

Our perspective on money and possessions—and how we handle them—lies at the heart of the Christian life. The Bible emphatically demonstrates that how we view our money and possessions is of utmost importance. What we do with them influences eternity.

There is an anonymous quote that says, “Money will buy a bed but not sleep, books but not brains, food but not appetite, finery but not beauty, medicine but not health, luxury but not culture, amusement but not happiness, a crucifix but not Savior, a temple of religion but not heaven.”

Everyone needs it. Everyone wants it. Most of us believe that we need more of it. Within the theology of Christians these days you will find a wide spectrum of opinions about it. Some call for Christians to renounce money live in voluntary poverty while others see financial prosperity as indicative of the Kingdom of Heaven and God’s personal blessing in your life.

It is very easy to be deceived and assimilated into a world driven by greed. It is very easy to lose focus and think that you need more and more, not being content with what you have.

I realize that some of you live at a level deemed poverty by our government while others may be middle class or even considered wealthy. All of it is somewhat relative because you can always find someone worse off or better off than yourself. This of course presents a real dilemma when trying to sort out the difference between wants and needs.

Neither abundance nor material simplicity should define who we are. This also is tough to sort out. Maybe these questions will help.

How important is the vehicle you drive, the clothes you wear or the “toys” that you possess? There is a very simple way to know whether you possess your things or whether they possess you. All you have to do is imagine not having them and you will know. Could it be that things have become idols in your life? Would you be devastated if something happened to them and they were suddenly gone from your life?

When we free ourselves from being owned by things we are able to help others, which is sadly a radical and enviable position. It is a basic part of being a biblical Christian regardless of what modern or postmodern Christianity looks like today.

Money makes a great servant and a poor master. Our calling is to use our money, whether little or much, to rebel against the world’s system and serve the cause of Christ in the earth. This is radical thinking I know but in reality it is simply what Jesus taught. In Jesus time the religious leaders had added lots of extra rules and regulations to godly living but in our day it seems we have subtracted instead of adding.

Jesus never hesitated to talk about money. In fact He told stories about it on a regular basis. Let's look at two of them briefly:

### **Rich young ruler:**

<sup>17</sup> *As Jesus was starting out on his way to Jerusalem, a man came running up to him, knelt down, and asked, "Good Teacher, what must I do to inherit eternal life?"*

<sup>18</sup> *"Why do you call me good?" Jesus asked. "Only God is truly good." <sup>19</sup> But to answer your question, you know the commandments: 'You must not murder. You must not commit adultery. You must not steal. You must not testify falsely. You must not cheat anyone. Honor your father and mother.'*<sup>[e]</sup>

<sup>20</sup> *"Teacher," the man replied, "I've obeyed all these commandments since I was young."*

<sup>21</sup> *Looking at the man, Jesus felt genuine love for him. "There is still one thing you haven't done," he told him. "Go and sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me."*

<sup>22</sup> *At this the man's face fell, and he went away sad, for he had many possessions.*

<sup>23</sup> *Jesus looked around and said to his disciples, "How hard it is for the rich to enter the Kingdom of God!" <sup>24</sup> This amazed them. But Jesus said again, "Dear children, it is very hard<sup>[f]</sup> to enter the Kingdom of God. <sup>25</sup> In fact, it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!"* Mark 10:17-23

William Boice once wrote: "Dear Lord, I have been re-reading the record of the rich young ruler and his obviously wrong choice. But it has set me thinking. No matter how much wealth he had, he could not -

ride in a car,

have any surgery,

turn on a light,

buy penicillin,

hear a pipe organ,

watch TV, (talk on a cell phone, email, text, surf the internet)

wash dishes in running water,

type a letter,

mow a lawn,

fly in an airplane,

sleep on an innerspring mattress,

or open his garage with an electric opener

if he was rich, then what am I? (adapted and updated by W. Humble)

### **Good Samaritan:**

*Jesus replied with a story: "A Jewish man was traveling from Jerusalem down to Jericho, and he was attacked by bandits. They stripped him of his clothes, beat him up, and left him half dead beside the road.*

*<sup>31</sup> "By chance a priest came along. But when he saw the man lying there, he crossed to the other side of the road and passed him by. <sup>32</sup> A Temple assistant<sup>[d]</sup> walked over and looked at him lying there, but he also passed by on the other side.*

*<sup>33</sup> "Then a despised Samaritan came along, and when he saw the man, he felt compassion for him. <sup>34</sup> Going over to him, the Samaritan soothed his wounds with olive oil and wine and bandaged them. Then he put the man on his own donkey and took him to an inn, where he took care of him. <sup>35</sup> The next day he handed the innkeeper two silver coins,<sup>[e]</sup> telling him, 'Take care of this man. If his bill runs higher than this, I'll pay you the next time I'm here.'*

*<sup>36</sup> "Now which of these three would you say was a neighbor to the man who was attacked by bandits?" Jesus asked. <sup>37</sup> The man replied, "The one who showed him mercy." Then Jesus said, "Yes, now go and do the same." Luke 10: 30-37*

Two stories, two men both had money. One of them found his money to be an obstacle to God's purposes and the other used his money to advance God's purposes. This leads us to a very important part of any talk about money.

It's all about your heart.

The rich young ruler really wanted to please God. He wanted to obtain eternal life. Jesus looked at him and loved him but Jesus also knew that money was his security and source of comfort. That fact alone would render him useless in God's kingdom.

The Good Samaritan was completely free with the wealth entrusted to him. He used his money to serve God and God's purposes.

So we must face this head on in our own lives.

Is your money your servant or master? How do you know which it is? Do you want to know?

One of the easiest ways to tell is to take a blood pressure reading when you suddenly have a great sum added or taken away.

Does your attitude change? Does your faith change? Are you a different person as a result?

Flip through your checkbook register and evaluate your spending habits. Where you spend your money shows with pinpoint precision what is important to you. Now ask yourself are those things important God.

Jesus said, “Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal.<sup>21</sup> Wherever your treasure is, there the desires of your heart will also be. Matthew 6:20-21 NLT

He said this in the context of the Sermon on the Mount. He also taught in this sermon that we shouldn’t worry about food and clothing for tomorrow. Clearly He teaches that we are to pursue the interests of the God’s Kingdom on earth and trust Him to provide for our needs.

Our hearts are really good at deceiving themselves. This means that we have to be very proactive about checking our motivations regarding money.

Today we are going to look at six biblical benchmarks to measure our hearts against.

1. **Priority:** If the values and purposes of God are first in our affections, then money will find its right place in our thinking.

*Wherever your treasure is, there the desires of your heart will also be.<sup>22</sup> “Your eye is a lamp that provides light for your body. When your eye is good, your whole body is filled with light.<sup>23</sup> But when your eye is bad, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is!<sup>24</sup> “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money. Matthew 6:21-24 NLT*

It’s the tireless message of full surrender that we talk about often. When it comes to money there is no better way to manage it then by fully trusting God by putting Him first in this matter.

2. **Dependency:** If our security is in God and not in possessions, then He can trust you to use possessions without undue attachment.

*“That is why I tell you not to worry about everyday life—whether you have enough food and drink, or enough clothes to wear. Isn’t life more than food, and your body more than clothing?<sup>26</sup> Look at the birds. They don’t plant or harvest or store food in barns, for your heavenly Father feeds them. And aren’t you far more valuable to him than they are?<sup>27</sup> Can all your worries add a single moment to your life?*

*<sup>28</sup> “And why worry about your clothing? Look at the lilies of the field and how they grow. They don’t work or make their clothing,<sup>29</sup> yet Solomon in all his glory was not dressed as beautifully as they are.<sup>30</sup> And if God cares so wonderfully for wildflowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith?*

*<sup>31</sup> “So don’t worry about these things, saying, ‘What will we eat? What will we drink? What will we wear?’<sup>32</sup> These things dominate the thoughts of unbelievers, but your*

heavenly Father already knows all your needs. <sup>33</sup> Seek the Kingdom of God<sup>[d]</sup> above all else, and live righteously, and he will give you everything you need.

<sup>34</sup> “So don’t worry about tomorrow, for tomorrow will bring its own worries. Today’s trouble is enough for today. Matthew 6:25-34 NLT

Too often we grow a dependence and attachment to our things, our lifestyle, and our security. So you want to be a Christian? Be dependent on God and God alone. TRUST Him.

3. **Generosity:** If we are consistently prepared to use our finances to honor God and bless others, then He will increase our supply.

*Don’t we have the right to bring a Christian wife with us as the other apostles and the Lord’s brothers do, and as Peter does? <sup>6</sup> Or is it only Barnabas and I who have to work to support ourselves?*

*<sup>7</sup> What soldier has to pay his own expenses? What farmer plants a vineyard and doesn’t have the right to eat some of its fruit? What shepherd cares for a flock of sheep and isn’t allowed to drink some of the milk? <sup>8</sup> Am I expressing merely a human opinion, or does the law say the same thing? <sup>9</sup> For the law of Moses says, “You must not muzzle an ox to keep it from eating as it treads out the grain.”<sup>[c]</sup> Was God thinking only about oxen when he said this? <sup>10</sup> Wasn’t he actually speaking to us? Yes, it was written for us, so that the one who plows and the one who threshes the grain might both expect a share of the harvest.*

*<sup>11</sup> Since we have planted spiritual seed among you, aren’t we entitled to a harvest of physical food and drink? <sup>12</sup> If you support others who preach to you, shouldn’t we have an even greater right to be supported? But we have never used this right. We would rather put up with anything than be an obstacle to the Good News about Christ.*

*<sup>13</sup> Don’t you realize that those who work in the temple get their meals from the offerings brought to the temple? And those who serve at the altar get a share of the sacrificial offerings. <sup>14</sup> In the same way, the Lord ordered that those who preach the Good News should be supported by those who benefit from it. <sup>15</sup> Yet I have never used any of these rights. And I am not writing this to suggest that I want to start now. In fact, I would rather die than lose my right to boast about preaching without charge. 1 Corinthians 9:5-15 NLT*

I have seen this happen over and over in certain people’s life. The phrase that I grew up hearing and that you need to write down and remember is simply this. “You can’t out give God.”

4. **Contentment:** If our joy and confidence remain equally strong during times of lavish abundance and times of painful lack, we will be empowered toward our God-given destiny.

Contentment is our chance to demonstrate maturity in our faith walk. Remember these are benchmarks to measure ourselves by. When we live and get caught up on having to have the latest and greatest toys or clothes or cars or any other thing even when in reality we are living in debt and do not have the money to spend we are in trouble. We are not practicing the Christian principle of contentment. (Money is not the answer, because those that get it often just raise their wants and expectations. NFL)

*Not that I was ever in need, for I have learned how to be content with whatever I have.<sup>12</sup> I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little.<sup>13</sup> For I can do everything through Christ, who gives me strength.* Philippians 4:11-13 NLT

May God help us take this seriously.

5. **Stewardship:** If we are faithful with our resources and use them to provide for those entrusted to our care God will honor us with greater authority.

<sup>14</sup> *Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone.*

<sup>15</sup> *He gave five bags of silver to one, two bags of silver to another, and one bag of silver to the last—dividing it in proportion to their abilities. He then left on his trip.*

<sup>16</sup> *“The servant who received the five bags of silver began to invest the money and earned five more.<sup>17</sup> The servant with two bags of silver also went to work and earned two more.*

<sup>18</sup> *But the servant who received the one bag of silver dug a hole in the ground and hid the master’s money.*

<sup>19</sup> *“After a long time their master returned from his trip and called them to give an account of how they had used his money.<sup>20</sup> The servant to whom he had entrusted the five bags of silver came forward with five more and said, ‘Master, you gave me five bags of silver to invest, and I have earned five more.’*

<sup>21</sup> *“The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’<sup>21</sup>*

<sup>22</sup> *“The servant who had received the two bags of silver came forward and said, ‘Master, you gave me two bags of silver to invest, and I have earned two more.’*

<sup>23</sup> *“The master said, ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’*

<sup>24</sup> *“Then the servant with the one bag of silver came and said, ‘Master, I knew you were a harsh man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate.’<sup>25</sup>*

*I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.'*

<sup>26</sup> *"But the master replied, 'You wicked and lazy servant! If you knew I harvested crops I didn't plant and gathered crops I didn't cultivate, <sup>27</sup> why didn't you deposit my money in the bank? At least I could have gotten some interest on it.'*

<sup>28</sup> *"Then he ordered, 'Take the money from this servant, and give it to the one with the ten bags of silver. <sup>29</sup> To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away. Matthew 25:14-29 NLT*

Stewardship is about managing the money God has given us. "When we see money as a toy to play with instead of a tool to impact eternity, our vision becomes shortsighted and unfocused. As a result, our financial decisions and lifestyles become equally shortsighted and unfocused. Instead of acting like God's money managers, we live foolishly and wastefully, taking our cues not from the Owner, but from the world around us. . . We were made for a person and a place. Jesus is the person and Heaven is the place. Letting this eternal perspective pervade our lives – including our view of what it means to be God's money managers—will unlock the door exhilarating Christian discipleship where "following Christ" is not a comforting yet meaningless cliché but an electrifying, life-changing reality." (Randy Alcorn)

6. **Freedom:** If we avoid the seductive temptations of debt and live within our means then we will be free to obey God whenever and wherever He directs us.

*Just as the rich rule the poor, so the borrower is servant to the lender. Proverbs 22:7 NLT*

*Give to everyone what you owe them: Pay your taxes and government fees to those who collect them, and give respect and honor to those who are in authority. Romans 13:7-8 NLT*

For just a few moments let me challenge you in the area of debt. There are some of us in this room that imagine that we have very little to give or that we have very little money, yet often we have far more than we realize. Many who say, "I have nothing to give," spend large amounts of discretionary income on cars, clothes, coffee, entertainment, phones, computers, and so on. They have nothing to give when they are done spending, basically because they are never done spending. When they run out of money they think it's because they didn't have enough.

Debt should be the exception and not the rule. I really believe that there are people who think they will just die and their debt will go away or be paid by a life insurance plan.

How can you avoid it?

- a. Nothing is a good deal unless you can afford it. (God is not behind every good deal)
- b. You don't save money by spending money. Saving is setting aside. Spending I making it disappear.
- c. Just because you can afford it doesn't mean God wants you to buy it.
- d. Every purchase should be examined in light of its alternative uses or ministry potential.
- e. We should understand and resist the manipulative nature of advertising.
- f. Little expenses add up to big problems.

Let me give you some things to consider:

Go to [www.globalrichlist.com](http://www.globalrichlist.com) and enter your annual income into the wealth calculator. You know what you will see? If you made 50,000 last year, you're in the top one percent of the world's wealthy. If you made 25,000 you are in the top ten percent. Even if you only made 1500 you would still have made more money than 75 percent of all the people on this earth. Even if you are young and still living off your parents you have access to incredible wealth.

When the Bible speaks about the rich it is not speaking about "them" but "us."

The questions we have to wrestle with are what we doing with our wealth? Does our money possess us?

A woman decided to have her portrait painted. She told the artist, "Paint me with diamond rings, a diamond necklace, emerald bracelets, a ruby broach, and gold Rolex." "But you are not wearing any of those things," he replied. "I know," she said. "It's in case I should die before my husband. I'm sure he will remarry right away, and I want his new wife to go crazy looking for the jewelry."

Giving with a glad and generous heart has a way of routing out the tough old miser within us. Even the poor need to know that they can give. Just the very act of letting go of money or some other treasure does something within us. That something is it destroys the demon, greed." Richard Foster

*Wherever your treasure is, there the desires of your heart will also be.*

*Prayer*



Last year, Americans spent \$10.7 trillion shopping. With that much dough, you could buy over 2000 aircraft carriers, 300 private islands, and still have money left over for a latte. Here's a taste of the things we bought—and how much we spent on them.

**Beer:** \$96 billion—enough to make 199,937,239 barrels! (*Brewers Association*)

**Pretzels:** \$550 million (*Reuters*)

**St. Patrick's Day:** \$4.14 billion (*National Retail Federation*)

**Over-the-Counter Teeth Whiteners:** \$1.4 billion (*MSNBC*)

**Sinus Treatments:** \$5.8 billion (*Centers for Disease Control*)

**Pet Halloween Costumes:** \$310 million (The pet industry hauls in a total \$50.96 billion!) (*National Retail Federation/American Pet Product Association*)

**Easter:** \$16.8 billion (*National Retail Association*)

**Romance Novels:** \$10 billion (*Romance Writers of America*)

**Engagement and Wedding Rings:** \$11 billion (*Knot Market Intelligence*)

**Valentine's Day Flowers:** \$1.7 billion (*National Retail Federation*)

**Chocolate:** \$16 billion dollars (we eat 2.8 billion pounds of it!) (*IBIS*)

**Perfume:** \$4.2 billion (*Research and Markets*)

**Gambling:** \$34.6 billion (*American Gaming Association*)

**Coffee:** \$11 billion (\$1.4 billion is organic!) (*Franchise Direct/North American Organic Coffee Industry Report*)

**Tattoos:** \$2.3 billion (*INC.*)

**Tattoo Removal:** \$66 million (*IBIS*)

**Golf Balls:** \$500 million (*Forbes*)  
**Girl Scout Cookies:** \$800 million (*Girl Scouts of America*)  
**Taxidermy:** \$800 million (*Breakthrough Magazine*)  
**Video Games:** \$17 billion dollar (*NPD Group*)  
**Soft Drinks:** \$65 billion (*National Soft Drinks Association*)  
**Bottled Water:** \$11 billion (*Beverage Marketing Corp.*)  
**Groceries:** \$478 billion (*USDA*)  
**Fast Food:** \$117 billion (*Fast Food Marketing*)  
**Professional Sports:** \$25.4 billion (*WR Hambrecht*)  
**Dollar Store Purchases:** \$30 billion (*Security and Exchange Commission*)  
**Alternative Medicine:** \$33.9 Billion (*Consumer Reports*)  
**Toilet Paper:** \$2.6 billion (*NY Times*)  
**Ringtones:** \$5 billion worldwide (*NY Times*)  
**Baggage Fees:** \$3.36 billion (*Bureau of Transportation*)  
**Credit Card Late Fees:** \$18 billion (*RK Hammer*)  
**Lawn Care:** \$40 billion (*Bloomberg*)  
**Child Care:** \$47 billion

Things that I dream of us doing as a church Sports and art camps

Music lessons for kids in our neighborhoods