

# **BIBLICAL ECONOMICS INTRODUCTION**

## **THE MINISTRY AND ITS FINANCIAL INTEGRITY, [2 Corinthians 8:1-9:15](#)**

### **The Biblical View of Money**

Now most of us are aware, as we start this series, that there's sort of a difficulty today in our giving. And it really comes from two fronts. The world, first of all, sucks up so much of our money that we don't have the amount to give we should. It's the first time we've ever had advertising. And advertising is a scheme to separate you from your money. Do you think television is for programs? Television isn't, it's for commercials.

Programs are simply to get you there to watch the commercial. The commercials aren't there to get you to watch the program. You certainly can figure that out. The programs are there which are forgettable so you'll watch the commercials which are not forgettable, like, the AT&T "Yeah love!" I'm not going any further with that than that. But you understand that the world...the world is coming after you. And it comes after you to separate you from your money; it comes after you to get you to indulge yourself in every conceivable kind of thing. And that puts people in a very difficult position.

The world not only adds to advertising the tremendous power of media to capture you, but then they provide credit so you can buy things when you don't even have money and put yourself in a deeper and deeper hole, sinking more and more into debt and which puts you in a position that limits your giving as well. In fact, it becomes so difficult for people in the world to even make their normal sort of budget because of the way they have overspent, that somebody said, "You can easily figure the cost of your cost of living by just taking all your income and adding twenty percent." That's how most people live.

Financial problems are a major cause of divorce in 80 percent of couples who are divorced before the age of 30. Before they can even start to get a life together, it's torn apart by financial problems. Now, we have far more money than our fathers did, far more money than our grandfathers did, who, of course, were not the victims of this advertising barrage and the massive materialism of our contemporary time. One father expressed his deep concern about this when he said, "Look, I don't mind that my son is earning more than I did on my first job. What distresses me is that he's six and that's his allowance."

Fifty percent of your waking time, you're thinking about money. How to get it, how to spend it, how to save it, how to earn it, how to invest it, how to borrow it, how to find it. Fifty percent of your waking time you're thinking about money. We are living in an indulgent, materialistic culture and that takes a toll on our giving. But it's not just the external culture telling us to spend our money stupidly and foolishly, but we're even

bombarded in the Christian world by other people who want to separate us from our money to build their empires.

I had the opportunity to speak with one of our professors at the seminary who had gone to Charlotte, North Carolina, and somebody wanted to take him through Heritage USA, that place built by Jim and Tammy Bakker in their heyday. It's quite an astonishing thing to see, believe me I've seen it on television. You walked through all of that facility, all over those grounds, those huge high-rise hotels which he triple sold. And that's, of course, what caused him to be put into prison. This huge massive hotel and shopping mall.

And it just goes on and on, villages and houses, and I suppose somewhere between \$200 million and \$300 million would be conservative just for that facility, to say nothing of the millions and millions of dollars that kept pouring in to keep the whole thing on television, to keep the whole empire propped up until it finally crashed in a blaze of iniquity. But walking through that and trying to conceive of how much of the money from Christian people had been poured into that thing, which by the way, now is operated by the Radisson Hotel Corporation and owned by some Malaysians. They're trying to turn into a convention center.

How much of kingdom resources were poured into there, who could have been...which could have been poured into some kind of ministry with eternal dividends and not feeding a monster of empire building and iniquity? We are all very sensitive, I hope by now, after having seen some of the scandals that have hit evangelicalism to be very alert to where we spend our money and not to send it in, you know, to buy people's wardrobes and fancy sets on television programs and help people build empires.

Many years ago Voltaire criticized Protestantism. He was a French atheist, and he criticized Protestantism, he said, "Protestantism has simply grown up to offer people a less expensive substitute for Catholicism," because the Catholic Church was sucking money out of its people in huge amounts, and he felt that Protestantism was just a cheap shortcut. I don't think that if he were living today he would say that. Protestantism seems to me today to be much more expensive than Catholicism. And most Christian people, probably most of you, are literally hammered from side to side in terms of things that you need to be giving to.

Exploitation even gets into local churches. Not only is it extra church or parachurch, but even gets into local churches. Streams of literature come into the church telling us how we can hire fundraisers and hire various organizations. Guys who are very slick at this will come in and go to you and hit you up this way and that way and raise money to get to you so that we can support the things that we want to do.

Others come along and say, "Well the real trick to this deal is to make everybody get on a tithing bandwagon. If we can just get everybody to give ten percent, we can use the Old Testament tithe. If everybody gives ten percent, we'll have plenty. And the truth is that's probably accurate. Somebody figured out if the church in the United States, if

everybody in the church, churches of America, was reduced to Welfare level income and gave ten percent, the church would suffer a three hundred percent increase in giving.

People don't give what they ought to give. A lot of times they don't give what they ought to give because they don't love the Lord's Kingdom enough; sometimes because they're too deeply in debt, or they're spending it on themselves or they don't even understand what they are to give. We need to know some basic foundational truths from the Scripture about how we are to give. It is tithing? What is it?

And then the church also gets confused because sometimes the church sort of plays up to the wealthy people, you know. When the man comes in who has the gold ring on his finger, they say, "Sit over here. Sit over here in the nice comfortable seat." And when the poor guy comes in, they say, "Get under my footstool, you don't smell very good." And James says that God doesn't tolerate that. God is no respecter of persons, we know. And we can't show partiality to the rich. You know, you can't let the rich dictate your theology. You can't let the rich dictate your policy.

Certainly, there have been people in my life who have endeavored to do that, who have, you know, promised to do certain things financially if I'll adjust my theology, I don't adjust my theology for money or anything else for that matter. But sometimes that happens in the church, and then you have in the church very often people who get caught up in foolishness and they want to go borrow massive amounts of millions upon millions of dollars and bury the church in an almost unpayable debt for years to come which cripples the church's ability to do ministry.

The whole idea of dealing with money is problematic, both in the culture and in the church. And then you can add another deal, and that's the whole notion of retirement. I don't want to step on you too hard today, until we get those heating and air-conditioning units that we need, but for just a moment, for just a moment, this whole idea of retirement, if I can comment on it. The desire to have a large stash of money early so that you can do nothing productive with your life for as long a time as possible, really, is the world's mentality. That's the world's philosophy that the goal of life is to get in a position to do nothing, but only what you want to do. And we all know that idleness is the devil's plaything, right?

**Proverbs 19:15 (NASB)**

**<sup>15</sup> "Laziness casts into a deep sleep, And an idle man will suffer hunger."**

**Proverbs 18:9 (NASB)**

**<sup>9</sup> "He also who is slack in his work Is brother to him who destroys."**

**Matthew 20:6 (NASB)**

**<sup>6</sup> "And about the eleventh *hour* he went out and found others standing around; and he said to them, 'Why have you been standing here idle all day long?'"**

**2 Thessalonians 3:11 (NASB)**

**<sup>11</sup> “For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies.”**

I’m not saying you need to work all your life at the job you have. But I am saying you need to work all your life at something. If God frees you from the need for gainful employment and gives you the time, then you ought to spend the rest of your life working for the Kingdom harder than you ever worked for the world. But vegetating has no virtue.

Becoming the couch potato, or doing what you want when you want all the time doesn’t seem to serve holy purposes. But that kind of worldly philosophy, that retirement is the goal of life instead of achievement, has spilled over into the church, and so people stockpile more and more and more. And there are enough people telling them they need to stockpile more because the more you stockpile the more people are getting rich on your stockpile. People make money on everything you store up. And so they sell that to you and you have to be careful that you’re not simply stockpiling what you ought to be investing in eternity.

Now, all these are factors that affect our giving. There’s a place for saving. There’s a place for wise planning. There’s a place for meeting your needs. There’s a place for responding to the culture around you and a measure of comfort is within the purposes of God. But we need to understand how we are to give, to what we are to give, where we are to give, how much we are to give, by what motives we are to give, and what’s going to happen to us if we do, and what’s going to happen if we don’t. And those are the kinds of questions that we’re going to have answered as we go through [2 Corinthians chapters 8 and 9](#).

We will answer those questions in our study we’ll call, “The Biblical Model for Believers” Giving, “The Biblical Model for Believers’ Giving.” That’s what we’re going to study in these two chapters. And I want you to know I’m not seeking your money; I’m seeking your joy. I’m not seeking your riches; I’m seeking your blessing. And God has a lot to say about this issue.