

A Christian and Money
FC Alabama Winter Camp
December 29, 2011

What is the big deal about money? What does money do for you?

1. It buys things. Cds, dvds, stereos, big screen LED TVs, cars, houses (yes as hard as it is for you in this room to believe, your parents had to save money, buy a house and pay a mortgage – probably for years)
2. It lets you go places. The beach, the mountains, Disneyworld, fly on airplanes to all kinds of places
3. It lets you do things. Movies, the mountains, skiing
4. It lets you eat good food and go to good restaurants.

Is this a problem? Why?

1. In and of itself, it is not.
2. Desire leads to improper focus.
3. Materialism is insatiable. You can never get enough. In our country, in the 60's people gave on average 4% of their incomes to charity. By the 2000's (and we are much richer now), that number has dropped to around 2%). Seems strange, we are a much more prosperous nation and yet a less generous one. By the way – the World Giving Index for 2011 ranks the US as the most generous nation in the world (total of 153 nations in the index).

Let's give you three subjects discussed in the Bible. I will come back and ask you to rank them in order of the number of times each topic is dealt with.

1. Money – just over 2,350 times
2. Prayer – just over 500 times
3. Faith – just under 500 times

What do you think the Bible has to say about money? (Remember over 2,350 times is this topic discussed). Money – good or bad?

1. Love of money is the root of all kinds of evil (**1 Timothy 6:6** But godliness with contentment is great gain. **7** For we brought nothing into the world, and we can take nothing out of it. **8** But if we have food and clothing, we will be content with that. **9** People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. **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 grief's.)
2. The rich young man talks with Jesus. Easier for a camel to go through the eye of a needle than a rich man to enter heaven. Matthew 19:16-30
3. Parable of the Talents – Matthew 25:14-30
4. Look at Old Testament examples – Men of great wealth;
 - a. Job – Job 1:1-3
 - b. Abraham – Genesis 13:5-6 Great flocks
 - c. David – 1 Samuel 5:6-10 Palace of cedar.
 - d. Solomon – 1 Kings 4:20-28 4,000 stalls for horses, 12,000 horses. Tribute annually given to him is estimated to be \$500 million per year!

What do you think God wants? Why did God create the world?

1. Children – John 3:16 God so loved the world

2. Children who love Him
3. Dependent children Matthew 6:25-34 God clothes the lilies of the field... Do not worry
4. Children who want to serve Him. Mt. 6:33 Seek first His kingdom and righteousness.
5. Take up His yoke – Matthew 11:29-30 Take my yoke, my burden is light.

Let's look at wealth and the pursuit of wealth – See if there is a clear message we can derive from God's Word.

Let's talk first of all about diligence. God has quite a bit to say about how we approach the tasks that we undertake. Let's look at some of them.

1. **2 Thess. 3:6-11.** If a man doesn't work, neither let him eat. Simple. How about defining idleness as it is discussed here. What is idleness today?
 - a. Recreation – going to football games, other sports, playing sports.
 - b. Video games
 - c. Hanging out with your friends
 - d. Computer games
 - e. Facebook, Twitter
 - f. None of these things are in and of themselves wrong, but too much of them is idleness.
1. **Ecclesiastes 9: 10** "Whatever your hand finds to do, do it with all your might, for in the grave, where you are going, there is neither working nor planning nor knowledge nor wisdom." There is a unique thought; do your work with all your might. Describe a job done with all your might, give me some adjectives.
 - a. All your effort.
 - b. Honestly
 - c. Diligently.
 - d. Goal to solve the problem.
 - e. Don't take the easy way out.
2. **Joseph** – What lessons do we learn about him? Genesis 39-42 talk about Joseph. He acted with all diligence, overcame several setbacks and yet he was the deliverer for Israel and the Jewish race.
3. **Ecclesiastes 2:17** So I hated life, because the work that is done under the sun was grievous to me. All of it is meaningless, a chasing after the wind. **18** I hated all the things I had toiled for under the sun, because I must leave them to the one who comes after me. **19** And who knows whether he will be a wise man or a fool? Yet he will have control over all the work into which I have poured my effort and skill under the sun. This too is meaningless. **20** So my heart began to despair over all my toilsome labor under the sun. **21** For a man may do his work with wisdom, knowledge and skill, and then he must leave all he owns to someone who has not worked for it. This too is meaningless and a great misfortune. **22** What does a man get for all the toil and anxious striving with which he labors under the sun? **23** All his days his work is pain and grief; even at night his mind does not rest. This too is meaningless. **24 A man can do nothing better than to eat and drink and find satisfaction in his work. This too, I see, is from the hand of God,** **25** for without him, who can eat or find enjoyment? **26** To the man who pleases him, God gives wisdom, knowledge and happiness, but to the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God. This too is meaningless, a chasing after the wind.
4. **Colossians 3: 15** Let the peace of Christ rule in your hearts, since as members of one body you were called to peace. And be thankful. **16** Let the word of Christ dwell in you richly as you teach and admonish one another with all wisdom, and as you sing psalms, hymns and spiritual songs

with gratitude in your hearts to God. **17 And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him.** **18** Wives, submit to your husbands, as is fitting in the Lord. **19** Husbands, love your wives and do not be harsh with them. **20** Children, obey your parents in everything, for this pleases the Lord. **21** Fathers, do not embitter your children, or they will become discouraged. **22** Slaves, obey your earthly masters in everything; and do it, not only when their eye is on you and to win their favor, but with sincerity of heart and reverence for the Lord. **23 Whatever you do, work at it with all your heart, as working for the Lord, not for men,** **24 since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.**” Some very practical lessons about how we should conduct ourselves.

What would you think the opposite of diligence and hard work? Laziness? You think the Bible has something to say about that?

1. Proverbs 10:2 Ill-gotten treasures are of no value, but righteousness delivers from death. **3** The LORD does not let the righteous go hungry but he thwarts the craving of the wicked. **4 Lazy hands make a man poor, but diligent hands bring wealth.** **5 He who gathers crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son.**
2. Proverbs 13:4 The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied.
3. Proverbs 20: 13 **Do not love sleep or you will grow poor;** stay awake and you will have food to spare.

What would you think about the importance of honesty in your dealings? Can you relate that to the job you will actually have? What does the Bible have to say about this concept.

1. Look at Jesus – when was he truly angry? God has a high expectation for the leaders (we see warnings to elders and teachers that they are subject to a higher standard. **Matthew 21: 12** “Jesus entered the temple area and drove out all who were buying and selling there. He overturned the tables of the money changers and the benches of those selling doves. **13** "It is written," he said to them, " 'My house will be called a house of prayer,' but you are making it a 'den of robbers.'”
2. **Proverbs 11: 1 “The LORD abhors dishonest scales, but accurate weights are his delight.** **2** When pride comes, then comes disgrace, but with humility comes wisdom. **3 The integrity of the upright guides them, but the unfaithful are destroyed by their duplicity.**” The dishonest Jews had a practice. They would carry two sets of weights; an accurate set they used when dealing with rich people (because they assumed they would also have weights) and a dishonest set that were light for poor people (because they knew they would not have their own set of weights).
3. **James 5:12** “Above all, my brothers, do not swear--not by heaven or by earth or by anything else. **Let your "Yes" be yes, and your "No," no, or you will be condemned.**” Christians are people of their word – sadly that is rare. If you tell someone you are going to do something, do it!

How do you accomplish this? From the first day on the job you work hard and give no thought of fudging to be like everyone else. Act with all respect, but don't do anything dishonest.

Read an article, actually cut it out and now I have misplaced it. Do you really want to stand out in your job? Tell the truth. Interviewed some business leaders and human resource professionals and

they talked about how someone who just stands up and tells the truth is so unusual that it is noticed today.

What about dishonesty? We see these examples every day and most of the time, they are not caught. Martha Stewart, Bernie Madoff, Dennis Kosloski, Enron, WorldCom, Tyco. The list goes on and on. Much of the Bible is devoted to condemnation of the rich. Going to look at two.

1. **James 5:1** Now listen, you rich people, weep and wail because of the misery that is coming upon you. **2** Your wealth has rotted, and moths have eaten your clothes. **3** Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. **4 Look! The wages you failed to pay the workmen who mowed your fields are crying out against you.** The cries of the harvesters have reached the ears of the Lord Almighty. **5** You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.
2. **Malachi 3:6** "I the LORD do not change. So you, O descendants of Jacob, are not destroyed. **7** Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you," says the LORD Almighty. "But you ask, 'How are we to return?' **8** "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' **"In tithes and offerings.** **9 You are under a curse--the whole nation of you--because you are robbing me.** **10 Bring the whole tithe into the storehouse, that there may be food in my house.** Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

So far, be diligent, don't be lazy. Work hard as though you are performing your work for the Lord. Be honest, don't lie cheat and steal.

Practical Application I want to talk about two principals

1. Delayed gratification – Any ideas about what this concept means? It is a fundamental Christian belief. Means – I can postpone the ultimate thing that I want, that thing which will truly make me happy. Why does a Christian understand this concept? That is what faith and heaven is all about.
 - a. Current life – This is where money starts to become a trap. You see it, you want it, nothing in and of itself that is wrong. But you don't have the money to buy it; no problem – for a monthly payment of XX.XX it can be yours. You just make that monthly payment for 48 months and at only 2 ½ times the actual price, it is yours.
 - b. Second problem – You see something else you just have to have. Cycle repeats itself.
 - c. Third problem – You really like nice clothes and you have a credit card. Interest is only 25% per year and I really need this and I have a part time job, so I am going to buy it now and pay for it over time.
 - d. Result – I am 18 years old, trying to go to college and I have over \$15,000 in debt.
 - e. Service to God – I am just a kid, I don't have any money to dedicate to the work of my local congregation. Really? Are you kidding me? How is that different from Malachi?In the real world, delayed gratification means I don't buy things because someone will give me credit. I don't spend money that I don't have. I recognize, that if I pay cash and save my money before I spend it, I want be one paycheck away from being broke all the time.
2. Miracle of Compound Interest – Albert Einstein Know who he is? He said this is the eighth wonder of the world. Anybody know what this is?
 - a. Put in \$2,000 per year for 40 years and it earns at a rate of 8% per year. How much money do you think you would have in 20 years – (you have out in \$40,000) - \$95,115.

A little more than twice what you put in. How much would you have in 40 years – (you would have put in \$80,000) - \$538,439. Almost seven times the amount of money you put in.

- b. That works in reverse the same way. If I want \$40,000 at 8% and pay that loan off over a 20 year period, that loan will cost me \$80,298 in total payments.
 - c. Savings are rewarded, spending is not.
3. How does this affect my Christian life? In more ways than you can ever think of.
- a. Delayed gratification – teaches you discipline, many times you realize the thing that you seemed to want so badly is not worth it.
 - b. Life lessons – Marriage ½ end in divorce. Guess what the leading cause of divorce is? Not infidelity or alcohol or drugs- it is money. Couple fighting over money.
 - c. Maslow's hierarchy of needs and Unlimited Human wants - A basic condition of human existence which means that people are never totally satisfied with the quantity and variety of goods and services they consume. It means that people never get enough, that there's always something else that they would want or need. Our economy is driven 70% by consumption. It is not building great buildings or pipelines or bridges or equipment. It is you and me spending money on stuff – clothes, food, entertainment, cars, furniture, games, music.
 - d. 1 Timothy 6:17 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. **18** Command them to do good, to be rich in good deeds, and to be generous and willing to share. **19** In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.
 - e. You have the ability to participate in doing good. 2 Corinthians 9:6 Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. **7** Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. **8** And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. **9** As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." I would like to abound; that sounds very gratifying.