

# **BIBLICAL ECONOMICS INTRODUCTION**

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

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

**Another reason why people don't have enough is laziness, laziness.** [Proverbs 20:13](#) says,

**[Proverbs 20:13 \(NASB\)](#)**

<sup>13</sup>“Do not love sleep, or you will become poor; Open your eyes, and you will be satisfied with food.”

You want to be poor? Just go to sleep. Don't wake up. [Proverbs 20:13](#) says, “Open your eyes and you'll be satisfied with food.”

The first key to a successful life, get out of bed. That's the first one. The earlier the better. Get out of bed. [Proverbs 23:21](#), “Drowsiness will clothe a man with rags.”

**[Proverbs 23:21 \(NASB\)](#)**

<sup>21</sup>“For the heavy drinker and the glutton will come to poverty, And drowsiness will clothe *one* with rags.”

I hear all about the homeless. So do you. Homeless this and the homeless that. That's a misnomer. For most of them they are the lazy. They are the sluggards of this society. They are indolent, lazy sluggards who refuse to work. And that's why they have rags on. And that's why they're poor. Because they won't work, they're too lazy to work. Drowsiness will clothe a man with rags. I wish we would identify them as the lazies. I think that would be a much better way to describe them and it would allow us to deal with them more reasonably. I don't mean that there aren't some people who are really truly dispossessed because of dire circumstances that have come in their lives. There are. And we want to help those people. But the vast majority of those whom we label as homeless are the lazy of our society.

And then there's another one that fits into that as well. Laziness will certainly make you poor, and one of the reasons you may not have anything is you're too lazy to work hard. **But another one is indulgence, indulgence.**

[Proverbs](#) says, “The heavy drinker and the glutton will come to poverty.”

**[Proverbs 23:21 \(NASB\)](#)**

<sup>21</sup>“**For the heavy drinker and the glutton will come to poverty,** And drowsiness will clothe *one* with rags.”

The heavy drinker and the glutton will come to poverty. You look at the homeless again, and you've got a combination of laziness and what? And drunkenness, alcoholism

and drugs. I don't know what the figure is but it's in the high 90 percent of those people are into alcohol and drugs. It's a combination of laziness and indulgence. The heavy drinker and the glutton will come to poverty.

You know, you can eat your way to poverty. That's right. It's not just bad to be overweight; it's just bad to waste that much money. I suppose next time you sit down at a salad you could imagine yourself stuffing dollar bills into your mouth with dressing on them. I mean because in a sense...and that may be the exaggerated picture, but it will linger in your mind. In a sense you're literally eating money, you're eating money.

We don't all have to spend a fortune on food. In this society we really do. You can go...I go a lot of places in the world where there's no such thing as a public restaurant, and you have to buy and prepare food yourself. And there's a humbler approach to eating food. And I'm talking about many civilized places, like in parts of Europe where you can't even find easy access to food, unless it's somewhere in a home or unless you're staying in a hotel and they have certain meal times.

But in our society we've got it all around us and it's a very great appeal for us, and it takes away the work of, you know, the kitchen and all of that. And I know there are many who rarely have meals at home. You spend all your time eating out, and the end result of that is you spend a lot of money. You consume a lot of money doing that. In fact, I told my wife last night, you know, to give me something simple and light because I didn't want to feel guilty this evening when I came here. So, there are reasons why people don't have enough.

**Let me give you one final reason the Bible talks about: craftiness.** That's a good word, maybe not the best. **Proverbs 28:19** says,

**Proverbs 28:19 (NASB)**

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

This is the person who has got all these schemes, scheming. This is the person who is always going to strike it rich. They've always got a way to get a huge amount of money with a minimum amount of effort. This is the con man. I read one man who said that con men who had been studied in this particular study are generally very intelligent to figure out their schemes and pretty sharp at operating them. And it's likely they would make ten times more by being honest because they have the skills and the cleverness to pull it off.

So if you don't have enough money maybe it's because you've been **stingy**, **selfish**, **miserly** and you've kept too much for yourself and haven't given enough. Maybe it's because you're **hasty**, **impulsive**, **reckless** and you just react and buy things on impulse. Maybe it's because you're **stubborn** and **undisciplined** and you've never been able to pull the edges of your life together and harness things and you just helter-skelter through the world doing whatever your whim dictates.

Maybe it's because you're lazy and you're not willing to work, even take a second job if need be, work hard enough to have enough. Maybe it's because you're so indulgent that what you get you just basically eat or drink or consume some way on those things that are here again and gone. Some people spend a fortune on entertainment. Maybe it's because...maybe it's because you've been a little bit crafty and you've worked more on the scheme and the planning of the scheme that would make you rich then you have the actual labor that could profit you.

Those are the character traits you need to eliminate from your life. God wants you to have money. He wants you to have enough to enjoy and to be available for His use. If you don't, you need to go through that kind of list and look at your own life.

Now, that brings us to a fourth point. We talked about the morality of money. We talked about the love of money, the acquiring of money.

Let's talk about the use of money, just briefly, very, very briefly, the use of money. What are you to do with your money? Well, we already have said this but let me just say it straightforwardly in this context. Number one, provide for your own needs and the needs of your household, provide for your own needs and the needs of your household.

If you don't work, you don't eat, so you start with yourself and then if anybody doesn't provide for his own, and especially for those of his own house, he's denied the faith and is worse than an infidel, or worse than an unbeliever. So the first thing you do is to take care of yourself and your family, meet your needs and those of your family, very serious with God.

Secondly, God wants you to use your money to pay your debts. If you owe anything, you are to pay it. If it is a long-term thing like your house or your car, which you needed to buy on time because you have to have a house...and that's not a bad thing to buy on time, obviously, because it's an appreciating, or at least a stable asset. A car you might have to buy because you don't have the cash to buy one. And if that is the case because you need the transportation, it serves a function to assist you in your work, that's understandable. And you pay those debts off as you have contracted to do that regularly. If you owe anybody anything, you pay it. That's what comes first is your living, and secondly you take care of your debts.

God, through Elisha, told a woman in 2 Kings 4:7, "Go sell the oil, pay your debt."

2 Kings 4:7 (NASB)

<sup>7</sup>"Then she came and told the man of God. And he said, "Go, sell the oil and pay your debt, and you and your sons can live on the rest."

You owe a debt. If you have to, liquidate an asset to pay a debt. Get rid of your debts.

Romans 13:8 (NASB)

<sup>8</sup>"Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law."

And that's not talking about the fact you shouldn't buy anything on time or borrow money. That is not the issue. There are times and places to do that. It's simply saying; if you owe it pay it as you owe it. As you contracted to pay your debts, pay your debts. If you have a debt which is overdue or which is due, which you are not paying, then liquidate something and pay that debt, or take your resources and pay that debt off.

It's amazing to me how people, for example, will owe a debt somewhere, be obligated to that debt, not paying that debt and go spend their money on something else. Some luxury, some...some appliance, some television, some trip, some who knows what, new wardrobe, when they owe a debt. If you owe a debt, pay the debt. That comes right after your subsistence and the care of yourself and your family.

After that you are able to save. That's what you should do with your money. Lay it aside for the future. We've already said that. Lay it aside for the future. You've paid your debts, you've taken care of your home and your family and the things that they need. Save some for the future so that you can be ready in the event that something comes you can't foresee, then you can use some of your money for the rich things of life to enjoy and in the enjoying you can share them with others, you can thank God for them.

**And then, of course, that brings us to the very point that is really the point of everything and that is you're now ready to give.** You've taken care of your home and your family, you've paid your debts, you've met the needs of your household, you've enjoyed the goodness of God, and now your heart is open and you're ready to give. You're ready to give.

That's the position you want to be in. That's where we want to get you so you're free to give so when we come along and say, "There's a need here, there's a need there," you can give. Just the last communion service was mentioned to you that there was money needed for families in our church, for our deacon's fund, which goes directly for food and clothing and shelter for people who have need. And as you walked out the door with no forewarning you gave to meet those kinds of needs because some of you were free to do that. Some of you were able to do that. Some of you wanted to do that but you couldn't do that. And maybe you're in a level of slavery or bondage that we've talked about this morning and you need to get to the point where that is no longer the case.

So you start by taking care of your own needs, the needs of your household. You move from there to paying your debts; whatever you owe you pay. If you have to, you liquidate what you possess to be able to do that. And then, you can enrich your life with the good things that God has blessed you with in this created order, thanking Him for them all the while, praising Him for them, realizing they come from His good hand, and being generous to share everything you have with others.

Then you can save, as well, for the future as a part of that process. And then you're ready to give. You give faithfully, regularly to the life of the church, and we'll see how

that works. And then you give occasionally as God brings it across your path where you find someone who has need. Your giving is a very important part of your life.

**1 John 3:17 (NASB)**

<sup>17</sup>“**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?**”

“**If you see someone who has need**” **1 John 3** says “**and you close your compassion to him,**” the question is are you really a Christian. How can we say the love of God dwells in you if you don’t give to one who is in need?

It even goes beyond that. In **Acts 2:45**, it says the early Christians sold their possessions and their good and parted them to all men as every man had need.

**Acts 2:45 (NASB)**

<sup>45</sup>“**And they began selling their property and possessions and were sharing them with all, as anyone might have need.**”

If they had possessions and they saw someone in need, they would sell their possessions. These probably were the first church garage sales. They didn’t have garages but you get the idea. They would literally take their good and their possessions and sell them so they could take the money and give it to someone in need.

Later on in **Acts 4:34** it says, “**Neither was there any among them that lacked.**”

**Acts 4:34 (NASB)**

<sup>34</sup>“**For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales.**”

Why? For as many as were possessors of lands or houses were selling them and bringing the prices of things that were sold and laying them at the apostles’ feet.” They sold, in **chapter 2**, their possessions and goods. In **chapter 4**, they were into selling their land and their houses. That’s how generous they had become.

They were liquidating homes, land, possessions, goods and taking the money, laying it at the apostles’ feet so that it could be used to meet needs. Boy, that really is a far cry from the mentality of our society and even the church in our day. When a person had a need in the early church, people were willing to sell their goods, their possessions, their houses and their land in order that those needs might be met. **They were so consumed with the life in the kingdom, life in the church.**

Well, all of us then who know Jesus Christ have a stewardship of money. We are entrusted with money. It’s all His, every bit of it is His. Not just what we give, all of it, 100 percent of it is His. He owns it all and we must use it for His glory. And part of that, of course, is taking care of our needs and our families, making sure that we prepare for the future, enjoying the wonderful created world that He has given to us and being in a position to give and to give generously.

One little footnote to all of this is in [Luke 16:10-11](#), where Jesus says, “**If you don’t know how to handle money, why would God give you the true riches?**”

[Luke 16:10-11 \(NASB\)](#)

<sup>10</sup> “**He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.**

<sup>11</sup> **Therefore if you have not been faithful in the *use of* unrighteous wealth, who will entrust the true *riches* to you?”**

Remember that? What’s He talking about. He’s saying, “Why would God give you the true riches?” What is that? Souls, people, they are the real riches. If you don’t know how to handle money, why would God give you people? In other words, I really do believe that the extent of your spiritual influence is controlled by God to some degree on the basis of how you handle money.

Obviously there are people who handle money scandalously and appear to have a great and wide influence. I don’t know how this verse flushes out in every individual life in the sovereign purposes of God. But it seems to me what God is saying is that He is not interested in entrusting living, eternal souls into your spiritual care if you haven’t demonstrated the ability to deal with money because it is such a barometer on spiritual character.

Somebody might say, “I don’t know why I don’t have a ministry for the Lord. I can’t understand why I don’t see much fruit in my life.” Well, if you aren’t faithful with money, do you think God’s going to use you with souls? Some men are out of the pastorate and out of the ministry all together. There are many false prophets who prosper but don’t genuinely represent the Lord. If you’re a true servant of Christ, truly fruitful, God says He wants to save such fruitfulness for those who have demonstrated that they can handle money.

So money, then, becomes a barometer of our spiritual life. It becomes a test for our ministry. How you handle it is crucial. And it brings us all the way down to this issue of giving money, giving. That’s only one exercise we do. As I said, all of it is God’s, every bit of it, all of it. One hundred percent of every dime we get is used...is to be used to glorify God, to honor Him. But the giving of it is so very important. That’s what we’re going to talk about in [chapters 8](#) and [9](#).

Now, here’s a little...here’s a little foundation for next week. **Four things** I want you to do to get ready to give. Here are four steps, very important.

**One, transfer ownership of your money to God.** Transfer ownership of everything to God. Total control is His. That’s what you need to do in your own heart. “Lord, I give You all of it, all of it. Not some of it, not part of it, not most of it, I give You all of it, and I want it all to be used for Your glory.” Transfer ownership of your money to God.

**Secondly, make the goal and purpose of your life to advance the kingdom.** Make the goal and purpose of your life to advance the kingdom. I live for that, I live for nothing else. It's all Yours and I want it all to advance Your kingdom.

**Thirdly, live in such a way that you can respond to the Lord's direction.** In other words, get out of debt. Don't live to the max of your income. Inventory your expenses in order of importance and eliminate the non-essentials. Sell some large items that may...that may free you from debt.

Begin buying on a cash basis only, consider additional work, evaluate every expenditure as to how it would relate to the advancement of the kingdom. Give God the opportunity to provide you something as a gift from someone before you buy it. Don't borrow for depreciating items or luxuries. Discern your needs from your wants. Develop contentment. And stay out of stores and don't read catalogs.

Transfer ownership of your money to God. Make it the goal and purpose of your life to pursue the kingdom. Get yourself in a position to be able to respond to the Lord's direction.

And, **finally, realize that all your giving will invest in eternity.** All your giving will invest in eternity. They say you can't take it with you. Yes, you can, only when you invest it in what is eternal and that is in the work of the Lord.

### **Let's bow in prayer.**

Father, it's been so good and so helpful and basic tonight to talk about these things. And this is the way we want to approach everything with regard to money in our lives to honor You. I pray, Lord, that You will lead our people, lead me, lead all of us to live this way so that in the living we may see Your great hand of blessing.

We know we can't out give You. But if we give You're going to give back pressed down, shaken together, and running over. And we know, Lord, that You have promised to honor the one who honors You.

We pray, Lord, that we might live and that we might behave with the resources You've given us in such a way that we might know the fullness of joy and blessing and all the goodness that You pour out to those who are faithful to You. Bless every individual, Lord. Work in every life. Forgive us for our wastefulness. Forgive us for the past sins in this area. Help us to make wise choices now if we're in debt to get out of debt, to start to take the steps to begin to discipline our lives, to begin to give more generously.

Whatever it is, Lord, that we need to do in line with this look at Scripture, we pray that we might do it. We yield up everything to You. We live to advance Your kingdom. We want to get ourselves in a position where we can give generously and know the joy of



**Bible Study: THE DOCTRINES OF THE BIBLE**

**Biblical Economics Series:**

**Pastor Eddie Idefonso**

**08-24-16**

that, and we want to lay up treasure in heaven which is eternal. To that end we pray by  
Your grace. Work that in our lives, in Christ's name and for His praise. Amen.