

What Does the Bible Say About . . .?

September 25, 2006

Money

I. Introduction

A. Announcements

1. Open with prayer
2. Any new people? If so, summarize need to bring paper, pen, and Bible (various versions OK for comparison, but NRSV will be main one for reading, NASB for studying).
3. Get list of names and how to contact (email preferred)
4. 90 minutes on 4th Mondays at 7 p.m.
5. Read passages (volunteers)

B. Does anyone have any questions/topics for us to consider for next time?

1. .
2. .

C. Since this is our first meeting of the season, I have taken the liberty of picking a topic for our discussion tonight.

1. I am on the Finance Committee and I got this idea after one of our recent meetings. There was some discussion about the many courses that are now available that are designed to teach Christian principles for handling money.
2. Often they are most concerned with helping people get out of debt or stay out of debt.
3. And they try to cover a lot of information. **Just to give us all an idea - If we were to count the number of verses in the Bible on six topics: heaven, hell, faith, prayer, money, and healing—which do you think would have the most, and where would “money” rank?**
 - a. Stewardship author Randy Alcorn reports that “money” is far and away the most often mentioned of those topics in the Bible.
 - b. The Bible has at least 2,350 verses that deal with money in some way or another (some say as many as 2,500).
 - c. That’s approximately twice as many verses as those on faith and prayer *combined*.
4. You’ll be glad to know we are **not** going to cover all those verses tonight!
5. What we will do will be much more modest. This will not give us the total picture; you’ll have to do more study on your own for it to become clearer (and to be sure I haven’t let some of my own personal opinions color what the Bible is really saying.)
6. What we will do is look at *some* of what the Bible tells us is good, bad, or just plain ugly about money.

D. First of all, here’s a word of caution.

1. The Bible is not a “How-To” manual. It’s not a book of principles and rules.

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2. Although there is medical information in it, the Bible is not designed to teach us how to be doctors.
 3. Though there are scientific observations in there, the Bible is not designed to teach us how to become physicists or botanists.
 4. And though there is a lot in the Bible about money, it is not written to teach us how to be economists, bankers, or even how to balance our own checkbooks.
 5. The Bible **is** most definitely written to teach us who God is, what God is like, and how we can know and interact with God through Jesus Christ, whom God anointed as both our Lord and Savior.
- E. So our approach tonight is going to be to see what the Bible says about how God and how our relationship with God is revealed and weakened or strengthened by our approach to money.
1. **A good place to begin is to remember what Jesus told us is the greatest commandment. Can someone tell us what that is?** (“You shall love the Lord your God with all your heart, all your mind, and all your strength. And the second is like it, ‘You shall love your neighbor as yourself.’”)¹
 2. So when we look at our topic of money, we are going to look at it in the way Jesus tells us is most important. We’ll look through the lens of that two-part commandment to love God and love our neighbors.
- II. The first question we need to deal with is this: Is money good or bad? Is it inherently evil? Is it good to be poor or good to be rich?
- A. A couple of years ago in one of our classes we talked about popular misquotes and misconceptions from the Bible. One of them had to do with money.
1. **1st Timothy 6:10** is commonly misquoted as the popular saying, “Money is the root of all evil.”
 2. Let’s turn to that now and take a look. And let’s get the full quote and context by beginning in verse 9.
 3. What are the differences between the common saying and the actual quote?
 - a. *Love* of money not *money* itself.
 - b. All *kinds/sorts* of evil, not simply *all* evil.
 - c. *A* root of all kinds of evil, not *the* root. (i.e., it’s not the only motivation)
 4. How do these differences change the actual meaning?
 - a. Does not say that having money is a sin in and of itself. It is the overwhelming desire for it that is the sin. And notice that it doesn’t say that it matters whether one is rich or poor.
 - b. Allows that there are other causes for evil besides greed. (b. and c. above)
 5. The misunderstanding of this verse taints a lot of what we believe.

¹Mt. 22:34-40

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- B. For example, there are two common extremes of belief among American Christians about having relative wealth.
1. On one extreme are those who think of the rich as being the exploiters and oppressors, and that the poor—their victims—are the ones who are good and favored by God.
 - a. They can point to verses that back up what they believe.
 - b. And they can show us examples in the Bible of faithful people who were poor: Naomi and Ruth (Ru 1:20-2:2), Lazarus the beggar (Lk 16:20), at times, the apostle Paul (Phil. 4:12), and of course even Jesus (Mt 8:20, 2 Cor 8:9).
 2. Other people follow a different extreme, sometimes called the “Prosperity Gospel,” which sees having wealth as a confirmation of God’s blessing. And they can point out other verses that tell us that wealth is a blessing from God.
 - a. And they can show us other examples of faithful people in the Bible who were rich: Abraham (Ge 24:34-35), Jacob (Ge 30:43), David (2 Sam. 5:9-13), and Joseph of Arimathea (Mt 27:57)
 - b. They conclude that having money is essentially the natural and expected condition for faithful Christians.
 - c. In other words, they believe God wants us to be faithful and God wants us to be rich—or at least middle class!
 3. Both views are wrong.
- C. Let’s look at just a few of the many passages that tell about God’s view of wealth. I’m going to ask for volunteers to look them up and read them and tell us if wealth is described as God’s blessing or as an evil.
1. Ps 25:12-13 (wealth as blessing)
 2. Ps 112:1-3 (wealth as blessing)
 3. Job 21:7-13 (wicked wealthy)
 4. Ps 73: 3, 12 (wicked wealthy)
 5. Pr 10:22 (wealth as blessing)
 6. Dt 28: 1-6, 11-12 (wealth as blessing)
 7. Micah 6:9-12 (wicked wealthy)
 8. Mt 19: 23-25 (difficult for rich to enter Kingdom of Heaven)
 9. Luke 6:24-25 (woe to rich)
 10. James 2: 6-7 (rich oppress us)
- D. What can we conclude so far? It’s a pretty mixed picture, isn’t it?
1. It’s confusing because we have looked at very narrowly selected quotes and because we were asking the question “is having money good or bad” rather than asking “why things were good or bad.”
 2. We will look at some important passages in more depth and *in context* later but for now let’s simply note that to say being rich is *always* good or *always* bad is *always* wrong. The Bible doesn’t support either extreme view.

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- E. What about being poor? Does the Bible describe that condition as good or bad?
 - 1. Deut 15:4 (no poor among you, you will be blessed)
 - 2. Deut. 28: 15, 47-48 (poverty for disobey God)
 - 3. Is. 61: 1 (good news to the poor; Lk 4:18)
 - 4. Lk 6:17-20 (blessed are the poor; cf Mt. 5:3)
 - 5. 1 Cor. 4: 9-12a (Apostle Paul's poverty)
 - 6. Rev. 3: 14-17 (think you are rich, but are poor and wretched)
- F. While there are many, many passages that talk about how the poor are to be treated, there are very few that directly call being in poverty either good or bad.
 - 1. And as it was with the verses about being rich, the message again is mixed.
 - 2. Being poor, in and of itself, is not described as being either *always* a sign of blessing nor *always* a sign of being cursed.
- G. Simply having money or not having it isn't sufficient to tell if we love God and if we love our neighbors. It is not the condition of our wallets, but the condition of our hearts that matters.

III. If how much money we have isn't the key, then let's look at how we get our money. How should we get money in a way that expresses love for God and for neighbor?

- A. We are pretty familiar with the ways we are NOT supposed to get it, aren't we?
 - 1. 10 commandments: You shall not steal (8th) Exodus 20, Deut. 5
 - 2. 10 commandments: You shall not covet (10th) **What does this have to do with stealing?** (Attitude of the heart that leads to stealing.)
 - 3. **What does stealing express about love of neighbor?**
 - a. Opposite of loving our neighbors, it is harming them.
 - b. Places ourselves and our desires above our neighbors. (**Phil 2:2-3**)
 - 4. **What does stealing express about love of God?**
 - a. The Bible says there is such a thing as stealing from God. **Mal. 3:8-11** (Rob God by not giving whole tithe/offering.)
 - b. **Acts 5:1-10** Ananias and Sapphira lied to God about what they were giving. They stole from God because they did not give what they had promised.
 - c. I'll make no sermon here, but an "annoying" observation. When we profess our faith in Christ and join the church we make a promise to God to support the church financially. (A disturbingly large number of church members do not keep their promise.)
- B. So why do people steal? (People steal because they want what they don't have.)
 - 1. Sometimes this is simply greed or covetousness. But what if there is real need with little alternative? Are there then any exceptions to the rules? Is there a difference depending on whether we are rich or poor?
 - 2. There are no exceptions listed in the 10 Commandments.

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- a. That's not really surprising, though. The Commandments are about Law, not about Grace.
 - b. But in fact, there is no place in the Bible that says outright that it is Ok to steal if our need is great enough.
 3. There is a passage that comes close to that, though. **Mark 2:23-28**
 - a. (Jesus and disciples taking grain from a field when they are hungry)
 - b. Now this isn't exactly stealing.
 4. There was a long-standing tradition of leaving some of the crop in the field. These were the "gleanings" for the poor to gather and eat so they would not have to steal to survive.
 5. But Jesus is making a point here—one that he has made in other ways many times—that mercy is more important than judgement; that grace is more important than law.
 6. So if it's a question of someone stealing or starving, perhaps we should leave room for mercy.
 7. The real lesson may be to not leave people with no other choice. We should leave enough "gleanings" that those in great need can survive.
 - a. **Do we have ways of leaving the "gleanings" today?**
 - b. **Are they enough?**
- C. One of the clearest and most consistent teachings in all of Scripture is that those who have should help those who do not have.
1. It's so well known we aren't even going to go into that, except to notice a few things about begging.
 2. There are many passages in Scripture about beggars, but nowhere are they condemned.
 - a. (Examples: **John 9** man born blind *used to beg* until he was given his sight by Jesus. And in **Acts 3**, Peter and John heal a lame beggar.)
 - b. Clearly the Bible sees begging by those who cannot work as much more honorable than stealing by those who will not work.
 - c. The real problem with begging, it seems to me, is that it robs the beggar of human dignity. It makes the beggar seem somehow of less worth than the one who gives.
 - d. The challenge then is to find ways for even the most needy to be able to express love for God and love for neighbor just like every other human being.
- D. That brings us to the primary way God has given for us to receive money in a way that does express both love for God and love for neighbor.
1. In the Garden of Eden, after the first sin, Adam was told he would eat bread by the sweat of his brow (**Gen. 3:19**).
 2. Ever since then, whether we are rich or poor or any condition in between, the way for us to get money is still the same: we are to work for it.

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- E. Two of our greatest social problems in America today are extremes of views about working for a living.
1. One extreme is that of over-work or work-a-holism. The Bible doesn't speak directly about this, but there are a number of things about work-a-holism that show a lack of love for neighbor or for God.
 2. **Can you think of some?**
 - a. Cause us to neglect our families.
 - b. Reduces time we could spend serving in Church or charitable volunteerism.
 - c. Focuses on ourselves, our needs, our careers, etc. to detriment of God/others.
 - d. Shows lack of trust in God to take care of us. Do it all ourselves.
 - e. Shows lack of love and trust in others: "no one can do it as well as I can."
 3. The other extreme is, of course, to find any way to avoid work at all. The Bible does have something to say about that.
 4. **2 Thess 3:6-12** (focus on vv. 10-12) [**Mark this spot to return to later.**]
 - a. This is clearly not about people who cannot work or cannot find work, but those who could work but don't or won't.
 - b. Notice, too, it doesn't say whether these people were rich or poor.
 - c. Those who have all the money they need can be "busybodies" too.
 - d. Watch any episode of Entertainment Tonight and it's easy to see what kind of trouble the idle rich can get into!
 5. **Eph 4:25-28.** (focus on v. 28.)
 - a. Here we are told not only instructed what *not* to do, but what *to* do. **What are they?** (don't steal, work.)
 - b. And we are given another surprising reason to work. **What is that?** (It's not simply for our own benefit, but to have something to share with others, especially those in need.)
 - c. I have a cuckoo clock at home that was given to me when I was 10 years old by a great-aunt and uncle. They were of retirement age, but they continued to work for no other reason than to be able to give gifts to others, because they enjoyed doing that. And when we work, we all can enjoy doing the same.
- F. Scripture doesn't make distinctions among jobs by saying one is better than another.
1. Rather having a job of any kind is a blessing.
 2. There are times and circumstances for nearly all of us when working is impossible. Those are the times when we need the help and compassion of the Church and other Christians.
 3. But when we are able to work, having a job is a way to express love for God and our neighbors.

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4. What are some ways in which that can happen?

- a. It expresses love for our neighbors, because it means others won't have to sacrifice for us.
 - b. It also means we can have some left over to be able to give to those in greater need.
 - c. And of course it also gives us the ability to give at church as part of our worship of God.
5. Having money that we work for is not just some annoying fact of life we have to deal with. It is part of God's design, and a way for us to fulfill what Jesus said is the greatest commandment.
- a. It gives us a way we can be active partners with God. If we work, we can give, just as God does.
 - b. It is not just the kind of job we have that gives our work dignity, but what we do with what we earn.

IV. Once we have earned the money, what else does the Bible say we should we do with it?

- A. The Bible does not give us a budget to live by. We are not told how much we should spend on going to restaurants or on entertainment, but we are told of at least the *three things* that we'll cover tonight that are essential in what we should do with our money.
- B. One is to support ourselves and our families.
 1. We already looked at part of **2 Thess. 3:6-12**; Look again at **verse 8**.
 2. Paul made a point of not being a burden on others or taking advantage of them.
 - a. We should note that even though he was poor at the time—he had nothing—he did not try to use his economic status or any other leverage to make others take care of him.
 - b. You see, because he *could* work, he *did* work and *supported himself*.
 3. Let's also read **1st Tim. 5:3-16**. Here in **v. 8** we find some very strong language about the failure to support one's family.
 - a. Now the context here is about who the church should support, especially widows in need. A woman could not simply go out and get a job in those days. She had to rely on a husband, a son, the church, or she could be forced into something like prostitution.
 - b. So the point was being made, that if there was such a person in need who was our relative, don't just leave it up to the church to support her. That is our job.
 - c. Not supporting her would mean shifting an undue burden onto the church. That's what makes one worse than an unbeliever.
 - d. The lesson should not be lost on us that it is not simply the church's job to help those in need. We each have a responsibility.
 4. Jesus himself pointed out the hypocrisy of some Pharisees who found a way to look good while not even supporting their own parents!

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- a. **Mark 7:9-13.** (gave generously to God *in order* to avoid giving to family)
- b. Support for the needs of their families, Jesus said, came first.
5. Though this won't be a real part of our study tonight, but I want to make a personal observation.
 - a. The problem in our modern American society is not that we give too little to our families, but that we give them too much.
 - b. You are free to disagree with me on this, but I believe that our problem is the failing of the Pharisees turned on its head.
 - c. Instead of giving to God to avoid supporting our families, we are much more likely to give far too much to our families in order to avoid giving to God. And neither is a good idea. (Comments?)
- C. And that brings us to the second thing the Bible teaches us we are to do with our money—we are called to give to God.
 1. The first and foremost way to do this is as part of our worship in church.
 2. There are many different forms our offerings can take: specific ones for a particular purpose, general offerings or pledges, special offerings of thanksgiving to God, and the most basic and oldest form of offering is the tithe.
 3. **Heb 7:1-5** Melchizedek, tithe (cf. Gen 14, Lev. 27:30-32) As Abraham gave 10% to the priest of God, we are instructed to give 10% to the ultimate priest of God—Jesus Christ. (Abraham's giving set the pattern ever since.)
 4. The tithe is the first 10% of all that we earn. We give it as an acknowledgment that all we receive comes from God, and all that we have really belongs to God.
 5. Now remember the tithe was part of Old Testament law. We are no longer under the Law and are not *required* to tithe.
 6. But let me ask a troublesome question. Is it right to do less in response to the Grace of God than the minimum expected under the Law? Should our giving show less love for God after Jesus' resurrection than before he died for us? (No sermon today; just something to think about.)
- D. The third major thing the Bible tells us to do with what we earn is to give to the poor.
 1. That is how we love our neighbors who are in need. There are many passages—hundreds—that tell us to give to the poor.
 2. But giving is only of value if it is a reflection of love of God and love of our neighbors - not if it is simply a rule to live by.
 - a. **Luke 14:12-14**, (invite poor to banquet) **Mt 6:2-4** (give in secret) **What does Jesus say here about how we are to give?** (give without expecting recognition or reward)
 - b. **Luke 6:30-31** (golden rule applied to giving); **Lk 11:37-42** (giving is not enough—not money alone but love, justice)
 - c. **1 Cor 13:3** (give all but no love = nothing)
 - d. **2 Cor 9: 6-15** (cheerful giver)

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- e. One of the most telling from the OT comes from **Proverbs 19:17** When we aid the poor, our hearts are in tune with God's.
- E. What about those of us who are poor? Does God have different expectations for us?
 - 1. Receive with gratitude; as a blessing.
 - 2. But the poor can also give to God.
 - a. Widow's mite. **Luke 21:1-4**
 - b. This widow was very poor, but she gave. Jesus didn't tell her to keep it because she needed it herself. He called her blessed. Apparently poverty was not a reason to give nothing, but it did make the giving more valuable because of what it cost the giver.
 - 3. And being poor does not stop us from loving our neighbor with our gifts.
 - a. **2 Cor 8:1-5**
 - b. Amazing! The Macedonian church gave out of their own poverty—generously! They truly loved their neighbors as themselves.
 - 4. Rich or poor, the Bible calls on us to give what we can, based on how much we have and how much we love.
- F. So are we simply supposed to give everything away?
 - 1. No. That would make giving into a rule. It would be law instead of grace. Remember giving is a way of expressing an attitude of the heart and not simply a legalistic requirement we are forced to obey.
 - 2. There is a passage that can confuse us on this. It's about "The Rich Young Ruler/Man" in **Luke 18:18-30**.
 - a. Here Jesus challenges a rich man to give everything away.
 - b. What Jesus was doing, as he so often did, was revealing the person's true attitude of the heart. The man seemed to have everything right, but Jesus knew the one thing that the young man placed above God.
 - c. It was not that being rich was wrong, but the man's desire to hold onto his wealth was stronger than his desire for God. Jesus uncovered the attitude of his heart.
 - d. Notice the contrast with what had just happened before then in **Luke 18:15-17**. The children had nothing and came easily to Jesus. The wealthy man thought he had everything, so he turned away. He and the children each made their choice and revealed themselves in making it.
 - 3. So Jesus is not saying we should all give away everything. But we should take care that our money and possessions don't mean more to us than our devotion to God.
 - 4. As it was then, it is still true now, the way to be sure that doesn't happen is to make giving a regular and generous part of our lives.

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- V. Let's close by reading a very familiar passage in which Jesus speaks about our devotion to God and our desire for money.
- A. As we read it now and in the future let's think about the emphases in our lives, and take our financial and faithfulness temperature by asking ourselves, How does my attitude towards money and use of it show my love for God and love for my neighbor?
 - B. **Luke 16:10-13.** (Cannot serve God and money.)
- VI. Summary
- A. Our goals today were to learn at least some of what the Bible teaches us about money.
 - 1. Have we done that satisfactorily?
 - 2. Are there still questions on this topic we need to discuss more?
 - B. What questions for next time?
 - 1.
 - 2.
 - C. Next meeting: Monday, October 23, 2006. 7:00 p.m.
 - D. Closing prayer
 - E. **Archives of class notes can be found online at: www.fumcwa.org/classes/wdbsa**