

INTRODUCTION

1. We are currently in a series on giving.
2. We have already talking about why we should give.
3. We said that our giving should be in response to need; in response to God's command; sacrificial; secret and humble—all because it is the key to spiritual fruit.
4. We also looked at several problems with money like accumulation and greed as well as some issues that pertain to the heart.
5. Tonight and next time, I want us to look at 3 more areas pertaining to money: *how we feel about it, how we earn it, and how we spend it.*
6. Tonight, let's consider *how we feel about money.*
7. Someone would immediately say that they feel good about money when they have it.
8. Others would say they love it and want more.
9. Others say they want to be rich.
10. How does the Bible counsel us regarding this issue?

I. How We Are to Feel About Money

A. We Are Not to Love It

1. Do you remember what Solomon said in Ecclesiastes 5:10, “He who loves money will not be satisfied with money, nor he who loves abundance *with its* income. This too is vanity.”

Since this is true, we need to guard our affections toward it.

The reason is clearly noted in...

2. 1 Timothy 6:10 says that “the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.”

The phrase “the love of money” is literally “affection for silver.”

In the context, this sin applies to false teachers specifically, but the principle is true universally.

Money itself is not evil since it is a gift from God (Deut. 8:18); Paul condemns only the love of it

(cf. Matt. 6:24) which is so characteristic of false teachers.¹

Also, not all evil in the universe springs from the love of money. But it is certainly one of the great sources of many varieties of evil.

For instance, it leads to envy, strife, theft, dishonesty, intemperance, forgetfulness of God, selfishness, embezzlement.²

It causes people to indulge themselves, show off, distort justice, take advantage of the poor, lie, cheat, steal, and murder.³

And Paul says “some by longing for it have wandered away from the faith and pierced themselves with many griefs.”

Paul does not name names, but he would shortly have an example from his inner circle.

¹John Jr MacArthur, *The MacArthur Study Bible*, electronic ed. (Nashville: Word Pub., 1997, c1997). 1 Ti 6:10.

²William MacDonald and Arthur Farstad, *Believer's Bible Commentary : Old and New Testaments* (Nashville: Thomas Nelson, 1997, c1995). 1 Ti 6:10.

³John MacArthur, *1 Timothy* (Chicago: Moody Press, 1995). 256.

Demas was perhaps even then turning aside to pursue the things of this world (cf.. 2 Tim. 4:10).

He, and others like him, have wandered away from the faith.

Here, as in Jude 3, the faith refers to the body of Christian truth. For these apostates, gold replaced God.

Not only have they become apostates, but they have also pierced themselves with many a pang.

Like an animal placed on a spit, they have skewered their own souls and brought themselves consuming grief. A condemning conscience, unfulfilled desires, dissatisfaction, and disillusionment are their lot.

As Psalm 32:10 says, “Many are the sorrows of the wicked.”

The ultimate pang they will suffer may well be eternal torment in hell.⁴

3. Believers must pursue God, not money

cf. *confer* (Lat.), compare

⁴John MacArthur, *1 Timothy* (Chicago: Moody Press, 1995). 256.

They should be like David who said in Psalms 17:15, “As for me, I shall behold Your face in righteousness; I will be satisfied with Your likeness when I awake.”

C. T. Studd was one of nineteenth-century England’s greatest cricket stars. After his conversion to Christ, he decided upon a missionary career. Before leaving for the mission field, he decided to give away his inheritance. His biographer picks up the story:

So far as he could judge, his inheritance was £29,000. But in order to leave a margin for error, he decided to start by giving £25,000. One memorable day, Jan. 13, 1887, he sent off four cheques of £5,000 each, and five of £1,000. ... This was no fool’s plunge on his part. It was his public testimony before God and man that he believed God’s Word to be the surest thing on earth, and that the hundredfold interest which God has promised in this life, not to speak of the next, is an actual reality for those who believe it and act on it.

He sent £5,000 to Mr. [D. L.] Moody, expressing the hope that he would be able to start some Gospel Work at Tirhoot in North India, where his father had made his fortune. Moody hoped to carry this out, but was unable to, and instead used the money to start the famous Moody Bible Institute in Chicago. . .

£5,000 he sent to Mr. George M[um]juller, £4,000 to be used on missionary work, and £1,000 among the orphans; £5,000 to George Holland, in Whitechapel, “to be used for the Lord among His poor in London,” ... and £5,000 to Commissioner Booth Tucker for the Salvation Army in India. (Norman P. Grubb, *C. T. Studd: Cricketer and Pioneer* [London: Lutterworth Press, 1953], 65–66)

Various other organizations received the remainder of the [PS]25,000. His actual inheritance turned out to be a few thousand pounds more than he originally figured. He gave some of that money to other organizations and the rest to his fiancée as a wedding present. Not to be outdone, she gave that money away. The couple then went to Africa as missionaries with nothing (Grubb, *C. T. Studd*, 66–67).⁵

4. Elders are to be “free from the love of money” according to 1 Timothy 3:3.

This phrase is not found in some ancient manuscripts, but are in the majority. The love of

⁵John MacArthur, *1 Timothy* (Chicago: Moody Press, 1995). 257.

money will bear evil fruit in the church as well as in the world.⁶

Paul was free from the love of money.

He assured the Ephesian elders that, during his three years of ministry in their city, he had “coveted no one’s silver or gold or clothes” (Acts 20:33; cf.. 1 Cor. 9:1–16; 2 Cor. 11:9; 12:15–16; 1 Thess. 2:5).

A leader must not be greedy, stingy, or financially ambitious.⁷

5. 1 Peter 5:2 says that elders are to “shepherd the flock of God...not for sordid gain.”

It is perfectly proper for the church to pay the pastor (1 Cor. 9; 1 Tim. 5:17–18), and they ought to be as fair and generous as possible. But making

⁶William MacDonald and Arthur Farstad, *Believer's Bible Commentary : Old and New Testaments* (Nashville: Thomas Nelson, 1997, c1995). 1 Ti 3:3.

cf. *confer* (Lat.), compare

⁷John MacArthur, *1 Timothy* (Chicago: Moody Press, 1995). 110.

money must not be the main motive for his ministry.⁸

Since all this is true...

B. We Are Not to Trust It

1. Jesus said in Matthew 6:24, “No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.”

The phrase “no one can serve” means to “belong wholly and be entirely under command to.”⁹

Two masters rarely shared slaves, but when they did it always led to divided interests.

Marvin Vincent says the word “other” (eteron) in the phrase “for either he will hate the one and love the *other*,” gives the idea of two masters of

⁸Warren W. Wiersbe, *The Bible Exposition Commentary* (Wheaton, Ill.: Victor Books, 1996, c1989). 1 Pe 5:2.

⁹Robert Jamieson, A. R. Fausset, A. R. Fausset, David Brown and David Brown, *A Commentary, Critical and Explanatory, on the Old and New Testaments* (Oak Harbor, WA: Logos Research Systems, Inc., 1997). Mt 6:24.

distinct or opposite character and interests, like God and Mammon.¹⁰

“Mammon” is an Aramaic word for possessions or money, and Jesus seems to be personifying it as an idol.¹¹

William Hendriksen says, “The man with the misplaced *heart* (verse 21) and misdirected *mind* (verses 22 and 23) also suffers from a misaligned *will*, a will not in line with God’s will (verse 24). He imagines, perhaps, that he can give his full allegiance to the two goals of glorifying God and acquiring material possessions, but he errs. He

¹⁰Marvin Richardson Vincent, *Word Studies in the New Testament* (Bellingham, WA: Logos Research Systems, Inc., 2002). 1:47.

Aramaic ***Aramaic**. A language related to Hebrew that was the standard international language of the ancient Near East before Alexander the Great’s conquests made Greek the standard; it was still widely spoken in different forms in Syria-Palestine and farther east in Jesus’ day. Most Jewish people in first-century Palestine probably spoke both Greek and Aramaic.

¹¹Craig S. Keener and InterVarsity Press, *The IVP Bible Background Commentary : New Testament* (Downers Grove, Ill.: InterVarsity Press, 1993). Mt 6:24.

will either hate the one and love the other, or vice versa.”¹²

2. Paul told Timothy in 1 Timothy 6:17 to “Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy.”

One of the great snares of riches is that it is difficult to have them without trusting in them.¹³

But we need to see that riches are uncertain, not only in their value (which changes constantly), but also in their durability.

Thieves can steal wealth, investments can drop in value, and the ravages of time can ruin houses and cars.

If God gives us wealth, we should trust Him, the Giver, and not the gifts.¹⁴

¹²William Hendriksen and Simon J. Kistemaker, *New Testament Commentary : Exposition of the Gospel According to Matthew*, New Testament Commentary (Grand Rapids: Baker Book House, 1953-2001). 347.

¹³William MacDonald and Arthur Farstad, *Believer's Bible Commentary : Old and New Testaments* (Nashville: Thomas Nelson, 1997, c1995). 1 Ti 6:17.

As we said last time if you trust or “fix [your] hope on the uncertainty of riches,” you are committing idolatry.

Even when we derive a sense of security from the money God provides for us, it can still lead to idolatry.¹⁵

3. Proverbs 11:28 says, “He who trusts in his riches will fall, But the righteous will flourish like the *green leaf*.”

So one’s attitude toward wealth is another barometer of righteousness.¹⁶

So how are we to feel about money? We are not to love it or trust. Also...

C. We Are Not to Seek to Be Rich

Believers are to seek to honor God not to be rich. If God desires to make us rich, that is His business.

¹⁴Warren W. Wiersbe, *The Bible Exposition Commentary* (Wheaton, Ill.: Victor Books, 1996, c1989). 1 Ti 6:17.

¹⁵ John MacArthur, *God’s Plan for Giving*, (Panorama City: Word of Grace Communications, 1982), 66-67.

¹⁶John F. Walvoord, Roy B. Zuck and Dallas Theological Seminary, *The Bible Knowledge Commentary : An Exposition of the Scriptures* (Wheaton, IL: Victor Books, 1983-c1985). 2:33.

We are to seek to work as hard as we can and do the best we can for His glory.

1 Timothy 6:9 says, “But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction.”

Verses 9–16 deal directly with those who have an insatiable desire to be rich.

Their sin lies not in being wealthy, but in coveting to be so.

Those who desire to be rich are people who are not content with food, clothes, and lodging, but are determined to have more.

Desiring to be rich leads a man into temptation. In order to achieve his goal, he is enticed to use dishonest and often violent methods.¹⁷

The verb “fall” indicates that those who have such a desire are continually falling into temptation.

Greedy people are compulsive—they are continually trapped in sins by their consuming desire to acquire more.¹⁸

¹⁷William MacDonald and Arthur Farstad, *Believer's Bible Commentary : Old and New Testaments* (Nashville: Thomas Nelson, 1997, c1995). 1 Ti 6:9.

Listen to what the Scripture says concerning those who “want to get rich” and the consequences of those desires:

1. Psalms 10:3 says you will curse and spurn the Lord (this goes back to what Jesus said in Mat.6:24). He says, “For the wicked boasts of his heart's desire, and the greedy man curses *and* spurns the Lord.”

If we were to read this entire Psalm, we would learn that verses 2-11 is giving us a graphic description of the wicked one who is the oppressor and that the basis of his wickedness is found in verses 2-3 by the words “pride” and “boasts.”

In his pride, he persecutes the afflicted (v.2) and “boasts of his heart’s desire” (v.3) to be rich.

Verse 4 shows why he does all of this—because he is an atheist. He doesn’t believe that God exists and that there are no consequences for his behavior, so he does whatever he wants regardless of the pain it causes others.

¹⁸John Jr MacArthur, *The MacArthur Study Bible*, electronic ed. (Nashville: Word Pub., 1997, c1997). 1 Ti 6:9.

Verse 4 says that “all his thoughts are, ‘There is no God.’”

William MacDonald says, “It is typical for the wicked to boast about all the things he plans to do. In his mad craze to get rich he blasphemes and renounces the LORD, for to worship gold is to repudiate God. His lifestyle is one of self-sufficiency. He feels no need for God and lives as if He never existed.”¹⁹

Notice a second consequence of seeking to be rich...

2. Proverbs 15:27 says that it does nothing but cause trouble for your family. It says, “He who profits illicitly troubles his own house, but he who hates bribes will live.”

This proverb may refer primarily to a judge or other public officer who swells his bank account by accepting bribes. In so doing he perverts judgment and corrupts his conduct. But even

¹⁹William MacDonald and Arthur Farstad, *Believer's Bible Commentary : Old and New Testaments* (Nashville: Thomas Nelson, 1997, c1995). Ps 10:3.

worse—he brings trouble unlimited on his own household.²⁰

It is true that a dishonest father, providing for his family by unjust or violent means, will eventually cause his wife and children to suffer²¹ because the person who is greedy for money brings ruin upon his family.²²

Notice a third consequence...

3. Proverbs 20:21 says that it will do nothing more than bring a curse. It says, “An inheritance gained hurriedly at the beginning will not be blessed in the end.”

Any money “gained hurriedly” will be lost by the same unjust way in which it was gained.

²⁰William MacDonald and Arthur Farstad, *Believer's Bible Commentary : Old and New Testaments* (Nashville: Thomas Nelson, 1997, c1995). Pr 15:27.

²¹John F. Walvoord, Roy B. Zuck and Dallas Theological Seminary, *The Bible Knowledge Commentary : An Exposition of the Scriptures* (Wheaton, IL: Victor Books, 1983-c1985). 1:939.

²²William David Reyburn and Euan McG. Fry, *A Handbook on Proverbs*, UBS handbook series; Helps for translators (New York: United Bible Societies, 2000). 341.

The idea of “gained hurriedly” implies an unjust method in gaining the inheritance.²³

It could refer to getting one’s inheritance prematurely by request, as in the Parable of the Prodigal Son (Luke 15:11-20) or by dishonesty (as in Prov. 19:26).

Such wealth may be squandered and often squelches initiative and work. As a result, the recipient is not . . . blessed at the end, or later.²⁴

Notice now a fourth consequence in seeking to be rich...

4. Proverbs 21:6 says it is a fleeting vapor and the pursuit of death. It says, “The acquisition of treasures by a lying tongue is a fleeting vapor, the pursuit of death.”

This saying follows on from the previous verse as another bad way of seeking to get rich. It is a single statement that continues through both lines of the verse.

²³John Jr MacArthur, *The MacArthur Study Bible*, electronic ed. (Nashville: Word Pub., 1997, c1997). Pr 20:21.

²⁴John F. Walvoord, Roy B. Zuck and Dallas Theological Seminary, *The Bible Knowledge Commentary : An Exposition of the Scriptures* (Wheaton, IL: Victor Books, 1983-c1985). 1:949.

The previous verse says, “The plans of the diligent *lead* surely to advantage, But everyone who is hasty *comes* surely to poverty.”

The getting of treasures by a lying tongue:
Treasures, as in 10.2, has the sense of what people hoard or store up, hence “wealth,” “riches,” or “a fortune.”

By a lying tongue is a figure of speech, the tongue standing for the words it speaks (see 6.17). So the sense is “deceitful words” (Scott) or “telling lies” (REB). Both TEV (“dishonesty”) and CEV (“cheating”) make the sense even more general than just the words spoken.

In some languages it is not natural to use an impersonal subject like “getting rich”; so translations in these languages say, for instance, “If a person tells lies and gets wealthy [by it]....”²⁵

REB REVISED ENGLISH BIBLE

TEV Today’s English Version

CEV CONTEMPORARY ENGLISH VERSION

²⁵William David Reyburn and Euan McG. Fry, *A Handbook on Proverbs*, UBS handbook series; Helps for translators (New York: United Bible Societies, 2000). 442.

The phrase, “is a fleeting vapor” gives a picture of smoke being driven by the breeze, with the meaning that riches gained by dishonest means are worth no more than smoke that is blown away, or as in TEV, “soon disappear.”²⁶

The last phrase, “the pursuit of death” is translated in some translations as “a snare of death” but is better translated “the pursuit of death” or “the seekers of death.”

So those who seek riches through fraud and by a lying tongue are chasing the wind. They are pursuing that which will elude them, and they will perish in the process.²⁷

The last consequence I want to mention is found in Proverbs 22:16.

5. Proverbs 22:16 says that it will eventually lead to poverty. It says, “He who oppresses the poor to

TEV Today’s English Version

²⁶William David Reyburn and Euan McG. Fry, *A Handbook on Proverbs*, UBS handbook series; Helps for translators (New York: United Bible Societies, 2000). 442.

²⁷William MacDonald and Arthur Farstad, *Believer’s Bible Commentary : Old and New Testaments* (Nashville: Thomas Nelson, 1997, c1995). Pr 21:6.

make more for himself or who gives to the rich,
will only come to poverty.”

These two vices reflect the same selfish attitude:
withholding from the poor to keep what one has,
and giving to the rich to induce them to give one
more. Both are unacceptable to God and incur
punishment.²⁸

I like what John Walvoord says regarding this
verse: Buying influence or favoritism with gifts
(cf. 17:23) for those who do not need them (the
rich) while oppressing the poor (dal, “feeble,
weak, helpless”; see comments on 10:15) to gain
wealth will boomerang. Ironically such actions
result *not* in wealth but in poverty!²⁹

So how are we to feel about money?

²⁸John Jr MacArthur, *The MacArthur Study Bible*, electronic ed.
(Nashville: Word Pub., 1997, c1997). Pr 22:16.

cf. *confer*, compare

²⁹John F. Walvoord, Roy B. Zuck and Dallas Theological
Seminary, *The Bible Knowledge Commentary : An Exposition of
the Scriptures* (Wheaton, IL: Victor Books, 1983-c1985). 1:954.

We are not to love it, trust it, seek to be rich, and lastly...

D. We Are Not to Regard It As Our Own

The money we have is God's, and we are stewards of it, so we should be listening to what He says about money.

CONCLUSION

1. In our next time together, we will look at how we are to earn money and how we are to spend money.
2. If you're one who trusts in money, you need to repent and put your trust in Jesus.
3. To trust in money is idolatry and God will punish all idolaters.
4. Turn to Him now as we pray.
5. Let's pray.