

# Money Matters

November 15, 2009

*A fortune-teller studied the hand of a young man and said, "You will be poor and very unhappy until you are thirty-seven years old." The young man responded, "Well, after that, what will happen? Will I be rich and happy?" The fortune-teller said, "No, you'll still be poor, but you'll be used to it after that."*

*There are still a few things you can get for a quarter - pennies, nickels, and dimes.*

*One thing everyone understands about money matters is that it does.*

## **Biblical principles on money:**

*Jesus talked a great deal about money and the problems it causes man-in fact, one-fifth of all Jesus had to say was about money.*

*--Billy Graham*

*John MacArthur said that "sixteen out of thirty-eight of Christ's parables deal with money; more is said in the New Testament about money than Heaven and hell combined; five times more is said about money than prayer; and where there are five hundred-plus verses on both prayer and faith, there are over two thousand verses dealing with money and possessions." Obviously, the Bible has much to say about money management.*

## **To gain wealth, honor God and work hard...**

Proverbs 22:4

Humility and the fear of the Lord bring wealth and honor and life.

Proverbs 10:4

Lazy hands make a man poor, but diligent hands bring wealth.

*Money doesn't grow on trees; you've got to beat the bushes for it.*

## **Our attitude toward money can affect our spiritual lives:**

*Martin Luther astutely observed, "There are three conversions necessary: the conversion of the heart, mind and the purse." Of these three, it may well be that we moderns find the conversion of the purse the most difficult.*

## **Improper love of money can keep you out of God's kingdom...**

Mark 10:17-22

**17** As Jesus started on his way, a man ran up to him and fell on his knees before him. "Good teacher," he asked, "what must I do to inherit eternal life?" **18** "Why do you call me good?" Jesus answered. "No one is good — except God alone. **19** You know the commandments: 'Do not murder, do not commit adultery, do not steal, do not give false testimony, do not defraud, honor your father and mother.'" **20** "Teacher," he declared, "all these I have kept since I was a boy." **21** Jesus looked at him and loved him. "One thing you lack," he said. "Go, sell everything you have and give to the poor, and you will have

treasure in heaven. Then come, follow me." **22** At this the man's face fell. He went away sad, because he had great wealth.

### **Improper desire for money can cause you to backslide...**

1 Timothy 6:6-10

godliness with contentment is great gain. **7** For we brought nothing into the world, and we can take nothing out of it. **8** But if we have food and clothing, we will be content with that. **9** People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. **10** For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Matthew 13:22

The one who received the seed that fell among the thorns is the man who hears the word, but the worries of this life and the deceitfulness of wealth choke it, making it unfruitful.

### **How we handle money is directly related to spiritual blessings...**

Luke 16:10-11

**10** "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. **11** So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"

*A budget is a theological document. It indicates who or what we worship.*

Matthew 6:24

"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

1 Timothy 6:17-19

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. **18** Command them to do good, to be rich in good deeds, and to be generous and willing to share. **19** In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

*If you make money your god, it will plague you like the devil.*

*--Henry Fielding*

### **The key to handling money is to be content in any situation...**

Ecclesiastes 5:10

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.

Philippians 4:12-13

I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. **13** I can do everything through him who gives me strength.

Hebrews 13:5

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

### **Your heart follows your money, not vice versa...**

Matthew 6:19-21

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. **20** But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. **21** For where your treasure is, there your heart will be also.

### **Our money comes from God to begin with...**

Deuteronomy 8:17-18

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." **18** But remember the Lord your God, for it is he who gives you the ability to produce wealth,

1 Chronicles 29:14

"But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.

### **Money is to be used to honor God first and foremost...**

Proverbs 3:9-10

**9** Honor the Lord with your wealth, with the firstfruits of all your crops; **10** then your barns will be filled to overflowing, and your vats will brim over with new wine.

*Strange how big a twenty dollar bill looks when you give it to the church but how little when it goes for groceries.*

### **Giving tells God something about us...**

Mark 12:43-44

**43** Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. **44** They all gave out of their wealth; but she, out of her poverty, put in everything — all she had to live on."

*Giving is a thermometer of our love.*

### **The biblical guideline is 10% as a minimum...**

Leviticus 27:30

'A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.

*There was a knock on the door of the hut occupied by a missionary in Africa. Answering, the missionary found one of the native boys holding a large fish in his hands. The boy said, "Reverend, you taught us what tithing is, so here--I've brought you my tithe." As the missionary gratefully took the fish, he questioned the young lad. "If this is your tithe, where are the other nine fish?" At this, the boy beamed and said, "Oh, they're still back in the river. I'm going back to catch them now.*

*Give to God what's right--not what's left.*

*Some people pay tithes to the waitress but tip God.*

### **This is an OT principle, not just from the Law...**

Genesis 14:20

**20** And blessed be God Most High, who delivered your enemies into your hand." Then Abram gave him a tenth of everything.

Genesis 28:21-22

the Lord will be my God **22** and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth."

### **Jesus also affirmed this in the NT...**

Matthew 23:23

**23** "Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices — mint, dill and cummin. But you have neglected the more important matters of the law — justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.

*A church member was having trouble with the concept of tithing. One day he revealed his doubts to his minister: "Pastor, I just don't see how I can give 10 percent of my income to the church when I can't even keep on top of our bills."*

*The pastor replied, "John, if I promise to make up the difference in your bills if you should fall short, do you think you could try tithing for just one month?"*

*After a moment's pause, John responded, "Sure, if you promise to make up any shortage, I guess I could try tithing for one month."*

*"Now, what do you think of that," mused the pastor. "You say you'd be willing to put your trust in a mere man like myself who possesses so little materially, but you couldn't trust your Heavenly Father who owns the whole universe!" The next Sunday, John gave his tithe, and has been doing so faithfully ever since.*

[Tithe – Donuts video](#)

### **You can't out give God...**

Proverbs 11:25

A generous man will prosper; he who refreshes others will himself be refreshed.

*Money is like manure: If you spread it around, it does a world of good; but if you pile it up, it stinks to high heaven.*

2 Corinthians 9:6-7

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. **7** Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

*We should give according to our income, lest God make our income according to our giving.*

### **Malachi ties many of these ideas into one passage...**

Malachi 3:7-10

Return to me, and I will return to you," says the Lord Almighty. "But you ask, 'How are we to return?' **8** "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. **9** You are under a curse — the whole nation of you — because you are robbing me. **10** Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

Return to me – this is a spiritual matter

How to return; stop robbing me – spiritual and money matters are intertwined

In tithes and offerings – 10% principle is affirmed

Test me in this – you can't out give God

Pour out blessing – wealth comes from God