pay back and you not only take money from them that they really worked to produce, but when they need it, you give it back to them in a form of a loan and you become even more and more and more wealthy. This is one product of greed. It isn't just that people on the low level, the hard-working folks in the world who are greedy and want more than they have, the people at the top are greedy because sinners are greedy because human nature is driven by greed. But never, at least in my understanding of American history or of any kind of economics, has there been such a massive, massive gap between what is earned by corporations, and what is paid to the employees so that the people at the top can throw around bonuses that number in the multiple tens and hundreds of millions of dollars and hand them to people who are walking away from failing corporations while all the employees lose their jobs. It's a bizarre situation. And then when you create the desire for them to have more and they don't have the money, and you

loan it back to them, it's a double sin against them.

No wonder this kind of thing irritates people. This is the kind of stuff that leads to revolution. The French Revolution, you remember, the royalty was filthy rich and they came to Marie Antoinette and they said the people have no bread and she sarcastically said, "Let them eat cake." There was such a massive gap between how the people in the palace lived and how the people in the street lived that it led to the French Revolution. This is colliding greed. Greed at the low level, greed at the upper level, and the chaos that that greed generates is becoming obvious to us all.

So the first thing that creates these economic crises is materialistic greed. The second thing is unsustainable debt in our case. What happens is people could get money for absolutely anything. People could get money to buy a house they should never have bought to buy a car they never should have bought, they can get twenty, thirty, forty, fifty, sixty credit cards and rack up incredible debt that's to be paid off at interest rates from the low of twelve percent to the high of twenty-five percent. Eventually the debt is so big, so massive, so unsustainable and while we're all doing it at the local level, at the individual level, the United States Government is doing exactly the same thing...exactly the same thing, borrowing money from nations all over the globe, developing an unsustainable debt that can never be paid off, and eventually the house of cards begins to collapse. Jobs are lost. Bankruptcy proliferates.

Now this is a perfect storm. This is a perfect storm for socialism, for revolution because now the government says we have to step in and take over and stop all the abuse. We've got to stop all the bad things going on in the case of the worker. We've got to stop all the bad things going on at the corporate level.

So what are we going to do? We're going to have somebody control all that. We're going to put people in charge of wages and people in charge of corporate salaries and we're going to have government take-over health care because there's so much corruption there insurance companies and doctors and on and on they go. Whenever you have this kind of chaos that comes from a society that is driven by materialistic greed that comes to unsustainable debt, the government is in a perfect storm to step in. And then if you have a socialist leader in charge of all of that, that is what really perfects the storm because then you have the underlying agenda of the reallocation of wealth which is driven by a certain amount of class, envy, and so forth.

We have those kinds of problems aided and abetted by the fact that somewhere along the line we decided in America that you should have money, even if you don't earn it. Fifty percent of America doesn't pay any taxes, the burden falls on the other fifty percent.

How did we develop all these entitlements? How did we get to the point where some people have no responsibility? Other people carry a heavy responsibility? How did we get to the point where we think

people who don’t work should be given money? Somebody who has money should give money to other people, but they should give money to other people for services rendered, right? Not because they have it, therefore they owe it. Big difference between earning it and the dignity and the sense of achievement and accomplishment that comes with that and being handed that.

But this is the kind of situation where you have government takeover. Always these kinds of situations lead to revolutionary changes and so here come the regulators, regulating pay, regulating corporations, regulating health care, more government control of everything, more taxation. This is incompatible with what America talks about most, freedom...freedom. You know, what we want to do...we want to go all over the world and help nations become free.

Well, I’ve got news for you, folks. Socialism and government takeover is completely opposite freedom. Because what does it do? It eliminates your choices. It eliminates your discretionary money. America has loved its freedom and is now fast losing that freedom. According to the Constitution, the government of America was set up to protect the individual rights of Americans, right? We have certain inalienable rights and the Constitution put the government in power to protect those inalienable rights. Well rights and liberties and freedoms are all related to how many choices you have with what is yours. You’re only free if you can choose. As soon as you can’t choose, you’re not free. And if the government off the top tells you how to run your business, how to pay your people, what you have to do, if it regulates you to the gills and you have to pay for all those regulations and pay for all the infractions of those regulations, your freedoms are just being taken away systematically. And as the taxes rise and rise and rise, we see this in Europe and in Canada, you have less and less freedom. Liberty and Socialism are incompatible. That’s an oxymoron.

Under all forms of Socialism which is a reallocation of wealth through government, Government Control, all freedom and rights of the individual are subject to removal by the power of the government. The power of the people becomes concentrated in the hands of the people who are in the positions of leadership in the government. And in our case, the bureaucrats, the elite people who are making all of these decisions with which everybody seems to be very, very upset if the ratings of our Congress and Senate in the public surveys are any indication, these are the people who make all the shots. They make all the calls. They determine how much you’re going to have. They determine how much you’re going to spend. They determine how much you’re going to pay taxes.

So the control of the people is being limited. We’re losing control over the choices we make in businesses and salaries and health care, wages, property, spending. We’ve got to be protected from credit card abuse. We’ve got to be protected from employer abuse. So the government comes in, in this noble way, and becomes the protector of all things and eventually everything gets filtered through the government and the choices are theirs and not ours. This is confiscation of freedom.

Am I happy about this? Well I'm not really emotionally involved in it. It is what it is. What I like to think about the fact that we had more freedom? Sure. But I understand who's in charge of all of this, don't you? The powers that be are ordained by God. I understand all of that. And I've said this for many years. America is going to get what it asks for. Romans 1, I did a message, you remember that?, a message on Romans 1. You can listen to it, if you haven't. But, you know, we're going to get what we ask for. And what are we going to get when we behave the way we behave? When we have a sexual revolution and a homosexual revolution and when we decide that people who don't work ought to be paid and the people are entitled to take money from people who work hard, to earn it without having themselves earned it, when we overturn all the things that really fit the biblical pattern, what else can we expect but difficulty.

Am I frightened by it? Not at all. Does it affect the church? Not in a direct way. In fact, God's going to do what He's going to do. But I do think it can affect the church in an indirect way because it effects how we behave as believers if we don't reassess our stewardship. That's kind of what I'm after.

Our government is no longer interested in protecting the civil rights of individuals from encroachment by those in power. It is now encroaching and is set to perpetrate and expand social programs by which they control everything, absolutely everything. And we're so far down that path, it's not about to turn around. The destruction of freedom, the limiting of freedom is well on its way.

Now that would be...that would be disturbing enough to anybody who wanted to have discretion and make choices with the use of their own resources which, I believe, is a biblical principle. So this is a violation of a biblical principle for sure, but this isn't the first country that's violated biblical principles in which Christians have still had to render to Caesar what is Caesar's and to God what is God's. So we accept the fact that in a fallen world it's going to happen.

But the worse part of it is this. And I think this is the hardest part for Americans to swallow. At the same time there is the aggressive removal of the Bible from everything in the public square. Throwing around separation of church and state, which, by the way, is a statement not in the Constitution, it's simply something Thomas Jefferson said, throwing that around so that you can't even bring up Christianity anywhere without being out of bounds in terms of what is tolerant in America. The destruction of freedom in America by this expanding government is also accompanied by the removal of the holy Scripture, the Word of God.

Now what is frightening about that is you then have no objective fixed permanent transcendent standard for what is right. Either for what is morally right, or for what is considered to be virtuous. If the Bible was the foundation of our country, we would know that adultery is wrong, that homosexuality is wrong, that abortion is wrong, that euthanasia is wrong. We would know that lying and stealing and cheating is wrong, that revisionist history where you go into a class and you lie about history because you're not committed to truth, you're only committed to helping the disenfranchised masses be

liberated from past oppressions. We have a nobler goal than truth.

Where you have the Bible, you understand objective truth. You understand what is a fixed standard of morality. You understand work ethic. You understand that you earn your bread by the sweat of your brow, from Genesis on. You understand that if you don't work, you don't eat. You understand that if a man is not providing for his household, he's worse than an infidel. You also understand that you care for the widow, and you care for the orphan, and you care for the poor which you'll always have with you.

But whence the Bible is out, you have no moral authority. You have no authority for virtues like honesty, integrity, kindness, how about humility, deference. There is no moral authority. There's no standard for behavior, no standard for what is an appropriate attitude. We exalt anger, we exalt vengeance, we exalt in the media murder, mayhem, killing in video games and movies. And now what we have totally removed, the only foundation for truth, morality, virtue and the way things should be done.

So who is going to determine what is right? I'll tell you who's going to determine what is right, the power elite...the power elite. They're going to decide what's right, what's true, what's tolerated, what's not tolerated. They're going to come and say to you, you're going to have to hire homosexuals. They're going to come and say to you if the people in your church are spanking their children, they're subject to being arrested. They're going to decide, even though the Bible says if you don't spank your child, you're making a terrible mistake, you're spoiling your child. The power elite, they're going to be in charge of a manmade morality. They're going to decide what the truth is. They're the ones in the power positions. There will be no permanent absolute truth. All qualities in society that we would have judged as qualities, like honesty, integrity, freedom, truthfulness, kindness, humility, generosity are subject to changing perceptions. Relativism prevails. Government control strengthens. Moral chaos abounds. Socialistic, naturalistic relativism takes over.

I'm convinced that the only hope for a stable, good, right kind of society is total commitment to follow the patterns of Scripture. If you don't, all is lost...all is lost. (Applause) Without the Word of God, everything disappears into the ever-changing conditions of relativism. The extent of freedom, that is the discretionary living of your life, the extent of freedom is in direct proportion to a nation's compliance with Scripture. That's long gone.

Now, how do we face this? You know, I'm always excited about what the Lord has in the future because He always surprises me. I wouldn't be surprised if money came out of nowhere to do things I can't even imagine that could be done. I know many of you struggle. I know many of you struggle in your own lives. Some of you have lost your jobs, some of you had your wages cut. Some of you don't know what your future looks like. Some of you have reached that great epoch day a few weeks ago

when you graduated from college and now you can't find a job and you've invested a lot and you need to pay off some bills. And others of you are looking at your kids and your grandkids and wondering what the world is going to be like in the future for them. I know there are challenges ahead of all of us but I haven't lost any confidence in the Lord and what He can do.

I...I never believed that this was a Christian nation, I don't believe it ever was. I don't believe it is now because nations aren't Christians, people are. How basic is that, huh? People are Christians, nations aren't Christians, people are. So I think we are just presented with a new opportunity, we have to rethink what we have. We need to change our life style, if I can say it so boldly.

And first of all, I just want to break it down and give you a few things to think about. When we think of biblical economics and I could say more about that, but I don't think I need to. I think you get the picture.

But I want to talk about biblical economics and just in simple terms.

Number one, the right to possess money. The Bible gives us the right to possess money. In Deuteronomy 8:17 and 18 it says that God has given you the power to get wealth. Don't think you did it, God has done it. God has given you the power by your circumstances, by His providences, by your abilities and your gifts to get wealthy. And there's plenty of it on this planet, wouldn't you agree? It's a staggering reality when you think of the wealth of this planet. This is not the moon, folks. This is not Mars. This isn't a dirt pile. This Earth abounds with prospects of wealth. And God has given us the power to get wealth. And if you look at the Scripture, He gives us the power to do this in order to provide for our basic needs in order to share with those who cannot provide for themselves, in order to prove His goodness and in order to do His will.

In other words, He gives us the power to get wealth so that we can provide for ourselves and provide for others who can't provide for themselves, so that we can see His goodness on display in the provision that He makes and so that with the use of that appropriately we can do His will.

Nothing wrong with having money. Nothing wrong if God prospers you with having a lot of money. Look, some have a little bit, some of have a whole lot. And then there are all the rest of us in the middle somewhere. But that is all determined by the providences of God through circumstances and His plan and His purpose and your gifts and your opportunities and the things that you can control and sometimes the things that you can't control. But all converge in His purpose for a believer to make you able to get wealth, to put it in the language of Deuteronomy 8.

So, money is a provision from the Lord. You have the right to possess money. Nothing in the Bible looks down on that. Job, very wealthy; Abraham, very wealthy; there are wealthy people in the New Testament like Joseph of Arimathea, he was a wealthy man who provided a grave for Jesus, etc., etc.

There’s no issue there. The Lord has provided wealth for us at all different levels.

But beyond that, the second thing is the way you regard money. You have the right to possess it. The way you regard it is the important issue. And that’s what I was reading to you just a minute ago from 1 Timothy 6. The danger is to love it, right? And the love of money is the root of all kinds of evil. Money is not the root of evil, it doesn’t say that. It says the love of it is. And you can love it like crazy and have none of it. And you can have a lot of it and not love it. It’s the attitude you bring toward it.

How are you to regard money? You are not to love it...you are not to love it. You are to love God and not money. You are to see that money is a provision by God in His kindness so that you can provide for your family and your life, that you can provide for those who can’t provide for themselves so that you can see the goodness of God and live a life of thankfulness and so that you can be in a position to do what is His will.

Listen to Ecclesiastes 5:10, “He who loves money will not be satisfied with money. Nor he who loves abundance with its income. This is vanity.” When good things increase, those who consume them increase, so what’s the advantage to their owners except to watch while all their money goes away. Loving money is the wrong attitude. You have to have the correct attitude toward money. If you love money, it will destroy your relationships with others, it will destroy your personal contentment. Hebrews 13:5 says, “Be content with such things as you have.” That’s the right attitude. Don’t covet what you don’t have. A covetous person is a person that is utterly discontent and it’s so amazing, it doesn’t matter what they have, it’s never, ever, ever enough. James talks about how you want and you want and you want to consume it on your own lust and you’re never satiated.

So the right attitude is absolutely critical when it comes to money. If you have the wrong attitude, if you love it, if you pursue it. Look, you say, “Well, what’s my motive to go to work?” Colossians, Ephesians, what does it say? “Do your work as unto the Lord.” I want to honor the Lord in my work. I want to give excellence in my work. I want to do my best. I’m not pursuing the money, I’m pursuing the testimony of excellent work rendered in the name of the Lord. And when the money comes, I thank Him for the provision. I’m not driven for the money, I’m driven for the ministry, I’m driven for the testimony, I’m driven for the quality of the work that I do.

The way I used to think of it as an athlete, when I was a football player, because I always have been a person who would like to be able to control all the results, right? I mean, that’s what leaders are all about. But I learned pretty fast when I was a football player in college that I couldn’t control the outcome and I had to get over that. That was a very difficult thing for me to accept. I knew what I wanted the outcome to be, okay? We win and everybody else loses. That was the outcome I desired. And that was what I wanted.

The problem was I had that outcome in mind but I had a whole lot of people trying to prevent me from getting to that outcome. There were always eleven of them on the other side of the line and sometimes there were three or four on my own side of the line who were doing everything they could to make sure we never achieved that either. So there were just too many variables beyond my control. So I had to come to a point in my career where I decided that instead of being concerned about the outcome, I would be concerned about the effort. That I could control and that's all I can control. And that's the way you have to view what you do.

If you're consumed by the benefit, if you're consumed by the winning, if you're consumed by the reward, you are down the wrong path. You want to be consumed by the privilege of the maximum effort. Do the best you can and let God determine what the reward will be. You have to have that kind of attitude or you'll live with personal discontent, disillusionment, you'll never have enough, you'll be a covetous person, you'll lose friends over it and you'll become an idolater. Colossians 3:5 says, "Greed, or covetousness, is idolatry." You're worshiping money. Can't do that without crossing a serious, serious line.

In Job 31 and verse 24, "If I put my confidence in gold and called fine gold my trust, if I have gloated because my wealth was great, and because my hand had secured so much," then down to verse 28, "I would have denied God above." I'd be an idolater. I'd be worshiping money.

Live for your bank balance, live for your investment portfolio and you're living idolatrous. People who do this get into financial bondage because they never have enough, never have enough, never have enough and what they want is more and more, more money, more stuff. What happens? What characterizes financial bondage?

Here's a little list. Discontent...discontent, you just got to get out there and buy something else, you've got to get out there and have something else. Whatever you've bought the last time you bought something, was fine for the moment but past and now you need something else. Discontent, just brooding discontent with everything.

Secondly, indebtedness. The borrower becomes the lender's slave, Proverbs 22:7. We have a culture which has provided for you, a way that you can buy what you don't need with what you don't have. How convenient is that? Perfect scenario to fulfill unnecessary desires.

Another thing that defines financial bondage...one, discontent; two, indebtedness; number three, constant pressure...constant pressure. Or we could say, anxiety, worry would be another way to define it. Worry because you have all these debts. And with that financial pressure comes the pressure of guilt because you face the reality of your overindulgence.

And then you're led, when you're in financial bondage, to the worst people with the worst schemes. Have you noticed? When you get into the tank, you're a sucker for the first guy that comes alone and tells you he's got to get rich quick scheme that will get you out of debt. Proverbs 28:22, "A man with an evil eye, envious, hastens after wealth, doesn't know that want will come after him." Run after wealth in the cheapest, quickest fashion and you're going to end up not with more, but with less. And then I think you begin to, when you're in financial bondage, you begin to lie to yourself, cheat on your Income Taxes and James writes, "Come now, you rich, weep and howl for your miseries which are coming on you, your riches have rotted, your garments have become moth eaten, your gold and your silver is rusted and the rust is a witness against you, consume your flesh like fire in the last days you have stored up your measure."

Why is this judgment on them? Why? "Behold the pay of the laborers who mowed your fields and which have been withheld by you, cries out against you." Wow! You know what happens? When you get in debt, you can't pay the people that you owe money to and you come under this kind of guilt, this kind of condemnation from Scripture itself. The people in financial bondage then are discontent, they're in debt, they are slaves to whoever they owe. They feel this constant relentless pressure. They have to build their life around the dilemmas of their own greed. They look for any quick way out and make bad decisions and wind up in deeper trouble and they live with the guilt, and it's a just guilt, and the condemnation of not paying their debts. That's not the way you want to live.

Alright. So we've talked a little bit about the right to possess money and the right attitude toward money. What about God's design for acquiring money? What does the Bible say? I wish I had time, I don't. Let me just give you the outline and you can look up the verses.

God has given us ways in Scripture to have money. Number one, work...work...work. Proverbs is full of these, Proverbs 14:23; Proverbs 28:19; and a lot...even in the New Testament there are statements about the very basic, the very, very obvious reality that we need to work. That's what I've been saying from 2 Thessalonians 3:10, "If anyone is not willing to work, then he's not to eat either." Humph, pretty simple. If you won't work, you don't eat. That's God's plan.

Number two, save. The gap should not between what you earn and what you owe, the gap should be between what you earn and what you spend. You see the difference? Where do people in our society live? They live in the debt gap between what they earn and what they owe, instead of living in the saving's gap between what they earn and what they spend. Here you're spending way more than you earn. You should be spending way less than you earn, that's called saving. Ever heard of that? It's a really good thing and it's a biblical principle to save.

You say, "Well, I don't have enough to save." Everybody has enough to save, it's a matter of choices that you make. It's a principle. Proverbs 21 tells us about it. Proverbs...actually it's all through Proverbs, I'm not going to start reading those or we'll never find an end to it.

Third way, plan...plan. In other words, could we say that evil word of all evil words, budget? Plan? Actually think about what you have and what you need and how you're going to allocate what you have toward what you need and leave a gap so that you have saved in the process? Listen to Proverbs 27:23, "Know well the condition of your flocks. Pay attention to your herds, for riches are not forever." In other words, take a look at what you've got, assess the situation. Do some planning. I mean, that's so basic. That's very important. And I think as we move ahead in this society, these are the kinds of things we're going to have to take a look at...hard work, careful saving, thoughtful planning. "By wisdom," Proverbs 24:3, "a house is built. By understanding it is established." You've got to know what you're doing. "And by knowledge the rooms are filled with all precious and pleasant riches."

The Lord doesn't mind you having the pleasant things. The Lord's not trying to withhold the riches. They're all there if you plan carefully.

And then there's one more way that you can acquire money and that's by giving. You say, "Wait a minute, that's how you get rid of it." No, that's how you acquire it. Why? Jesus said, "Give...Luke 6:38...and what will happen?...it shall be given unto you." That's right. That's a divine promise that when you give, you will also receive.

Listen to Proverbs 11:24, "There's one who scatters yet increases all the more. There's one who withholds what is justly due and yet it results only in want. The generous man will be prosperous." I will promise you that is a fact and it's just a fact apart from divine intervention. I'll show you that if you'll look with me at 2 Corinthians 9. This is a text worth commenting on. Second Corinthians 9, verse 6, we can start there. "He who sows sparingly will reap sparingly. He who sows bountifully will also reap bountifully." That's the principle, right? What you give in sowing you get back in the crop. "Each one must do what he purposed in his heart, not grudgingly under compulsion. God loves a cheerful giver." So you give, and it's like planting seed. You plan a little, you get a small crop. You plant a lot, you get a big crop. "And God...verse 8...is able to make all grace abound to you so that always having all sufficiency in everything you may have an abundance for every good deed. As it is written, he scattered abroad and he gave to the poor, his righteousness endures forever. Now he who supplies seed to the sower, bread for food will supply multiply your seed for sowing, increase the harvest of your righteousness." You say, "Yeah, yeah, yeah, but it will all be spiritual and I'll starve to death."

No, it won't all be spiritual. How do you know? Verse 11, "You'll be enriched in everything. You'll be enriched in everything for all liberality which through us is producing thanksgiving to God." God's not going to hold back anything. You're going to be enriched in everything.

What is God’s design for you then to acquire money? Work by the sweat of your brow. Work hard. If you don’t work, you don’t eat. There’s dignity in work. There’s achievement, accomplishment, self-respect. Save, plan and give and watch God give in return. These are just simple biblical principles of economics.

Now when it comes to giving, I think that’s going to be the challenge in the future. We’re going to be instead of looking at x-amount of dollars in the future from which we can choose to buy this, buy that, or give to the Lord’s work, give to the Kingdom, give to the church. We’re going to be squeezed down more and more. We’re going to have to make decisions. If I had this much, and I gave the Lord this much, and now I have this much...can I still give the Lord the same? That’s the challenge. Or even more? You have to make the choices about the stuff that you’re not taking with you, right? Isn’t that right? I mean, “You’re going to lay treasure where? In heaven where moth and rust doesn’t corrupt and thieves don’t break through and steal,” the Sermon on the Mount in Matthew. Put your treasure in heaven. Purchase friends, Luke 16, for eternity. Make your money count everlastingly. And that’s my concern that in the future as discretionary money becomes less and less, believers don’t change their life style and so they don’t lay up in heaven the treasure they ought to lay up. They don’t invest in that which is eternal. And for that, you will forever be blessed, right? What happens here in the brief veil of tears in which we live for a few short years isn’t what matters. What happens in eternity is what matters.

So some final things to think about. Transfer ownership of your money, time, possessions, earning power to God, He owns it all. Whatever He allows you to have by His providence, you’re living in America, and if you get squeezed down to a lot less than you would like to have, or that you think is equitable, or fair...hey, that’s the way it is, God has not abandoned His throne. You just need to understand that all of it is His...all your time is His, all your talents, all your possessions, all your earning power belongs to God.

Establish then regular commitment to invest as the priority of your life in that which is eternal...that which is eternal. You’re not going to go bankrupt that way because the Lord will return what you give, pressed down, shaking together and running over, and you will enjoy it forever. Nobody is going to repossess anything in heaven.

Make the goal of your life...thirdly...make the goal of your life the advancement of the Kingdom. The goal of your life is the advancement of the Kingdom. I can’t control what’s going on in Washington. I can’t control what the President does. I can’t control what the Congress does. I...I...my heart is sick over the decisions they make, the exclusion of the Word of God, the Scripture, they’re all kinds of things going on today like, you know, if we’re going to appoint a new justice of the Supreme Court, it ought to be an Atheist to balance out the power. Does that bother you? That bothers me greatly because it’s a symbol, it’s a sign of the absolute hatred of Scripture that exists in the powers that run this nation and the people of influence. It’s tragic, but it’s tragic for the souls of those people, that’s

what it’s tragic for. It isn’t an issue of my political comfort, it isn’t an issue of my economic comfort, I don’t care. I could live in a shack. If that’s where God wants me to live, I’m happy as long as I have the right people in the shack with me, right? It’s about the people. And I know who those people, in case you might think there would be some applications for that. But you need to live to advance the Kingdom, that’s why we live.

Number four, get out of debt...the faster the better. Which means, don’t keep getting deeper into debt. Figure out how to get out of debt before you literally are foreclosed on, or bankrupt. Come up with a plan, steps to financial freedom.

Number five, evaluate every expenditure on how it will benefit the cause of Christ. Evaluate every expenditure...now we’re not talking about a latte, but I’m just saying, when you come to things that are significant, evaluate their effect on the cause of Christ.

Never presume on God, number six...never presume on God. Don’t buy things by faith. “Well, I’m going to buy this because I think God’s going to provide.” Oh really. “Well I’m going to buy this because I think just around the corner there’s a job coming.” Really? Don’t put God in a box.

The next one, number seven, “Do not borrow money for depreciating items...do not borrow money for depreciating items.” You know, people borrow money to buy food every day. That’s a depreciating item, folks. When you walk out, it’s worth nothing. You go...you know, you go out and you have a fifty dollar meal and you put it on credit and you pay interest on it and it has no value. That’s a small illustration of it. People buy things on credit that are depreciating items. We always used to talk about the fact that if you want credit to buy a house, that’s a different issue because in our economy that’s an appreciating item, or to develop a business, or advance an idea, or to create something new, or to do something that’s going to produce benefit and pay that back and more. That’s using wisdom. But you just don’t put yourself in debt for items that have no value when you walk away and all you’ve got left is the debt and the interest on top of the debt.

Never loan people money for essentials in life, give it. Did you get that? Never loan people money for their essentials in life, give it....give it. You can’t close up your compassion, 1 John 3:17, we said this morning. Don’t...don’t try to make money on people’s distress. That’s being done by the banks in this nation, you know. It really is. We don’t do that. If you see somebody in need, you don’t loan them money, you give them money, Proverbs 19:19.

Don’t cosign...don’t cosign. I’m not talking about with your family or your children, but don’t cosign with a stranger because you now pledge your assets for somebody else’s debt. And you now have given up control over what God has given you to control.

Develop sales resistance. Another way to say that is stay out of the store...stay off...what is it?...the QVC channel and all the other, whatever that is, stuff.

These are practical things. Distinguish between needs and wants. Wisely invest your money...carefully, thoughtfully, conservatively. And learn to live below your income and not way, way above. These are huge paradigm shifts in our culture.

And consider the wonderful privilege you have to give money because there are great needs, because it is a means by which the Lord advances the gospel, because giving is commanded, because everything you have belongs to God, you don't want to rob Him. Because of what God has given you freely, you've received freely give, because of promised blessing, back to Luke 6:38, "Give and it will be given unto you, pressed down, shaken together, running over, sow bountifully, reap bountifully." The Scripture says give joyfully, not grudgingly. Give systematically, first day of the week. Give sacrificially, "I will not give the Lord...David said...that which cost me nothing." Give humbly, don't blow a trumpet in Matthew 6 like the Pharisees when they came into the temple to give. Give quietly. Don't let your right hand know what your left hand is doing. Give like you pray, in private. This is what the Lord has called us to do.

Whatever the economy is going to be, whatever the issues of our nation, it's not going to be what we would want it to be as Christians. But we have the promise of God. Listen to this, and I'll close with this, this is Mark 10:28, we'll get to this in a few months. "Peter began to say to Him, 'Behold...this is to Jesus...we've left everything and followed You.'" We're hung out here, Lord. We dropped the nets and the boats and here we are. We've left everything and followed You. "And Jesus said, 'Truly I say to you, there is no one who has left house or brothers or sisters or mother or father or children or farms...that would be source of income in the agricultural culture...there's no one who has left that for My sake and for the gospel's sake, but that he will receive a hundred times as much in...are you ready for this?...the present age.'" Houses and brothers and sisters and mothers and children and farms...that's the church. Oh, footnote, along with persecution. Part of it. And in the age to come, eternal life. When you give it all back to Him, He gives it back one hundred fold...now and in the life to come.

Father, thank You for helping us to just look into Your Word a little bit tonight and get some clarity on some of the things that we face in the world around us. Shepherd us through these things with understanding. Help us to do the right thing, do the wise thing, not to simply do what our impulses and our desires long for. Father, we also pray tonight for Steve Sturtz who is in the hospital and is going to be undergoing some procedures to try to help him with his mass that apparently has appeared inside of his skull and we can only commit him into Your care now and ask Your grace to be abundant on his life. May Your presence be near and dear to him. May he find joy even in the wonder of just exactly where it's all headed. Thank You for him and pray Your great grace upon him.

We thank You, Lord, again for the testimonies tonight and the work that You're doing in so many lives here. How blessed we are. How grateful we are. We thank You again in Christ's name. Amen.

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