

“Money and Possessions Part 1” Steve Harden 7/12/20

The theme of the Scriptures is the gospel: the good news of Jesus Christ and Him crucified. This is the one great plotline from cover to cover of the Bible from Genesis 1 to Revelation 22. Bible students have described this storyline using four words: creation, fall, redemption and restoration. This is the outline of all of the Scriptures. But within this grand plot, there are many subplots that inform us and give us a more comprehensive view and a more beautiful picture of the gospel in our lives. All of them point to the grand plot. The subplots never stand alone but are always seen in light of the over-arching story. One of the major subplots is how people, God’s people, are to interact with money and possessions.

To show you how important the Scriptures find this subject to be, did you know that there are 2350 verses in the Bible regarding money and possessions? 2350! The Bible devotes twice as many verses to money and possessions as it does to faith and prayer combined. Let’s focus on the New Testament now, did you know that one in every six verses in the gospels talks about money and possessions? One out of every three parables are related to money and possessions. 15% of the words found in red in the gospels, Jesus’ words, are about money and possessions. That is more recorded words of Jesus on money and possessions than on heaven and hell combined. So, is it an important subject in the Bible? I would say so! The sheer volume of material in the Scriptures regarding money and possessions would lead us to believe that the subject ought to be pretty important to us, and thinking rightly about it is important, and I think our experience would back that up. We need to understand what God teaches us about how to use our money well.

And so, tonight I just want to start off with two things. The first is a question. Why is there so much in the Bible about money and possessions? And the second is a statement, the one preeminent truth regarding money and possessions. So, why is there so much? Why did He choose to put so much into the Scriptures about money and possessions? Jesus talked about money more than perhaps anyone. But you know, it was never in terms of lack. Jesus was never out raising money. Jesus didn’t need people’s money to fund His ministry. How did Jesus fund the ministry? Well, He told Peter to go fishing and He said, ‘The fish that you catch, open up his mouth, take the coin out and go pay our taxes.’ That’s how He dealt with funding the ministry! What about His disciples? Do you remember, after the feeding of the 5,000, that’s 5,000 men so as we talked it’s probably 15,000 people, He fed these 15,000 people with a few loaves and a few fish. Then they got into the boat and the disciples were questioning, ‘We didn’t bring any food, where are we going to get something to eat?’ Here He had just fed so many and they were still wondering about it. Jesus didn’t lack anything. He could provide anything. He didn’t need anyone’s money, and yet He continually talked about it and I think the reason is this: it’s because the way that we interact with and think about money is a window into our heart.

Our attitude toward money is just a reflection of what is happening on the inside. We cannot divorce what is going on in the heart from how we spend our money or how we care for our possessions or what emphasis we give to our possessions. It’s often been said that if you give me your checkbook, I will tell you where your heart is, and I think there’s a lot of truth to that. Richard Halverson, he was a chaplain to the U.S. Senate, he said it this way: “Jesus said more about money than about any other single thing because when it comes to a man’s real nature, money is of first importance. Money is an exact index to a man’s true character. All through Scripture there is an intimate correlation between the development of a man’s character and how he handles his money.”

So, do you have some examples of this heart/money connection found in Scripture? I'm going to suggest two. The first one is found in Luke 3 and we see John the Baptist baptizing and people coming to him and saying, 'How can we show fruit of repentance?' and in three different occasions, John the Baptist answered this way, he said, 'Everyone should share clothes and food with the poor. Tax collectors should not pocket extra money. Soldiers should be content with their wages and not exhort money.' And I can just see them saying, 'John, I don't think you heard what I asked! I want to know the fruit of spiritual transformation. I want to know what the fruit of repentance is. You need to give me a spiritual answer, John!' And John said, 'I gave you the answer to your question.' The fruit of a transformed heart results in a change in our financial matters. John the Baptist chose to talk about the genuineness of their hearts, the genuineness of their spirituality, in light of what their heart produced! And what their heart produced was shown in their money and possessions. Do you see? From the heart came these results, this fruit. So how we handle our finances and possessions truly is a spiritual issue.

Second example: think about Zacchaeus. Think back in Luke 19 when Zacchaeus climbed up the tree and Jesus said, 'Come down we're going to your house today,' We think about Zacchaeus in those terms. But after encountering Jesus, Zacchaeus said, 'Right here, right now, I give half of my possessions away,' and he was a tax collector so chances are he was very wealthy. He says, 'Right here, right now, I give half my possessions away, and if I've cheated anyone, I give them four times what I cheated them.' What did Jesus say? Jesus said that 'Today, salvation has come to this house.'

Now I can just imagine, some of us really good reformed types, might have corrected Jesus and said, 'Now Jesus, you know we don't believe in works salvation, and Zacchaeus just said he was giving his money away and you need to be careful here;' I don't think that's what we would have said. Why did Jesus say, 'Salvation has come to this place, this house, today'? It's because the fruit of a transformed heart shows in your actions! One of those actions is how we handle our money and our possessions. It was a result of salvation, a result of a transformed heart. It was evidence. There is no such thing as having a transformed heart that does not ultimately display itself in outward actions. Now, tragically, sometimes we lose our understanding of this and we try to make things too simple. When we recognize that salvation is through grace alone, and that is absolutely true, by faith alone through grace alone, that is the gospel, but what we need to see as well is that if there is no outward evidence, if there is no fruit of repentance or transformation in our heart, then we have reason to question if that transformation has ever occurred in the first place! It doesn't mean that it hasn't, but you lack the evidence of it being seen.

One of the ways that a transformed heart is seen is in our attitude and our actions regarding money and possessions. That's why it's so important. That's why there's so much written, I believe, in the Scriptures about it, because how we handle our money and possessions is just a fruit or an evidence of a changed heart.

So, what is the one preeminent truth above all else about money and possessions in the Scripture? Let me point you to Matthew 25. Matthew 25 is a parable that many of you will know, and there's so much here in this parable but I'm really just going to focus on this one thing. Matthew 25:14, please follow along with me:

“¹⁴For it will be like a man going on a journey, who called his servants and entrusted to them his property. ¹⁵To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. ¹⁶He who had received the five talents went at once and traded

with them, and he made five talents more. ¹⁷ So also he who had the two talents made two talents more. ¹⁸ But he who had received the one talent went and dug in the ground and hid his master's money. ¹⁹ Now after a long time the master of those servants came and settled accounts with them. ²⁰ And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.' ²¹ His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' ²² And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' ²³ His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' ²⁴ He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, ²⁵ so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' ²⁶ But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? ²⁷ Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. ²⁸ So take the talent from him and give it to him who has the ten talents. ²⁹ For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. ³⁰ And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'"

As I said, there are many principles, many truths in this text but there's one predominant truth, one preeminent truth, and that is that God owns it all. God owns it all. All the earth, everything that is within it, is God's. He created it so He can do whatever He wishes with it. It's called creator's rights, just like a painter can put on a canvas whatever he wants to put on it because he's the creator, so our Creator can do what he wants to with his creation. Just like the owner, the owner owned it all in the parable. So God, Himself, owns the earth and all that's within it. Job 41:11 says, "Who has a claim against me that I must pay? Everything under heaven belongs to Me." Psalm 50:10, "For every animal of the forest is mine and the cattle on a thousand hills. I know every bird of 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." Everything that we consider our own, ultimately, is not our own, but belongs to God, Himself. I may say, 'Yes I own my own home.' But in reality, I don't own a home. I'm responsible for a home. It's God's house. I own a car and books and I have money. But it's not really mine. It's His because He is the Creator and He is the One who has given it. God did not die and leave me His stuff. It's His. It's His to do with whatever He so chooses. You see, a misunderstanding about this issue leads to so many misunderstandings about money.

In the church, we talk about the tithe and it's an important concept and it's one we need to talk about, and will in days to come, but we make the error and we've got it wrong if we understand that just 10% is God's and I can do whatever I want to, then, with the other 90%. That's just not true. That's not what the Bible teaches. 100% of it is God's and He gives me ability and I can manage it for Him, but all of it is God's not just 10%. We need to see that we are stewards of God's money and possessions.

In the parable, the owner leaves and then returns and His servants give an accounting to Him about how they spent His money while He was gone, how they invested His money while He was gone. In much the same way, we are God's asset managers and He gives us great

freedom in how we manage that money, how we invest His assets, but they're still His assets. It's still His.

Further, I believe this parable teaches that we will be rewarded based on what we have done with what He has given us. What we do now matters for eternity. There are eternal consequences to everything that we do on this planet as followers of Jesus. Somehow in God's economy, we will be rewarded in heaven based on how we steward what we have been given while on this earth and I don't think it's exclusively material possessions, but it's certainly not less! Now, to be clear, we don't work for our salvation, hear me, it is a gift by grace by faith alone, but as believers we will receive reward for our faithfulness in how we manage God's resources, that includes money and possessions. There is a story told about John Wesley. A man came riding up to him, galloping up on his horse frantically yelling at John Wesley, "Something terrible has happened! Your house has burned to the ground!" And as the story goes, John Wesley stopped and he pondered for a moment and he told him, "No, the Lord's house burned to the ground and that's one less responsibility for me." See, he understood what it meant that we are stewards of what God has given us. He wasn't in denial; he just affirmed what was true. It was God's house.

So, as a takeaway for this message this evening, may I suggest that we all ponder this coming week what it means to be God's asset managers, managing what He has given in terms of money and possessions? Maybe ask yourself some questions, I will suggest three. First of all, as you spend your money, ask yourself, in spending this money am I acting like it is mine or God's money? I think that's a fair question. Secondly, will God reward me for this expenditure? Is it something that He would have me expend my money on? And thirdly, am I being a good steward of what God has provided for me to use? And this is how I'm applying it myself; I need to relook at my honey-do list. Because you know, there are some things that God has given me responsibility for that are not up to snuff. Now, am I going to be legalistic about it? No, but what I am going to say is if He has given me responsibility for something, then I need to take care of it. Because it's His. Maybe I need to wash the car that I drive more often, I don't know. But do you see? The principle is there that it's God's and we need to consider our money and possessions as His. The truth that God owns it all is not simply a truth regarding money and possessions; God's ownership means He owns me.

I love what 1 Corinthians 6:19 says, "Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, for you were bought with a price. So glorify God in your body." We know that no man is born a Christian. No one is born one. We are born with an inherited sinful nature, a nature that we inherited from Adam. That nature means that we want to be our own authority. We want to do what we want to do when we want to do it and we don't like anybody telling us no and we feel like that's what God does, all the time. That is our nature that we inherit from Adam. The Bible calls that being enslaved to sin. Being a slave to sin, we are slaves to that rebellious heart and attitude.

But then, Jesus comes and provides the means by which we are set free from the slavery of sin, through faith and trust and the sufficiency of His death we are offered new hearts and new attitudes, a transformed heart as we spoke of earlier. He sets us free. He paid our ransom to purchase us from slavery to sin. Romans 6 then goes on to say that we were once slaves to sin but what? We are now slaves to righteousness! Free to go our own way, freed from the shackles, free to do what we were created to do, now we are with Him and His slave. Now our hearts yearn to do His will instead of our own. Becoming a follower of Jesus means that I have a new owner, a righteous, good, benevolent owner.

We are owned by the King. He bought us, He paid our ransom and now we are His. So not only do our money and possessions belong to Him, our very lives belong to Him. Everything that I am: my ambitions, my talents, time, and energy, are His. But it is not a burden. In Matthew 13, we read that our Savior says, “The kingdom of heaven is like treasure hidden in a field, which a man found and covered up. Then in his joy he goes and sells all that he has and buys that field.”

We know from that parable Jesus is that great treasure and we know from that parable that to obtain that treasure will cost everything we have. Is that a burden? Is that a hardship? Is that a hard decision to make? No! Because of the surpassing value of the great treasure, our hearts say, ‘Yes! I will give all.’ That is the transformed heart, because Jesus is greater and of greater value than anything this world has to offer. He is worth it.

Over the next several weeks we will talk about money and possessions and our interaction with them. Let’s pray together.

Father in heaven, we love you and we thank you that you are our great treasure. Father, would you teach us to interact rightly with what you have given to us? Help us to see that we are your own, and that all that we have is yours. May we be found to be good stewards of what you have provided for us. I pray this in the name of Jesus, Amen.