

**PASSING THE BATON NUMBER 7
MONEY MATTERS**

8th September 2007

Money isn't God, why is the church worshipping it?

In the next few months, we shall be looking at what are known as the beatitudes, or the Sermon on the Mount. **Matthew 5,6, 7.** *Jesus said 'You have heard it said, but I say to you...'* The Sermon on the Mount. Every time He introduced something different, He prefaced it with these words. *"You have heard, but I say..."*.

The Scribes and Pharisees whom Jesus addressed had been brought up on the Law and the Commandments and had been unable to keep them. Instead, they had put increasing burdens on the people until the weight became intolerable. Jesus comes to them and says, *'My yoke is easy and My burden is light.'* He is saying what man lays on you, you will be unable to carry, but when you understand what I am saying, and come into agreement with my sayings, yoking yourself with Me and My purposes, your burden will ease. Your heart will be light. So, He says - *'You have heard, but I say...'*

Here he addresses the problems of man's heart at a basic, individual level, the level of their own conscience, and their own hearts. His teaching was radical and unpopular because it struck at all the outward pretence of religion and godliness to the very core of their being, which was rotten - and they knew it. Predictably, they were furious and sought to kill Him. Fallen man's usual reaction when it is found out!

This next series of teachings may strike deeply into you as we explore questions of conscience and morality. Today we are starting with something close to all our hearts - the issue of money.

What Jesus was saying was, *'in the past you have heard these things as an external commandment, now I say to you, these things are issues of the heart, your heart'*.

When Jeremiah says the heart is deceitful above all things and desperately wicked, what he is saying is that we can fool ourselves. Or as the old adage went, you can fool some of the people some of the time, but you can't fool all the people all of the time and we cannot fool God any of the time, though we can fool ourselves.

This is not condemnation, it is liberation, because to the extent that you are deceived about anything you are not walking in freedom, but in bondage. Jesus came that we might know the truth and the truth might set us free. So, for the first of our talks, we are going to explore the whole issue of money and establish how free we really are in this area.

Money isn't God, so why is the church worshipping it?

Every so often in the church you get talks, and sometimes quite a degree of pressure placed on you, about money and giving, but the subject of *money* and *stewardship* covers a much wider area than just giving.

Today I want to explore money matters and stewardship in a little more depth, covering not just giving, but the whole subject of stewardship generally and what exactly God is requiring of us during our time here on earth and why it is important that we understand what we should be doing with that which He has distributed to us.

Money:

Someone has said that about 15% of Jesus' teaching was about money - this is more time than He spent talking about heaven and hell combined. So, there must be something very important about it. How you handle money is a real window into your spiritual life.

Money is a very powerful thing in our lives, we spend a lot of time thinking about how we can get/keep enough of it - store it, have it, keep it. It could truly be said that in the West, money dominates society.

Money is not the root of all evil, love of it is. How you view it, where you spend it, how you distribute it, are indicators to where the wellspring of your life lies. Jesus said '*Where your treasure is, there will your heart be*'. **Matthew 6:21** Don't get mad at me, I didn't say it, He did.

So where is your heart today with regard to money?

God owns everything - when He says the cattle on a thousand hills are Mine, what He is saying is, I own it all. He owns it, we **steward** what He has given us.

Money in the Old Testament was not coins, it was silver and gold. In **Genesis 23:16** Abraham weighed out the silver for Ephron which he had named in the hearing of the sons of Heth, four hundred shekels of silver, currency of the merchants. The word shekel itself comes from the Hebrew shakel, to weigh.

Proverbs 16:11 KJV '*A just weight and balance are the Lord's; all the weights in the bag are His*'. God always gives warnings about 'unjust weights.' **Deuteronomy 25:13,14** '*don't have two differing weights or measures*', they had a large stone when it was on their side, and a small one when it was on the purchasers side! God sees these things. **Verse 16**, cheating is detestable to the Lord. And there is a reason, so that you may live long in the land - this has to do with longevity. There is something

at stake here. God sees dishonesty. Jesus said, *'if you can't be trusted with earthly things, who will entrust to you true riches?'* Rather akin to honouring your father and mother, there is a promise attached.

Amos 8: 5 - 7 Here the prophet is telling the merchants what they are thinking! He is warning them one of the things God is not pleased about is that they were cheating - make the ephah (the measure) small and the shekel large - small measure, big price, and they were selling bad wheat. The poor were getting ripped off, robbed and eventually they would have to sell themselves into slavery to keep alive.

God never forgets. In the same way as Paul says in **Hebrews 6:10** *'God is not unjust to forget your work and labour of love which you have shown toward His name..'* God will not forget swindling. He doesn't overlook anything we do, if you are a Christian in business, you must not rip people off. If you are charging for 8 hours work, work 8 hours. Be scrupulous in your dealings, don't dodge taxes. Tax avoidance is all right, tax evasion is not. Tax avoidance would be when you put money to the church and they can claim back the tax already paid if you are working. Same as if you put money into a pension fund, that is legal. Tax evasion is when you fiddle your accounts or don't disclose part of your income when you know you should. Beloved, you will not prosper if you do these things. The means definitely do not justify the ends.

If you are on benefits, make sure that you declare all your income, do not try to hide because you may hide it from the authorities for a season, but you won't hide it from God and sooner or later the law of sowing and reaping will catch up with you and God will call you to account. He's not angry. He's disciplining you as a much-loved child. All our dealings must be totally open and honest. Do not promise someone anything without keeping that promise, even at cost to yourself. Just a quick look in Joshua to see an example of this. **Joshua 9**, Joshua and the Gibeonites. They were meant to be destroyed, but they tricked Joshua and he kept his word even at cost to Israel. Even when it hurts, do it, one of the marks of maturity is integrity in all our dealings.

Looking at Israel, God promised to bring them into a good land. He actually set it up so that they were on a trade route and that meant what with the land, which yielded so richly, and the mineral content of it God had set it up so that they could be wealthy.

Abraham was wealthy, he had camels and donkeys and sheep and cattle, maidservants and menservants. The ancient world saw wealth as this sort of things, not just silver and gold, though he obviously had these as well. There were many wealthy people in the Old Testament.

So being wealthy is not a problem. It's how you get it! How you keep it and what you do with it. Job, owned 7,000 sheep, 3,000 camels, 500 yoke of oxen and 500 donkeys and had a large number of servants. He was the greatest man among all the people of the east. The Bible lists out the wealth of the day, and it was in livestock,

predominantly. Barsillai, he's another one, he provided for King David during his stay in Manahaim for he was a very wealthy man. These were righteous men, Boaz, he was another, wealthy righteous man.

One day Elisha went to Shunem and a woman there, urged him to stay for a meal. Elisha the prophet needed a bit of support and God provided a well-to-do woman. He provided the means for Elisha to live when he was staying there. God remembers such actions and when Elisha wanted to give her something Gehazi says *'Her husband is old and she has no son'* - you know the rest of the story, she has a child after a year and 8 years later, he is taken ill in the field and Elisha raises him from the dead. God is not unjust to forget your alms. There is a reward. He doesn't forget your stinginess and He doesn't forget your generosity either. Sometimes payback comes in ways that we don't expect.

In the New Testament, wealthy women supported Jesus. Joanna, wife of the manager of Herod's household, Susannah, many others. They weren't poor, they had money and they were supporting the work of God. The poor in the church were supported because of wealthy people. In Acts we read, *'there were no needy persons among them for from time to time those who owned houses and land, sold them and brought the proceeds and laid them at the apostles feet and it was distributed to anyone who had a need.'* So these wealthy people funded the work of the ministry. The bible does not support the kind of thinking that says it is spiritual to be poor. The reason they sold things was because that was how you raised cash in those days. They didn't have a NatWest on every corner. If you had silver you buried it in a hole in the ground, kept it safe. Wealth was put into land and property. So, it's not a bad thing to have money in your pocket. But - the question is, what is really important?

The heart of the issue is the issue of the heart:

Matthew 6:19-21 *"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal for where your treasure is, there your heart will be also."* It goes on to say, *"the lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If therefore, the light that is in you is darkness, how great is that darkness"*. This is a Hebrew idiom for meanness, 'a good eye', was a generous person. *"No-one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon. Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing?"* and **verse 33** - *"But seek first (only) the Kingdom of God (His reign and rule in your heart) and His righteousness (right living and behaviour) and all these things will be added to*

you, therefore, do not worry about tomorrow, for tomorrow will worry about its own things. Sufficient for the day is its own trouble."

So, we're looking at what is really important, seeking first (and only) the Kingdom of God. But you'll notice that **everything you need** will be added, so they are not unimportant, but they are not the most important thing. They are not as important as having your priorities right. The thing that Jesus is after is having our priorities right. That's the key.

There are two warnings in this passage, one is about greed and one about worry. So, we have one warning to the rich and one warning to the poor. Because both run the risk of distracting you from the work of God. You can get so involved with money and getting plenty of it, that you actually lose your focus on the Kingdom of Heaven, or you're always worrying and fretting about not having enough, that occupies you and again you get distracted from the Kingdom of God. So, both are to be avoided. To the one, the answer is store up treasure in heaven - that is to the rich - and you do that by being generous. To the other - the poor it is, don't worry about tomorrow.

Money is the *servant* of the Kingdom of God. Not the other way round. It's a servant, not a master. It's there to provide for the gospel, it's there to provide for the ministers, provide meeting places, that's what it's all about. As soon as money becomes the master, then you are in trouble.

This is what Jesus is really trying to get at. You cannot serve God and money, one master is all you can cope with. So if all you think about from morning to night, is money, how to earn it, how to keep it it's your master. Those of us who are not well off need to realise too, that we can have money as a master, even though we don't have much of it. It dominates our life and our thinking, trying to make ends meet.

We can think there's no real conflict in my life - actually there can be quite easily. How many Christians put career before God? Or the house, I must paint the house before I do anything else. Now there's nothing wrong with a good career move or painting the house, but what are your priorities? Is your time with God your priority, or is painting the house? When I've done this Lord....someone else said that *"Lord, let me first bury my father"* Jesus replied, *"Follow Me and let the dead bury their own dead"*. What the man was saying was let me hang about until dad pops off and I get my inheritance, then I will be free to follow you and do what You want. **Matthew 8:22** *'Lord, I can't spare you an hour this day, I've so much to do'* - God will always meet you, you will find those 'so urgent' things will get done. Make room for God.

Money and unbelievers:

Whatever money is for believers, money is dangerous to unbelievers. **Luke 12:13-21** parable of the rich fool. Jesus isn't drawn into the dispute; He speaks a principle into

their lives. *'A man's life does not consist of the abundance of things he possesses'* - that's not what is important, what is important is your immortal soul. The Kingdom of Heaven is more important than wealth. This is really important for the unbeliever, it isn't how you stand with your bank manager that is important, it is how do you stand with God?

That's what He's saying – *'you are not rich towards God'*.

In this passage, the man's heart is revealed, *'soul, take your ease, eat, drink and be merry'*. God speaks to him on the level of his thinking because He says, *'this night your soul is required'* - so what will happen to the money then? The object of the discussion remains the same, what happens to the money? This is right on the man's level - he can understand this all right. *'Fool'*. That's how God thinks about the people who are occupied with the things of this world. You can't take it with you so you might as well do something useful with it while you've got it.

Overall, the Bible views money as neutral, what is important is the heart attitude. What do we do with it, that's what's important. If money is more important than the Kingdom, it matters not whether we are rich or poor. **Proverbs 27:24** *"Riches are not forever, nor does a crown endure to all generations"*- all things are passing. **1 John 2:15** *"Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him"*. **Jeremiah 9:23 -24** *"Let not the wise man glory in his wisdom, let not the mighty man glory in his might, nor let the rich man glory in his riches, but let him who glories, glory in this, that he understands and knows Me, that I am the Lord, exercising loving kindness, judgement and righteousness in the earth. For in these, I delight, says the Lord."* Paul says in **1 Timothy 6:6-10** *"Godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out, but having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil..."*

Managing Money:

What does the Bible have to say about managing money. **1 Chronicles 29:14** - David speaking *"But who am I, and who are my people, that we should be able to offer so willingly as this? For all things come of you and of Your own have we given You"*. We don't possess anything. Everything belongs to God, and He distributes as He thinks fit. We may possess money, but we don't actually own it. Money is only temporary. The issue is one of stewardship and management, how to steward and manage what God has given us.

Stewardship:

The Bible itself doesn't talk about managers. It talks about stewards. Oikonomos - literally - house manager. Stewardship oikonomia - where we get our word economy. So stewardship is about management. There are many things we have to manage, time, gifts, abilities, we are accountable to God for all these. **Hebrews 4:13** says '*To Whom we must give account*' - you won't have to give an account for that which you did not have. A one talent person will not be required to give a 5-talent return. You are only responsible for what you have, not what you don't have. **Proverbs 15:22** '*plans fail for lack of counsel*'. If you can't manage money, you can get advice. Mothers, fathers, brothers, sisters, uncles, aunts, CAB, or even a financial adviser. Ask for help. Ask God if you are not very good at managing money, ask Him to help you. Poverty is no excuse, the fact that you only have very little is no excuse for not managing that which you have properly. If God can't trust you with little, He's surely not going to trust you with much. **1 Kings 17:11 - 13** you know it well; this is where Elijah goes to the widow who has the handful of flour and a little oil and asks her to make him a cake of bread. She's about to eat her last meal and die. But Elijah says, '*first give to me and then go home and the jar of oil and the flour will not run out.*'

Poverty is no excuse for not obeying the desire of God with our money, and the call of God with our money. It isn't how much you have, it's what you do with what you've got. Poverty is no excuse for lack of generosity either. This woman had generosity of spirit before she had generosity of goods and the result was that she and her son had enough. They didn't overflow, they had sufficient. A closed fist will not bring about the blessing of God. Derek Prince says all the while we hold on to something with our sticky little hand, God cannot multiply it, the moment we give it wholeheartedly into His hands, the multiplication begins. God doesn't divide, he multiplies. Grace and peace be multiplied to you. This woman trusted God. Think about it, she gave what she should have been giving her son, to this strange man. And God multiplied it.

Priorities - this is a recurring theme. In the Christian walk it is all about priorities. What you put first. Put God first and He's with you to the last. **Matthew 6:33** seek first ...and all these things will be added to you as well. You cannot out-give God.

Haggai 1:5 -10 - this is a book about the people's personal affairs interfering with God's business, and He has His own ways of getting their attention.

The people had become preoccupied with their own building projects and had neglected the work of building the temple. Haggai points out that their hardships are divinely given symptoms of their spiritual disease. He brings them to an understanding that circumstances become difficult when God's people place their own selfish interests before His. When they put God first and seek to do His will, He will bring His people joy and prosperity. Our priority is the Kingdom of Heaven or the Kingdom of God. Both mean the same thing. "*We are a chosen people, a royal priesthood, a holy*

(set apart) nation, His own special people, that you (we) may proclaim the praises of Him who called you (us) out of darkness into His marvellous light:’ **1 Peter 2:9.**

Stewards or managers - what qualities do we need?

First of all we must be faithful. **Luke 16:10 - 13.** This parable is all about the unjust steward who was described as ‘shrewd’, or ‘crafty’. He discovered that he was about to be found out and made provision for himself. He had been diddling his master and closing time was about to be called. He was not faithful - he was probably fiddling the books, adding interest to people’s accounts, that is why he went back and had them alter their bills - he was storing up favour for himself in the time to come when he was out of work and Jesus commended him for being ‘shrewd’ in this world’s goods, and goes on to say no-one can serve two masters.

He was talking, it says in **verse 14**, to the Pharisees, who were lovers of money. They didn’t like what He was saying, and He went on to describe what was going to happen to them when they died if they didn’t change their ways and put God first instead of money, which was their god. He’s saying, you can’t take it with you - invest it in something that will last. *‘He has set eternity in the heart of man’ Ecclesiastes 3:11* We need to begin to measure everything with eternity in mind. That is where we are headed after this short span here. What we do now will affect our rewards then. Worth considering. Better than a pension scheme.

1 Corinthians 4:2 *“It is required of stewards that they be found faithful”* Paul is talking about the mysteries of God. That which was hidden and is now revealed. Faithful - that means trustworthy, reliable, or believing. Faithful to the Master, the one to whom you give account, the One who matters. Everything for an audience of One. We are not responsible for everything, we are only responsible for our own talent, we are only responsible for what God has given us to do. Call of Abram, leave your land and go to the land I will show you. Abram was only required to do what was asked of him. I’m responsible to preach the message as well as I can, I am not responsible for you to hear it, learn it, or obey it. It’s not my job to make you do it. I can only lay down these truths and leave you to decide before God, is this right, is this something I should heed?

Every one of us is given things which we steward for the Lord –

- Our own life
- Our spouse - if we have one -
- Our family
- Our work and fellowship life
- The assets the Lord gives us and enables us to build.

My faithfulness consists in doing what God has called me to right now. Faithfulness is expressed in diligence, the old English meaning of diligence is 'with love', from diligo, which is Latin for 'to love.' The diligence in scripture is often translated from Hebrew words which mean such things as care, speed or being scrupulous. If you love your job, you probably do it well, with care, speed and you are scrupulous. And if you love the Lord, you'll serve Him well, if you don't love Him, you're not going to serve Him, but you may be serving a god of your own making who allows you licence He would never give. I meet Christians every day who don't actually know Jesus but have a god of their own making who is very liberal in what he allows!

So, the key to successful stewardship is love. **Matthew 22:37-40** *"You shall love the Lord your God with all your heart, with all your soul, and with all your mind. This is the first and greatest commandment and the second is like it. You shall love your neighbour as yourself. On these two commandments hang all the Law and the Prophets"*.

He is a rewarder of those who diligently seek Him **Hebrews 11:6**. The Lord looks for fruit in us. We are not here to sit and wait until we get to heaven and everything kicks off. This time now, is training for reigning. We need to find out what He requires of us and do it with all we have.

Productivity:

John 15:16 *"You did not chose Me, but I chose and appointed you that you should go and bear fruit and that your fruit should remain that whatever you ask the Father in My name, He may give you"*.

Promises tied up in there. You are chosen and appointed to bear fruit that remains - it has eternal value and when you are doing that, whatever you ask the Father will be given. Why? Because you are living with Kingdom values a Kingdom centred life and you will ask in accordance with His will. God has called all of us to fruit bearing - the husbandman comes looking for fruit. Diligence brings reward **Matthew 25: 14- 24**. The parable of the talents. Notice the master called his *own* servants to him. These were his servants to start with, then He went off on a long journey, leaving them to 'occupy' until He came back. Notice also that the servants did not have equal talents, God understands each of us and He gives us what He sees fit and right to suit our abilities. We are all equal before Him inasmuch as He loves us all unconditionally, but we do not all have equal gifts or abilities. A one talent person will not be required to give a 5-talent return. None of this is to condemn you, but to urge you to productivity.

In the parable the one talent man misses the point on two counts, he misrepresents his master, and he fails in his duty. He is scolded for his lack of diligence, not because he did not make a fortune but because he did not *serve* the Master as he should. All stewards are expected to be productive - God gives you something and expects a return. What describes the servant who actually did as the Master required?

Faithfulness. Well done, good and faithful servant. He simply did what the Lord wanted. The wicked servant didn't love his master - remember diligo, to love - and so he misrepresented his Master and he let things slide. He totally missed the point that his Master would come back looking for a return. He sat on his hands and procrastinated. It's good sometimes to ask the Lord if we are sitting on our hands about something He has asked us to do - procrastination will have eternal consequences. The root of procrastination is laziness and the bible has much to say about this particular 'virtue'.

Knowing the times and the seasons:

Spiritual sluggishness is not perceiving what the Holy Spirit is doing and requiring now. We need to be like the sons of Issachar who knew the times and the seasons, we need to see the season we are in and act accordingly, we really cannot afford to sit on our hands anymore. Paul says, it is required only that we be faithful with what we have been given. I trust you are beginning to see that stewardship is not just about money. But your attitude to it will show where you are spiritually.

Proverbs 24:30 - 34 *"I went by the field of a lazy man, by the vineyard of a man devoid of understanding there it was, all overgrown with thorns...its stone wall was broken down. When I saw it I looked on it and received instruction - a little slumber, a little folding of the hands to rest so shall your poverty come like a prowler and your need like an armed man"*. This speaks of carelessness, inattention, to what needs to be done, not looking at your credit card, saying can I really afford all this? Running up debts without concern for how you are going to pay them off. Laziness in any area will end up in lack. Be diligent, therefore...We really need to ask God's help with inattention to monetary matters. Ask His help. **2 Thessalonians 3:10** *"When we were with you we told you, if a man doesn't work, don't let him eat."* Strong stuff. Anyone who thinks Christianity is a soft way, needs to think again. I'm not talking about the sick, the infirm and the aged here, I'm talking about those who should be working, but are sponging off the government and the church. We have to give the whole counsel of God, not just the nice bits.

Proverbs 12:24 diligent hands will rule. Good things come from diligence. **Proverbs 21:5** *"The plans of the diligent lead to profit as surely as haste leads to poverty."* **Proverbs 28:19** *"...one who chases fantasies will have his fill of poverty."* Make sure you aren't chasing fantasies. Are you not in the job you should have simply because you can't get yourself going in the morning? Ask God for help. Self-motivation isn't easy. I have to make sure that I am motivated, or these Baton meetings would never take place.

The diligent **improve** themselves **Proverbs 22:29** *"Do you see a man skilled in his work? He will stand before kings. He will not serve before obscure men"*. Go for promotion, go for training, provided it doesn't cut across God's call for your life. Never, never,

never put money before God's call on you. No matter how much you make it will turn to ashes in your hands if you fail to respond to Him and His plan for your life.

So, there is nothing wrong with having or making money, provided you do not violate the word of God, the principals of God, or the call of God. Just make sure your priority is the Kingdom. God is not against you making money, He is just against you doing things that the world does with it, and not using it for His Kingdom.

When your church asks for money, ideally it should be so that it can bless the people out there in the world who are insufficient in areas. The labourer *is* worthy of his hire, Paul says, those who preach the gospel should live by the gospel. So we as a body do have a responsibility to provide for those who labour in the context of church life. **1 Corinthians 9:14**. Diligence and faithfulness is what is required of us in everything. If you aren't sure about where you are in either area, ask God, He will tell you. If you aren't sure what or where to give, ask God, He will tell you. **Proverbs 3:5,6** *"In all your ways acknowledge Him and He will direct your paths."*

Debt:

The bible has a lot to say about debt. Anyone who has been in debt would testify that it is like being under oppression. There is a spiritual dynamic to debt. The enemy has you in his camp and under his control and you are rendered powerless.

The Bible doesn't see lending as wrong. In Exodus it talks about lending fellow believers money, but without interest. The literal translation of the word interest is 'the bite of the serpent'. OK to lend, but don't make a charge. Interest-free, because they are your brothers. A loan can be more helpful sometimes than a gift because a gift can get someone out of trouble, but not cure the basic problem that they can't manage their money for whatever reason. A loan encourages them to self-effort. In our society normal life includes borrowing money, but it is not God's ideal situation.

The bible sees debt as misfortune, not blessing. Debt cripples. It isn't possible sometimes to stay out of debt, people get into debt for all sorts of reasons. Some people genuinely have misfortune, something happens, and you can't plan for it, the boiler blows up and you have instantly got to find a lot of money to put it right. But oftentimes it is just bad management and guidance is needed on the whole issue of budgeting. The Bible sees debt as bondage. **Proverbs 22:7** *"The rich rule over the poor and the borrower is servant to the lender."* If you are having problems with managing money, seek help, get things sorted. There are Christians who are skilled in offering advice and counsel regarding such issues.

There is much that we can do to avoid getting ourselves into debt. Foresight is better than hindsight. We can avoid carelessness. If you are going to do something daft, what do you expect? There are things that we can avoid which may render us unable to

work and keep us out of debt. Don't plan a bungee jump for instance and break a leg in the process. Could affect your ability to earn. **Proverbs 22:3** *"A prudent man sees danger and takes refuge, but the foolish keep going and suffer for it."*

Essentially, if you walk in the Spirit, you will be warned about things, provided you take heed and listen. The Holy Spirit will speak to us and tell us what provision we need to make.

It is all about relationship at the end of the day, our intimate relationship with the Father, the Son and the Holy Spirit. Stay rich towards God, we really do need to live for God and not for ourselves. At this time, I believe this is the singular most important lesson we need to learn. Living not to please ourselves and fulfil our desires, but to learn to be Father pleasers, doing that which pleases Him. Again, it is a Kingdom principle. Seeking first and only the Kingdom of God and **all** these things will be added to you. It doesn't mean you will be without problems, it **does** mean that where there is a problem there is the provision. God has laid out the roadmap like that.

How you handle money is one of the litmus tests of your spiritual life. It's a real guide to the state of your heart. Getting into debt is sometimes simply due to bad spending habits. Ouch! First and most important principle, keep track of what you are spending. Some people get into debt because they have no real idea of what they are spending their money on. It comes in and it goes out and gradually there is more month than money and the bit in the red is getting bigger. Not hard to do. Keep a close watch on what you are spending. Not rocket science. Frank Demazio says, we slide into debt, but we have to climb out. Easy going down, sweaty and hard coming out. Make sure what you are using your money for is necessary. Is it really needed? Someone gave the illustration of a newspaper and a chocolate bar every day, both about 50p each, if you put that away at the end of a year you would have £360 towards your electricity bill. Neither of these are sinful, but if you are in debt, it could help you to give them up and put the proceeds towards whatever. Fill in your own blanks.

Where is your impulse to buy coming from? Where is it rooted? Is it part of your brokenness? Is it filling a hole that Jesus should be filling? Has it reached epidemic proportions in your life? If every time you get an electricity bill you can't pay you go down the pub and have ten pints of Guinness and fish and chips there just might be a problem in your life. We need to watch our reactions to things - is it a spot of retail therapy you have to have when something goes wrong in your life? No condemnation - let's be real here and get to the root. A dear one confessed to me recently that God had showed her that her constant desire to be acquiring more things was due to self-protection and self-gratification. She had determined long ago that she had to look after herself, and therefore could not accept His comfort. As He is healing her, and she sees what was happening, the need to be constantly acquiring stuff is disappearing.

Or, God forbid, it might be self-indulgence. Jesus says in **Luke 12:15** *“Be on your guard against all kinds of greed. A man’s life does not consist of the abundance of his possessions”*. We live in a ‘must have’ culture. But we are not to be consumed with what the world chases after. We are properly to be consumed with the Kingdom of God and His righteousness. Not the abundance of things we possess. We have to resist the need to continually be acquiring ‘stuff’. You would be amazed at what you could actually live without if you tried!

Have you heard the story of the 18th century Protestant who watched his neighbour moving in to the house next door and saw all the goods going in. He said *“Neighbour tell me what thou dost need, and I will tell thee how to do without it.”* If you are being driven to buy, you are being driven by the culture around you. I have walked into M & S towards Christmas time and actually heard the demons saying *“Buy, buy, buy”* - no chance. But that is what happens when you enter the place and come under the spirits that rule there. Are you getting into debt because you simply ‘must have’ the latest technology? The Lord spoke to me once and told me that, if the world went after it, I should not. Helps a lot.

What are you investing in?

Haggai 1:5,6 *“Consider your ways, you sow much and bring in little, you eat but don’t have enough, drink but are not filled, clothed but no one is warm and he who earns wages earns wages to put it into a bag with holes”*. **Malachi 3:10** *“Bring all the tithes into the storehouse...”* **2 Corinthians 9:6** *“He who sows sparingly will reap sparingly but he who sows bountifully will also reap bountifully”*. The point that is being made here is not one of tithing per se, but if you do not invest in God’s kingdom, if you are not rich towards God you are storing up for yourself financial trouble in the long run.

There is simply a principle here that God has put in the spiritual realm as in the physical, what you sow you will reap. Some Christians may be in financial difficulties because they have not been giving to God, especially in the years of plenty, some because they have not obeyed the laws of the land regarding taxation - pay up joyfully, having done everything in good order. You do not have to pay more than the law requires.

You may know the story of the farmer and the man who asked him *“If you had a 1,000 sheep would you give 500 to the Lord?”* answered the farmer *“I would”*, *“If you had 1,000 cows, would you give 500 to the Lord?”* *“I certainly would”* *“If you had two pigs would you give one to the Lord?”* *“Now that’s not fair, you know I’ve got two pigs.”*

“Give and it will be given to you, good measure, shaken together, running over into your lap with the measure you use, it will be measured to you”. Scary. How we handle money reveals our heart. There is no talk of tithing here, just that what you put in you

will get out, with interest. Simple law of agriculture, sow a seed, reap a harvest, but you have to sow the seed.

I had to ask God to give me an open hand when I was first a Christian because I worried about money and where it was going to come from and held on to what I had! As I consistently asked Him to give me an open hand, He did. You cannot out-give Him. He is a generous God and He wants His children to be like Him in this, as in every other respect. It is just part of the character of Jesus that is being worked into us. **Proverbs 11:25** *"The generous soul will be made rich, and he who waters will also be watered himself."*

So how to keep out of debt: resist buying on credit. Absolutely must not do this. Easiest way to get into massive debt. Borrowing isn't income, it's expenditure. To avoid debt - put God first in your life, think ahead, don't take on commitments you can't afford, control your spending, know what you are spending and give, you cannot afford not to give. I don't have five easy steps on how to get out of debt if you are in it I am afraid. You will have to seek the Lord on that one yourself.

Does God want you rich?

In certain sections of the body of Christ you come across the teaching which we know as the prosperity gospel. Briefly their position is that God wants you rich materially. I don't think this would go down too well in some of the African countries where they are barely scratching a living. It's very much a Western world view, question is, is it biblical? 'God wants you rich' reinforces a self-centred view of wealth, that's the danger of this doctrine, it reinforces our self-centredness. Having said that, some people are gifted at both making money and setting up businesses - fine, no problem with that, keep the balance.

If you are rich in monetary terms then, *"let them do good, willing to share."* It's OK to be rich. Just ensure that you keep within the scriptural guidelines for your wealth. 1 **Timothy 6:17-19**. **Mark 4:19** *"the deceitfulness of riches"*, don't let money choke your fruitfulness.

The way to stop riches ensnaring you and choking your fruitfulness is generosity. God wants you to be generous, He wants you to share. Bless the poor and finance the work of God if you are rich. These are the two great strengths of being rich, you can help the poor, lift them out of poverty and finance the work of God. Remember there are eternal rewards tied up here, God will reward good works which He has planned for you to do. So, seek Him. Can't get away from it, seek Him.

Has God made us rich?

So, has God made us rich? Absolutely. Spiritually we are rich beyond measure with all spiritual blessings in Christ. His inheritance is our inheritance. But what about financially rich? We tend to equate riches with finance rather than any other sort of riches. **Psalm 50:10** *"the silver is mine, the gold is mine"*. Everything belongs to Him, the earth is the Lord's. God owns everything. **1 Chronicles 29:10-12** *"Everything in heaven and earth is Yours."* God is rich towards us. **2 Corinthians 9:11** *"You will be made rich in every way so that you can be generous on every occasion and through us your generosity will result in thanksgiving to God"*. God can't help giving because He is a generous God, so as His children, we should bear the same characteristic - we should be ready to give, having received from Him all things, in every way.

Have you heard the story of the rich American farmer, riding out around his farm one day. He meets a tramp by the wayside and in conversation the tramp says to him *"The richest man in the valley is going to die tomorrow"*. The farmer, knowing he is the richest man in the valley, is alarmed at this. He goes home and calls his doctor to give him the once over. Doctor says, you are as fit as a flea. Nothing to worry about. Tomorrow comes and goes, and the next day and he's still OK. Then a friend comes to him and says, *"Did you hear about that tramp, we found him dead yesterday"* - the richest man in the valley, but not in this world's goods.

Were there rich believers in the early church?

Examples of rich believers, Lydia **Acts 16:14**, **Romans 16:23** Erastus, Philemon, he had slaves, you didn't have slaves if you weren't wealthy. Joseph of Arimathea. **Acts 4:34** many believers brought their money and laid it at the feet of the apostles, to help the poor. The Bible constantly acknowledges the reality of the fact that there will be poor among us. It's OK to be rich, but there will be the poor too and the rich should ensure that the poor are looked after. James tells us if we see a brother in need don't say go and be warm and well fed, you do something about it. If you are rich, be sure that you are rich in good works also. It isn't wrong to have money, bless you if you are well endowed - just ensure that you steward it, not own it.

The rich young ruler:

Matthew 19: 16-26 *"Go sell what you have"*, the sorrowful young man. Camel and the eye of the needle. You can't take it with you. Jesus gets right to the real deal with this man, his righteousness is all to do with what he is doing in this life, what he has in this life. This young man was hit, as we would say, right where it hurts. In the pocket. He is not looking at eternal things, but at the here and now. How many of us are using money, property, pension as our security? No show of hands please. God is your security, not money. Jesus is referring back to **Matthew 7:14,15**, where he told them to enter by the straight (narrow) gate. We can't serve God and Mammon. It all comes

down to this. If we have food and raiment, the King James Version says, let us therewith 'be content'. The whole world lies in the hand of the wicked one who is the one who drives the people in the world to want to acquire more and more for their 'security'. Beloved, it must not be so with us. We are citizens of another Kingdom. If we ever get to look at the Constitution and by-laws of the Kingdom, you will see what I am talking about. We serve a different Master. The King of Kings and the Lord of Lords. Be sure that money and possessions do not mean too much to you, because He will ensure that they are stripped away in order for you to have a better inheritance. He will take it away for your good. *"Where your treasure is, there will your heart be."* Money is neutral, it is neither good nor evil, but our heart towards it is everything. **1 Timothy 6:17-19.**

The issue in the scriptures is not heaven and hell, it is life and death. Do you have life working in you or do you have death working in you. Rich man and the eye of the needle. Jesus is saying, he can't take that money through with him, it's easier, He says for a camel to go through the eye of a needle.

History of this, needle's eye. It was a narrow, low, gate in the wall of Jerusalem. At night when all the main gates were closed, you could enter through a very low, narrow space where it only needed one man to guard the gate. When you got there with your camel late at night, you had to get off, unload the camel, shove it through on its knees, then you pushed your stuff through and then you squeezed through. When you finally got inside the whole of the city was yours. Principle when you let everything go, you can have it back again because it has no hold you. It has to be yielded up first.

He strips you, jams you through this narrow gate so that you relate differently to the thing when you get on the other side. Any time, any place, any thing, God can deal with it and run it through that gate. The narrow way through the gate of obedience leads to life. Whole issue, life and death. You can have it back when it doesn't hold you. You hold it lightly. Jesus first. He says, if you will pass through the stripping process, I will show you what Life is all about. Otherwise, you don't have it, it has you. It will hold you back. Bondage.

One final word on God TV. *'Unlike so many we do not peddle the word of God for profit'* - **2 Corinthians 2:17** (NIV) - God TV and the like, be a little bit careful - talking persuasively about your 'miracle working ministry' and tithing and then receiving the offering could make you very comfortably off. Don't be pressured into giving by manipulation of this sort - seek God. In **1 Timothy 6:6** Paul is talking to Timothy about not doing such things as this. I have been around enough to see people manipulated into giving. Beloved, test all things to see if they be of God. Imagine the size of the audience and the amount the speaker could collect if he were teaching on tithing or giving to his ministry on the God channel. Be sure that is where God wants you to put your money, don't be an easy target for manipulation by *anyone*. Ask God *what* He wants you to give and *where*. Test all things hold fast to that which is good.

To tithe or not to tithe, is that the question?

Now we are at the bit we all want some definitive guidance about. Is tithing an Old Testament principle, or does it relate to the New Testament as well? Tithing teaching will usually go one of two ways:

- The 10% tithe is established in the Law, or even before because of Abraham and Melchizedec or,
- Tithing is not required by the church but 10% should be looked upon as minimum guidance, because you 'give to get'.

These are the two major ways you will hear it taught.

Actually both are false.

The first is erroneous because they too will say 10% is a minimum but omit to mention tithes paid in cash were 12% not 10% **Leviticus 27:31-31**. There was more than one tithe under the law - two annual and one paid every third year. The purpose of Old Testament tithing was God's form of taxation to look after the poor and the priesthood, because they owned nothing.

The second, 'give to get' introduces major elements of wrong thinking - that the blessings of God can be bought with money rather than received through grace.

The other elements this kind of teaching brings in are that 10% belongs to God and the rest is mine, therefore I can do what I like with it, and the concept of stewardship is either completely lost, or minimised.

The '10% is good guidance for a minimum' school is just tithing teaching made softer. We don't have to tithe, but we should look upon 10% as a minimum. Beware the 'I started to tithe and won the pools' testimonials. It comes into the category of bribing God, if I do this You are bound to do that. No sir!

Just one more scripture: **Malachi 3**, commonly used to twist your arm up your back! *"Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this' says the Lord of hosts 'If I will not open for you the windows of heaven and pour out for your such blessing that there will not be room enough to receive it."*

What the prophet was saying to **Israel** was that you are reaping a curse because you have failed to keep the law - exactly what God told them would happen in **Deuteronomy 28**. This passage has no relation to the church. But does show the law of sowing the reaping.

The 'law' as a written code, has been rendered inoperative by Jesus' death on the cross. So any promise of a 'result' through tithing, is a false promise, everything now is judged by the *attitude of our hearts*. What you do with money is not an external observance, it is an *affair of the heart* like all New Testament teaching. God looks on the heart attitude towards everything, not just money. It is all about our heart.

1 Corinthians 16 - The Message:

*"Regarding the relief **offering** for poor Christians that is being collected, you get the same instructions as I gave the churches in Galatia. Every Sunday each of you make **an offering** and put it in safekeeping. Be as generous as you can. When I get there you'll have it ready, and I won't have to make a special appeal".*

And 2 Corinthians 8:1-15

*"I want to report on the surprising and generous ways in which God is working in Macedonia...." an outpouring of pure and generous gifts. Far more than they could afford. Pleading for the privilege of helping out in the relief of poor Christians....This was totally spontaneous, entirely their own idea...What explains it was that they had **first given themselves unreservedly to God and to us**. The other giving simply flowed out of the purposes of God working in their lives.*

Note: These believers were submitted to God in their giving.

2 Corinthians 9:5 *"I want you to have all the time you need to make this **offering** in your own way. I don't want anything forced or hurried at the last moment...take plenty of time to think it over and make up your own mind what you will give. That will protect you against sob stories and arm-twisting. God loves it when the giver delights in giving."*

The sum of the matter then:

Luke 6:38 The way you give is the way you will receive

2 Corinthians 8:1-4 Give liberally

2 Corinthians 8:12 Give willingly

2 Corinthians 9:5 As a matter of generosity, not grudging obligation

2 Corinthians 9:6,7 Sow sparingly - reap sparingly, sow bountifully, reap bountifully.

Give as you purpose in your heart because God loves a cheerful giver.