

Money, Money, Money

Jesus talked more about money than heaven or hell. Usually, when someone mentions money at church, people grab on to their wallet. Money is much more than just giving. We really don't want you to grab your wallet this morning. So, before we begin, let me share something that's critical **God does not need your money. God does not want your money. God wants YOU.** It's so important that I want you to say it with me: **God does not need your money. God does not want your money. God wants YOU.** And if you don't know Jesus, please don't give. Your greatest need is to come to Christ and to commit your life to Him.

Unfortunately, most Christians don't have a biblical worldview when it comes to money. So, in this talk, **Money, Money, Money** – we want to help you develop a biblical worldview of money. If you're taking notes...

1. God loves you and gave His Son for you. God wants you to know that He loves you. Love is an action, not just an emotional feeling. God demonstrates His love in so many ways. His first way is that He gave Jesus for our sin.

When Karl Barth (**picture**), famed German theologian, visited the States someone asked him, "Dr. Barth, what is the single most important truth you've learned as a theologian?" Barth replied, "*The most important thing I have learned is this: 'Jesus loves me this I know, for the Bible tells me so.'*"

If you've memorized a Bible verse, it was probably John 3:16. It's the verse most often heard in the simplicity and beauty of a little child's voice proudly reciting it from memory. John 3:16 is the one verse showing up on large placards at sporting events. Those signs are located where television cameras can't avoid its message. It's the one verse that's been spoken by many older saints as they breathed their final breath. John 3:16 is the entire gospel in a nutshell. "*For God so loved the world, that He gave His only Son, that whoever believes in Him should not perish but have eternal life.*"

If you want a visible definition of love, look at what God did for us in Christ. "*But God proves His own love for us in that while we were still sinners Christ died for us!*" (Rom. 5:8). If you really want to understand love, if you want to get to the depths of what it means to love and be loved, look to the cross of Christ. It was there that God's love came to the world. The cross is the ultimate expression of God's incomprehensible love to us. If you ever wonder if God loves you look to the cross. Christ's cross is God's way of saying, "I love you this much," with His arms outstretched.

2. Unlike us, God is self-sufficient. Most human relationships are based on getting our needs met but God is not like us. God does desire a relationship with us, but He has no need to be met. That's because God is self-sufficient.

What does it mean that God is self-sufficient? God has no dependency on anything else. There's no need within God for anything other than Himself. He's complete within Himself. He has no need for anything to be given to Him or done for Him. God already exists in perfection. Because the idea of God's self-sufficiency is foreign to us, let me expand with some examples.

In John 5:26, Jesus said that the Father "*has life in Himself.*" That's outside of our frame of reference. Everything in our experience depends on something else for life to continue. All physical life needs oxygen, an energy source (food for animals, light for plants) and water to continue. If you removed any of these things, life would cease. Does God need Oxygen? No. Does God need water? No. Does God need an energy source? No.

God is self-existent. He is the great "I Am." God is the Creator and does not need the created. Rather, it's God that sustains all that He has created in both material and immaterial realms. God has no needs. He doesn't need us, instead He chose to love us. A.W. Tozer (**picture**) said, "*The problem of why God created the universe still troubles thinking men; but if we cannot know why, we can at least know that He did not bring the worlds into being to meet some unfulfilled need in Himself, as a man might build a house to shelter him against the winter cold or plant a field of corn to provide him with necessary food. The word necessary is wholly foreign to God.*"

Because God doesn't need anything, He doesn't need our money. He doesn't need us to give. It's heresy to say that we need to give so that God will bless us. Prosperity preaching is a false gospel. James 1:17 says, "*Every good gift and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change.*" God has already blessed us with so much! So, with that as our foundation...

3. Money is not evil, it's a tool given by God for our flourishing. Owning or possessing money isn't evil. One of the most misquoted verses in the Bible is 1 Timothy 6:10. Listen carefully as I read it, "*For the love of money is a root of all kinds of evils.*" It's not an indictment of money. It's a warning about the danger of loving or worshiping money. The Apostle Paul who wrote those words often collected money to care for impoverished Christians. Too often, well-meaning Christians, in an attempt to encourage generous giving, denigrate the biblical values of hard work and thrift. They

undermine the benefits of a free markets and wages. Yes, money can be exploited for evil, but it can also be leveraged for good.

Money is just a tool. It can be used for good or bad. William Barclay (**picture**), insightfully wrote: *“Money in itself is neither good nor bad; it is simply dangerous in that the love of it may become bad. With money a person can do much good; and with money he can do much evil. With money a person can selfishly serve his own desires; and with money he can generously answer to the cry of his neighbor’s need.”*

Money is like a shovel. A shovel is a useful tool in your garden. You can use a shovel to dig a hole to plant a tree, or you can use a shovel to hit somebody over the head. It’s how you use a shovel that determines its goodness. The same is true with money. Try substituting the word “shovel” for money in some of the statements we use. She married him for his *shovel*. Time is *shovels*! The love of *shovels* is the root of all evil. Foolish, huh?

4. Money is the reward for hard work. Most everything that’s worthwhile, that’s a reward in life, everything you really wish for comes to those who work hard for it. If you don’t work hard, it’s almost a certainty that you’ll live without the satisfaction of some of those wonderful rewards. Hard work and being rewarded for hard work is a constant theme in Scripture.

Proverbs 6:6-11 warns about laziness: *“Go the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler she prepares her bread in summer and gathers her food in harvest. How long will you lie there, O sluggard? When will you arise from your sleep? A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a robber, and want like an armed man.”* There’s something very typical about this teaching. You’ll find it in Aesop’s Fables or in Benjamin Franklin’s writings. You’ll find it in the words of responsible parents all over the world.

When non-Christians commend the importance of industry and hard work, they’re borrowing Christian capital. Scripture teaches hard work and promises that it will be rewarded. Both Jesus and Paul affirmed the idea that hard work should be rewarded by a fair wage (Luke 10:7; 1 Tim. 5:18).

God is glorified when we apply our gifts and talents to the marketplace and are rewarded with money. The Bible teaches that an entitlement mindset that looks for money without work or effort is a sinful lifestyle (2 Thes. 3:10). It’s why we should encourage our children to work hard and find reward. Of course, money is not the only reason to work; we work to glorify God (Col. 3:23). When we work though, we image a God who works and creates.

5. Money makes a poor god. There’s nothing wrong with having money. It’s when money has you. It’s the crux of Paul’s warning in 1 Timothy 6:8-10: *“But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.”* Money is a poor idol, and when worshiped, plunges souls into spiritual and physical ruin.

It doesn’t just happen to *The Wolf of Wall Street*, it can happen to anyone when money becomes a driving, all-consuming passion. We must follow Scripture’s advice and hold our resources loosely. *“We brought nothing into the world, and we take nothing out of this world”* (1 Tim. 6:7). When money is a god, it fuels attitudes like greed and envy, which damage human relationships and distract us from our God-given mission.

But it’s not money that people love. It’s the things that money buys or what it represents. When you’re driven by a desire to have more and more stuff, you can suffer from *possession obsession*. Americans are notorious for spending money they don’t have to buy things they don’t need to impress people they don’t even like! This obsession with getting more and more is what the Bible warns against. It’s the money trap. There are many money myths that catch us in the money trap. Let’s explode just two of them today.

Money Myth #1: More stuff will make me happy! Some people think if they had a little more money and a few more things, it’d make them happy. Why is it then that the highest divorce and suicide rates are among the more affluent in our society? If money can buy happiness, why are movie stars and rock stars the people whose lives are so messed up?

John Ortberg (**picture**) writes that every parent with small children has probably gone through this argument “Where do you want to eat?” Most kids will beg to go to the “shrine of the golden arches.” It’s like they have a McDonald’s shaped vacuum in their souls. Most kids want to get the same thing every time...a colorful bag with food in it, which doesn’t matter to the kid. But it has this cheap plastic thing called a prize.

In a moment of marketing genius, people at McDonald’s named it a *Happy Meal*. It’s not just food and a prize, it’s a “meal of great joy.” You aren’t buying food, you’re buying happiness. If you try to buy them a regular burger and offer them a dollar to buy a prize somewhere else, that usually starts a riot. They start chanting, “We want a Happy Meal! We

want a Happy Meal!” Bystanders look at the mom and dad as some child abuser who refused to buy their kid the “meal of great joy.” So, you buy them the meal and they’re happy for a minute or two...but the happiness wears off.

I mean, how many young adults have come back to their parents and said, “Dad and Mom, do you remember that Happy Meal you bought me in 1996? It was a turning point in my life. Since that day, I’ve been happy and content.” Of course not. Happy Meals don’t make you happy. The only one really happy over Happy Meals is Ronald McDonald (**picture**). Now you know why he has that silly grin. He’s sold gazillions of Happy Meals! You’d think kids would wise up and realize Happy Meals don’t give lasting joy.

Contentment and joy don’t come from buying something. But we just keep on buying stuff, hoping that the next thing will make us happy. Many adults need to grow up. They’re still buying Happy Meals. They’re just more expensive and have different names. But they keep hoping the next toy or trinket will make them happy.

Along that line, some foolishly think that a new future place in life will make them happy. One of the most foolish is our American *Retirement Myth*. “I can’t wait until I retire, then I’ll be happy.” So, how many “happy” retirees do you know? If you’re miserable now, you’ll be miserable then. But you’ll have more time to think about how miserable you are and more time to tell everyone else how miserable that you are.

All of this is why Jesus warns us in Luke 12:15, “*Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.*” Your net worth really can’t be measured in dollars or possessions. The best things in life aren’t things at all. The greatest thing you’ll gain in this life is relationships—and money can’t buy those.

Money Myth #2: More money will end my worries! Many think if they only had more money, they wouldn’t worry. But money and all that it brings just adds to your worries. The more debt you have, the more you worry about paying it off. The more possessions you have, the more you worry that someone will steal them. It’s why Jesus said, “*Don’t store up for yourselves treasures on earth where thieves break in and steal.*” When we have stuff, we also have to worry about being robbed.

In Luke 12 Jesus told the story of an entrepreneurial farmer who brought in bumper crops of harvest. He was so successful that he had to build more and more barns to store his wealth. Finally he decided to take it easy and retire. He said, “I’ll take it easy, I’ll just eat drink and be merry.”

Eugene Petersen (**picture**) paraphrases the end of the story this way: “*Just then God showed up and said, ‘Fool! Tonight you die. And your barnful of goods— who gets it?’ That’s what happens when you fill your barns with self and not with God.*” (Luke 12:20-21, *The Message*) Then, Jesus makes this observation about money and worry: Jesus said, “*Do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes...do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom and these things will be given you as well.*” (Luke 12:22, 30-31) Those who seek riches and are obsessed with possessions, worry. But those who seek God don’t have to worry because God has promised to provide us with the necessities of life.

6. Debt is a poor master. American Christians have to especially guard against materialism and consumerism that pushes us to live beyond our means, converting luxuries into necessities. Sometimes debt can’t be avoided in difficult situations such as prolonged unemployment or medical crises, but for the most part, we shouldn’t enslave ourselves with easy credit.

Paul’s charge in Romans 13:8 to owe nothing, but love is a powerful reminder of God’s distaste for debt that’s not being paid in a timely manner. The Bible never prohibits debt, but does caution against it, and extols the virtue of not going into debt.

The wisdom of the Bible teaches us that we need to be very cautious about going into debt. Debt “enslaves” us to the one who provides the loan. At the same time, in some situations, going into debt is a wise investment (college education, property that appreciates in value). As long as money is being handled wisely and the debt payments are manageable, a Christian can take on the burden of financial debt if it’s necessary.

Though it’s American to carry lots of debt, debt is debilitating. Debt is the result of spending someone else’s money like it was our own. Such spending is never free. For those in debt, unexpected expenditures can become a crisis. The walls of debt’s pit become increasingly harder to scale.

Scripture warns of the dangers of debt. “*The rich rules over the poor, and the borrower is the slave of the lender*” (Prov. 22:7). Essentially, we’re a nation of *slaves*. Americans carry an average of \$140,000 in mortgages, credit cards, auto loans and other consumer debt. Half of American families have installment loans on purchased goods and most carry a credit card balance of over \$6,000.

Dumping credit card debt isn't easy. But the formula is as simple as ABCD: First, **accumulate** no new debt. Second, **bring** in additional income. Third, **change** your spending habits. Fourth, **develop** a plan to pay off your debt one creditor at a time.

If you need help with a budget or have financial questions, we have some financial experts here at Grace who will give you free financial counsel.

6. We are most like our Heavenly Father when we are generous. What do you have that wasn't given to you? Your spouse, children, grandchildren? Why were you born in America at this point in history? Who gave you your car, house, toys, modern conveniences? And then God gives us salvation, forgiveness and eternal life too! How can we dare not be generous...we who have been given so much?

The Bible teaches that because God is so generous to us, those who know Him make generosity a way of life, regardless of our income. 2 Corinthians 9:6-9, "*The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. As it is written, 'He has distributed freely, he has given to the poor; His righteousness endures forever.'*"

As we grow and learn to hold resources loosely, God allows us to experience the blessing and joy of giving. We don't give because God desperately needs our cash. No, we give because He allows us to demonstrate our gratitude and love for Him by giving back a portion of what He's given to us. Scripture sets a pattern that we should give primarily through our local church and then to other needs like worthy charitable organizations.

Giving to God first shows the priority of our life. As Christians, our first financial priority, just as in every other area of life, should be God and His work. The issue of managing all of our gifts, including our finances, is of great importance to God.

For many taking the first step of just giving regularly is a good beginning step. Let me encourage you to commit to a certain amount each week or when you get paid and God will reward your faithfulness. Generosity helps us grow spiritually.

Maybe you're thinking: "How can I do that when I already struggle to make ends meet?" The truth is there will never be "enough" to give. If we wait until all of our needs and desires are met before we give, it will never happen. Statistics show that the more a person makes, the less they're likely to give, percentage-wise. The more we have, the more we think that we need.

7. We must view our financial needs as an opportunity to trust God. Contentment allows us to trust God with our needs and not our own ingenuity. It frees us from worry and fear, allowing us to cling to the Giver of good gifts for our sustenance and provision. It's what's meant by the prayer, "*Give us today our daily bread*" (Matt. 6). Everything we own is from the hand of the Father.

Proverbs 30:8 is a good prayer: "*Give me neither poverty nor wealth.*" Today's culture likes to divide people by class, the rich against the poor. Many have negative attitudes toward the wealthy, assuming that everything they have was gotten by some evil means. That's a sinful attitude. Not only is it judgmental, it ignores the fact that there were many rich and godly people in Scripture (Abraham, Job, Joseph).

It's just as wrong to have a patronizing attitude toward the poor and is a sin (James 2:6). The gospel breaks down the walls of class prejudice, uniting us from various socio-economic backgrounds. Believers must never evaluate people based on their economic status, but based on their status as humans created in God's image.

Conclusion: God loves you and gave His Son for you. Unlike us, God is self-sufficient. Money is not evil, it's a tool given by God for our flourishing. Money is the reward for hard work. Money makes a poor god. We are most like our Heavenly Father when we are generous. We must view our financial needs as an opportunity to trust God.

Let me close with this. David Dykes (picture) pastors down south and shared this story. When he pastored in Alabama, his church was in a capital campaign to raise money to build a new building. There was one lady in the church who was a widow and her husband had left her a lot of money. She had a lot more than she really needed. She loved the Lord and she loved her church, but she tended to be stingy. So, the church had a banquet one night to challenge people to give to the new building project. And she wrote down an amount on her commitment card that was a very "safe" amount. It wasn't a risk at all.

That evening Pastor Dykes spoke on where Jesus said, "Don't store up your treasures on earth, where moth and rust corrupt, and thieves break in and steal. But lay up your treasures in heaven" and how a moth eats up wool when we store

it, not when we wear it. He went into great detail about moths. He also spoke on how rust destroys tools when they are stored, not when they're being used.

His point was that when we store up God's resources they don't accomplish anything: we have to use them or they become like moth-eaten garments or rust encrusted tools. This lady, Nell, went home from that banquet feeling a little guilty about the amount she committed because of the large amount she was storing up.

She walked up to her front door and opened her purse to get out her key and she was shocked by what happened next: somehow a huge moth had gotten into her purse and when she opened it, the moth fluttered and flew out. She said God used that moth to teach her that she didn't need to be storing up her money, she needed to be using it for God.

She returned to the fellowship hall at the church (she lived just across the street) and asked for her commitment card back. She doubled her amount, then marked it out and tripled the amount. Later she said that she believed that God put that moth in her purse.

What about you? Are you storing it up? Saving it for a rainy day? God gave us everything we have so that we could be faithful managers. He wants us to grow in faith and trust Him. He wants us to know what it is to be generous like He is.

Everything we have is given to us. Does your giving show that you know Jesus because your generous like He is? Start small, but start. Most of us need to grow in faith and learn to trust God more and more to take care of us.