

BIBLICAL ECONOMICS INTRODUCTION

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

The Biblical View of Money

Secondly, investments. You say, “Investments. Are you kidding?” No, no, Matthew...would I kid you? [Matthew 25:27](#). I might at the beginning of my sermon but not at the end. [Matthew 25:27](#), it’s getting serious now.

Matthew 25:14-27 (NASB)

¹⁴“For *it is* just like a man *about* to go on a journey, who called his own slaves and entrusted his possessions to them.

¹⁵To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey.

¹⁶Immediately the one who had received the five talents went and traded with them, and gained five more talents.

¹⁷In the same manner the one who *had received* the two *talents* gained two more.

¹⁸But he who received the one *talent* went away, and dug a *hole* in the ground and hid his master’s money.

¹⁹Now after a long time the master of those slaves came and settled accounts with them.

²⁰The one who had received the five talents came up and brought five more talents, saying, ‘Master, you entrusted five talents to me. See, I have gained five more talents.’

²¹His master said to him, ‘Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.’

²²Also the one who *had received* the two talents came up and said, ‘Master, you entrusted two talents to me. See, I have gained two more talents.’

²³His master said to him, ‘Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.’

²⁴And the one also who had received the one talent came up and said, ‘Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no *seed*.

²⁵And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.’

²⁶But his master answered and said to him, ‘You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no *seed*.’

²⁷ **“Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest.”**

Matthew 25:27, Jesus looks at an unfaithful servant, **verse 27**, and He says to him, **“You ought to have put My money in the bank and on my arrival I would have received My money back with interest.”** You can get...you can acquire wealth through gifts and through investments.

Jesus saw the value of letting your money earn money. Wisely invest your money. Jesus advocates that. You should have put the money in the bank so you could earn interest. Nothing wrong with that. That's not a high-risk gambling thing that He's talking about, but you can put funds in a wise investment. There's risk. There's risk in everything in the world that you do because the whole world is on the brink of risk and the judgment of God. But in the best wisdom that you can bring to bear upon the situation, make wise investments. That's a very good way to increase your wealth.

The assumption of that is...listen carefully. The assumption of it is you have some money you don't need to live on, right? Otherwise you can't invest it. And the assumption then is you can invest money you don't need to live on and you can get even more money you don't need to live on right now. **You say, “You mean God wants us to have more than we need?” Yes.**

You say, **“Why?”** **So we can rejoice and delight and thank Him and praise Him and have money available to use in the areas where it is needed.** Certainly. And even so that we can provide for our children. We'll get into all of that. Well, so you can receive gifts and you can make a good investment. But there are three primary ways you are to acquire money. I'm just going to say this, don't quit your job because one of the ways to get money is work.

Well, those of you who have been with us for the last few weeks know we've taken a little digression from our exposition of **2 Corinthians**. I decided to digress for a few weeks, sort of set the stage for what we're going to study in **chapters 8** and **9**. They have to do with Christian giving, the giving of our money, giving to the Lord, giving to the kingdom, giving to God's people, giving to fulfill kingdom purposes.

But I wanted, before we got into the area of giving, to talk about a scriptural understanding of money. So over the last few weeks that has been our theme and I've just been talking about some of the very important things the Bible says in regard to money. I'm going to finish this introductory series very soon. Next week we're going in to **chapter 8** and, believe me, the best is yet to come. What you're going to learn in the first part there of **chapter 8** is so marvelous, so enriching, and so blessed I know your hearts are going to be greatly encouraged as we get into the text.

But for this moment, just to kind of complete our preface or our introduction to these chapters, back to the subject of a scriptural understanding of money. I did some reading this week on preaching. And I have to determine in my own mind, in all honesty, that having read several definitions about preaching in the material that I was reading, I suppose by most people's definition what I'm going to do now doesn't qualify as preaching.

It qualifies more as a lecture or a seminar or a Bible lesson or a Sunday-school lesson. And that's because what I'm going to do is just take you through a whole lot of Scripture that just sort of fills in what we haven't said about this whole area of money. So if you will, sit back and imagine that we're in a seminar together or just sitting around chatting about the Word of God, and let me share some of the final things that I think are important for us as we set a foundation for the sermons to come.

We have talked about the morality of money. That is, we've talked about the fact that money reveals one's moral commitment, one's spiritual life. It is a good index on your character and your spirituality. So we talked about the morality of money. **Then we talked about the love of money.** The Bible is clear that we are not to love money because the love of money is the root of all kinds of evil. We are not to make money our god. We are to worship the true God. We are not to put our trust in money. And we've gone through all of that.

Then we started talking about the acquiring of money. And last week we noted for you that God has made a very rich world and He's given mankind tremendous capacity to extract its riches and subdue them for his own joy and his own comfort. God wants you to enjoy His riches. He's given us richly all things to enjoy. Remember, He looked at His creation and said it is very good. He put us at the pinnacle of it, gave it to us to use and He delights when we delight and rejoice in the goodness and the richness of all that He has made.

God doesn't want us to be poor or He would have created us and put us on the moon where there's really not very much to enjoy or to enrich. He put us in this earth which has almost limitless riches. It is God, then, who gives us the power to get wealth. It says in the Old Testament, **"And He wants us to enjoy it and to delight in it."**

Psalm 37:11 (NASB)

¹¹ "But the humble will inherit the land And will delight themselves in abundant prosperity."

And in so doing, to give Him thanks, give Him glory; recognize Him as the source of all of it. Make sure we don't misuse it to indulge our passions, make sure we don't cause others to stumble by our extravagance, and in everything be generous and sacrificial in the giving of our richness and the sharing of it with others.

So, we've been talking about the fact that God desires that we acquire richness. In the Old Testament there were many promises where the Lord even said, **"If you honor Me, I'll make you rich; I'll pour out My temporal blessing on you."** And He will repeat the same thing as we get into [2 Corinthians chapter 9](#); we'll see it right there.

So God wants us to acquire money, to acquire riches and treasures and possessions which we can enjoy and in the enjoying glorify Him and thank Him for His love and grace and kindness and generosity, and understand that all the richness of this world is but a preview of heaven and should whet our appetites to want to be in the glories of heaven which far surpass anything in the magnificence of this created world.

Now I told you last time that there are initially **two ways** that we can acquire money God wants us to acquire. **Number one**, by gifts, and **number two**, by investments. You remember, it is more blessed to give than receive and, therefore, those who receive bless those who give.

Acts 20:35 (NASB)

³⁵ **"In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.'"**

And inheritances, gifts that come from friends and so forth are a wonderful way in which God allows us to enjoy blessing. I never cease to be amazed at how kindness expresses itself to me through God's people over and over and over again.

Sometime ago another gift came to me from a very little tiny church. You don't always know this, but from time to time during the week I'll go to some small congregation and preach during the week that I am training pastors. And I think at this congregation there were 60 to 70 people in the congregation. And when the meeting was over, we had a great time in the Word of God. I probably spoke for an hour and ten minutes, and they listened intently with Bibles opened, and we had just a precious time.

And it's a very little church. The church was packed, by the way. There weren't any seats left and there were 60 or 70 seats there. And when it was all over they said they wanted to give a love offering to me. I said, "Look, I would rather you not do that." And they insisted on doing it and this week they sent me a check and it was so large and so overwhelming, I called the pastor and I said, "I can't receive this, I can't accept this; you need this, your little church."

He said, "No, this is the love of our people and this is in the name of Christ sent to you because we love you." And so, I humbled myself and said, "I accept this but I am now severely in your debt, spiritually, and I need a way to release that." They said, "Good, we want you back. Could you please come this date, this date, this date?" I'll come, I'll come, you know. But that's one way that we are blessed, isn't it? By gifts of those who love us and express that love to us. In turn I was able to bless another small church that was struggling with the same offering.

And a second way we marked out by investments. Jesus said you should have put your money in the bank and earned interest. And wise investments are most helpful ways to increase the richness that God has provided in this world. But those are not the main ways.

Now I want to get to the main issues here in terms of handling money and acquiring money. And they're very simple. **Number one, work, work.** A very important way to earn money, not necessarily the most popular. **But the primary way to receive money is to work for it.**

In **Exodus chapter 20** in **verse 9**,

Exodus 20:9 (NASB)

⁹“Six days you shall labor and do all your work.”

And what it is saying is you don't work more than six days because that one day is to be set aside for the worship of the Lord. You just work six days.

In fact, in **Ephesians 4:28** it says,

Ephesians 4:28 (NASB)

²⁸“He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have something to share with one who has need.”

That is God's gift to us. Six days of work, one day of rest. **That's the Genesis formula, that's the Exodus formula.** In other words, crowd all your labor into six days and spend a day focusing on the Lord. Work hard; it's God's gift to you. It brings you self-respect. It allows you to use your talents and your human capabilities and your giftedness. It allows you to have a measure of productivity. It keeps you from being idle and wasting your time and falling into all kinds of temptation and sin that comes to those that are idle. We are to work.

Sad to say, most people, though not all...most people who are in financial trouble are there because they don't know how to work. Many people who are chronically out of money are chronically indolent. They're unwilling to work. But basically, God has designed us to work, to work. And the man, of course, by God's design, the primary bread winner; the woman comes along to assist and help and obviously spends a tremendous amount of her time as a worker at home, doing those domestic chores, the aspects of marriage and child rearing that are so absolutely crucial.

Proverbs 28:19 extols work. It says,

Proverbs 28:19 (NASB)

¹⁹“He who tills his land will have plenty of food, But he who follows empty pursuits will have poverty in plenty.”

You want to be poor? Chase the wind. You want to be poor? Chase your schemes and dreams. You want to have plenty? Work, work.

Proverbs 14:23 says,

Proverbs 14:23 (NASB)

²³ **“In all labor there is profit, But mere talk *leads* only to poverty.”**

Work, you make money. Talk, you don't, unless you're the preacher. And, believe me, for every hour of talk there are plenty of hours of work, both in the preparation and in the response.

God doesn't put a premium on laziness. The Bible decries laziness, it is scandalous, it is sin. We are to work. We are to apply ourselves diligently. **“In all labor there is profit, mere talk leads only to poverty.”** Work is God's means by which we accumulate the wonderful riches He has placed in this world. Now, in the New Testament we also hear similar teaching.

Second Thessalonians chapter 3 in verse 10, it says,

2 Thessalonians 3:10 (NASB)

¹⁰ **“For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either.”**

“For even when we were with you,” and here he's talking to believers in the church at Thessalonica. **“Even when we were with you, this we commanded you that if any wouldn't work, neither should he eat.”** A very important principle; you work, you eat. You don't work you don't eat. As soon as you create a society where that is not true, you feed indolence, you feed laziness, you create the sluggard.

You think back to the sixties when the war on poverty started, the idea was to make sure that everybody had what they needed and nobody was without. And what it produced was an entire mass of millions of people who refused to work, who do not work, who will not work, who simply take a hand out. It is destructive. It is absolutely destructive. It destroys their self-respect, it destroys their uniqueness, it destroys their productivity. It destroys the use of their talent which is so fulfilling.

And more than that, according to the eleventh verse of 2 Thessalonians 3, it says this, **“There are some which walk among you disorderly, working not at all.”**

2 Thessalonians 3:11 (NASB)

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

Where you have people who don't work, you'll get a disordered society, you'll get a dysfunctional society, you'll get a disrupted society where everything begins to break down. And you look at those people in our society who have in place of work been put on the public rolls and you will find chaos and confusion and disorder. You will find the breakdown of social order, you will find escalating crime, you will find all of those tragic things among those who do not work.

God has a simple principle. You work, you eat; you don't work, you don't eat. That's God's design and that's a very, very important issue.

I don't talk about politics and I'm not talking about politics now but I will talk about philosophy. The best thing that can possibly happen is for the maximum amount of resources in a nation to belong to the people who know how to generate the work so that they can hire people to do it. Passing it all off to the government and having them give it out to the people who don't work is absolutely counterproductive.

We need to understand that God has designed that if a person works, they eat. If they don't work, they don't eat. Not so to harm people, but so that people can be truly fulfilled and productive and not disorderly because they have wasted time and wasted lives. Now obviously in the midst of that you're going to have some people who are without capability and who are to be cared for, and the Bible addresses them as well.

The Old Testament gives a good illustration of hard work. It says in [Proverbs 6:6-8](#),

Proverbs 6:6-8 (NASB)

⁶“Go to the ant, O sluggard, Observe her ways and be wise,

⁷ Which, having no chief, Officer or ruler,

⁸ Prepares her food in the summer *And* gathers her provision in the harvest.”

An ant without a boss, without a ruler, somebody telling the ant what to do, does gather food in the summer for the winter, planning for the future. The ant on its own takes care of itself. Yet here we are as intelligent humans and sometimes we don't even do that.

Proverbs 24:30-34 (NASB)

³⁰“I passed by the field of the sluggard *And* by the vineyard of the man lacking sense,

³¹ *And* behold, it was completely overgrown with thistles; Its surface was covered with nettles, *And* its stone wall was broken down.

³² When I saw, I reflected upon it; I looked, *and* received instruction.

³³ A little sleep, a little slumber, A little folding of the hands to rest,

³⁴ Then your poverty will come *as* a robber *And* your want like an armed man.”

“The sluggard,” the lazy person – [Proverbs 20:4](#) - “will not plow by reason of the cold, therefore shall he beg in harvest and have nothing.” He won't work so he winds up a beggar.

Proverbs 20:4 (NASB)

⁴“The sluggard does not plow after the autumn, So he begs during the harvest and has nothing.”

The apostle Paul writing to Timothy and setting things in order for the church said,

1 Timothy 5:8 (NASB)

⁸“But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.”

He’s worse than an unbeliever. If there is a lazy believer who is sort of a deadbeat and who will not work, he is worse than an unbeliever. Why? Because unbelievers do that. We are to work. We are to work to care for our own needs. You don’t work you don’t eat. We are to work to care for the family around us, the extended household, all for whom we are responsible.

That work is a work of the noblest kind, whatever the specific task might be. The character of that work is described in [Colossians 3](#).

Colossians 3:22-25 (NASB)

²²“Slaves, in all things obey those who are your masters on earth, not with external service, as those who *merely* please men, but with sincerity of heart, fearing the Lord.

²³ Whatever you do, do your work heartily, as for the Lord rather than for men,

²⁴ knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve.

²⁵ For he who does wrong will receive the consequences of the wrong which he has done, and that without partiality.”

It says we are to “obey those who are your masters,” or employers, “on earth, not with external service, as those who merely please men,” that is we look good on the outside, “but with sincerity of heart, fearing the Lord. Whatever you do, do your work heartily, as for the Lord rather than for men, knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ you work for.”

You work for the Lord. I mean, you do your work as unto Him. That is a very great motivation. People often ask me in my own life, you know, “What sustains you? What keeps you going?” And the answer is that I work for the Lord, everything I do is evaluated by Him. Everything I do is service rendered to Him. And that’s true of any job. I don’t care whether you’re a pastor or whether you’re pumping gas or whether you’re selling insurance or whether you’re a lawyer or a doctor or a schoolteacher, or you work in a factory or a shop. Whatever it is, you do it to the Lord. And that becomes the elevating motivation. **Work, that’s God’s first and primary way** in which we are to gain the wealth that He has put in this world.

Secondly, the Scripture also extols saving. Not only working but saving. That is a legitimate means of securing resources for us in the future. We are to get involved in saving.

Proverbs 21:20, and I'm going to go through a lot of verses in Proverbs, at this point, just kind of scooping up everything. It says in that verse,

Proverbs 21:20 (NASB)

²⁰ **“There is precious treasure and oil in the dwelling of the wise, But a foolish man swallows it up.”**

A foolish man consumes everything he gets. A wise person sets it aside, precious treasure and oil set aside.

A wise man lays aside some of his treasure, some of his oil for the unexpected, for the future, for the down time. The fool uses it all up, just lives at the max level. He receives so much, consumes so much. In fact, one translation of that verse is good. It says, **“The wise man saves for the future, but the foolish man spends whatever he gets.”** That's foolish, that's absolutely foolish. You need to set some aside for the future.

Going back to those ants in Proverbs 30:25,

Proverbs 30:25 (NASB)

²⁵ **“The ants are not a strong people, But they prepare their food in the summer.”**

They know winter is coming and so they get an extra store in the summer. That is called saving for the future. The whole reason for saving is to accommodate yourself in the future at a time when you will not be able to produce any longer, when you are older and you cannot work and you cannot do what you once did. **You have stored up for yourself something for the future. That is your responsibility to do.**

It is also true that you need to save for that unexpected issue in the future that may come along and could, in effect, have disastrous results on your life if you weren't prepared for it, some kind of cataclysmic illness, some kind of earthquake or whatever other natural disaster might come for which you're not covered. There are all kinds of things like that in life. The need to assist someone in grave peril, the need to help your own children as they begin to carve out their lives in the future, many, many things; the need to be involved in the kingdom enterprise in a mission effort and the legacy campaign as we're doing here, whatever it might be. Prepare for the unexpected future. You can't know the future. You can't see the future. You need to be ready for it. And God wants you to do that. That's not wrong, that's right to do that.

Obviously, you can abuse that by endeavoring to save at such a high level and becoming self-centered and selfish and miserly that you hold on to a fortune so that you can live at a lavish lifestyle in the future and not work. And that would be perhaps overdoing it. But God does want us to prepare for the future. Future planning is not only reasonable, it is biblical. It can come by long-term savings, solid investments, or perhaps life insurance, whatever form you desire.

Let us pray:

Father, it's so good for us to understand Your heart, Your great generosity, Your great goodness and kindness to all of us in this rich world that You've given to us. Every taste should be a sheer delight and a source of thanks. Every beautiful flower as those are before us today should be a cause for our joy. Every sweet fragrance, every fabric, every lovely house, every...just every good thing. Every beautiful strain of music issued out of an instrument, played over a radio, all those things have just made life so rich.

And, Lord, we want to be rich toward You. We want to enjoy these things but we don't want to love them, we don't want to have them captivate our hearts. We don't want them to take the place You take. We just want them to remind us that You have the first place and to thank You, and to praise You and to know that they are a little taste of heaven and a little taste of Your goodness, and we want to be eager to share them with those who, apart from our generosity, couldn't have them for their own. Thank You, Lord, for the richness. Thank You, and may our hearts be right toward You. In Your Son's name we pray. Amen.