

We are beginning our 40 Days of money series this morning; I am really excited about it, and I am praying you are too. Just to clarify, we are not doing this series as a way to drum up more money for the church. Churches, and pastors too, often get a bad rap because they are “out for our money.” I can totally understand why there is negative press surrounding churches speaking on money. With everything from pastors who own multiple private jets to TV preachers who fleece people by selling prayer shawls or holy water, I get very skeptical when I think about the topic of money coming from the pulpit. But let me be clear – we are not asking for money; this is not a big giving campaign to raise money for the pastor’s new car fund, etc.

We are talking about money for a couple of reasons. For starters, how often do you think about money? Truthfully, probably every day, or even multiple times a day. Is that because you are greedy or obsessed with money? Maybe, but likely it is just because you handle money every day. Money is real-life stuff, and we need to talk about it.

The second reason we are talking about money, and this is the main one, is that the Bible talks a lot about money, possessions, and everything that goes with those. In fact, Jesus talked about money more than he spoke on heaven and hell combined, and the only thing he talked about more than money was the kingdom of God. God cares about money because He cares about you. Preaching and teaching on money for six weeks is not out of proportion with the Bible because the teaching of scripture reveals the truth that money impacts our souls. As Randy Alcorn states in his book *Managing God's Money*: “Our perspective on money and possessions and how we handle them lies at the very heart of the Christian life. . . . What we do with them will influence eternity” (xi).

This sermon series is entitled “What Should We Do with God’s Money?” That presumes a few things, namely that we don’t know everything about money, and that our money isn’t actually our money, but God’s (we will talk about that in a moment). So what to do with God’s money? Well, we want to understand it, earn it, spend it, give it, and teach it. Each one of those topics will, by God’s grace, enable us, help us feel, and give us the knowledge to do certain things. Preachers are taught that you should have a goal in mind when you preach to your church in terms of what you want them to feel, what you want them to know, what you want them to do.

Personally, I am praying that 40 days from now you will feel gratitude (towards God’s generosity), confidence (in God’s provision), and godly guilt/conviction (if you are doing it wrong). I want you to know enough biblical truths to understand a theology of money. Understand God’s view on money/possessions so that (just as if you get cancer, how you respond depends on your theology of suffering) if you get \$100 or \$100,000 of free money given to you (or lose your job and are faced with tough decisions), you will deal with it based on your understanding of God and money.

I also want you to know that the Bible’s teaching on material possession is intertwined with spiritual matters. You can’t separate your money/possessions on one side, and your relationship with Jesus on the other; they are linked. Craig Blomberg writes in his book *Heart, Soul, and Money: A Christian View of Possessions*: “No one is ever saved by stewardship (wise use of God’s money); all the charitable giving in the world does not make one right with God if a person does not trust in Jesus as Savior and Lord. On the other hand, someone who never gives to the Lord’s work or cares for the poor in any way demonstrates that nothing has ever happened in their lives that could qualify as ‘regeneration’” (97).

Finally I pray that you will do something based on what you learn. Maybe for some of us this series will help us to stop sinning in the area of money. We do wrong things with money, and that should stop. I pray that by God's grace we will love Him more, love the world less, and have joy in living like we were made to live. Enjoy the many good gifts God has given you, but make sure you have a right perspective on them. Finally, I want us to do God's will so we can see God's work in us with the money He has given us. This could mean lifestyle changes – and if that is true, I want us to make them.

Some of you are going to have a problem with the next 40 days because for most of us, **money is personal**. It is yours, and you don't want to talk about it. Money and sex are two things we just don't talk about (and in northwestern Ontario fishing holes or blueberry spots). I can understand that, and we are not having confessions at the end of each sermon, so you can relax. But I think it might help you understand where my heart is in this whole series if I talk about me for a bit, **share about my personal background and some information on my extended family**:

- I grew up in a middle class family, experienced forced downsizing, paid for my own schooling, got married, my wife and I made \$832 a month between the two of us. We lived from paycheck to paycheck for a while, relying on God's grace and generosity. I could spend a whole morning just telling you amazing money stories of what God has done that would blow you away (I have 20 years of stories I could tell).
- **Currently my approved salary is \$52,329**, which puts me right in the top 1.8 percent of the world's wealthy (see <http://www.globalrichlist.com>).
- In the last three years, my family and I have barely been making it to the next pay check, and then after the house fire, tens of thousands of dollars came flooding in.
- **My extended Family** include middle class, pastors, businessmen, retired teachers, office workers, processing plants, struggling university students, etc. Some of them own homes worth over a million, some own multiple homes, and some have never owned a home and pay rent every month. Some are on disability, some work part time, others own small companies, and still others own multiple restaurants and companies that are on the Toronto stock exchange. I have family who drive ten-year-old Chevys and others who own two Porsches. Some of my family have gone bankrupt, even more than once and lost everything. And others buy up the property of those who are bankrupt.

I tell you all this to say that there is a huge range of experiences associated with money. And anything that I say in the next 40 days that is biblical has to be applicable to everyone. Whatever I tell you about money has to work across the board. God is a global God, the church is a global institution. If we have a theology of money, then it has to work the same way here as it does in some hut in Africa, or a makeshift shack next to a dump in Mexico City. None of my family and none of you are in poverty (you might think so, but you aren't!). But there are over one billion people on the planet who live in poverty, and conservatively at least 200 million (one-fifth) of those poor are Bible-believing, born-again Christians (Blomberg 7). So whatever we say about money has to work whether you get an allowance of five dollars a week or you earn five hundred dollars a week.

Five myths the devil wants you to believe about money:

To help us understand God's money, we are going to look first at five myths about money that the devil wants you to believe, and then five truths that God wants you to believe.

1. It is your Money.

All of us have an "it's mine" mentality because we are by nature selfish creatures. We want our own toys, food, cars, tools, whatever. And we know when something is ours, especially when it comes to money.

But ask yourself – is your money really your money? Sure, you say you earned it. But who gave you the job and the skills to do the job? Who created you in the first place? God did. In fact, who made the world? God did. **Here are some verses that help put things in perspective:**

"The earth is the Lord's, and everything in it, the world, and all who live in it" (Psalm 24:1).

"To the Lord your God belong the heavens, even the highest heavens, the earth and everything in it" (Deuteronomy 10:14).

"Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O Lord, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things" (1 Chronicles 29:11-12).

"Who has a claim *against me that I must pay? Everything under heaven belongs to me" (Job 41:11).*

"For every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it" (Psalm 50:10-12).

When the Devil gets you thinking "it is my money and I can do what I want with it," he has you believing a lie. **Even our ability to make money is a gift from God.**

"Remember the Lord your God, for it is he who gives you the ability to produce wealth" (Deuteronomy 8:18).

"The Lord makes poor and makes rich; He brings low and lifts up" (1 Samuel 2:7).

God owns it all. He has the title deed to the whole universe – the big and the little. Bill Gates' money and your money – it all belongs to God. Truthfully, as long as you believe that what is in your wallet and your bank account is your money, nothing else you hear or read in the next 40 days will really matter.

So why does it matter if you believe it is God's money or yours? We are the stewards or managers of our money, not the owners. God is the owner; He just gives us money (different amounts) to look after for Him and invest wisely. We need to understand that – whether we have five dollars or five million dollars – it is God's. And guess what? Because it is God's money, He cares what you do with it.

2. Money will make you happy.

The devil wants you to believe that if you have money, you will be happy. How much money do you need to be happy? That's easy – just a bit more than you have. If you believe the myth that money makes you happy, you are setting yourself up for a lifetime of failure and disappointment. **Listen to what the Bible has to say about that in the book of Ecclesiastes:**

"Those who love money will never have enough. How meaningless to think that wealth brings true happiness! The more you have, the more people come to help you spend it. So what good is wealth—except perhaps to watch it slip through your fingers! People who work hard sleep well, whether they eat little or much. But the rich seldom get a good night's sleep" (5:10-12).

Even though money doesn't make us happy, we can still enjoy what we have. We should enjoy our possessions to whatever extent God chooses to bless us, fitting them into a context of dedicated service to God (see Ecclesiastes 5:18-20).

3. Money is Evil.

If the devil can't get you to buy the lie that money will make you happy (most Christians won't believe that one), then he will lead you to believe the myth that money is evil. Do you think money is evil? Could it be neutral, or even good?

People buy into this lie because they think that the Bible says money is the root of all evil. That isn't true, but leads to funny bumper stickers like the one that says: "If money is the root of all evil, why do churches beg for it?"

That sticker and the belief that money is evil comes from a misquote of 1 Timothy 6:10 – "*For the love of money is a root of all kinds of evil.*"

This is one of the most misquoted verses in the bible, usually misquoted as "money is the root of all evil." But that isn't what the apostle Paul says. First, money is not evil, and it isn't the problem; it is the *love* of money that is the problem. In fact, there are many benefits to money – giving, sharing, etc.

Second, the love of money is not "the" one and only root of evil, but only "a" root of evil. Finally, the third misquote in the statement "money is the root of all evil" is that the Bible doesn't say that the love of money is the root of "all evil" in the singular, as in everything that ever happens that is evil comes because people love money, but it is rather the root of "all kinds of evil" in the plural. **What then are some of the evils that the love of money, or greed, can cause?** I am sure you could come up with a few. Robbery, divorce, wars, poverty – the list could go on. Money is not evil, it is neutral. But in the hands of sinful people it can do much evil.

4. God wants you to be rich.

Myth number four, and one of the most popular today both in the wider world and in many Christian churches, is that God wants you rich. Quite likely there are some of you here in this church who have either heard messages on this or even read books by pastors who tell you God wants you to be rich. This teaching is called the prosperity gospel and it promotes the idea that God desires and even promises that all of His children will enjoy health and wealth in abundance. "I mean, come on, we are all King's kids – let's live that way!" Sounds great, right? Well guess who was the first and greatest King's kid? – Jesus. And how did things go for him? He spent years travelling with no money and no home, supported only by well-meaning friends, and then he was ridiculed, tortured, and killed for sinners like you and me. But praise God he is now raised from the dead, and he is ruling and reigning in heaven as we speak.

Jesus did not preach a prosperity gospel. He did not say, "If you have faith in me, and enough of it, you will be rich." He said "They hated me; they are going to hate you." Paul, who was beat up and went hungry a lot, says that following Christ will bring suffering, and James says we are to have joy in our trials.

You might ask yourself why so many people believe this myth about money. Part of the reason people believe this is because of greed on the part of pastors/ministry leaders (eg: You send me money and I promise that God will bless you). But mostly the belief likely stems from a faulty understanding of the Old Testament. Old Testament leaders were promised that to the extent that they stayed faithful to God, God would reward them with peace and prosperity in the Promised Land, giving them freedom from their enemies. But these were arrangements God made with the nation of Israel; they were a "theocracy" with God in charge. We aren't a part

of that. **Craig Blomberg says it well:** “The New Testament repeats all of the broad principles that we find in the Old Testament with respect to poverty and wealth with one notable exception. *No Christian is ever promised guaranteed material prosperity as a result of adequate obedience to Christ!*” (Blomberg 20)

Advocates of the prosperity gospel marginalize key components of the biblical gospel, such as Jesus, the cross, God’s judgment, and the sinful estate of humanity. If Jesus is left out of the gospel, then there is no gospel. If the cross is left out of the gospel, then there is no gospel. If God’s judgment against sin is left out of the gospel, then there is no gospel. If humanity’s sin is left out of the gospel, then there is no gospel.

5. Money is the measure of your life.

The devil wants you to believe that money is the measure of your life. The world tells you that if you have lots, life is good; but if you have little, life is bad. Your happiness quotient and overall outlook on life is dependent on your money.

Christians buy into that too, but not in the way you might think. Christians who don’t believe in the prosperity gospel can swing the other way. Rather than saying with the world “nice new car” we might see a new car as wasteful and a poor use of God’s money, and rather look at those with old cars and say they are getting it right. Either way, we are measuring our life by money.

Jesus warned us against this: “*Then he said to them, ‘Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions. Life is not measured by how much you own.’*” (Luke 12:15) – even if you own a lot!

So those are five myths the devil wants you to believe: *It is your money, money will make you happy, money is evil, God wants you to be rich, and money is the measure of your life.* How many of them do you believe? They creep in everywhere – I know I struggle with them. We must be on our guard against all kinds of evils. **One way to do that is to know the truth.**

As I mentioned, the Bible says so much about money, and if we are going to understand our money and possessions in the right light we have to go to scripture. Here (briefly!) are some key truths:

Five truths about money God wants you to know:

1. God cares more about your heart than your money.

We are not talking about money for 40 days because we need to get better at balancing the books (though many of us might). We are talking about money because how we use our money is a heart issue. God’s word is full of truth about money because God wants you to have hearts tuned to Him, not to the world and not to money. He knows that your use of money comes out of your heart.

Jesus makes this clear in his teachings in the Gospels:

“The good man brings good things out of the good stored up in his heart, and the evil man brings evil things out of the evil stored up in his heart. For out of the overflow of his heart his mouth speaks” (Luke 6:45).

“For where your treasure is, there your heart will be also” (Matthew 6:21).

Our hearts and our treasures (money and possessions) are linked together. Where treasure is placed (on earth or in Heaven), the heart will follow. If our hearts are tuned to God and His work, we will invest our money in

those things. Again, as Alcorn writes, ideally our treasures will go where our hearts are – so if our hearts are changed, it will change where we put our treasures. But it works the other way – where we put our treasures our heart will follow. God wants to transform our hearts, and He wants to be our greatest treasure.

2. Money points us to the Gospel.

The second truth we need to know is that money points us to the gospel. How so, you ask? Isn't money the furthest thing from the gracious gift of salvation we have in Jesus? In a way, it is, and that is why it points us to the gospel, the good news of Jesus. Money reveals our weaknesses and our sinful nature probably better than anything else we encounter on a daily basis. I am going to list a few sins that are directly or indirectly a result of money: Greed, worry, selfishness, pride, idolatry, laziness, bigotry, envy, coveting, self-pity, anger, materialism. Did I miss any? I think you get the point. The way we interact with money and possessions often leads us to sin. We need the forgiveness that comes only through Jesus. Money can point us to Jesus.

3. It is okay to want enough money to live on, but remember what we are living for – eternity.

We all need money to live, and God is okay with us having what we need to live, and even wants us to ask Him for it. While we ask Him for what we need, it is important to keep in mind that there are others around the globe that God wants us to help as well.

Proverbs 30:8-9 is a great prayer for this area:

“Give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, ‘Who is the LORD?’ or lest I be poor and steal and profane the name of my God.”

We don't want pride in riches or poverty. And we must always remember what we are living for – eternity. This life is not all there is. It is not our true home. So don't live for the things of this world. Don't make it your goal to accumulate toys, clothes, cars, homes, stock options, etc. because you can't take them with you.

How many of you have ever seen a U-haul behind a hearse? You haven't, because once you die, your possessions don't matter. What matters is your relationship with Christ, and what you have done for his glory with his money that he let you manage for him. So take a trip with your kids to the dump, show them the pile of stuff that people thought was important, and encourage them to live for eternity.

4. The goal is contentment, not wealth.

How many of you right now are content? Be honest – this is tough, we all struggle with this. Again we have to go to Scripture when we struggle. Let's look at 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.”* We all have so much to be thankful for. Now Paul is not saying to the millions of poor people who are destitute with no food and no clothes “hey don't worry, be happy.” Being destitute is not the goal – being content is. It is not a poor vs. rich mentality that he is preaching, rather, as Stott puts it, Paul is for contentment and against covetousness. Pray that God will help you with being content; you are all wearing clothes, and if you wanted to you all could have had breakfast this morning. We should be content.

5. You are Rich.

Raise your hand if you are rich. Everyone should put their hand up. According to statistics, if you have enough food, decent clothes, live in a home that shields you from the weather and own some kind of reliable transportation, you are in the top 15 percent of the world's wealthy. Add some savings, a hobby like hunting or

fishing that requires equipment, two cars (in any condition), a variety of clothing and your own house, and you have reached the top five percent (See Randy Alcorn's article "Investing in Eternity" for more on this). Truthfully, God has blessed you beyond what you deserve in terms of percentage of wealth in the world.

But in understanding God's money, what is true for us has to be true for others around the world as well, and they aren't rich, at least not financially. But our true wealth (and theirs) isn't based on money, but on Jesus. **Listen to this great verse from 2 Corinthians 8:9** – "*For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.*" Jesus left all his riches to give us the riches of salvation from sin and everything that goes with that. You and I are rich! We may not be able to buy everything we want, but all of us have everything we need if we know Jesus Christ.

So those are **the five truths about money** God wants you to know – *God cares more about your heart than you money. Money points us to the gospel. It is okay to want money to live, just remember what you are living for. The goal is contentment, not wealth. You are rich.*

Where do we go from here? What should you do now that you have learned some truths, or have been reminded of truths you already know? Get Practical:

- **Read up on what we talked about** in the book *Managing God's Money*, and the Bible verse reading guide. This will help you look at your money (better yet – the money God has allowed you to manage for Him) in a different light.
- Limit media exposure. The media intentionally tries to raise anxiety to get attention about everything, and these last few years especially about money. So be careful how much you watch. And commercials preach discontent and wanting more, more, more.
- When you open your wallets or bank online, repeat "This is all God's money – I am just the money manager."
- Get Wisdom: spend as much time seeking wisdom as you do managing/praying/stressing about your wealth. Wisdom is worth more than rubies, worth more than Gold (Proverbs 8:10-11; 3:13-16).

Luke 16:10-13

"If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people's things, why should you be trusted with things of your own? 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."

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