

04-22-12

Series: [God's Economy](#)

God's Economy (10)

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[Matthew 6:19-24](#)

(Continuation from [04-15-12](#))

The Doctrine of God's Economy The Morality of Money

HAVING A PROPER VIEW OF MONEY and possessions and managing them scripturally are serious challenges that face all Christians. By God's providence, people are in varying financial situations, but we all have to deal with the same questions: What do we do with our resources? How should we spend our money? How much should we save and invest? Those questions constantly test the genuineness and integrity of our spiritual walk. How a believer handles the stewardship of his finances and possessions communicates much about his or her spiritual condition.

To underscore how important the subject of money and possessions is to God, sixteen of Christ's thirty-eight parables speak about how people should handle earthly treasure. In fact, our Lord taught more about such stewardship (one out of every ten verses in the Gospels) than about heaven and hell combined. The entire Bible contains more than two thousand references to wealth and property, twice as many as the total references to faith and prayer. What we do with the things God has given us is very important to Him.

THE NATURE OF MONEY

Money in itself is neither righteous nor evil—it is morally neutral. However, money is an accurate measure of one's morality. When we refer to money we are referring to our medium of economic exchange, something so vital that it defines how we live from day to day. In a cash-based society it might have been difficult to track one's use of money, but today a look over your checkbook ledger or credit card statement will easily reveal where your money goes. And where you spend your money determines where your heart is and what your life's priorities are ([Matthew 6:20–21](#)). Someone who sees the pattern of your spending can fairly well discern the moral direction of your life.

Contrary to the fact that money is amoral, conventional wisdom for centuries has believed money necessarily corrupts. But that assessment goes against normal experience and good logic. There are certainly corrupt wealthy people who manifest their corruption through the misuse of their wealth, but there are also the righteous wealthy who demonstrate their righteousness by the godly way they invest their wealth.

Similarly, among the ranks of the poor there have always been those who are corrupt and those who are righteous. So, money doesn't necessarily corrupt. But the use of it does reveal the inherent internal corruption of people. Money is not the essential problem; it is simply an indicator of the real problem, which is a sinful heart.

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Even some Christians have accepted the erroneous view that money corrupts and is the underlying cause for all of life's problems. They claim it is wrong for believers to have any more money than is necessary for life's essentials. More radical advocates of that position might urge that all Christians band together and place all their money into a common pot from which they can share it equally—in essence, they endorse a Christian form of communism.

Those who propound such an extreme position on money management will invariably cite [Acts 2:44–45](#) for scriptural support: “**And all those who had believed were together and had all things in common; and they began selling their property and possessions and were sharing them with all, as anyone might have need.**” But what the early church did in [Acts 2](#) does not support any form of Christian communism. Among the early believers, there were some who had money, possessions, and property, and others who did not. When those who owned little or nothing had needs, those with the resources sometimes sold a portion of what they owned and gave the money to their needy fellow believers. The **Book of Acts** does not say the early church ever pooled its resources and distributed them equally among the members.

Thus from its earliest days, the church saw money as neither good nor bad, but as a gift from God that could daily provide for one's own needs and regularly meet the needs of others.

ALL RICHES COME FROM GOD

The Old Testament prophets set forth the truth that all wealth comes from God: “**The silver is Mine and the gold is Mine,**’ declares the LORD of hosts” ([Haggai 2:8](#); cf. [Job 28](#); [Ps. 104:24](#)). Because God, as creator of the earth, owns everything anyway, He certainly doesn't forbid mankind from using money. God granted man the wisdom and privilege to turn the earth's rich resources into valuable commodities and his own talents into marketable services. A natural result was the use of various metals from the earth to make coins, and the use of trees to make paper for currency. He wants us to wisely take advantage of the earth's natural resources for those and other economic purposes.

In [Deuteronomy 8:18](#), God moves a step further: “**But you shall remember the LORD your God, for it is He who is giving you power to make wealth. . . .**” He has not only created the raw materials for wealth, but has also given us the mental and physical ability to gain wealth and to use it.

The Lord in His providence has made each human being unique, with differing abilities to earn money. As a result, people have written great books and composed outstanding pieces of music, painted memorable pictures, and produced stage and film masterpieces, designed engineering marvels, developed new businesses, and discovered indispensable technical advances, all of which have generated personal income and benefited the world's social and economic structures. Such efforts are all within the framework of God's creative purpose and sovereign plan for mankind's use of the earth's great wealth (cf. [1 Corinthians 4:7](#)).

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God wants you to understand that money by itself is morally neutral and that He, as the ultimate source of it and all material goods, has distributed all wealth as a stewardship. We all manage God's wealth. Money and possessions then become tests of morality and pose these personal questions: What are you going to do with the wealth you have? Will you pass this crucial, ongoing test of your moral and spiritual life? Sadly, as we are about to see, many professed believers— especially in recent decades—have not been able to pass the test and have dishonored God.