

LOVE OF MONEY

What subject did Jesus approach in 12 out of 38 parables? What did He mention 109 times in Matthew, 57 times in Mark, 94 times in Luke, and 88 times in John? What subject did He mention five times as much as any other subject? The answer: MONEY! Money is the universal passport to everywhere but heaven, and will buy anything but happiness!

From the beginning of time, wealth, riches, and money have caused many heartaches. The Bible sometimes called it mammon (that in which one trusts). Joseph was sold for 20 pieces of silver. Achan gave his family's lives for some silver, gold, and garments. What a poor exchange!

Ps. 62:10 says: *"Trust not in oppression, and become not vain in robbery: if riches increase, set not your heart upon them."*

Prov. 11:28 says: *"He that trusteth in his riches shall fall: but the righteous shall flourish as a branch."*

Matt. 28:11-13 says: *"Now when they were going, behold, some of the watch came into the city, and showed unto the chief priests all the things that were done. And when they were assembled with the elders, and had taken counsel, they gave large money unto the soldiers, Saying, Say ye, His disciples came by night, and stole him away while we slept."*

The love of money kept an entire race (the Jews) from believing the gospel!

Solomon was the richest man in the world, but was miserable!

MONEY CANNOT AND WILL NOT PRODUCE HAPPINESS!

It is said that 90% of all couples who win the lottery divorce within two years. You cannot serve God and money.

Matt. 6:24 says: *"No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."*

Money is a tool, not a god. Can a man serve God and mammon? The answer is NO! Money is a marvelous servant, but a terrible master.

There are three activities related to money:

GIVING	RECEIVING	MANAGING
Tithes	Work	Sales Resistance
Offerings	Prayer	Getting Best Buys
To Others	Creativity	Paying Bills on Time

It is okay to have the things money can buy, provided you do not lose the things money cannot buy. Many a father has lost his family by simply putting his job or money first.

FOUR PURPOSES OF MONEY

1. To meet basic needs (food – clothing - shelter). I Tim. 6:8 says: *“And having food and raiment let us be therewith content.”*
2. To confirm direction. Ps. 37:7 says: *“Rest in the LORD, and wait patiently for him: fret not thyself because of him who prospereth in his way, because of the man who bringeth wicked devices to pass.”*
3. Give to others. Rom. 12:13 says: *“Distributing to the necessity of saints; given to hospitality.”*
4. Illustrate God’s Power. Mal. 3:10 says: *“Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, it I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.”*

WHAT ABOUT DEBT?

Debt is a condition of being in bondage to another. Rom. 13:8 says: *“Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.”* GOD DOES NOT

WANT US TO BE IN DEBT! Saving money in advance gives us patience. Credit buying is using an item before it is paid for. How many people have had an item break or wear out, that they bought on credit, even before it was paid for? The word “charge” denotes a Roman “baggage wagon” and means “load”. When you charge items, you begin loading yourself down with pressures and problems. Besides that, in most cases you are paying interest.

CONTENTMENT

“If only I had...” “I would be so happy if I had a...” Contentment is realizing God has already given me all I presently need to be happy.

CONSEQUENCES OF BORROWING

1. Violates scripture. Rom. 13:8 says: *“Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.”*
2. Reveals judgment. Deut. 28:15,44 says: *“But it shall come to pass, if thou wilt not hearken unto the voice of the LORD thy God, to observe to do all his commandments and his statutes which I command thee this day; that all these curses shall come upon thee, and overtake thee: He shall lend to thee, and thou shalt not lend to him: he shall be the head, and thou shalt be the tail.”*
3. Bondage to creditors. Prov. 22:7 says: *“The rich ruleth over the poor, and the borrower is servant to the lender.”*
4. Presumes future. James 4:13-14 says: *“Go to now, ye that say, To day or to morrow we will go into such a city, and continue there a year, and buy and sell, and get gain: Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away.”* Prov. 27:1 says: *“Boast not thyself of to morrow; for thou knowest not what a day may bring forth.”*
5. Reveals independent spirit. James 4:14-17 says: *“Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away. For that ye ought to say, If the Lord will, we shall live, and do this, or that. But now ye rejoice in your boastings: all such rejoicing is evil. Therefore to him that knoweth to do good, and doeth it not, to him it is sin.”*

6. Shows discontentment with basics. I Tim. 6:10 says: *“For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.”*
7. Promotes impulse buying. Prov. 19:2 says: *“Also, that the soul be without knowledge, it is not good; and he that hasteth with his feet sinneth.”*
8. Damages God’s Reputation. Phil. 4:19 says: *“But my God shall supply all your need according to his riches in glory by Christ Jesus.”*
9. Excludes help from others. II Cor. 8:14-15 says: *“But by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality: As it is written, He that had gathered much had nothing over; and he that had gathered little had no lack.”*

J. Hudson Taylor, a great missionary to China, said, “God’s work done in God’s way will not lack God’s support. He is just as able to supply funds ahead of time as afterward and He much prefers doing so.”

STRETCHING DOLLARS

How do you do it?

1. Set up a budget.
2. Make sure your income exceeds your outgo.
3. If not, you must increase your income, or lower your outgo.
4. Priorities in order:
 - a. Tithe
 - b. Pay bills
 - c. Eat
 - d. Extras
5. Do not borrow.
6. Eat healthy (it saves in doctor bills).
7. Purchase used items when necessary.
8. Do not eat out too much.

9. Cut out junk food.
10. Save for items instead of charging.
11. Buy items on sale.
12. Utilize coupons.
13. Avoid charge cards.
14. Avoid late payments.
15. Write instead of making long distance calls.

FINANCIAL PROBLEMS

Prov. 1:22-23 says: *“How long, ye simple ones, will ye love simplicity? and the scorers delight in their scorning, and fools hate knowledge? Turn you at my reproof: behold, I will pour out my spirit unto you, I will make known my words unto you.”*

Are you currently late paying any bills? Is anyone bitter toward you because of a financial matter? Do you owe anyone any money? Have you borrowed anything you have failed to return? Evidences of breaking Biblical principles:

1. A need to borrow. Deut. 15:5-6 says: *“Only if thou carefully hearken unto the voice of the LORD thy God, to observe to do all these commandments which I command thee this day. For the LORD thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee.”*
2. Overdue bills. Prov. 3:28 says: *“Say not unto thy neighbor, Go, and come again, and to morrow I will give; when thou hast it by thee.”*
3. Sleepless nights. Eccl. 5:12 says: *“The sleep of a labouring man is sweet, whether he eat little or much: but the abundance of the rich will not suffer him to sleep.”*
4. Inability to enjoy what you have. Eccl. 6:1-2 says: *“There is an evil which I have seen under the sun, and it is common among men: A man to whom God hath given riches, wealth, and honour, so that he wanteth nothing for his soul of all that he desireth, yet God giveth him not power to eat thereof, but a stranger eateth it: this is vanity, and it is an evil disease.”*

5. Health problems. Eccl. 5:13 says: *“There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt.”*
6. Family pressure. Prov. 15:27 says: *“He that is greedy of gain troubleth his own house; but he that hateth gifts shall live.”*
7. Lawsuits. I Cor. 6:7 says: *“Now therefore there is utterly a fault among you, because ye go to law one with another. Why do ye not rather take wrong? why do ye not rather suffer yourselves to be defrauded?”*

WHEN YOU HAVE A NEED

If you need it and can afford it - buy it.

If you need it and can not afford it - pray for it.

If God will not answer, ask:

1. Do I really need it?
2. What is wrong in my life?
3. Why will God not answer?

If you do not need it - do not buy it.

PEOPLE WHO LOVED MONEY

1. Lot moved to Sodom for wealth and lost his family.
(Gen. 13,14,19)
2. Jacob stole his brother Esau’s birthright. (Gen. 27:35,36)
3. The rich young ruler gave his soul for money.
4. Judas betrayed Christ for 30 pieces of silver! (Matt. 26:15-16)
5. Baruch spent his life chasing things money could buy.
(Jer. 45:5)
6. Gehazi also chased after money. (2 Kings 5:21-22)

VICE CAUSED BY LOVE OF MONEY

Slavery, murder, robbery, gambling, abortion, pornography, smut on TV, drug traffic, and rock music have all been caused by the love of money!

OUR PHILOSOPHIES

Often we hear: “How are you doing?”
 “Well, we have a new car, a new house, etc.”

Why not: “How are you doing?”
 “Well, God’s answered my prayers lately.”

Luke 12:15 says: *“And he said unto them, Take heed, and beware of covetousness: for a man’s life consisteth not in the abundance of the things which he possesseth.”*

Do you talk more about God or about things? Are you content with your wages? What would upset you the most: not having a television or automobile, or not having a Bible?

Matt. 6:33 says: *“But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.”*

As long as we keep God first in our lives, God has promised to meet our needs. Phil. 4:19 says: *“But my God shall supply all your need according to his riches in glory by Christ Jesus.”*

WHY IS THERE POVERTY?

God has three reasons for poverty:

1. Testing: Job was tested to try his faith. He lost all of his finances. It revealed to the world that his faith was as pure as gold.
2. Chastising: There are many reasons God judges people in the area of finances.
3. Redeeming: Poverty has its advantages. James 2:5 says: *“Hearken, my beloved brethren, Hath not God chosen the poor of this world rich in faith, and heirs of the kingdom which he hath promised to them that love him?”* Heb. 11:6 says: *“But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him.”* 2 Cor. 8:9 says: *“For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.”*

Jesus was born poor. The only time He personally dealt with money was when he told Peter to take a coin out of a fish's mouth to pay His taxes. We are commanded to feed the needy, but not the lazy.

Prov. 20:4 says: *“The sluggard will not plow by reason of the cold; therefore shall he beg in harvest, and have nothing.”*

II Thess. 3:10 says: *“For even when we were with you, this we commanded you, that if any would not work, neither should he eat.”*

WHAT CAN CAUSE POVERTY?

1. Immoral relationships. Prov. 5:3-11 says: *“For the lips of a strange woman drop as an honeycomb, and her mouth is smoother than oil: But her end is bitter as wormwood, sharp as a twoedged sword. Her feet go down to death; her steps take hold on hell. Lest thou shouldest ponder the path of life, her ways are moveable, that thou canst not know them. Hear me now therefore, O ye children, and depart not from the words of my mouth. Remove thy way far from her, and come not nigh the door of her house: Lest thou give thine honour unto others, and thy years unto the cruel: Lest strangers be filled with thy wealth; and thy labours be in the house of a stranger; And thou mourn at the last, when thy flesh and thy body are consumed,”*
2. Too much sleep. Prov. 6:9-11 says: *“How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep: So shall thy poverty come as one that travelleth, and thy want as an armed man.”*
3. Wickedness. Prov. 10:3 says: *“The LORD will not suffer the soul of the righteous to famish: but he casteth away the substance of the wicked.”* Would you sell ungodly items like liquor, cigarettes, and pornography just for money?
4. Lack of diligence. Prov. 13:4 says: *“The soul of the sluggard desireth, and hath nothing: but the soul of the diligent shall be made fat.”*
5. Co-signing. Prov. 11:15 says: *“He that is surety for a stranger shall smart for it:*

- and he that hateth suretyship is sure.”*
6. Stinginess. Prov. 11:24-25 says: *“There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat: and he that watereth shall be watered also himself.”*
 7. Provoking family. Prov. 11:29 says: *“He that troubleth his own house shall inherit the wind: and the fool shall be servant to the wise of heart.”*
 8. Not earning what you get. Prov. 13:11 says: *“Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.”*
 9. Refusing reproof of others. Prov. 13:18 says: *“Poverty and shame shall be to him that refuseth instruction: but he that regardeth reproof shall be honoured.”*
 10. Talking too much. Prov. 14:23 says: *“In all labour there is profit: but the talk of the lips tendeth only to penury.”*
 11. Idleness. Prov. 19:15 says: *“Slothfulness casteth into a deep sleep; and an idle soul shall suffer hunger.”*
 12. Refusing to help the poor. Prov. 21:13 says: *“Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard.”*
 13. Love of pleasure. Prov. 21:17 says: *“He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich.”*
 14. Taking advantage of the poor. Prov. 22:16 says: *“He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.”*
 15. Giving to the rich. Prov. 22:16 says: *“He that oppresseth the poor to increase his riches, and he that giveth to the rich, shall surely come to want.”*
 16. Overeating, drunkenness, drowsiness. Prov. 23:21 says: *“For the drunkard and the*

glutton shall come to poverty: and drowsiness shall clothe a man with rags.”

More money does not mean that you must live more expensively, but that you can share more extensively. (See II Cor. 8.)

Who are you serving - God or money? Are you using the money God has given you - or is it using you?

SOURCES:

The Life of J. Hudson Taylor

*Many of the phrases in this step are quotes or derivatives of the Bill Gothard seminars. It would be impossible to properly cover this subject without repeating some of his material directly or indirectly.

REVIEW LOVE OF MONEY - STEP 22

1. Jesus spoke on _____ five times as much as any other _____
2. What race did not believe the gospel because some guards' love of money?

3. Can man serve God and money? _____
4. Name the three activities concerning money:

5. Name the four purposes of money:

6. Define debt: _____

7. What is "credit buying"? _____

8. "Charge" means: _____
9. Define contentment: _____

10. Name five consequences of borrowing:

11. Name five ways to “stretch dollars”:

12. List three evidences of broken financial principles:

13. List the four steps to take when you have a need:

- 14. Name two Bible characters that loved money more than God:

- 15. List one Bible promise of God meeting our needs: _____

- 16. List the three reasons for poverty: _____

- 17. List five things that can cause poverty: _____

- 18. Do you know someone who loves money more than God? _____
- 19. Are there financial principles in your life that you need to correct today?

- 20. Have you ever had a problem with the love of money? _____