

# The Love of Money Part 1

The Biblical perspective on wealth.

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- Welcome to our third installment in our series on God's Sovereignty, entitled Thy Will Be Done.
  - If you were able to attend the first lessons, you know we covered some challenging material
    - We opened with an introduction on how so much current day preaching and teaching reduces God to little more than a genie
    - Last week we studied God's purpose in prayer how it is that God cannot be changed by our prayers and yet He desires that we pray
    - If you missed either of those weeks, I encourage you to listen to the sermons for free from our website: www.versebyverseministry.org
- Since those two weeks were probably a little challenging, I thought I would go easy on you all this week
  - I decided to cover a light topic, one with no controversy
  - We'll talk about God's sovereignty over our wealth and finances
  - And no, I'm not going to talk about tithing it's certainly an unpopular topic

One Sunday, a preacher was speaking on what it would take for the church to become better. He said "If this church is to become better, it must take up its bed, and walk." The congregation said "Let it walk, Preacher, let it walk."

Encouraged by their response, he went further. "If this church is going to become better, it will throw aside its hindrances and run!" The congregation replied, "Let it run, preacher, let it run!"

Now really into his message, he spoke stronger. "If this church really wants to become great, it will have to take up its wings and fly!" "Let it fly, Preacher, let it fly!" the congregation shouts.

The Preacher gets louder. "If this church is going to fly, it will cost money!" The congregation replied. "Let it walk, Preacher, let it walk."

- So I know how unpopular this topic can be
  - But I'm not here to talk about what you give to the church but what you expect to receive
  - o Our topic this week is called simply "The Love of Money"
- Is it just me, or has the church the church universal become completely obsessed and distracted with money and wealth?
  - How many messages from the pulpit these days deal in part or even exclusively with wealth and prosperity?
    - How many church billboards advertise Sunday messages or entire series on wealth or finances? I'm grateful that didn't happen here.
    - Not surprisingly, the bigger and more prominent the ministry, the more it

seems to focus on money topics

- Consequently, how many Christians today see their faith exclusively within the context of a discussion of wealth – or to the use the Christianese – in terms of blessings?
  - The answer is most of them especially in the larger churches
  - And what do Christians sitting under this teaching learn? For starters, ask them to describe what a blessing from God looks like? Give examples.
  - Sadly, most of these Christians would define blessings in terms of wealth or health
- And while wealth and health can be blessings, did Christ come to earth merely to reassure us that we can expect wealth and health?
  - Should our primary concern in this life be on our prosperity? That's what many churches – even some here in San Antonio – are now teaching
  - Does God desire to make us financially prosperous is that what He means when He promises to bless us?
  - In fact, is wealth truly a blessing? Is prosperity even something to be desired? Spiritually speaking, are we in a better place if we have riches or a worse place?
  - And can we do things or say things that will guarantee God will give us everything we desire financially?
- As I've said throughout this series, my intention is not to cover every aspect of what the Bible says about wealth and financial prosperity – that would take a month of Wednesdays
  - Instead, my focus is on God's sovereignty and how a sovereign God works through His creation and through his children in the various aspects of life including finances
    - And keeping with that focus I intend to address over the next two weeks the key issues I just mentioned
      - God's sovereignty over finances, His purposes in giving wealth, the role of our desires and the impact of finances on our walk as Christians
      - Next week will continue this discussion with a focus on health
    - And as always, we're going to examine these topics through God's word relying on scripture to be our guide by examining passages of scripture
    - Scripture understood in context and properly interpreted without false motives, as so often can be the case in this area
- Before we examine tonight's passage, we need to take stock of where the church stands today on this issue
  - In short, it's obsessed with wealth and health largely because of false teaching that is going unchecked in pulpits around the country
  - It's become so bad, I'm convinced that Christ could come to earth today and walk around preaching the good news and doing miracles, but unless he drove a Hummer limo, wore Rolex watches and pastored a 20,000 seat church, we would question his credentials as the Son of God.

• And it's not just in the US

On a trip to teach Kenyan pastors, I was stunned to find this country giving every indication it was the most Christian place on Earth: Billboards everywhere saying "Praise the Lord". Bumper stickers on the back of government vehicles said "Jesus Lives". Every checkout counter had little scriptures on them.

But when you looked closer you saw the nation had been taken over by men with dishonest purposes, preaching a false prosperity gospel. And all these bumper stickers and placards were merely the efforts of the people trying to gain favor with some God who would respond if only you said the magic words.

- But the church's fascination with money and its obsession with material blessing is not hard to understand and of course it's not even new
  - Even when Christ walked the earth, wealth was a central concern for His listeners
  - Christ spent more time addressing money when He taught than He did virtually any other subject
    - I'm sure you're familiar with many of the things Christ taught on the subject as recorded in the gospels

Matt. 6:31 "Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?'

Matt. 6:32 "For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things.

Matt. 6:33 "But seek first His kingdom and His righteousness, and all these things will be added to you.

- Funny, but you don't hear the prosperity Gospel folks quoting that one very often...
- Christ says don't worry about wealth and prosperity, for that's what the unbelievers do Gentiles, He calls them
  - You see, both issues of wealth and health come back to a matter of trust do you place your trust in yourself or in God?
  - Unbelievers have no one else to trust except themselves

Job 31:24 "If I have put my confidence in gold, And called fine gold my trust, Job 31:25 If I have gloated because my wealth was great, And because my hand had secured so much;

Job 31:26 If I have looked at the sun when it shone Or the moon going in splendor,

Job 31:27 And my heart became secretly enticed, And my hand threw a kiss from my mouth,

# Job 31:28 That too would have been an iniquity calling for judgment, For I would have denied God above.

- So, Christian, where is your trust: God or yourself?
  - o If they were honest, most Christians today probably would have to say both
    - They trust God and they trust themselves a kind of partnership
    - After all, doesn't the Bible say that God helps those who help themselves?
  - No, the opposite is true
  - You can't say you trust in God but live your life relying on yourself
    - That's like being a little pregnant this is an all or nothing thing
- God is a jealous God jealous for your allegiance to Him and dependence on Him
  - Listen to what He told the Israelites as they prepared to enter the promise land

Deut. 8:11 "Beware that you do not forget the LORD your God by not keeping His commandments and His ordinances and His statutes which I am commanding you today;

Deut. 8:12 otherwise, when you have eaten and are satisfied, and have built good houses and lived in them,

Deut. 8:13 and when your herds and your flocks multiply, and your silver and gold multiply, and all that you have multiplies,

Deut. 8:14 then your heart will become proud and you will forget the LORD your God who brought you out from the land of Egypt, out of the house of slavery. Deut. 8:15 "He led you through the great and terrible wilderness, with its fiery serpents and scorpions and thirsty ground where there was no water; He brought water for you out of the rock of flint.

Deut. 8:16 "In the wilderness He fed you manna which your fathers did not know, that He might humble you and that He might test you, to do good for you in the end.

Deut. 8:17 "Otherwise, you may say in your heart, 'My power and the strength of my hand made me this wealth.'

- This could be the anthem of the modern church especially in America
  - The power and the strength of my hand made me this wealth
  - Our culture exalts the self-made man we preach self-reliance
    - Reliance on anyone or anything else is wrong
    - Self-reliance is a part of having good self-esteem
      - Remember we said self-esteem is a fancy word for pride
      - We need less self-esteem we need more Christ esteem

Jer. 9:23 Thus says the LORD, "Let not a wise man boast of his wisdom, and let not the

mighty man boast of his might, let not a rich man boast of his riches; Jer. 9:24 but let him who boasts boast of this, that he understands and knows Me, that I am the LORD who exercises lovingkindness, justice and righteousness on earth; for I delight in these things," declares the LORD.

- If you pride yourself on having no dependence on anyone you're a self-made man be careful because whether you realize it or not, you are 100% dependent on God
  - Just as dependent when you have a job as when you don't

Prov. 18:10 The name of the LORD is a strong tower; The righteous runs into it and is safe.

Prov. 18:11 A rich man's wealth is his strong city, And like a high wall in his own imagination.

- One of the clearest indications we have that we have entered the last days, the time before Tribulation and before the return Christ for His church, comes from the letter addressed to the seventh church in Chapter 3 of the Book of Revelation
  - That letter was addressed to a church that existed in the day of the Apostle John, a church in the city of Laodicea
  - But the nature of that church the last of seven churches addressed by Christ in the book – is also a prophetic picture of how the universal church overall would appear in the last days

Rev. 3:15 'I know your deeds, that you are neither cold nor hot; I wish that you were cold or hot.

Rev. 3:16 'So because you are lukewarm, and neither hot nor cold, I will spit you out of My mouth.

Rev. 3:17 'Because you say, "I am rich, and have become wealthy, and have need of nothing," and you do not know that you are wretched and miserable and poor and blind and naked,

- This is a dead church a church that looks successful and seems to have everything going for it, but is truly comprised largely of unbelievers
  - A church too preoccupied with its own wealth and self-reliance to know how desperately needy it truly was – the church is blinded by its wealth
  - It's the church today

I read recently a story of an African man who had not lived outside his village. Missionaries had visited and begun to teach in his area. This man had been particularly involved and showed a lot of promise in the area of ministry.

So the minister in charge of the group brought this man back to the States for a short trip – like a reward, or opportunity to expand his horizons. At the end of his trip they had a dinner for him and asked the man his impressions of

# America. Would he like to stay here?

His response was insightful. He said he felt blessed to live here, but he needed to get home. If he stayed in the US any longer, he'd lose his dependance on God.

- Understanding the biblical perspective of prosperity is truly a matter of understanding God's sovereignty
  - Remember, God owns everything in the world

# Psa. 24:1 The earth is the LORD'S, and all it contains, The world, and those who dwell in it.

- When we tithe, we're not helping God we're not paying Him back
  - o It's already His
  - Tithing is like prayer it's not for God's benefit (He can go without your tithe)
  - It's for our benefit
- Secondly, since God owns everything, He will determine how much of His wealth He allots to each person on earth

1Sam. 2:7 "The LORD makes poor and rich; He brings low, He also exalts.

# Prov. 22:2 The rich and the poor have a common bond, The LORD is the maker of them all.

- So He is in control over all wealth and He awards it according to His own pleasure not according to our desire
  - And as Christ taught that the Father knows what you need
  - And since the Father promises to take care of our earthly needs, we are free to focus ourselves on the work of His kingdom and on righteousness
    - Seeking His kingdom means seeking to support other believers by using our spiritual gifts – and to bring along those who would become believers
    - Seeking righteousness means concentrating on your own development as a Christian – your walk of sanctification
- And if you do these things, all the things you need will be added to you in other words, deny self while serving God and the church
- So if we were to heed the words of Christ, what should we as Christians expect in terms of prosperity? What should we seek from God?
  - The simple answer and the overwhelming Biblical answer is contentment
  - We are to find contentment in whatever God has chosen to grant us since we know it is in His control and according to His will

We know that His will is best and His will is what we should desire

Prov. 30:7 Two things I asked of You, Do not refuse me before I die:

Prov. 30:8 Keep deception and lies far from me, Give me neither poverty nor riches;

Feed me with the food that is my portion,

Prov. 30:9 That I not be full and deny You and say, "Who is the LORD?"

Or that I not be in want and steal,

And profane the name of my God.

• Contentment is a sign of our trust in the Father, the writer of Hebrews says:

Heb. 13:5 Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, "I WILL NEVER DESERT YOU, NOR WILL I EVER FORSAKE YOU,"

- Our trust in God gives us the opportunity to be content and trust His provision, no matter what he decides to give us
  - Paul said it best in 1 Timothy:

1Tim. 6:3 If anyone advocates a different doctrine and does not agree with sound words, those of our Lord Jesus Christ, and with the doctrine conforming to godliness,

1Tim. 6:4 he is conceited and understands nothing; but he has a morbid interest in controversial questions and disputes about words, out of which arise envy, strife, abusive language, evil suspicions,

1Tim. 6:5 and constant friction between men of depraved mind and deprived of the truth, who suppose that godliness is a means of gain.

1Tim. 6:6 But godliness actually is a means of great gain when accompanied by contentment.

1Tim. 6:7 For we have brought nothing into the world, so we cannot take anything out of it either.

1Tim. 6:8 If we have food and covering, with these we shall be content.

1Tim. 6:9 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.

1Tim. 6:10 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 griefs.

1Tim. 6:11 But flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness.

 Paul mentions the ones who teach a different gospel, and regarding the men and women today who are peddling these unbiblical doctrines of wealth and prosperity, there much more I would like to say...

- But I will wait until part two of this lesson next week to address them
- Meanwhile, I'd like to use the rest of our evening to explain one of the least appreciated yet most important Biblical truths concerning God's promised blessings to his children
  - o Call it the true prosperity teaching from Scripture, if you like
  - It's the proper view of wealth one that trusts in God and glorifies Him rather than our selfish desires
- Now most of us will agree that there are, in fact, promises given in scripture of blessing for obedient believers and it's true there are many such promises
  - And although on occasion the scriptures talk about earthly blessings...
    - Like the blessing of children, or a good wife, or a good harvest etc.
    - More attention is given in scripture to a different kind of blessing one that's very different than the one taught by the false teachers
    - Christ Himself alludes to this blessing in Matthew 6 when He says:

Matt. 6:19 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.

Matt. 6:20 "But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;

Matt. 6:21 for where your treasure is, there your heart will be also.

- What is this treasure in heaven and how do we store it up? Christ gave us an idea when he told a parable in Luke 16
- This parable has often been described as the most difficult parable to interpret in the Gospels
  - o If that's true, I think I understand why that's so
  - It describes a concept so foreign to our culture and our nature so different from what we're told everywhere we turn today

Luke 16:1 Now He was also saying to the disciples, "There was a rich man who had a manager, and this manager was reported to him as squandering his possessions.

Luke 16:2 "And he called him and said to him, 'What is this I hear about you? Give an accounting of your management, for you can no longer be manager.' Luke 16:3 "The manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig; I am ashamed to beg.

Luke 16:4 'I know what I shall do, so that when I am removed from the management people will welcome me into their homes.'

Luke 16:5 "And he summoned each one of his master's debtors, and he began saying to the first, 'How much do you owe my master?'

Luke 16:6 "And he said, 'A hundred measures of oil.' And he said to him, 'Take your bill, and sit down quickly and write fifty.'

Luke 16:7 "Then he said to another, 'And how much do you owe?' And he said, 'A hundred measures of wheat.' He \*said to him, 'Take your bill, and write eighty.'

Luke 16:8 "And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light.

Luke 16:9 "And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.

Luke 16:10 "He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.

Luke 16:11 "Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you?

Luke 16:12 "And if you have not been faithful in the use of that which is another's, who will give you that which is your own?

- Well at first reading, we're immediately struck by the parable's paradoxical message by what appear to be several internal contradictions
  - The master is ready to fire his manager for mismanagement
    - But then the master praises the manager for being shrewd after he appears to cheat the master out of even more money
  - This manager looks like a genuinely detestable character who embezzles from his boss at every opportunity
    - Yet in the end, Jesus seems to praise his behavior
  - And what exactly is unrighteous wealth anyway?
  - Well, let's sort this out
- As is usually the case, a little background is necessary
  - In Jewish culture (as in our culture today) wealthy businessmen often employed managers to handle their business affairs
    - These managers would attend to every detail of the master's business, including purchasing and selling goods and extending credit to customers
      - But under Jewish law, specifically Deuteronomy 23:19, it was unlawful to charge a usury interest
    - So it became a custom in Jewish society for a manager such as this one to overcharge a customer by adding his own fee directly to the bill for the goods or services
    - So when the bill was repaid, the manager took his share off the top and gave the rest that was due to his master
    - It was not uncommon for a manager to charge a 100% fee on top of the bill owed the master
  - Now the second thing to understand as we study this parable is the comparison

## Christ is making

- In verse 16:8, Jesus makes the comparison between the sons of this age (in other words, unbelievers) and the sons of light (believers) by using the term "in relation to their own kind"
  - In other words, he's making a comparison between how unbelievers deal with other unbelievers vs. how believers deal with other believers
- So looking at the deals, we find a manager who has not been reliable in his position of authority, and the master tells him he is ready to fire him
  - But notably he doesn't fire him yet technically the manager is still on the payroll
  - Before releasing him, the master tells the manager to give an accounting of his management – the master wants to look over the books and see how bad things are
- Now the manager sees his chance to help himself
  - He knows that his firing is imminent he's about to leave this comfortable world he has grown accustomed to
    - And he doesn't know what he will find on the outside or how he will be received
  - But he devises a shrewd scheme
    - He realizes that all the debts that are currently owed to his master include a portion that belongs to him – his fee added to each debt
    - Since he knows he's going to be fired before those customers repay their debt, he stands to lose all that money
  - So why not at least gain some advantage out of his loss
    - He runs to each of his master's debtors and while he still has the master's authority, he reduces their debts by the amount of his fee
  - Since only the manager's fee was deducted from each bill, the master's original debt is still going to be paid – the master has not lost a cent
  - Meanwhile, the manager builds goodwill among these clients in the hope they will look favorably upon him when he is unemployed and looking for help
- The Master praises the manager because this is such a smart move
  - o It's a win-win-win
    - The manager gains the favor of the clients, the clients save money, and the master's business benefits from the positive reaction of the clients to the discounts
    - Though Jesus doesn't say, perhaps this move is enough to save the manager's career
- So Jesus isn't praising his previously poor management style, but rather He simply praises the manager's shrewdness in knowing how to use money for the greatest gain in his world
- But here's where it can get even more confusing...Jesus says that the sons of light don't know how to do this as well
  - That we should use the wealth of unrighteousness to make friends for the sake of

### eternity

- The problem we have with this parable is that we don't understand the difference between the wealth of unrighteousness and the wealth of righteousness
- You might have assumed that the wealth of unrighteousness meant wealth gained through dishonest means – but you'd be wrong
  - The wealth of unrighteousness is all money it's the money of this world the treasure of earth
    - The money that the sons of this age seek after
    - The money that perishes along with everything else in this world when it burns up
    - The money that people store up here rather than in storing a treasure in heaven
  - It's called unrighteous because it is the money the unrighteous world values, the money that the unbelieving world puts its trust in
- Now you can put all this together and understand why Jesus compliments the sons of this age and criticizes the believers
- Jesus says we should learn from how the unrighteous use their wealth
  - Like the manager, unbelievers are willing to influence people and win friends and gain all the benefits that their money can give them in this world
  - For unbelievers, the money of this world is all they have to depend upon and trust in it is their treasure
    - And they make the most of what their money will buy them in this world, until their time is up
- But the sons of light are criticized for not dealing with one another as shrewdly as unbelievers deal with each other
  - And here's the secret: because we live as if we were sons of this world as if we
    had no future in eternity either as if the money we have right now is our treasure
    in heaven
  - But it's not the money God has given you right now is the wealth of unrighteousness – it will burn up when this world ends
  - But what if I told you there was a way to turn it into treasure in heaven
    - That you could deposit it in your bank in heaven so that when you leave this world and enter eternity, you would have it there waiting for you
      - And it will never perish there
      - It can't be stolen
      - It can't wear out
  - It's actually very easy spend it on the work of the kingdom now
    - And I'm not talking about tithing at least not exclusively
    - Look at what Jesus says in the parable
      - Verse 9 make friends with your earthly money, but which friends is He

## talking about?

- What kind of friend can be there to welcome you into an eternal dwelling? Only another believer
- Use the money of unrighteousness now, but spend it on believers, the sons of light
  - Unlike the favors that the unrighteous earned with their money favors that perish when this world ends – the rewards you earn, the eternal friends you win for Christ, bring eternal benefits
  - Whether you're helping fund outreach ministries that establish new believers
  - o Or supporting the Body of Christ by funding Christian organizations
  - o Or providing financial aid to the widow or poor or sick living down the street
  - Or just placing an extra check in the offering plate, or whatever God lays on your heart
  - When you use unrighteous wealth to gain eternal benefits, you are that shrewd manager – but one working for an eternal master – one who will remember your good management
- Look at what Jesus says at the end of the parable
  - o Of the unrighteous wealth that God has given you here...
    - Wealth that has no true value
    - Wealth that will all burn up anyway
    - Wealth that you can't take with you
    - Wealth that will be completely forgotten in eternity
  - If you aren't willing to spend that wealth now for His glory and for the benefit of His kingdom – if you would trust in it and store it up even though you know it won't be with you in eternity
    - Then Jesus asks what kind of true riches do you expect to have in eternity? Why should God trust you with eternal riches?
- You want a prosperity message from scripture? Brother and sisters that's the true prosperity gospel
  - God gives you what He determines, and then He watches what you do with it
    - If you horde it, focus on it, worry over it and spend your whole life trying to get more, save more, earn more and glorify yourself with it – then you better enjoy it while you can
    - Because in eternity you'll have very little to bother over
  - But if you live contentedly with whatever God has given you, determined to put every penny you can to work for the glory of God and for his kingdom, winning friends who will greet you in eternity – then you will certainly see eternal treasure

Psa. 49:0 For the choir director. A Psalm of the sons of Korah.

Psa. 49:1 Hear this, all peoples;

Give ear, all inhabitants of the world,

Psa. 49:2 Both low and high,

Rich and poor together.

Psa. 49:3 My mouth will speak wisdom,

And the meditation of my heart will be understanding.

Psa. 49:4 I will incline my ear to a proverb;

I will express my riddle on the harp.

Psa. 49:5 Why should I fear in days of adversity,

When the iniquity of my foes surrounds me,

Psa. 49:6 Even those who trust in their wealth And boast in the abundance of their riches?

Psa. 49:7 No man can by any means redeem his brother Or give to God a ransom for him—

Psa. 49:8 For the redemption of his soul is costly, And he should cease trying forever—

Psa. 49:9 That he should live on eternally, That he should not undergo decay.

Psa. 49:10 For he sees that even wise men die; The stupid and the senseless alike perish And leave their wealth to others.

Psa. 49:11 Their inner thought is that their houses are forever And their dwelling places to all generations;

They have called their lands after their own names.

Psa. 49:12 But man in his pomp will not endure; He is like the beasts that perish.

Psa. 49:13 This is the way of those who are foolish,

And of those after them who approve their words. Selah.

Psa. 49:14 As sheep they are appointed for Sheol; Death shall be their shepherd; And the upright shall rule over them in the morning, And their form shall be for Sheol to consume

So that they have no habitation.

Psa. 49:15 But God will redeem my soul from the power of Sheol, For He will receive me. Selah.

Psa. 49:16 Do not be afraid when a man becomes rich, When the glory of his house is increased;

Psa. 49:17 For when he dies he will carry nothing away; His glory will not descend after him.

Psa. 49:18 Though while he lives he congratulates himself— And though men praise you when you do well for yourself—

Psa. 49:19 He shall go to the generation of his fathers; They will never see the light.

Psa. 49:20 Man in his pomp, yet without understanding, Is like the beasts that perish.