

BIBLICAL ECONOMICS INTRODUCTION

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

The Biblical View of Money

With riches comes pride. Unless you deal with that, your riches lead you to that sin. Which sin are we talking about? The love of money can make you proud.

In fact, [Isaiah](#), in speaking about the rich, said to them,

[Isaiah 29:13 \(NASB\)](#)

¹³“**Then the Lord said, “Because this people draw near with their words And honor Me with their lip service, But they remove their hearts far from Me, And their reverence for Me consists of tradition learned by rote.”**”

It’s very superficial, their concern about you. They’re into money. With your mouth you worship God, but there’s no room for Him in your mind, your heart.

And then just a couple of final things. When you consider money as your God, and when your idolatry...in an idolatrous way worship money or love money, you are stealing from God. You will not do what is right; you will not render to God what is God’s. You will rob God.

[Malachi 3](#), “**Will a man rob God?**”

[Malachi 3:8 \(NASB\)](#)

⁸“**Will a man rob God? Yet you are robbing Me! But you say, ‘How have we robbed You?’ In tithes and offerings.”**”

I mean, look, it’s a pretty stupid thing when you think about it. If somebody asked you the question, “If God were around would you rob Him”? Well I don’t think so. **First** of all, He’s omniscient, so He’d know what I was doing. **Secondly**, He’s omnipotent, so He’d probably kill me if I tried to rob Him. I wouldn’t rob Him. Well if Jesus were here, Jesus is, you know, our Lord and our Savior...and He had a purse with some money in it? Would you rob Jesus? Un-un, are you kidding? Rob Jesus? That’s a paralyzing thought. I don’t even want to think it.

Will you do it? That’s the point of the question. Will a man rob God? I mean, is that dumb, or is that dumb? “**Yet you have robbed Me.**” And the people say, “**Well, how have we robbed You?**” And He says, “**In tithes and offerings, you haven’t given what you should. What is Mine, what belongs to Me.**” So He says bring all the tithes into the storehouse and I will pour out on you a blessing.

Malachi 3:8-10 (NASB)

⁸“Will a man rob God? Yet you are robbing Me! But you say, ‘How have we robbed You?’ In tithes and offerings.

⁹“You are cursed with a curse, for you are robbing Me, the whole nation of you!”

¹⁰“Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,” says the LORD of hosts, “if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.”

I love that because He could have said, “Bring it in or else I’ll chop your head off.” But He doesn’t. It’s a very gracious act of loving kindness. “Just bring it and I’m waiting to unload the blessing.”

Well, you say, “I’ll tell you one thing, I’ll never rob God. Oh, boy, not me, I’d never rob Jesus.” Oh? You know you say, “Well, where’s the storehouse?” I don’t know, Wells Fargo Bank? One West Bank? Your sock in the closet. Your pocket. Your mutual fund. I don’t know where. The storehouse is wherever the stuff is stored, isn’t it? But there’s supposed to be some of it in God’s storehouse, and if it isn’t there, you’ve robbed Him. And when you love money, you rob God. So when you rob God it’s because you what? Love money.

Well a last point along the line of loving money, you not only rob God you rob others; [1 John 3](#), a couple of verses here really make this crystal clear.

1 John 3:17-18 (NASB)

¹⁷“But whoever has the world’s goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?

¹⁸Little children, let us not love with word or with tongue, but in deed and truth.”

The question is; if you don’t give money to someone in need, are you a what? Christian? That’s the question. That’s the question. Because the love of God abides in every believer, is that not true. Doesn’t [Romans 5](#) say that the love of God has been poured out in our hearts?

Romans 5:5 (NASB)

⁵“And hope does not disappoint, because the love of God has been poured out within our hearts through the Holy Spirit who was given to us.”

So the question is if you see someone have a need and you don’t meet the need, how can we say you’re a Christian. How can we say you’re a Christian? You’re robbing your brother. And how can Christians be told...be recognized?

1 John 3:14 (NASB)

¹⁴“We know that we have passed out of death into life, because we love the brethren. He who does not love abides in death.”

I mean, if you can see a brother in need and not meet the need, the question is, are you being a Christian. Loving money will make you behave like a non-Christian. That's the bottom line.

Well, loving money leads to all kinds of negative results. And we've just gone through a number of them. Now to close, there's a **third point**. I talked about the morality of money. I talked about the love of money. Now, let me talk about acquiring money. I'm going to tell you how to acquire money. I'm going to tell you how to earn money God's way, how to get money God's way.

But **first** I want to tell how not to get it, okay? Let me give you some ways not to get money. One, you're not to steal it. You say, "Well I know that." Well, just to reiterate that. "Let him that stole steal no more," Paul said. Robbery is a violation of the Ten Commandments.

Exodus 20:15 (NASB)

15 "You shall not steal."

Don't steal money. You say, "I would never steal money?" Oh? How about **Psalm 37:21**,

Psalm 37:21 (NASB)

21 "The wicked borrows and does not pay back, But the righteous is gracious and gives."

What's that? That's an act of wickedness. There are lots of ways to steal. This is precisely the area where God will remove His hand of grace from you. You will see the withdrawal of your blessings and the natural supporters that He has placed in your life. He will speak to the depths of your supporters lives to withdraw from financially supporting you. And trust me that is a very painful process.

Amos 8:5, **Hosea 12:7** talk about dishonest business tactics, cheating people out of their money, overcharging people, selling them a cheapened product.

Amos 8:5 (NASB)

5 "Saying, "When will the new moon be over, So that we may sell grain, And the sabbath, that we may open the wheat market, To make the bushel smaller and the shekel bigger, And to cheat with dishonest scales."

Hosea 12:7 (NASB)

7 "A merchant, in whose hands are false balances, He loves to oppress."

I suppose if we had a few contemporary Amoses and Hoseas today, they might preach a sermon on giving four hours work for eight hours pay. Or they might preach a sermon on exaggerating the deductions on your Income Tax form. Or they might give a sermon on padding your expense account. Or they might give a sermon on extravagant credit card purchases that are way beyond your capability, and its money you don't even have

and really can't even pay. Stealing money is incompatible with the Christian life. And there are lots of ways to do it. But you're not to get money that way. And you're not to take it from people by cheating them in any sense.

A **second** way not to get money is by charging people exorbitant interest. The Bible is very clear about this. You can read about it all throughout the Old Testament. I'm not going to take you through all the passages. It's called usury, U-S-U-R-Y. It means exorbitantly high interest. You say, "Well look, if the guy doesn't want to borrow the money, then he can borrow it somewhere where it's cheaper." That isn't the point. **The point is usury is a form of extortion that preys on people who have no choice.**

If you want to borrow money for something, your house, your car, or whatever purpose you want to borrow money, you go to a place; you demonstrate your financial capability by filling out a form. You show them that you have the resources and the income and the financial capability to pay that debt off, you're simply buying money because you need it now and you're willing to pay for it in the future. That's fine. **But that's not where usury comes into play.** You're going to go out, you've got a good credit record, so you're going to get the best interest you can get and you're going to prove to people you can pay it.

Usury is what is charged people who are without the ability to pay back. In other words, they are desperate. They're those kinds of people who have nowhere to turn and so they're taken advantage of by people because they can't qualify anywhere. Certain places will loan them money; certain people will loan them money and charge them an exorbitant rate of interest. They have really no choice because they're in a desperate situation and in the midst of their need there is a taking advantage. **That's what the Bible forbids.** That's usury, exorbitant interest charged to someone who is in real need. **Don't ever loan money to someone in need. Give it to him.** Just give it to him. Give him what he needs if you can. Don't make money off his trials. My wife Elia and I have had a long standing policy that we do not lend money. If we can, we just simply give it in the name of Jesus. We have experienced the pain of seeing people that we once loaned money to, to begin to withdraw from us because of their inability to pay the loan back. We value the relationship more than the money.

And then **another way** not to earn money is by defrauding people. For example, in **James 5**, a very serious statement with this regard in **verse 4**,

James 5:4 (NASB)

⁴“Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth.”

“Behold, the pay of the laborers who mowed your fields,” could be the guy who mowed your grass, or whoever works for us. **“The pay of the laborers who mowed your fields and which has been withheld by you.”** Okay, you owe this person for what

they've done and you haven't paid them. **"It cries out against you and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth."**

Here you've got these people; they came and they plowed. They harvested your field, they worked for you, and you're not paying them. You're not paying them and the cry against you is coming to the Lord's ears. This is serious. If somebody has rendered service to you, worked for you, been employed by you, you pay them what is owed them and what is promised them. To hold that back is to send a cry of defrauding up to the very ears of God Himself.

Well, we could say more about that, but let me give you a **last one**. **Another way** not to make money is by gambling. Now some day I'm going to give a whole sermon on this, but just for the moment, gambling is not an option for the Christian. **An appeal to chance is incompatible with trust in the sovereignty of God**. An appeal to chance is a way to waste the resources God has given you and, frankly, gambling for the most part is an exploitation of the poor.

And all it does is draw the money out of the people who have little to start with, funnel it through a bureaucracy like the State Lottery and with the ostensible purpose of the state using it to assist those poor people. But by the time it gets back to them it's one-tenth of what it was when they gave it or when they bought the ticket. It is exploitation. It risks God's provision. **It is incompatible with the sovereignty of God**.

So we don't get money by these false ways, by illicit means, stealing it, by taking it from people in need, by defrauding those we owe it to or by gambling. You say, **"How do we get money? I want to know how we get money."** You come back next Sunday and I'm going to tell you. I am. And next time we'll talk about how to get money, how to misuse money and how to use money and then when we've done that we'll launch into **2 Corinthians chapter 8**, and you'll be ready for one of the really most wonderful experiences we'll have in this whole epistle. Let's pray.

Father, we rejoice in Your truth, Your Word. We thank You for the clarity with which it speaks to these issues. We don't want to love money at all. We want to love You and use money in ways that will bring You honor. And we know, Lord, that even when we take the money You've given us and do something which we enjoy, we can express a thankful heart to You, and that pleases You. Father, You have made us so rich and we thank You for comfortable homes where we find rest and relaxation which gives us strength to carry on. We thank You for the health we enjoy because we have such fine medical service which keeps us healthy, healthy as we labor for You. We think about so many who served You and died young in past eras.

We thank You for a comfortable bed so that we can wake refreshed and with vigor and strength to serve You. You've given us all these good things to enjoy. And we don't look down on them; we don't despise them as if in some way they were themselves a temptation. We accept them from Your good and gracious hand. And we believe that this country was founded upon confidence in You, trust in You. And in those early years

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You blessed this country because of that, and we are the recipients of that sort of blessing of the past.

And, Lord, we do see it from Your hand, You're the one who has given us power to get wealth, You're the one who blessed us with all these things, even as You did Job. But, Lord, we have to see them, one, as a reason to praise You and glorify You and thank You. We have to recognize that, actually, they all belong to You and they are a test, an index of our spiritual character. And, Father, we need to be obedient to all these principles as we establish a foundation for living that will result in giving in a way that would honor You.

Thank You for the privilege of giving back to You. And not just that, but giving back to You and having it be an investment, the fruit of which we will enjoy forever and ever in Your presence. How grateful we are for that. Now, we pray, Lord, that You will take us from this place to apply the things that we've learned for the glory of our Savior in whose name we pray. Amen.