

Last week we began our **40 Days of money** series and I would like to announce that giving is already up 20 percent (just kidding!). We are studying money, not for the purpose of increasing our giving (though that may happen), but because money is an important part of everyday life. **Many of us think about money on a daily basis**, not because we are greedy, but because we live in a world that functions on a money-based economy. But even if we didn't, we would have every reason to spend a lot of time studying the subject of money **because the Bible mentions it a lot.**

As we read God's word, not only does it become clear that how we handle money and possessions is at the very heart of the Christian life, but we also discover that the Bible's teaching on material possessions is completely 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.

This series is entitled **"What Should We Do With God's Money?"** and as we learned last week, the devil wants you to believe that the money in your wallet or bank account is actually your money, and not God's. **A few other myths he wants you to believe are:** *Money will make you happy; money is evil; God wants you to be rich; money is the measure of your life.* Did you struggle with any of these this week? If you didn't, hopefully it was because you were **focusing on the five truths about money** that 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.*

The goal of what we do here on a Sunday morning is not just to teach you new information, but to encourage you to act on what you have learned and **go do something** about it. So I gave some assignments last week. Personally, reading Randy Alcorn's book *Managing God's Money* sparked some good discussion in our family this week.

Today we are dealing with the fact that one thing we should do **with God's money is earn it.** That statement seems pretty obvious, since if we don't earn any money, it would be challenging to live on this planet. There are lots of ways to earn money – everything from putting in the effort to get a loose tooth out and get a quarter for it, to cutting down trees, to selling products ranging from seeds to snowmobiles.

Let me ask you – **how are you doing at making money these days?** You probably won't give me a detailed answer because of the "we don't talk about money" attitude that most of us grew up with. (At least that's the way it is here in Canada. In China money is not personal, everyone asks how much you make, how much your wife makes, and how much your house is worth, but it is because they want to make more than you). Most of us are doing pretty good in the making money category, especially **those of you who are millionaires.**

That's right – you know who you are! You might be thinking "What? Millionaires?" It is true. Consider that the average median after-tax income for Canadian families of two or more people amounted to \$63,800 in 2009. The average Canadian hourly wage rate in 2011 of \$24.81 equates to an annual salary of \$51,605. So taking those two numbers into consideration, any one person who has worked 20 years at a job making an average income has earned a million dollars!

This leads to a few questions: **First, where did all that money go?** Second, and this is one that I know some of you are asking, is it okay to be that rich? Is it even Christian to earn or have that much money? And can I ask God to prosper me so I make even more money?

We read in **Proverbs 22:2**, *“The rich and the poor meet together; the LORD is the maker of them all.”*

### **1. God wants us to work for our money.**

We live in a society where we need money to live. The Bible talks about money and how we should use it. So where do we get this money that we are supposed to use wisely? **Some people get it illegally** – for example, from stealing, bribery, or tax evasion. There are all sorts of ways one can earn money unethically and sinfully. There is much said in the Old Testament against these dishonest means to get money. Illegally earning money is not an option for followers of Jesus.

**The lottery and gambling are not honest** ways to earn money either. What is wrong with buying a quick pic now and then, you ask? (Only when 649 is over \$50 of course!). As we will see in a moment, the Bible teaches us that God wants us to work for our money, and playing the lottery isn't work. Secondly, gambling is often called a tax on the poor, and rightly so, since it is usually the poor, and those who can least afford it who spend the most on gambling. So if you were to win, you would be winning on the backs of the poor. But most importantly, when you regularly buy a lottery ticket you are not placing your hope in God to meet your needs, but betting on the odds. Personally, I don't see how playing the lottery brings glory to God.

If stealing and winning the lottery are not allowed, what options do we have left? That brings us down to good **old fashioned hard work** as a way of earning money (which has never killed anyone, but some say why take the chance!). God wants us to work for our money. But just as a kid might ask on chore day, we adults will often ask: **“Why do I have to work?”** That is a good question, and one that has a biblical answer that I will explain in five points:

#### **1. To begin with – we were created to work.**

Genesis 1:27-28 says, *“So God created man in his own image, in the image of God he created him; male and female he created them. And God blessed them. And God said to them, ‘Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.’”* Genesis 2:15 says it even clearer: *“The Lord God took the man and put him in the garden of Eden to work and keep it.”* God made us to work.

#### **2. We provide for our families through work.**

Proverbs 28:19 says, *“Whoever works his land will have plenty of bread.”* In Proverbs 27:23-27 we read of how it is through hard work and being prepared that we will have enough in hard times. If you don't work, you will likely go hungry and be a disgrace to your family.

#### **3. Not working (being lazy) is a sin.**

Lazy people are sinners. Now of course we are all sinners, but the Bible tells us specifically, in Romans, not to be lazy or slothful in regards to our zeal for the Lord. Romans 10:10-12 – *“Love each other with genuine affection, and take delight in honoring each other. Never be lazy, but work hard and serve the Lord enthusiastically.”*

#### **4. Hard work wins the respect of others.**

1 Thessalonians 4:11-12 says: *“Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that*

*you will not be dependent on anybody.*” Even in the Apostle Paul’s day, it seems that working hard didn’t come naturally to some people. Either they were milking the system and abusing the patronage that was offered by rich people, or they were just sitting back and waiting for Jesus to return. (There’s one for kids to try when Dad says “Hey, stop playing x-box and go clean up the yard,” – “Why Dad, Jesus should be back anytime now!”) We know that it is hard for some people to work, whether because of disability, access issues, lack of education, etc., and that is where the church or the government can help. But the rest of us need to be working. When Paul was travelling around preaching, he could have commanded speaking fees or royalties, but he didn’t want to give anyone the chance to say he was mooching off people. So he earned his own keep, modeling what it meant to work hard. And that gave him the right to give the command in 2 Thessalonians 3:10 – *“that if anyone is not willing to work, he should not be permitted to eat!”*

### **5. Hard workers can get rich.**

It’s true, one of the hazards of hard work is that you could get rich. Proverbs 10:4 says, *“A slack hand causes poverty, but the hand of the diligent makes rich.”* Proverbs 13:11 says, *“Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.”* Many of you work very hard by North American standards and don’t see yourself getting rich, but the reality is that we work so we can earn money – and that isn’t a bad thing. Remember, money isn’t bad.

Sadly, often those who think money is bad also think business is bad, and hold it against those who work hard and are successful. Wayne Grudem, in his book *Business for the Glory of God: The Bible’s Teaching on the Moral Goodness of Business*, says it well:

If people think business is evil, they will hesitate to start businesses, and they will never feel real freedom to enjoy working in business, because it will always be tainted with the faint cloud of false guilt. Who can enjoy being an evil materialist who works with evil money to earn evil profits by exploiting laborers and producing material goods that feed people’s evil greed and enhance their evil pride and sustain their evil inequality of possessions and feed their evil competitiveness? Who wants to devote his life to such an evil pursuit as business? (82)

Money is not evil – it is the love of money, the pursuit of money for the sake of money, that is the problem. Let’s be aware that **there are consequences to laziness and benefits to hard work**, and many of those benefits have to do with earning money. Do you work hard in school, at home, on the job? Good. Some of you have obeyed God’s command to work hard, and God has blessed you. Perhaps you know people who work hard and have been blessed, and now they are rich. God has blessed them with more of his money to manage. What should we do about that?

### **2. God plans for some of His children to be wealthy.**

God wants us to earn money through work, and He wants us to use that money to glorify him. If you were here last week, I said that one of the myths the devil wants us to believe is that God wants us all to be rich. That isn’t true – God does not want us all to be rich. **But is it okay to be rich?** Can you love Jesus, be excited about spending eternity with him, and make lots and lots of money? This is a fair question, and many people who have a “poverty mentality” would answer no – God wants us all to be poor, or all to have the same amount of money. Are they right?

Before we answer that, we need to remember **three things**:

### **1. You are rich.**

As I said last week, according to statistics, if you have enough food, decent clothes, live in a home, and own some kind of reliable transportation, you are in the top 15 percent of the world's wealthy. Many of us even reach the top 5 percent (Alcorn). But your true wealth (if you are a follower of Jesus) isn't based on money, but on Jesus. 2 Corinthians 8:9 says, "*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.*"

### **2. Riches count for nothing in the end.**

At the end of your life, the material riches you have (toys, money, clothes, houses, business equity, etc.) count for nothing in God's eyes and will not outlast the world. He who dies with the most toys/money/stuff, still dies. Remember that.

### **3. Making money can never be the end goal.**

The Bible makes it very clear that your goal in life can't be just to make piles of money so you can say you are rich. We read about this in Proverbs 23:4-5 – "*Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.*" Proverbs 28:20 – "*A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished.*"

Growing up, I liked reading comics about Scrooge McDuck. His life was all about money – he was obsessed with it. But that can't be us, because as Christians we are all obsessed about living like and for Christ. That is what we do. But we can do that, and still end up rich. You can get rich through years of hard work, or it can just happen quickly. For example, Francis Chan, a pastor with a wife and four kids, wrote a book called *Crazy Love* and suddenly made millions of dollars from it. He had been praying for ways to give away money, and this is how God enabled him. Last year he gave away \$2 million.

In the Old Testament, there were a lot of wealthy people following God. God selected Abraham to be the ancestor of a chosen people through whom God would bless all the peoples of earth as He works out His plan of salvation. As the first Patriarch, Abraham lives in the promised land for a bit and amasses enormous wealth. He is the first of many who demonstrate that you can be rich and be obedient to God (20:14-16; 24:35; 26:13; 30:43; 47:27). At the same time, Genesis points out that the patriarchs were also generous in sharing their wealth with the needier people around them; see Genesis 13:1-18; 14:20,23; 32:13-16; 41:57 (Blomberg 12). One of the other well-known rich people in scripture was Job. He was extremely rich, yet is described as one "*who feared God and turned away from evil.*" Through God's sovereign purpose he loses everything, but at the end of the book we read that "*The Lord restored the fortunes of Job, and gave him twice as much as he had before.*" Job never trusted in his wealth, but he sure had a lot of it – and God gave it to him.

As we read through the Old Testament law it becomes clear that God wants people to own property, and wants there to be fairness in who owns how much. Stealing is a crime – why? Because it is okay to have personal possessions. There were also laws about not having dishonest scales or moving survey markers, as the plan was for people to own a small piece of land, a home, with basic furnishings. But there were many more laws about sharing and giving than there were about the right to own wealth. Putting that fact together with the rules about Sabbath year where people were not to earn anything, and the year of Jubilee, where land was to revert back to its original owners, it becomes clear that God's law was designed to prevent anyone from becoming too rich, or from becoming too poor.

Were God's children rich? Yes, and some were richer than others. Over and over again, **the rich were challenged to be generous and share.** "God calls on his people to recognize what they have as surplus and to share from that surplus" (Blomberg 27).

**So what about the New Testament?** Were there any wealthy Christians? Was Jesus against people who had money? Most of us know the story of the rich young ruler who came to Jesus asking what he must do to get eternal life, and was told he had to sell everything. Some people respond to this story by saying "See – Jesus wants us to sell everything," but that isn't the case. Love of money was that guy's problem, and Jesus challenged him by telling him to sell everything. But that doesn't mean Jesus told everyone to do that. Zacchaeus, the rich tax collector, gave away half his fortune, and Jesus said that he had received salvation, though he probably still had lots of money left.

Jesus was not against wealth, nor some of the benefits of wealth. He even had some wealthy disciples. **Take Matthew for example:** "After this, Jesus went out and saw a tax collector by the name of Levi sitting at his tax booth. 'Follow me,' Jesus said to him, and Levi got up, left everything and followed him. Then Levi held a great banquet for Jesus at his house, and a large crowd of tax collectors and others were eating with them. But the Pharisees and the teachers of the law who belonged to their sect complained to his disciples, 'Why do you eat and drink with tax collectors and "sinners"?''" (Luke 5:27-30). Tax collectors were rich, wealthy enough to throw a big dinner party and to have a big house to host it in. Did Matthew stop stealing from people after he met Christ? Absolutely. Did he stop being rich? Probably not.

**Early Christians were not uniformly poor.** As the message spread around the Mediterranean and it became an Empire-wide religion, the numbers of believers who had lots of money grew, though probably never beyond a minority within the first-century church. Government officials became Christians (Sergius Paulus, the Cypriot proconsul – see Acts 13:6-12), a wealthy business woman named Lydia (16:14-15), a guy named Jason who had the cash to post bond for Apostle Paul when he was arrested (17:5-9), and others. Most of these people, like those in the Gospels, did not sell everything they had. But they did use their money to glorify God. **As Blomberg writes:** "the first Christians were clearly and consistently generous in giving from their wealth and concerned to impact unjust social structures as well as to alleviate personal suffering" (67).

**The church and the world need rich Christians.** Actually, let me rephrase that: the church needs rich Christians who give generously. How many of you have ever given to a ministry when you heard that there was a matching program (you give \$20 and it gets doubled)? How many of you have given the \$100,000 that is the matching grant? Someone did – someone who loves Jesus and is rich.

A pastor friend of mine was told by a person from the church that he was starting a business. So this pastor prayed that he would make lots and lots of money! His prayer is totally not what you would expect, but if the person loves Christ and is generous with what they have already, why wouldn't you want them to make more so they could give more? True, many rich people are greedy, self-centered, and wasteful. But guess what? So are many middle-class and poor people. **Let's not judge people based on their income,** and let's be thankful for those rich people who are living to glorify God and do good with the money he has given them.

### **3. We must pay attention to God's warnings to the rich.**

So are you confused yet? Does God want us all to be rich? Last week I said no, and I still say no. But we can rejoice that in God's sovereign design, there are some people who love Jesus a lot and make piles and piles of money. However, let me suggest that you probably don't want to aspire to be one of those people. Why not? Because there are a great many dangers and temptations that come with lots of money. So, before we look at

some practical applications of earning God's money, let's look at some of the dangers the Bible warns the rich about:

### **1. Trusting in money, and not in God.**

Those who have lots of money find it easy to trust that their money will look after them. We read in Psalm 52:7 of *"the man who would not make God his refuge, but trusted in the abundance of his riches and sought refuge in his own destruction!"* Trusting in money will lead to destruction, because money can't save you, especially on Judgment Day.

Jesus is very clear on this in **The Parable of the Rich Fool** (Luke 12:13-21). Verses 18-21 say, *"And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'"* But God said to him, *'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is not rich toward God."* The sin of this man wasn't that he was rich, but that he trusted in his wealth while neglecting to share it. Rich people can look around them and say "I am good – I have it all covered" and can easily forget that everything they have is God's, and can be taken away at any moment.

### **2. Thinking that you are better than others.**

How many of you think that rich people are snobs? That is what we tend to think, and it is often true. In the Corinthian church there was a minority of rich people who owned the big villas, so they would have the space to host the 30-50 people who made up the house church. Poor Christians coming to their homes were sometimes neglected, even for special celebrations like the Lord's supper, as the rich thought only of themselves.

The truth is we can contribute to this problem. Both Jesus and his brother James addressed the problem of showing partiality to rich people who come to your house for dinner, or to your church. Rich people shouldn't think they are better, and we shouldn't treat them better either.

### **3. Causing church problems.**

While anyone can cause problems in a church, those with money have the potential to cause more trouble, more often. There is a reason Jesus never said **"let the rich people run the church."** In 1 Corinthians 5 we read that there was some disgusting sexual perversion going on within the church, but no one was dealing with it. Why? Because the person sinning was probably one of the wealthy who gave a lot to the church. I have heard of pastors who are fearful of speaking the truth in church because they don't want to offend the person who gives the most. Rich people even threaten churches with "if you don't agree with me on this, I will withhold my tithe!" Having more money than everyone else makes some people think they are the most important ones in the church.

**There are a lot of other problems that come with money:** You have greed, fighting over money and how to spend it, people wanting to be your friend or even marry you for money, gaining your wealth at the expense of the poor, and so on. But one final point we might not think about often is:

### **4. Being responsible to God for more.**

If we believe that it's all God's money, and we are just the stewards, or money managers, then we will realize that one day we have to give an account for the money we have been given. So naturally, the more money you have, the richer you are, the more you are responsible for. If you think you have trouble now with using your money wisely, how do you think you would do if you got a whole lot more?

**We read in Luke 12:48 that Jesus says** *“To whom much is given, much will be required.”* If you ever talk to a rich Christian who gets this, you will probably be told to not be so quick to want more money. Looking after money is hard work, especially if you want to be a good steward of God’s money. (Maybe now you say you love hard work!) We need to be aware of the dangers of money and wealth.

### **What now? Getting Practical**

What should you do now that you know some things, or have been reminded of truths you already know?

**Ask God for grace not to judge.** I talked with a former employer of mine recently whose current average salary, not including bonuses, is 1.5 million dollars. He has a three car garage on his half of a million dollar home. Want to guess how many cars he owns? Two cars. Can you be rich and not be into consumerism? Yes you can. But we often just judge.

**Don’t be Jealous.** Are you jealous of rich people? Even angry that they are doing well? Or do you celebrate when a follower of Jesus makes lots of money (but remember it isn’t a measure of who they are!)? We need forgiveness from Jesus for this sin.

**Pray:** When is the last time you prayed for a rich person? They want and need your prayers. Make a list of rich Christians that you know, and pray for them. Pray that they won’t trust in their money, think they are better than others, or fail to be responsible with what God has given to them.

**Lastly, and this is especially for those who want to earn a lot of God’s money and be one of those Christian rich people, practice being rich.** How do you do that? Easy – you do it by working hard and being generous right now with what you have. I read a very profound statement this week that really made me think. *“How you use your money now is exactly how you’ll use your money should you become rich”* (Hopper). Think about that. If you are generous with little, likely you will be generous with much. If you waste money now, if you earn more, you will just waste more. Practicing being rich means that you practice giving generously the money God has already given you. Rich Christians give lots. As Blomberg writes: *“The gospels never depict a well-to-do person who is a genuine believer and yet who is not simultaneously generous in giving of his or her treasure”* (Blomberg 56).

I will close by reading Matthew 19:21-26: *“Jesus answered, ‘If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me.’ When the young man heard this, he went away sad, because he had great wealth. Then Jesus said to his disciples, ‘I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.’ When the disciples heard this, they were greatly astonished and asked, ‘Who then can be saved?’ Jesus looked at them and said, ‘With man this is impossible, but with God all things are possible.’”*

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