

# The Man in the Mirror

Solving the 24 Problems Men Face

## Money: A Biblical Point of View

Unedited Transcript

*Matthew 6:19-34*

Good morning, men! My son brought his family to our home and we were playing BINGO. My four year old grandson Davis, six year old granddaughter Kally, our son John, and me playing BINGO, the four of us. The little four year old Davis, he says here are the rules: whoever wins gets a trophy and whoever comes in second gets a package of fruit snacks. Kally said, well I'd rather have the fruit snacks, and Davis said well then Kally, you should try to lose!... That was funny! Well, I guess I won't tell that one again!

So this morning we're going to continue in our series The Man in the Mirror: Solving the 24 Problems Men Face, but before we do that, a couple of shout outs. The first one goes to United Methodist Men of Chula Vista in San Diego, CA. Men's group of 20 who meet weekly on Wednesday evenings using the Video Bible Study. Led by David Balk and Larry Niggli is the Area Director for the San Diego region. These guys are into everything! Several times a year they go and minister to 150 homeless men, they're just doing all kinds of really great things. They've been with us for a while.

Then, we have a new group also, called Three Strands of Grace Baptist Church in Bristol, CT. That would be in reference to a cord of three strands isn't easily broken. 6 men who meet on Mondays at 7:00pm using the Video Bible Study. Led by Robert Adams and we are looking for an Area Director for the Bristol, CT region. So I wonder if you would join me in giving these men a very warm welcome to the Man in the Mirror Bible Study? One, two, three, hoorah! Welcome guys, we're really glad to have you with us.

### **The tension between money and faith**

Okay, the series is The Man in the Mirror. We finished up with relationships and now we're going to do a couple weeks on money. This week the title of the message is Money: A Biblical Point of View. I want us to begin by just looking a little bit at the tension between money and faith. Todd is a pretty average guy, very much like us, who, like in the video, wanted to come off as being somebody who has made it. So, great house, great job, lots of debt to support the image he is presenting. His wife though, notices that he's getting kind of burned out. She's wondering from time to time is he ever going to get it, can I really stay in this marriage? He just seems to be so caught up in the rat race. One day, a warm day, Todd is looking around the back yard and notices that most of his neighbors have swimming pools. So he realizes to keep up he should really have a swimming pool, so he calls a contractor, who agrees to come over that night and go over the details with him. He kind of wonders how do people make their major financial decisions? For those of us who are here at a Bible Study, the question might also be asked what is your Biblical IQ on how to spend money, how to handle your finances? Howard Dayton, Bob Shoemaker, one of our men here worked with Howard Dayton at Compass Ministry, Compass: Finance God's way. Howard Dayton is the founder of Crown Ministries as well, and he noted, he found 2,350

verses in the Bible that deal with money and possessions. To compare that, he found about 500 verses on prayer. Jesus says so much about handling money and possessions. So we're going to take a look at one verse, one passage really, and that's at Matthew 6:19. If you're not there, turn there. Most of you should already be there. This is a part of the Sermon on the Mount, by the way:

<sup>19</sup> "Do not store up for yourselves treasures on earth, where moths and rust destroy, and where thieves break in and steal..."

Now just because he's saying don't store up for yourselves treasures on earth, that's not the whole story, because in Proverbs it says in the house of the wise are stores of choice food and oil, so you do have to take personal responsibility for your private life, but out of the abundance that we get, the idea is not just to keep building bigger barns, but, in verse 20:

<sup>20</sup> But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there will your heart be also.

Drop down to verse 24. It is difficult to serve two masters, right? It doesn't say it is difficult to serve two masters, does it? It says no one can serve two masters. This word serve comes from the word *doulos* which means to be a servant. This particular version of that word means to be a slave either literally or figuratively, voluntarily or involuntarily. So just out of curiosity, how many of you have ever loved two women at the same time? Don't raise your hands by the way. How many of you have ever tried to serve and meet the needs of two women at the same time? Difficult to do, yeah? How many of you have ever had to report to two different bosses at the same time? It's very difficult to do that, yes? So in the spiritual realm it even goes a step further when it comes to masters, and by the way this word masters is the word *kurios* from which we get Lord, so it can also be translated no one can serve two lords. Reading on:

<sup>24</sup> "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 should not serve both God and money. No, that would be an issue of advisability, it's not advisable to serve both God and money. You should not serve both God and money, that would make it a priority choice that you make. How about you must not serve both God and money? No, that would make it an accountability issue. If it said you must not serve both God and money, that moves it from a priority decision to a morale decision, a choice between right and wrong, you must not do this. But it doesn't even say that, does it? Instead it says what? You cannot serve both God and money.

Money this is the word *mominia*, this is the word from which we get mammon or worldly wealth, translated in my version here as money. You cannot serve both God and money. Interesting.

So what do we learn from this text that we could learn no other way? Money is a terrible master and a terrible lord. We can't serve God and this terrible lord. Actually, we don't learn from the text that money is a terrible lord except that if you read these treasures in heaven, don't store up treasures on earth. But we get this teaching here that you can't serve the Lord God and serve money at the same time. You can see where this tension between money and faith comes from. The problem with money is that it tends to create more problems than it solves.

Now, everybody needs money. You have got to have money to pay your bills, but anybody who has ever had money will tell you that once you get above a certain level, money does tend to create more

problems than it solves. I was even reading some literature this week that in retirement, above a certain amount of money, the people that are happiest are not the people who have the most money in retirement. Fascinating! As it said in the movie Wall Street, the original movie, the problem with money is that it will make you do things that you don't want to do. Just speaking for myself, I was pretty well bewitched by bling before they called it bling. I remember being in the 10<sup>th</sup> grade and always having wanted my life to have a purpose. I had tried a lot of things already by the 10<sup>th</sup> grade and I realized that what I really wanted to do was to be a millionaire. So I remember sitting at the kitchen table and announcing to my parents and my three younger brothers that I was going to be a millionaire by the time I was 21. That was what was important to me. I've said here before, the first error I made in terms of world view was adopting the philosophy that money will solve my problems and success will make me happy. So I pursued that with great diligence, even as a Christian I continued to pursue money. Maybe it was just my little g o d instead of my capital G O D. So I've got the little g over here and the capital G over here and I'm trying to have the best of both worlds, my second error, because I decided to buy the lie that money will do what it won't and that God won't do what he will.

So what does money promise to do that it won't do? In Ecclesiastes 5:10 whoever loves money never has enough. Whoever loves wealth is never satisfied with their income. Repeat that, whoever loves money never has enough. Whoever loves wealth is never satisfied with their income. Money makes promises that it will not keep. Proverbs 23:4-5 do not wear yourselves out to get rich. Have the wisdom to show restraint. Cast but a glance at riches and surely they are gone, for they will sprout wings and fly off to the sky like an eagle. Money makes promises that it will not keep, it cannot keep, hence Jesus said don't serve two masters.

If that's what money will not do, what will God actually do? My God will supply all of your needs according to his glorious riches in Christ Jesus. Let's read on in Matthew 6 and look at what God will do. Verse 25:

<sup>25</sup> "Therefore I tell you, do not worry about your life...

Therefore, for that reason, because you cannot serve two masters...

... about what you will eat or drink; or about your body, or what you will wear. Is not life more important than food and the body, more important than cloths? <sup>26</sup> Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they are? <sup>27</sup> Who among you by worrying can add a single hour to his life?

<sup>28</sup> "And why do you worry about clothes (I bought a new shirt this week)? See how the lilies of the field grow. They do not labor or spin. <sup>29</sup> Yet I tell you not even Solomon in all of his glory was dressed like one of these. <sup>30</sup> If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you – oh you of little faith? <sup>31</sup> So Do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' <sup>32</sup> For pagans run after all these things, and your heavenly Father knows that you need them. <sup>33</sup> But seek first his kingdom and his righteousness, and all these things will be given to you as well. <sup>34</sup> Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

So I decided to buy the lie that money will do what it won't, whoever loves money will never be satisfied with their income, it's a double lie, that money will do what it won't and that God won't do what he will. That he will take care of us and supply all of our needs. So, to have a Biblical point of view, we can

resolve this tension between money and faith. Here's the Big Idea for the day: **Don't buy the lie that money will do what it won't, and that God won't do what He will.** Don't buy that lie! You're going to leave here today and until we come back again, except maybe when you're with some brothers, wherever you go, whatever billboard you see, whatever commercial you read, whatever television show you watch, whatever car you glance at in the lane next to you, it's all going to be screaming money! Money will make me happy! And success will solve my problems! And because there's a kernel of truth in that, we do need money... On the 10<sup>th</sup> of the month, your mortgage company isn't looking for Jesus.

**Three perspectives of prosperity**

**RANGE OF THEOLOGICAL PERSPECTIVES OF PROSPERITY**

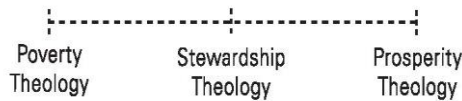


Figure 11.1

Let's move on. What's obvious from what we see out in the world is that there's a lot of different perspectives about money, even among believers. I've grouped them into three in the book, *The Man in the Mirror*, three categories. Poverty theology on one extreme, prosperity theology or sometimes called the prosperity gospel on the other extreme, and then the middle view which I believe is the Biblical view, and that would be stewardship theology. So on your tables you have a handout and it looks like this:

**THREE PERSPECTIVES CONTRASTED**

	POVERTY	PROSPERITY	STEWARDSHIP
<i>View of Prosperity</i>	Nonmaterialistic, disdain for possessions	Prosperity is the reward of the righteous	Possessions are a trust given in varying proportions
<i>In a Word, Possessions Are</i>	a curse	a right	a privilege
<i>Scriptural Reference</i>	Lk. 18:18-22 sell, give to poor (rich young ruler)	Mt. 7:7-8 ask, seek, knock	Mt. 25:14-30 parable of talents
<i>Mitigation</i>	Pr. 21:20: In house of wise are stores of choice food & oil, but a foolish man devours all he has.	Pr. 23:4-5: Don't wear yourself out to get rich	None
<i>Needs Met By</i>	"carefree attitude" don't worry—seek kingdom first Mt. 6:25-34	"transaction" tithes for a blessing Mal. 3:10	"faithful administration" I Cor. 4:2 Mt. 25:21, 23
<i>Concept</i>	Rejecter	Owner	Steward
<i>Attitude Toward Poor</i>	We Are	We owe	We care
<i>Preoccupation</i>	Daily needs	Money	Wisdom
<i>Attitude</i>	Carefree (Pr. 3:5-6)	Driven (Pr. 10:17)	Faithful (Lk. 18:10-11)

Figure 11.2

I'm going to ask each one of you to take one of those, and I'll get one as well. We are not going to go in depth on this but I do want to encourage you to take a few minutes sometime in the next couple of days and just look this over. But the main points are that the disciple of poverty theology thinks that Jesus thinks that money and possessions and wealth are disgusting, and he looks on them with disdain and he looks on anybody who has money with disgust and disdain, and anybody who doesn't give away everything that they have, like the rich young ruler, that would be the verse that they cling to. Jesus says sell everything, ignoring the rest of the counsel of scripture, understanding that Jesus was to the young rich ruler... the point was not for him sell everything, it was to remove the thing that was keeping him from a full and total complete surrender to Jesus Christ. In his case, it was his possessions. It could be in your case, it really might be that you should go and sell everything, but I doubt it. If in the house of the wise are stores of choice food and oil, you need to take personal responsibility for your life, too. I have known, I can think of one young man right now who is a disciple of poverty theology and he has given away everything, and he's done it in such a way that he's not providing for his family even! He's personally irresponsible in the way that he's handled money, because he's taken this poverty idea to the unhealthy extreme.

On the second column is the disciple of prosperity theology. You have not because you ask not, you just need to claim your blessings, and by the way if you've asked God and you don't have it's because guess what? It's not because God has another plan, it's because you don't have enough faith, you see?

Then the third column is the correct theology, and not just in my opinion, and possessions are a trust that are given in varying proportions by God. What he needs from us is to faithfully administer whatever that trust is. 1 Corinthians 4:2 now to whomever has been given a trust, it is required that he prove what? Faithful. Not successful! If you've been given a trust, it's not required that you be successful, it's required that you be faithful. So these are the three perspectives, you can take some additional time to look them over, but if you want to have a Biblical understanding of money, then I think this particular chart is as good as anything you can take a look at for it. Again the Big Idea today: don't buy the lie that money will do what it won't and God won't do what he will. You see, the disciple of poverty theology has bought the lie that God won't do what he will. When God says out of the abundance of his riches he has blessed us all with one blessing after another. I didn't get that right, John 1:16, what is it? We'll come back to it. The point is that the disciple of poverty theology has bought into one of the lies. The disciple of the prosperity gospel has also bought into a lie. They bought into the lie that money will do what it won't. So don't buy the lie is the Big Idea.

### **What the Lord wants for us**

Next, what does the Lord want for us? What does the Lord want for you? He wants to meet all of your needs. He wants you to not store up treasures, he wants you to lead a life of generosity. John 1:16 what does it say? From the fullness of his grace, we have all received one blessing after another. That's what he wants for us! He's giving us one blessing after another and Philippians 1:6 he who began a good work in you will carry it on to completion. That's what he wants for us, but it's easy to forget when we buy the lie, yes? It's just so easy to forget this when we buy the lie, like my friend Jack.

Jack is a business colleague. He actually represented me on some real estate deals. We had lunch one day and he told me this story, he said I built my dream house at the peak of my earnings and the peak of the market place. I had a big mortgage on it. Then, when the great recession came and the bottom fell out, my income plummeted to 10% of what it had been, so I quickly began eating through my savings, and the pressure of the debt was killing me. He had tears in his eyes, and he said but then something

happened when I was going through this financial disaster. We had met these two teenage girls and their mother was dying of cancer. My wife told these two girls who had nothing, nowhere to turn and nowhere to go if in fact their mother died that if you need help, if you get to the end of your rope and have nowhere else to turn, give us a call. Well it happened! Her mother died. The two sisters had a considerably older sister, married, and they moved in with their older sister and her husband for a while. But eventually their older sister's husband couldn't take it, so he kicked them out. They called my friend Jack's wife, and then Jack did what every person who ever has ministered to homeless people would tell you you should never do, never invite them into your home, but that's exactly what they did. Those two girls lived with Jack and his wife for ten months, but during the period of ten months, they began to minister to these girls. They were able to get one of the girls a full ride scholarship to a major university. They were able to introduce the other girl to three Christian girls who need a fourth for a roommate and helped her get a job at a fast food restaurant. Then Jack said something to me I found astonishing. He said Pat, I have to tell you though, never in a million years would I have helped those two girls if I had still been on the top of my career. I was out of control! I needed to be humbled, I needed this to happen to me. Why? Because as a believing man, as a Christian man, he decided to buy the lie that money will do what it won't and that God won't do what he will, and God... what the Lord wants for us is what he wants for Jack, and because he wants that for you and for me, he is sovereignly orchestrating all human events, even what seems like a random circumstance to you, to bring you and me into a right relationship with him, and a right relationship with each other. And what does he want in return? He wants us to be faithful. You don't have to produce a particular outcome, you don't have to perform, you don't have quota to meet, just be faithful. So what does it mean to be faithful? It means to take personal responsibility for your life and we'll look at personal responsibility looks like in practice when next we are together, but for now, the Big Idea is this: don't buy the lie that money will do what it will not, and God won't do what he will. Let's pray!

### **Closing Prayer**

Our dearest Father, Lord, we come to you and we know that first of all some of us are out of control, some of us have bad theology, others of us are walking in the light, others of us have good theology. Some of us are confused about what to think, what to believe, so Holy Spirit we invite you to take your word that we've looked at this morning and superintend it to each of our hearts so that we might be faithful, so that we might be your disciples, that we might lead lives that are pleasing to you but that are also lives that meet all of the needs that we have as we also meet all of the needs of others as we are able. We ask this in Jesus' name, amen!