



Today we get to talk about money! Everyone say, "Yeah!" Honestly, this will be the easiest topic for me to preach in this entire series! Why? Because the Bible has a **lot** to say about money. In the Old Testament, one in every six verses has to do with money or material possessions. In the New Testament, Jesus spoke about more about money than heaven and hell. Of His 38 parables about half deal with money and possessions. In the Gospels, one in ten verses deal with wealth. The only subject that Jesus talked more about than money was the Kingdom of God. Jesus had a lot to say about money because He knows how we think. He knows how much we worry about money. He understands how we stress over things and how central the accumulation of wealth has become to every one of our lives.

Our purpose today in speaking about money is not to give you a guilt trip. We are not trying to get anyone to give us more of your money so we can keep the church afloat. Our purpose is the same as Apostle Paul, "*so that we may present everyone fully mature in Christ*" (Col. 1:28). We recognize how money is one of those crucial places of testing for every believer. It really is a gauge by which we can measure the depth or shallowness of our spiritual lives. It's our desire to encourage every person at CPC to submit this area of their lives to Christ's control, though we recognize it looks different from person to person. So, relax, I'm not going to take an additional offering today! Here's what we **are** going to do. First, we'll look at four misconceptions Christians have about money. Then we'll consider a passage of Scripture where Jesus teaches us about three important choices we need to make when it comes to wealth.

Four Misconceptions Christians Have About Money

The first misconception Christians have about money is this: Money is evil. I recently met a guy at my daughter's school who wears very interesting jewelry. So I asked him about it and he told me he makes it for himself. I asked if he sold any of it to make money. His immediate response was, "No way, money is evil, I don't want anything to do with it!" I smiled and walked away. Money is not evil, it's not. It's just a tool. The Bible says in 1 Timothy 6:10, "*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.*" Money is not evil. The **love** of money is a root of evil. The Bible never condemns wealth or riches. I tell people all the time, "Make as much as you can,

save as much as you can, and give as much as you can!" The Bible tells us that wealth should be used for several important things:

- Provide for our families (1 Tim. 5:8)
- Save for the future (Prov. 6:6-8, Prov. 13:22)
- Enjoy the good things God has created (1 Tim. 4:3-4, 6:17)
- Provide for the church and the poor (1 Cor. 16, Rom. 12:13, Eph. 4:27-28, Prov. 19:17)

Money and wealth are not the problem, greed is. Contentment is our goal as a follower of Jesus. This hit home for me a few years ago when I went running with a friend in our church who is very wealthy. During our run, I was complaining about the cost of living here and how I'll never be able to buy a house, etc.. Then he said something I'll never forget, "Rob, I never have to work another day in my life, but you know what, it's never enough. There is always someone who has more. The people I look up to the most are the people who are most content with their life." I never went running with him again!

Apostle Paul knew the secret about contentment. Listen to what he wrote the church in Philippi, "*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. I can do all this through him who gives me strength*" (Phil. 4:12-13). Trusting in Christ to provide everything is the secret to contentment.

The second misconception Christians have about money is: I have to tithe. Tithing originated in the Old Testament and refers to giving ten percent of what you earn. But, if you study the Old Testament, the Israelites were actually giving around 22-27% of their earnings to the Lord. Their giving wasn't typically done monetarily but with the goods they harvested like grain, oil or animals. Did you know that nowhere in the New Testament is tithing commanded? Instead, generous giving is encouraged. Listen to what Apostle Paul told the church in Corinth, "*Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver*" (2 Cor. 9:7). The word for cheerful is hilarious. God loves a hilarious giver. Givers who laugh at the crazy amount they are giving to the Lord. That means for some of you giving a tenth is a good starting point. For others, maybe God has greatly blessed you and to be an hilarious giver means giving 20% or more of your wealth to the Lord. Maybe God is calling you to reverse tithe.

That's when you live off 10% of your income and give 90% away. That's what C.S. Lewis did. That's what Pastor Rick Warren does now. Honestly, for some of you who don't give at all or very little, you need to start somewhere. Maybe it's 3% and every year you trust God by adding another 1%. There have been times in my family's life where we gave more than 10% and times it's been less, depending on our financial situation.

The third misconception Christians have about money is: It's all mine. God cares about all 100% of your wealth, not just 10%! Why? Because it's all His. Psalm 24:1 says, *"The earth is the Lord's, and everything in it, the world, and all who live in it."* God made it all and God owns it all. It was here before you got here. It's going to be here after you leave this earth. A lot of times we think we own our things but we don't really own anything. God owns it all. You just get to borrow it for say 60, 70, 80, or 90 years and then you return it. You brought nothing into this world when you were born and you're taking nothing out of this world when you leave it. So everything you have—cars, homes, ambitions—everything is really just on loan to you for the time you're alive. The Bible calls us stewards or managers of His resources on earth.

This is so important because it changes our perspective. When you learn to accept this fact, this truth of life that everything you have belongs to God, not you, you're going to worry a whole lot less. Your worry will rapidly be reduced. Why? Because you don't worry about things that aren't yours. When you get a ding in your car, you worry about it. Do you worry about the ding in your neighbor's car? No. So the sooner you realize it's all God's—He gave it to me and He can take it back—then you worry a whole lot less because you're not trying to preserve what you've got.

The fourth misconception Christians have about money is: The more money I have, the greater God is blessing me. I can't begin to tell you how much this idea has hurt the global Church. What's typically called the Prosperity Gospel, the idea that God wants you to be healthy, wealthy and wise, is a cancer eating the church from within. Jesus himself was poor! He never owned a home or much of anything. Does that mean God wasn't blessing him? No! To some God has given great wealth and to others He has allowed poverty, but He has made Himself available to all. His promise is to provide for the rich and the poor alike. For only reasons God knows he chooses to bless some with great wealth and others with very little. This has nothing to do with sin in your life either. Before I get too worked up, let's look at one place of many where Jesus talked about wealth. Turn with me to Matthew 6.

Three Choices We Must Make with Wealth

The Bible is very clear that you were created to make a contribution. You were not put on this earth just to be a consumer. You were put on this earth to be a contributor. The contribution

you make with your life, your talents, your abilities, and your wealth, the Bible calls your ministry. We often think ministry is what pastors do but ministry is for every person. When you take your talents, your abilities and your wealth and use it to help other people unselfishly, God says that contribution of your life is called your ministry. Jesus says that one day we're going to give an account for how we lived our lives and invested our lives.

During the Sermon on the Mount Jesus gave people clear instructions on how to invest their lives. And in Matthew 6, Jesus outlined three choices we must make with our wealth if we want to invest wisely.

Choice #1: Where will we choose to store up treasure?

"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (verses 19-21).

Back when this was written, there were no banks or safe deposit boxes. And because thieves could dig through walls of homes and steal treasure, well-to-do people usually tried one of several other methods to safeguard their wealth. They invested it with money changers, depositing it in a temple for safekeeping or they buried it in the ground or in caves. Unfortunately, moth or vermin would eat away at expensive clothes and rust would often destroy valuable coins. So, Jesus says, don't store up treasures on earth, but store up treasures in heaven. In the original language he is saying, "Stop hoarding wealth on earth!" Jesus is telling us that the sure bet, the wise investment, is to invest in eternal things, not in things that will not last. Tell your neighbor, money will not last! In fact, there is an eagle on it reminding you it will fly away! Wealth will only last as long as this world lasts. It's only going to last for you as long as you last. God has blessed everyone of us with time, talent and treasure but we all only have a very short time to use it.

Instead of investing our treasure on earth, we are commanded by Jesus to invest in heaven. That's a choice we have to make. The words "treasures in heaven" go back to Jewish literature. Here it refers to whatever is of good and eternal value that comes out of what is done on earth. Doing righteous deeds, suffering for Christ's sake, forgiving one another, all these have the promise of a "reward"—when we serve people in love; when we give our time, talent and treasure to the Lord; when we serve the poor—in all those ways we are investing in heaven. This means wealth can be used to impact eternity. Richard Foster writes, "Treasure in the bank of heaven is an investment with a high return." Why? Because theft is impossible. Because moth and rust will not ruin it. Because your investment will never decrease in value. How do we invest in heaven? Ultimately, we invest in the lives of people.

When we give to the church or to a brother or sister in need, we are investing in their lives. Believe it or not, there are only two things that last forever (besides God): people and the Word of God. Jesus says, invest in those. Where will you choose to store up treasure?

Choice #2: Where will we fix our eyes?

“The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!” (verses 22–23).

At first glance, it doesn't make sense why Jesus would move from talking about treasure to our eyes. To understand what's going on here, we need to dig back into Jewish history again. The term “unhealthy eye” is actually “evil eye” and it's a Jewish term. This is very different than what other religions call “the evil eye.” A “good eye” in Judaism refers to goodwill and being genuinely happy when others prosper. The evil eye is the opposite. A person with an “evil eye” gets mad when others prosper, rejoices when others suffer, loves their money and would do nothing in the way of charity. So when Jesus spoke about the eye, He was speaking to a largely Jewish audience who knew what He was talking about. They knew a “good eye” was a generous person and an “evil eye” was a stingy, sour Scrooge.

Jesus is saying one of two things: either the man who “divides his interest and tries to focus on both God and possessions, has no clear vision, and will live without clear direction in life” (Filson) or, the man who is stingy and selfish cannot really see where he is going, he is morally and spiritually blind. Either way, verses 22–23 restate the truth of the previous verses, that the way people handle their finances affects every other part of their lives, either for good or for bad.

Take this dime for example. If I take this small amount of money and hold it at arm's length it doesn't really block my view of all of you. I can still see all of you. But if I take this even small amount of money and bring it up really close to my eye, it blocks my view of almost everything. I can't see most of you. If you let money get too close it's going to block your view of people, it's going to block your view of priorities, and it's going to block your view of God. That's choice #2, where will you fix your eyes?

Choice #3: Whom will we serve?

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money” (v. 24).

There is a third choice we all need to make when it comes to wealth: whom will you serve? Jesus says, you cannot serve both God and money. I really wish Jesus had said, “You might not be able to serve both God and money” or “You shouldn't try to serve

both God and money.” But that's not what Jesus says. He's crystal clear, “You cannot serve (be a slave) both God and money.” Why is that true? Because money is so powerful. It's such a magnet to us. If we try to serve both God and money, money is going to draw us in its direction and it's going to keep us from serving God. Serving wealth will always get in the way of serving God. That's how powerful it is.

Back then, when Jesus said this, slavery was common. And two masters rarely shared slaves, because when they did, it always led to divided interests. Both God and money are portrayed, not as employers, but as slave owners. A person may work for two employers, but since “single ownership and full time service are of the essence of slavery” (Tasker), he cannot serve two slave owners. It's impossible. Either God is served with a single-eyed devotion, or he is not served at all. Attempts at divided loyalty not only betray God but will lead to idolatry. That's the point.

The word for money used here is an interesting Aramaic word, “Mammon.” That word means more than money. It's a word for coveting and dishonest gain. Using this word mammon brings with it the idea of true ownership. Mammon/money owns you, you don't own it. Service of mammon and service of God are mutually exclusive. The servant of mammon, in other words, is an idol worshiper, because it (mammon) has become the object of worship. Whatever we long for more than God will always be an idol. Money, power, sex, fame, security, and comfort are the main modern-day idols of our hearts. We all worship something or someone, because we were made to worship. Choice #3, whom will you serve/worship? God or mammon?

Offer Your Heart to God

I want to end a little differently today. Tim and the worship team will come back on to the stage as I close. The question we are all left with is this: How do we do it? How do we invest in eternity while living on earth? How do we keep our eyes focused solely on Jesus? How do we serve Him alone? I think the single most important way is to offer our hearts to God in worship again and again. Listen to me, God does not want your money! He wants your heart, because if He has your heart, he has all of you. That's what Jesus says in verse 21, **“For where your treasure is, there your heart will be also.”** Is your treasure truly Jesus or what this world has to offer? Whatever we treasure most will occupy the “heart,” that's the center of our mind, will and emotions. And if we are not careful, whatever we cherish most will subtly begin to control our life's direction and values. That's why Proverbs 4:23 warns us, **“Above all else, guard your heart, for everything you do flows from it.”** If you are not yet a Christian, the first step for you is to surrender your heart fully to Jesus Christ. That's what He wants first—You.

For the rest of us, a good test to see where our hearts are is to look at our budget and our bank account. Where is your money

going? Is it primarily going to earthly matters, or is it going to fulfill God's purposes for it? Our spending, saving, and giving, are all great indicators of whether we're giving our hearts to God or to earthly things. The wallet is a window into the soul. So here's what we are going to do. Tim and the worship team are going to sing a great song about offering our hearts to God. Then I'll come back up and lead us in a time of prayer.

(song: Here's My Heart Lord)

I never worried about money until I moved back to the Bay Area nine years ago. We all know the reality of living in the most expensive area in our nation, so I won't depress us with those statistics. During the first couple of years back here, I went through a really hard but good process with the Lord. I worried a lot about our finances, about housing, retirement, saving and all that. It affected me more deeply than I'd like to admit. During that time, I read an amazing book that zeroed in on my problem. The issue was not money. The issue was my heart and my relationship with the Lord. It was a spiritual issue. I remember so clearly the Lord asking me, "Is what I have provided not enough?" That question struck my heart deeply. The Lord has always provided for my family. We've never been in need. We've been in want, but never in need. My issue was trust in the God who provides and contentment. I wasn't content.

And that's the issue for all of us. It doesn't matter if you are rich or poor; is your heart content with what God has given you? It's not about how much wealth you have. The greatest offering in the entire Bible is a widow who gave one penny! Jesus invites us all to be satisfied and content even when we have only a little because our deepest need—to have God be with us and for us—has been richly met in Jesus Christ. That's why all over the world, poor Christians have more joy than us. They have Christ and He is enough for them. Is He enough for you?

*Take, O Lord,
and receive my entire liberty,
my memory, my understanding, and my whole will.
All that I am and all that I possess You have given me.
I surrender it all to You to be disposed of according to Your
will. Give me only Your love and Your grace;
with these I will be rich enough and will desire nothing more.*

(--St. Ignatius of Loyola)

This manuscript represents the bulk of what was preached at CPC. For further detail, please refer to the audio recording of this sermon.

© 2016 Central Peninsula Church North, San Bruno, CA
Catalog No. 1422-1N